

Advisory regarding Health Insurance for Students

1. All students are requested to download their e-card from RAKSHA TPA website under the link https://www.rakshatpa.com/log_main_new.jsp?id=policy. The user id and policy no. is already mailed to you. In case you find any difficulty in downloading the e-card then you are requested to send a mail to gsapna@iitk.ac.in. You can also download the e-card through RAKSHA TPA Mobile App.
2. The student residing in campus will have to seek referral from Health Center, IIT Kanpur, for all planned hospitalization cases. **The students also have to obtain pre-authorization from RAKSHA TPA for planned hospitalization through email or Toll free number as mentioned below:**

Toll free no. - 18001801444

Contact No. 8090046595 / 8090046594

Cashless – 08881673411 / 011-66173411 / 011-45823411

Website: <https://www.rakshatpa.com/>

Email:

crcm@rakshatpa.com,

jyotiawasthi@rakshatpa.com,

lucknowraksha@rakshatpa.com

3. In case of emergency, please get admitted to the nearest suitable hospital and inform the TPA within 24 hours of admission. If you want cashless facility, find a network hospital from the website <https://www.rakshatpa.com>
4. The students while on vacation/leave may avail facility directly from the hospital where they are residing after seeking advice / referral from their treating doctor & intimate the same to Health Centre, IIT Kanpur attaching the advice / referral of treating doctor within 3 days of hospitalization but before discharge. The email id of the Insurance Cell Stationed at Health Center IIT Kanpur is sicell@iitk.ac.in. **They also have to inform the RAKSHA TPA within 24 hours of admission. In case of planned hospitalization the students have to inform the RAKSHA TPA well in advance and also have to take the preauthorization.**
5. In case of non-cashless hospitalization, it is the responsibility of the student to collect all original bills from the hospital (bills, report, discharge summary and card, if any etc.) and also get these verified from the concern hospital and doctor along with RAKSHA TPA claim form which is available on RAKSHA TPA website www.rakshatpa.com. **In case of non-cashless hospitalization also the students have to inform the TPA within 24 hours of hospitalization.**
6. **All medical expenses relating to pre hospitalization (30 days) and post hospitalization (60days) shall have to be claimed from M/s Raksha TPA. Bills, prescription and investigation reports in original along with claim form need to be submitted for payment. Institute shall not reimburse any hospitalization bills. Bills have to be submitted within 15 days from the date of discharge to the TPA helpdesk at Health Center positively, failing which no reimbursement will be made.**