Simplifying cashless claims process for you

Cashless hospitalization means that you don't need to pay upfront when admitted to the hospital for treatment. You might not have any out-of-pocket expenses for hospitalization. You must inform and obtain necessary approvals from your Insurer to opt for this facility.

Can I avail cashless hospitalization facility only during a planned hospitalization?

You can opt for cashless hospitalization during both planned and emergency admission.

- For planned hospitalizations, you must obtain approval from us at least 48 hours before the date of admission.
- During emergency hospitalization, you must obtain approval from us within 24 hours of admission.
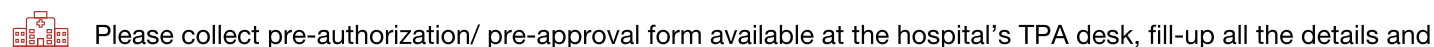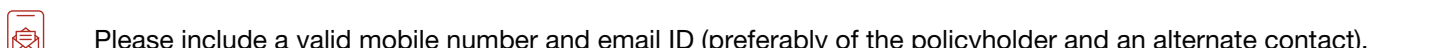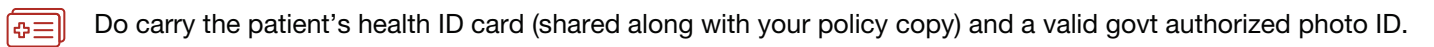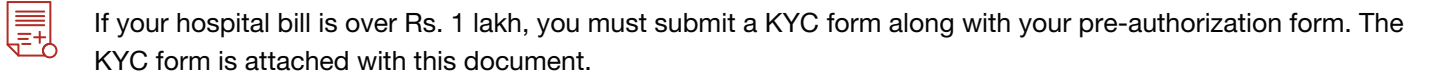
Can I avail cashless hospitalisation at all hospitals?

Cashless hospitalization can be availed only at network hospitals. Please **click here** to know a network hospital nearest to you. Please keep the device location on for best results.

Will you cover my entire treatment cost?

The treatment cost is covered up to the sum insured, subject to policy terms and conditions. Refer to your policy copy/ schedule for details. Non-medical expenses may need to be paid by you. You can refer to the list provided here – **List of Non-Payable Items.**
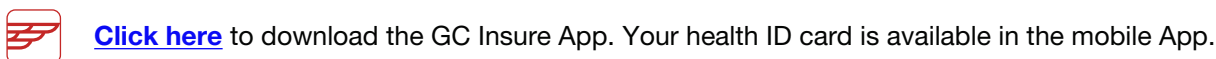
What is the process to avail cashless hospitalisation?

Please collect pre-authorization/ pre-approval form available at the hospital's TPA desk, fill-up all the details and submit to the officer at the same desk.

Please include a valid mobile number and email ID (preferably of the policyholder and an alternate contact).

Do carry the patient's health ID card (shared along with your policy copy) and a valid govt authorized photo ID.

If your hospital bill is over Rs. 1 lakh, you must submit a KYC form along with your pre-authorization form. The KYC form is attached with this document.

The TPA desk officer will email the documents to us at **GCH.cashless@generalicentral.com** or **GCH.cashless@generalicentral.com** We will send an acknowledgement on your registered contact details once we receive the documents.

Unfortunately, I don't have a copy of my Health ID card or the policy. Where can I find it?

Log in to the GC Portal and go to **My Policy > Health Card > View** (for corporate customers). For log in credentials, you can write to us at **GCI.Health@generalicentral.com**

Click here to download the GC Insure App. Your health ID card is available in the mobile App.

You can connect to us via WhatsApp services – **9987952619** (9:30 am to 6:30 pm)

Contact us at **18002091016 / 18001038889.**

For more details, you can watch this video - **https://youtu.be/mxjrAdiwYjk**.

Are there any additional documents I must submit along with the KYC form?

- Policyholder's recent photograph.
- Provide a valid mobile number and email ID to receive C-KYC registration number.
- Proof of residence (Aadhar card – both pages, Passport copy, Driving license). The address provided on the form must match the proof of address.
- Self-attested photo ID proof (Aadhar card – both pages, Passport copy, driving licence)
- PAN card or Form 60 (If PAN Card is not applicable)

By when can you confirm my approval status?

You will receive a response within two hours after we get the required documents.

For any queries, feel free to call us at **18002091016** / **18001038889**. Alternatively, you can WhatsApp your query to **9987952619** (9:30 am to 6:30 pm) or email us at **GCI.Health@generalicentral.com**