



Member User Guide

Your Personal Guide to Complete Health



Member Services +91 8080 244 144

www.jainamhealth.com

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Welcome to Family Health Saver Plan

About Us

Jainam Health Services Ltd. is a health benefit administrator organization established in year 2013, with its corporate headquarters at Mumbai, India. The company is setup by a group of professionals from Health, Insurance, Banking and TPA Industry.

The organization offers following services:

- ✓ Individual / Corporate Wellness Programmes including claim free insurance policy health check up.
- ✓ Health, Hygiene, Environmental & Fire Safety Audit (HHEFA)
- ✓ BPO/KPO (Business/Knowledge Process outsourcing) for insurance, including IT suits for Pre Insurance Medical Checkups, (PIMS), claim adjudication (process) and claims investigation services (CIS).
- ✓ Managed Care (Health) & Health Maintenance Services including health & medical information portal and medical cost comparison services.
- ✓ Medical Tourism (Domestic & International)

Organization has developed expertise & domain knowledge in Insurance, medicine, finance, hospital administration, Information Technology and other related services and offers the above services to individuals, corporate, groups and insurance companies.

Our Mission

"To improve lives by providing cost-effective health care products and services to create importance of shared values between partners in providing a full spectrum of quality, cost-efficient health care."

It is important to understand all you can about how your new health plan works. Please keep reading this handbook.



How We Can Help You

If you need help or have questions, like:

- How do I avail the plan services?
- How do I get my Health Card?
- How do I get my medical records?
- How do I get a list of providers?
- What services and benefits are covered?
- How do I find out about special needs services?
- I want to talk to your Doctor?
- I want to fix an appointment with specialist Doctor?
- I want to cancel the appointment?
- How do I file a grievance or an appeal?
- I want to refer this plan to my friend?
- I want to renew this plan, how can I do it?

How You Can Help Us

We need you to help us. It is important to remember to:

- Your address or phone number changes.
- Your name changes
- You visit any provider, Doctor be it in network or non-network.
- You have been diagnosed with any medical condition.
- Change in your current medication.
- Your family size changes.
- You are pregnant
- You have a new baby.

Call **+91 8080 244 144** to talk to a Member Services Representative
7 AM – 11 PM, Monday to Saturday. Go to **www.jainamhealth.com**



REMEMBER: You must always call Jainam Health Services Ltd. at +91 8080 244 144 to let us know of your changes. You can also make changes online at www.jainamhealth.com."

- ✓ Keep your benefits up to date with Jainam Health Services Ltd. Find out when your benefits will end. Make sure all your information is up to date so you can keep your benefits.
- ✓ Work with Jainam Health Services Ltd our health care providers. This means following the guidelines given to you by Jainam Health Services Ltd and following your health care provider's instructions about your care. This includes:
 - Making appointments with your health care provider
 - Cancelling appointments when you cannot make your appointment
 - Calling Jainam Health Services Ltd when you have questions.
- ✓ Treat your health care providers and their staff with respect and dignity.
- ✓ Talk with your health care provider to agree on goals for your treatment, to the degree you are able to do so.
- ✓ Talk with your health care provider so you can understand your health problems, to the degree you are able to do so.
- ✓ If you have any questions about your responsibilities or for more information, please call Member Services at +91 8080 244 144.

Getting Information

On the Web

We have made it easy for you to find what you are looking for on our website.

Go to **www.jainamhealth.com** for the following information:

- Help finding a provider
- To know about our organization
- Benefits and services
- Terms & Conditions
- Member rights and responsibilities
- Grievance, appeals.
- Health Compare Services
- Contact information

If you do not have access to the Internet, most of the information above is included in this handbook. If you have questions, please call Member Services at **+91 8080 244 144**



Our Member Handbook is available in English. To request other formats, call Member Services at +91 8080 244 144

Getting Started

It is easy to get care with Jainam's Family Health Saver Plan. Let us tell you how.

ENROLLMENT:

You can talk to our executive for enrolling, by calling +91 8080 244 144. If you have been contacted by our agent, they can:

- Help you and your family enroll in a health plan.
- Answer questions about your choice of health plans.

Once enrolled, you will be provided the **User Guide**. The information in this guide will help you in availing benefits & services.

Enrolment would be completed, after our executive or agent will complete the enrolment & consent form with members.

Also, services will actually start on realization of payment.



When you choose a plan, you are enrolled for 12 months.

Your Health Connect Card

What is it?

Once enrolled, and after our Doctor's Home Visit to you, you will get a Health Connect Card which will be your unique Health Identity Card. You will get this card within 14 days of first Doctor home visit.

It is important to carry your Health Connect Card with you at all times.

If you do not receive it within the stipulated timeframe, please call to +91 8080 244 144, to check the status.

How does it look?



Basic health information & contact no.

Membership ID

Your basic details

Duplicate Card

- We are very strict on malpractice or wrong uses of Health Connect Card. Members are advised to safeguard this card.
- However, in case of loss, member can get issue duplicate card, at an extra cost and verification.
- Call on to +91 8080 244 144 for issue of duplicate card & fees for it.

INSTRUCTIONS:

This card is valid only for the member named.
The card is not transferable and cannot be used by a non member.
This card should be displayed to avail the services of health plan.
This card is not a cashless card or health insurance card.
The Company is not responsible for any loss or expenses resulting from the loss, theft or misuse of this card. Loss or theft of the card must be reported immediately.
A replacement fee will be charged if this card is lost, damaged or stolen.

If found please return this card to the following address:

HEAD OFFICE:

JAINAM HEALTH SERVICES LTD.
205, A Wing, Sani Shopping Centre,
Opp. Jogeshwari Station (West),
Mumbai 400 102
Health Help Line Tel.: 8080244144 Fax: 8080255233
Email: contact@jainamhealth.com
For Grievances & Complains write at
crm@jainamhealth.com

Delhi
Kolkata
Bangalore
Pune
Ahmedabad
Nasik,
Indore
Chennai
Hyderabad

An ISO 9001:2008 certified

Contact Information

Overview of Member Services & Benefits

Services



Doctor Visiting Home (4 Times a Year)	Free Diagnostic Test at Home
Free Eye & Dental Check (At Your nearest Center)	Free Diet & Specialist Consultancy
Free Medical Records & Appointment Services	Health Call , Health Chat, SMS Alerts , Email On Health Topics
Emergency & Hospitalization Assistance	Free Second Opinion
Free Your Doctor or GP Visits	24/7 Discounted & Home Delivery of Pharmacy

Benefits

- ✓ Free First Aid Box
- ✓ 1 Free Yoga Session at your place
- ✓ Free Health Claim Assistance
- ✓ Kids Vaccination Check
- ✓ Elder Health management
- ✓ Discounted Diagnostic, SPA, GYM, Cosmetic Options in your area
- ✓ Alternative Treatment like Homeopathy , Ayurveda, Unani Knowledge & Information



Doctor Visiting Home

As soon as member is enrolled, our network General Physician will visit your Home, as per scheduled date & time.

The General Physician will ask you questions related to your health. The information collected will include

- Your Demographic details
- Emergency Contacts
- Insurance Provider details
- Your Current & Past Medical history
- Family Health History
- Vaccination
- Information related to your lifestyle
- Eye, Dental, Nutrition, Mental Health assessment

Also Physician will check following health parameters:

- Temperature
- Height
- Weight
- Blood Pressure
- Random Blood Sugar
- BMI

General Physician will visit your home for Health Assessment, four times a year, each at 3 months interval, including soon after enrolment. Members are requested to call +91 8080 244 144, to schedule such appointments.

The physician will collect above information each time he/she visits your home, and of each enrolled family member.

Also, one free First Aid Kit will be given to your family. Physician will teach you how to use it.

Remember:

- All members are requested to be present at home at appointed day and time.
- Physician will only assess your health based on questionnaire.
- Members are requested to furnish correct information.
- It is the duty of member to behave correctly to physician.
- Intimate us 24 hours prior in case of cancellation or non-availability of any member.

Free Diagnostic Tests at Home

On the same day as of Physician visiting home, a paramedic from nearest diagnostic centre will also visit for collection of blood, Urine for Pathological investigations like:

- Complete blood count,
- Blood grouping
- Urine Routine
- Total cholesterol

- ✓ Reports will be analysed by doctors and if any problems appears in reports it would be conveyed to member.
- ✓ An original of these reports would be couriered to member.
- ✓ We can schedule future appointment for any future advance diagnostic test requirement at discounted rates.

Free Diagnostic tests would be conducted once a year per member.

Dental Services

- ✓ Member is entitled for one free dental check up once they choose the plan.
- ✓ An appointment at nearest Dental Centre for member will be scheduled as per the convenience of client. (The free appointment has to be done within 7 days of issue of Health Connect Card).
- ✓ In case of any dental problem, client would be guided further by Dentist.
- ✓ All dental treatment can be arranged at discounted rates with best quotes & priority appointment



Eye Health



- ✓ Member is entitled for one free Eye check up once they choose the plan.
- ✓ An appointment at nearest Optic Centre for member will be scheduled as per the convenience of client. (The free appointment has to be done within 7 days of issue of Health Connect Card).
- ✓ In case of any eye problem, client would be guided further and can consult ophthalmologist or surgeon at discounted rates.
- ✓ All Frames & Lenses can be arranged at home with discount option.

Diet Consultation

In about 7 days from issue of Health Connect Card, Our network Dietician would connect with you (telephonic) on scheduled day and time for your diet assessment. Based on this, there will be:

- ✓ Assessment of Body Mass Index.
- ✓ Customized diet chart would be given to member based on his age, occupation and current health status
- ✓ Plan will be sent on your email id for future reference
- ✓ Further consultation & follow up can be arranged at discounted rates

Call us +91 8080 244 144 or email us to medical@jainamhealth.com for scheduling or cancelling appointments

Above services & related benefits are available only with network providers. To know more about your nearest provider Call us +91 8080 244 144 or email us to medical@jainamhealth.com

Free Consultation to Your Family Doctor

- ✓ We respect your own Doctor or General Physician (GP) as He/ she is closest medical person to you.
- ✓ A member can visit any GP of his choice by just informing us via phone call. (Pre authorization is required).
- ✓ Member's visit to his own GP would be free up to Rs. 100/- per family member.
- ✓ We will update all your medical prescription in our health records to get better information next time.

Pharmacy Services

Our services are customized to fit client's needs. We work with client to ensure the most efficient and safe distribution of medications.

- ✓ Discounts on all medicines when purchased from pharmacy stores of our panel.
- ✓ 24/7 access to pharmacy.
- ✓ Convenient free delivery of medication to client's home when purchased above Rs. 500/-
- ✓ Generic Medicine Knowledge
- ✓ Your Medicine AMC at discounted rates
- ✓ Your Medicine Reminders for refill

Getting Care from Specialists Doctors

If you have health needs that require specialized care, we are here to help you. A specialist is a doctor trained to treat certain health problems. Specialists can include:

- Heart doctors (cardiologists)
- Skin doctors (dermatologists)
- Doctors for women's issues (gynecologists)
- Doctors for pregnant women (obstetricians)
- Doctors for blood problems (hematologists)
- Doctors for bone & joint problems (Orthopedic)
- Eye doctors (ophthalmologists)
- Cancer doctors (oncologists)
- Specialist General Medicine physician
- Surgeons

If any questions related to Specialist care, Call us +91 8080 244 144 or email us to medical@jainamhealth.com

- ✓ Member is entitled for free consultation to Specialist of our panel. (One free consultation per 2 members in family)
- ✓ We will schedule your appointment with specialist doctor as per the convenience of member & availability of doctor.
- ✓ Besides free visits, we can schedule an appointment with Doctor at discounted rates.
- ✓ We can also connect with specialist through Tele consultation or Skype in case member doesn't have a time to visit.
- ✓ Your Health records will be sent to specialist with your consent to make sure you don't need to carry that old bulky report.
- ✓ We will take your feedback to make sure right line of treatment is been given.

Members have right to see a Specialist form out of our network. We request member to share your health information in such case, so that we can keep your health record updated.

Second Opinion

- ✓ In case if member is not satisfied with diagnosis & treatment of one specialist doctor, we can schedule an appointment with another qualified specialist in same field of medicine for second opinion at discounted rates.
- ✓ This will clear all the doubts of member regarding his/her treatment.



Health Records

Once our network physician visits your home (First Visit) and assesses your health based on questionnaire, your Personal Health Record would be created which would be a summary of member's previous medical history & current health status.

This is a comprehensive record which would consist of:

- Your demographic details, height, weight, blood type, emergency contacts, insurance provider details
- Dates and results of previous tests and screening
- Past & current Major illnesses & surgeries, with dates.
- A list of your medicines, dosages and how long you have taken them
- Any allergies/any habits
- Any history of illnesses in family
- List of vaccinations in cases of kids
- Current health status
- List of future appointments with doctors.

This will facilitate such that you don't need to carry those bulky old paper files next time you visit your doctor or specialist. We will send it to them on electronic format with your consent.

These are permanent records so you can access from your email copy or online access or physical summary copy which will be sent to you

How to access My Personal Health Record?

Once your Health Record is created, you will be intimated via SMS the membership ID, which will be your user name, also one time password will be sent via SMS, which you can change after login.

Member can change or update their records after login.

If you have any questions pertaining to use & access to your Personal Health Record, kindly call on to our executive on +91 8080 244 144.

Hospitalization Assistance

In cases of hospitalization complete assistance on selection of nearby & convenient hospital will be provided to client.

- ✓ Up to 10% discount can be given on total hospital bill.
- ✓ By showing Health Connect Card, member can be assured hassle free services.
- ✓ Our network Doctor will visit the member during his/her hospital stay regularly to ensure that treatment is on right tracks.
- ✓ After discharge, our doctor will call you after 1 week for follow up.
- ✓ We can assist you in Insurance health claims.
- ✓ Also we can fill your claim forms & cashless request forms in case you need it.

Remember

- Discounts vary from Hospital location, availability, time etc. Member needs to confirm with us prior to hospitalization for discounts, quotes and benefits.
- Member needs to carry their Health Connect Card to avail such benefits at all the times.
- If you face any problem or have any query pertaining to this service please call on to +91 8080 244 144

Emergency Assistance

An **emergency** is a serious or life-threatening condition that:

- Requires immediate medical care.
- Places the health of the person at risk.
- Causes serious harm to the body and its functions.

If you have an emergency, **call for** an ambulance or go directly to the nearest hospital Emergency Room (ER).

If you need care, but are not sure if it is an emergency, call us. If you cannot reach us, call your family physician.

You do not need approval from us to receive care in an emergency. You have the right to get the care you need. You also have the right to say no to treatment and to ask for, or say no to, a transfer to another hospital. The care you get during and after an emergency is aimed to improve your medical issue or to make it go away.

After an emergency, you may need care to help your medical issue get better or go away. We can assist you in hospitalization on selection of nearby & convenient hospital will be provided to client.

Examples of Emergencies:

Chest pain	Severe burns
Poisoning	Drug allergy
Severe wound or heavy bleeding	Fainting /black out
Unable to breathe properly	
Severe spasms/convulsions	
Loss of consciousness	

How we can assist you in Emergencies?

Simply call our toll free number, day or night, and we will assist you with ambulance.

- ✓ Nearest Blood Bank assistance
- ✓ Nearest Hospital Suggestion Assistance
- ✓ Our Health Expert will be there to guide you best.
- ✓ Our Nearest Health Expert will visit (subject to availability)
- ✓ Nearest Hospital Admission process assistance to avoid lengthier process
- ✓ Right Advice on selection of Kind of Ambulance based on emergency situation
- ✓ Direct Emergency Number for faster process



Health Chat

- We understand your privacy so we have a health chat option for our members.
- Free Live chat with doctors gives you the opportunity to get all the answers to your queries from comforts of your home and privacy of your computer.
- You can avail this option by clicking on www.jainamhealth.com & click on live chat option. You need to have good internet connection for this.

Health on Mobile

- Daily health tips
- Daily diet tips
- Personal reminder service
- Local allergy alerts
- Local flu warning alerts
- BP & Glucose update through SMS
- Your Appointment & reminder on SMS
- Mobile Health Record Access

To enrol for Health on Mobile, kindly register & verify your mobile no. on member services +91 8080 244 144

Alternative Treatment Connect

- Alternative treatments means following:
- Ayurveda
- Homoeopathy
- Yoga
- Acupressure, Acupuncture etc.

We may able to suggest you best suitable alternative treatments and availability of same.

Also we can help you in availing Prescribed Medicine at your home



Elder care

If you live away from your parents, or even with them, you are used to worrying about their health.

- We would assist in providing nurses and ward boys for elderly clients in case of needs.
- Old age emergency helpline
- Old age equipment's & consumables at discounted rates
- We can update BP & Sugar on daily basis if those are sent by SMS in a coded format defined by us to track your health better



Other Value Added Benefits

- Membership of gyms, spa & yoga centre at discounted rates
- Health check instruments like B.P.& sugar check instrument at discounted rates
- Cosmetic surgery related to dental, eye & hair at discounted rates
- Health Claim assistance (Claim Filing & Document collection from hospital)
- Mobile Health Records



To know more about value added benefits and how to avail it, kindly call member services +91 8080 244 144. To avail any of such service, members are requested to carry or show Health Connect Card.

Common Questions You may Ask

Q.1. We already have our all reports with us then what is the use of PERSONAL HEALTH RECORDS?

A-PERSONAL HEALTH RECORDS is the form of storing your health data which includes previous and current health status in ELECTRONIC format. Since your health data is stored electronically, you need not carry all your paper reports whenever you visit your doctor. You would be given individual username & password with which you get access to your records at any time and any place.



Q.2. How confidential and secure is my health record information?

A-Personal health record is stored in Electronic format. All access to electronic patient records is controlled through individual user passwords. The Electronic Medical Records systems are designed to prevent unauthorized users and hackers from gaining access to patient records. Several safeguards such as firewalls and physical security measures prevent most incursions into EMRs. Overall, EMRs are more secure than paper. Keeping patient information secure also involves making provisions for backups and disaster recovery of data. The EMR backups provide additional protection against loss through fire, robbery, water damage, etc.

Q.3. If we already have our family doctor, then why should we visit your new doctor?

A-The family doctor is someone you visit to when you are not well, but our doctor is one who will visit you at your home to examine you at regular intervals so you do not fall sick and thus helping you to stay healthy.

Q.4. Can we still visit our family doctor?

A-Yes you can definitely visit your family doctor as there are no such restrictions for it and moreover we will bear the fees of your family doctor but pre authorization is required. (Restriction on amount – Rs 100 per member per year)

Q.5. What is Pre-Authorization, why it is required & for what services?

A-Pre authorization is informing us prior via phone call before going for any kind of consultation to any doctor or hospitalization.

Pre authorization here doesn't mean to take permission from us, but it just means that you inform us so we can arrange appointments with doctors prior and provide them with your case details before you visit them thus making the whole process of consultation or hospitalization work smoother for you without any difficulties. So pre authorization is must.

It is required for any free service; - First dental consultation, First Eye Check, Free Specialist Doctor consultation, Hospitalization, or any other service with our network providers.

Q.6 Are we supposed to go the diagnostic centre for blood tests?

A-No, just an appointment would be scheduled for you by us at nearest diagnostic centre as per your convenience and a paramedic from the centre will visit your home and collect your blood and urine sample.

Q.7.Can we visit any specialist doctor for consultation?

A-Yes, you can visit any specialist doctor available on our panel as per your needs. If you are visiting other doctor, we will try to include that doctor in our panel.

Q.8. Is cashless facility provided for hospitalization?

A-No we do not provide such facility but we will definitely assist you in hospitalization process like admission, hospital stay, discharge, reimbursement of your mediclaim policy,etc. and also discount may be provided on total hospital bill.

Q.9. If we are out of station and there is health trouble, then how can you help us?

A-You can call at our HEALTHCARE CALL CENTRE +91 8080 244 144 any time and we will directly connect you to doctor via phone or you can have live chat with our doctors online so that they can guide you and provide medical help. Also if we have any provider in your nearby area, we will try to connect them to you.

Q.10. Is there any Age Limit and Age Cover for the membership of the card?

A-No! There is absolutely no age limits or age cover restrictions for Family health saver plan membership.

Q.11 How do I know that doctors on your panel are of good standard?

A-Only those doctors are added to the network who meets the rigorous empanelment criteria like Master's degree or are registered doctors

Q.12 Can I add my family members in the middle of the plan?

A-Yes definitely! You can anytime add your family members by enrolling them as members of this plan.

If you still have any doubts, call member services +91 8080 244 144

Member Rights & Responsibilities

Jainam Health Service Ltd. is committed to treating members with respect and dignity. Jainam Health Service Ltd., and its network of doctors and other providers of services, does not discriminate against members based on race, sex, religion, national origin, disability, age, sexual orientation, or any other basis prohibited by law. As a member, you have rights and responsibilities:

Member Rights

As a Member of Family Health Saver Plan, you have certain rights including the right to:

- Get information about Family Health Saver Plan and its health care providers, as well as information about member rights and responsibilities.
- Get information about your benefits and services.
- Talk with health provider about your condition and treatment plans.
- Be part of the decisions about your health care, including the right to refuse treatment.
- Choose your provider from our network.
- Change your provider at any time.
- Share ideas that relate to Family Health Saver Plan member rights and responsibilities policy.
- Voice concerns, complaints or appeal decisions about Family Health Saver Plan or the care you receive.
- Have your medical care, private health information and records kept private.
- Approve or deny release of protected health information except when required by law.
- Be treated by providers with respect and with consideration for your dignity and privacy.
- Get materials and/or help in other languages and formats, if needed.

If you would like more information, have questions or want to make suggestions, please call Member Services +91 8080 244 144

Member Responsibilities

Please remember that you have a responsibility to:

Let Jainam Health Services Ltd. and your health care providers know of any changes that may affect your membership, health care needs or benefits. Some examples include, but are not limited to, the following:

- You are pregnant.
 - Your address or phone number changes.
 - You or one of your children has other health insurance.
 - You have a special medical condition.
 - Change in Medication.
-
- ✓ Take your Health Connect Card with you to all your doctor & provider appointments.
 - ✓ Understand your benefits and services with Jainam Health Services Ltd. and call us when you have questions.
 - ✓ Treat your health care providers and their staff with respect and dignity.
 - ✓ Talk with your health care provider about your health problems and agree on goals for your treatment.
 - ✓ Follow your health care providers' instructions.
 - ✓ Follow the guidelines described in Jainam Health Service Ltd's Member User Guide.

If you have any questions about your responsibilities or need more information, please call Member Services at +91 8080 244 144

Member Grievances

We always hope that you are satisfied with Jainam's Family Health Saver Plan and our health care providers. If you have questions or concerns about your benefits or services, please call Member Services. We can help you with most questions and concerns. If we cannot immediately resolve your questions or concerns, we will investigate the issue and respond to you within 3 working days. If you are still not satisfied, you have the right to file a grievance, appeal or request a fair hearing with the court of law, Mumbai jurisdiction.

What is a Grievance?

A **grievance** is a way for you to tell Jainam Health Services Ltd. that you are not happy with the way it has handled something about your care. If you are not happy with a decision that Jainam Health Services Ltd has made about your medical care, you would file an appeal and not a grievance.

Some examples of why...

- You were not happy with the quality of care you got from Jainam Health Service Ltd. or Jainam Health Services Ltd provider.
- Someone from Jainam Health Services Ltd or from your provider's office was rude or disrespectful.
- You believe your rights as a member were not upheld by Jainam Health Services Ltd or Jainam Health Services Ltd provider.

How do You File a Grievance?

- You can file a grievance in writing or by phone.

You can call Member Services at **+91 8080 244 144**. You can call from 7 AM – 11 PM, Monday to Saturday. You can also write to us with your grievance.

Send to: *A – 205*, Sani Shopping Centre, Opp. Station, Jogeshwari (West), Mumbai – 400102.

Fraud & Abuse

Unfortunately, there may be times when you see fraud or abuse relating to Jainam Health's Services

Some examples of fraud and abuse by a health care provider are:

- Billing or charging you for services that are covered free.
- Offering you gifts or money to get treatment or services that you do not need.
- Offering you free services, equipment or supplies in exchange for using your Family Health Saver Plan member number.
- Giving you treatment or services that you do not need.
- Physical, mental or sexual abuse by medical staff.

Some examples of fraud and abuse by a member are:

- Members selling their ID cards to other people.
- Members lending their ID cards to other people.
- Members abusing their benefits by seeking drugs or services that are not medically necessary.

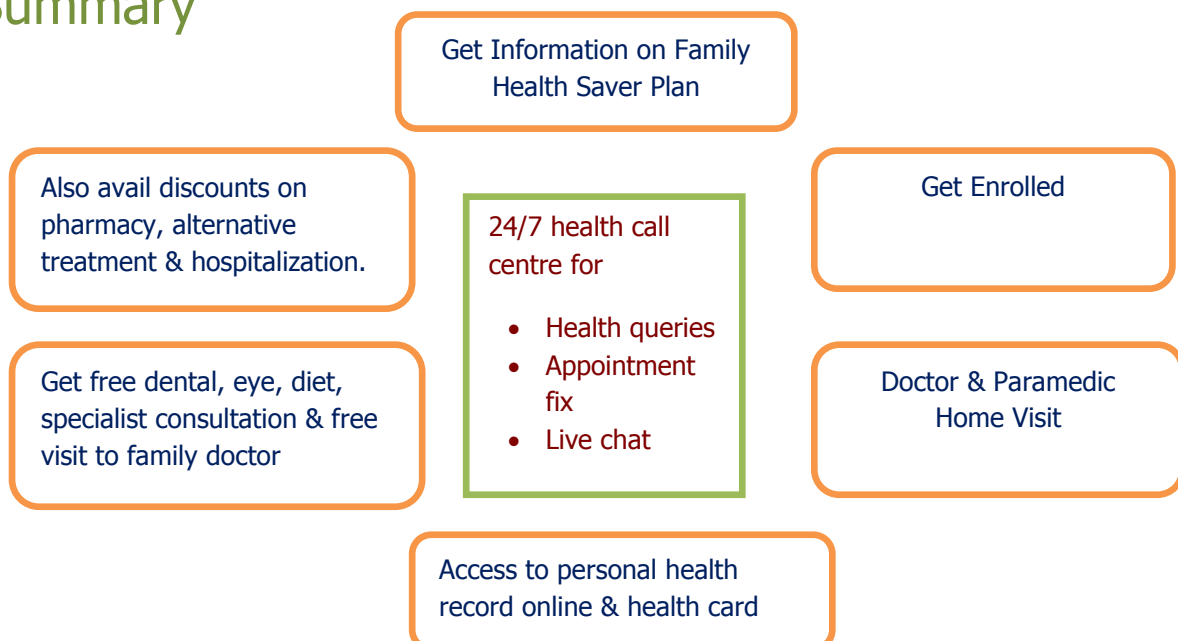
You can report fraud and abuse by calling Jainam Health Services Ltd +91 8080 244 144

Continuing Care

Services offered by Jainam Health Services Ltd. Family Health Saver Plan are limited for one year. Member need to renew their services for continual care.

15 days prior to your plan renewal date, you will get a call from our office for reminder about the renewal. If you don't get a call, we request you to call us if you know the date of renewal.

Summary



Notes

A series of horizontal dotted lines for writing notes, spanning the width of the page.

