

SUBRA DUMMY HEALTH & ALLIED ASSURANCE CO. LTD.

Corporate TPA & Cashless Claims Management Division | Simulated Insurance License
Corporate Identification No (CIN): U66010KA2026PTC099881 | <https://subraspaceai.com/>

CASHLESS INITIAL PRE-AUTHORIZATION SANCTION LETTER CASHLESS STATUS: APPROVED (INITIAL)

HEALTH TPA CASHLESS E-CARD SUBRA DUMMY SENIOR CITIZENS HEALTH PLAN				VALID ACROSS INDIA
Insured Senior:	Rajesh Kumar Sharma (Father)	Policy Number:	SD/161114/01/2026/004921	
Age / Gender:	71 Years / Male	TPA Member UHID:	SD-SR-8840-2026-91	
Proposer / Caregiver:	Priya Sharma (Daughter)	Policy Period:	01-Apr-2025 to 31-Mar-2026	
Sum Insured (Total):	INR 18,00,000 (Basic 15L + Bonus 3L)	Pre-Existing Diseases:	Covered (Waiting Period Waived)	

HOSPITAL ADMISSION & CLINICAL CLAIM IDENTIFICATION

Network Hospital:	Subra Dummy Heart Institute, Bannerghatta Road (Provider ID: SD-HOSP-00412)		
Treating Consultant:	Dr. S. Mukherjee, MD, DM (Cardiology)	Claim CCN Number:	CCN-SD-2026-992147
Provisional Diagnosis:	Acute Coronary Syndrome (ACS) / Severe CAD (ICD-10: I20.0)		
Proposed Procedure:	Coronary Angiogram + PTCA with Drug-Eluting Stent (DES) Implantation	Date of Admission:	12-Jan-2026, 08:30 AM

PRE-AUTHORIZATION SANCTION BREAKDOWN & FINANCIAL APPROVAL

EXPENSE HEAD / BENEFIT CATEGORY	HOSPITAL ESTIMATE	SANCTIONED CASHLESS	COVERAGE CLAUSE
Room Rent, Nursing & ICU Charges (CCU Ward)	INR 45,000	INR 45,000	Full Approval (No Sub-limits)
Surgeon, Cardiologist & Anaesthetist Fees	INR 75,000	INR 75,000	100% Covered as per Schedule
Cath Lab Charges & Drug Eluting Stent (DES)	INR 1,80,000	INR 1,80,000	Approved Hardware Component
Medications, Blood Tests & Consumables	INR 40,000	INR 25,000	Approved (Excl. Non-Medicals)

TOTAL INITIAL AUTHORIZED CASHLESS SANCTION: INR 3,25,000/-
(Rupees Three Lakh Twenty-Five Thousand Only) | Deductible: NIL | Co-payment: 0% | PED Waiver: Active

MANDATORY TERMS & DIRECTIVES FOR HOSPITAL CASHLESS DESK & FAMILY

- Initial Sanction Validity: Valid for 7 days from admission date (12-Jan-2026). Hospital must confirm bed allocation.
- Medical Enhancement: If procedural findings or CCU duration exceed initial estimate, hospital must submit an online request.
- Non-Payable Exclusions: Administrative charges, non-medical disposables (gloves/sanitizers), and private food are payable by patient.
- Discharge Final Bill: At discharge, submit the official signed Discharge Summary, itemized billing breakdown, and stent barcode invoice.
- Post-Hospitalization Care: Diagnostic tests and cardiac medications up to 60 days post-discharge are claimable under Policy Clause 4.2.
- Dedicated Priority Concierge: 24x7 Senior Citizen Priority Helpline: 1800-000-SUBRA | Email: cashless@subraspaceai.com

Authorized Cashless Signatory: Dr. Arvind Natarajan, MD
Chief Medical Officer (Cashless Claims Hub) | Subra Dummy Assurance Corporate Cell

Bangalore Cashless Processing Cell
Digitally Verified & Simulated E-Sanction Letter