

## **FAQs – Medical Insurance Scheme with Sri Lanka Insurance Scheme**

### **1. How can I get claim application forms?**

Claim application forms can either be downloaded from the University web or obtained from the Establishments (Information and Services) Division.

### **2. How can I know my membership no?**

Your membership number is your employee number.

### **3. What are the required documents to obtain Inpatient benefits?**

- a. Duly filled claim application form – Surgical And Hospital Expenses Form
- b. Originals of all deposit receipts (Copies are not accepted)
- c. Original receipts of all final payments (Copies are not accepted)
- d. Original detailed hospital bill/invoice (Copies are not accepted)
- e. A copy of the diagnosis card certified as a true copy
- f. In case of a submission of an ETU (Emergency Treatment Unit) inpatient benefits are entitled only if it is for a minor surgery. Testing and other treatments will be paid under OPD.
- g) Member number should be mentioned in the claim form.
- h) Doctor seal on diagnosis card is compulsory.

### **4. What are the required documents to obtain OPD benefits?**

- a. Duly filled claim application form –OPD Claim Form & should be certified by USJP
- b. Original bills (Copies are not accepted)
- c. Certified copies of medical prescriptions
- d. Originals of medical consultation bills (Copies are not accepted)
- e. Originals of recommendations for medical examinations or certified copies

#### **Note:**

- *Out Patient OPD bills are accepted with prescription of letter headings only.*
- *The doctor's seal is mandatory for a medical prescription / diagnosis.*
- *Registered Medical Officers (RMO) not covered for OPD claims.*
- *Medical prescriptions issued by the outpatient department of a government hospital must be submitted with the doctor's seal or the hospital seal.*
- *Web channeling/e-channeling fees, taxes, Vitamins and hormones are not paid.*
- *Bills of drugs purchased from a pharmacy or from outside on a doctor's prescription must be submitted as printed bills or with the seal of the pharmacy.*
- *The name of the person concerned, the relevant date, doctor's signature and the seal should be clearly stated in the medical prescription/ diagnostic note. No payments are made for obscure documents.*
- E channeling receipts - accept only hospital computerized bills
- Sub Fertility/ Psychiatrist treatment and doctor channeling not covered
- Need each and every break up for the consultation bills over Rs.2500
- Dental treatment excluding Dentures ,Polishing and Scaling

**5. What are the required documents to obtain Expenses for Spectacles?**

- a. Duly filled claim application form – OPD Form
- b. Original medical prescriptions issued by the Ophthalmologist or Eye surgeon. (Copies not accepted)
- c. Original bills (Copies are not accepted)

*Note: Doctor's channeling receipts/prescriptions issued through opticians will not be accepted. Payments will not be done If the prescription is issued by an eye specialist visited in optical center. (Paid only on approved channeling centers, private hospitals or government eye clinic prescriptions.)*

**6. How can I submit my claim application?**

Claim applications with all required documents attached to it should be deposited in the Claim Collection Box available in the Establishments (Information and Services) Division.

**Note:** Claimant are kindly requested to enter the details of their claim in the Claim Register available in the above division and obtain a reference no.

**7. Who can certify the prescription or the diagnosis card or any other documents for claim purpose?**

Deputy Registrar/Senior Assistant Registrar/Assistant Registrar of the respective faculty or Assistant Registrar of Establishments (Information and Services) Division can certify documents for claim purpose.

**8. How will I receive my claim?**

Your claim will be directly deposited to your bank account (Account number submitted at the time of registration). **Note:** You will receive an SMS notification regarding the payment from SLIC HEALTH

**9. In case of hospitalization how is an admission considered?**

In a case of hospitalization minimum stay of 6 hours is considered as an admission. It is not applicable for surgeries.

One night is considered as a day for government Hospitals.

**10. What is the validity period of a doctor's prescription?**

A doctor's prescription is valid only for 90 days unless it is advised to repeat.

**11. Within how many days should I submit my claim request?**

Claims should be submitted within 90 days of the bill date.

**12. How can I add a new dependent?**

You can make a request to the Assistant Registrar Establishments (Information and Services) Division along with the birth certificate of the new born in case of a child birth or the marriage certificate in case of marriage.

Note: Claims cannot be made in favor of a new dependent till the new dependent is added to your dependent list.

**13. How can new appointees join the scheme?**

Those who are appointed to this University for the first time during the period from 1<sup>st</sup> March 2023 to 30<sup>th</sup> June 2023 can apply for the medical insurance scheme. They should submit their applications within one month from the date of acceptance of the appointment. No employee recruited after 1<sup>st</sup> July 2023 can apply for the membership for the present year.

This condition also applies similarly to the employees who are transferred to this University within the above period.

**14. What should I do to get the direct settlement service in case of hospitalization?**

You should call the telephone number (011-357357) given in your membership and inform of your hospitalization. SLIC will issue you a reference number for further references.

*Note: The approved hospital list is given on the University web.*

**15. What form should I use to claim for medical tests?**

OPD form should be used to claim for medical tests.

Note: In the case of the following tests, expenses are reimbursed under indoor limit on the recommendation of the Doctor, without admission to the hospital.

- a) MRI
- b) Endoscopy
- c) Colonoscopy
- d) Bronchoscopy
- e) Sigmoidoscopy
- f) CT Scans

*Maximum doctor charges is Rs.10,000*

There is no direct settlement for such payments.

**16. Can I get the direct settlement service for OPD services?**

No. Direct settlement service is only available for hospitalizations.

**17. Are there any hospitals or pharmacies banned by SLIC?**

Yes. The hospitals and pharmacies banned by SLIC are given in the hospital list. Claims cannot be made for services obtained from banned hospitals or pharmacies.

**18. Can I claim for OPD surgeries?**

Surgeries done without hospitalization are covered maximum for Rs. 50,000/- within indoor limits. (OPD surgeries done under Local Anesthesia covered)

**19. Can I claim for treatments in Ayurvedic hospitals?**

Ayurvedic hospitals entitled for indoor claims are given in the hospital list.

**20. Is direct settlement option available for Critical Illnesses?**

No. Critical Illness Claims are settled on re-imbursement basis and paid for surgeries relating to the given list of illness.