Introduction to OPD Insurance wallet

OPD Benefits	
Geographical Limits	India (no location barrier)
OPD Sum assured	Designated wallet amount per family will be visible on the mfine app (Can be used for Cashless or Reimbursement)
Covered family members	As per the insurance policy
Age band	Any
Mid-Term Inclusion	New born baby or Newly married spouse

Introduction to OPD Insurance wallet

OPD Benefits (Cashless/Reimbursement)	
Coverage Definitions	
Dental	Examination including X Ray, RCT, Filling, Extractions, surgery **excluding** any form of cosmetic surgery
Prescribed Diagnostics	Prescribed by Treating Doctor / Medical Practitioner
Health Checkup up	Executive Health Check, Full Body Check, Annual Health Check, etc.
Vision	Eye Treatments excluding any treatment for cosmetic purposes **(available only for reimbursement)**
Vaccinations	Baby Vaccination, Flu Vaccination, Cervix Vaccination, RT PCR and other testing for pandemic,etc.
Doctor Consultations	In Person/ Teleconsultation on the app
Pharmacy	Prescribed by Treating Doctor / Medical Practitioner, Physiotherapy if advised by Treating Doctor / Medical Practitioner (Valid prescriptions only)

Introduction to OPD Insurance wallet

OPD Benefits (Cashless/Reimbursement)
Non-Coverage Definitions
1. Facilities or services availed for rejuvenation, pleasure, etc.
2. Treatments for cosmetic, beautification, purification, detoxification, etc.
3. Vitamins and supplements
3. Vision - Cost of frames and any treatment /procedure for cosmetic purposes, Prosthetic Devices, etc.
4. Dental Implants/ Braces / Bridges / Caps etc.
5. OPD treatment outside India are not covered

Please Note: For more coverage related information, please reach out to spglobalsupport@healthindiatpa.com

MFine Wallet

The SignUp Flow

Step by Step User Journey

Login to Darwin Portal

Click on Quick Links and select
Health India TPA Portal

Step by Step User Journey

Click on OPD Benefits Button in Green

Mobile number & email ID will be pre-filled for users already registered. Provide consent & Click on Submit button

Step by Step User Journey

Download the MFine app & login using the same mobile number
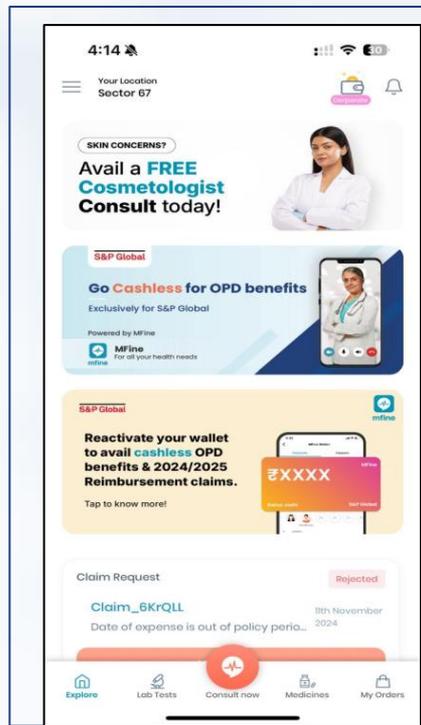
Click on S&P banner on Home page start using the services.

Cashless Process flow
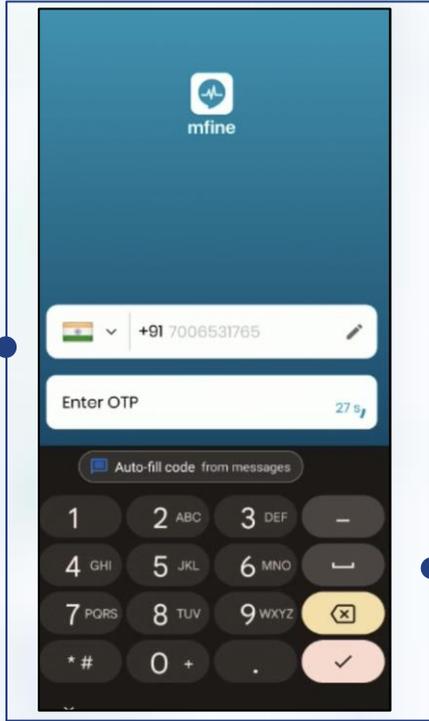
Enter Phone number & OTP
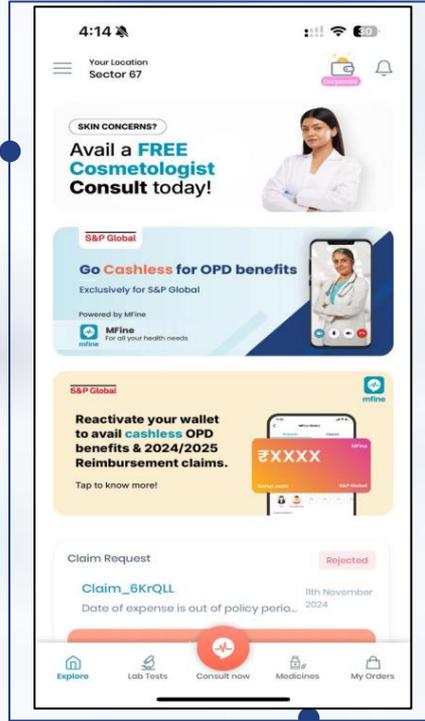
Click on the "Corporate banner"

Click on the "Preferred Service" (For eg. Teleconsultation)
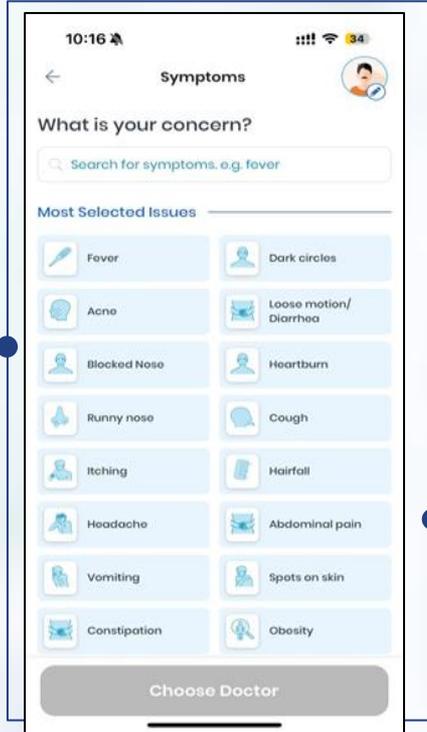
Select "Symptoms" and click on "Choose doctor"
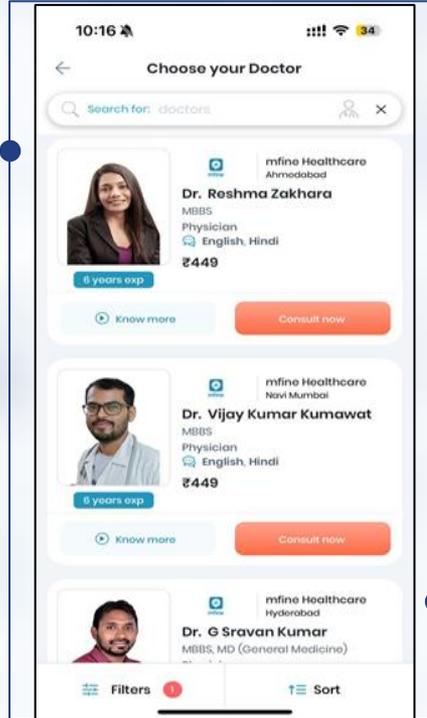
Select the Doctor from the list
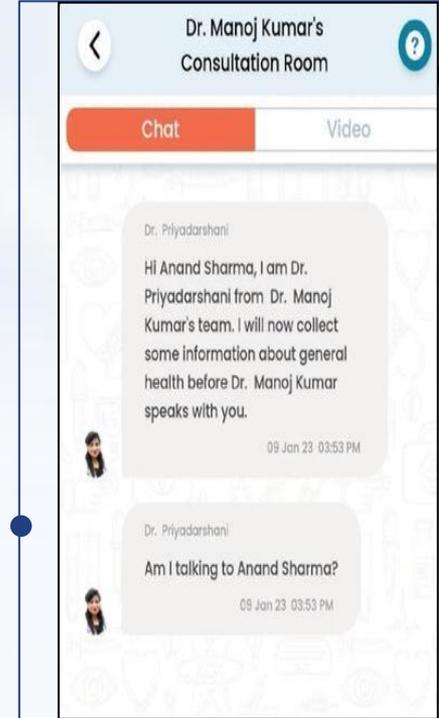
Answer few questions about the current health status
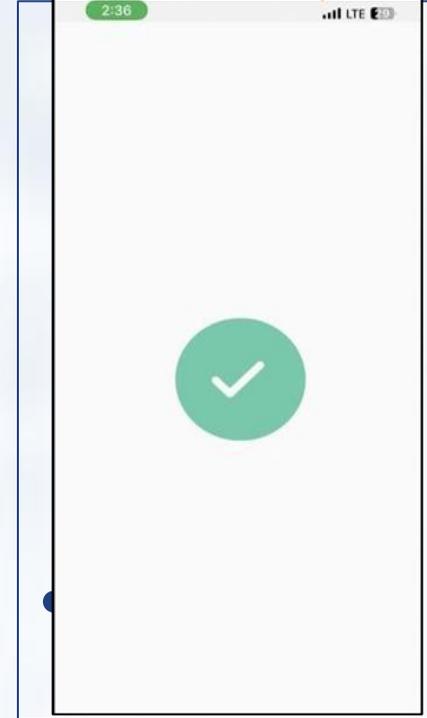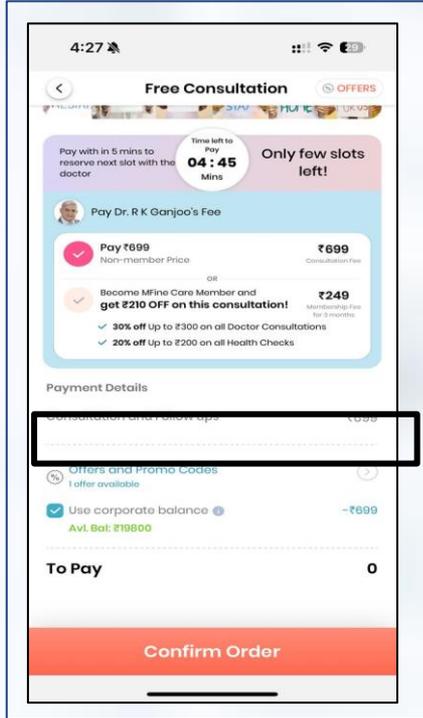
Select " Use Corporate Balance" to pay from your wallet

Appointment booked

How to file Reimbursements?
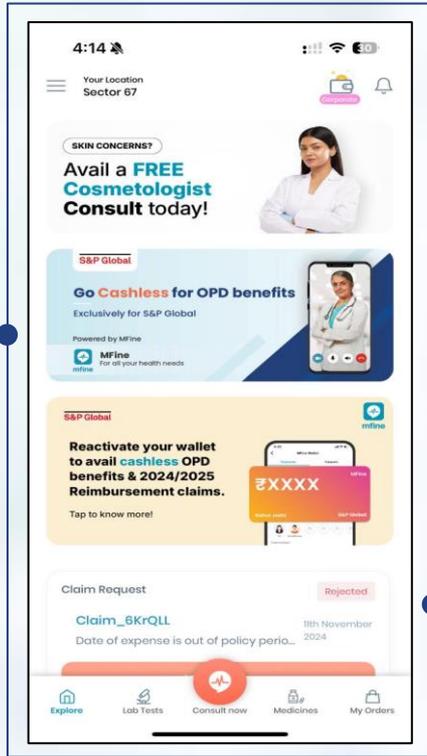
Click on the "Corporate banner"
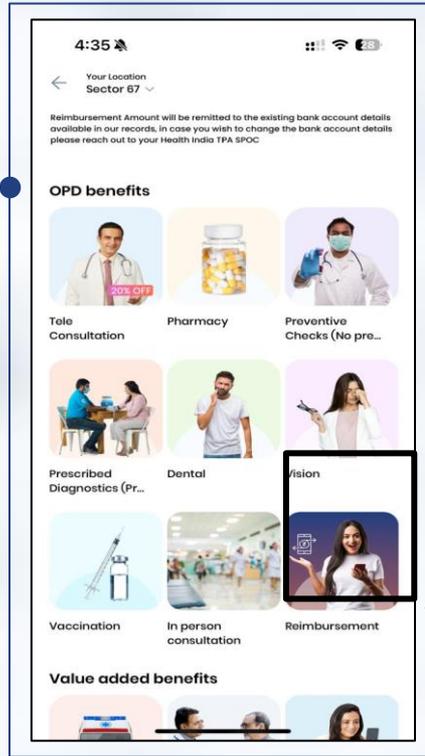
Click on "Reimbursement" Icon
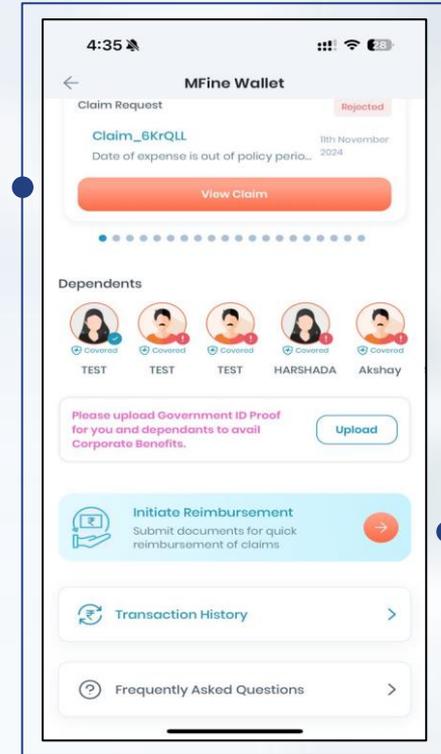
Click on "Initiate reimbursement"
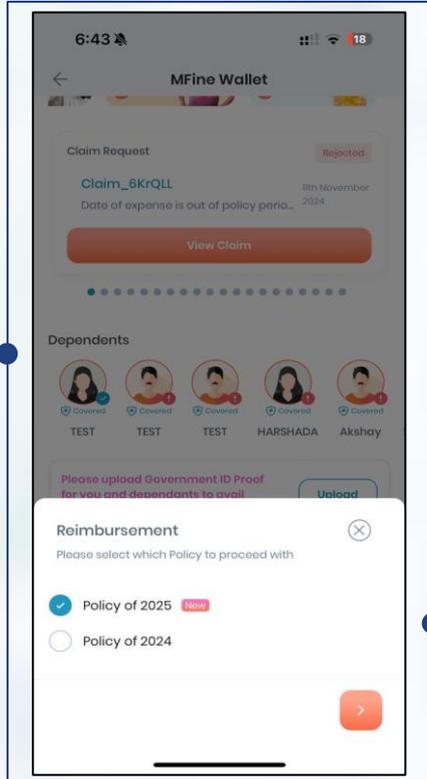
Select the service year
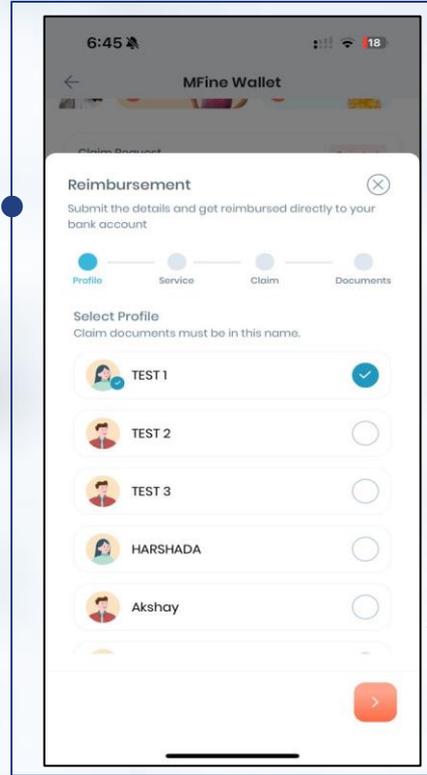
Choose profile
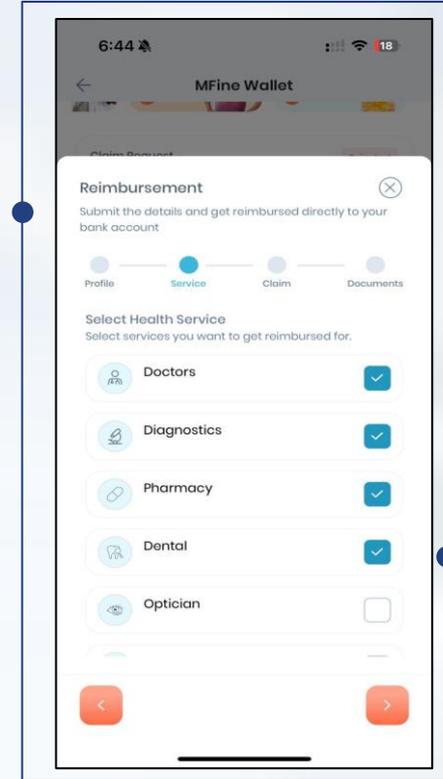
Select Multiple services

Enter required details
(For eg. Amount, bank details,etc.)

Upload documents
(For eg. Invoice, prescription, etc.)
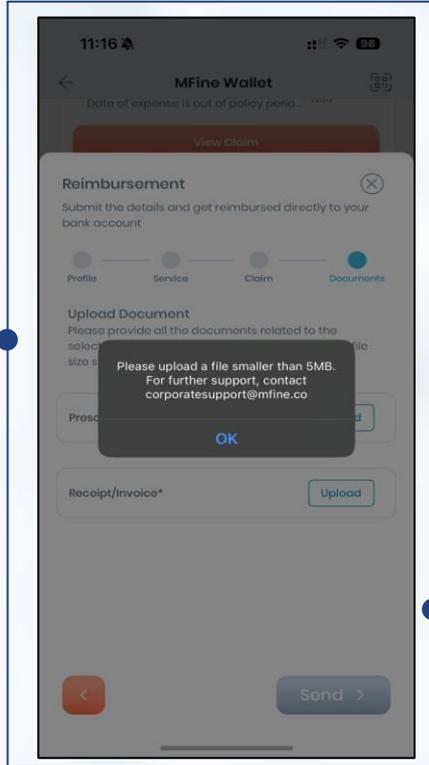
OR
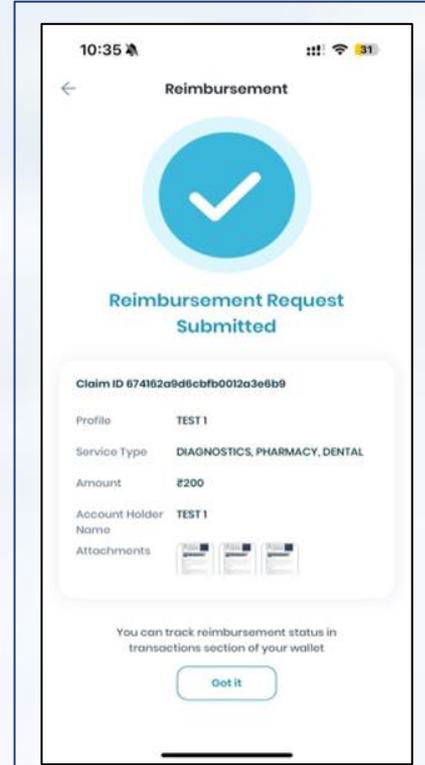
If the file size exceeds 5MB, a popup will prompt to contact corporate support

If the file size is under 5MB, the reimbursement request will be submitted

HEALTH INDIA
INSURANCE TPA SERVICES PVT. LTD.

S&P Global

Marsh

How to check Claim Status

Balance
₹6000
Valid Up to 16/ 12/ 2024

MFine
Corporate

Rahul Joshi

PAY
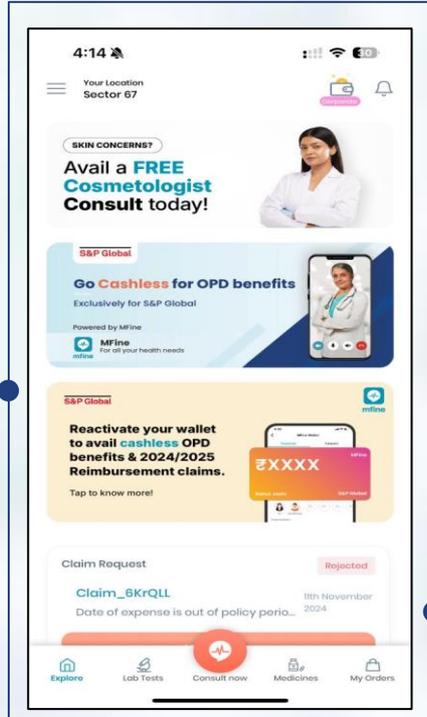
Click on the " Corporate Banner"

Click on "Reimbursement" icon
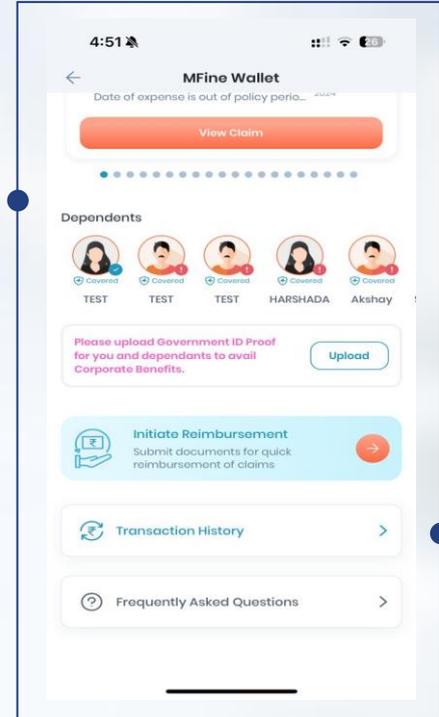
Click on "Transaction History"
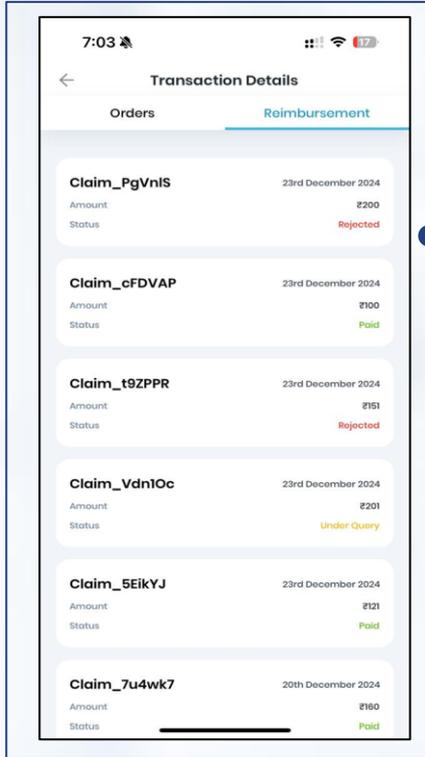
Select the claim to check
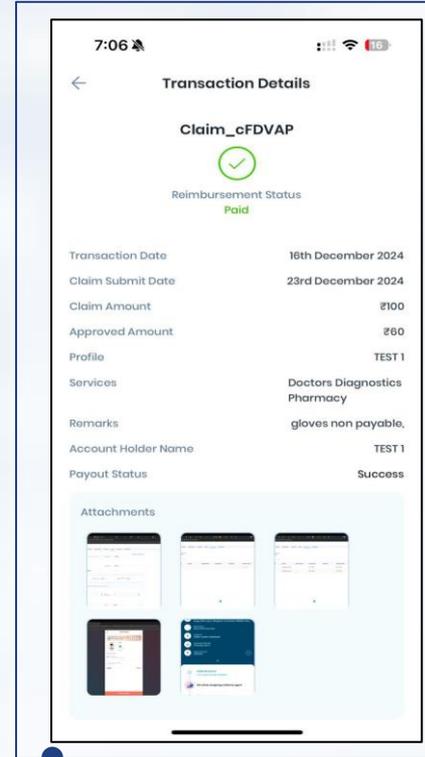
Get complete details

**MFine
Customer Support**
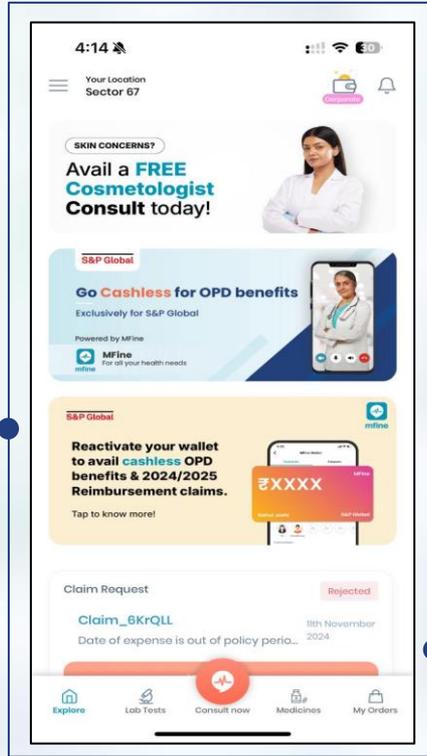
Click on the "Hamburger Menu"
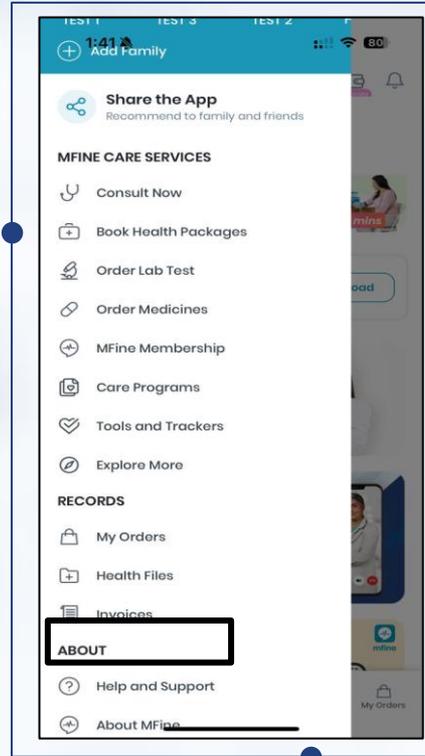
Select "Help & Support"
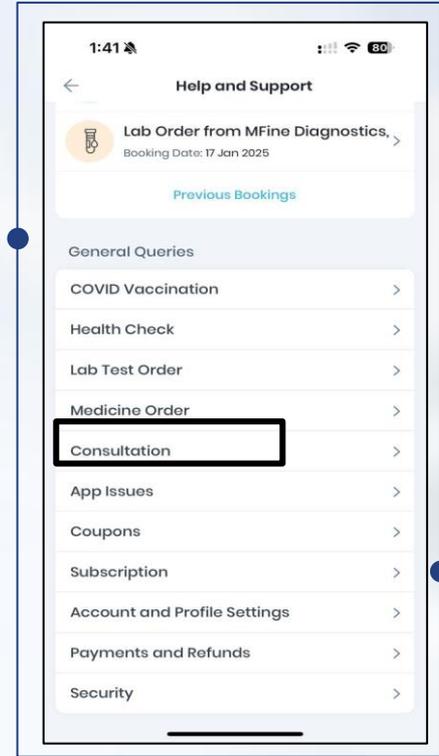
Select the issue (For eg. App issues)
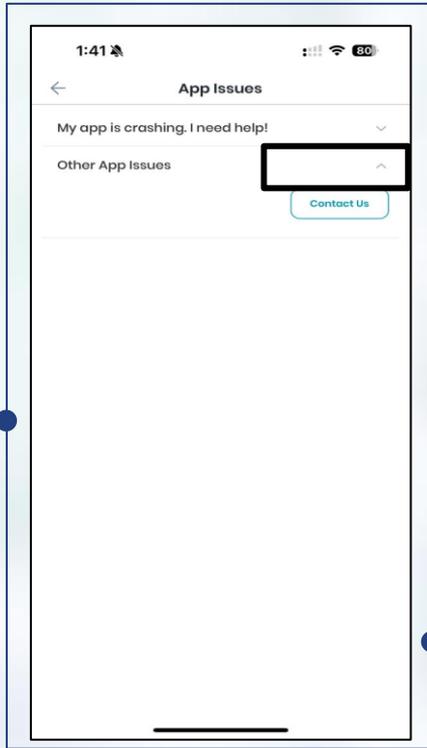
Click on the "Contact us" option
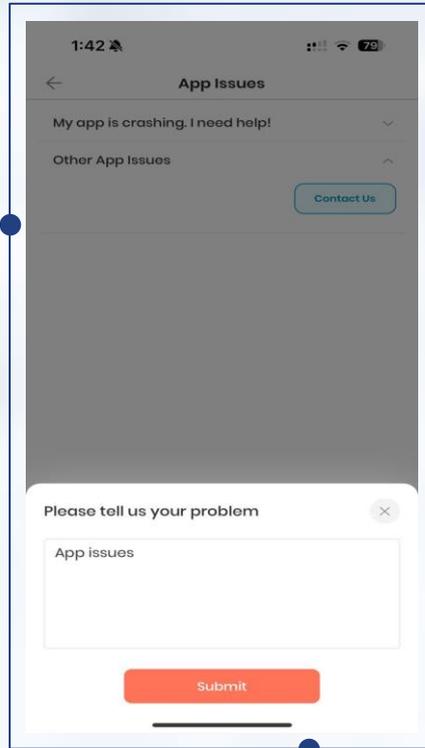
Describe your issue and click on "Submit"

- Mfine team member will contact the employee within **2 hours** of request submission

- Employee can reach out to Customer support via both App **Help/Support Section** and **Email** **corporatesupport@mfine.co**

- Users receive a final resolution within **12–18 hours.**

Product Improvements

1.**What is the maximum number of services I can select when submitting a reimbursement?**

You can select all the services you wish to claim in a single submission.

2.**Which cashless services require Valid prescriptions?**

Services such as Diagnostics & Pharmacy/Medicines requires a valid Prescription

3.**What happens if valid prescription is not uploaded?**

In such cases we will provide a choice to avail services on Out of pocket expense or reject the order.

4.**What is the TAT for validation of prescriptions?**

Prescription validation is done within 4 working hours. (Working hours are 9am to 6pm)

5. **What are the most common reasons for reimbursement claim rejections?**

Most common reasons may include invalid or missing documents, non-covered dependents, non-medical expenses, cosmetics, exhausted sum insured, incorrect details, duplicate claims, and others.

6.What is the TAT for appointment confirmations?

Depending on the service, appointment is usually confirmed in as low as 4 hrs going up to a maximum of 24 hrs.

7.What is the TAT for reimbursement?

We promise transfer of funds within 07 - 10 working days, after all documents have been duly submitted.

8.What happens if employees have not submitted complete documents?

The employee receives a notification through the app and once the employee clicks on the notification, it will land him/her to the transaction detail page where the member will be able to resubmit the documents.

9.What happens if claim is partially approved?

In cases where an employee submits an invoice requesting INR 1000 as reimbursement, but only INR 500 is eligible for payment, the system will process a partial payment of INR 500. The reason for the partial payment will be clearly outlined and included in the transaction history for transparency and clarity

10.Will the payment be made only to the employee or can family member bank account details be added too?

As per current norms and process, claims can only be settled in Employee's account (Primary beneficiary). So if employee add bank details of family members their claims will be rejected with a comment to upload their bank details.

11.Who can employees reach to, in case of concerns?

For any issues related to cashless services or reimbursement claim submissions, please contact mfine at **corporatesupport@mfine.co.** For reimbursement issues after claim submission, kindly reach out to **spglobalsupport@healthindiatpa.com** Additional support contact details are available on the next slide.

12.What steps should employee take if they are unable to upload documents for reimbursement?

For any concerns related to claim document submission, please reach out to **corporatesupport@mfine.co**

13.How can employee change mobile number, dependent, bank account or other details?

For any concerns related to the change in the details, please reach out to **spglobalsupport@healthindiatpa.com**

DIGITAL SUPPORT FROM MFINE FOR GMC OPD CLAIMS RELATED ASSISTANCE

To contact the digital team, send your questions via email to **corporatesupport@mfine.co**
Within:
- Two hours, you will receive an email from **corporatesupport@mfine.co** acknowledging your question.
- 24 hours, Mfine will send you another email from the same address providing resolution of your issue.

SUPPORT FROM HEALTH INDIA TPA FOR GMC OPD CLAIMS RELATED ASSISTANCE

Location wise SPOCS from HealthIndia TPA for GMC (IPD and OPD) claims related assistance			
Location	**Contact Person**	**Contact No.**	**Email Id**
SPOC – Delhi NCR	Mr. Subrata Roy	7208934210	delhicrm.spglobal@healthindiatpa.com
SPOC 2 – Delhi NCR	Ms. Sonam Katiyar	8433734099	spglobalsupport@healthindiatpa.com
Escalation – Delhi NCR	Mr Ankit Thakur	7208978368	ankit.thakur@healthindiatpa.com
SPOC – Bengaluru	Ms. Shweta Singh	8976949779	blr.crm@healthindiatpa.com
SPOC – Mumbai	Ms. Komal	7700925510	mumbaicrm.spglobal@healthindiatpa.com
SPOC – Hyderabad	Mr Renold Jackson	8976964945	hydcrm@healthindiatpa.com
SPOC – Hyderabad	Ms Panchali Ghosh	8655989534	panchali.ghosh@healthindiatpa.com
SPOC – Ahmedabad	Mr. Mitesh Magnur	8655943808	ahmdcrm@healthindiatpa.com
Escalation 1 Pan India	Dr Renu Bhardwaj	7208059313	renu.bhardwaj@healthindiatpa.com

Contact details of SPOCS from MARSH

Central coordinator (Pan India) from Marsh India for GMC Insurance Related Queries/Enrolment Process/Claims assistance:

➢ **1st Point of Contact from Marsh India**
   Heena Khatri | 7290952419 | **Spglobalsupport@marsh.com**

➢ **2nd Point of Contact from Marsh India**
   Manoj Kumar | 7290079880 | **manoj.kumar03@marsh.com**

➢ **Escalation Point to Heena and Manoj from Marsh India**
Shamlal Yesodhar | 9995717671 | **Shamlal.y@marsh.com**

Contact us:

Contact Details	Mfine Customer Support	corporatesupport@mfine.co

Response time from Mfine Support Email ID - 2 working hours

(Operational hours) - 9.00 AM - 6.00 PM, Mon-Fri