



mfine

**Most trusted and all
inclusive **healthcare**
for your employees**

**OPD Benefits
1st Jan 2025 - 31st Dec 2025**

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)	
<u>Coverage Definitions</u>	
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)
<u>Non-Coverage Definitions</u>
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

Sign in with your account to access Darwin India Benefits

S&P Global

Sign In

Email Address

Keep me signed in

Next

[Help](#)

Login to Darwin Portal

Home **Benefits** Quick Links

Ben

Test Annual Enrollment Selections effective: 01 Feb 2024 4 days left (Close)

- HEALTH COVER BENEFITS
- WELLBEING MODULES
- TERM LIFE, ACCIDENT & CRITICAL ILLNESS COVER
- REIMBURSEMENT BENEFITS

- S&P Global EBM 2024
- Health India TPA
- S&P Global FAQ GMC-GPA-GTL
- Voluntary Critical Illness Plan List
- NIA Standard Health Insurance Wordings
- Health Insurance Claims Documents List
- Health Insurance Claim Form
- GTL Claim Form
- GPA Claim Form
- Health India TPA Relationship Matrix
- Critical Illness List-Health Insurance (IPD)
- Connect and Heal User Manual
- Health Insurance Claims Documents List
- Zealver Pregnancy S&P FAQs
- Zealver ElderCare S&P FAQs
- MFine Manual
- Portability

Click on Quick Links and select Health India TPA Portal

Step by Step User Journey

Select one of the options provided below:

Policy Number Health India ID Claim Number Employee Code

Health India ID



Contact Details ×

Employee Mobile

Corporate Email ID

You are redirected to a Third Party platform. For receiving seamless services, you allow us to share your basis information with them. Refer to third party T&C here.

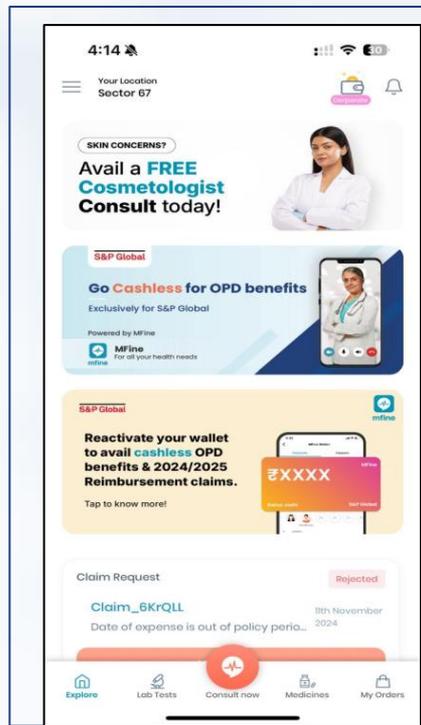
Click on OPD Benefits Button in Green

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

Step by Step User Journey



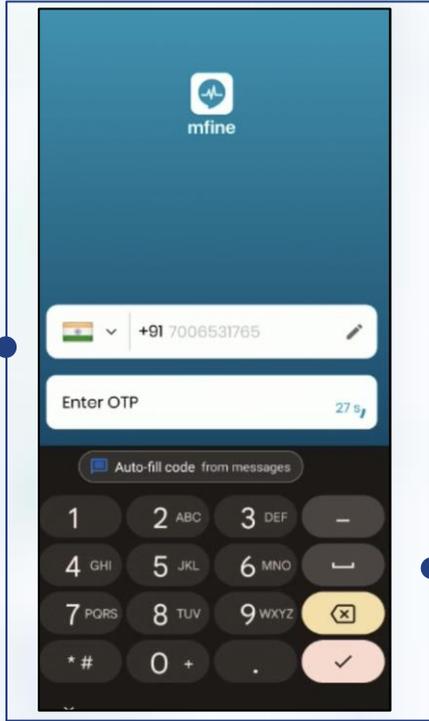
Download the MFine app & login using the same mobile number



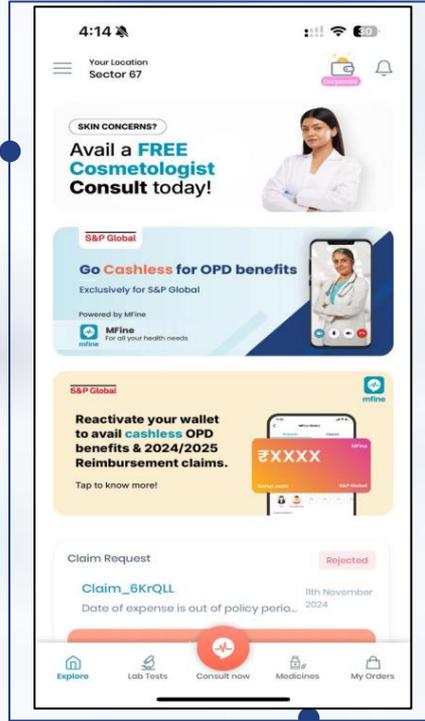
Click on S&P banner on Home page start using the services.

Cashless Process flow





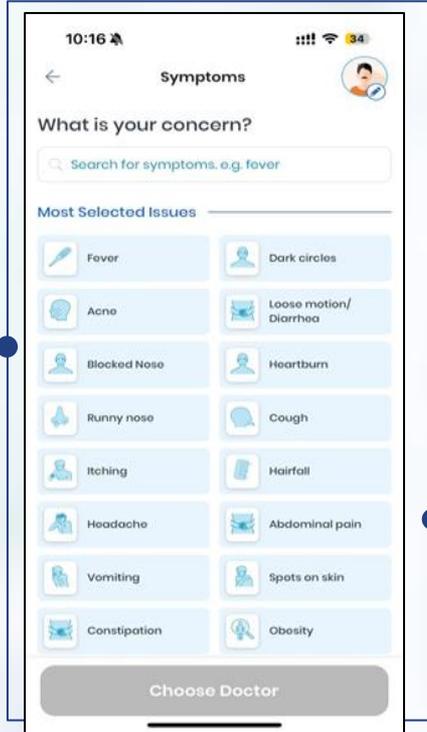
Enter Phone number & OTP



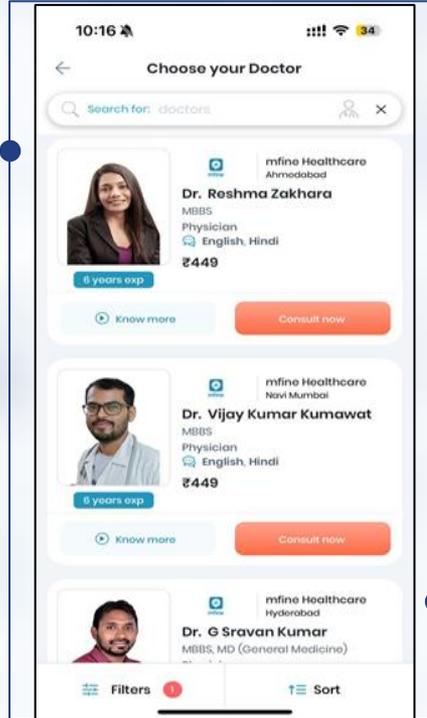
Click on the "Corporate banner"



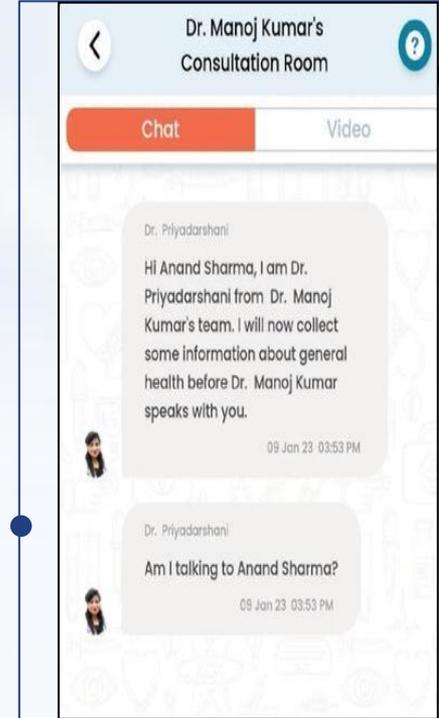
Click on the "Preferred Service"
(For eg. Teleconsultation)



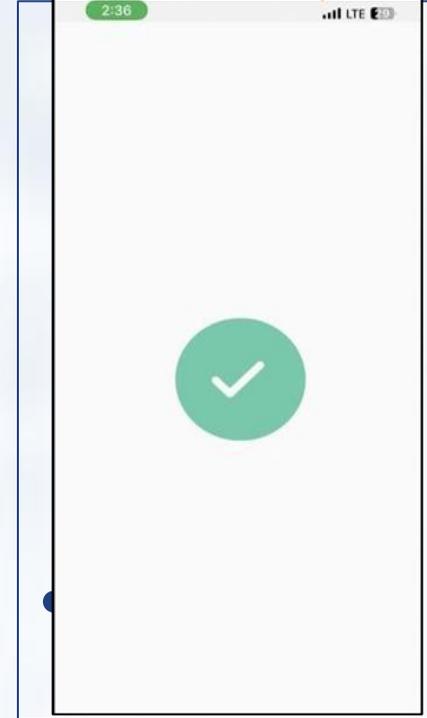
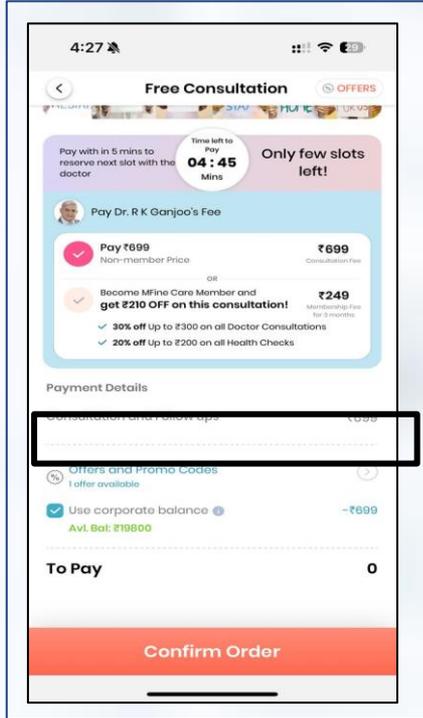
Select "Symptoms" and click on "Choose doctor"



Select the Doctor from the list



Answer few questions about the current health status

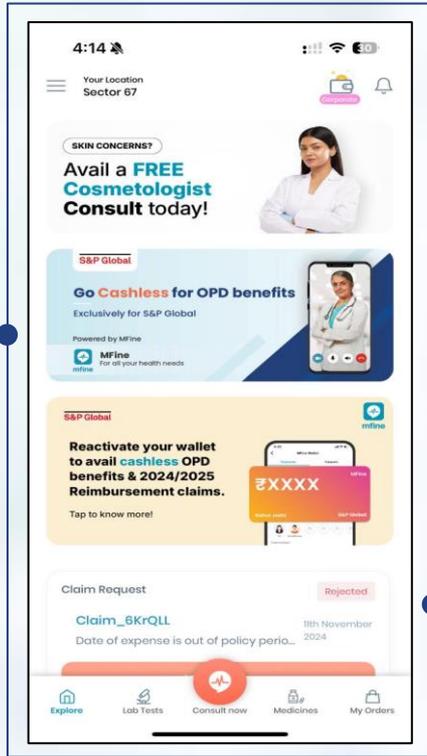


Select "Use Corporate Balance" to pay from your wallet

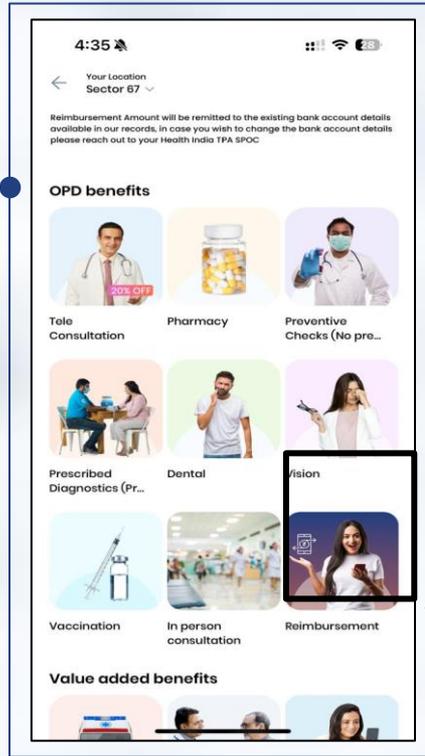
Appointment booked



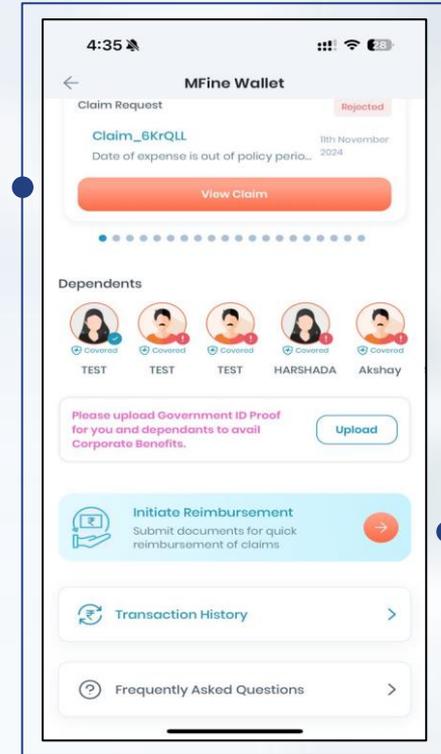
How to file Reimbursements?



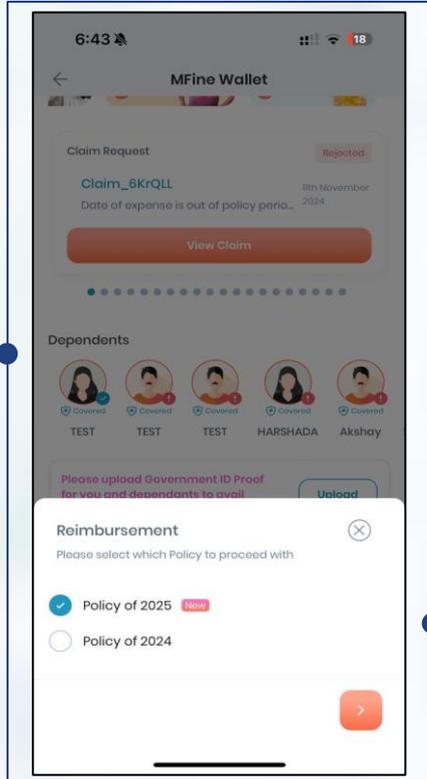
Click on the "Corporate banner"



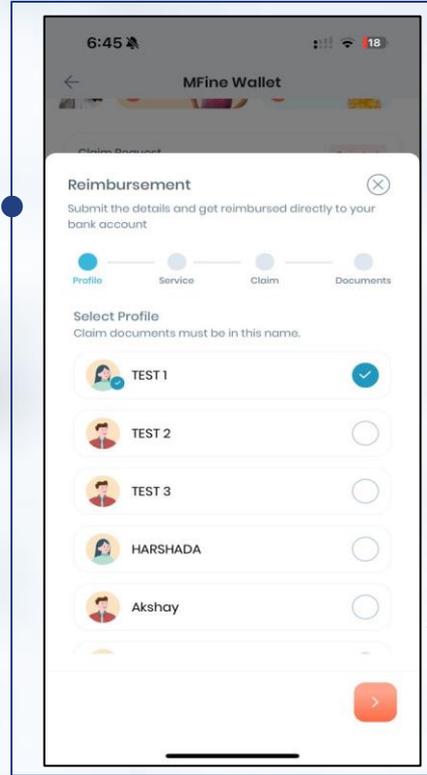
Click on "Reimbursement" Icon



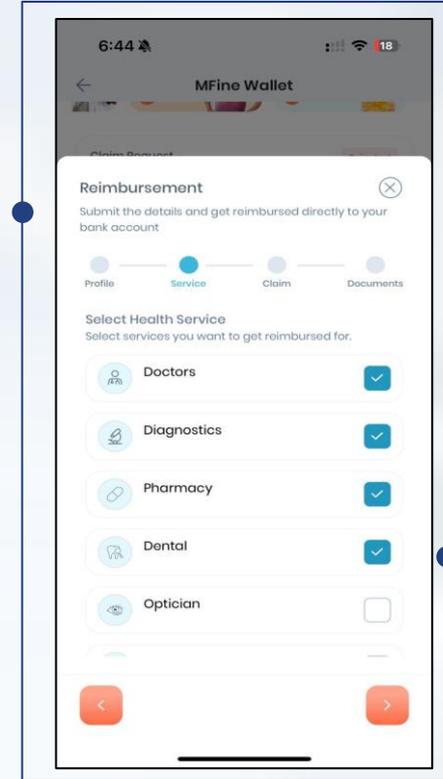
Click on "Initiate reimbursement"



Select the service year



Choose profile



Select Multiple services

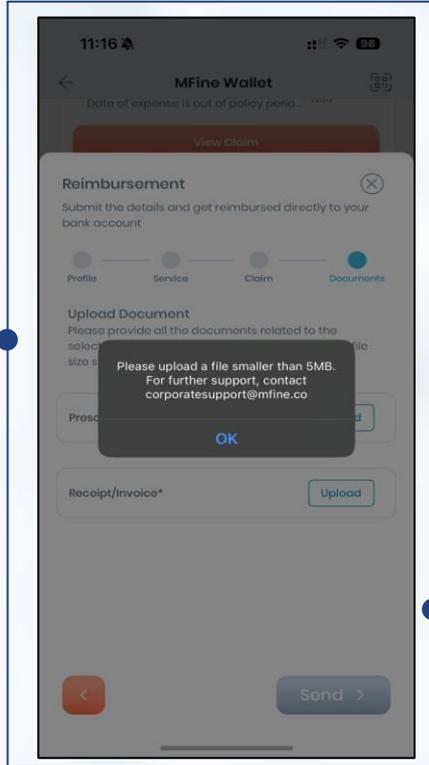
The screenshot shows a mobile application interface for a reimbursement process. At the top, there's a title 'Reimbursement' with a close button. Below it, a subtitle reads 'Submit the details and get reimbursed directly to your bank account'. A progress indicator shows four steps: Profile, Service, Bank (highlighted in blue), and Documents. The 'Enter beneficiary details' section includes a note: 'Provide UPI ID with same name as profile selected'. There are three input fields: 'Amount claimed' with a maximum value of 'Upto ₹20000', 'Date of expense' with a date picker showing 'DD/MM/YYYY', and 'Beneficiary UPI ID'. Navigation arrows are visible at the bottom.

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

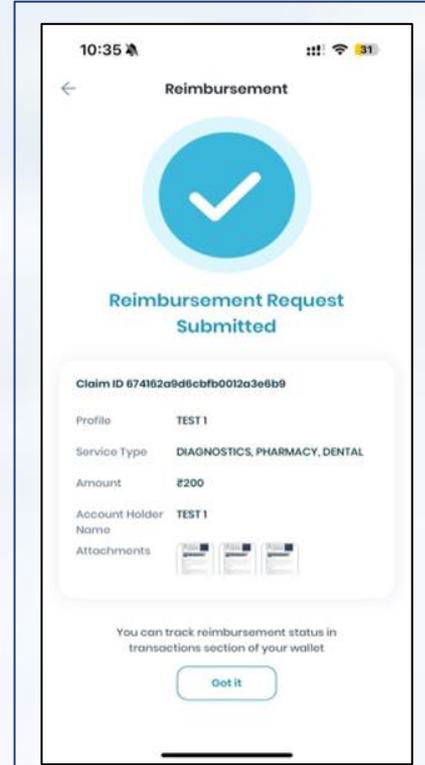


The screenshot shows the same mobile application interface, but now the 'Documents' step is highlighted in blue. The subtitle remains the same. The progress indicator shows Profile, Service, Claim, and Documents (highlighted). The 'Upload Document' section includes a note: 'Please provide all the documents related to the selected services to process reimbursement. Max file size should be less than 5MB'. There are three document upload sections: 'Prescription*', 'Receipt/Invoice*', and 'Test Report*', each with a document icon and a plus sign for adding files. At the bottom, there are back and 'Send' navigation buttons.

Upload documents
(For eg. Invoice, prescription, etc.)



OR

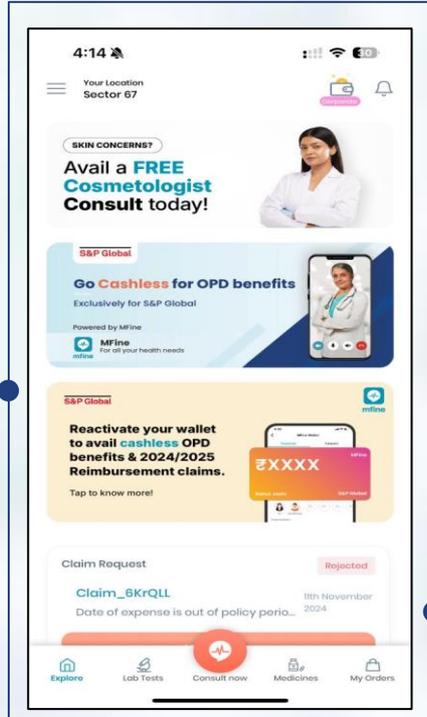


If the file size exceeds 5MB, a popup will prompt to contact corporate support

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

How to check Claim Status

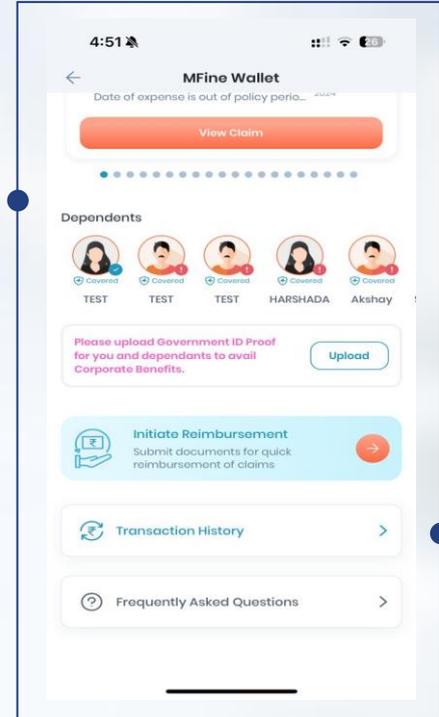




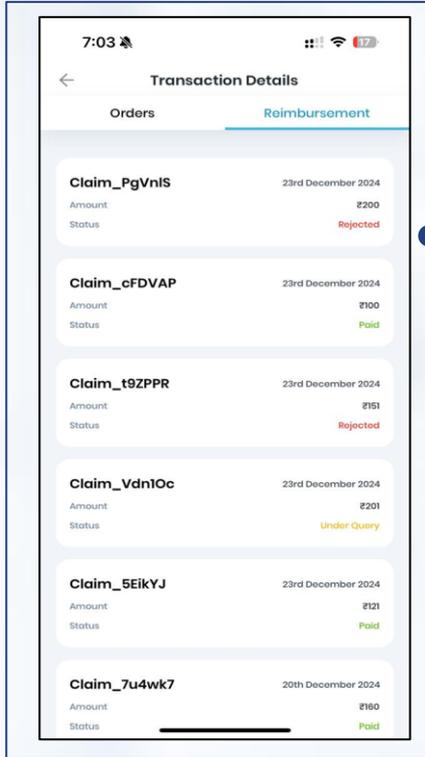
Click on the "Corporate Banner"



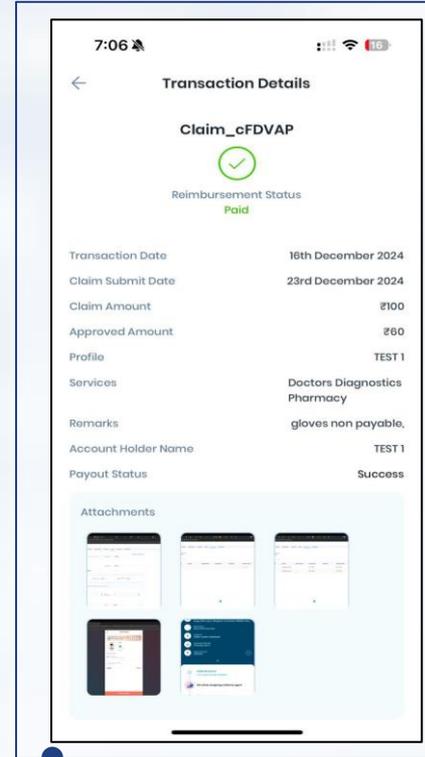
Click on "Reimbursement" icon



Click on "Transaction History"



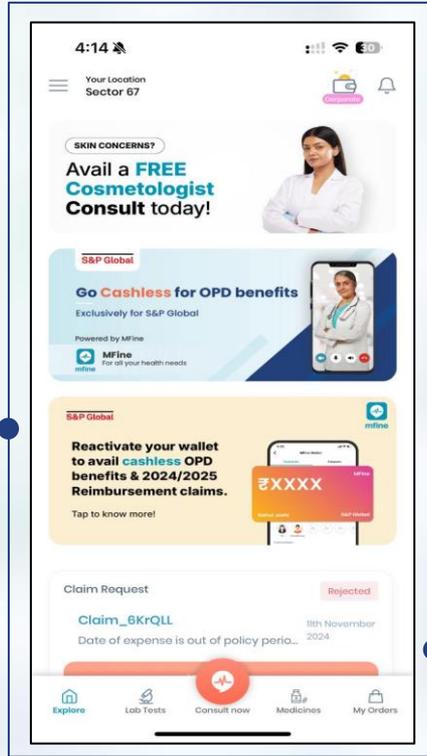
Select the claim to check



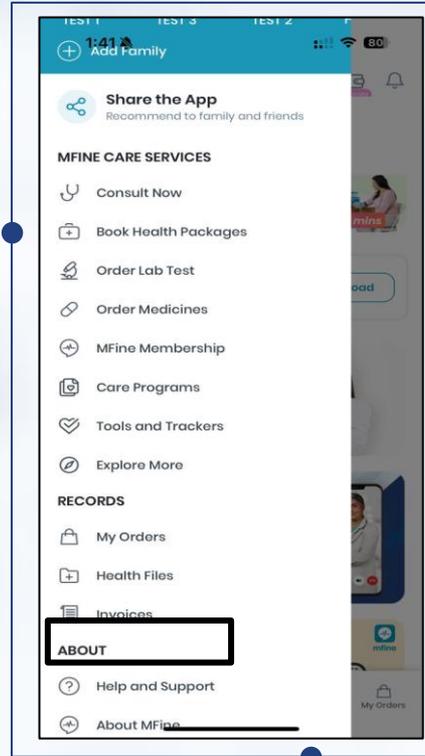
Get complete details

MFine Customer Support

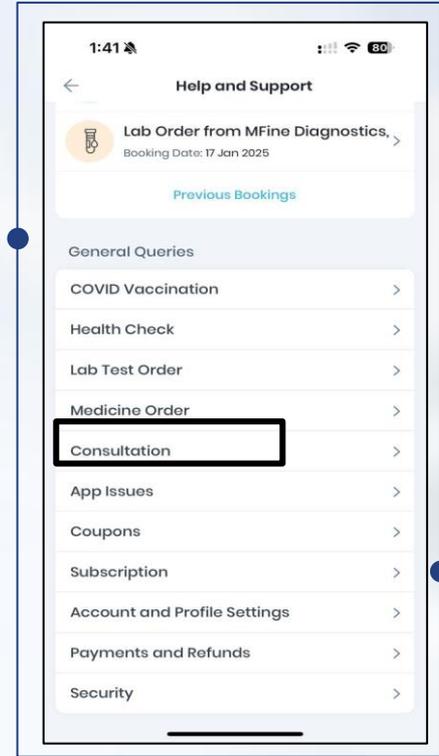




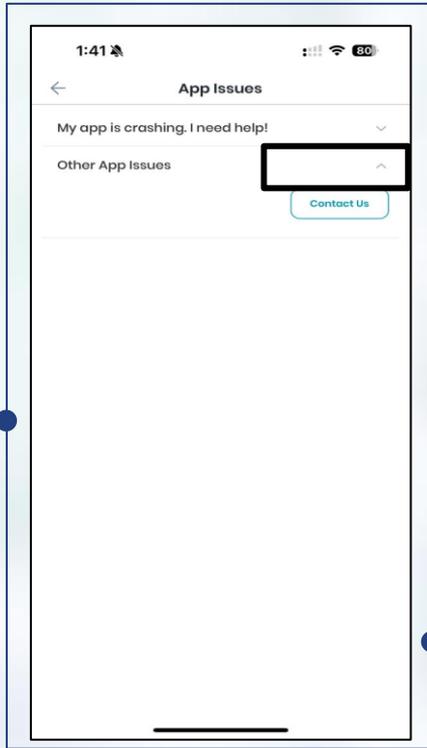
Click on the
"Hamburger Menu"



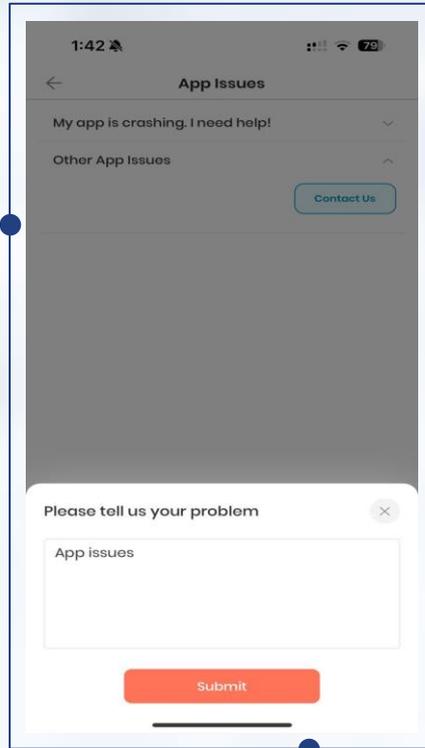
Select "Help & Support"



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

Frequently Asked Questions

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.

Frequently Asked Questions

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

Frequently Asked Questions

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
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Response time from Mfine Support Email ID - 2 working hours

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



Thank you!