



# How to use Plum?

For employees

[www.plumhq.com](http://www.plumhq.com)

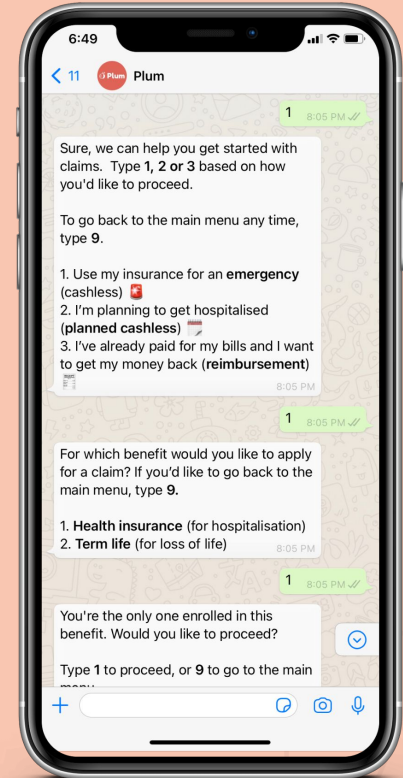


# How to use your insurance\*?

**1** Open **app.plumhq.com** to access your insurance

**2** Click on “**use my insurance**” button on the Plum app to register your phone number

**3** Send a “hi” to **+91 7595 999 222** over WhatsApp



# Access your insurance on WhatsApp

**1** Access your insurance benefits

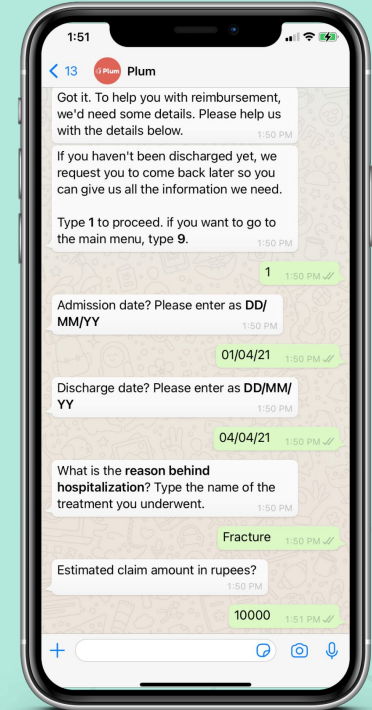
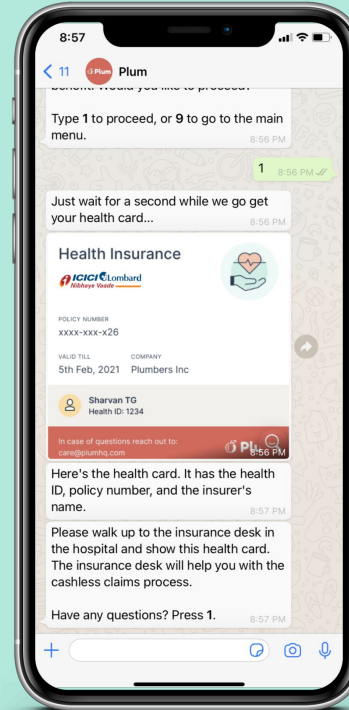
**2** Understand what's covered & what's not

**3** Access and download Digital health ID card

**4** Access daycare treatment list\*

**5** Initiate your claims

**6** Access other health benefits\*



# Different ways you can use (claim) your health insurance

## Cashless

Recommended

If you get treated in a hospital that is part of the insurer's network, the insurance company settles the cost of hospitalization directly with the hospital without involving you

*We recommend that you go for network hospitals*

- *To avoid bearing the huge costs involved at the time of discharge from the hospital*
- *To avoid the paperwork of reimbursements*

*Use your Plum app to find the network hospital nearest to you*



## Reimbursement

In situations where you are unable to get treated at a network hospital, you can opt for the treatment in your choice of hospital, pay for the same through your pocket and then claim for reimbursement

# Cashless claims journey



## Admission

- Get your health card from our WhatsApp chat/Plum
- Find a network hospital from on your Plum dashboard
- Show the health card at the hospital, hospital will talk to the insurer to confirm your treatment plan



## Discharge

- Sign discharge bills
- Hospital sends final bills to TPA/Insurer for approval
- Pay only for the non-medical consumables, if any.



## Pre & Post hospitalization

- Collect all medical bills, for pre and post hospitalization.
- Submit all your bills over WhatsApp
- Once submitted you will receive status updates on WhatsApp.

# Important notes with respect to Cashless

1. Cashless approval takes 2-4 hrs for approval
2. Delay may happen due to
  - a. Hospital need to provide additional / missed out details
  - b. Wrong policy / health Id provided
  - c. Admission during mid-night /odd hours
3. Due to mid-night / odd hours, small hospitals may request for advance deposit till they receive pre-auth approval from insurer. Please keep bills if paid. Hospital would return the advance when requested or adjust at discharge against consumables if any
4. Chances of rejection : Exceeding the Sum Insured , Exceeding the Time Limit (please sign pre-auth form on time), Misrepresentation of Facts, Treatment is non-medical in nature (Cosmetic surgery / Dental)

## Covid 19 related info

1. Ensure apart from being a Network hospital, whether the hospital is treating Covid patients or not
2. Refer for Covid protocols by referring to your State Health Department website
3. Call helpline no Helpline Number: +91-11-23978046 , Toll Free: 1075 , Helpline Email ID: ncov2019@gov.in
4. State helpline no: <https://www.mohfw.gov.in/pdf/coronavirushelplinenumber.pdf>

# Reimbursement journey



In unavoidable circumstances, if the patient chooses to get treated at a non-network hospital, they can get reimbursed through WhatsApp



## Admission, Treatment & Discharge

- Get admitted, receive treatment & pay expenses
- Collect all treatment related bills and supporting documents

## Reimbursement submission

- Initiate a reimbursement claim on WhatsApp after discharge.\*
- Upload all your bills on the link shared on WhatsApp.
- Plum's claims team will review the documents before submitting to the insurer.

## Reimbursement payout

- Sit back and relax
- You'll receive all updates on WhatsApp
- And you'll be notified when the claim is paid out.

\*Submit claims within 30 days of discharge

## **Documents\* required for Reimbursement**

1. Claim form duly filled and signed with employee code of the claimant/employee on it
2. Original main hospital bill with break-up of medicines etc.
3. Original payment receipt from hospital
4. Original investigation/lab reports & Original discharge summary
5. Implants sticker/invoice (stents, cataract lens etc.)
6. Advice from treating doctor for the medicines purchased /tests done outside the hospital during hospitalization period
7. Doctor's prescriptions mentioning the commencement period of problem/illness
8. Pre & post hospitalization bills supported with prescription /advice of treating doctor
9. Medical legal certificate and/or FIR for accident cases
10. Claims form with account NEFT details & cancelled cheque

## **Importants notes with respect to Reimbursement**

1. The no of days for processing depends on Insurance companies, email with instructions sent at the time of reimbursement process will mention the same
2. Bank account is mandatory for reimbursement and has to be that of the employee





**Thank you!**

Get in touch  
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