

## Prospectus

### 1. ELIGIBILITY CRITERIA

Entry Age – Minimum	Adult : 18 years Child : 90 Days
Entry Age – Maximum	Adult: 65 Years Child: 17 Years (last birthday)
Exit Age	Adult: Lifelong Child: 18 Years
Eligibility	Persons with Disability: 40% or more disability as certified by the competent authority as per the Disability act 2016. Persons with HIV: Diagnostic test report confirming HIV positive
Age of Proposer	18 Years or above
Policy Term	1 Year
Premium Payment Term	Single/Monthly/Quarterly/Half-yearly
Cover Type	Individual (max up to 6 persons)
Who are covered (Relationship with respect to the Proposer)	Self, Spouse/Live-in partner/Same sex partner, Son, Daughter, Father, Mother, Mother-in-law, Father-in law, Grand - Father, Grand – Mother

#### Notes:

All the Age calculations are as per “Age Last Birthday” as on the date of first issue of Policy and / or at the time of Renewal.

### 2. BENEFITS COVERED UNDER THE POLICY:

#### A. GENERAL CONDITIONS APPLICABLE TO ALL THE BENEFITS AND OPTIONAL BENEFITS

- The premium payable would be eligible for claiming Tax Benefits under relevant provisions of Income Tax Act, 1961 and amendments thereof.
- The maximum liability of the Company in respect of an Insured Person for any and all Claims arising under this Policy during the Policy Year shall not exceed the Sum Insured as mentioned in the policy schedule against that benefit for that Insured Person.
- All Claims shall be payable subject to the terms, conditions, exclusions, sub-limits and wait periods of the Policy and subject to availability of the Sum Insured.
- The Co-payment proportion shall be borne by the Insured Person on each Claim which will be applicable on Benefits namely Hospitalization Cover, Emergency Ground Ambulance, Cataract Treatment.
- Deductible (If opted) shall be borne by the Insured Person on aggregate basis which will be applicable on Benefits namely Hospitalization Cover, Emergency Ground Ambulance, Cataract Treatment.
- Any Claim paid for Benefits namely Hospitalization Cover (i.e. In-Patient Care , Day Care Treatment , Modern Treatment , Pre –Hospitalization Medical Expenses , Post-Hospitalization Medical Expenses and Ayush Treatment) , Emergency Ground Ambulance, Cataract Treatment shall reduce the Sum Insured for the Policy Year and only the balance shall be available for all the future claims for that Policy Year.
- Admissibility of a Claim under Benefit “In-patient Care and/or Day Care Treatment” is a pre-condition to the admission of a Claim under Pre Hospitalization Medical Expenses, Post Hospitalization Medical expenses and Emergency Ground Ambulance and the event giving rise to a Claim under Benefit “In-patient Care and/or Day Care Treatment” shall be within the Policy Period for the Claim of such Benefit to be accepted.

### 3. BASE BENEFITS

This policy is specially designed for.

- A) Covering Persons with Disability as per The Rights of Persons with Disabilities Act, 2016 and The Mental Healthcare Act 2017. The cover under this policy is available for persons with the following disability/disabilities as defined under the Rights of Persons with Disabilities Act, 2016 and any subsequent additions / modifications to the list in the Act.

1. Blindness	2. Muscular Dystrophy
3. Low vision	4. Chronic Neurological conditions
5. Leprosy Cured persons	6. Specific Learning Disabilities
7. Hearing Impairment (deaf and hard of hearing)	8. Multiple Sclerosis

9. Locomotor Disability	10. Speech and Language disability
11. Dwarfism	12. Thalassemia
13. Intellectual Disability	14. Haemophilia
15. Mental Illness	16. Sickle Cell disease
17. Autism spectrum disorder	18. Multiple Disabilities including deaf/ blindness
19. Cerebral Palsy	20. Acid Attack victim
21. Parkinson's disease	

- a) It is Condition Precedent that this cover can be availed only on mandatory submission of Disability certificate issued by the Medical Board appointed by the government for certifying Disability.
- b) Disability for the purpose of this policy means a person with not less than forty percent of a specified disability as per the Act, where, specified disability has not been defined in measurable terms and includes an Insured Person with disability where specified disability has been defined in measurable terms, as Certified by the Medical Board appointed by the government for certifying Disability.

Or/and

- B) Individuals with HIV/AIDS as defined under the Human Immunodeficiency Virus and Acquired Immune Deficiency Syndrome (Prevention and Control) Act, 2017.

### 3.1 Benefit : Hospitalization Cover:

#### 3.1.1 Inpatient Care

We shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy Year, up to the Base Sum Insured as specified in the Policy Schedule (other than any sub-limits, co-pay as specified in the policy), for the following:

- i. Room Rent, Boarding, and Nursing Expenses as provided by the Hospital / Nursing Home up to maximum of 1% of the Sum Insured per day.
- ii. Intensive Care Unit (ICU)/ Intensive Cardiac Care Unit (ICCU) expenses up to maximum of 2% of Sum Insured per day.
- iii. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor/ surgeon or to the hospital
- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities and such similar other expenses.

List of Other Expenses shall include:

- i. Expenses incurred on treatment of cataract subject to the sub limits.
- ii. Dental treatment necessitated due to disease or injury (for inpatient care only).
- iii. Plastic surgery necessitated due to disease or injury.
- iv. All day care treatments

Note:

1. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment.
2. The above-mentioned Medical Expenses shall be payable only after the first commencement of the Policy with Us.

#### 3.1.2 AYUSH Treatment

We shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to 50% of sum insured as specified in the policy schedule in any AYUSH Hospital.

#### 3.1.3 Pre-Hospitalization Medical Expenses :

We shall indemnify Pre-Hospitalization Medical Expenses incurred, related to an admissible Hospitalization requiring Inpatient care, for a fixed period of 30 days prior to the date of admissible Hospitalization covered under the Policy during the policy period.

Note:

- i. The claim is accepted under Section 3.1.1 (Inpatient Care) or Section 3.1.2 (AYUSH Treatment) or Section 3.1.7 (Modern Treatments) in respect of that Insured Person.
- ii. Pre-hospitalization Medical Expenses can be claimed under this Section on a Reimbursement basis only.

#### 3.1.4 Post-Hospitalization Medical Expenses:

We shall indemnify Post Hospitalization Medical Expenses incurred, related to an admissible Hospitalization requiring Inpatient Care, for a fixed period of 60 days from the date of discharge from the Hospital, following an admissible hospitalization covered under the Policy during the policy period.

Note:

- i. The claim is accepted under Section 3.1.1 (Inpatient Care) or Section 3.1.2 (AYUSH Treatment) or Section 3.1.7 (Modern Treatments) in respect of that Insured Person.
- ii. Post-hospitalization Medical Expenses can be claimed under this Section on a Reimbursement basis only.

### 3.1.5 Emergency Ground Ambulance:

We shall reimburse Reasonable and Customary Charges for expenses incurred towards ambulance charges for transportation of an Insured person, per hospitalization as per the limit mentioned in Policy Schedule.

#### Specific Conditions:

We shall reimburse payments under this Benefit provided that-

- i. The medical condition of the Insured Person requires immediate ambulance services from the place where the Insured Person is Injured or is suffering from an Illness to a Hospital where appropriate medical treatment can be obtained or from the existing Hospital to another Hospital as advised by the treating Medical Practitioner in writing for management of the current Hospitalization.
- ii. Expenses incurred on road Ambulance subject to a maximum of Rs.2000/- per hospitalization.
- iii. The ambulance service is offered by a healthcare or Registered Ambulance Service Provider.
- iv. The original Ambulance bills and payment receipt is submitted to Us.
- v. We have accepted a claim under Section 3.1.1 (Inpatient Care) above in respect of the same period of Hospitalization or Section 3.1.2 (AYUSH Treatment) or Section 3.1.7 (Modern Treatments).
- vi. Any payment under this Benefit will be excluded if the Insured Person is transferred to any Hospital or diagnostic center for evaluation purposes only.

### 3.1.6 Cataract Treatment:

We shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of Rs.40,000/-, per each eye in one policy year.

### 3.1.7 Modern Treatment:

The following procedures will be covered (wherever medically indicated) either as In-patient or as part of Day Care Treatment in a Hospital up to 50% of Sum Insured, specified in the Policy Schedule, during the Policy Period.

- a. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- b. Balloon Sinuplasty
- c. Deep Brain stimulation
- d. Oral chemotherapy
- e. Immunotherapy- Monoclonal Antibody to be given as injection.
- f. Intra Vitreal injections
- g. Robotic surgeries
- h. Stereotactic radio Surgeries
- i. Bronchial Thermoplasty
- j. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- k. IONM- (Intra Operative Neuro Monitoring)
- l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

## 3.2 Optional Covers

**3.2.1 Co-payment Waiver:** If this optional benefit is opted then the mandatory co-payment of 20% shall be waiver off.

### 3.2.2 Deductible Option:

We give you an option of choosing a deductible along with your Plan, which will help you reduce the amount of Premium to be paid!!

Deductible is the claim amount (as specified) which is to be borne by You under this Policy. Deductible would apply on an aggregate basis in a Policy Year. We shall be liable only once the aggregate amount of all the claims exceed the Deductible.

Illustration for applicability of Deductible in the same Policy Year:

(Amount in Rs.)

Case	Sum Insured	Deductible	Claim 1	Claim 2	Claim 3	Payable 1	Payable 2	Payable 3
1	5,00,000	1,00,000	75,000	1,25,000	1,00,000	-	1,00,000	100,000
2	5,00,000	1,00,000	75,000	1,25,000	3,00,000	-	2,25,000	2,75,000
3	5,00,000	1,00,000	2,50,000	4,00,000	4,00,000	1,50,000	3,50,000	Claim not payable as SI is exhausted

## 4. WAITING PERIOD

We shall not liable to make any payment under the Policy in connection with or in respect of the following expenses till the expiry of the waiting period and any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or any way attributable to any of the following unless

expressly stated to the contrary in this Policy.

**Waiting Periods:**

**1. Pre-Existing Diseases (Code- Excl01)**

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months for pre-existing disability / 48 months for all pre-existing conditions other than HIV/AIDS and Disability (as mentioned in Policy Schedule) of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of number of months (as mentioned in Policy Schedule) for any pre-existing disease is subject to the same being declared at the time of application and accepted by Us.

**2. First 30 days waiting period- Code- Excl03**

- a) Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b) This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c) The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**3. Specified disease/procedure waiting period- Code- Excl02**

- a) Expenses related to the treatment of the listed Conditions; surgeries/treatments shall be excluded until the expiry of 24 months as (mentioned in Policy Schedule) of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

**24 Months waiting period:**

- 1. Benign ENT disorders
- 2. Tonsillectomy
- 3. Adenoidectomy
- 4. Mastoidectomy
- 5. Tympanoplasty
- 6. Hysterectomy
- 7. All internal and external benign tumors, cysts, polyps of any kind, including benign breast lumps.
- 8. Benign prostate hypertrophy
- 9. Cataract and age-related eye ailments
- 10. Gastric/ Duodenal Ulcer
- 11. Gout and Rheumatism
- 12. Hernia of all types
- 13. Hydrocele
- 14. Non-Infective Arthritis
- 15. Piles, Fissures and Fistula in anus
- 16. Pilonidal sinus, Sinusitis and related disorders
- 17. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident.
- 18. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
- 19. Varicose Veins and Varicose Ulcers

**5. SPECIFIC CONDITIONS APPLICABLE FOR PERSONS WITH DISABILITY**

We shall indemnify reasonable and customary charges for medical expenses incurred towards Inpatient Hospitalization arising due to the pre-existing disability covered, or condition as listed under The Rights of Persons With Disabilities Act, 2016 subject to the terms and limits mentioned below :

- i. Any treatment for the pre-existing disability covered, will have a waiting period of 24 months from the first policy inception date.

- ii. Any reconstructive / Cosmetic / prosthesis / external or internal device implanted/ used at home for the purpose of treatment of existing disability or used for activities of daily living are/is excluded from the policy.

## 6. SPECIFIC CONDITIONS APPLICABLE FOR PERSONS WITH HIV-AIDS

We shall indemnify the Reasonable and Customary Charges for any Medical Condition which requires Inpatient Hospitalization of the Insured Person, up to the sum insured opted as mentioned in the Policy Schedule, provided,

Note:

- i. This cover will exclude cost for any Anti-Retroviral Treatment.

## 7. EXCLUSIONS

### 7.1 Standard Exclusions

#### 1. Investigation & Evaluation- Code- Excl04

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

#### 2. Rest Cure, rehabilitation, and respite care- Code- Excl05

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
  - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
  - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

#### 3. Obesity/Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor.
- 2) The surgery/Procedure conducted should be supported by clinical protocols.
- 3) The member must be 18 years of age or older and
- 4) Body Mass Index (BMI).
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. coronary heart disease
    - iii. Severe Sleep Apnoea
    - iv. Uncontrolled Type2 Diabetes

#### 4. Change-of-Gender treatments: Code- Excl07

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

#### 5. Cosmetic or plastic Surgery: Code- Excl08

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

#### 6. Hazardous or Adventure sports: Code- Excl09

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

#### 7. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

#### 8. Excluded Providers: Code- Excl11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life-threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

Note:- Refer annexure-IV of the policy terms and conditions for the list of excluded hospitals.

#### 9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12

#### 10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached

to such establishments or where admission is arranged wholly or partly for domestic reasons. **Code- Excl13**

**11. 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 hospitalization claim or day care procedure. Code- Excl14**

**12. Refractive Error: Code- Excl15**

Expenses related to the treatment for correction of eyesight due to refractive error less than 7.5 dioptries.

**13. Unproven Treatments: Code- Excl16**

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

**14. Sterility and Infertility: Code- Excl17**

Expenses related to sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

**15. Maternity: Code Excl18**

- i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy.
- ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

## 7.2 Specific Exclusions

1. Any medical treatment taken outside India.
2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
  - a. any nuclear fuel or from any nuclear waste; or
  - b. from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
  - c. nuclear weapons material.
  - d. nuclear equipment or any part of that equipment.
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or as may be necessitated due to an accident.
7. Treatment with alternative medicines or Treatment, experimental or any other treatment such as acupuncture, acupressure, magnetic, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
8. Suicide, Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
9. Vaccination or inoculation except as post bite treatment for animal bite.
10. Convalescence, general debility, "Run-down" condition, rest cure, Congenital external illness/disease/defect.
11. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy and expenses related to Domiciliary hospitalization shall not be covered.
12. Dental treatment or Surgery of any kind unless requiring Hospitalization as a result of accidental Bodily Injury.
13. Venereal/ Sexually Transmitted disease.
14. Stem cell storage.
15. Any kind of service charge, surcharge levied by the hospital.
16. Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
17. Non-Payable items: The expenses that are not covered in this Policy are placed under List-I of Annexure-II
18. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.

## 8. GENERAL TERMS AND CLAUSES

### 1. Claim Settlement (provision for Penal interest)

- I We shall settle or reject a claim as the case may be, 30 days from the date of receipt of last necessary document.
- II In the case of delay in the payment of a claim, We shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- III However, where the circumstances of a claim warrant an investigation in the opinion of Us, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, We shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- IV In case of delay beyond stipulated 45 days, We shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

## 2. Cancellation

The Insured may cancel this Policy by giving 15days' written notice, and in such an event, We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Refund %	
Refund of Premium (basis Policy Period)	
Timing of Cancellation	1 Yr
Up to 30 days	75.00%
31 to 90 days	50.00%
91 days to 180 days	25.00%
181 days to 365 days	0.00%

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by You under this Policy. We may cancel the policy at any time on grounds of misrepresentation non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

In case Premium Installment mode is opted for, then:

If Insured cancels the Policy after the Free look period or demise of Insured, then we will refund 50% of the installment premium for the unexpired installment period, provided no Claim has been made under the Policy.

## 3. Migration

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us as per extant Guidelines related to Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us, as per Guidelines on migration, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below:

- i. The waiting periods specified in Section 4 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Migration benefit will be offered to the extent of sum of previous insured and accrued bonus (as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured.
- iii. Migration under this product shall be allowed only due to withdrawal of the product subject to IRDAI Regulations

For Detailed Guidelines on Migration, kindly refer the link

<https://www.careinsurance.com/other-disclosures.html>

## 4. Portability

The Insured Person will have the option to port the Policy to same product of other insurers as per extant Guidelines related to portability, If such person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:

- i. The waiting periods specified in Section 4 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- ii. Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured.

For Detailed Guidelines on Portability, kindly refer the link -

<https://www.careinsurance.com/other-disclosures.html>

## 5. Renewal of Policy:

The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. We are not bound to give notice that it is due for renewal.

- a. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- b. Request for renewal along with requisite premium shall be received by Us before the end of the Policy Period.

- c. At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.
- d. If not renewed within Grace Period after due renewal date, the Policy shall terminate.

#### **6. Premium Payment in Installments**

If the insured person has opted for Payment of Premium on an installments basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. Grace Period of 15 days would be given to pay the installment premium due for the Policy.
- ii. During such grace period, Coverage will not be available from the installment premium payment due date till the date of receipt of premium by Us.
- iii. The Benefits provided under — "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the installment premium is not paid on due date.
- v. In case of installment premium due not received within the grace Period, the Policy will get cancelled.

#### **7. Free Look Period**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals of the Policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. A refund of the premium paid less any expenses incurred by Us on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period.

#### **8. Tax Benefit**

The Insured person can avail tax Benefit on the premium paid towards health insurance, under Section 80D of the Income Tax Act, 1961, as applicable. (Tax Benefits are subject to changes in the tax laws, please consult tax advisor for more details).

#### **9. Redressal of Grievance**

Grievance—In case of any grievance relating to servicing the Policy, the insured person may submit in writing to the Policy issuing office or regional office for redressal.

For details of grievance officer, kindly refer the link: <https://www.careinsurance.com/customer-grievance-redressal.html>

IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman —The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-I

No loading shall apply on renewals based on individual claims experience.

#### **10. Nomination**

The policy holder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policy holder. Any change of nomination shall be communicated to Us in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the Insured Person, We will pay the nominee (as named in the Policy Schedule/ endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Insured Person whose discharge shall be treated as full and final discharge of its liability under the Policy.

#### **11. Revision and Modification of the Policy Product-**

- I. Any revision or modification will be done with the approval of the Authority. We shall notify You about revision /modification in the Policy including premium payable there under. Such information shall be given to You at least ninety (90) days prior to the effective date of modification or revision coming into effect.
- II. Existing Policy will continue to remain in force till its expiry, and revision will be applicable only from the date of next renewal. Credit of continuity/waiting periods for all the previous policy years would be extended in the new policy on Renewal with Us.

## **9. CLAIM PROCEDURE**

### **9.1 Procedure for Cashless claims:**

- 1) Treatment may be taken in a network provider and is subject to preauthorization by Us or our authorized TPA,
- 2) Cashless request form available with the network provider and TPA shall be completed and sent to Us /TPA for authorization.
- 3) We / TPA upon getting cashless request form and related medical information from the insured person/ network provider, will issue pre-authorization letter to the hospital after verification.
- 4) At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.



- 5) We / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details,
- 6) In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to Us / TPA for reimbursement.

## 9.2 Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to Us within the prescribed time limit as specified here under.

S. No	Type of Claim	Prescribed Time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within thirty days of date of discharge from hospital
2	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

## 9.3 Notification of Claim

Notice with full particulars shall be sent to Us /TPA (if applicable) as under:

- i. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier.
- ii. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

## 9.4 Documents to be submitted

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- i. Duly Completed claim form.
  - ii. Photo Identity proof of the patient
  - iii. Medical practitioner's prescription advising admission.
  - iv. Original bills with itemized break-up
  - v. Payment receipts
  - vi. Discharge summary including complete medical history of the patient along with other details.
  - vii. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
  - viii. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases).
  - ix. Sticker/invoices of the Implants, wherever applicable.
  - x. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, wherever applicable.
  - xi. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque.
  - xii. KYC (Identity proof with Address) of the proposer, where claim liability is above Rs 1 Lakh as per AML Guidelines
  - xiii. Legal heir/succession certificate, wherever applicable
  - xiv. Any other relevant document required by Us /TPA for assessment of the claim.
1. We shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted.
  2. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the We shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer subject to Our satisfaction.
  3. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person

On receipt of claim documents from Insured, Insurer shall assess the admissibility of claim as per Policy terms and conditions. Upon satisfactory completion of assessment and admission of claim, the Insurer will make the payment of benefit as per the contract. In case if the claim is repudiated Insurer will inform the Insured about the same in writing with reason for repudiation.

## 9.5 Services Offered by TPA

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of preauthorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include:

- i. Claim settlement and claim rejection.
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with Us.

## 9.6 Payment of Claim

All claims under the Policy shall be payable in Indian currency only.

## 10. PRE-POLICY ISSUANCE MEDICAL CHECK-UP

Insured Person shall undergo Tele-Underwriting process. We may ask the Insured Person to undergo requisite pre-policy Medical Check-up in case required.

## 11. TABLE OF BENEFITS

Name	Care Saksham – Care Health Insurance
Coverage Basis	Individual basis only
Category of Cover	Indemnity
Sum Insured	On Individual basis — SI shall apply to each individual member
Sum Insured available(in INR)	4 lacs and 5 lacs
Policy Period	1 Year
Eligibility	Policy can be availed by availed on Individual basis. Age eligibility for adults: 18 years to 65 years Age eligibility for Children: 90 days to 17 years
Grace Period	For Yearly payment of mode, a fixed period of 30 days is to be allowed as Grace. Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.
Hospitalization	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hrs shall not apply in respect of Day Care Treatment.
Pre-Hospitalization	For 30 days prior to the date of hospitalization
Post Hospitalization	For 60 days from the date of discharge from the hospital
Sublimit for Room/ Doctors fee	1. Room Rent, Boarding, Nursing Expenses all-inclusive as provided by the Hospital/Nursing Home up to maximum of 1% of the sum insured per day. 2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the Hospital / Nursing Home up to maximum of 2% of the sum insured per day.
Cataract Treatment	Up to Rs.40,000/-, per each eye, in one policy year.
Modern Treatment	Covered for listed procedures up to 50% of sum insured available for Inpatient Hospitalization Care
Emergency Ground Ambulance	Expenses covered up to Rs. 2000 per hospitalization.
AYUSH	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to 50% of sum insured, during each Policy year as specified in the policy schedule
Pre-Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered.
Initial Waiting period	30 days for all claims except resulting from Accident.
PED waiting period	48 months (For pre-existing diseases other than the pre-existing Disability and HIV/AIDS covered)

Specific Disease/ illness waiting period	24 months
Waiting Period and specific Sublimit for HIV AIDS Cover	For HIV/AIDS cover: a. Initial waiting period of 30 days will be applicable for Indemnity basis cover. b. Sum Insured would be available for Hospitalization Expenses as per terms and conditions of the policy.
Waiting Period and specific Sublimit for Disability Cover	For Disability Cover: 24 months initial waiting period is applicable for the pre-existing Disability covered under the policy.
Co-pay	20% on all claims made under the policy unless waiver for Co-pay is opted and premium is paid for the same.
Deductible	Option to opt deductible of RS. 25K/50K/1Lac/2Lac

#### Contact details for Claims & Policy Servicing

Registered Office Address	<b>Care Health Insurance Limited</b> 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019
Correspondence address	Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana)
Contact no.	8860402452
E-mail ID for Claims	claims@careinsurance.com
Submit Your Queries/Requests:	<a href="https://www.careinsurance.com/contact-us.html">https://www.careinsurance.com/contact-us.html</a>
Website	<a href="http://www.careinsurance.com">www.careinsurance.com</a>

**Disclaimer:** This is only a summary of selective features of 'care saksham'. The actual benefits available are as described in the Policy, and will be subject to the Policy terms, conditions and exclusions. Please seek the advice of Your insurance advisor if You require any further information or clarification.

**Statutory Warning :** Prohibition of Rebates (under Section 41 of Insurance Act, 1938): No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### Note:

- The foregoing is only an indication of the cover offered. For details, please refer to the Policy terms and conditions, available on request.
- The Proposal Form shall form the basis of the insurance contract. It is mandatory for You to provide Us a duly filled in and signed Proposal Form and retain a copy as an evidence of the basis of the insurance contract.
- Any risk under the Policy shall commence only once We receive the premium (including all taxes and levies thereto).
- In case You have not understood any of the details, coverage, etc. in this document, You can seek for a clarification or a copy of this document in a language understood by You.
- For full details of this product, please log on to [www.careinsurance.com](http://www.careinsurance.com)
- The product is in conformity with the IRDAI approval and health insurance regulations and standardization guidelines.

Insurance is a subject matter of solicitation.

Unique Advertisement number: 23065813

IRDA Registration Number - 148

CIN: U66000DL2007PLC161503

UIN: CHIHLP23186V012223

## ANNEXURE I - LIST OF OMBUDSMAN DETAILS

The updated details of Insurance Ombudsman are available on - IRDAI website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of Office of Executive Council of Insurers: <https://www.cioins.co.in> and our website <https://www.careinsurance.com> or from any of our offices.

Office Of The Ombudsman	Contact Details	Jurisdiction Of Office (union Territory,district)
Ahmedabad	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 E-mail : bimalokpal.ahmedabad@cioins.co.in	Gujarat , Dadra & Nagar Haveli, Daman and Diu
Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building ,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
Bhopal	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab , Haryana, Himachal Pradesh Jammu & Kashmir, Chandigarh
Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)

Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam , Meghalaya Manipur, Mizoram Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and Yanam – a part of Territory of Pondicherry
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan
Ernakulam	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyards, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Andaman & Nicobar Islands, Sikkim
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur Banda, Chitrakoot Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabar Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

Mumbai	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Patna	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
Noida	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad Muzaffarnagar, Oraiyya, Pilibhit, Etawah Farrukhabad, Firozbad, Gautambodhanagar Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s.195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and thane excluding Mumbai Metropolitan Region.

## ANNEXURE II – NON-MEDICAL EXPENSES

List I — Items for which coverage is not available in the policy			
S.NO	ITEM	S.NO	ITEM
1	BABY FOOD	38	NEBULIZER KIT
2	BABY UTILITIES CHARGES	39	STEAM INHALER
3	BEAUTY SERVICES	40	ARMSLING
4	BELTS/ BRACES	41	THERMOMETER
5	BUDS	42	CERVICAL COLLAR
6	COLD PACK/HOT PACK	43	SPLINT
7	CARRY BAGS	44	DIABETIC FOOTWEAR
8	EMAIL / INTERNET CHARGES	45	KNEE BRACES LONG/ SHORT/ HINGED
9	FOOD CHARGES OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
10	LEGGINGS	47	LUMBO SACRAL BELT
11	LAUNDRY CHARGES	48	NIMBUS BED OR WATER OR AIR BED CHARGES
12	MINERAL WATER	49	AMBULANCE COLLAR
13	SANITARY PAD	50	AMBULANCE EQUIPMENT
14	TELEPHONE CHARGES	51	ABDOMINAL BINDER
15	GUEST SERVICES	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
16	CREPE BANDAGE	53	SUGAR FREE Tablets
17	DIAPER OF ANY TYPE	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
18	EYELET COLLAR	55	ECG ELECTRODES
19	SLINGS	56	GLOVES
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	57	NEBULISATION KIT
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC
22	TELEVISION CHARGES	59	KIDNEY TRAY
23	SURCHARGES	60	MASK
24	ATTENDANT CHARGES	61	OUNCE GLASS
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE	62	OXYGEN MASK
26	BIRTH CERTIFICATE	63	PELVIC TRACTION BELT
27	CERTIFICATE CHARGES	64	PAN CAN
28	COURIER CHARGES	65	TROLLY COVER
29	CONVEYANCE CHARGES	66	UROMETER, URINE JUG
30	MEDICAL CERTIFICATE	67	AMBULANCE
31	MEDICAL RECORDS	68	VASOFIX SAFETY
32	PHOTOCOPIES CHARGES		
33	MORTUARY CHARGES		
34	WALKING AIDS CHARGES		
35	OXYGEN CYLINDER FOR USAGE OUTSIDE THE HOSPITAL		
36	SPACER		
37	SPIROMETRE		

<b>List II— Items that are to be subsumed into Room charges</b>	
<b>S.NO</b>	<b>ITEM</b>
1	BABY CHARGES UNLESS SPECIFIED/INDICATED
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH-PASTE
13	TOOTH-BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	1M IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/VVARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES NOT EXPLAINED
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

<b>List III - Items that are to be subsumed into Procedure Charges</b>	
<b>S.NO</b>	<b>ITEM</b>
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	CAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL, SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE



**List IV — Items that are to be subsumed into costs of treatment**

S.NO	ITEM
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALIZATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE/SPIRIT/DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG

### ANNEXURE III – INDICATIVE LIST OF DAY CARE PROCEDURES

S.NO	Procedure Name
1	Coronary Angiography
2	Suturing Oral Mucosa
3	Myringotomy With Grommet Insertion
4	Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of the Auditory Ossicles)
5	Removal Of a Tympanic Drain
6	Keratosis Removal Under Ga
7	Operations On the Turbinate's (nasal Concha)
8	Removal Of Keratosis Obturans
9	Stapedotomy To Treat Various Lesions In Middle Ear
10	Revision Of A Stapedectomy
11	Other Operations On The Auditory Ossicles
12	Myringoplasty (post-aura/endaural Approach As Well As Simple Type-I Tympanoplasty)
13	Fenestration Of The Inner Ear
14	Revision Of A Fenestration Of The Inner Ear
15	Palatoplasty
16	Transoral Incision And Drainage Of A Pharyngeal Abscess
17	Tonsillectomy Without Adenoidectomy
18	Tonsillectomy With Adenoidectomy
19	Excision And Destruction Of A Lingual Tonsil
20	Revision Of A Tympanoplasty
21	Other Microsurgical Operations On The Middle Ear
22	Incision Of The Mastoid Process And Middle Ear
23	Mastoidectomy
24	Reconstruction Of The Middle Ear
25	Other Excisions Of The Middle And Inner Ear
26	Incision (opening) And Destruction (elimination) Of The Inner Ear
27	Other Operations On The Middle And Inner Ear
28	Excision And Destruction Of Diseased Tissue Of The Nose
29	Other Operations On The Nose – ( other operation of the nose is very broad if any drainage of local pus will be considered as OPD)
30	Nasal Sinus Aspiration

S.NO	Procedure Name
31	Foreign Body Removal From Nose ( if same is removed without using any anaesthesia at OPD)
32	Other Operations on The Tonsils And Adenoids
33	Adenoidectomy
34	Labyrinthectomy For Severe Vertigo
35	Stapedectomy Under GA
36	Stapedectomy Under LA
37	Tympanoplasty (Type IV)
38	Endolymphatic Sac Surgery for Meniere's Disease
39	Turbinectomy
40	Endoscopic Stapedectomy
41	Incision And Drainage of Perichondritis
42	Septoplasty
43	Vestibular Nerve Section
44	Thyroplasty Type I
45	Pseudocyst Of The Pinna - Excision
46	Incision And Drainage - Haematoma Auricle
47	Tympanoplasty (Type II)
48	Reduction Of Fracture Of Nasal Bone
49	Thyroplasty (Type II)
50	Tracheostomy
51	Excision Of Angioma Septum
52	Turbinoplasty
53	Incision & Drainage Of Retro Pharyngeal Abscess
54	Uvulo Palato Pharyngoplasty
55	Adenoidectomy With Grommet Insertion
56	Adenoidectomy Without Grommet Insertion
57	Vocal Cord Lateralisation Procedure
58	Incision & Drainage Of Para Pharyngeal Abscess
59	Tracheoplasty
60	Cholecystectomy
61	Choledocho-jejunostomy
62	Duodenostomy
63	Gastrostomy
64	Exploration Common Bile Duct
65	Esophagoscopy.
66	Gastroscopy
67	Duodenoscopy with Polypectomy
68	Removal of Foreign Body
69	Diathermy Of Bleeding Lesions
70	Pancreatic PseudocystEus& Drainage
71	Rf Ablation For Barrett's Oesophagus
72	Ercp And Papillotomy

73	Esophagoscope And Sclerosant Injection
74	Eus + Submucosal Resection
75	Construction Of Gastrostomy Tube
76	Eus + Aspiration Pancreatic Cyst
77	Small Bowel Endoscopy (therapeutic)
78	Colonoscopy ,lesion Removal –( only for investigation purpose is considered under investigation purpose)
79	ERCP
80	Colonscopy Stenting Of Stricture
81	Percutaneous Endoscopic Gastrostomy
82	Eus And Pancreatic Pseudo Cyst Drainage
83	ERCP And Choledochoscopy
84	Proctosigmoidoscopy Volvulus Detorsion
85	ERCP And Sphincterotomy
86	Esophageal Stent Placement
87	ERCP + Placement Of Biliary Stents
88	Sigmoidoscopy W / Stent
89	Eus + Coeliac Node Biopsy
90	UgiScopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers
91	Incision Of A Pilonidal Sinus / Abscess
92	Fissure In Ano Sphincterotomy
93	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord
94	Orchidopexy
95	Abdominal Exploration In Cryptorchidism
96	Surgical Treatment Of Anal Fistulas
97	Division Of The Anal Sphincter (sphincterotomy)
98	Epididymectomy
99	Incision Of The Breast Abscess
100	Operations On The Nipple
101	Excision Of Single Breast Lump
102	Incision And Excision Of Tissue In The Perianal Region
103	Surgical Treatment Of Hemorrhoids
104	Other Operations On The Anus
105	Ultrasound Guided Aspirations
106	Sclerotherapy, Etc
107	Laparotomy For Grading Lymphoma With Splenectomy.
108	Laparotomy For Grading Lymphoma with Liver Biopsy
109	Laparotomy For Grading Lymphoma with Lymph Node Biopsy
110	Therapeutic Laparoscopy With Laser
111	Appendicectomy With Drainage
112	Appendicectomy without Drainage
113	Infected Keloid Excision
114	Axillary Lymphadenectomy

115	Wound Debridement And Cover
116	Abscess-decompression
117	Cervical Lymphadenectomy
118	Infected Sebaceous Cyst
119	Inguinal Lymphadenectomy
120	Infected Lipoma Excision
121	Maximal Anal Dilatation
122	Piles
123	A) Injection Sclerotherapy
124	B) Piles Banding
125	Liver Abscess- Catheter Drainage
126	Fissure In Ano- Fissurectomy
127	Fibroadenoma Breast Excision
128	Oesophageal Varices Sclerotherapy
129	ERCP - Pancreatic Duct Stone Removal
130	Perianal Abscess I&d
131	Perianal Hematoma Evacuation
132	UgiScopy And Polypectomy Oesophagus
133	Breast Abscess I& D
134	Feeding Gastrostomy
135	Oesophagoscopy And Biopsy Of Growth Oesophagus
136	ERCP - Bile Duct Stone Removal
137	Ileostomy Closure
138	Polypectomy Colon
139	Splenic Abscesses Laparoscopic Drainage
140	Ugi Scopy And Polypectomy Stomach
141	Rigid Oesophagoscopy For Fb Removal
142	Feeding Jejunostomy
143	Colostomy
144	Ileostomy
145	Colostomy Closure
146	Submandibular Salivary Duct Stone Removal
147	Pneumatic Reduction Of Intussusception
148	Varicose Veins Legs - Injection Sclerotherapy
149	Rigid Oesophagoscopy For Plummer Vinson Syndrome
150	Pancreatic Pseudocysts Endoscopic Drainage
151	Zadek's Nail Bed Excision
152	Subcutaneous Mastectomy
153	Excision Of Ranula Under Ga
154	Rigid Oesophagoscopy For Dilation Of Benign Strictures
155	Eversion Of Sac
156	Unilateral
157	Bilateral
158	Lord's Plication
159	Jaboulay's Procedure
160	Scrotoplasty

161	Circumcision For Trauma
162	Meatoplasty
163	Intersphincteric Abscess Incision And Drainage
164	Psoas Abscess Incision And Drainage
165	Thyroid Abscess Incision And Drainage
166	Tips Procedure For Portal Hypertension
167	Esophageal Growth Stent
168	Pair Procedure Of Hydatid Cyst Liver
169	Tru Cut Liver Biopsy
170	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour
171	Excision Of Cervical Rib
172	Laparoscopic Reduction Of Intussusception
173	Microdochectomy Breast
174	Surgery For Fracture Penis
175	Parastomal Hernia
176	Revision Colostomy
177	Prolapsed Colostomy- Correction
178	Laparoscopic Cardiomyotomy( Hellers)
179	Laparoscopic Pyloromyotomy( Ramstedt)
180	Operations On Bartholin's Glands (cyst)
181	Incision Of The Ovary
182	Insufflations Of The Fallopian Tubes
183	Other Operations On The Fallopian Tube
184	Conisation Of The Uterine Cervix
185	Therapeutic Curettage With Colposcopy.
186	Therapeutic Curettage With Biopsy
187	Therapeutic Curettage With Diathermy
188	Therapeutic Curettage With Cryosurgery
189	Laser Therapy Of Cervix For Various Lesions Of Uterus
190	Other Operations On The Uterine Cervix
191	Incision Of The Uterus (hysterectomy)
192	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
193	Incision Of Vagina
194	Incision Of Vulva
195	Culdotomy
196	Salpingo-oophorectomy Via Laparotomy
197	Endoscopic Polypectomy
198	Hysteroscopic Removal Of Myoma
199	D&C –
200	Hysteroscopic Resection Of Septum
201	Thermal Cauterisation Of Cervix
202	Hysteroscopic Adhesiolysis
203	Polypectomy Endometrium
204	Hysteroscopic Resection Of Fibroid

205	Lletzt
206	Conization
207	Polypectomy Cervix
208	Hysteroscopic Resection Of Endometrial Polyp
209	Vulval Wart Excision
210	Laparoscopic Paraovarian Cyst Excision
211	Uterine Artery Embolization
212	Laparoscopic Cystectomy
213	Hymenectomy (Imperforate Hymen)
214	Endometrial Ablation
215	Vaginal Wall Cyst Excision
216	Vulval Cyst Excision
217	Laparoscopic Paratubal Cyst Excision
218	Repair of Vagina (Vaginal Atresia)
219	Hysteroscopy, Removal Of Myoma
220	Turbt
221	Ureterocoele Repair - Congenital Internal
222	Vaginal Mesh For Pop
223	Laparoscopic Myomectomy
224	Surgery For Sui
225	Repair Recto- Vagina Fistula
226	Pelvic Floor Repair ( Excluding Fistula Repair)
227	URS + LL
228	Laparoscopic Oophorectomy
229	Percutaneous Cordotomy
230	Intrathecal Baclofen Therapy
231	Entrapment Neuropathy Release
232	Diagnostic Cerebral Angiography
233	Vp Shunt
234	Ventriculoatrial Shunt
235	Radiotherapy For Cancer
236	Cancer Chemotherapy
237	IV Push Chemotherapy
238	HBI - Hemibody Radiotherapy
239	Infusional Targeted Therapy
240	SRT - Stereotactic Arc Therapy
241	Sc Administration Of Growth Factors
242	Continuous Infusional Chemotherapy
243	Infusional Chemotherapy
244	CCRT - Concurrent Chemo + Rt
245	2D Radiotherapy
246	3D Conformal Radiotherapy
247	IGRT - Image Guided Radiotherapy
248	IMRT - Step & Shoot
249	IMRT – DMLC
250	Rotational Arc Therapy

251	Tele Gamma Therapy
252	FSRT - Fractionated Srt
253	VMAT - Volumetric Modulated Arc Therapy
254	SBRT - Stereotactic Body Radiotherapy
255	Helical Tomotherapy
256	SRS - Stereotactic Radiosurgery
257	X - Knife Srs
258	GammaknifeSrs
259	TBI - Total Body Radiotherapy
260	Intraluminal Brachytherapy
261	TSET - Total Electron Skin Therapy
262	Extracorporeal Irradiation Of Blood Products
263	Telecobalt Therapy
264	Teleseism Therapy
265	External Mould Brachytherapy
266	Interstitial Brachytherapy
267	Intracavity Brachytherapy
268	3D Brachytherapy
269	Implant Brachytherapy
270	Intravesical Brachytherapy
271	Adjuvant Radiotherapy
272	After loading Catheter Brachytherapy
273	Conditioning Radiotherapy For Bmt
274	Extracorporeal Irradiation to The Homologous Bone Grafts
275	Radical Chemotherapy
276	Neoadjuvant Radiotherapy
277	LDR Brachytherapy
278	Palliative Radiotherapy
279	Radical Radiotherapy
280	Palliative Chemotherapy
281	Template Brachytherapy
282	Neoadjuvant Chemotherapy
283	Induction Chemotherapy
284	Consolidation Chemotherapy
285	Maintenance Chemotherapy
286	HDR Brachytherapy
287	Incision And Lancing Of A Salivary Gland And A Salivary Duct
288	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
289	Resection Of A Salivary Gland
290	Reconstruction Of A Salivary Gland And A Salivary Duct
291	Other Operations On The Salivary Glands And Salivary Ducts

292	Other Incisions Of The Skin And Subcutaneous Tissues
293	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
294	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
295	Other Excisions Of The Skin And Subcutaneous Tissues
296	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
297	Free Skin Transplantation, Donor Site
298	Free Skin Transplantation, Recipient Site
299	Revision Of Skin Plasty
300	Other Restoration and Reconstruction Of The Skin And Subcutaneous Tissues
301	Chemotherapy To the Skin
302	Destruction Of Diseased Tissue in The Skin And Subcutaneous Tissues
303	Reconstruction Of Deformity/defect In Nail Bed
304	Excision Of Bursitis
305	Tennis Elbow Release
306	Incision, Excision and Destruction Of Diseased Tissue Of The Tongue
307	Partial Glossectomy
308	Glossectomy
309	Reconstruction Of the Tongue
310	Other Operations On The Tongue
311	Surgery For Cataract
312	Incision Of Tear Glands
313	Other Operations On The Tear Ducts
314	Incision Of Diseased Eyelids
315	Excision And Destruction Of Diseased Tissue Of The Eyelid
316	Operations On The Canthus And Epicanthus
317	Corrective Surgery For Entropion And Ectropion
318	Corrective Surgery For Blepharoptosis
319	Removal Of A Foreign Body From The Conjunctiva
320	Removal Of A Foreign Body From The Cornea
321	Incision Of The Cornea
322	Operations For Pterygium
323	Other Operations On The Cornea
324	Removal Of A Foreign Body From The Lens Of The Eye
325	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
326	Removal Of A Foreign Body From The Orbit And Eyeball

327	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
328	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
329	Diathermy/cryotherapy To Treat Retinal Tear
330	Anterior Chamber Paracentesis.
331	Anterior Chamber Cyclodiathermy
332	Anterior Chamber Cyclocryotherapy
333	Anterior Chamber Goniotomy
334	Anterior Chamber Trabeculotomy
335	Anterior Chamber Filtering
336	Allied Operations to Treat Glaucoma
337	Enucleation Of Eye Without Implant
338	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
339	Laser Photocoagulation To Treat Retinal Tear
340	Biopsy Of Tear Gland
341	Treatment Of Retinal Lesion
342	Surgery For Meniscus Tear
343	Incision On Bone, Septic And Aseptic
344	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
345	Suture And Other Operations On Tendons And Tendon Sheath
346	Reduction Of Dislocation Under Ga
347	Arthroscopic Knee Aspiration
348	Surgery For Ligament Tear
349	Surgery For Hemoarthrosis / pyoarthrosis
350	Removal Of Fracture Pins/nails
351	Removal Of Metal Wire
352	Closed Reduction On Fracture, Luxation
353	Reduction Of Dislocation Under GA
354	Epiphyseolysis With Osteosynthesis
355	Excision Of Various Lesions In Coccyx
356	Arthroscopic Repair Of Acl Tear Knee
357	Arthroscopic Repair Of Pcl Tear Knee
358	Tendon Shortening
359	Arthroscopic Meniscectomy - Knee
360	Treatment Of Clavicle Dislocation
361	Haemarthrosis Knee- Lavage
362	Abscess Knee Joint Drainage
363	Carpal Tunnel Release
364	Closed Reduction Of Minor Dislocation
365	Repair Of Knee Cap Tendon
366	Orif With K Wire Fixation- Small Bones
367	Release Of Midfoot Joint

368	Orif With Plating- Small Long Bones
369	Implant Removal Minor
370	Closed Reduction And External Fixation
371	Arthrotomy Hip Joint
372	Syme's Amputation
373	Arthroplasty
374	Partial Removal Of Rib
375	Treatment Of Sesamoid Bone Fracture
376	Shoulder Arthroscopy / Surgery
377	Elbow Arthroscopy
378	Amputation Of Metacarpal Bone
379	Release Of Thumb Contracture
380	Incision Of Foot Fascia
381	Partial Removal Of Metatarsal
382	Repair / Graft Of Foot Tendon
383	Revision/removal Of Knee Cap
384	Exploration Of Ankle Joint
385	Remove/graft Leg Bone Lesion
386	Repair/graft Achilles Tendon
387	Remove Of Tissue Expander
388	Biopsy Elbow Joint Lining
389	Removal Of Wrist Prosthesis
390	Biopsy Finger Joint Lining
391	Tendon Lengthening
392	Treatment Of Shoulder Dislocation
393	Lengthening Of Hand Tendon
394	Removal Of Elbow Bursa
395	Fixation Of Knee Joint
396	Treatment Of Foot Dislocation
397	Surgery Of Bunion
398	Tendon Transfer Procedure
399	Removal Of Knee Cap Bursa
400	Treatment Of Fracture Of Ulna
401	Treatment Of Scapula Fracture
402	Removal Of Tumor Of Arm Under GA
403	Removal of Tumor of Arm under RA
404	Removal of Tumor Of Elbow Under GA
405	Removal of Tumor Of Elbow Under RA
406	Repair Of Ruptured Tendon
407	Decompress Forearm Space
408	Revision Of Neck Muscle (torticollis Release )
409	Lengthening Of Thigh Tendons
410	Treatment Fracture Of Radius & Ulna
411	Repair Of Knee Joint
412	External Incision And Drainage In The

	Region Of The Mouth.
413	External Incision And Drainage in the Region Of the Jaw.
414	External Incision And Drainage in the Region Of the Face.
415	Incision Of The Hard And Soft Palate
416	Excision And Destruction Of Diseased Hard Palate
417	Excision And Destruction of Diseased Soft Palate
418	Incision, Excision And Destruction In The Mouth
419	Other Operations In The Mouth
420	Excision Of Fistula-in-ano
421	Excision Juvenile Polyps Rectum
422	Vaginoplasty
423	Dilatation Of Accidental Caustic Stricture Oesophageal
424	Presacral Teratomas Excision
425	Removal Of Vesical Stone
426	Excision Sigmoid Polyp
427	Sternomastoid Tenotomy
428	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
429	Excision Of Soft Tissue Rhabdomyosarcoma
430	High Orchidectomy For Testis Tumours
431	Excision Of Cervical Teratoma
432	Rectal myomectomy
433	Rectal Prolapse (delorme's Procedure)
434	Detorsion Of Torsion Testis
435	Eua + Biopsy Multiple Fistula In Ano
436	Construction Skin Pedicle Flap
437	Gluteal Pressure Ulcer-excision
438	Muscle-skin Graft, Leg
439	Removal Of Bone For Graft
440	Muscle-skin Graft Duct Fistula
441	Removal Cartilage Graft
442	Myocutaneous Flap
443	Fibro Myocutaneous Flap
444	Breast Reconstruction Surgery After Mastectomy
445	Sling Operation For Facial Palsy
446	Split Skin Grafting Under Ra
447	Wolfe Skin Graft
448	Plastic Surgery To The Floor Of The Mouth Under Ga
449	Thoracoscopy And Lung Biopsy
450	Excision Of Cervical Sympathetic Chain Thoracoscopic
451	Laser Ablation Of Barrett's Oesophagus

452	Pleurodesis
453	Thoracoscopy And Pleural Biopsy
454	Ebus + Biopsy
455	Thoracoscopy Ligation Thoracic Duct
456	Thoracoscopy Assisted Empyema Drainage
457	Haemodialysis
458	Lithotripsy/nephrolithotomy For Renal Calculus
459	Excision Of Renal Cyst
460	Drainage Of Pyonephrosis Abscess
461	Drainage Of Perinephric Abscess
462	Incision Of The Prostate
463	Transurethral Excision And Destruction Of Prostate Tissue
464	Transurethral And Percutaneous Destruction Of Prostate Tissue
465	Open Surgical Excision And Destruction Of Prostate Tissue
466	Radical Prostatovesiculectomy
467	Other Excision And Destruction Of Prostate Tissue
468	Operations On The Seminal Vesicles
469	Incision And Excision Of Periprostatic Tissue
470	Other Operations On The Prostate
471	Incision Of The Scrotum And Tunica Vaginalis Testis
472	Operation On A Testicular Hydrocele
473	Excision And Destruction Of Diseased Scrotal Tissue
474	Other Operations On The Scrotum And Tunica Vaginalis Testis
475	Incision Of The Testes
476	Excision And Destruction Of Diseased Tissue Of The Testes
477	Unilateral Orchidectomy
478	Bilateral Orchidectomy
479	Surgical Repositioning Of An Abdominal Testis
480	Reconstruction Of The Testis
481	Implantation, Exchange And Removal Of A Testicular Prosthesis
482	Other Operations On The Testis
483	Excision In The Area Of The Epididymis
484	Operations On The Foreskin
485	Local Excision And Destruction Of Diseased Tissue Of The Penis
486	Amputation Of The Penis
487	Other Operations On The Penis
488	Cystoscopic Removal Of Stones

489	Lithotripsy
490	Biopsy Of Temporal Artery For Various Lesions
491	External Arterio-venous Shunt
492	Av Fistula - Wrist
493	Ursl With Stenting
494	Ursl With Lithotripsy
495	Cystoscopic Litholapaxy
496	Eswl
497	Bladder Neck Incision
498	Cystoscopy & Biopsy
499	Cystoscopy And Removal Of Polyp
500	Suprapubic Cystostomy
501	Percutaneous Nephrostomy
502	Cystoscopy And "sling" Procedure
503	Tuna- Prostate
504	Excision Of Urethral Diverticulum
505	Removal Of Urethral Stone
506	Excision Of Urethral Prolapse
507	Mega-ureter Reconstruction
508	Kidney Renoscopy And Biopsy
509	Ureter Endoscopy And Treatment
510	Vesical Ureteric Reflux Correction
511	Surgery For Pelvic Ureteric Junction Obstruction
512	Anderson Hynes Operation
513	Kidney Endoscopy And Biopsy
514	Paraphimosis Surgery
515	Injury Prepuce- Circumcision
516	Frenula Tear Repair
517	Meatotomy For Meatal Stenosis
518	Surgery For Fournier's Gangrene Scrotum
519	Surgery Filarial Scrotum
520	Surgery For Watering Can Perineum
521	Repair Of Penile Torsion
522	Drainage Of Prostate Abscess
523	Orchiectomy
524	Cystoscopy And Removal Of Fb
525	RF Ablation Heart
526	RF Ablation Uterus
527	RF Ablation Varicose Veins
528	Percutaneous nephrolithotomy (PCNL)
529	Laryngoscopy Direct Operative with Biopsy
530	Treatment of Fracture of Long Bones
531	Treatment of Fracture of Short Bones
532	Treatment of Fracture of Foot

533	Treatment of Fracture of Hand
534	Treatment of Fracture of Wrist
535	Treatment of Fracture of Ankle
536	Treatment of Fracture of Clavicle
537	Chalazion Surgery



#### ANNEXURE IV – List of Hospitals where Claim will not be admitted

Hospital Name	Address
Nulife Hospital And Maternity Centre	1616 Outram Lines,Kingsway Camp,Guru Teg Bahadur Nagar , New Delhi , Delhi
Taneja Hospital	F-15,Vikas Marg, Preet Vihar , New Delhi , Delhi
Shri Komal Hospital & Dr.Saxena's Nursing Home	Opp. Radhika Cinema,Circular Road , Rewari , Haryana
Sona Devi Memorial Hospital & Trauma Centre	Sohna Road, Badshahpur , Gurgaon , Haryana
Amar Hospital	Sector-70,S.A.S.Nagar, Mohali, Sector 70 , Mohali , Punjab
Brij Medical Centre	K K 54, Kavi Nagar , Ghaziabad , Uttar Pradesh
Famliy Medicare	A-55,Sector 61, Rajat Vihar Sector 62 , Noida , Uttar Pradesh
Jeevan Jyoti Hospital	162,Lowther Road, Bai Ka Bagh , Allahabad , Uttar Pradesh
City Hospital & Trauma Centre	C-1,Cinder Dump Complex,Opposite Krishna Cinema Hall,Kanpur Road, Alambagh , Lucknow , Uttar Pradesh
Dayal Maternity & Nursing Home	No.953/23,D.C.F.Chowk, DLF Colony , Rohtak , Haryana
Metas Adventist Hospital	No.24, Ring-Road,Athwalines, Surat , Surat , Gujarat
Surgicare Medical Centre	Sai Dwar Oberoi Complex,S.A.B.T.V.Lane Road,Lokhandwala,Near Laxmi Industrial Estate, Andheri , Mumbai , Maharashtra
Paramount General Hospital & I.C.C.U.	Laxmi Commercial Premises,Andheri Kurla Road , Andheri , Mumbai , Maharashtra
Gokul Hospital	Thakur Complex , Kandivali East , Mumbai , Maharashtra
Shree Sai Hospital	Gokul Nagri I,Thankur Complex,Western Express Highway, Kandivali East , Mumbai , Maharashtra
Shreedevi Hospital	Akash Arcade,Bhanu Nagar,Near Bhanu Sagar Theatre,Dr.Deepak Shetty Road, Kalyan D.C. , Thane , Maharashtra
Saykhedkar Hospital And Research Centre Pvt. Ltd.	Trimurthy Chowk,Kamatwada Road,Cidco Colony , Nashik , Maharashtra
Arpan Hospital And Research Centre	No.151/2,Imli Bazar,Near Rajwada, Imli Bazar , Indore , Madhya Pradesh
Ramkrishna Care Hospital	Aurobindo Enclave,Pachpedhi Naka,Dhamtri Road,National Highway No 43, Raipur , Chhattisgarh
Gupta Multispeciality Hospital	B-20, Vivek Vihar , New Delhi , Delhi
R.K.Hospital	3C/59,BP,Near Metro Cinema, New Industrial Township 1 , Faridabad , Haryana
Prakash Hospital	D -12,12A,12B,Noida, Sector 33 , Noida , Uttar Pradesh
Aryan Hospital Pvt. Ltd.	Old Railway Road,Near New Colony, New Colony , Gurgaon , Haryana
Medilink Hospital Research Centre Pvt. Ltd.	Near Shyamal Char Rasta,132, Ring Road, Satellite , Ahmedabad , Gujarat
Mohit Hospital	Khoya B-Wing,Near National Park,Borivali(E), Kandivali West , Mumbai , Maharashtra
Scope Hospital	628,Niti Khand-I, Indirapuram , Ghaziabad , Uttar Pradesh
Agarwal Medical Centre	E-234,- , Greater Kailash 1 , New Delhi , Delhi
Oxygen Hospital	Bhiwani Stand, Durga Bhawan , Rohtak , Haryana
Prayag Hospital & Research Centre Pvt. Ltd.	J-206 A/1, Sector 41 , Noida , Uttar Pradesh
Palwal Hospital	Old G.T. Road,Near New Sohna Mod, Palwal , Haryana
B.K.S. Hospital	No.18,1st Cross,Gandhi Nagar, Adyar , Bellary , Karnataka
East West Medical Centre	No.711,Sector 14, Sector 14 , Gurgaon , Haryana
Jagtap Hospital	Anand Nagar,Sinhgood Road , Anandnagar , Pune , Maharashtra
Dr. Malwankar's Romeen Nursing Home	Ganesh Marg,Tagore Nagar , Vikhroli East , Mumbai , Maharashtra

<b>Hospital Name</b>	<b>Address</b>
Noble Medical Centre	SVP Road, Borivali West , Mumbai , Maharashtra
Rama Hospital	Sonepat Road,Bahalgarh, Sonipat , Haryana
S.B.Nursing Home & ICU	Lake Bloom 16,17,18 Opposite Solaris Estate, L.T.Gate No.6,Tunga Gaon, Saki-Vihar Road, Powai , Mumbai , Maharashtra
Saraswati Hospital	Divya Smruti Building, 1st Floor, Opp Toyota Showroom, Malad Link Road, Malad West , Mumbai , Maharashtra
Shakuntla Hospital	3-B Tashkant Marg,Near St. Joseph Collage, Allahabad , Uttar Pradesh
Mahaveer Hospital & Trauma Centre	76-E,Station Road, Panki , Kanpur , Uttar Pradesh
Eashwar Lakshmi Hospital	Plot No. 9,Near Sub Registrar Office, Gandhi Nagar , Hyderabad , Andhra Pradesh
Amrapali Hospital	Plot No. NH-34,P-2,Omega -1, Greater Noida , Noida , Uttar Pradesh
Hardik Hospital	29c,Budh Bazar, Vikas Nagar , New Delhi , Delhi
Jabalpur Hospital & Research Centre Pvt Ltd	Russel Crossing,Naptier Town, Jabalpur , Madhya Pradesh
Panvel Hospital	Plot No. 260A,Uran Naka, Old Panvel , Navi Mumbai , Maharashtra
Santosh Hospital	L-629/631,Hapur Road, Shastri Nagar , Meerut , Uttar Pradesh
Sona Medical Centre	5/58,Near Police Station, Vikas Nagar , Lucknow , Uttar Pradesh
City Super Speciality Hospital	Near Mohan Petrol Pump,Gohana Road, Rohtak , Haryana
Navjeevan Hospital & Maternity Centre	753/21,Madanpuri Road, Near Pataudi Chowk , Gurgaon , Haryana
Abhishek Hospital	C-12,New Azad Nagar, Kanpur , Kanpur , Uttar Pradesh
Raj Nursing Home	23-A, Park Road , Allahabad , Uttar Pradesh
Saras Healthcare Pvt Ltd.	K-112, SEC-12 ,Pratap Vihar , Ghaziabad , Uttar Pradesh
Getwell Soon Multispeciality Institute Pvt Ltd	S-19, Shalimar Garden Extn. , Near Dayanand Park, Sahibabad , Ghaziabad , Uttar Pradesh
Shivalik Medical Centre Pvt Ltd	A-93, Sector 34 , Noida , Uttar Pradesh
Aakanksha Hospital	126, Aaradhnagar Soc,B/H. Bhulkabhavan School, Aanand-Mahal Rd. , Adajan , Surat , Gujarat
Abhinav Hospital	Harsh Apartment,Nr Jamna Nagar Bus Stop, Goddod Road , Surat , Gujarat
Adhar Ortho Hospital	Dawer Chambers,Nr. Sub Jail, Ring Road , Surat , Gujarat
Aris Care Hospital	A 223-224, Mansarovar Soc,60 Feet, Godadara Road , Surat , Gujarat
Arzoo Hospital	Opp. L.B. Cinema, Bhatar Rd. , Surat , Gujarat
Auc Hospital	B-44, Gujarat Housing Board, Pandeshara , Surat , Gujarat
Dharamjivan General Hospital & Trauma Centre	Karmayogi - 1, Plot No. 20/21, Near Piyush Point, Pandesara , Surat , Gujarat
Dr. Santosh Basotia Hospital	Bhatar Road , Bhatar Road , Surat , Gujarat
God Father Hosp.	344, Nandvan Soc., B/H. Matrushakti Soc. , Puna Gam , Surat , Gujarat
Govind-Prabha Arogya Sankool	Opp. Ratna-Sagar Vidhyalaya,Kaji Medan, Gopipura , Surat , Gujarat
Hari Milan Hospital	L H Road , Surat , Gujarat
Jaldhi Ano-Rectal Hospital	103, Payal Apt., Nxt To Rander Zone Office, Tadwadi , Surat , Gujarat
Jeevan Path Gen. Hospital	2Nd. Fl., Dwarkesh Nagri, Nr. Laxmi Farsan, Sayan , Surat , Gujarat
Kalrav Children Hospital	Yashkamal Complex, Nr. Jivan Jyot, Udhna , Surat , Gujarat
Kanchan General Surgical Hospital	Plot No. 380, Ishwarnagar Soc, Bhamroli-Bhatar, Pandesara , Surat , Gujarat
Krishnavati General Hospital	Bamroli Road , Surat , Gujarat

<b>Hospital Name</b>	<b>Address</b>
Niramayam Hosptial & Prasutigruah	Shraddha Raw House, Near Natures Park , Surat , Gujarat
Patna Hospital	25, Ashapuri Soc - 2, Bamroli Road, Surat , Gujarat
Poshia Children Hospital	Harekrishan Shoping Complex 1St Floor, Varachha Road , Surat , Gujarat
R.D Janseva Hospital	120 Feet Bamroli Road, Pandesara , Surat , Gujarat
Radha Hospital & Maternity Home	239/240 Bhagunagar Society, Opp Hans Society, L H Road, Varachha Road, Surat , Gujarat
Santosh Hospital	L H Road , Varachha , Surat , Gujarat
Sparsh Multy Specality Hospital & Trauma Care Center	G.I.D.C Road, Nr Udhana Citizan Co-Op.Bank , Surat , Gujarat

Notes:

1. For an updated list of Hospitals, please visit the Company's website.
2. Only in case of a medical emergency, Claims would be payable if admitted in the above Hospitals on a reimbursement basis.