



Genins India Insurance TPA Ltd.

Third Party Administrator in Health Insurance

An ISO 9001:2015 Certified Company

WESTERN REGION



LIC

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIC's Health Insurance Plans

BENEFIT GUIDE **(For LIC Policyholders)**

Western Zone Contact Number : 011-45753500

Toll-Free No. 1800-890-2359

Sr. Citizen Toll-Free No. : 011-45753500

E-mail : lic_info@geninsindia.com

Log on to : www.geninsindia.in

Contact Information for LIC's Health Insurance Policyholders

GENINS TPA Corporate Office :

GENINS INDIA INSURANCE TPA LTD.



1E/13, 2nd Floor, Jhandewalan Extn.,
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Customer Care No.: 011-45753512



Toll Free No. : 1800 - 890 - 2359



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Website : www.geninsindia.in

For a list of all our offices aligned to LIC Divisional and
Branches, please refer to page (8 to 10)

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1. GENINS INDIA INSURANCE TPA LTD.

Genins India Insurance TPA Ltd. takes the pleasure in welcoming you as an enrolled policyholder of “Health Insurance” plan of Life Insurance Corporation of India. As Third Party Administrators, to render the benefit of administration services on behalf of Life Insurance Corporation of India, we assure you to offer our quality service under the above health insurance plan.

Please make sure to read this brochure to understand the processes for availing the policy benefits of Hospitalization and Surgical Operations.

Web site

In case you intend to know more about us, please log on to our web site (www.geninsindia.in)

The interactive website provides all the useful information including benefits claim status, Network Hospitals registered with us etc. Use your policy number as user name and Date of Birth (of the Principal Insured) as password to log in.

Call Centre

You may also call us at our Toll Free No. **1800-890-2359** & Senior Citizens **dedicated** Tel. No. **011-45753500** at our Call Centre for any assistance or enquiry. The Call Centre extends services 24 hours a day.

2. LIC'S HEALTH INSURANCE POLICY

GENINS INDIA INSURANCE TPA PVT. LTD. is honored and delighted to serve the policyholders of LIC's Health Insurance policies and their covered family members. Below are the key benefits included in the plan:

Hospital Cash Benefit : A daily allowance is provided for the duration of hospitalization, subject to the policy's terms and conditions.

Health Check-up Benefit : Under LIC's Arogya Rakshak policy, a Health Check- up Benefit is payable for each insured individual once every 3 policy years, as per the policy's terms and conditions. This benefit is provided upon completing a health check-up and submitting the medical report and related bills.

Major Surgical Benefit : If any insured member undergoes a surgical procedure classified as a Major Surgical Procedure under the policy terms, a lump sum payment will be made as specified in the policy.

- **Quick cash Benefit : (Available exclusively for policies issued under 'LIC's Jeevan Arogya' and 'LIC's Arogya Rakshak plans)** If a covered member undergoes an eligible surgery listed under Category I or II of the Major Surgical Benefit (MSB) in one of our network hospitals, the policyholder has the option to receive 50% of the eligible MSB amount as an advance during hospitalization.
- This will be considered an advance payment to the claimant, and the advance amount will be adjusted from the final settlement of the MSB claim amount. This facility of advance payment can be availed by submitting the Bank Account details of the policyholder in the prescribed format. The amount of advance shall be credited to the policyholder's bank account directly.
- **Day Care Procedure Benefit : (Available exclusively for policies issued under 'LIC's Jeevan Arogya' and 'LIC's Arogya Rakshak' plans.)** If any insured member undergoes a surgical procedure classified as a Day Care Procedure: under the policy terms, a lump sum payment will be made as specified in the policy.
- **Other Surgical Benefit : (Available exclusively for policies issued under 'LIC's Jeevan Arogya' and 'LIC's Arogya Rakshak' plans.)** If an insured member undergoes a surgical procedure not classified under Major Surgical or Day Care procedures in the policy, a daily benefit will be payable for the duration of hospitalization, subject to certain conditions.
- **Extended Hospitalization Benefit :** This benefit is payable in addition to any applicable Hospital Cash Benefit, Major Surgical Benefit, Other Surgical Benefit, or Day Care Benefit for the same hospitalization event if the inpatient stay extends beyond 30 days during the coverage period under LIC's Arogya Rakshak policy, subject to the policy's terms and conditions.
- **Medical Management Benefit :** If an insured individual requires inpatient hospitalization during the coverage period for Dengue, Malaria, Pneumonia, Pulmonary Tuberculosis, or Viral Hepatitis, the Medical Management Benefit will be provided under LIC's Arogya Rakshak policy. The benefit amount is determined based on the length of hospital stay, in accordance with the policy's terms and conditions.
- **Other Policy Services :** For policy-related services such as address changes, policy revival, reporting a member's death, adding a new member, and more, please reach out to your LIC Branch Office.

3. CONTACTING US

LIC's Health Insurance policyholders can contact us for the following services :

1.	To claim : The policy benefit after the insured has been discharged from the hospital.	Submit : All claim requirements to the LIC servicing branch within 30 days of discharge from the hospital.
2.	To inquire about : The status of a submitted claim.	Log into : Our website using your policy number as the username and the date of birth of the primary insured as the password.

GRIEVANCE REDRESSAL (ESCALATION MATRIX)

For claims or any other TPA services	
Escalation-1	TPA Call Centre
Escalation-2	TPA Regional Head
Escalation-3	TPA Chief Administrative Officer

NOTE : For Call Center (Toll-Free) numbers and other contact details, please refer to the cover page and page 1.

4. CLAIM PROCEDURE

A) SUBMISSION OF CLAIM FORMS

Claim Form should be completed by the policyholder and all the requirements (certified copies of the Hospital Admission reports, Special Reports, prescriptions, Surgical Reports, Medical & Hospital Bills, Discharge card, and any other document that will help to authenticate/adjudicate the claim) must be attached and submitted at LIC servicing Branch Office. The hospital Treatment form completed by the hospital authorities should be attached to the Claim form. For 'Quick Cash Advance' under LIC's LIC's Jeevan Arogya' & LIC's Jeevan Rakshak" policies, the claim form should be completed by the policyholder and the Hospital Authorities.

B) CLAIM PROCESSING

Genesis India Insurance TPA Ltd. will process the claim and send recommendations on the admissibility or otherwise to LIC of INDIA for evaluation and taking decision on claim admissibility.

C) CLAIM PAYMENT

All Claim Payments will be done by authorized Bankers enlisted by LIC for the purpose. The Bank will send the payment to the policyholder electronically either through National Electronic Fund Transfer (NEFT)/Real Time Gross Settlement (RTGS). In case the payment is not received by the policyholder within a reasonable time, he/she may contact the LIC Branch - Divisional Office. It is very important to note that the policyholder can benefit from the quicker electronic payment systems (RTGS/NEFT) only if they can furnish their bank account details accurately and without fail in their claim forms.

5. SUBMISSION OF CLAIM FORMS

REQUIREMENTS TO BE SUBMITTED ALONG WITH CLAIM FORM

After discharge from the Hospital the Policy Holder should submit the following documents to LIC servicing branch office within 30 days from Discharge.

- Duly attested discharge card
- Copy of ID card duly affixed on the Hospital claim form and certified by the treating doctor/Hospital
- Copies of Hospital Bills
- Copies of investigation reports, and lab reports (duly attested)
- Pharmacy bills supported by prescription
- Hospital claim form duly filled in bearing the signature of the Policyholder
- A canceled cheque bearing the name of the policyholder or the First page of the Bank passbook for capturing NEFT Details
- Hospital Treatment Form.

6. FREQUENTLY ASKED QUESTIONS (FAQ)

1. WHO CAN MAKE A CLAIM?

Only the policyholder is authorized to make a claim on his self or behalf of any other member covered under the policy.

2. WHY IS MY BANK ACCOUNT NUMBER NEEDED?

As it is mandatory and by providing the bank account particulars (including the IFSC code of your bank) you are ensuring quicker transfer of claim amount directly into your bank account.

3. IS PRIOR INTIMATION REQUIRED FOR HOSPITALIZATION OF POLICY HOLDER OR MEMBER INSURED?

Not Required

4. HOW WILL I GET MY CLAIM PAYMENT?

Please refer to 'Claim Payments' as given under header "C" of the claim payment.

5. WILL THE TPA PROVIDE OTHER POLICY SERVICES SUCH AS ADDITION AND DELETION OF MEMBERS, ALTERATION IN POLICY, NOMINATION, CHANGE OF ADDRESS, ETC. ?

No. All these services will be provided by your LIC Branch office. For further information please contact the servicing Branch or Divisional Office.

LIC Division Vis-à-vis Genins TPA Office

WESTERN REGION	
Genins TPA Office	LIC DIVISION
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>GOA</u> The Sr. Divisional Manager LIC of India Divisional Office : "Jeevan Vishwas" EDC Complex, Plot No. 2, Patto, Panjim - 403 001. STD-0832 Tel. No.: 2438400
<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>AHMEDABAD</u> The Sr. Divisional Manager LIC of India Divisional Office : Jeevan Prakash, 7th Floor, Tilak Marg, Ahmedabad-380 001. STD-079 Tel. No.: 25508337
<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>BHAVNAGAR</u> The Sr. Divisional Manager LIC of India Divisional Office : "Jeevan Prakash, Neelambug Circle, Bhavnagar - 364 001. STD-0278 Tel. No.: 2430742
<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>GANDHI NAGAR</u> The Sr. Divisional Manager LIC of India Divisional Office : Jeevan Prakash Building, Near BSNL Office, Sector - 11, Gandhinagar (Gujarat)- 382 011. STD-079 Tel. No.: 23223593

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<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>NADIAD</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash” Bldg., PIJ Road, Nadiad - 387 001. Dist. Kheda, Gujarat STD-0268 Tel. No.: 2533219
<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>RAJKOT</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash”, Tagore Marg, Mahila College Chowk Rajkot-360 001 STD-0281 Tel. No.: 2466710
<u>AHMEDABAD</u> 101, 102, 1st Floor, Mangal Murti Complex, Opp. City Gold Cinema, Ashram Road, Novrangpura, Ahmedabad, Gujarat - 380009 Phone : 0253-2310744	<u>SURAT</u> The Sr. Divisional Manager LIC of India Divisional Office “Jeevan Prakash”, P.B. No. 239, Muglisara, Surat - 395 003. STD-0261 Tel. No.: 2425730
<u>VADODARA</u> T/14B, 3rd Floor, Phase-2, INDIABULLS Mega Mall, Jetalpur Road, Gujarat - 390020 E-mail : vadodara@geninsindia.com Phone : 0265-2963984	<u>VADODARA</u> The Sr. Divisional Manager LIC of India Divisional Office : H-87, "Jeevan Prakash" Opp. Samta Police Stn., Subhanpura, Vadodara-390023. STD-0265 Tel. No.: 2306701 E-mail : vadodara@licindia.com
<u>AKOLA</u> 71/A, Nityanand Nagar, Gorakshan Road, Akola, Maharashtra - 444002 Phone : 8459569962, 8380830653 E-mail : akola@geninsindia.com	<u>AMRAWATI</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash, Shrikrishna Peth, Near Dafrin Hospital, Amravati - 444 601. STD-0721 Tel. No.: 2552206
<u>AKOLA</u> 71/A, Nityanand Nagar, Gorakshan Road, Akola, Maharashtra - 444002 Phone : 8459569962, 8380830653 E-mail : akola@geninsindia.com	<u>AURANGABAD</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash, Adalat Road, Aurangabad - 431 001. STD-0240 Tel. No.: 2336827

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<u>NASHIK</u> 5, Shivangi Appartment, Dallubhai Patel Colony, Trimbak Road, Nashik, Maharashtra-422002 Phone : 0253-2310744	<u>KOLHAPUR</u> The Sr. Divisional Manager LIC of India Divisional Office : P.B. No. 257, Centre Point Complex 511 K/1A E Ward, Station Road Kolhapur - 416 001. STD-0231 Tel. No.: 2656397
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>MUMBAI - I</u> The Sr. Divisional Manager LIC of India Divisional Office : East Wing, 2nd Floor, Yogakshema, Jeevan Bima Marg, Nariman Point Mumbai - 400 021. STD-022 Tel. No.: 22021819
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>MUMBAI - II</u> The Sr. Divisional Manager LIC of India Divisional Office : Plot No. 112, Sion Koliwada Road, Sion (East), Mumbai - 400 022. STD-022 Tel. No.: 24078922
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>MUMBAI-III</u> The Sr. Divisional Manager LIC of India Divisional Office : New India Building, 1st Floor, S.V. Road, Santacruz (West) Mumbai - 400054. STD-022 Tel. No.: 67819203
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>MUMBAI-IV</u> The Sr. Divisional Manager LIC of India Divisional Office : Yogakshema, 3rd Floor, East Wing, Jeevan Bima Marg Nariman Point, Mumbai - 400 021. STD-022 Tel. No.: 66599201
<u>NAGPUR</u> Flat No. SF-3, Second Floor, Tulsi Vihar, Opp. Tanjore Restaurant, Abyanker Nagar, Nagpur, Maharashtra - 440010 Phone : 9225239307 E-mail : nagpur@geninsindia.com	<u>NAGPUR</u> The Sr. Divisional Manager LIC of India Divisional Office : National Insurance Building, P.B. No. 63, Sardar Vallabhbhai Patel Marg, Nagpur - 440 001. STD-0712 Tel. No.: 2537585

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<u>AKOLA</u> 71/A, Nityanand Nagar, Gorakshan Road, Akola, Maharashtra - 444002 Phone : 8459569962, 8380830653 E-mail : akola@geninsindia.com	<u>NANDED</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash”, Gandhi Nagar, P.B.No.23, Hingoli Road, Nanded-431 605 STD-02462 Tel. No.: 223324
<u>NASHIK</u> 5, Shivangi Appartment, Dallubhai Patel Colony, Trimbak Road, Nashik, Maharashtra-422002 Phone : 0253-2310744	<u>NASHIK</u> The Sr. Divisional Manager LIC of India Divisional Off.: Jeevan Prakash, R.G. Gadkari Chowk, Golf Club Ground, Old Agra Road, P.B. No. 110, Nashik - 422 002. STD-0253 Tel. No.: 2572391
<u>NASHIK</u> 5, Shivangi Appartment, Dallubhai Patel Colony, Trimbak Road, Nashik, Maharashtra-422002 Phone : 0253-2310744	<u>PUNE-I</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Prakash”, P.B. No. 935, 6/7, Shivajinagar, University Road Pune - 411 005. STD-020 Tel. No.: 25532201
<u>NASHIK</u> 5, Shivangi Appartment, Dallubhai Patel Colony, Trimbak Road, Nashik, Maharashtra-422002 Phone : 0253-2310744	<u>PUNE-II</u> The Sr. Divisional Manager LIC of India Divisional Office : Mahavir Park Bldg., 4th Floor, S.No. 688, AB 2, Bibvewadi, Pune-Satara Road, Opp. Walvekar Lawn Pune-411 037. STD-020 Tel. No.: 24217698
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>SATARA</u> The Sr. Divisional Manager LIC of India Divisional Office : “Jeevan Tara”, 513, Ganpatdas Devi Path, Sadar Bazar, Satara - 415 001. STD-02162 Tel. No.: 224701
<u>MUMBAI</u> RR House, 2nd Floor, Ideal Industrial Estate, Todi Mill Compound, Landmark : Opp. Kamala Mill Comound, Senapati Bapat Marg, Lower Parel (West) Mumbai, Maharashtra-40013 Ph.: 8879303666 E-mail Id : mumbai@geninsindia.com	<u>THANE</u> The Sr. Divisional Manager LIC of India Divisional Office : Jeevan Chintamani, V.N. Mahamarg, Eastern Express Highway, P.B. No. 464, Thane (W)-400 604. STD-022 Tel. No.: 25820784

CLAIM PROCESS FLOW CHART

