

## OPD Policy - FAQs

Sr. No	OPD Coverage Parameters For Employee For FIP Member + Spouse, Children, Siblings- Max upto 6 lives	Family Floater Limit	
		INR 10,000	INR 25,000
	<b>Coverage Limit (Sum Insured)</b>		
1	<b>Teleconsultations</b> (General Physician, Specialist, Super Specialist)	Cashless	Unlimited on Visit App
2	<b>In-clinic Doctor Consultation</b> (General Physician and Specialist) (20% Co-pay for Reimbursement)	Cashless + Reimbursement	Upto ₹10,000
3	<b>Prescribed Diagnostics</b> (Pathology & Radiology)	Cashless (Only X-ray Reimbursement)	Upto ₹10,000
4	<b>Vaccinations</b> (WHO Approved)	Reimbursement	Upto ₹2,000
5	<b>Dental Procedure except cosmetic</b> P.S: Dental wallet will be debited for all dental related investigations(X-ray)	Cashless	Upto ₹5,000
6	<b>Vision</b> (spectacles not included) (20% Co-pay for Reimbursement) P.S: Vision wallet will be debited for all vision related diagnostic tests	Cashless + Reimbursement	Upto ₹2,000
7	<b>Prescribed Pharmacy</b>	Cashless	Upto ₹2,500
8	<b>Nutritionist Consultation</b>	Cashless	Unlimited on Visit App
9	<b>Financial Consultation</b>	Cashless	Unlimited on Visit App
10	<b>Psychologist Consultation</b>	Cashless	Unlimited on Visit App
11	<b>Legal Consultation</b>	Cashless	Unlimited on Visit App

Sr. No	OPD Coverage Parameters For Parents (15% Co-Pay for Parents) For Parents and Parents in law above 55yrs (Max upto 2 lives )(cross selection not applicable)		Parent Floater Limit	
			INR 10,000	INR 20,000
Coverage Limit (Sum Insured)			INR 10,000	INR 20,000
1	<b>Teleconsultations</b> (General Physician, Specialist, Super Specialist)	Cashless	Unlimited on Visit App	Unlimited on Visit App
2	<b>In-clinic Doctor Consultation</b> (General Physician and Specialist) (20% Co-pay for Reimbursement)	Cashless + Reimbursement	Upto ₹10,000	Upto ₹10,000
3	<b>Prescribed Diagnostics</b> (Pathology & Radiology)	Cashless (Only X-ray Reimbursement)	Upto ₹10,000	Upto ₹20,000
4	<b>Vaccinations</b> (WHO Approved)	Reimbursement	Upto ₹2,000	Upto ₹4,000
5	<b>Dental Procedure except cosmetic</b> P.S: Dental wallet will be debited for all dental related investigations(X-ray)	Cashless	Upto ₹5,000	Upto ₹10,000
6	<b>Vision</b> (spectacles not included) (20% Co-pay for Reimbursement) P.S: Vision wallet will be debited for all vision related diagnostic tests	Cashless + Reimbursement	Upto ₹2,000	Upto ₹4,000
7	<b>Prescribed Pharmacy</b>	Cashless	Upto ₹2,500	Upto ₹5,000
8	<b>Nutritionist Consultation</b>	Cashless	Unlimited on Visit App	Unlimited on Visit App
9	<b>Financial Consultation</b>	Cashless	Unlimited on Visit App	Unlimited on Visit App
10	<b>Psychologist Consultation</b>	Cashless	Unlimited on Visit App	Unlimited on Visit App
11	<b>Legal Consultation</b>	Cashless	Unlimited on Visit App	Unlimited on Visit App

- The above benefits can be availed in a Cashless manner on the Visit App + Reimbursements also can be submitted on the Visit App itself
- OPD wallets will be as per the OPD policy opted by the user.

### Exclusions / Not covered in OPD Policy -

1. Food, Food Supplements or Dietary Pills (Example – Horlicks, Glucose, Whey Protein, etc.)
2. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of treatment
3. All non-medical expense or standard deductions incurred during inpatient hospitalization or day-care treatments will not be covered under OPD Policy.
4. Procedure fee or any type of procedures fees paid during an OP consultation are not covered. Example - wound cleaning/dressing
5. Over the counter (OTC) Medicines are not covered. Medicines purchased without doctor's prescriptions are not covered.
6. Diagnostics/Investigations done without doctor's prescriptions are not covered.
7. Dental Exclusion's
  - a) Crowns/Cap - are covered only on the root canal treated teeth, or after the root canal treatment has been done.
  - b) Bridges - these are not covered under the dental OPD benefit
  - c) Scaling/Cleaning - treatment is covered, provided it has been advised due to an underlying condition identified by the dentist. Periodic/routine cleaning request not covered.
8. All cosmetic related consultation, diagnostics and medicines or dental treatment (unless called out in inclusion) are not covered. Cosmetic Surgery or Treatment means surgery or medical treatment solely or primarily to improve or preserve physical appearance, but not physical function or treatment of an underlying ailment/conditions (Example - Chemical peel treatment, Laser hair removal and others. The exact nature of the procedure will be determined by program administrators at the time of processing the claim.
9. Pre & Post-natal expenses or any maternity related expense will not be covered under OP as the same is covered under group medical plan.
10. Naturopathy and related treatments/expenses are not covered.
11. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same and all treatment related to the same are not mentioned.
12. Expenses related to any treatment necessitated due to participation in hazardous or adventure sports not covered
13. Treatments received in health spas, nature cure clinics, spas or similar establishments
14. Treatment for, Alcoholism, drug or substance abuse
15. Consultations for General advise
16. Consultations, treatment & expenses related to Change of Gender
17. Pre Post Hospitalization expenses are excluded
18. Cost of Frames / Spectacles
19. Cosmetic lenses and procedures excluded.
20. Any cosmetic procedures
21. Protein shakes and other supplements even if prescribed
22. Hearing Aid
23. Consultations & Treatment related to Obesity
24. IVF, infertility related treatment

- 25. Cataract / Lasix Surgery
- 26. Day care treatment list of IPD cover
- 27. Advance receipt/co-pay/Day -care/IPD deductions
- 28. AYUSH treatments
- 29. Physiotherapy expenses

**GENERAL**

**1. Who is covered in the policy?**

Employees and dependents' data submitted at the time of enrollment will be covered under the policy. Parents will be covered only if the user has opted for parental policy.

**2. What is cashless and reimbursement in this plan?**

All bookings that are made via the Visit Health Mobile App will be cashless. Whereas for the bookings not done via the Visit App reimbursement can be done.

**3. I have changed my mobile number – can I get the policy activated on the new number?**

Please contact Visit’s Customer Care at 011 4084 5566 or [corporate@getvisitapp.com](mailto:corporate@getvisitapp.com) to get your phone number updated.

**REIMBURSEMENT**

**4. How can I File a Reimbursement on the Visit App?**

You can file to get reimbursed for the expenses you have incurred during the course of the OPD treatment. You’ll be asked to type in your banking details. Then choose the right category under which the reimbursement is applicable. After that, you can provide the details of your OPD expenses to be reimbursed.

**5. What are the Details required while filling Reimbursement Claims?**

All claims need to be supported by Valid prescription and invoice.

Category	Documents	Checklist
Consultation	Prescription	-Date -Doctor’s Name -Patient Name -Doctor’s Stamp/Doctor -Qualification With Reg. Number -Diagnosis/Chief Complaints

	Invoice	-Date -Invoice No. -Merchant Name -Patient Name -Phone no of merchant is mandatory
<b>Diagnostics (Only X-Rays)</b>	Prescription	-Date -Doctor's Name -Patient Name -Doctor's Stamp/Doctor -Qualification With Reg. Number -Diagnosis/Chief Complaints
	Invoice	-Date -Invoice No. -Merchant Name -Patient Name -Phone no of merchant is mandatory
	Lab Reports	Lab Reports must be duly signed by the radiologist/pathologist/ concerned doctor
<b>Vision</b>	Prescription	-Date -Patient Name -Optometrist certificate / Refraction error/ Refraction report/ Prescription for contact lenses
	Invoice	-Date -Invoice No. -Merchant Name -Patient Name -Phone no of merchant is mandatory
<b>Vaccines</b>	Invoice	- Patient name -Date -Invoice number -Merchant name should be present in invoice ( In case Merchant name is missing, Doctor stamp should be present in invoice) -Vaccination name

**6. What is the deadline for claim submission?**

The reimbursement claim should be requested within 30 days from the date of invoice/appointment.

*Example:*

If your appointment date is 14th March, 2024 then the last date for claim submission would be 13th April,

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2024

- 7. What's the TAT followed by Visit to settle OPD claims?**  
15 working days post submission of all required documents.

## TELE-CONSULTATION

### 8. What is Tele-consultation?

Employees can book online doctor consultations under this benefit. This covers online doctor consultation with General Physician, specialists, and super-specialists available on the Visit App

### 9. What is the TAT for the Doctor to call back once the tele consultation is booked and how does tele consultation work?

The TAT for the Doctor to call back once the tele consultation is booked is 30 to 45 minutes.

### 10. What happens when the Doctor's callback TAT is breached?

- Once the consultation is booked by the user, notification is sent to doctors on their app
- A Visit representative is in contact with the doctor to attend the consultation within the respective SLA.
- In case the TAT is breached, the Visit representative calls the user and informs on the delay.
- If the user is okay with high TAT, consultation is arranged accordingly in the decided slot. In case the user needs the consultation urgently, it is arranged with alternate available doctors after confirming with the user.

### 11. What happens if I do not receive the prescription on time after the first consultation is done?

- Once the consultation is completed by the doctor, the prescription is shared with the user on the app, WhatsApp, and email within 5-10 mins of the completion.
- TAT for sharing prescriptions is high when the doctor asks to share some reports or photos from the user to understand the issue better. It should be shared within 5-10 mins after the documents are uploaded.
- In case the doctor hasn't shared the prescription within 1 hour of completion, the Visit representative connects with the doctor and makes sure Rx is shared.
- User can reach out to [corporate@getvisitapp.com](mailto:corporate@getvisitapp.com) or call at 011-4084 5566

### 12. What is a proxy user and why did the doctor refuse to take any consultation for a proxy user?

- While booking a consultation, the user is asked to select the correct patient name from the added dependents. Before starting the consultation, the doctor confirms the patient's name, age and gender on call.
- If the patient's name, age and gender provided to the doctor doesn't match with the person taking consultation, the doctor denies the consultation in this case.
- The user has to rebook the consultation in this case selecting the correct patient name. In case the user is facing any issue selecting a correct patient name, the Visit representative guides them through the process after the user reaches out to the support team for this.

### 13. What happens if I am not getting a call from the doctor due to network issues on my registered number?

- Users can press the call button and press the "edit" button to enter their alternate number in case the current registered number is having network issues.
- Users can always share the alternate number with the doctor on the chat box. Doctors get the alternate number added and call is facilitated on the same.

**14. For how many days I can request for a callback for the follow-up consultation from the doctors?**

- Users can request a callback for the follow-up consultation anytime they want within 7 days (Specialist) or 3 days (General Physician) of the first consultation booking.
- Doctors are usually available from 7AM - 11PM.

### IN-CLINIC DOCTOR APPOINTMENTS

**15. How many times may I consult and visit a doctor under this benefit for my family and myself?**

The number of visits depends upon your sub-limit eligibility as per your OPD plan for the policy year.

**16. What happens post booking the OPD appointment on the Visit App?**

As soon as an appointment is raised by the user, the Visit representative provides a confirmation within 4 working hours of the request being raised.

**17. Can I reschedule an appointment booked via Visit App?**

No, you cannot reschedule the appointment, but you can cancel the existing appointment and place a new request

**18. What if my doctor is not part of the Visit App network?**

You can get your doctor empaneled for bookings as part of this policy by sharing details with the Visit Team. The doctor must be a minimum MBBS with 3 years of experience and accepting cashless payments. Else you can avail the consultation and claim reimbursement as per OPD policy terms & conditions.

**19. Do I have to show anything or carry for the consultation booked via Visit App?**

Visit provides a cashless letter where a booking reference number is displayed, and you need to show that in the hospital/ clinic.

**20. Where can I see the status of the appointment?**

Go to Visit App >> 'Care' Tab >> My Clinic Appointment and then click on the on-going request.

**21. What happens if the confirmation TAT is breached?**

The Visit representative will reach out to you to inform about the reason for the delay, if any, within the 4- hour period.

- If the doctor is available at any other center/hospital, an appointment for an alternate time slot is confirmed based on the user's availability and convenience
- And an alternate doctor will be suggested as per the user's original desired time slot

**22. What happens if the doctor doesn't confirm the appointment at the user's desired time slot?**

If the doctor is not available at the desired time slot:

- The appointments team will check the doctor's availability and inform the user about the same



- If the user agrees with the available slots, appointment will be confirmed
- If the user is not comfortable with the available slots, Visit representative suggests an alternate doctor in a nearby location.
- If in case, the user requests for the same doctor, the Visit representative checks if the doctor is available at any other center based on the user's availability and confirms the same.

### 23. What happens if a doctor is not available due to an emergency on the day of the appointment?

The Visit representative always confirms the doctor's availability on the day of the appointment.

- In case the doctor is unavailable, then the same is communicated to the user within 4 working hours. This is reconfirmed 2 hours prior to the appointment and if there is an emergency cancellation by the doctor's end during the last moment then As per the user's consent, an alternate doctor is suggested to the user at the same center.
- OR the next available slot can be booked with the same doctor as per the availability of the associate

### 24. What if I am facing any issues with bookings or the App?

**Step 1:** Click on the 'Need Assistance? Contact Support' option available on the top of the 'Care' tab.

**Step 2:** You'll find our various services listed there. Select the one you're facing issues with.

### 25. How can I recommend my preferred doctor to visit In-clinic consultation platforms?

- Users can go to the consultation section, click on "Add your specialist" below the search bar.
- The user will have to mention specific details like doctor name, location etc and the VISIT team will reach out to the Doctor
- Post request, the Visit Team will get in touch with the doctor/health care center to onboard them on the app
- You will receive an email once the empanelment is completed

## PRESCRIBED LAB TESTS

### 26. How soon can we get an appointment slot?

Next day appointments can be booked up-to 5 PM in the evening on the same day. For Pathology related appointments, the slots are available from Monday to Sunday between 7am to 5pm.

Radiology appointments can be booked from Monday to Saturday between 8AM-5PM.

### 27. What happens when the lab partner confirms that the user selected slot is not available after booking on the App?

If the requested slot is not available with the lab partner, the Visit representative checks with the lab for available slots and calls the user to confirm the same. The associate will have a choice to reschedule it for the alternate labs as suggested by Visit representative for their preferred time.

**28. What happens to my Visit wallet if my appointment is canceled?**

Once the confirmation cancellation is done by the Visit representative, the amount deducted towards the service will be credited back to the associated wallet immediately.

**29. Can I book Prescribed Diagnostics without a prescription?**

You won't be able to book prescribed diagnostic without a valid prescription from the doctor.

**30. What happens when confirmation TAT is breached?**

- Once the appointment is booked by the associate the appointment request will be sent to lab partner for confirmation within 2-4 working hours received from the user it is sent to the lab partner and the same is confirmed within 2 - 4 working hours
- Once Confirmation is received the same will be shared with the user on WhatsApp, SMS, email, and Visit App.
- In case TAT is breached, the Visit representative follows up with the lab for confirmation.
- In case a lab partner is unable to provide confirmation, the Visit representative checks with alternate labs available in the area and confirms the same with the user before changing the same.

**31. What happens at the time of home sample collection if the Phlebotomist has not arrived?**

The visit representative will call the user to take an update on the sample collection during the time slot if the sample is collected. Visit representatives to call the user at their appointment time slot to check on the status of sample collection done.

In- case there is a delay the representative coordinates with the lab and the user over call and try to get the sample collected at the earliest .An automated call is also made to the user to confirm on the sample collection

**32. What happens if report delivery TAT is breached?**

- Reports are generally delivered within 24-72 hours for most of the tests
- The same are shared with the user over email, whats app and Visit App
- In case of some specialized tests the reports might take longer as well, Visit representative checks with the labs continuously and gets the reports shared with the user.
- User can reach out to [corporate@getvisitapp.com](mailto:corporate@getvisitapp.com) or call at 011-4084 5566 for more support

**33. What happens if the booking is not acknowledged at the center? - Radiology only**

Visit representative gets the booking confirmed prior to the booking date i and reconfirms the same with the lab on the date of visit. If still the issue persists, Visit representative immediately calls the center manager and gets the issue resolved within 30 mins.

**34. What happens if there is waiting at the center? - Radiology only**

Most Radiology centers get the tests done at the assigned time slots, but in-case there is heavy rush at the center due to walk-ins the user might have to wait for some time.

**35. Can I avail prescribed tests as part of the overall health package offered in hospitals/diagnostic centers?**

Anyone availing prescribed diagnostic tests as part of overall health package will not be

reimbursed under the policy.

### PRESCRIBED PHARMACY

**36. What if the prescribed medicine is not available?**

Partner team will call the user and suggest an alternate medicine of the same composition or finalize the cart with the rest of the available medicines in the prescription

**37. I want to order medicine but I don't have a prescription for the same?**

You won't be able to order the Medicines on the Visit app without a valid prescription.

**38. Can I order a lesser number/quantity of Medicines than what is prescribed ?**

Yes, you can decrease the number of/ quantity of medicine, but you can't increase it more than the prescribed dosage.

**39. Is there a minimum amount for which medicine order can be placed ?**

There is a minimum amount of Rs 200 for home delivery but for store collection orders through the App there is no minimum amount.

**40. Are there any delivery charges on medicine delivery?**

The delivery charges depend from vendor to vendor.

**41. How can I cancel the medicine ordered?**

At the bottom of your medicine order status there is a button to cancel the order.

**42. My pharmacy wallet is over, how can I avail service from Get Visit?**

You can continue to avail the services post exhaustion for your wallet, however, the cost towards those medicines will borne on your own.

**43. Can I claim reimbursement for medicines I have purchased from a pharmacy shop?**

No, you cannot claim medicine reimbursement for your medicine bills.

### DENTAL, VISION & VACCINATION

**44. Can I claim reimbursement for cosmetic dental treatment?**

No, as per policy only non cosmetic procedure are covered

**45. Can I claim reimbursement for my spectacles?**

As per policy only lenses are covered and frames of the spectacles won't be covered in the policy.

**46. Can I claim dental and vision consultation/diagnostics under inclinic doctor consultation/diagnostic test wallet ?**

No, dental and vision benefits will not be considered under inclinic and diagnostic benefits. They will be deducted from dental and vision wallets.

**47. Which vaccinations are covered in the policy?**

As per policy, all WHO approved vaccinations are covered except the covid vaccinations.

**48. Can I purchase lenses without prescription?**

No, as per policy you would need Prescription/Optomtrist certificate / Refraction error/ Refraction report to purchase lenses