

The Following is the simplified version of the terms and conditions for the Health Insurance policy for all the students of IISER Kolkata.

Coverage Highlights:

1. **Sum Insured (SI):** ₹1.5 Lakh per student per year for hospitalization (IPD).
2. **Pre-existing Diseases:** Covered from the start of the policy.
3. **Room Rent:**
 - General ward: ₹1,500/day (1% of SI).
 - ICU: ₹3,000/day (2% of SI).
4. **Ambulance Charges:** Covered up to ₹2,000 per claim.
5. **Alternative Treatments:** Ayurvedic, Homeopathic, and Unani treatments are covered if taken in government or medical college hospitals.

Claim Procedures:

1. **Cashless Claims:** These are available at network hospitals with prior approval from a third-party administrator (TPA), which is Ericson in our case.
2. **Reimbursement Claims:**
 - Submit documents within 30 days of discharge.
 - Pre-hospitalization expenses (30 days prior) and post-hospitalization expenses (up to 60 days) are reimbursable.

Exclusions:

- Mental health conditions, psychiatric disorders, and substance abuse.
- Dental procedures, unless necessitated by an accident.
- Cosmetic or aesthetic treatments.
- Naturopathy, acupuncture, acupressure, and experimental procedures.
- Hospitalization for evaluation or investigation without treatment.

How to Get Your Insurance Card:

1. Visit [Ericson TPA Website](#).
2. Use the chatbot and follow these steps:
 - Select "**E-Card**" → "**For GMC**" → "**Employee Code**".
 - Enter your roll number using the Employee Code.
 - Choose "**Mobile Number**" and provide the number shared with IISER Kolkata.
3. You will receive a link to download your insurance document.

Network Details:

- Services provided by Ericson Insurance TPA Pvt. Ltd. (Check the hospital list via [Ericson TPA website](#)).

Important Notes for Students:

- Claim intimation is mandatory within **48 hours** of hospitalization (planned or emergency).
- Submit all original documents for reimbursement, including discharge summary, bills, and prescriptions.
- For assistance, use the Ericson TPA mobile app, chatbot, or helpline.