

## 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](mailto:GCH.cashless@generalicentral.com) or [GCH.cashless@generalicentral.com](mailto: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](mailto: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 10:00 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 10 pm) or email us at **GCI.Health@generalicentral.com**