

## शिखर इन्स्योरेन्स कं. लि.

शिखर बिज सेन्टर, (पाचौ, छैठौ र सातौ तल्ला) थापाथली काठमाडौ, पो.ब.नं.१९१३३ काठमाडौ, नेपाल फोन नं. ४२४६१०१, ४२४६१०२, पयाक्स : ४२४६१०३

## स्वास्थ्य बीमाको अनुसूची / HEALTH INSURANCE SCHEDULE

बीमितको	नाम	1	Name	of	Insured	:

M/S

BIRAT NEPAL MEDICAL TRUST(BNMT)

बीमितको ठेगाना / Address of The Insured :

LAZIMPAT-02, KATHMANDU

शहर / City

: NEPAL

फोन नं. /Phone No: 014436434

मो. नं. /Mobile No.: 9849948377

इमेल /Email ID : scgurung@bnmt.org.np

नागरीकता नं. /CitizenshipNo.: LIST ATTACHED

प्यान नं. /Pan No. : 600842576

पहिलोबीमाको मिति / Policy Since:

बीमा अवधि / Policy Period:

देखि / Start Date From :

29/11/2017

सम्म / End Date To

28/11/2018

पर्वबीमालेख नं. / Previous Pol No :

बीमाको किसिम. / Type of Policy : Group

बीमाङ् / Sum Insured

बीमालेख नं. / Policy No. : 14/08/05/2101/01/206

अभिकर्ता कोड / D.O./ Agency : 0078/000

जारी स्थान / Issue At

: HEAD OFFICE

जारी मिति / Issue Date

: 30/11/2017

बिल नं. / Bill No.

: 1000017333

रसिद नं. / Receipt No

नविकरण नं. / Renewal No.

/DHS ID डि एच एस

बीमाशुल्क गणना / Premium Calculation:

साधारण बीमाशल्क / Basic Premium :

Rs.330,666.00

दावी नगरेवापत छुट / No Claim Dis :

Rs.0.00

दावी गरेवापत थप / Claim Loading :

Rs.0.00

टिकट दस्तुर / Stamp Duty

Rs.20.00

म्.अ.कर (१३%) /VAT (13%)

Rs.42,989.18

जम्मा बीमाशुल्क /Total Premium

Rs.373,675.18

विद्यमान रोगको घोषणा

/ Pre-existing Declaration:

बीमितको विवरण / Details of Insured :

as per schedule attached.

Name of Insured / नाम	DoB /जन्म मिति	Relation / नाता	Occupation / पेशा	Sum Insured / बीमाङ्क रु.
AS PER ATTACHED LIST				

कैफियत /Remarks

MAXIMUM LIMIT OF INDEMNITY WILL NOT EXCEED RS.(AS PER ATTACHED) /- AND PRE EXISITING DISEASE ARE COVERED. TERMS AND CONDITIONS ATTACHEI



## लाभ तथा सुरक्षा / Benefits and Coverage

S.N. / ऋ.सं.	Benefits / लाभहरु	Sum Insured Covered / बीमाङ्ग रकम रु
1. / 南.	Inpatient Treatment/ अन्तरङ्ग बिरामीको रुपमा गरिएको उपचार	100 % of SI / बीमाङ्क रकमको १०० %
2. / ख.	Day Care Procedures Treatment/ दिनमा गरिने स्याहार प्रकृया	100 % of SI / बीमाङ्क रकमको १०० %
3. / п.	Pre Hospitalization Expense/ अस्पताल भर्ना पूर्वको खर्च	30 days / बढीमा ३० दिन सम्म
4. / घ.	Post Hospitalization Expense/ अस्पताल भर्ना पछिको खर्च	60 days / बढीमा ६० दिन सम्म
5. / इ.	Floater Cover / प्रवहन सूरक्षा	100 % of SI / बीमाङ्क रकमको १०० %

Deductible Excess /	बीमा अर्न्तगत नपाइने (अधिक)	24 hrs Hospitalization /	२४ घण्टासम्म अस्पताल भर्ना भई गरेको खर्च

For, Shikhar Insurance Co. Ltd.

Authorised Signature

प्रार्थना शाही

शाखा प्रमुख

Name of Staff	Designation	DOB	AGP	Sum I = 3,00,000.00	
			285	Health Premium	
Suman Chandra Gurung	Executive Director	10/01/1966	51		8,564.00
Dr Kulesh Bahadur Thapa	Country Representative	12/02/1959	58		10,362,00
Raghu Dhital	Program Manager	25/06/1970	47		6.906.00
Lekha Bahadur Gurung	Technical Advisor	09/08/1959	28		10,362.00
Rajesh Parajuli	HR and Admin Manager	07/07/1968	49		6 906 00
Laxmi Prasad Dahal	Finance Manager	29/01/1978	39		4.477.00
Saki Thapa	Adv. Networking and Res. Mob. Manager	14/12/1980	36		4 477 00
Kritika Dixit	Assistant Monitoring and Evaluation Manager	06/10/1990	27		3 397 00
Aroja Maskey	MHPSS Coordinator	26/08/1988	29		3.397.00
Soma Rai Sitling	Senior Admin, Assistant/Secretary	05/06/1979	38		4.477.00
Bibha Dhungel	Program Associate	02/04/1986	31		3.397.00
Mahesh Raj Chalise	Finance Officer	25/08/1983	34		3.397.00
Renu Bhandari	Office Assistant	17/08/1979	38		4.477.00
Pushpa Khadgi	Driver cum Messenger	20/12/1968	48		00.906.9
Dharma Jung Bhandari	Driver cum Messenger	26/09/1969	48		6,906.00
Mangal Singh Limbu	Driver cum Messenger	18/07/1961	56	7	10,362.00
Gyanendra Shrestha	Program Manager	23/10/1969	48		6.906.00
Ramesh Kumar Yadav	Monitoring and Evaluation Manager	26/11/1978	38		4 477 00
Ashok Thakur	Finance and Administration Officer	26/12/1967	49		6.906.00
Sovana Gurung	Administrative Assistant	31/03/1972	45		4.477.00
Mandira Achhami	Suport Staff	09/04/1977	40		4.477.00
Sharan Bahadur Shashankar	Driver cum Messenger	23/08/1977	40		4.477.00
Ram Deo Chaudhary	Program Manager	07/12/1961	55		8.564.00
Rajendra Dahal	Monitoring and Evaluation Manager	18/01/1966	52		
Mithilesh Prasad Shah	District Program Coordinator	09/02/1958	59		
Gyani Kumari K.C	Finance and Administration Officer	03/04/1970	47		C1 07-
Deepak Bahadur Malla	Program Manager	31/03/1970	47		16 906 00 AOR
Kaluman Tamang	Suport Staff	18/10/1968	49		
Shikha Upadhayaya Khatiwada	District Program Coordinator	06/10/1992	25		2 266 00

विसूत्र विवाद

30	Bhola Kai	Research Associate	08/10/1989	28	3,397.00
31	Chiniya Lama	District Coordinator	03/12/1975	41	4,477.00
32	Srijana Rayamajhi	Community Health Supervisor	21/01/1986	31	3,397.00
33	Dipesh Thapa	Community Health Supervisor	12/04/1990	27	3,397.00
34	Kiweta Bista	Community Health Supervisor	26/01/1990	27	3,397.00
35	Shanti Subedi	Community Health Supervisor	14/04/1978	39	4,477.00
36	Pushpa Narayan Chaudhary	Community Health Supervisor	17/02/1978	39	4,477.00
37	Sumana Thakuri	Community Health Supervisor	04/01/1978	39	4,477.00
38	Sajana Shrestha	District Coordinator	12/05/1987	30	3,397.00
39	Dipendra Panday	District Coordinator	06/12/1984	33	3,397.00
40	Uday Nath Yogi	District Program Coordinator	05/10/1967	20	0,906.00
41	Mukanda Raj Joshi	District Program Coordinator	31/10/1991	26	3,397.00
42	Jaya Narayan Mandal	District Program Coordinator	15/06/1959	58	10,362.00
43	Richa Deo	District Program Coordinator	12/06/1987	30	3,397.00
44	Rajesh Kumar Yadav	District Program Coordinator	27/05/2047	27	3,397.00
45	Ram Prasad Koirala	District Program Coordinator	20/07/1962	55	8,564.00
46	Laxman Manandhar	District Program Coordinator	29/03/1963	54	8,564.00
47	Shaligram Dahal	District Program Coordinator	23/04/1967	20	00.906,9
48	Poonam Bista	District Program Coordinator	01/01/1989	28	3,397.00
49	Ram Narayan Pandit	District Program Coordinator	10/08/1980	37	4,477.00
20	Manoj Kumar Sah	District Program Coordinator	19/09/1982	35	3,397.00
51	Koshish Raj Gautam	District Program Coordinator	26/10/1989	28	3,397.00
52	Gangaram Budhathoki	District Program Coordinator	14/02/1972	45	4,477,00
53	Sharaddha Acharya	District Program Coordinator	07/04/2050	24	2,255,00
54	Tara Prasad Aryal	District Program Coordinator	10/01/1992	25	2,255.00
55	Keshab Raj Ojha	District Program Coordinator	11/01/1990	27	3,397,00
99	Neera Gurung		16/01/1992	25	2,255.00
57	Bikram Chand		10/10/1991	26	3,397.00
58	prasanna Rai		03/11/1985	32	3,397.00
59	Nabin Kumar Yadav		25/01/1986	31	3,397.00
09	Govinda Majhi		28/04/1991	26	3,397.00
61	Yam Kumar Chaudhary	Finance and Administration Officer	18/09/1987	30	3,397.00
62	Shandhya Subedi		20/09/1995	22	2,255.00
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6,906.00		A Land of the land	BERE TOTAL					
49								
08/10/1968								date in the comment
Support Staff	To Application of Company of the Application of Company of the Application of Company of		The state of the s					
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Macaint No. 10000144

## Table of Benefits for Sum Insured of Rs. 3 Lakhs With PED

Features	Terms & Conditions
Family Definition	**Employee
Sum Insured	3,00,000
Age Bracket	Upto 58 years
1st And 2nd Year Exclusion	Waived for all
1st 30 Days Exclusion	Waived for all
Pre-Existing Disease Waiver	Waived for all
New Born Baby Coverage From Day 1	Up to Family Floater Sum Insured from Day 1
Room Rent Or Room Type Restriction	Single Standard AC Room
Pre And Post Hospitalization Coverage	30 days pre-hospitalization and 60 days post-hospitalization respectively.
Congenital Internal Disease	Covered
Midterm Inclusion Of Dependents	Only for newly married spouse and newly born children
	Attached 150 should be covered with or without pre-auth in
Day Care Procedures	network or non-network hospital; new medical procedures or
	drugs that replace hospitalization to be included as Day Care
Claims Intimation	No claim intimation required for reimbursement and Day care
	procedure claims.
Re-Imbursement Claims Reporting / Submitting Period	Claim reporting /submission period to be extended for 30 days
Limit On Any One Discood On A House	Hom the Date of Discharge
Lillin On Any One Disease Of Admen	No Capping

Sr. No.	List of Day Care Surgeries
1	Stapedotomy
2	Stapedectomy
3	Revision Of A Stapedectomy
4	Other Operations On The Auditory Ossicles
5	Myringoplasty (Type -I Tympanoplasty)
6	Tympanoplasty (Type - Tympanoplasty)  Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)
7	Revision Of A Tympanoplasty
8	Other Microsurgical Operations On The Middle Ear
9	
_	Myringotomy  Reverse 1 Of A Transaction Review
10	Removal Of A Tympanic Drain
11	Incision Of The Mastoid Process And Middle Ear
12	Mastoidectomy
13	Reconstruction Of The Middle Ear
14	Other Excisions Of The Middle And Inner Ear
15	Fenestration Of The Inner Ear
16	Revision Of A Fenestration Of The Inner Ear
17	Incision (Opening) And Destruction (Elimination) Of The Inner Ear
18	Other Operations On The Middle And Inner Ear
19	Excision And Destruction Of Diseased Tissue Of The Nose
20	Operations On The Turbinates (Nasal Concha)
21	Other Operations On The Nose
22	Nasal Sinus Aspiration
23	Incision Of Tear Glands
24	Other Operations On The Tear Ducts
25	Incision Of Diseased Eyelids
26	Excision And Destruction Of Diseased Tissue Of The Eyelid
27	Operations On The Canthus And Epicanthus
28	Corrective Surgery For Entropion And Ectropion
29	Corrective Surgery For Blepharoptosis
30	Removal Of A Foreign Body From The Conjunctiva
31	Removal Of A Foreign Body From The Cornea
32	Incision Of The Cornea
33	Operations For Pterygium
34	Other Operations On The Cornea
35	Removal Of A Foreign Body From The Lens Of The Eye
36	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
37	Removal Of A Foreign Body From The Orbit And Eyeball
38	Operation Of Cataract
39	
	Incision Of A Pilonidal Sinus
40	Other Incisions Of The Skin And Subcutaneous Tissues
41	Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
42	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
43	Other Excisions Of The Skin And Subcutaneous Tissues
44	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
45	Free Skin Transplantation, Donor Site
46	Free Skin Transplantation, Recipient Site
47	Revision Of Skin Plasty
48	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
49	Chemosurgery To The Skin
50	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
51	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
52	Partial Glossectomy
53	Glossectomy
54	Reconstruction Of The Tongue
55	Other Operations On The Tongue
56	Incision And Lancing Of A Salivary Gland And A Salivary Duct
57	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
58	Resection Of A Salivary Gland
59	Reconstruction Of A Salivary Gland And A Salivary Duct
60	Other Operations On The Salivary Glands And Salivary Ducts
61	External Incision And Drainage In The Region Of The Mouth, Jaw And Face
62	Incision Of The Hard And Soft Palate
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63	Excision And Destruction Of Diseased Hard And Soft Palate

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64	Incision, Excision And Destruction In The Mouth
65	Plastic Surgery To The Floor Of The Mouth
66	Palatoplasty
67	Other Operations In The Mouth
68	Transoral Incision And Drainage Of A Pharyngeal Abscess
69	Tonsillectomy Without Adenoidectomy
70	Tonsillectomy With Adenoidectomy
71	Excision And Destruction Of A Lingual Tonsil
72	Other Operations On The Tonsils And Adenoids
73	Incision On Bone, Septic And Aseptic
74	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
75	Suture And Other Operations On Tendons And Tendon Sheath
76	Reduction Of Dislocation Under Ga
77	Arthroscopic Knee Aspiration
78	Incision Of The Breast
79	Operations On The Nipple
80	Incision And Excision Of Tissue In The Perianal Region
81	Surgical Treatment Of Anal Fistulas
82	Surgical Treatment Of Haemorrhoids
83	Division Of The Anal Sphincter (Sphincterotomy)
84	Other Operations On The Anus
85	Ultrasound Guided Aspirations
86	Sclerotherapy Etc
87	Incision Of The Ovary
88	Insufflation Of The Fallopian Tubes
89	
	Other Operations On The Fallopian Tube
90	Dilatation Of The Cervical Canal
91	Conisation Of The Uterine Cervix
92	Other Operations On The Uterine Cervix
93	Incision Of The Uterus (Hysterotomy)
94	Therapeutic Curettage
95	Culdotomy
96	Incision Of The Vagina
97	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
98	Incision Of The Vulva
99	Operations On Bartholin'S Glands (Cyst)
	Incision Of The Prostate
101	Transurethral Excision And Destruction Of Prostate Tissue
102	Transurethral And Percutaneous Destruction Of Prostate Tissue
103	Open Surgical Excision And Destruction Of Prostate Tissue
104	Radical Prostatovesiculectomy
105	Other Excision And Destruction Of Prostate Tissue
106	Operations On The Seminal Vesicles
107	Incision And Excision Of Periprostatic Tissue
108	Other Operations On The Prostate
109	Incision Of The Scrotum And Tunica Vaginalis Testis
110	Operation On A Testicular Hydrocele
111	Excision And Destruction Of Diseased Scrotal Tissue
112	Plastic Reconstruction Of The Scrotum And Tunica Vaginalis Testis
113	Other Operations On The Scrotum And Tunica Vaginalis Testis
114	Incision Of The Testes
115	Excision And Destruction Of Diseased Tissue Of The Testes
	Unilateral Orchidectomy
	Bilateral Orchidectomy
	Orchidopexy
	Abdominal Exploration In Cryptorchidism
100	
	Surgical Repositioning Of An Abdominal Testis
121	Reconstruction Of The Testis
	Implantation, Exchange And Removal Of A Testicular Prosthesis
123	Other Operations On The Testis
	Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord
	Excision In The Area Of The Epididymis
	Epididymectomy
127	Reconstruction Of The Spermatic Cord

प्रार्थना शाही