



**mfine**

**HEALTHINDIA**  
INSURANCE TPA SERVICES PVT. LTD.

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

S&P User Guide – OPD Services

# S&P – OPD Program

# Know your policy:



## What is OPD Benefit?

The OPD benefit gives you the coverage for outpatient expenses such as Diagnostics tests, medicines, Doctor consultation and more. Offered as part of our Chronic Management Program, this benefit is available at all diagnostic centers, pharmacies and outpatient clinics.

**Plan Options : 7 Plans (20k, 30k, 40k , 50k, 60k, 70k & 80k)**

**Family Definition :- Employee , Spouse , Children , Parents / Parents in law**

Insurance Benefits	Base	Bronze	Silver	Gold	Gold +	Platinum	Diamond
Family Definition	ESC + 2P/2 PIL*	ESC	ESC + 2P/2 PIL	ESC + 2P/4P or PIL	ESC + 2P/4P or PIL	ESC + 2P/4P or PIL	ESC + 2P/4P or PIL
Sum Insured	INR 7lacs	INR 10lacs	INR 10lacs	INR 12.5lacs	INR 15lacs	INR 20lacs	INR 30 L
No. of Parents	One set of parents allowed	NA	One set of parents allowed	Cross selection of 2 / or both sets	Cross selection of 2 / or both sets	Cross selection of 2 / or both sets	Cross selection of 2 / or both sets
OPD	20,000	30,000	40,000	50,000	60,000	70,000	80,000

# OPD Services:

## CASHLESS

*(Cashless Services Available on MFine Platform)*

- Teleconsultations
- Preventive Diagnostics Tests
- Prescribed Diagnostic Tests
- Vaccinations



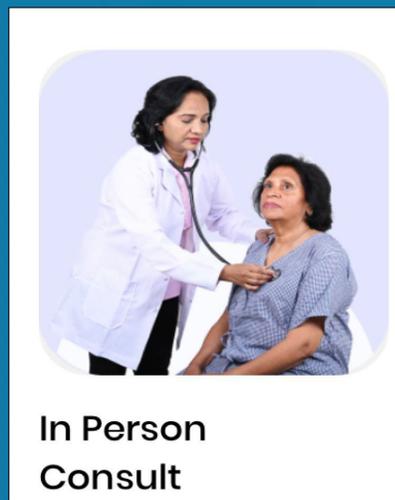
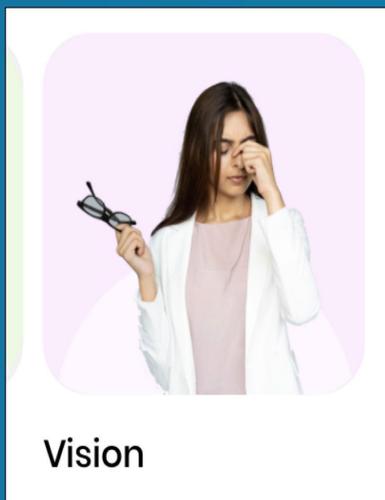
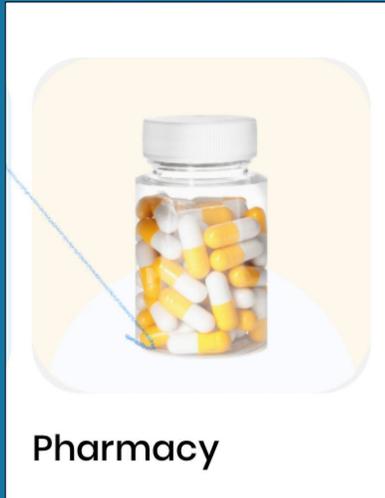
## REIMBURSEMENTS

*(Submit reimbursements for following services on MFine Platform)*

- Teleconsultations
- Preventive Diagnostics Tests
- Prescribed Diagnostic Tests
- Vaccinations
- Dental
- Vision
- Pharmacy
- In Person Consults

*Cashless option coming soon*

## Cashless Option coming soon for below services:



- Please note that these 4 services are currently available via reimbursements only.
- You can file for a reimbursement through the MFine platform for these services
- Cashless option for these services will be launched soon

# Do's & Don'ts

# Do's

- Activation of the OPD Wallet: Please visit the BenefitMe portal. Follow steps mentioned in this user guide / FAQ document.
- Please use Google Chrome for a better experience.
- Please disable pop-up blocker on BenefitMe portal
- Ensure correct location is selected on your device.
- Please ensure that you've downloaded and using the latest version of Android (v1.8.9-b531 & above) and iOS (v1.4.5-b529 & above) version of the App.
- To login on the MFine App, please mobile number used on BenefitMe Portal, select 'Yes' for Corporate user option and enter your work email ID.
- Please select relevant profile while submitting the documents. For e.g. If you wish to submit reimbursement documents for your spouse, then you must select your spouse's name while filing the reimbursement.
- Submit Govt ID Proof for the profile you're submitting the Claim. For e.g. If you're filing a reimbursement for your father, then you must upload a valid government ID proof for your father.
- Upload Clear copies of Invoice / prescription / lab reports / cancelled cheque (wherever applicable)
- Maximum File size for uploading a document is 15 MB.

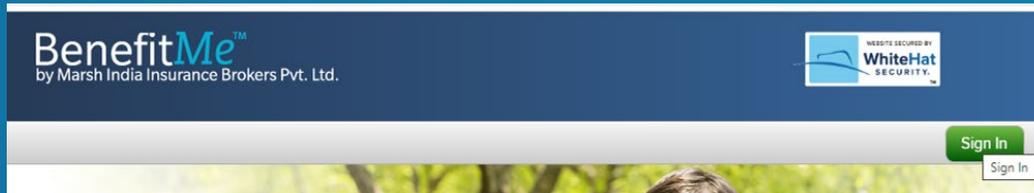
# Don'ts

- Do not use personal email ID on MFine.
- Do not submit multiple claims for 1 transaction. All duplicate reimbursements will be rejected.
- Do not change / edit your work email ID.
- Do not upload a single file greater than 15 MB.

# Activation Process

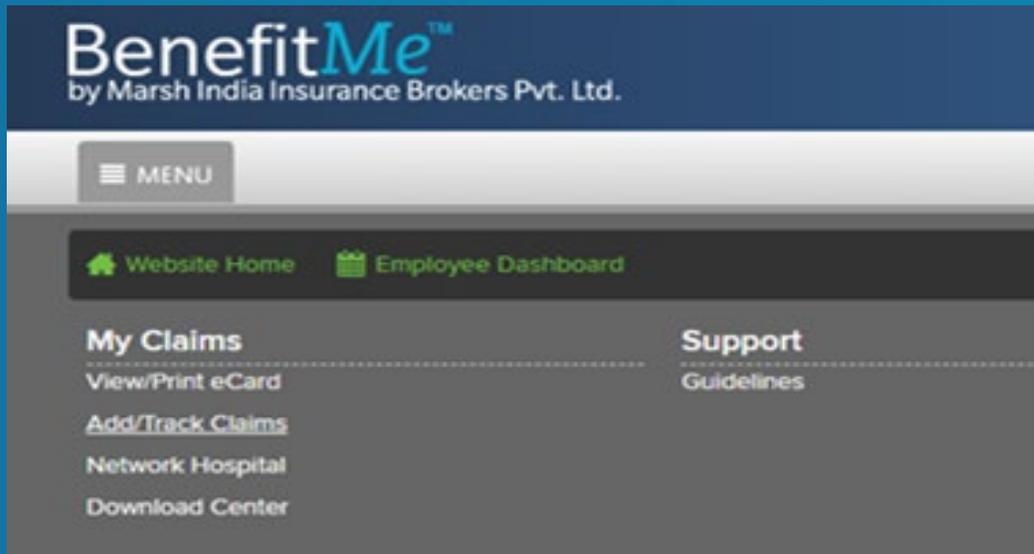
# Step by Step User Journey

1



As a first time users it is mandatory to Login from BenefitMe platform

2



Click on MENU to Add/Track claims

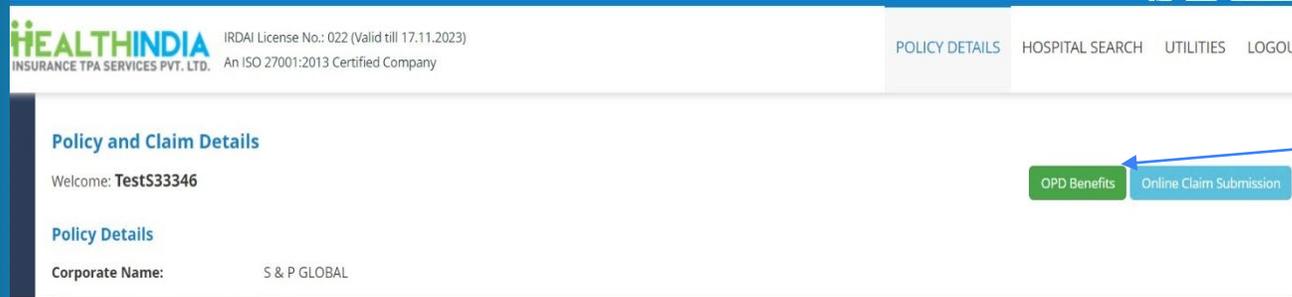
3



Select OPD policy from Dropdown

# Step by Step User Journey

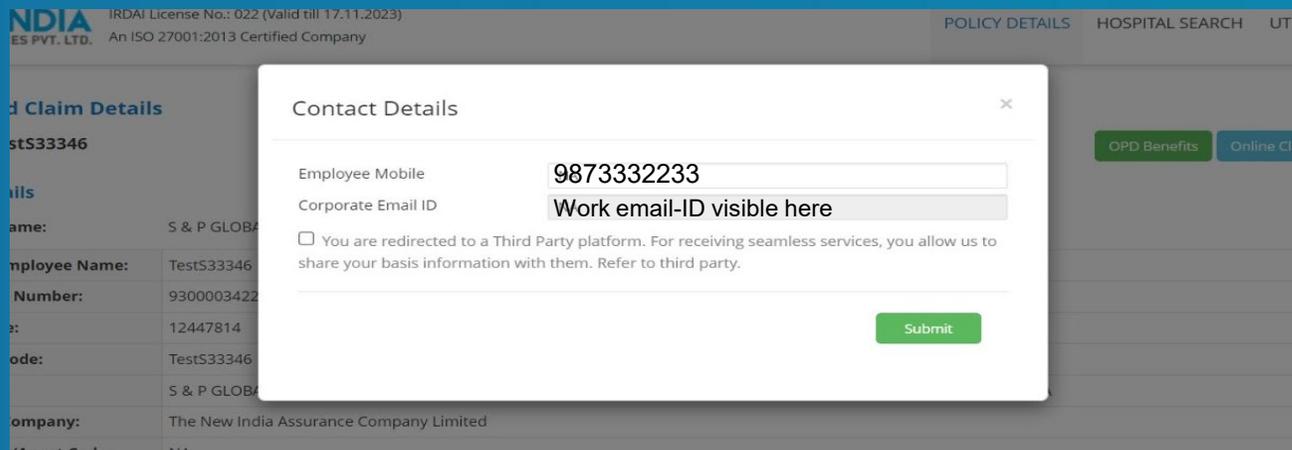
4



Click on OPD Benefits Button

*\*Please ensure that Pop-up blocker is disabled on your browser*

5



Enter your 10 digit mobile number ; email ID will be pre-filled. Provide consent & Click on Submit button

# Step by Step User Journey

6

Hi Nijesh Prakash,  
Welcome to S&P OPD benefits page

**S&P Global**

**Go Cashless for OPD benefits**

Exclusively for S&P Global

Powered by MFine

**MFine**  
For all your health needs



OPD benefits



Tele Consultation  
20% OFF



Pharmacy



Preventive Checks (No prescription required)



Prescribed Diagnostics (Prescription required)



Dental



Vision



Home



Orders

After Clicking the Submit button, users will be able to see the Home Page for OPD Benefits for S&P Employees.

**At this point users account has been activated.**

# How to Use MFine app

At-Home Lab Tests  
Free Home Sample Collection

Enter phone number to continue

+91 Enter Phone Number

Once the user account is activated, they can Download the MFine app & login using the same mobile number used on Step number 5

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

Your Location  
Vidyavihar We...

Corporate

- Online Consultations
- Lab Tests & Full Body Checks
- X-rays, MRIs & Scans
- Order Medicines (UPTO 15% OFF)
- Care Programs
- Health Tools & Self Checks (MEASURING FREE)

**S&P Global**

**Go Cashless for OPD benefits**  
Exclusively for S&P Global

Powered by MFine

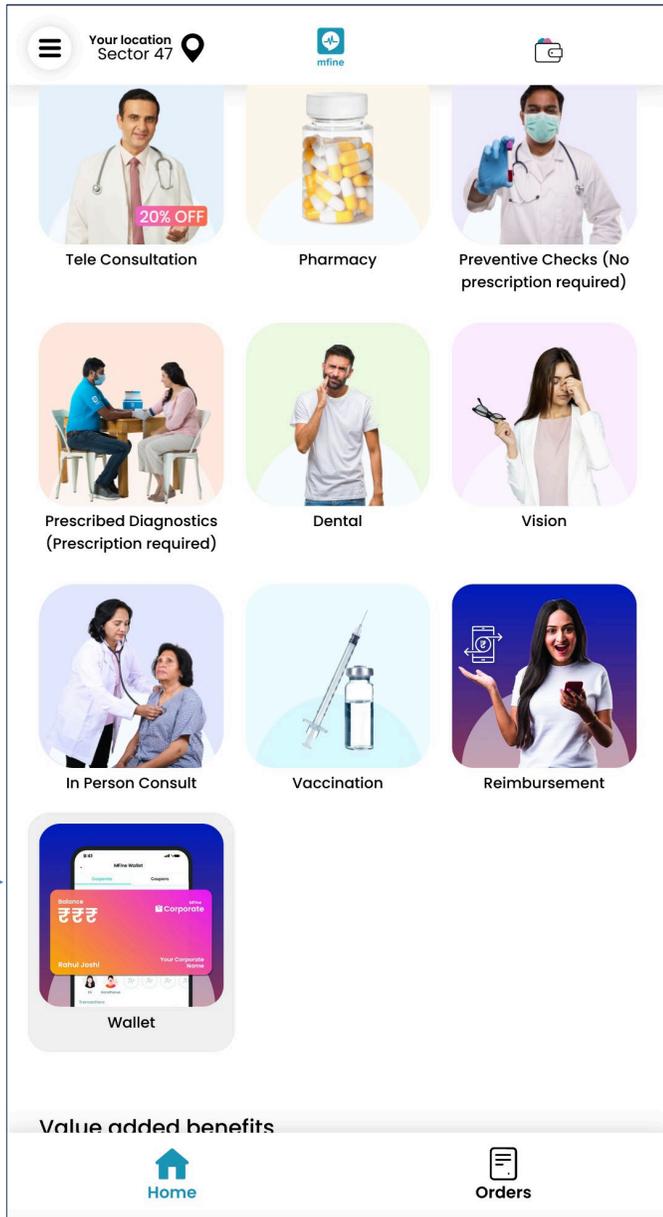
**MFine**  
For all your health needs

My Active Orders

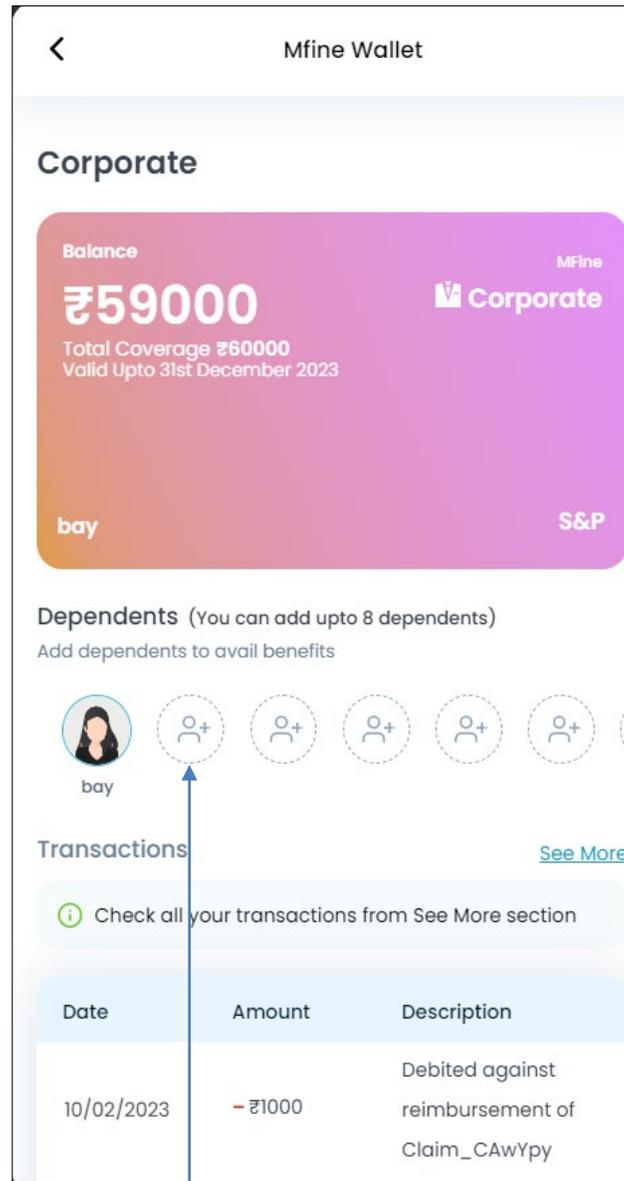


mfine

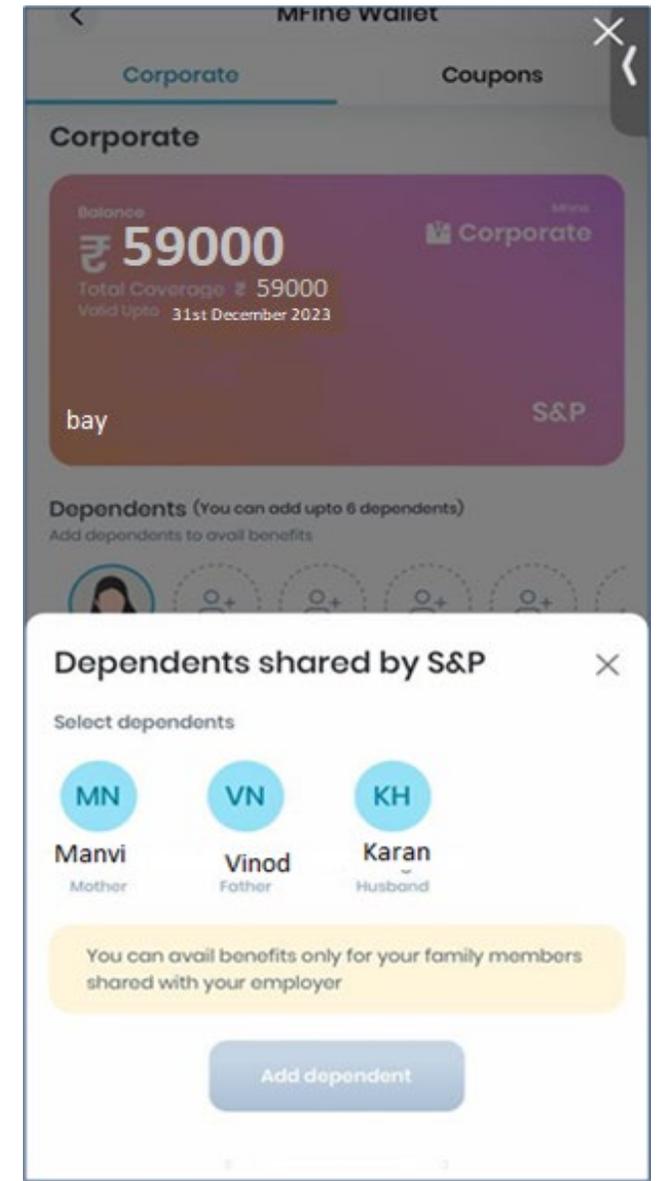
# How to Activate Dependents



Click the Wallet Icon



Click on "Add Dependent" icon



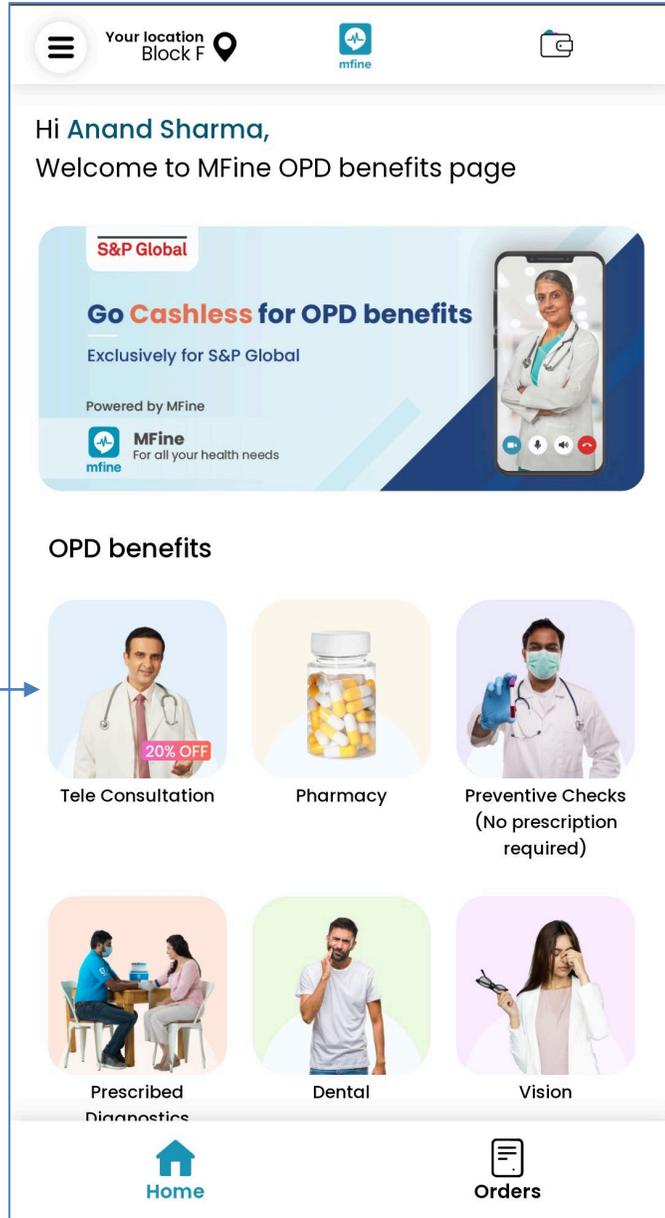
Enrolled dependents will be visible here. Select & Add dependents



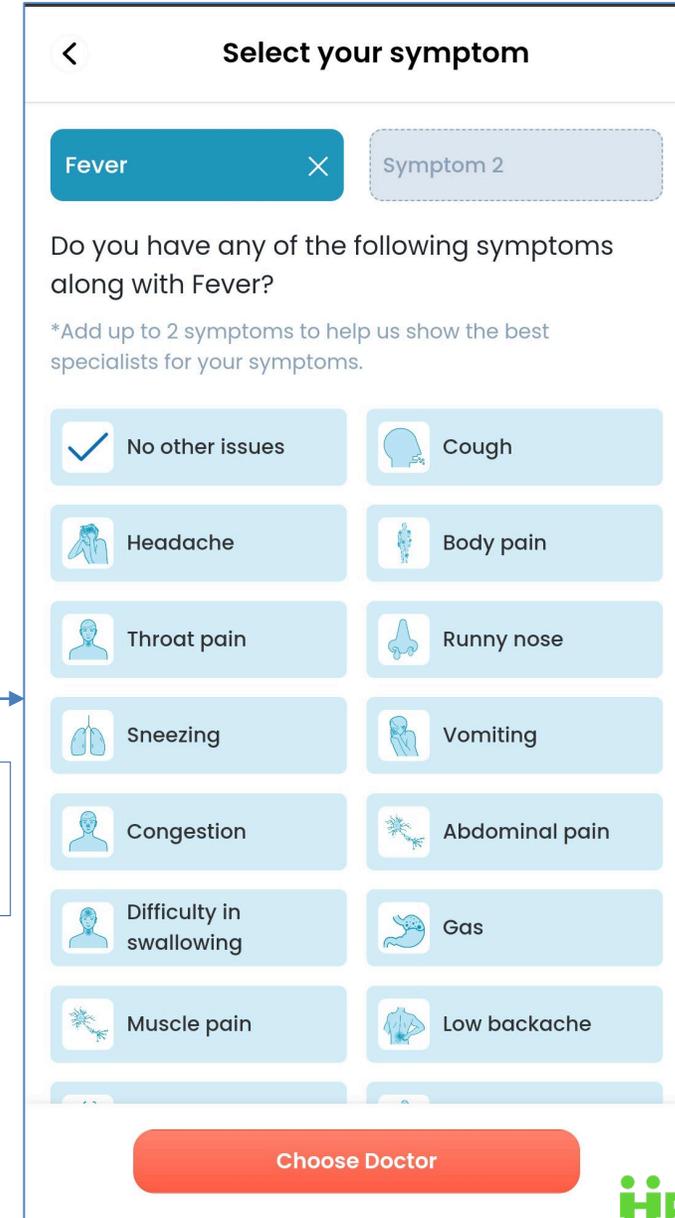


mfine

# How to Avail Teleconsultations



Click to the Tele Consultation Icon



Select Symptoms and click on Choose Doctor

mfine

Search For: locations

Showing earliest available doctors across India

**Dr Rohith V**  
MBBS  
Physician  
English  
₹399  
6 years exp  
Know More Consult Now

Show doctors you consulted before

**Dr. MSDL Kiranmai**  
MBBS  
Physician  
Kannada, English (+1)  
₹399  
11 years exp

Filters 1 Sort

Dr. Manoj Kumar's Consultation Room

Chat Video

Dr. Priyadarshani  
Hi Anand Sharma, I am Dr. Priyadarshani from Dr. Manoj Kumar's team. I will now collect some information about general health before Dr. Manoj Kumar speaks with you.  
09 Jan 23 03:53 PM

Dr. Priyadarshani  
Am I talking to Anand Sharma?  
09 Jan 23 03:53 PM

Yes No

Free Consultation OFFERS

WE STAY AVAILABLE FOR YOU YOU STAY HOME FOR US

Pay with in 5 mins to reserve next slot with the doctor  
Time left to Pay **04:55** Mins  
Only few slots left!

Pay Dr. Seema M's Fee

Pay ₹399 Non-member Price  
₹399 Consultation Fee

OR

Become MFine Care Member and get ₹200 OFF on this consultation!  
₹299 Membership Fee for 3 months

- 50% off Up to ₹300 on all Doctor Consultations
- 20% off Up to ₹300 on all Health Checks and Lab Tests
- Up to 15% off on all Medicine Orders
- Weekly Live Fitness Session and additional benefits

Payment Details

Consultation and Follow ups ₹399

Offers and Promo Codes

Use corporate balance S&P -₹399  
Edit Value

To Pay 0

Maximize savings with MFine Care Membership

Continue for Free

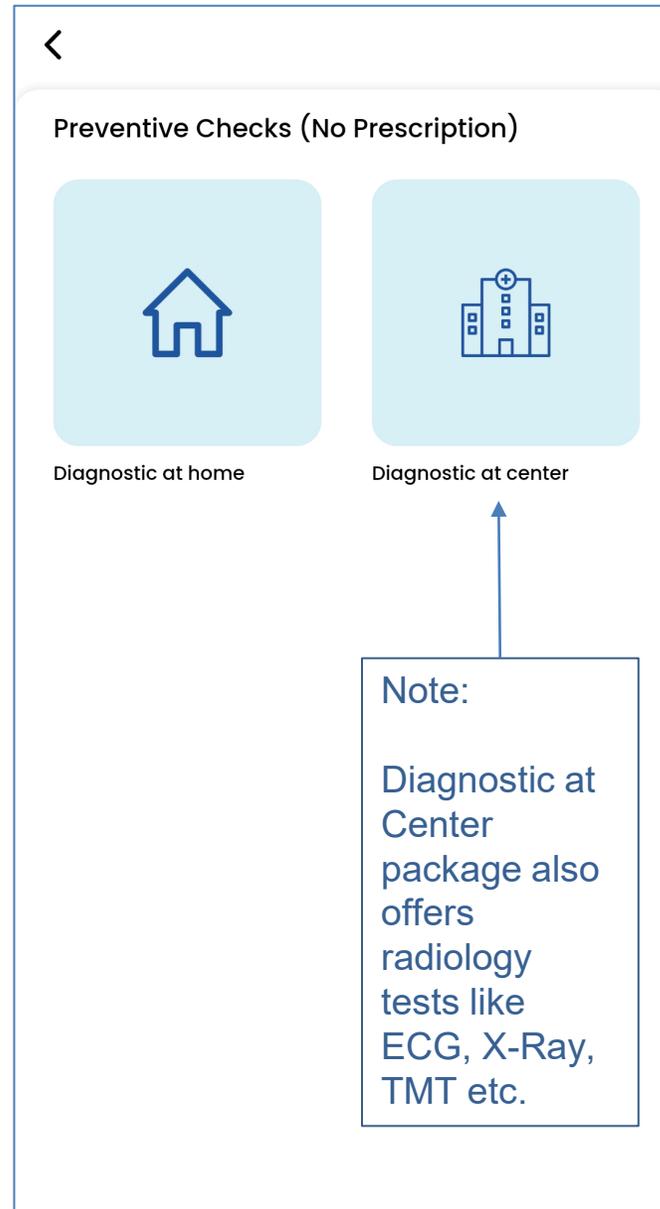


mFine

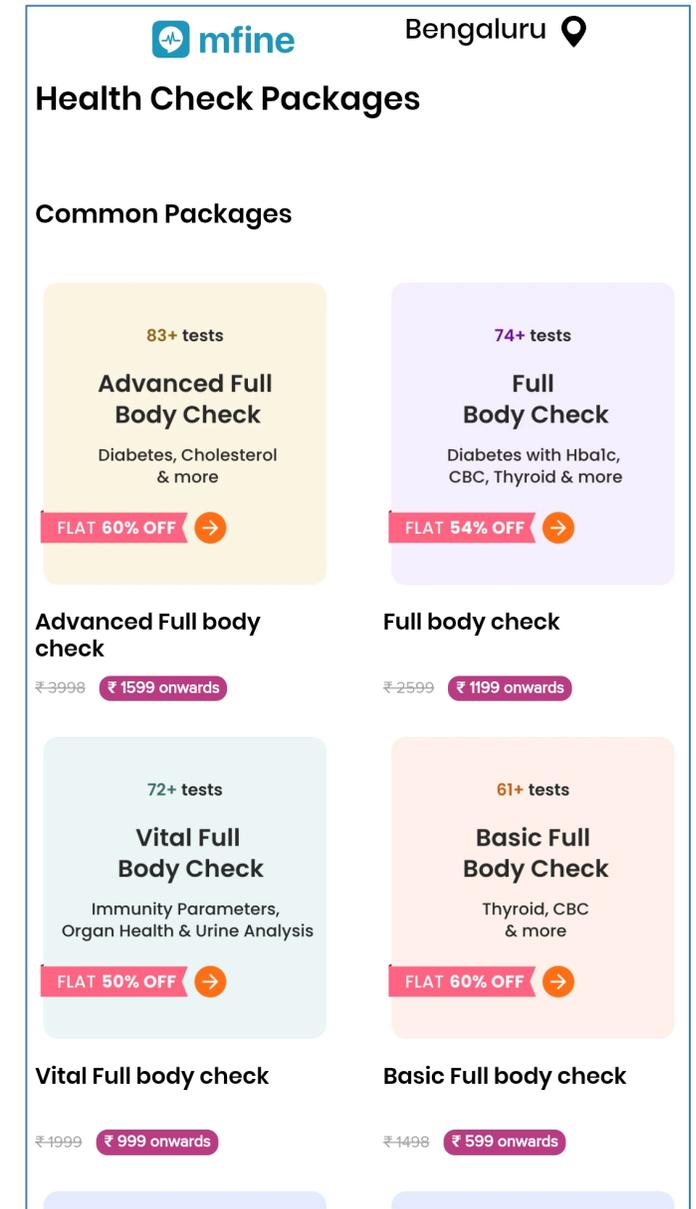
## How to Book Preventive Checks (No Prescription Required)



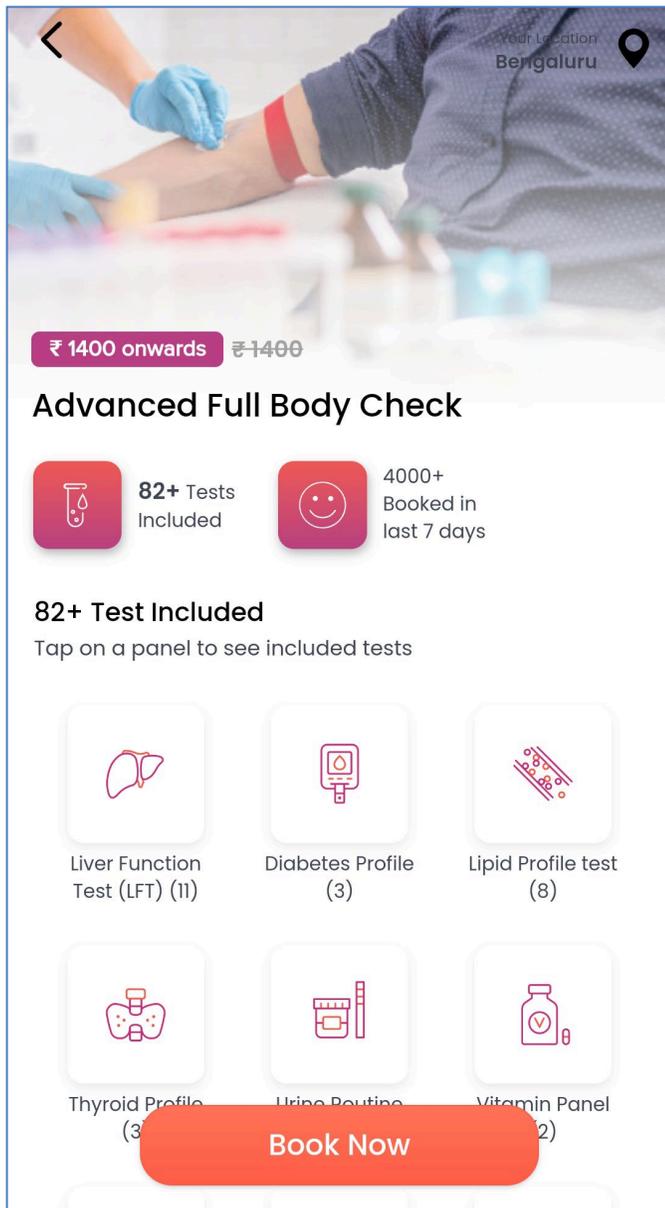
Click the Preventive Checks Icon



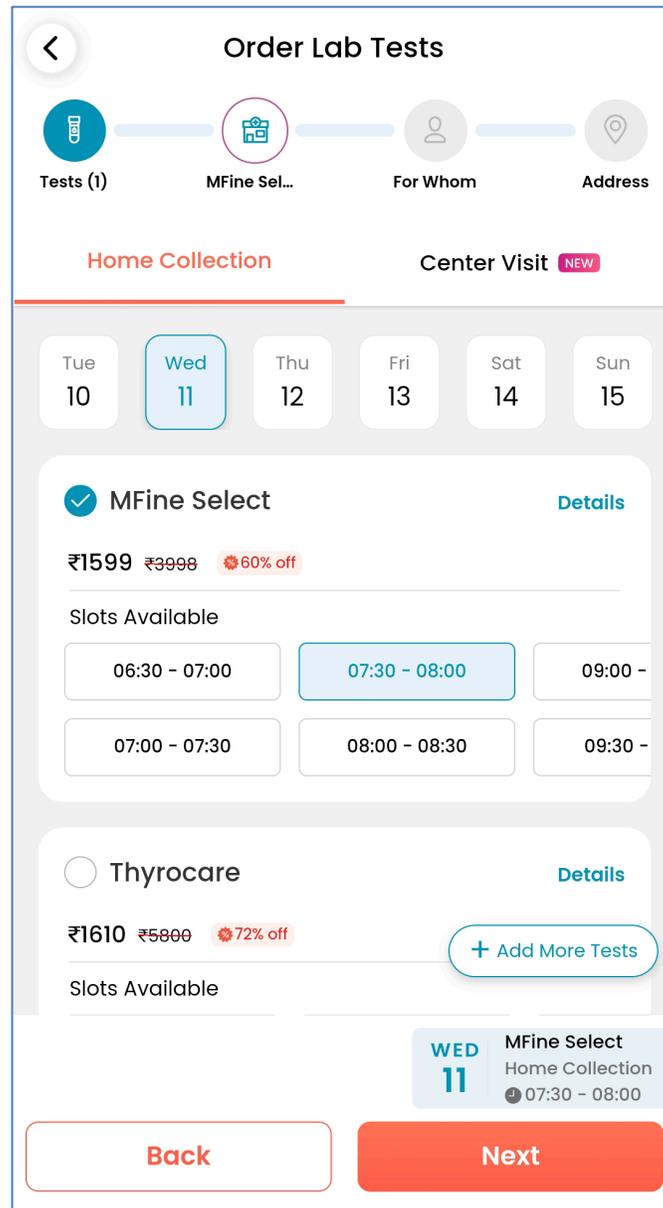
Select At Home / At Centre Option



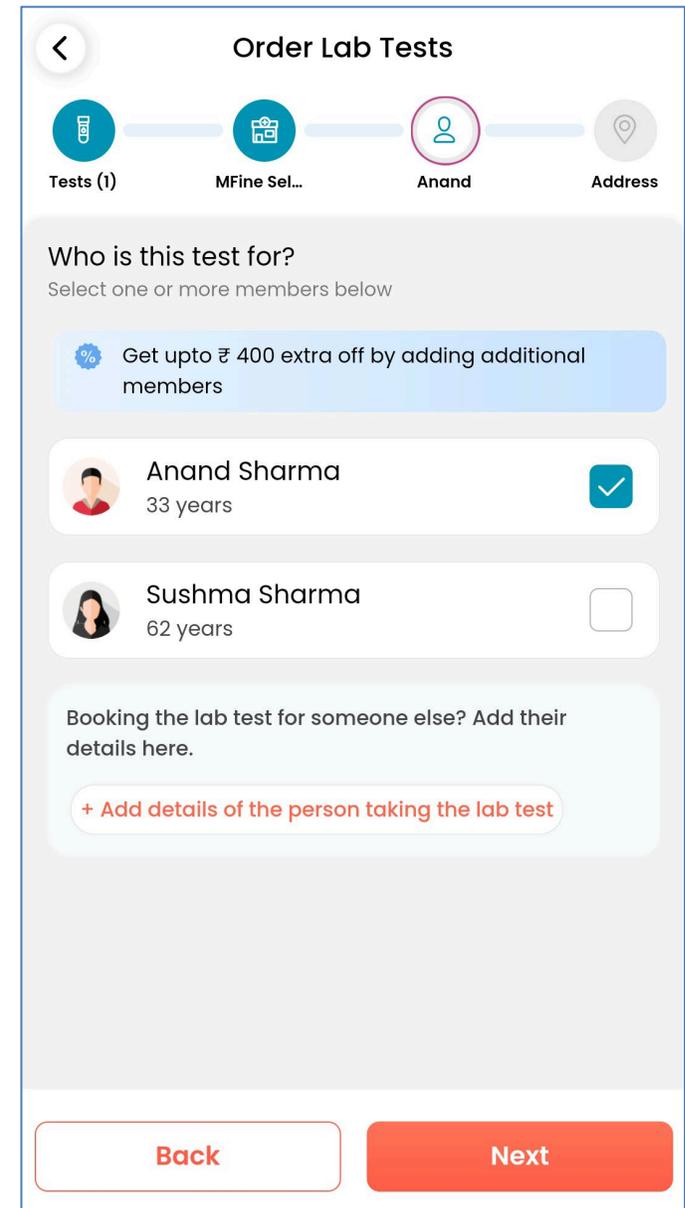
Select pre-curated package of your choice



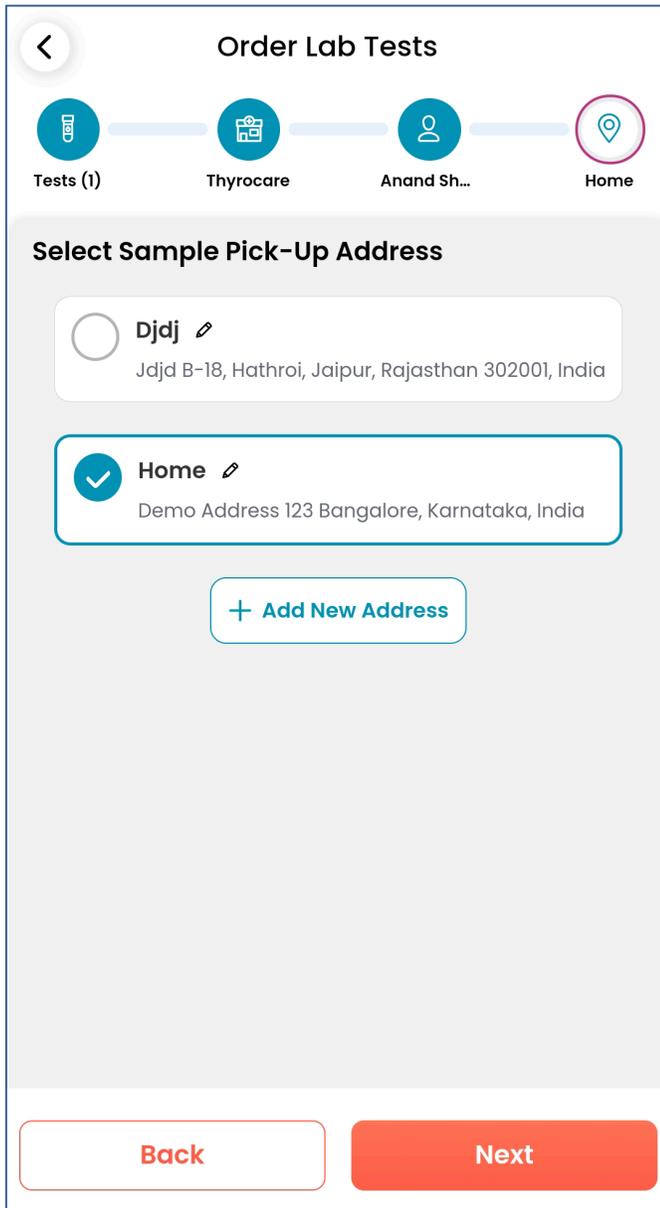
Click on Book Now



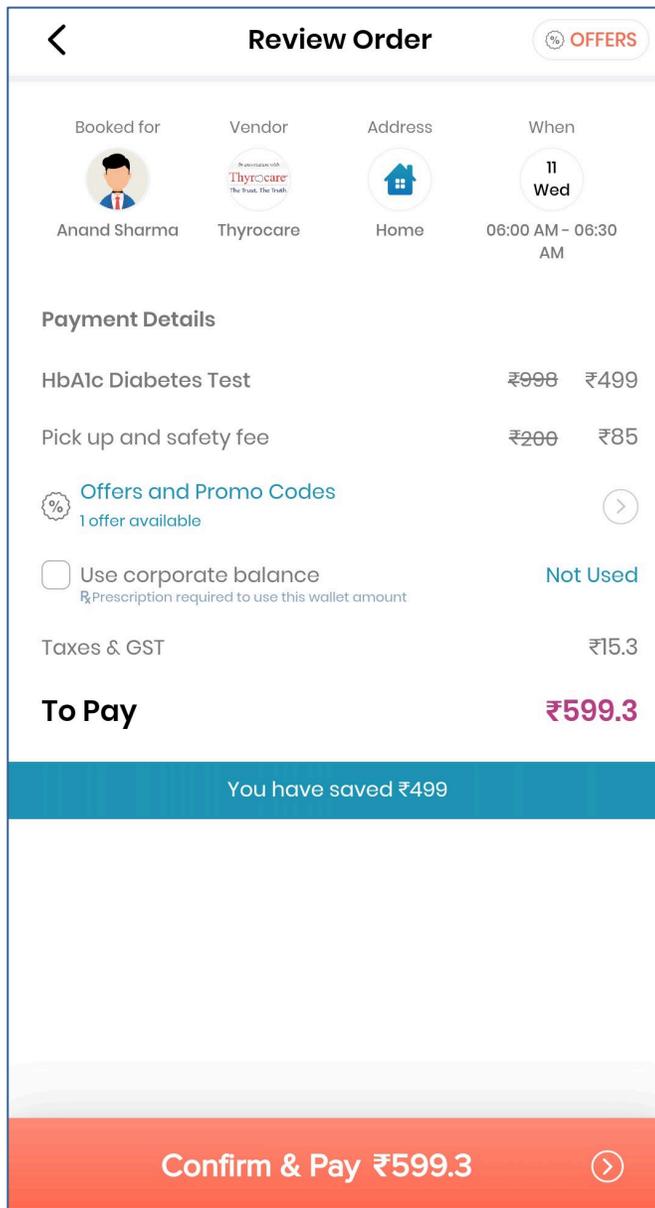
Select Centre, Date & Time Slot



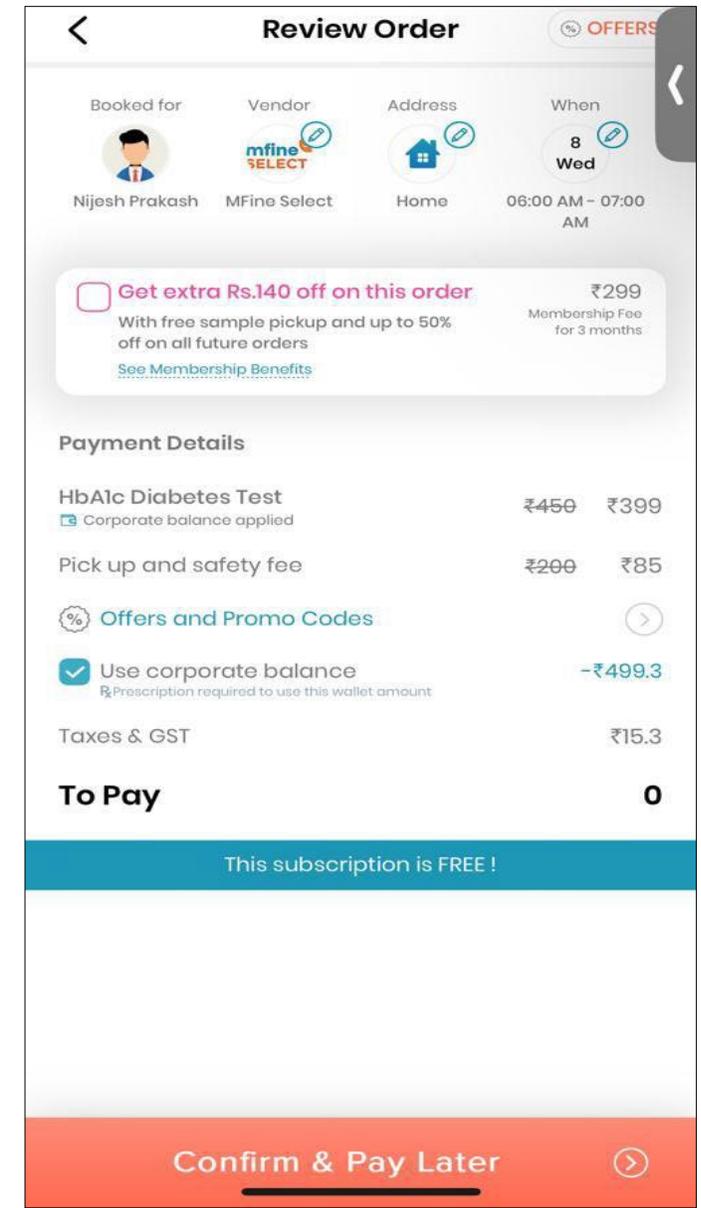
Select Profile



Select Pick-Up Address



Click on Use corporate balance to pay from your wallet.

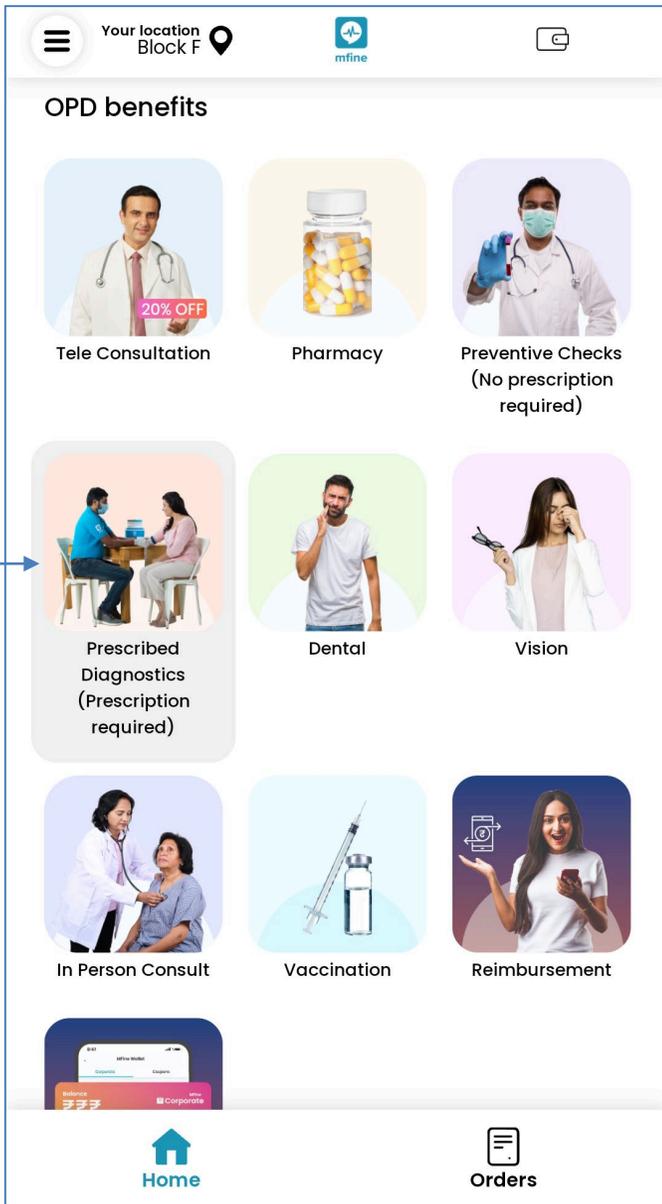


Payable Amount become zero. Click on Confirm

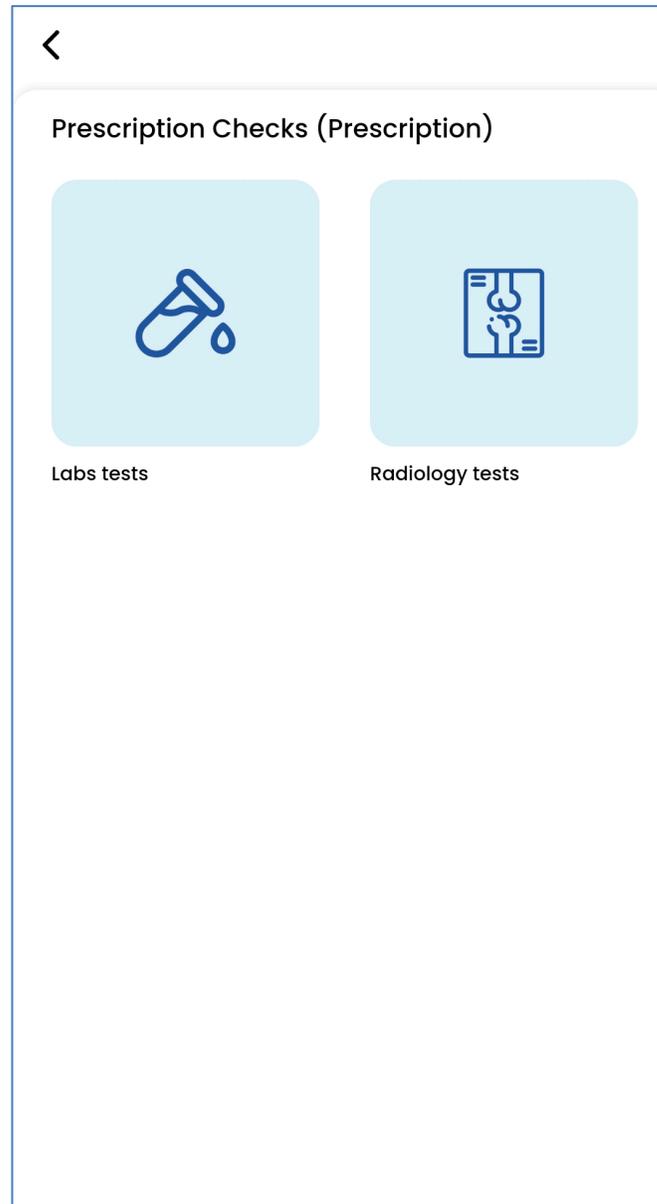


mfine

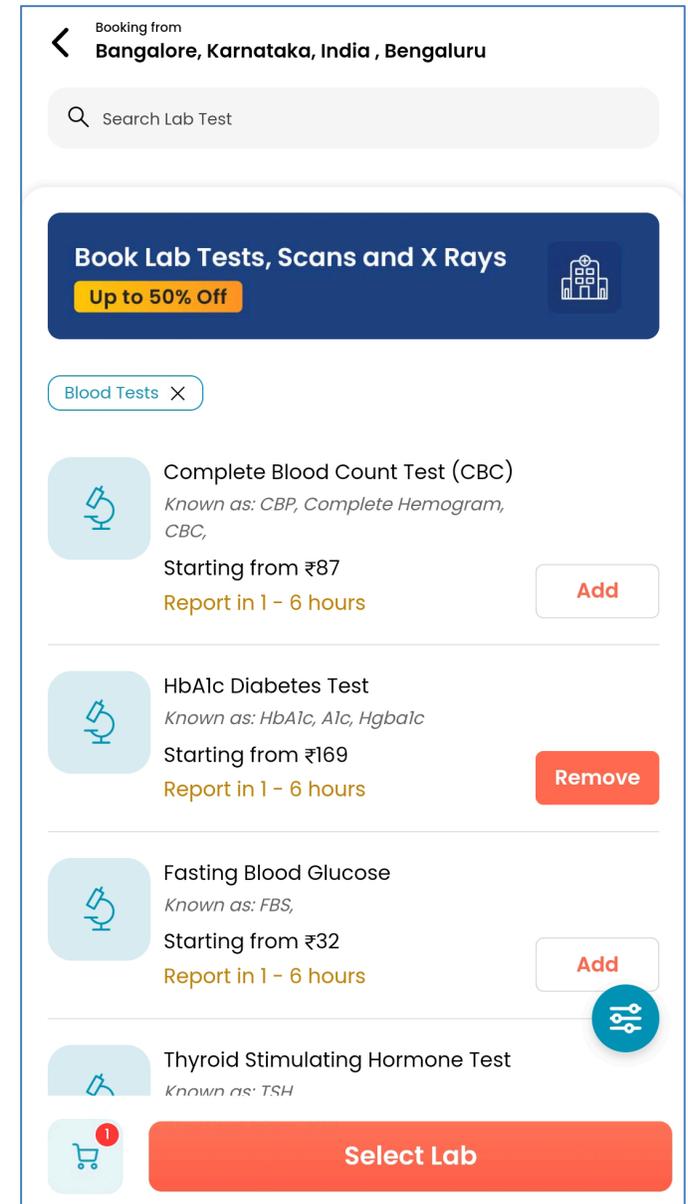
# How to Book Prescribed Diagnostics Checks



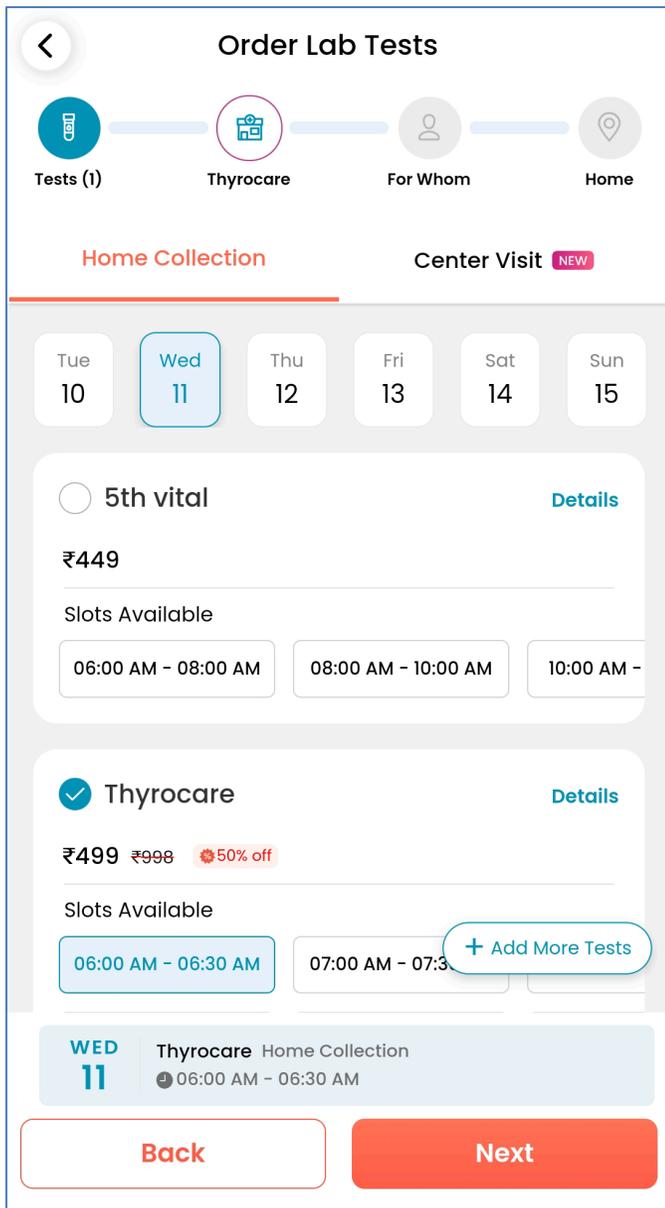
Click the Prescribed Diagnostics Icon



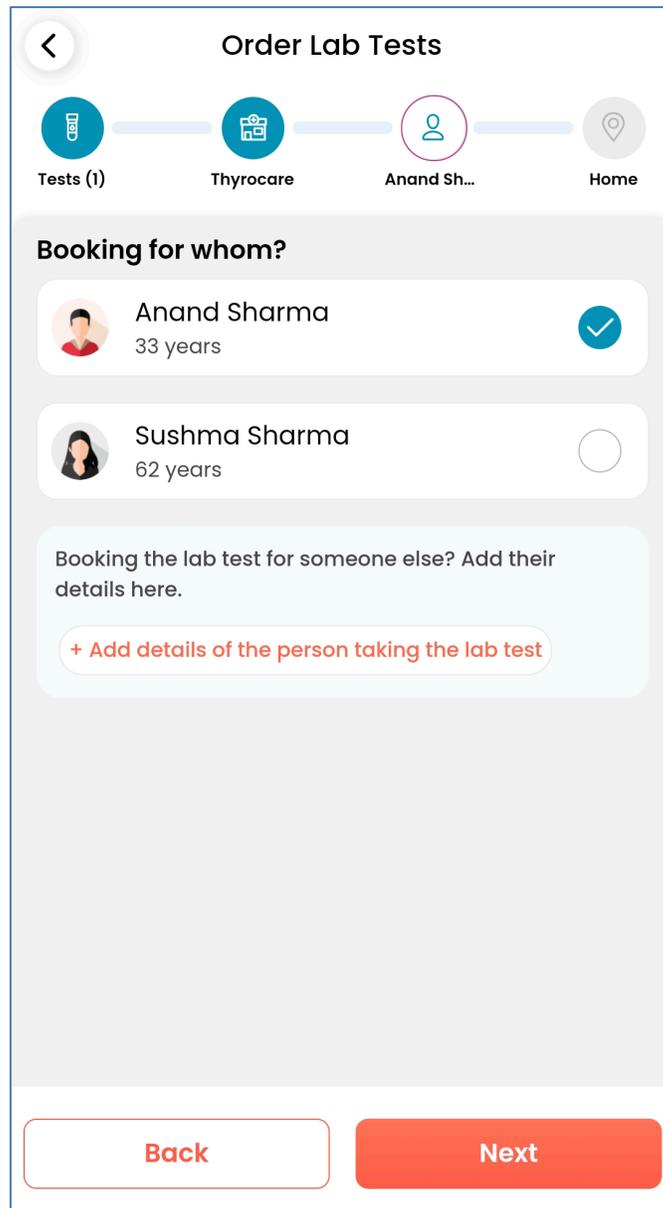
Select Lab / Radiology Tests



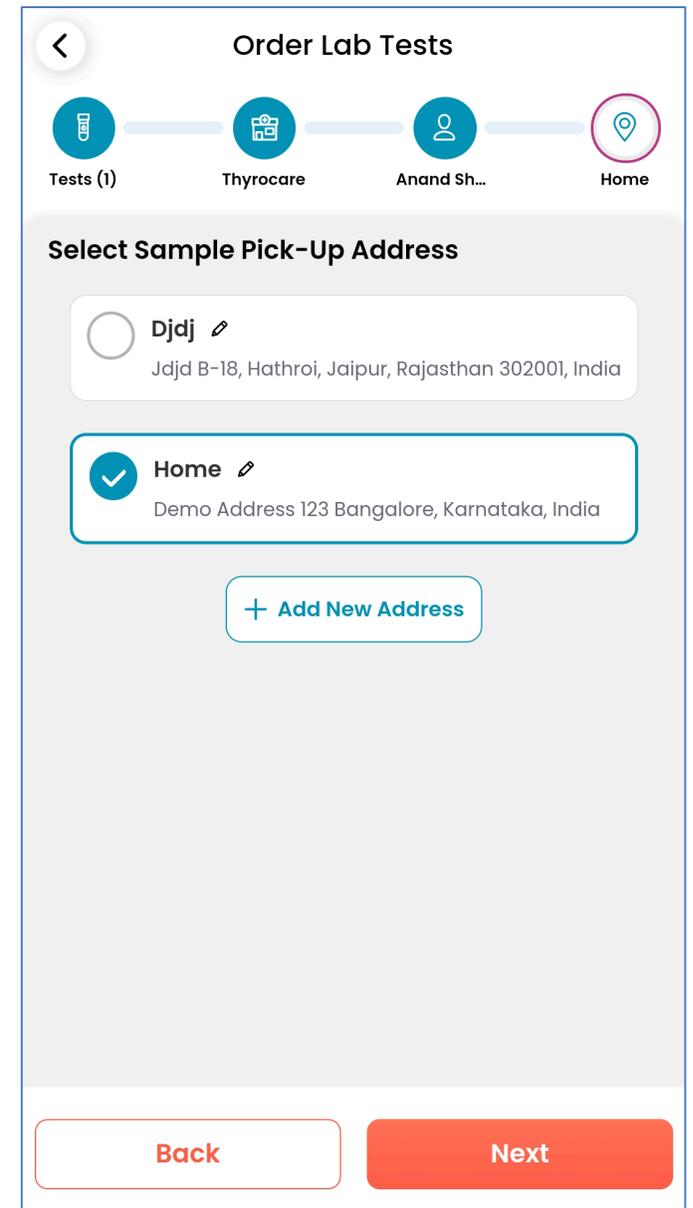
Add the lab / radiology tests to your cart



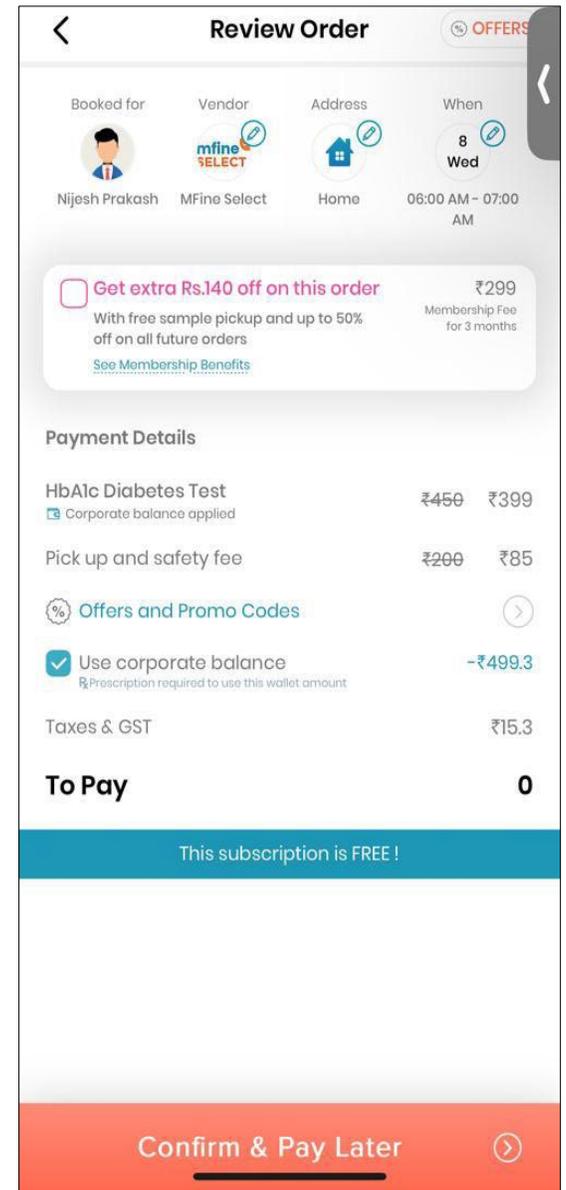
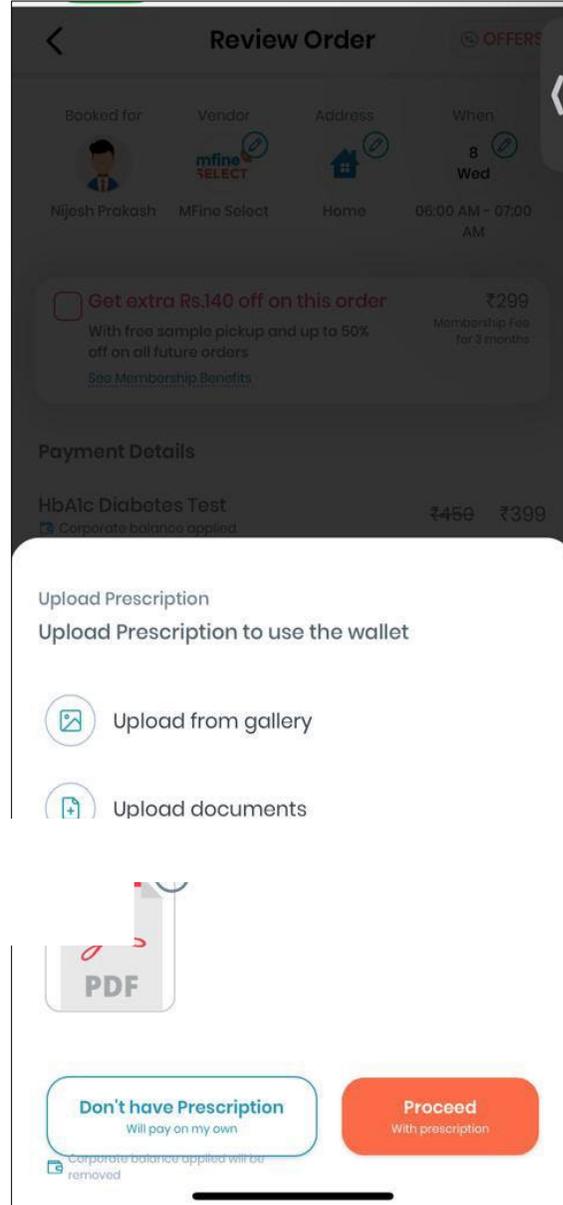
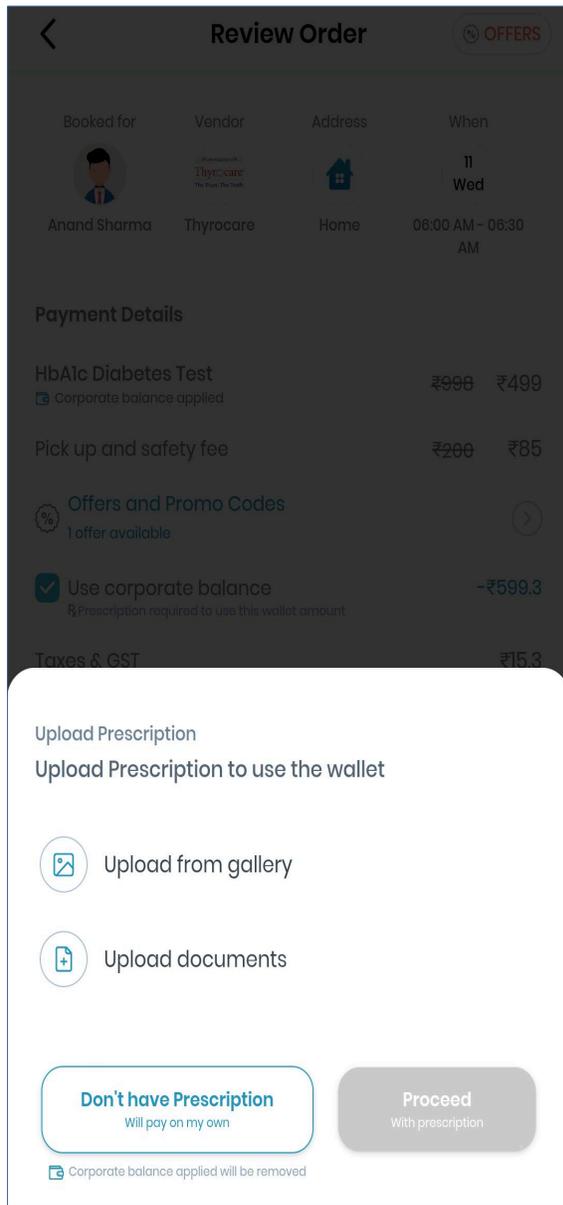
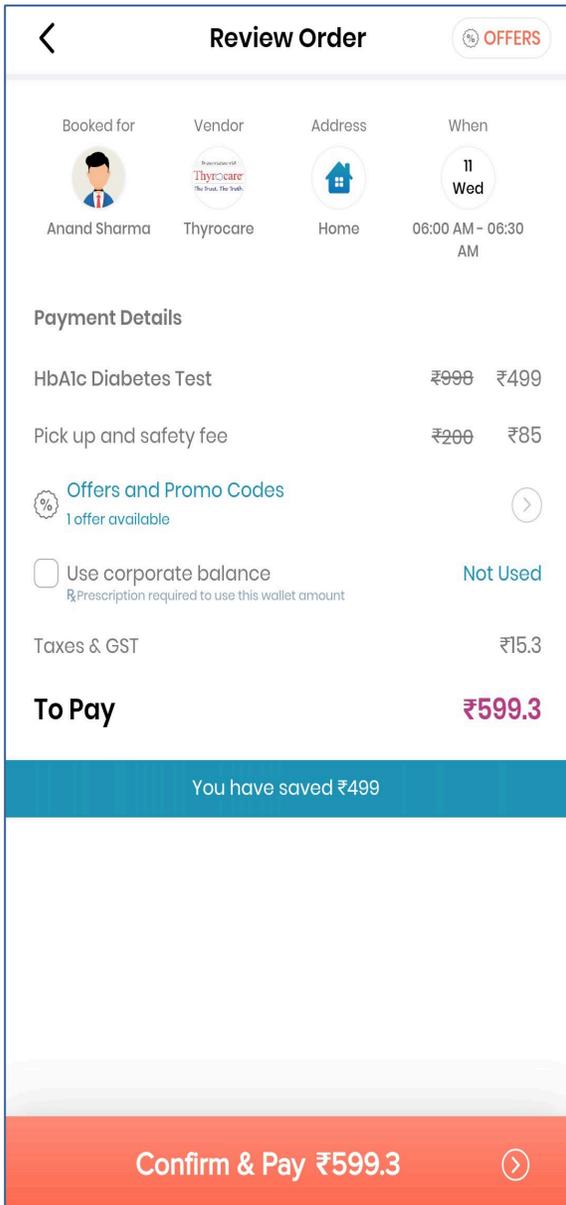
Select Lab, Date & Time



Select Profile



Select Sample Pick Up Address (For Home Sample Collection)



Click on Use corporate balance to pay from your wallet.

Upload a Valid prescription

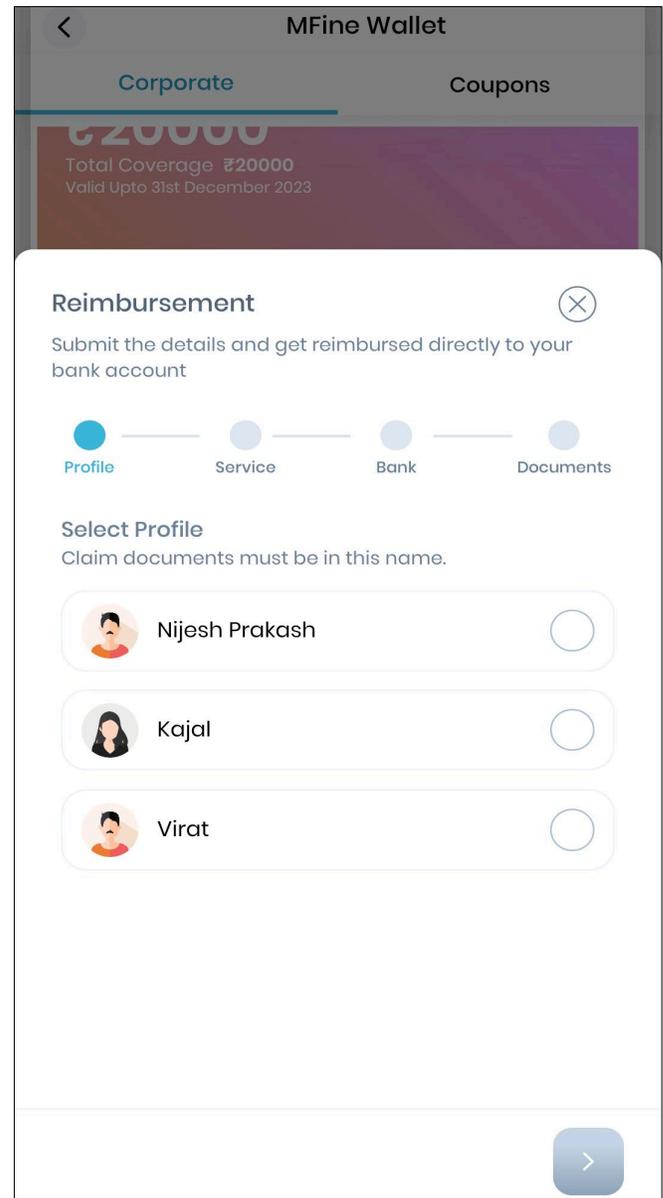
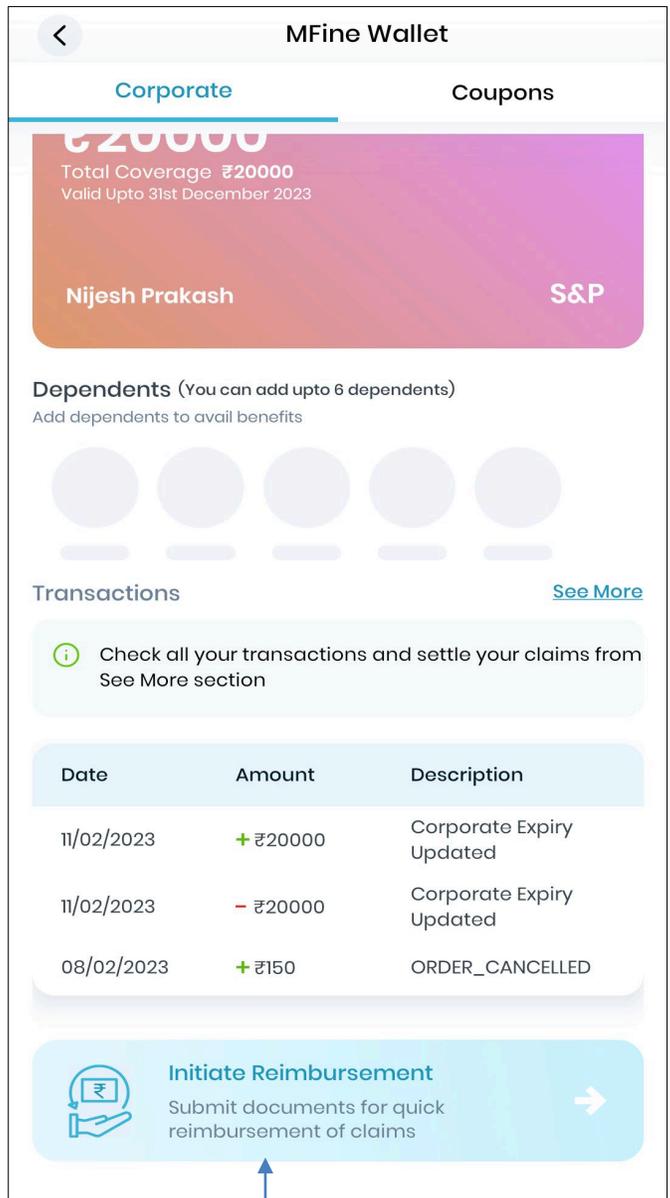
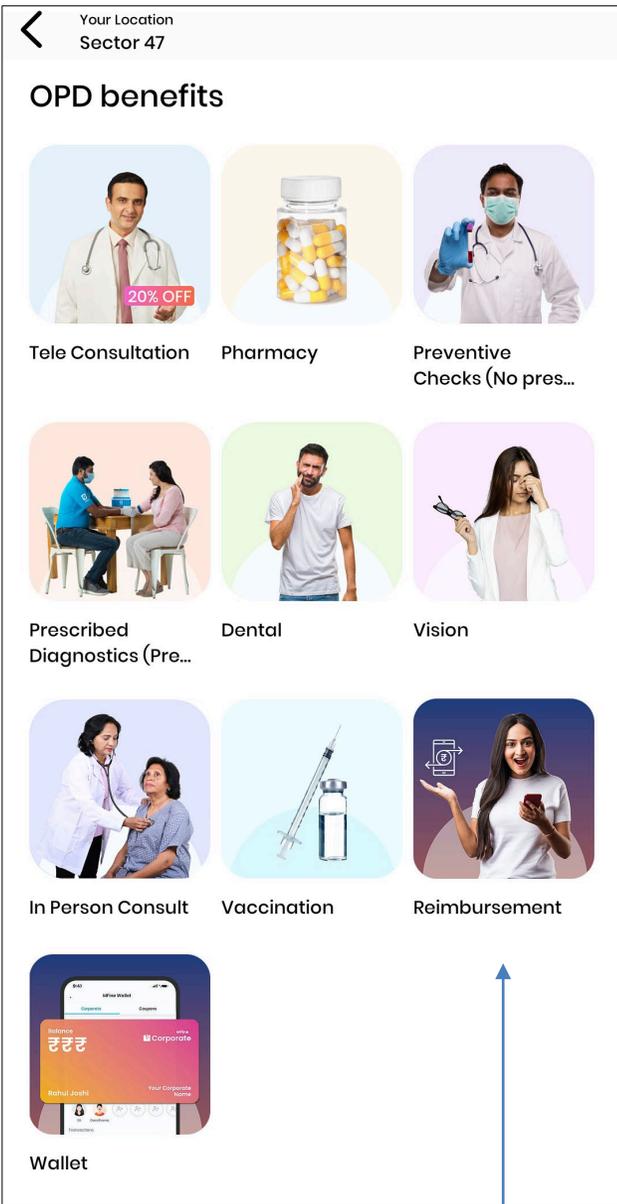
Click on Proceed

Payable Amount become zero. Click on Confirm



mfine

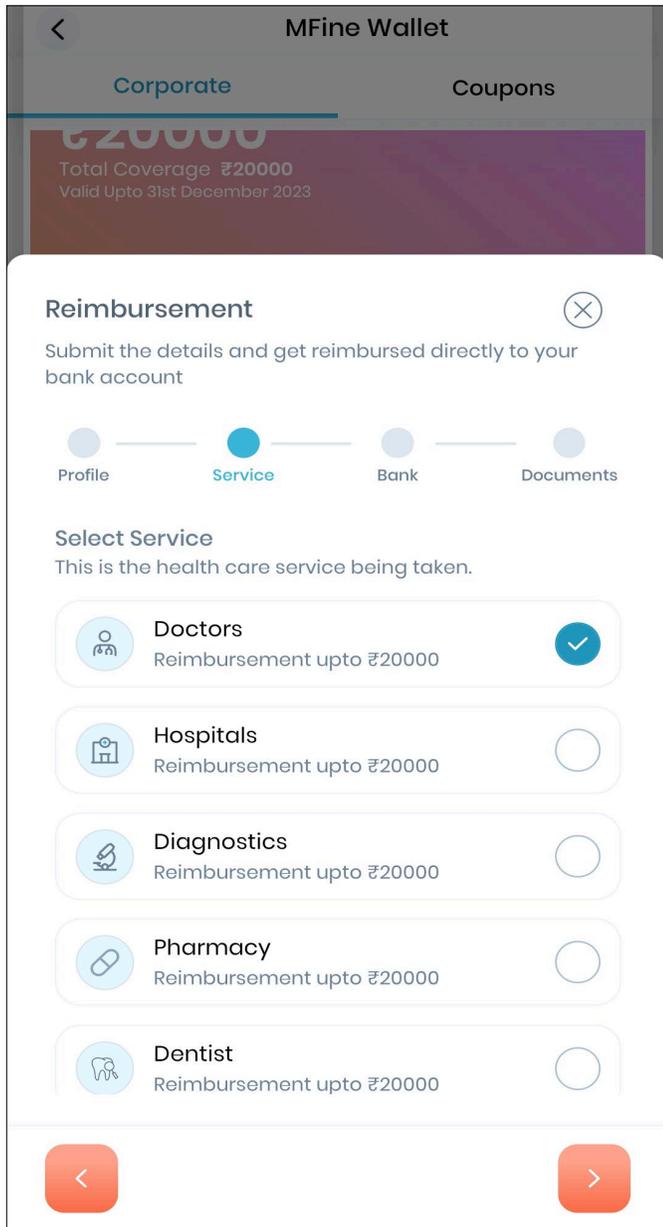
# How to file Reimbursements



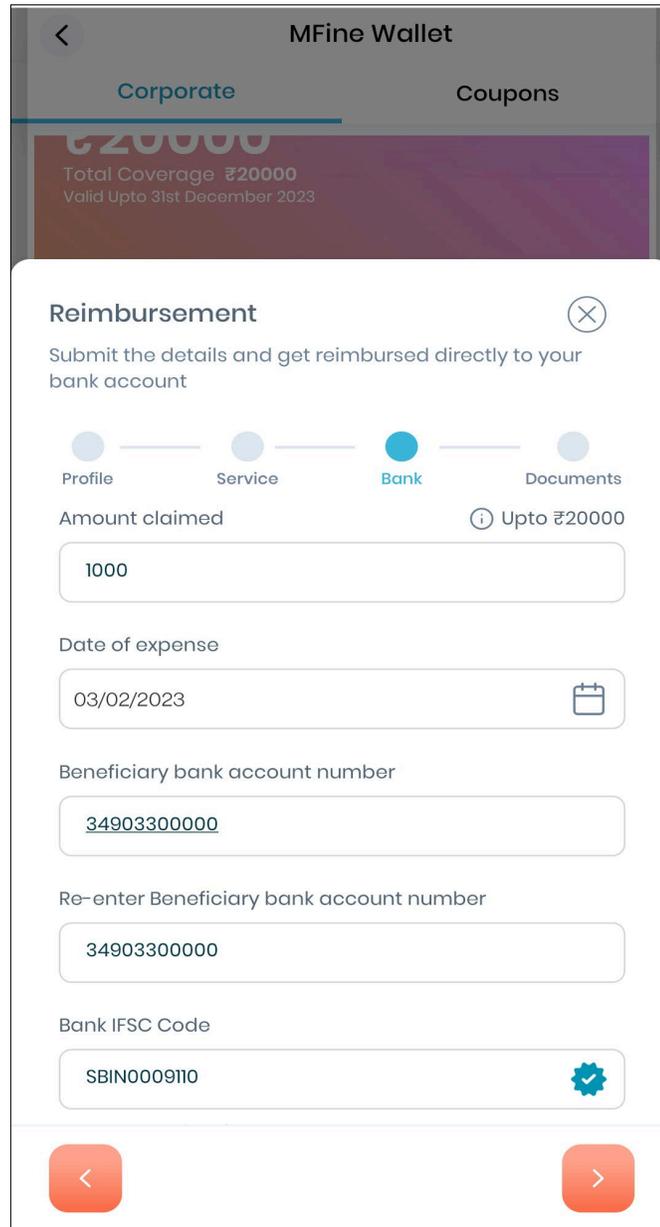
Click the Reimbursements Icon

Click on Initiate Reimbursement

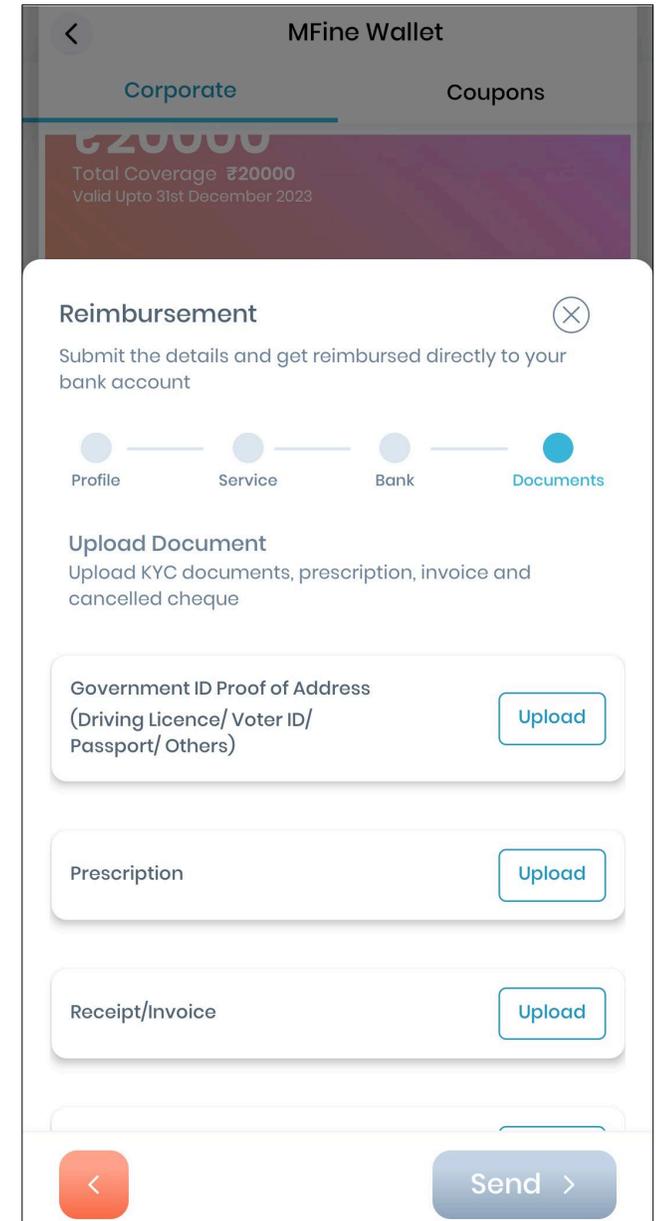
Select Profile Name / Dependent Name



Select Service



Enter Expense Amt, Date & Bank Details



Upload the documents and click Send



mfine



Thank You