



# Reimbursement Procedure

## 1. Eligibility

Reimbursement is allowed only if:

1. **Pre-Approval** – Contact Sahan Insurance before visiting non-panel hospitals for:
  - Specialist services unavailable in the panel.
  - Specific services not available within a reasonable distance.
2. **Emergencies** – For acute illness or accident where panel hospitals are inaccessible.
  - Notify Sahan Insurance of emergency admissions or outpatient treatment within **24 hours**.

## 2. Reimbursement Process

- Sahan Insurance will reimburse **100% of eligible claims**, subject to policy limits, within **14 days** of receiving complete documents.
- No advance or partial payments will be made.
- Claims must be submitted within **30 days** from the date of treatment.

## 3. Required Documents

Submit the following with your claim:

1. Signed **Claim Form** with physician statement.
2. **Discharge Summary** (for inpatients).
3. **Final Hospital Bill**.
4. **Physician/Surgeon Prescription** recommending hospitalization.
5. **Surgery / Consultation Bills and Receipts**.
6. **Operation Theatre & Pharmacy Bills**.
7. **Medication Bills** with prescription.
8. **Pre-Hospitalization Bills**.
9. **Post-Hospitalization Bills**.
10. **Diagnostic Reports** with physician prescription.

**Note:** Use panel hospitals whenever possible.

For questions on claims or hospitals, contact: **Info@sahaninsurance.com**