



## Group Activ Health – Certificate of Insurance

|  |  |                              |  |
|--|--|------------------------------|--|
| Policy Issuing Office  | Aditya Birla Health Insurance Company Limited, 10th Floor, R-Tech Park, Nirlon Compound, Goregaon-East, Mumbai-400063              | Policy Servicing Office      | Aditya Birla Health Insurance Company Limited, 7th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West - 400615 |
| Name of Insured Person and Residential Address of Insured Person | Senthil Kumar A<br>NO 91 ROYAR THOPPU<br>SRIRAMA PURAM null null<br>SRIRANGAM - NEAR ROYAR<br>THOPPU TAMILNADU<br>TAMILNADU 620006 | Unique Identification Number | IN5843829  |
| Product Name   | <b>Group Activ Health</b>  | Member ID                    |  |

|                    |                        |
|--------------------|------------------------|
| Certificate Number | GHI-TB-OL-21-IN5843829 |
|--------------------|------------------------|

|                            |                     |
|----------------------------|---------------------|
| <b>Period of Insurance</b> |                     |
| Inception Date             | 00:01hrs 28/09/2021 |
| End Date                   | 23:59hrs 27/09/2022 |
| Individual/Family Floater  | Family Floater      |

**This Cover shall be valid for the period of Insurance mentioned herein unless cancelled in accordance with the Policy's Terms and Conditions.**

### Insured Person Detail

| Insured Person     | Date of Birth | Gender | Nominee | Relationship | Sum Insured |
|--------------------|---------------|--------|---------|--------------|-------------|
| Senthil Kumar A    | 20/07/1966    | Male   | Nalina  | Spouse       | 1000000     |
| Nalina S           | 22/08/1971    | Female |         |              |             |
| 2 Child            | 01/01/2020    | Male   |         |              |             |
| Duraai Ayyaswamy S | 14/06/2000    | Male   |         |              |             |
| Duraai Ayyaswamy S | 14/06/2000    | Male   |         |              |             |

|                            |                        |
|----------------------------|------------------------|
| <b>Benefit Description</b> |                        |
| Group Mediclaim            | Refer Coverage Details |

|                          |                   |
|--------------------------|-------------------|
| <b>Policy Exclusions</b> |                   |
| Group Mediclaim          | As per Annexure I |

#### Premium Details

| Particulars          | Amount (Rs.) |
|----------------------|--------------|
| Net Premium          | 18105.93     |
| CGST @ 9%            | 0.00         |
| SGST/UTGST @ 9%      | 0.00         |
| IGST @ 18%           | 3259.07      |
| Gross Premium        | 21365.00     |
| Premium Payment Mode | Annual       |

GST Registration No. : 27AANCA4062G1ZN      Category : General Insurance      SAC Code : 997133

#### Claim Process

|  |                            |  |
|--|----------------------------|--|
| Please contact us through any of these Modes | Address for Correspondence | Aditya Birla Health Insurance Company Limited, 5th floor, C building, Modi Business Centre, Kasarvadavali, Mumbai, Thane West - 400615 |
|  | Contact Number             | 1800 270 7000  |
|  | Email ID                   | care.healthinsurance@adityabirlacapital.com  |

**This group master policy bearing policy no. 71-21-00014-00-00 has been issued in the name of Bajaj Finance Limited with start date 01/05/2021 and expiry date 30/04/2022**

#### Grievance Redressal

In case of a grievance, the Insured Person/ Policyholder can contact Us with the details through Our website:

<https://www.adityabirlacapital.com/healthinsurance>

Toll Free Number : 1800 270 7000

Email: [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

Address: Any of Our Branch office or Corporate office

For senior citizens, please contact the respective branch office of the Company or call at 1800 270 7000 or may write an e- mail at

[seniorcitizen.healthinsurance@adityabirlacapital.com](mailto:seniorcitizen.healthinsurance@adityabirlacapital.com)

The Insured Person can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person is not satisfied with the response then they can contact Our Head of Customer Service at the following email:

[carehead.healthinsurance@adityabirlacapital.com](mailto:carehead.healthinsurance@adityabirlacapital.com).

If the Insured Person is still not satisfied with Our redressal, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in the Policy.

### PREMIUM CERTIFICATE

Premium Certificate is for the purpose of deduction under Section 80-(D) of Income Tax (Amendment) Act 1986.

This is to certify that Senthil Kumar A paid Rs. 21365.00/- (Rupees Twenty One Thousand Three Hundred Sixty Five Only) towards Premium for Health Insurance for the Period From 00:01 on 28/09/2021 to midnight 27/09/2022.

| Instrument Number | Instrument Date | Amount   | Name of the Bank |
|-------------------|-----------------|----------|------------------|
|                   |                 | 21365.00 |                  |

**Stamp Duty –** The stamp duty of ₹ paid vide MH003394929202122E & 09/07/2021, received from Stamp Duty Authorities vide Receipt No./GRASS DEFACE NO '0001811011202122 Dated 20/07/2021, payment has been made vide Letter of Authorisation No. CSD/94/2021/2542 Dated 26/07/2021 from Main Stamp Duty Office

Master Policy Number: 71-21-00014-00-00

Certificate Number: GHI-TB-OL-21-IN5843829

Date: 14/08/2021

Place: Mumbai

Note: Amount is inclusive of all taxes and cesses as applicable. This certificate must be surrendered to the Insurance Company for issuance of fresh certificate in case of cancellation of Master Policy or any alteration in the insurance affecting the premium.

**Important –**

1) In case of payment by cheque, in the event of dishonour of cheque for any reason whatsoever, insurance provided under this document automatically stands cancelled from the inception irrespective of whether a separate communication is sent or not.

**Coverage Details**

Annexure 1 - Basic Coverage

| Section II : Base Covers |  |   |
|--------------------------|--|---|
|                          | Base Covers                            | Coverage  |
| 1.1                      | In-patient Hospitalization             | INR 1000000<br>Single Private AC Room (All other charges like professional fees, OT charges, investigation charges, lab reports will be in accordance with the room rent restriction) ICU - Actuals |
| 1.2                      | Day Care Treatment                     | 527 listed procedures   |
| 1.4                      | Pre - hospitalization Medical Expenses | 30 days   |
| 1.5                      | Post-hospitalization Medical Expenses  | 60 days   |
| 1.6                      | Organ Donor Expenses                   | Covered   |
| 1.7                      | Road Ambulance Expenses                | 3000/-  |

| Section IV : Waivers and Discounts |  |                                      |
|------------------------------------|--|--------------------------------------|
| 41                                 | Pre-Existing Disease Waiting Period        | 1 year, Applicable from 1st COI date |
| 42                                 | Specified Disease/Procedure Waiting Period | 1 year, Applicable from 1st COI date |
| 43                                 | First 30 Days Waiting Period               | Not Applicable                       |

## ANNEXURE 1 – PERMANENT EXCLUSIONS

We shall not be liable to make any payment for any claim under any Benefit in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any of the following:

1. Treatment directly or indirectly arising from or consequent upon war or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defense, rebellion, uprising, revolution, insurrection, military or usurped acts, nuclear weapons / materials, chemical and biological weapons, ionizing radiation, contamination by radioactive material or radiation of any kind, nuclear fuel, nuclear waste.
2. Committing or attempting to commit a breach of law with criminal intent, intentional self-Injury or attempted suicide while Insured Person is sane or insane.
3. Willful or deliberate exposure to danger, intentional self- Injury, non- adherence to Medical Advice, participation or involvement in naval, military or air force operation, circus personnel, racing in wheels or horseback, diving, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, bungee jumping, parasailing, ballooning, skydiving, river rafting, polo, snow and ice sports in a professional or semi- professional nature.
4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies.
5. Weight management programs or treatment in relation to the same including vitamins and tonics, treatment of obesity (including morbid obesity).
6. Treatment for correction of eye sight due to refractive error including routine examination.
7. All routine examinations and preventive health check-ups.
8. Cosmetic, aesthetic and re-shaping treatments and Surgeries:  
Plastic Surgery or cosmetic Surgery or treatments to change appearance unless medically required and certified by the attending Medical Practitioner for reconstruction following an Accident, cancer or burns.
9. Circumcisions (unless necessitated by Illness or Injury and forming part of treatment); aesthetic or change-of-life treatments of any description such as sex transformation operations.
10. Non- allopathic treatment, except as per coverage of AYUSH Treatment.
11. Conditions for which treatment could have been done on an out-patient basis without any Hospitalization.
12. Unproven/Experimental treatment, investigational treatment, devices and pharmacological regimens.
13. Admission primarily for diagnostic purposes not related to Illness for which Hospitalization has been done.
14. Convalescence (except as per the coverage as coverage defined in Section 11 - Recovery Benefit), cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
15. Preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>16. Admission for enteral feedings (infusion formulas via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.</li> <li>17. Hearing aids, spectacles or contact lenses including optometric therapy, multifocal lens.</li> <li>18. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.</li> <li>19. Medical supplies including elastic stockings, diabetic test strips, and similar products.</li> <li>20. Any expenses incurred on prosthesis, corrective devices external durable medical equipment of any kind, like wheelchairs crutches, instruments used in treatment of sleep apnea syndrome or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for bronchial asthmatic condition, cost of cochlear implant(s) unless necessitated by an Accident or required intra-operatively. Cost of artificial limbs, crutches or any other external appliance and/or device used for diagnosis or treatment (except when used intra-operatively).</li> <li>21. Psychiatric or psychological disorders, mental disorders (including mental health treatments), Parkinson and Alzheimer's disease, general debility or exhaustion ("rundown condition"), sleep-apnea, stress.</li> <li>22. External Congenital Anomalies, diseases or defects, genetic disorders.</li> <li>23. Stem cell therapy or surgery, or growth hormone therapy</li> <li>24. Venereal disease, all sexually transmitted disease or illness including but not limited to genital warts, Syphilis, Gonorrhea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.</li> <li>25. "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human Immunodeficiency Virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS Related Complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis.</li> </ul> | <ul style="list-style-type: none"> <li>26. Complications arising out of pregnancy (including voluntary termination), miscarriage (except as a result of an Accident or Illness), maternity or birth (including caesarean section) except in the case of ectopic pregnancy for In-patient only.</li> <li>27. Treatment for sterility, infertility, sub-fertility or other related conditions and complications arising out of the same, assisted conception, surrogate or vicarious pregnancy, birth control, and similar procedures contraceptive supplies or services including complications arising due to supplying services.</li> <li>28. Expenses for organ donor screening, or save as and to the extent provided for in the treatment of the donor (including Surgery to remove organs from a donor in the case of transplant Surgery).</li> <li>29. Admission for Organ Transplant but not compliant under the Transplantation of Human Organs Act, 1994 (amended).</li> <li>30. Treatment and supplies for analysis and adjustments of spinal subluxation, diagnosis and treatment by manipulation of the skeletal structure; muscle stimulation by any means except treatment of fractures (excluding hairline fractures) and dislocations of the mandible and extremities.</li> <li>31. Dentures and artificial teeth, Dental Treatment and Surgery of any kind, unless requiring Hospitalization due to an Accident.</li> <li>32. Cost incurred for any health check-up or for the purpose of issuance of medical certificates and examinations required for employment or travel or any other such purpose.</li> <li>33. Artificial life maintenance, including life support machine used to sustain a person, who has been declared brain dead, as demonstrated by: 1. Deep coma and unresponsiveness to all forms of stimulation; or 2. Absent pupillary light reaction; or 3. Absent oculovestibular and corneal reflexes; or 4. Complete apnea.</li> <li>34. Treatment for developmental problems, learning difficulties e.g. Dyslexia, behavioral problems including attention deficit hyperactivity disorder (ADHD).</li> </ul> |
|--|---|

|  |   |
|--|---|
|  |   |
|  |   |
| <p>35. Treatment for Age Related Macular Degeneration (ARMD), treatments such as Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy.</p> <p>36. Expenses which are medically not required such as items of personal comfort and convenience including but not limited to television (if specifically charged), charges for access to telephone and telephone calls (if specifically charged), food stuffs (save for patient's diet), cosmetics, hygiene articles, body care products and bath additives, barber expenses, beauty service, guest service as well as similar incidental services and supplies, vitamins and tonics unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.</p> <p>37. Treatment taken from a person not falling within the scope of definition of Medical Practitioner.</p> <p>38. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.</p> | <p>39. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, save for the proven material costs are eligible for reimbursement as per the applicable cover.</p> <p>40. Any treatment or part of a treatment that is not of a reasonable charge, is not a Medically Necessary Treatment; drugs or treatments which are not supported by a prescription.</p> <p>41. Charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, documentation and filing, including MRD charges (medical records department charges).</p> <p>42. Non-medical expenses including but not limited to RMO charges, surcharges, night charges, service charges levied by the Hospital under any head and as specified in the Annexure V for non- medical expenses.</p> <p>43. Treatment taken outside India.</p> <p>44. Insured Person whilst flying or taking part in aerial activities except as a fare-paying passenger in a regular scheduled airline or air charter company.</p> |

## Terms & Conditions

|  |   |
|--|---|
| <p><b>1.1 In-patient Hospitalization</b></p> <p>We will cover the Medical Expenses incurred towards one or more of the following arising out of an Insured Person's Hospitalization during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:</p> <p>(i) The Hospitalization is for Medically Necessary Treatment and follows written Medical Advice;</p> <p>(ii) The Medical Expenses incurred are Reasonable</p> | <p>(i) The donation conforms to The Transplantation of Human Organs Act 1994 and the organ is for the use of the Insured Person;</p> <p>(ii) The organ transplant is medically required for the Insured Person as certified in writing by a Medical Practitioner;</p> <p>(iii) We will not cover:</p> <p>(1) Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor;</p> <p>(2) Screening expenses of the organ</p> |
|--|---|

and Customary Charges for one or more of the following:

- (1) Room Rent and other boarding charges;
- (2) ICU Charges;
- (3) Operation theatre expenses;
- (4) Medical Practitioner's fees including fees of specialists and anaesthetists treating the Insured Person;
- (5) Qualified Nurses' charges;
- (6) Medicines, drugs and other allowable consumables prescribed by the treating Medical Practitioner;
- (7) Investigative tests or diagnostic procedures directly related to the Injury/Illness for which the Insured Person is Hospitalized and conducted within the same Hospital where the Insured Person is admitted;
- (8) Anesthesia, blood, oxygen and blood transfusion charges;
- (9) Surgical appliances and prosthetic devices recommended by the attending Medical Practitioner that are used intra operatively during a Surgical Procedure.

(iii) If the Insured Person is admitted in the Hospital in a room category/Room Rent higher than the eligibility as specified in the Policy Schedule/Certificate of Insurance, then We shall be liable to pay only a pro-rated proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent actually incurred and the entitled room category/eligible Room Rent to the Room Rent actually incurred.

**1.2 Day Care Treatment** - We will cover the Medical Expenses incurred on the Insured Person's Day Care Treatment during the Policy Period following an Illness or Injury that occurs during the Policy Period provided that:

- (i) The Medical Expenses are incurred, including for any procedure which requires a period of specialized observation or care after completion of the procedure undertaken by an Insured Person as Day Care Treatment and such list of Day Care Treatment is listed in Annexure I;
- (ii) The Day Care Treatment is for Medically Necessary Treatment and follows the written

donor;

- (3) Any other Medical Expenses as a result of the harvesting from the organ donor;
- (4) Costs directly or indirectly associated with the acquisition of the donor's organ;
- (5) Transplant of any organ/tissue where the transplant is experimental or investigational;
- (6) Expenses related to organ transportation or preservation;
- (7) Any other medical treatment or complication in respect of the donor, consequent to harvesting.

### **1.7 Road Ambulance Expenses**

We will cover max up to INR. 3000.00 per incidence on transportation of the Insured Person by road Ambulance to a Hospital for treatment in an Emergency following an Illness or Injury which occurs during the Policy Period.

### **41. Pre-Existing Disease Waiting Period**

We will not make any payment for any claim in respect of any Insured Person directly or indirectly caused by, based on, arising out of, relating to or howsoever attributable to any Pre-Existing Diseases or any complication mentioned in Annexure II arising from the same, until 12 months from the Start Date of the first Policy with Us.

### **42. Two Year Waiting Period**

A waiting period of 12 months from the Start Date shall apply to the treatment, whether medical or surgical and of the Illness/ conditions and their complications mentioned in Annexure-II

**For list of Non Preferred Hospitals please refer Annexure III**

**Claims Process**  
**Easy steps to avail Cashless Facility**

- ♦ Check your nearest network hospital (<https://www>

Medical Advice; We will not cover any OPD Treatment under this Benefit.

(iii) We will not cover any OPD Treatment under this Benefit.

#### **1.4 Pre – hospitalization Medical Expenses**

We will cover, on a reimbursement basis, the Insured Person's Pre-Hospitalization Medical Expenses incurred in respect of an Illness or Injury that occurs during the Policy Period up to the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section 1.1 above;
- (ii) The date of admission to the Hospital for the purpose of this Benefit shall be the date of the Insured Person's first admission to the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section 1.1 above.

#### **1.5 Post – hospitalization Medical Expenses**

We will cover, on a reimbursement basis, the Insured Person's Post-hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period upto the number of days as specified in the Policy Schedule or Certificate of Insurance, provided that:

- (i) We have accepted a claim for In-patient Hospitalization under Section 1.1 above;
- (ii) The date of discharge from the Hospital for the purpose of this Benefit shall be the date of the Insured Person's last discharge from the Hospital in relation to the same Illness for which We have accepted an In-patient Hospitalization claim under Section 1.1 above.

#### **1.6 Organ Donor Expenses**

We will cover the Medical Expenses incurred for an organ donor's treatment for the harvesting of the organ donated up to the limit as specified in the Policy Schedule or Certificate of Insurance provided that:

[w.adityabirlacapital.com/healthinsurance/#!/net-work-wellness](http://w.adityabirlacapital.com/healthinsurance/#!/net-work-wellness))

- ♦ Go to our website - [adityabirlacapital.com/healthinsurance](http://adityabirlacapital.com/healthinsurance)

- Download Pre-authorization form (<https://www.adityabirlacapital.com/healthinsurance/#!/downloads>)

- Ask your doctor to fill pre-authorization form & submit it to insurance desk of hospital

- Hospital will forward it to ABHI and your request will be processed

- You can also call our Call Centre @ 1800-270-7000 and inform about admission

- In case all documents are in order, we will approve your request

- In case we require additional information, we will raise a query request to hospital

- If the illness is not covered as per policy terms and conditions, we will deny the request

#### **Easy steps to avail Reimbursement Facility**

- ♦ Go to our website - [adityabirlacapital.com/healthinsurance](http://adityabirlacapital.com/healthinsurance)
- ♦ Download Reimbursement claim form (<https://www.adityabirlacapital.com/healthinsurance/#!/downloads>)
- Please duly fill & sign the claim form (Policy Holders signature is required on page no.3 of Claim Form part A. Submit all relevant claim documents to nearest ABHI office / Courier to ABHI HO. Please mention your mobile number and e mail ID for claim status.



Pre Existing Disease

| Member Name        | Relationship  | Pre Existing Disease |
|--------------------|---------------|----------------------|
| Senthil Kumar A    | Self          | No Disease           |
| Nalina S           | Spouse        | No Disease           |
| 2 Child            | Dependent Son | No Disease           |
| Duraai Ayyaswamy S | Dependent Son | No Disease           |
| Duraai Ayyaswamy S | Dependent Son | No Disease           |

Your e-health card is appended below



**ADITYA BIRLA  
CAPITAL**

PROTECTING INVESTING FINANCING ADVISING

Company Name : **Bajaj Finance Limited**

Toll Free No. : **1800 270 7000**

Website : [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com)

Email : [care.healthinsurance@adityabirlacapital.com](mailto:care.healthinsurance@adityabirlacapital.com)

Policy No. : 71-21-00014-00-00  
Coverage Start Date : 28/09/2021

COI No : GHI-TB-OL-21-IN5843829  
Coverage End Date : 27/09/2022

| Name               | Membership No. | DOB        | Relationship  |
|--------------------|----------------|------------|---------------|
| Senthil Kumar A    |                | 20/07/1966 | Self          |
| Nalina S           |                | 22/08/1971 | Spouse        |
| 2 Child            |                | 01/01/2020 | Dependent Son |
| Duraai Ayyaswamy S |                | 14/06/2000 | Dependent Son |
| Duraai Ayyaswamy S |                | 14/06/2000 | Dependent Son |

Aditya Birla Health Insurance Co. Limited, IRDAI Reg.153. CIN No. U66000MH 2015PLC263677. Website: [adityabirlahealthinsurance.com](http://adityabirlahealthinsurance.com)  
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**ADITYA BIRLA  
CAPITAL**

**41. Annexure-2 Specified Disease / Procedure Waiting Period**

A waiting period of 12 months from the Start Date shall apply to the treatment, whether medical or surgical and of the Illness/ conditions and their complications mentioned below.

| Specified Disease / Procedure Waiting Period |                 |  |                                       |
|--|-----------------|--|---------------------------------------|
|  | Body System     | Illness  | Treatment/Surgery                     |
| 1  | Eye             | Cataract   | Cataract Surgery                      |
|  |                 | Glaucoma   | Glaucoma Surgery                      |
| 2  | Ear Nose Throat | Serous Otitis Media                                    |                                       |
|  |                 | Sinusitis  | Sinus Surgery                         |
|  |                 | Rhinitis   | Surgery for the nose                  |
|  |                 | Tonsillitis  | Tonsillectomy                         |
|  |                 | Tympanitis   | Tympanoplasty                         |
|  |                 | Deviated Nasal Septum                                  | Surgery for Deviated Nasal Septum     |
|  |                 | Otitis Media   | Surgery or Treatment for Otitis Media |
|  |                 | Adenoiditis  | Adenoidectomy                         |
|  |                 | Mastoiditis  | Mastoidectomy                         |
|  |                 | Cholesteatoma  | Resection of the Nasal Concha         |
| 3  | Gynecology      | All Cysts & Polyps of the female genito urinary system | Dilatation & Curettages               |
|  |                 |  |                                       |

|   |  |   |   |
|---|--|---|---|
|   |  | Polycystic Ovarian Disease  | Myomectomy  |
|   |  | Uterine Prolapse  | Uterine prolapsed Surgery   |
|   |  | Fibroids (Fibromyoma)   | Hysterectomy unless necessitated by malignancy                            |
|   |  | Breast lumps  | Any treatment for Menorrhagia   |
|   |  | Prolapse of the uterus  |   |
|   |  | Dysfunctional Uterine Bleeding (DUB)  |   |
|   |  | Endometriosis   |   |
|   |  | Menorrhagia   |   |
|   |  | Pelvic Inflammatory Disease   |   |
| 4 | Orthopedic / Rheumatological                           | Gout  | Joint replacement Surgery Surgery for Prolapse of the intervertebral disc |
|   |  | Rheumatism, Rheumatoid Arthritis  |   |
|   |  | Non infective arthritis   |   |
|   |  | Osteoarthritis  |   |
|   |  | Osteoporosis  |   |
|   |  | Prolapse of the intervertebral disc   |   |
|   |  | Spondylopathies   |   |
| 5 | Gastroenterology (Alimentary Canal and related Organs) | Stone in Gall Bladder and Bile duct   | Cholecystectomy / Surgery for Gall Bladder                                |
|   |  | Cholecystitis   | Surgery for Ulcers (Gastric / Duodenal)                                   |
|   |  | Pancreatitis  |   |
|   |  | Fissure, Fistula in ano, hemorrhoids(piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess |   |
|   |  | Rectal Prolapse   |   |
|   |  | Gastric or Duodenal Erosions or Ulcers + Gastritis & Duodenitis                             |   |
|   |  | Gastro Esophageal Reflux Disease (GERD)   |   |
|   |  | Cirrhosis   |   |
| 6 | Urogenital (Urinary and Reproductive system)           | Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)                     | Prostate Surgery  |
|   |  | Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)                                    |   |

|   |                 |  |  |
|---|-----------------|--|--|
|   |                 | Hernia, Hydrocele  | Surgery for Hydrocele, Rectocele and Hernia              |
|   |                 | Varicocoele / Spermatocoele  | Surgery for Varicocoele / Spermatocoele                  |
| 7 | Skin            | skin tumour (unless malignant)   | Removal of such tumour unless malignant                  |
|   |                 | All skin diseases  |  |
| 8 | General Surgery | Any swelling, tumour, cyst, nodule, ulcer, polyp anywhere in the body (unless malignant) | Surgery for cyst, tumour, nodule, polyp unless malignant |
|   |                 | Varicose veins, Varicose ulcers  | Surgery for Varicose veins and Varicose ulcers           |
|   |                 | Congenital Internal Diseases or Anomalies  |  |

If any of the Illness/conditions listed above are Pre-Existing Diseases, then they will be covered only after the completion of the Pre-Existing Disease Waiting Period described under Section <<42>>.

#### Annexure I - Day Care Treatment

| List of Day Care Treatments |                       |   |
|-----------------------------|-----------------------|---|
|                             | Base Covers           | Coverage  |
| 1                           | Cardiology Related    | 1. CORONARY ANGIOGRAPHYs  |
| 2                           | Critical Care Related | 2. INSERT NON-TUNNEL CV CATH<br>3. INSERT PICC CATH(PERIPHERALLY INSERTED CENTRAL CATHETER)<br>4. REPLACE PICC CATH(PERIPHERALLY INSERTED CENTRAL CATHETER)<br>5. INSERTION CATHETER, INTRA ANTERIOR<br>6. INSERTION OF PORTACA   |
| 3                           | Dental Relateddd      | 7. SUTURING LACERATED LIP<br>8. SUTURING ORAL MUCOSA<br>9. ORAL BIOPSY IN CASE OF ABNORMAL TISSUE PRESENTATION<br>10. FNAC  |
| 4                           | ENT Related           | 11. MYRINGOTOMY WITH GROMMET INSERTION<br>12. TYMANOPLASTY(CLOSURE OF AN EARDRUM PERFORATION/RECONSTRUCTION OF THE AUDITORY OSSICLES)<br>13. REMOVAL OF A TYMPANIC DRAIN<br>14. KERATOSIS REMOVAL UNDER GA<br>15. OPERATIONS ON THE TURBINATES (NASAL CONCHA)<br>16. REMOVAL OF KERATOSIS OBTURANS<br>17. STAPEDOTOMY TO TREAT VARIOUS LESIONS IN MIDDLE EAR<br>18. REVISION OF A STAPEDECTOMY<br>19. OTHER OPERATIONS ON THE AUDITORY OSSICLES<br>20. MYRINGOPLASTY (POST-AURA/ENDAURAL APPROACH AS WELL AS SIMPLE |

TYPE-I TYMPANOPLASTY)

21. FENESTRATION OF THE INNER EAR
22. REVISION OF A FENESTRATION OF THE INNER EAR
23. PALATOPLASTY
24. TRANSORAL INCISION AND DRAINAGE OF A PHARYNGEAL ABSCESS
25. TONSILLECTOMY WITHOUT ADENOIDECTOMY
26. TONSILLECTOMY WITH ADENOIDECTOMY
27. EXCISION AND DESTRUCTION OF A LINGUAL TONSIL
28. REVISION OF A TYMPANOPLASTY
29. OTHER MICROSURGICAL OPERATIONS ON THE MIDDLE EAR
30. INCISION OF THE MASTOID PROCESS AND MIDDLE EAR
31. MASTOIDECTOMY
32. RECONSTRUCTION OF THE MIDDLE EAR
33. OTHER EXCISIONS OF THE MIDDLE AND INNER EAR
34. INCISION (OPENING) AND DESTRUCTION (ELIMINATION) OF THE INNER EAR
35. OTHER OPERATIONS ON THE MIDDLE AND INNER EAR
36. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE NOSE
37. OTHER OPERATIONS ON THE NOSE
38. NASAL SINUS ASPIRATION
39. FOREIGN BODY REMOVAL FROM NOSE
40. OTHER OPERATIONS ON THE TONSILS AND ADENOIDS
41. ADENOIDECTOMY
42. LABYRINTHECTOMY FOR SEVERE VERTIGO
43. STAPEDECTOMY UNDER GA
44. STAPEDECTOMY UNDER LA
45. TYMPANOPLASTY (TYPE IV)
46. ENDOLYMPHATIC SAC SURGERY FOR MENIERE'S DISEASE
47. TURBINECTOMY
48. ENDOSCOPIC STAPEDECTOMY
49. INCISION AND DRAINAGE OF PERICHONDritis
50. SEPTOPLASTY
51. VESTIBULAR NERVE SECTION
52. THYROPLASTY TYPE I
53. PSEUDOCYST OF THE PINNA - EXCISION
54. INCISION AND DRAINAGE - HAEMATOMA AURICLE
55. TYMPANOPLASTY (TYPE II)
56. REDUCTION F FRACTURE OF NASAL BONE
57. THYROPLASTY TYPE II
58. TRACHEOSTOMY
59. EXCISION OF ANGIOMA SEPTUM
60. TURBINOPLASTY
61. INCISION & DRAINAGE OF RETRO PHARYNGEAL ABSCESS
62. UVULO PALATO PHARYNGO PLASTY
63. ADENOIDECTOMY WITH GROMMET INSERTION
64. ADENOIDECTOMY WITHOUT GROMMET INSERTION
65. VOCAL CORD LATERALISATION PROCEDURE
66. INCISION & DRAINAGE OF PARA PHARYNGEAL ABSCESS
67. TRACHEOPLASTY

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| 5 | Gastroenterology Related | 68. CHOLECYSTECTOMY AND CHOLEDOCHO-JEJUNOSTOMY/<br>DUODENOSTOMY / GASTROSTOMY / EXPLORATION COMMON BILE<br>DUCT<br>69. ESOPHAGOSCOPY, GASTROSCOPY, DUODENOSCOPY WITH<br>POLYPECTOMY/REMOVAL OF FOREIGN BODY/DIATHERMY OF BLEEDING<br>LESIONS<br>70. PANCREATIC PSEUDOCYST EUS & DRAINAGE<br>71. RF ABLATION FOR BARRETT'S OESOPHAGUS<br>72. ERCP AND PAPILOTOMY<br>73. ESOPHAGOSCOPE AND SCLEROSANT INJECTION<br>74. EUS + SUBMUCOSAL RESECTION<br>75. CONSTRUCTION OF GASTROSTOMY TUBE<br>76. EUS + ASPIRATION PANCREATIC CYST<br>77. SMALL BOWEL ENDOSCOPY (THERAPEUTIC)<br>78. COLONOSCOPY, LESION REMOVAL<br>79. ERCP<br>80. COLONOSCOPY STENTING OF STRICTURE<br>81. PERCUTANEOUS ENDOSCOPIC GASTROSTOMY<br>82. EUS AND PANCREATIC PSEUDO CYST DRAINAGE<br>83. ERCP AND CHOLEDOCHOSCOPY<br>84. PROCTOSIGMOIDOSCOPY VOLVULUS DETORSION<br>85. ERCP AND SPHINCTEROTOMY<br>86. ESOPHAGEAL STENT PLACEMENT<br>87. ERCP + PLACEMENT OF BILIARY STENTS<br>88. SIGMOIDOSCOPY W / STENT<br>89. EUS + COELIAC NODE BIOPSY<br>90. UGI SCOPY AND INJECTION OF ADRENALINE, SCLEROSANTS<br>BLEEDING ULCERS |
| 6 | General Surgery Related  | 91. INCISION OF A PILONIDAL SINUS / ABSCESS<br>92. FISSURE IN ANO SPHINCTEROTOMY<br>93. SURGICAL TREATMENT OF A VARICOCELE AND A HYDROCELE<br>OF THE SPERMATIC CORD<br>94. ORCHIDOPEXY<br>95. ABDOMINAL EXPLORATION IN CRYPTORCHIDISM<br>96. SURGICAL TREATMENT OF ANAL FISTULAS<br>97. DIVISION OF THE ANAL SPHINCTER (SPHINCTEROTOMY)<br>98. EPIDIDYMECTOMY<br>99. INCISION OF THE BREAST ABSCESS<br>100. OPERATIONS ON THE NIPPLE<br>101. EXCISION OF SINGLE BREAST LUMP<br>102. INCISION AND EXCISION OF TISSUE IN THE PERIANAL REGION<br>103. SURGICAL TREATMENT OF HEMORRHOIDS<br>104. OTHER OPERATIONS ON THE ANUS<br>105. ULTRASOUND GUIDED ASPIRATIONS<br>106. SCLEROTHERAPY, ETC.<br>107. LAPAROTOMY FOR GRADING LYMPHOMA WITH<br>SPLENECTOMY/LIVER/LYMPH NODE BIOPSY<br>108. THERAPEUTIC LAPAROSCOPY WITH LASER<br>109. APPENDICECTOMY WITH/WITHOUT DRAINAGE<br>110. INFECTED KELOID EXCISION   |

- I11. AXILLARY LYMPHADENECTOMY
- I12. WOUND DEBRIDEMENT AND COVER
- I13. ABSCESS-DECOMPRESSION
- I14. CERVICAL LYMPHADENECTOMY
- I15. INFECTED SEBACEOUS CYST
- I16. INGUINAL LYMPHADENECTOMY
- I17. INCISION AND DRAINAGE OF  
ABSCESS
- I18. SUTURING OF LACERATIONS
- I19. SCALP SUTURING
- I20. INFECTED LIPOMA EXCISION
- I21. MAXIMAL ANAL DILATATION
- I22. PILES
  - ◆ INJECTION SCLEROTHERAPY
  - ◆ PILES BANDING
- I23. LIVER ABSCESS- CATHETER DRAINAGE
- I24. FISSURE IN ANO- FISSURECTOMY
- I25. FIBROADENOMA BREAST EXCISION
- I26. OESOPHAGEAL VARICES SCLEROTHERAPY
- I27. ERCP - PANCREATIC DUCT STONE REMOVAL
- I28. PERIANAL ABSCESS I&D
- I29. PERIANAL HEMATOMA EVACUATION
- I30. UGI SCOPY AND POLYPECTOMY OESOPHAGUS
- I31. BREAST ABSCESS I& D
- I32. FEEDING GASTROSTOMY
- I33. OESOPHAGOSCOPY AND BIOPSY OF GROWTH OESOPHAGUS
- I34. ERCP - BILE DUCT STONE REMOVAL
- I35. ILEOSTOMY CLOSURE
- I36. COLONOSCOPY
- I37. POLYPECTOMY COLON
- I38. SPLENIC ABSCESES LAPAROSCOPIC DRAINAGE
- I39. UGI SCOPY AND POLYPECTOMY STOMACH
- I40. RIGID OESOPHAGOSCOPY FOR FB REMOVAL
- I41. FEEDING JEJUNOSTOMY
- I42. COLOSTOMY
- I43. ILEOSTOMY
- I44. COLOSTOMY CLOSURE
- I45. SUBMANDIBULAR SALIVARY DUCT STONE REMOVAL
- I46. PNEUMATIC REDUCTION OF INTUSSUSCEPTION
- I47. VARICOSE VEINS LEGS - INJECTION SCLEROTHERAPY
- I48. RIGID OESOPHAGOSCOPY FOR PLUMMER VINSON SYNDROME
- I49. PANCREATIC PSEUDOCYSTS ENDOSCOPIC DRAINAGE
- I50. ZADEK'S NAIL BED EXCISION
- I51. SUBCUTANEOUS MASTECTOMY
- I52. EXCISION OF RANULA UNDER GA
- I53. RIGID OESOPHAGOSCOPY FOR DILATION OF BENIGN  
STRICTURES
- I54. EVERSION OF SAC



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|   |                    | <ul style="list-style-type: none"> <li>♦ UNILATERAL</li> <li>♦ BILATERAL</li> </ul> <p>           I55. LORD'S PLICATION<br/>           I56. JABOULAY'S PROCEDURE<br/>           I57. SCROTOPLASTY<br/>           I58. CIRCUMCISION FOR TRAUMA<br/>           I59. MEATOPLASTY<br/>           I60. INTERSPHINCTERIC ABSCESS INCISION AND DRAINAGE<br/>           I61. PSOAS ABSCESS INCISION AND DRAINAGE<br/>           I62. THYROID ABSCESS INCISION AND DRAINAGE<br/>           I63. TIPS PROCEDURE FOR PORTAL HYPERTENSION<br/>           I64. ESOPHAGEAL GROWTH STENT<br/>           I65. PAIR PROCEDURE OF HYDATID CYST LIVER<br/>           I66. TRU CUT LIVER BIOPSY<br/>           I67. PHOTODYNAMIC THERAPY OR ESOPHAGEAL TUMOUR AND LUNG TUMOUR<br/>           I68. EXCISION OF CERVICAL RIB<br/>           I69. LAPAROSCOPIC REDUCTION OF INTUSSUSCEPTION<br/>           I70. MICRODOCHECTOMY BREAST<br/>           I71. SURGERY FOR FRACTURE PENIS<br/>           I72. SENTINEL NODE BIOPSY<br/>           I73. PARASTOMAL HERNIA<br/>           I74. REVISION COLOSTOMY<br/>           I75. PROLAPSED COLOSTOMY-CORRECTION<br/>           I76. TESTICULAR BIOPSY<br/>           I77. LAPAROSCOPIC CARDIOMYOTOMY(HELLERS)<br/>           I78. SENTINEL NODE BIOPSY MALIGNANT MELANOMA<br/>           I79. LAPAROSCOPIC PYLOROMYOTOMY(RAMSTEDT)         </p> |
| 7 | Gynecology Related | <p>           I80. OPERATIONS ON BARTHOLIN'S GLANDS (CYST)<br/>           I81. INCISION OF THE OVARY<br/>           I82. INSUFFLATIONS OF THE FALLOPIAN TUBES<br/>           I83. OTHER OPERATIONS ON THE FALLOPIAN TUBE<br/>           I84. DILATATION OF THE CERVICAL CANAL<br/>           I85. CONISATION OF THE UTERINE CERVIX<br/>           I86. THERAPEUTIC CURETTAGE WITH COLPOSCOPY/BIOPSY/DIATHERMY/CRYOSURGERY<br/>           I87. LASER THERAPY OF CERVIX FOR VARIOUS LESIONS OF UTERUS<br/>           I88. OTHER OPERATIONS ON THE UTERINE CERVIX<br/>           I89. INCISION OF THE UTERUS (HYSTERECTOMY)<br/>           I90. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE VAGINA AND THE POUCH OF DOUGLAS<br/>           I91. INCISION OF VAGINA<br/>           I92. INCISION OF VULVA<br/>           I93. CULDOTOMY<br/>           I94. SALPINGO-OOPHORECTOMY VIA LAPAROTOMY<br/>           I95. ENDOSCOPIC POLYPECTOMY<br/>           I96. HYSTEROSCOPIC REMOVAL OF MYOMA<br/>           I97. D&amp;C         </p>  |

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|   |                   | 198. HYSTEROSCOPIC RESECTION OF SEPTUM<br>199. THERMAL CAUTERISATION OF CERVIX<br>200. MIRENA INSERTION<br>201. HYSTEROSCOPIC ADHESIOLYSIS<br>202. LEEP<br>203. CRYOCAUTERISATION OF CERVIX<br>204. POLYPECTOMY ENDOMETRIUM<br>205. HYSTEROSCOPIC RESECTION OF FIBROID<br>206. LLETZ<br>207. CONIZATION<br>208. POLYPECTOMY CERVIX<br>209. HYSTEROSCOPIC RESECTION OF ENDOMETRIAL POLYP<br>210. VULVAL WART EXCISION<br>211. LAPAROSCOPIC PARA OVARIAN CYST EXCISION<br>212. UTERINE ARTERY EMBOLIZATION<br>213. LAPAROSCOPIC CYSTECTOMY<br>214. HYMENECTOMY( IMPERFORATE HYMEN)<br>215. ENDOMETRIAL ABLATION<br>216. VAGINAL WALL CYST EXCISION<br>217. VULVAL CYST EXCISION<br>218. LAPAROSCOPIC PARATUBAL CYST EXCISION<br>219. REPAIR OF VAGINA (VAGINAL ATRESIA)<br>220. HYSTEROSCOPY, REMOVAL OF MYOMA<br>221. TURBT<br>222. URETEROCOELE REPAIR-CONGENITAL INTERNAL<br>223. VAGINAL MESH FOR POP<br>224. LAPAROSCOPIC MYOMECTOMY<br>225. SURGERY FOR SUI<br>226. REPAIR RECTO-VAGINA FISTULA<br>227. PELVIC FLOOR REPAIR( EXCLUDING FISTULA REPAIR)<br>228. URS + LL<br>229. LAPAROSCOPIC OOPHORECTOMY<br>230. NORMAL VAGINAL DELIVERY AND VARIANTS |
| 8 | Neurology Related | 231. FACIAL NERVE GLYCEROL RHIZOTOMY<br>232. SPINAL CORD STIMULATION<br>233. MOTOR CORTEX STIMULATION<br>234. STEREOTACTIC RADIOSURGERY<br>235. PERCUTANEOUS CORDOTOMY<br>236. INTRATHECAL BACLOFEN THERAPY<br>237. ENTRAPMENT NEUROPATHY RELEASE<br>238. DIAGNOSTIC CEREBRAL ANGIOGRAPHY<br>239. VP SHUNT   |
| 9 | Oncology Related  | 240. VENTRICULOATRIAL SHUNT<br>241. RADIOTHERAPY FOR CANCER<br>242. CANCER CHEMOTHERAPY<br>243. IV PUSH CHEMOTHERAPY<br>244. HBI-HEMIBODY RADIOTHERAPY<br>245. INFUSIONAL TARGETED THERAPY   |

246. SRT-STEREOTACTIC ARC THERAPY
247. SC ADMINISTRATION OF GROWTH FACTORS
248. CONTINUOUS INFUSIONAL CHEMOTHERAPY
249. INFUSIONAL CHEMOTHERAPY
250. CCRT-CONCURRENT CHEMO + RT
251. 2D RADIOTHERAPY
252. 3D CONFORMAL RADIOTHERAPY
253. IGRT - IMAGE GUIDED RADIOTHERAPY
254. IMRT- STEP & SHOOT
255. INFUSIONAL BISPHOSPHONATES
256. IMRT- DMLC
257. ROTATIONAL ARC THERAPY
258. TELE GAMMA THERAPY
259. FSRT-FRACTIONATED SRT
260. VMAT-VOLUMETRIC MODULATED ARC THERAPY
261. SBRT-STEREOTACTIC BODY RADIOTHERAPY
262. HELICAL TOMOTHERAPY
263. SRS-STEREOTACTIC RADIOSURGERY
264. X-KNIFE SRS
265. GAMMAKNIFE SRS
266. TBI- TOTAL BODY RADIOTHERAPY
267. INTRALUMINAL BRACHYTHERAPY
268. ELECTRON THERAPY
269. TSET-TOTAL ELECTRON SKIN THERAPY
270. EXTRACORPOREAL IRRADIATION OF BLOOD PRODUCTS
271. TELECOBALT THERAPY
272. TELECESIUM THERAPY
273. EXTERNAL MOULD BRACHYTHERAPY
274. INTERSTITIAL BRACHYTHERAPY
275. INTRACAVITY BRACHYTHERAPY
276. 3D BRACHYTHERAPY
277. IMPLANT BRACHYTHERAPY
278. INTRAVESICAL BRACHYTHERAPY
279. ADJUVANT RADIOTHERAPY
280. AFTERLOADING CATHETER BRACHYTHERAPY
281. CONDITIONING RADIOTHERAPY FOR BMT
282. NERVE BIOPSY
283. MUSCLE BIOPSY
284. EPIDURAL STEROID INJECTION
285. EXTRACORPOREAL IRRADIATION TO THE HOMOLOGOUS BONE GRAFTS
286. RADICAL CHEMOTHERAPY
287. NEOADJUVANT RADIOTHERAPY
288. LDR BRACHYTHERAPY
289. PALLIATIVE RADIOTHERAPY
290. RADICAL RADIOTHERAPY
291. PALLIATIVE CHEMOTHERAPY
292. TEMPLATE BRACHYTHERAPY
293. NEOADJUVANT CHEMOTHERAPY
294. ADJUVANT CHEMOTHERAPY

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|    |  | 295. INDUCTION CHEMOTHERAPY<br>296. CONSOLIDATION CHEMOTHERAPY<br>297. MAINTENANCE CHEMOTHERAPY<br>298. HDR BRACHYTHERAPY  |
| 10 | Operations on the salivary glands & salivary ducts | 299. INCISION AND LANCING OF A SALIVARY GLAND AND A SALIVARY DUCT<br>300. EXCISION OF DISEASED TISSUE OF A SALIVARY GLAND AND A SALIVARY DUCT<br>301. RESECTION OF A SALIVARY GLAND<br>302. RECONSTRUCTION OF A SALIVARY GLAND AND A SALIVARY DUCT<br>303. OTHER OPERATIONS ON THE SALIVARY GLANDS AND SALIVARY DUCTS  |
| 11 | Operations on the skin & subcutaneous tissues      | 304. OTHER INCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES<br>305. SURGICAL WOUND TOILET(WOUND DEBRIDEMENT) AND REMOVAL OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES<br>306. LOCAL EXCISION OF DISEASED TISSUE OF THE SKIN AND SUBCUTANEOUS TISSUES<br>307. OTHER EXCISIONS OF THE SKIN AND SUBCUTANEOUS TISSUES<br>308. SIMPLE RESTORATION OF SURFACE CONTINUITY OF THE SKIN AND SUBCUTANEOUS TISSUES<br>309. FREE SKIN TRANSPLANTATION, DONOR SITE<br>310. FREE SKIN TRANSPLANTATION, RECIPIENT SITE<br>311. REVISION OF SKIN PLASTY<br>312. OTHER RESTORATION AND RECONSTRUCTION OF THE SKIN AND SUBCUTANEOUS TISSUES.<br>313. CHEMOSURGERY TO THE SKIN.<br>314. DESTRUCTION OF DISEASED TISSUE IN THE SKIN AND SUBCUTANEOUS TISSUES<br>315. RECONSTRUCTION OF DEFORMITY/DEFECT IN NAIL BED<br>316. EXCISION OF BURSITIS<br>317. TENNIS ELBOW RELEASE |
| 12 | Operations on the Tongue                           | 318. INCISION, EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TONGUE<br>319. PARTIAL GLOSSECTOMY<br>320. GLOSSECTOMY<br>321. RECONSTRUCTION OF THE TONGUE<br>322. OTHER OPERATIONS ON THE TONGUE   |
| 13 | Ophthalmology Related                              | 323. SURGERY FOR CATARACT<br>324. INCISION OF TEAR GLANDS<br>325. OTHER OPERATIONS ON THE TEAR DUCTS<br>326. INCISION OF DISEASED EYELIDS<br>327. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE EYELID<br>328. OPERATIONS ON THE CANTHUS AND EPICANTHUS<br>329. CORRECTIVE SURGERY FOR ENTROPION AND ECTROPION<br>330. CORRECTIVE SURGERY FOR BLEPHAROPTOSIS<br>331. REMOVAL OF A FOREIGN BODY FROM THE CONJUNCTIVA<br>332. REMOVAL OF A FOREIGN BODY FROM THE CORNEA<br>333. INCISION OF THE CORNEA  |

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|    |                     | 334. OPERATIONS FOR PTERYGIUM<br>335. OTHER OPERATIONS ON THE CORNEA<br>336. REMOVAL OF A FOREIGN BODY FROM THE LENS OF THE EYE<br>337. REMOVAL OF A FOREIGN BODY FROM THE POSTERIOR CHAMBER OF THE EYE<br>338. REMOVAL OF A FOREIGN BODY FROM THE ORBIT AND EYEBALL<br>339. CORRECTION OF EYELID PTOSIS BY LEVATOR PALPEBRAE SUPERIORIS RESECTION (BILATERAL)<br>340. CORRECTION OF EYELID PTOSIS BY FASCIA LATA GRAFT(BILATERAL)<br>341. DIATHERMY/CRYOTHERAPY TO TREAT RETINAL TEAR<br>342. ANTERIOR CHAMBER PARACENTESIS / CYCLODIATHERMY / CYCLOCRYOTHERAPY / GONIOTOMY / TRABECULOTOMY AND FILTERING AND ALLIED OPERATIONS TO TREAT GLAUCOMA<br>343. ENUCLEATION OF EYE WITHOUT IMPLANT<br>344. DACRYOCYSTORHINOSTOMY FOR VARIOUS LESIONS OF LACRIMAL GLAND<br>345. LASER PHOTOCOAGULATION TO TREAT RATINAL TEAR<br>346. BIOPSY OF TEAR GLAND<br>347. TREATMENT OF RETINAL LESION   |
| 14 | Orthopedics Related | 348. SURGERY FOR MENISCUS TEAR<br>349. INCISION ON BONE, SEPTIC AND ASEPTIC<br>350. CLOSED REDUCTION ON FRACTURE, LUXATION OR EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS<br>351. SUTURE AND OTHER OPERATIONS ON TENDONS AND TENDON SHEATH<br>352. REDUCTION OF DISLOCATION UNDER GA<br>353. ARTHROSCOPIC KNEE ASPIRATION<br>354. SURGERY FOR LIGAMENT TEAR<br>355. SURGERY FOR HEMOARTHROSIS/PYOARTHROSIS<br>356. REMOVAL OF FRACTURE PINS/NAILS<br>357. REMOVAL OF METAL WIRE<br>358. CLOSED REDUCTION ON FRACTURE, LUXATION<br>359. REDUCTION OF DISLOCATION UNDER GA<br>360. EPIPHYSEOLYSIS WITH OSTEOSYNTHESIS<br>361. EXCISION OF VARIOUS LESIONS IN COCCYX<br>362. ARTHROSCOPIC REPAIR OF ACL TEAR KNEE<br>363. CLOSED REDUCTION OF MINOR FRACTURES<br>364. ARTHROSCOPIC REPAIR OF PCL TEAR KNEE<br>365. TENDON SHORTENING<br>366. ARTHROSCOPIC MENISCECTOMY - KNEE<br>367. TREATMENT OF CLAVICLE DISLOCATION<br>368. HAEMARTHROSIS KNEE-LAVAGE<br>369. ABSCESS KNEE JOINT DRAINAGE<br>370. CARPAL TUNNEL RELEASE<br>371. CLOSED REDUCTION OF MINOR DISLOCATION<br>372. REPAIR OF KNEE CAP TENDON<br>373. ORIF WITH K WIRE FIXATION-SMALL BONES<br>374. RELEASE OF MIDFOOT JOINT<br>375. ORIF WITH PLATING-SMALL LONG BONES<br>376. IMPLANT REMOVAL MINOR |

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|    |                                      | 377. K WIRE REMOVAL<br>378. CLOSED REDUCTION AND EXTERNAL FIXATION<br>379. ARTHROTOMY HIP JOINT<br>380. SYME'S AMPUTATION<br>381. ARTHROPLASTY<br>382. PARTIAL REMOVAL OF RIB<br>383. TREATMENT OF SESAMOID BONE FRACTURE<br>384. SHOULDER ARTHROSCOPY / SURGERY<br>385. ELBOW ARTHROSCOPY<br>386. AMPUTATION OF METACARPAL BONE<br>387. RELEASE OF THUMB CONTRACTURE<br>388. INCISION OF FOOT FASCIA<br>389. PARTIAL REMOVAL OF METATARSAL<br>390. REPAIR / GRAFT OF FOOT TENDON<br>391. REVISION/REMOVAL OF KNEE CAP<br>392. AMPUTATION FOLLOW-UP SURGERY<br>393. EXPLORATION OF ANKLE JOINT<br>394. REMOVE/GRAFT LEG BONE LESION<br>395. REPAIR/GRAFT ACHILLES TENDON<br>396. REMOVE OF TISSUE EXPANDER<br>397. BIOPSY ELBOW JOINT LINING<br>398. REMOVAL OF WRIST PROSTHESIS<br>399. BIOPSY FINGER JOINT LINING<br>400. TENDON LENGTHENING<br>401. TREATMENT OF SHOULDER DISLOCATION<br>402. LENGTHENING OF HAND TENDON<br>403. REMOVAL OF ELBOW BURSA<br>404. FIXATION OF KNEE JOINT<br>405. TREATMENT OF FOOT DISLOCATION<br>406. SURGERY OF BUNION<br>407. TENDON TRANSFER PROCEDURE<br>408. REMOVAL OF KNEE CAP BURSA<br>409. TREATMENT OF FRACTURE OF ULNA<br>410. TREATMENT OF SCAPULA FRACTURE<br>411. REMOVAL OF TUMOR OF ARM/ ELBOW UNDER<br>RA/GA<br>412. REPAIR OF RUPTURED TENDON<br>413. DECOMPRESS FOREARM SPACE<br>414. REVISION OF NECK MUSCLE (TORTICOLLIS<br>RELEASE)<br>415. LENGTHENING OF THIGH TENDONS<br>416. TREATMENT FRACTURE OF RADIUS & ULNA<br>417. REPAIR OF KNEE JOINT |
| 15 | Other operations on the mouth & face | 418. EXTERNAL INCISION AND DRAINAGE IN THE REGION OF THE MOUTH,<br>JAW AND FACE<br>419. INCISION OF THE HARD AND SOFT PALATE<br>420. EXCISION AND DESTRUCTION OF DISEASED HARD AND SOFT<br>PALATE<br>421. INCISION, EXCISION AND DESTRUCTION IN THE MOUTH<br>422. OTHER OPERATIONS IN THE MOUTH   |
| 16 | Pediatric surgery Related            | 423. EXCISION OF FISTULA-IN-ANO   |

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|----|---------------------------|--|
|    |                           | 424. EXCISION JUVENILE POLYPS RECTUM<br>425. VAGINOPLASTY<br>426. DILATATION OF ACCIDENTAL CAUSTIC STRICTURE OESOPHAGEAL<br>427. PRESACRAL TERATOMAS EXCISION<br>428. REMOVAL OF VESICAL STONE<br>429. EXCISION SIGMOID POLYP<br>430. STERNOMASTOID TENOTOMY<br>431. INFANTILE HYPERTROPHIC PYLORIC STENOSIS PYLOROMYOTOMY<br>432. EXCISION OF SOFT TISSUE RHABDOMYOSARCOMA<br>433. MEDIASTINAL LYMPH NODE BIOPSY<br>434. HIGH ORCHIDECTOMY FOR TESTIS TUMOURS<br>435. EXCISION OF CERVICAL TERATOMA<br>436. RECTAL-MYOMECTIONY<br>437. RECTAL PROLAPSE (DELORME'S PROCEDURE)<br>438. DETORSION OF TORSION TESTIS<br>439. EUA + BIOPSY MULTIPLE FISTULA IN ANO |
| 17 | Pediatric surgery Related | 440. CONSTRUCTION SKIN PEDICLE FLAP<br>441. GLUTEAL PRESSURE ULCER-EXCISION<br>442. MUSCLE-SKIN GRAFT, LEG<br>443. REMOVAL OF BONE FOR GRAFT<br>444. MUSCLE-SKIN GRAFT DUCT FISTULA<br>445. REMOVAL CARTILAGE GRAFT<br>446. MYOCUTANEOUS FLAP<br>447. FIBRO MYOCUTANEOUS FLAP<br>448. BREAST RECONSTRUCTION SURGERY AFTER MASTECTOMY<br>449. SLING OPERATION FOR FACIAL PALSY<br>450. SPLIT SKIN GRAFTING UNDER RA<br>451. WOLFE SKIN GRAFT<br>452. PLASTIC SURGERY TO THE FLOOR OF THE MOUTH UNDER GA   |
| 18 | Thoracic surgery Related  | 453. THORACOSCOPY AND LUNG BIOPSY<br>454. EXCISION OF CERVICAL SYMPATHETIC CHAIN THORACOSCOPIC<br>455. LASER ABLATION OF BARRETT'S OESOPHAGUS<br>456. 5PLEURODESIS<br>457. THORACOSCOPY AND PLEURAL BIOPSY<br>458. EBUS + BIOPSY<br>459. THORACOSCOPY LIGATION THORACIC DUCT<br>460. THORACOSCOPY ASSISTED EMPYEMA DRAINAGE  |
| 19 | Urology Related           | 461. HAEMODIALYSIS<br>462. LITHOTRIPSY/NEPHROLITHOTOMY FOR RENAL CALCULUS<br>463. EXCISION OF RENAL CYST<br>464. DRAINAGE OF PYONEPHROSIS/PERINEPHRIC ABSCESS<br>465. INCISION OF THE PROSTATE<br>466. TRANSURETHRAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE<br>467. TRANSURETHRAL AND PERCUTANEOUS DESTRUCTION OF PROSTATE TISSUE<br>468. OPEN SURGICAL EXCISION AND DESTRUCTION OF PROSTATE TISSUE<br>469. RADICAL PROSTATOVESICULECTOMY   |

470. OTHER EXCISION AND DESTRUCTION OF PROSTATE TISSUE  
 471. OPERATIONS ON THE SEMINAL VESICLES  
 472. INCISION AND EXCISION OF PERIPROSTATIC TISSUE  
 473. OTHER OPERATIONS ON THE PROSTATE  
 474. INCISION OF THE SCROTUM AND TUNICA VAGINALIS TESTIS  
 475. OPERATION ON A TESTICULAR HYDROCELE  
 476. EXCISION AND DESTRUCTION OF DISEASED SCROTAL TISSUE  
 477. OTHER OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS  
 478. INCISION OF THE TESTES  
 479. EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE TESTES  
 480. UNILATERAL ORCHIDECTOMY  
 481. BILATERAL ORCHIDECTOMY  
 482. SURGICAL REPOSITIONING OF AN ABDOMINAL TESTIS  
 483. RECONSTRUCTION OF THE TESTIS  
 484. IMPLANTATION, EXCHANGE AND REMOVAL OF A TESTICULAR PROSTHESIS  
 485. OTHER OPERATIONS ON THE TESTIS  
 486. EXCISION IN THE AREA OF THE EPIDIDYMIS  
 487. OPERATIONS ON THE FORESKIN  
 488. LOCAL EXCISION AND DESTRUCTION OF DISEASED TISSUE OF THE PENIS  
 489. AMPUTATION OF THE PENIS  
 490. OTHER OPERATIONS ON THE PENIS  
 491. CYSTOSCOPICAL REMOVAL OF STONES  
 492. LITHOTRIPSY  
 493. BIOPSY OF TEMPORAL ARTERY FOR VARIOUS LESIONS  
 494. EXTERNAL ARTERIO-VENOUS SHUNT  
 495. AV FISTULA - WRIST  
 496. URSL WITH STENTING  
 497. URSL WITH LITHOTRIPSY  
 498. CYSTOSCOPIC LITHOLAPAXY  
 499. ESWL  
 500. BLADDER NECK INCISION  
 501. CYSTOSCOPY & BIOPSY  
 502. CYSTOSCOPY AND REMOVAL OF POLYP  
 503. SUPRAPUBIC CYSTOSTOMY  
 504. PERCUTANEOUS NEPHROSTOMY  
 505. CYSTOSCOPY AND "SLING" PROCEDURE.  
 506. TUNA-PROSTATE  
 507. EXCISION OF URETHRAL DIVERTICULUM  
 508. REMOVAL OF URETHRAL STONE  
 509. EXCISION OF URETHRAL PROLAPSE  
 510. MEGA-URETER RECONSTRUCTION  
 511. KIDNEY RENOSCOPY AND BIOPSY  
 512. URETER ENDOSCOPY AND TREATMENT  
 513. VESICO URETERIC REFLUX CORRECTION  
 514. SURGERY FOR PELVI URETERIC JUNCTION OBSTRUCTION  
 515. ANDERSON HYNES OPERATION  
 516. KIDNEY ENDOSCOPY AND BIOPSY  
 517. PARAPHIMOSIS SURGERY  
 518. INJURY PREPUCE- CIRCUMCISION



|  |  |   |
|--|--|---|
|  |  | 519. FRENULAR TEAR REPAIR<br>520. MEATOTOMY FOR MEATAL STENOSIS<br>521. SURGERY FOR FOURNIER'S GANGRENE SCROTUM<br>522. SURGERY FILARIAL SCROTUM<br>523. SURGERY FOR WATERING CAN PERINEUM<br>524. REPAIR OF PENILE TORSION<br>525. DRAINAGE OF PROSTATE ABSCESS<br>526. ORCHIECTOMY<br>527. CYSTOSCOPY AND REMOVAL OF FB |
|--|--|---|

Annexure-3 Non-Preferred Hospital List

| Hospital Name                       | Hospital Address  | City      | State          | Pin Code |
|-------------------------------------|---|-----------|----------------|----------|
| AALA HAZRAT HOSPITAL                | ASHIANA COLONY ROAD,PILIBHIT BY PASS ROAD,BAREILLY,   | BAREILLY  | UTTAR PRADESH  | 243001   |
| AARADHYA MULTI SPECIALITY HOSPITAL  | C-89, PANCHSEEL ENCLAVE, OPPOSITE KOYAL ENCLAVE, BHOPURA (LONI ROAD), GHAZIABAD (U.P.),                       | GHAZIABAD | UTTAR PRADESH  | 201309   |
| AASHIRVAD MULTISPECIALITY HOSPITAL  | 151-152, GOPINATH SOCIETY, LAJAMANI CHOWK, SATELLITE ROAD, MOTA VARACCHA-394101, GUJARAT, SURAT, SURAT        | SURAT     | GUJARAT        | 394101   |
| AHUJA HOSPITAL                      | 488, VIVEK KHAND, GOMTINAGAR NEAR PATAR KAR CHAURAHA, UTTAR PRADESH, LUCKNOW                                  | LUCKNOW   | UTTAR PRADESH  | 226010   |
| ANAND HOSPITAL                      | 5, SHUBHAM COMPLEX, TALEGAON CHAKAN ROAD, TAL. MAVAL, MAHARASHTRA, PUNE, PUNE                                 | PUNE      | MAHARASHTRA    | 410507   |
| ARDENT HOSPITAL                     | RZ-1/3, MAIN ROAD PALAM COLONY, (OPP. FLYOVER PILLAR NO. 40), NEW DELHI, NEW DELHI, NEW DELHI                 | NEW DELHI | DELHI          | 110060   |
| AROGAYA HOSPITAL                    | MILAK LACHI MAIN ROAD, SECTOR-G-3, GREATER NOIDA WEST, GAUTAM BUDH NAGAR, UTTAR PRADESH, G.B.NAGAR, G.B.NAGAR | NOIDA     | UTTAR PRADESH  | 201308   |
| AYUSH GENERAL AND CHILDREN HOSPITAL | 211/212 JAI JAWAN JAI KISAN NAGAR BAMBRAWALI ROAD PANDEYSAWARE SURAT 394221                                   | SURAT     | GUJRAT         | 394221   |
| AYUSH HOSPITAL & RESEARCH CENTRE    | PLOT NO. 11, OLD ASHOKA GARDEN, BEHIND PRABHAT PETROL PUMP, RAISEN ROAD, BHOPAL, MADHYA PRADESH               | BHOPAL    | MADHYA PRADESH | 462023   |
| BALAJI HOSPITAL                     | TAJ COLONY, HANSI ROAD, BARWALA,  | HISSAR    | HARYANA        | 125121   |

|  |   |             |                |          |
|--|---|-------------|----------------|----------|
| (HISAR)  |   |             |                |          |
| CARE & CURE DIVINE SERVICES PRIVATE LIMITED        | BUILDING NO. 198, OLD BARAHI ROAD, OPP. PWD REST HOUSE, HARYANA, BAHADURGARH, JHAJJAR   | JHAJJAR     | HARYANA        | 124507   |
| CHITRAKOOT CHARITABLE HOSPITAL AND RESEARCH CENTRE | NEAR FIRE BRIDGE OFFICE BUS STAND, ,SATNA,MADHYA PRADESH,485001   | SATNA       | MADHYA PRADESH | 485001   |
| CITY CARE HOSPITAL?                                | 17-ASHOKA COLONY ,NEAR POLICE LINE, OPPOSITE KALPANACHAWLA MEDICAL COLLEGE  | KARNAL      | HARYANA        | 132001   |
| DOLPHIN MULTI SPECIALITY HOSPITAL                  | 1ST FLOOR,LAXMI NIWAS,AJIT WEIGHT BRIDGE,OPP:ZENITH RUBBER FACTORY,NEAR BHARAT PETROL PUMP,MIDC, GOLAVLI,DOMBIVLI, ,THANE ,MAHARASHTRA,421203 | THANE       | MAHARASHTRA    | 421203   |
| DR. K.M. HOSPITAL AND TRAUMA CENTRE                | NH 24, NEAR SHIV MANDIR, KUCHESAR ROAD CHAUPLA, UTTAR PRADESH, HAPUR, GHAZIABAD   | GHAZIABAD   | UTTAR PRADESH  | 245101   |
| DR. PANDIT EYE & GENERAL HOSPITAL                  | F - 3 B/2 2 SECTOR 10 ABOVE VIJAYA BANK,VASHI, NAVI MUMBAI  | NAVI MUMBAI | MAHARASHTRA    | 400703   |
| DR. SHYAM CHOUDHARI CHILDRENS HOSPITAL             | NEAR MATALE MANGAL KARYALAYA, KAMATWADE ROAD, TRIMURTI CHOWK , NASHIK , MAHARASHTRA, MAHARASHTRA, NASHIK                                      | NASHIK      | MAHARASHTRA    | 422002   |
| DURGA NURSING HOME                                 | JATA SHANKAR CHORAHA,HOTEL BABINA ROAD,,GORAKHPUR,UTTAR PRADESH,273001  | GORAKHPUR   | UTTAR PRADESH  | 273001   |
| GANDHI HOSPITAL                                    | DINGRAJWADI PHATA, KOREGAON BHIMA, TAL SHIRUR, DIST PUNE ,PUNE,MAHARASHTRA,412216   | PUNE        | MAHARASHTRA    | 412216   |
| GAV HOSPITAL                                       | 127/595, VASANT VIHAR, NEAR KESCO SUB STATION, KANPUR (U.P), UTTAR PRADESH, KANPUR, KANPUR  | KANPUR      | UTTAR PRADESH  | 208001   |
| GOODWILL HOSPITAL                                  | 32, ALI MANZIL ROAD, NEAR MASJID YAQOOB KHAN,, MADHYA PRADESH, HUZUR, BHOPAL  | BHOPAL      | MADHYA PRADESH | 462001   |
| GUN GEET HOSPITAL AND POLYCLINIC                   | OPP:KULDEVI MATA MANDIR,GANDHI ROAD,ULHASNAGAR, KALYAN, ,THANE,MAHARASHTRA,421005   | THANE       | MAHARASHTRA    | 421005   |
| HOSPITAL NAME                                      | HOSPITAL ADDRESS  | CITY        | STATE          | HOSPITAL |

|   |   |                 |                   | L PIN<br>CODE |
|---|---|-----------------|-------------------|---------------|
| J P HOSPITAL  | NEAR LUXMI CINEMA, RAILWAY<br>ROAD, YAMUNA NAGAR--  | YAMUNA<br>NAGAR | HARYANA           | 135001        |
| JEEVAN HOSPITAL   | 1/83, VILLEGGE WAHLOPUR SEC-63, NOIDA<br>NEAR TVS SHOWROOM, GAUTAM<br>BUDHNAGAR.                    | NOIDA           | UTTAR<br>PRADESH  | 201301        |
| JEEVAN JYOTI<br>NURSING HOME<br>- ROHTA ROAD                                  | BRIJ KUNJ ROHTA ROAD,   | MEERUT          | UTTAR<br>PRADESH  | 250001        |
| JEEVANJYOT<br>ACCIDENT<br>HOSPITAL &<br>MATERNITY HOME                        | VIDHATE BHAVAN, TRIMBAKESHWAR ROAD, SATPUR, NASHIK, MAHARASHTRA                                     | NASHIK          |                   | 422007        |
| K K HEALTH CARE   | 238 SECTOR 5  | GURGAON         | HARYANA           | 122001        |
| KRISHNALOK<br>HOSPITAL  | 268, A-2 NAUBASTA, HAMIRPUR ROAD,<br>KANPUR, UTTAR PRADESH, KANPUR,<br>KANPUR                       | KANPUR          | UTTAR<br>PRADESH  | 208021        |
| LATE KARTIKRAM<br>SAO SMRUTI<br>SERGICAL &<br>ENDOSCOPY<br>RESEARCH<br>CENTRE | SEEPAT CHOWK, SARKANDA, BILASPUR<br>C.G., CHHATTISGARH , BILASPUR                                   | BILASPUR        | CHATTISGARH       | 495006        |
|   | B-491/7H, DILIP NAGAR, TIN BATI,<br>DAMAN, DAMAN AND DIU, DILIP NAGAR,<br>DAMAN                     | DAMAN           | GUJRAT            | 396210        |
| LUCKNOW<br>METRO<br>HOSPITAL AND<br>TRAUMA CENTRE                             | 1/25, VIJAY KHAND-1, GOMTINAGAR--   | LUCKNOW         | UTTAR<br>PRADESH  | 226010        |
| M.P. HOSPITAL<br>AND RESEARCH<br>CENTRE                                       | 5, B-SECTOR, INFRONT OF BHEL,<br>GATE NO-1, INDRAPURI, BHOPAL,<br>MADHYA PRADESH, BHOPAL,<br>BHOPAL | BHOPAL          | MADHYA<br>PRADESH | 462021        |
| MAA HOSPITAL & TRAUMA CENTRE  | MAA CENTRUM VISTAR, SITAPUR ROAD, LUCKNOW   | LUCKNOW         | UTTAR<br>PRADESH  | 226021        |
| MEDICARE CLINIC<br>AND NURSING HOME   | DHANNU MANDI JHAJJAR ROAD   | ROHTAK          | HARYANA           | 124001        |
| MEERA<br>NURSING<br>HOME  | 507, KHARA MALA, ADINATH<br>NAGAR, SHIRUR, , PUNE, MAHARASHTR<br>A, 412210                          | PUNE            | MAHARASHTRA       | 412210        |
| MEERUT<br>MULTISPECIALITY<br>HOSPITAL &<br>TRAUMA CENTER                      | RAJ NAGAR COLANY, GARH ROAD MEERUT, UTTAR PRADESH, MEERUT, MEERUT                                   | MEERUT          | UTTAR<br>PRADESH  | 250001        |
| N.D.HOSPITAL  | 262, MODEL TOWN HISAR   | HISAR           | HARYANA           | 125005        |

LIFE LINE HOSPITAL & HEART CENTER

|   |   |                |                |        |
|---|---|----------------|----------------|--------|
|   | ,HISAR,HARYANA,125005   |                |                |        |
| NARAYANI HOSPITAL                         | 1ST FLOOR,SAI GEETA DARSHAN,B-WING,OPP:CANARA BANK,NEW GOLDEN NEST,BHAYANDAR(EAST),,MUMBAI,MAHARASHTRA,401105   | MUMBAI         | MAHARASHTRA    | 401105 |
| NEW AKSHAY MALLYA HOSPITAL                | 96,4TH CROSS, NISARG LAYOUT, DODDANEKUNDI - 560037  | BANGLORE       | KARNATAKA      | 560037 |
| NEW FAMILY HOSPITAL                       | B-114, VIJAY VIHAR, PHASE I, BUDH BAZAR ROAD, SECTOR 5, ROHINI, DELHI, DELHI, ROHINI,   | DELHI          | DELHI          | 110085 |
| NIPUN HOSPITAL                            | 495, TARIN BAHADURGANJ, MACHINERY MARKET, SHAHJAHAPUR,495, TARIN BAHADURGANJ, MACHINERY MARKET, SHAH JAHAPUR,SHAHJAHAPUR,SHAHJAHANPUR,U TTAR PRADESH, | SHAHJAHANP U R | UTTAR PRADESH  | 242001 |
| PAWANI HOSPITAL                           | B-BLOCK, MAIN GARHI ROAD, NEAR GATI OFFICE, SECTOR-68, NOIDA, UTTAR PRADESH, NOIDA  | NOIDA          | UTTAR PRADESH  | 201301 |
| R.C.MEMORIAL NURSING HOME (P) LTD         | 115-C, NEW AZAD NAGAR, KALYANPUR, KANPUR, UTTAR PRADESH, KANPUR, KANPUR   | KANPUR         | UTTAR PRADESH  | 208017 |
| SADHBHAWN A HOSPITAL                      | 28, RANDHIR COLONY, KARNAL, HARYANA 132001,, ,KARNAL,HARYANA,132001   | KARNAL         | HARYANA        | 132001 |
| SAI AASHIRWAD HOSPITAL ICCU & POLY CLINIC | 101, 104,105, A WING, RATNADEEP BLDG., NAVGHAR ROAD,BHAYANDER (E),THANE,MAHARASHTRA,401105  | THANE          | MAHARASHTRA    | 401105 |
| SAI SANJEEVANI HOSPITAL                   | 243 SHAKTI KHAND III INDIRAPURAM  | GHAZIABAD      | UTTAR PRADESH  | 201014 |
| SAI SREE HOSPITAL                         | 21/632-3, OPP. OLD MUNICIPAL OFFICE, KADAPA, ANDHRA PRADESH, ANDHRA PRADESH, KADAPA, KADAPA   | KADAPA         | ANDHRA PRADESH | 516001 |
| SANAP HOSPITAL & MATERNITY HOME           | CTS NO.3104A,TANAJI CHAUK,SINNAR--  | SINNAR         | MAHARASHTRA    | 422103 |
| SANJIVANI MULTISPECIALT Y HOSPITAL        | RUSHI PARK,AMBAD CHAUFULY, ,JALNA,MAHARASH TRA,431203   | JALNA          | MAHARASHTRA    | 431203 |
| SANJIWANI SUPER SPECIALITY HOSPITAL       | BEHIND FIRE BRIGADE OFFICE, BUS STAND, SATNA  | SATNA          | MADHYA PRADESH | 485001 |
| SETHI NURSING HOME                        | A-12, GUJRANWALA TOWN, PART01, G.T. ROAD , DELHI , DELHI  | DELHI          | DELHI          | 110033 |

|   |   |              |                  |        |
|---|---|--------------|------------------|--------|
| SHINE HOSPITAL AND TRAUMA CENTRE                            | ABU MARKET BULAKIADDA TALKATORA ROAD  | LUCKNOW      | UTTAR PRADESH    | 226006 |
| SHIVALIK HOSPITAL   | PLOT NO. 1, HUDA MARKET, SEC 37, FARIDABAD--  | FARIDABAD    | HARYANA          | 121003 |
| SHREE TISAI HOSPITAL / DHANVANTARI MULTISPECIALITY HOSPITAL | OLD SHREE TISAI HOSPITAL, 1ST FLOOR, GOVIND COMPLEX, GANGA TIRTH BUILDING, NEAR JARI MAI GATE, PUNE LINK ROAD, TISGAON NAKA, , KALYAN, MAHARASHTRA, | KALYAN       | MAHARASHTRA      | 421306 |
| SHRI BHAGWATI HOSPITAL AND TRAUMA CENTRE                    | SYD, ABBASPUR, NEAR FIRE POLICE TRAINING CENTRE, , UNNAO, UTTAR PRADESH,  | UNNAO        | UTTAR PRADESH    | 273001 |
| SPANDAN HOSPITAL AND CRITICAL CARE CENTRE                   | SATANA NAKA , NEAR [PUNJAB NATIONAL PANK, NASIK, 422007   | NASIK        | MAHARASHTRA      | 422007 |
| SRI KRISHNA CHILDREN HOSPITAL                               | ABOVE VIJAYA BANK, HAMIRPUR ROAD,   | UNA          | HIMACHAL PRADESH | 174303 |
| SRI SRINIVASA NURSING HOME                                  | BEHIND R T C BUS STAND , BHADRACHALAM, TELANGANA, 507111  | BHADRACHALAM | TELANGANA        | 507111 |
| SRUSHTI NURSING HOME  | BOCK C-1, OPP. ROSHAN APT, NETAJI VENUS RD, ULHASNAGAR , ULHASNAGAR , MAHARASHTRA, 421004   | ULHASNAGAR   | MAHARASHTRA      | 421004 |
| SUN SHINE HOSPITAL  | SECTOR-64, SAHUPURA ROAD, UNCHA GAON, BALLABGARH, FARIDABAD-121004, UTTAR PRADESH   | FARIDABAD    | UTTAR PRADESH    | 121004 |
| SURIS JEEVAN JYOTI HOSPITAL                                 | ADJOINING INDIAN OIL PUMP, RAMGARH ROAD, MUBARIKPUR (DERA BASSI), MOHALI, PUNJAB,   | MOHALI       | PUNJAB           | 140201 |
| SWASTIK NURSING HOME  | PLOT NO:13/14/15, TRISHUL GOLD COAST CHS, SECTOR-9, GHANSOLI, NAVI MUMBAI, , MUMBAI, MAHARASHTRA, 400701  | MUMBAI       | MAHARASHTRA      | 400701 |
| TAPASWI HOSPITAL PVT LTD                                    | CHOWK, ADAMPUR  | BHAGALPUR    | BIHAR            | 812001 |
| THITE HOSPITAL  | PERNE PHATA, TLQ ; HAVELI, , PUNE, MAHARASHTRA, 412207  | PUNE         | MAHARASHTRA      | 412207 |
| VAJRADAN HOSPITAL   | NEAR MARUTI MANDIR, SHELKE LANE, GAVATHAN, SINNAR, MAHARASHTRA, SINNAR, NASHIK  | NASHIK       | MAHARASHTRA      | 422101 |
| VASAVI NURSING  | MANKAMMATHOTA, , KRISHNA, ANDHRA  | KRISHNA      | ANDHRA           | 505002 |

|  |   |      |             |        |
|--|---|------|-------------|--------|
| HOME   | PRADESH,505002  |      | PRADESH     |        |
| VEDICURE<br>WELLNESS CLINICS<br>AND HOSPITAL | SECOTR NO. 31/32, PLOT NO. 110, OPP.<br>AAHER LAWNS, WALHEKARWADI ROAD,<br>CHINCHWAD, PUNE-411033 | PUNE | MAHARASHTRA | 411033 |

Annexure-5 Non medical expenses list (NME list)

| Serial No. | List of Ailments and Procedures                     | Final Status  |
|------------|---|---|
| 1          | Hair Removal Cream                                  | Not Payable   |
| 2          | Baby Charges (unless Specified/indicated)           | Not Payable   |
| 3          | Baby Food   | Not Payable   |
| 4          | Baby Utilites Charges                               | Not Payable   |
| 5          | Baby Set  | Not Payable   |
| 6          | Baby Bottles  | Not Payable   |
| 7          | Brush   | Not Payable   |
| 8          | Cosy Towel  | Not Payable   |
| 9          | Hand Wash   | Not Payable   |
| 10         | Moisturiser Paste Brush                             | Not Payable   |
| 11         | Powder  | Not Payable   |
| 12         | Razor   | Not Payable   |
| 13         | Shoe Cover  | Not Payable   |
| 14         | Beauty Services                                     | Not Payable   |
| 15         | Belts/ Braces                                       | Essential and paid specifically for cases that have undergone surgery of thoracic or lumbar Spine |
| 16         | Buds  | Not Payable   |
| 17         | Barber Charges                                      | Not Payable   |
| 18         | Caps  | Not Payable   |
| 19         | Cold Pack/hot Pack                                  | Not Payable   |
| 20         | Carry Bags  | Not Payable   |
| 21         | Cradle Charges                                      | Not Payable   |
| 22         | Comb  | Not Payable   |
| 23         | Disposables Razors Charges ( For Site Preparations) | Payable   |
| 24         | Eau-de-cologne / Room Freshners                     | Not Payable   |
| 25         | Eye Pad   | Not Payable   |
| 26         | Eye Sheild  | Not Payable   |
| 27         | Email / Internet Charges                            | Not Payable   |
| 28         | Food Charges (other Than Patient's Diet Provided By | Not Payable   |

|    |                                      |  |
|----|--------------------------------------|--|
|    | <i>Hospital)</i>                     |  |
| 29 | <i>Foot Cover</i>                    | <i>Not Payable</i>   |
| 30 | <i>Gown</i>                          | <i>Not Payable</i>   |
| 31 | <i>Leggings</i>                      | <i>Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.</i> |
| 32 | <i>Laundry Charges</i>               | <i>Not Payable</i>   |
| 33 | <i>Mineral Water</i>                 | <i>Not Payable</i>   |
| 34 | <i>Oil Charges</i>                   | <i>Not Payable</i>   |
| 35 | <i>Sanitary Pad</i>                  | <i>Not Payable</i>   |
| 36 | <i>Slippers</i>                      | <i>Not Payable</i>   |
| 37 | <i>Telephone Charges</i>             | <i>Not Payable</i>   |
| 38 | <i>Tissue Paper</i>                  | <i>Not Payable</i>   |
| 39 | <i>Tooth Paste</i>                   | <i>Not Payable</i>   |
| 40 | <i>Tooth Brush</i>                   | <i>Not Payable</i>   |
| 41 | <i>Guest Services</i>                | <i>Not Payable</i>   |
| 42 | <i>Bed Pan</i>                       | <i>Not Payable</i>   |
| 43 | <i>Bed Under Pad Charges</i>         | <i>Not Payable</i>   |
| 44 | <i>Camera Cover</i>                  | <i>Not Payable</i>   |
| 45 | <i>Cliniplast</i>                    | <i>Not Payable</i>   |
| 46 | <i>Crepe Bandage</i>                 | <i>Not Payable</i>   |
| 47 | <i>Curapore</i>                      | <i>Not Payable</i>   |
| 48 | <i>Diaper Of Any Type</i>            | <i>Not Payable</i>   |
| 49 | <i>Dvd, Cd Charges</i>               | <i>Not Payable ( However if CD is specifically sought by Insurer/TPA then payable)</i>   |
| 50 | <i>Eyelet Collar</i>                 | <i>Not Payable</i>   |
| 51 | <i>Face Mask</i>                     | <i>Not Payable</i>   |
| 52 | <i>Flexi Mask</i>                    | <i>Not Payable</i>   |
| 53 | <i>Gause Soft</i>                    | <i>Not Payable</i>   |
| 54 | <i>Gauze</i>                         | <i>Not Payable</i>   |
| 55 | <i>Hand Holder</i>                   | <i>Not Payable</i>   |
| 56 | <i>Hansaplast/ Adhesive Bandages</i> | <i>Not Payable</i>   |
| 57 | <i>Lactogen/ Infant Food</i>         | <i>Not Payable</i>   |
| 58 | <i>Slings</i>                        | <i>Reasonable costs for one sling in case of upper arm fractures may</i>   |

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|   |  | be considered.   |
| <b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>  |  |  |
| 59  | Weight Control Programs/ Supplies/ Services  | Not Payable  |
| 60  | Cost Of Spectacles/Contact Lenses/Hearing Aids Etc.,   | Not Payable  |
| 61  | Dental Treatment Expenses That Do Not Require Hospitalisation  | Not Payable. (We should consider only in accident cases; where Dental Surgery is required) |
| 62  | Hormone Replacement Therapy  | Not Payable  |
| 63  | Home Visit Charges   | Not Payable  |
| 64  | Infertility/ Subfertility/ Assisted Conception Procedure   | Not Payable  |
| 65  | Obesity (including Morbid Obesity) Treatment   | Not Payable  |
| 66  | Psychiatric & Psychosomatic Disorders  | Not Payable  |
| 67  | Corrective Surgery For Refractive Error  | Not Payable  |
| 68  | Treatment Of Sexually Transmitted Diseases   | Not Payable  |
| 69  | Donor Screening Charges  | Not Payable  |
| 70  | Admission/registration Charges   | Not Payable  |
| 71  | Hospitalisation For Evaluation/ Diagnostic Purpose   | Not Payable  |
| 72  | Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed                                    | Not Payable  |
| 73  | Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /hiv/ Aids Etc Is Detected/ Directly Or Indirectly | Not Payable  |
| 74  | Stem Cell Implantation/ Surgery  | Not Payable except Bone Marrow Transplantation where covered by policy                     |
| <b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b> |  |  |
| 75  | Ward And Theatre Booking Charges   | Payable under OT Charges, not payable separately   |
| 76  | Arthroscopy & Endoscopy Instruments  | Not Payable  |
| 77  | Microscope Cover   | Payable under OT Charges, not payable separately   |
| 78  | Surgical Blades, harmonic Scalpel, shaver  | Not Payable  |
| 79  | Surgical Drill   | Not Payable  |
| 80  | Eye Kit  | Payable under OT Charges, not payable separately   |
| 81  | Eye Drape  | Payable under OT Charges, not payable separately   |
| 82  | X-ray Film   | Payable under Radiology Charges, not as consumable   |



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| 83   | Sputum Cup  | Not Payable   |
| 84   | Boyles Apparatus Charges  | Payable under OT Charges, not payable separately  |
| 85   | Blood Grouping And Cross Matching Of Donors Samples                   | Not Payable   |
| 86   | Antiseptic Or Disinfectant Lotions                                    | Not Payable   |
| 87   | Band Aids, Bandages, Sterile Injections, Needles, Syringes            | Not Payable   |
| 88   | Cotton  | Not Payable   |
| 89   | Cotton Bandage  | Not Payable   |
| 90   | Micropore/ Surgical Tape  | Not Payable   |
| 91   | Blade   | Not Payable   |
| 92   | Apron   | Not Payable   |
| 93   | Torniquet   | Not Payable   |
| 94   | Orthobundle, Gynaec Bundle  | Not Payable   |
| 95   | Urine Container   | Not Payable   |
| <b>ELEMENTS OF ROOM CHARGE</b>               |   |   |
| 96   | Luxury Tax  | Not Payable. If there is no Policy Exclusion, then Actual Tax Levied by Government is Payable -Part of Room Charge for Sub Limits |
| 97   | HVAC  | Not Payable   |
| 98   | House Keeping Charges   | Not Payable   |
| 99   | Service Charges Where Nursing Charge Also Charged                     | Not Payable   |
| 100  | Television & Air Conditioner Charges                                  | Payable - If under room charges not if separately levied  |
| 101  | Surcharges  | Not Payable   |
| 102  | Attendant Charges   | Not Payable   |
| 103  | Im Iv Injection Charges   | Not Payable   |
| 104  | Clean Sheet   | Not Payable   |
| 105  | Extra Diet Of Patient(other Than That Which Forms Part Of Bed Charge) | Not payable, Patient diet provided by Hospital is payable   |
| 106  | Blanket / Warmer Blanket  | Not Payable   |
| <b>ADMINISTRATIVE OR NON-MEDICAL CHARGES</b> |   |   |
| 107  | Admission Kit   | Not Payable   |
| 108  | Birth Certificate   | Not Payable   |
| 109  | Blood Reservation Charges And Ante Natal Booking Charges              | Not Payable   |
| 110  | Certificate Charges   | Not Payable   |
| 111  | Courier Charges   | Not Payable   |

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| 112                             | Conveyance Charges                                  | Not Payable  |
| 113                             | Diabetic Chart Charges                              | Not Payable  |
| 114                             | Documentation Charges / Administrative Expenses     | Not Payable  |
| 115                             | Discharge Procedure Charges                         | Not Payable  |
| 116                             | Daily Chart Charges                                 | Not Payable  |
| 117                             | Entrance Pass / Visitors Pass Charges               | Not Payable  |
| 118                             | Expenses Related To Prescription On Discharge       | Not Payable--To be Claimed by Patient Post -Hospitalisation where admissible |
| 119                             | File Opening Charges                                | Not Payable  |
| 120                             | Incidental Expenses / Misc. Charges (not Explained) | Not Payable  |
| 121                             | Medical Certificate                                 | Not Payable  |
| 122                             | Maintenance Charges                                 | Not Payable  |
| 123                             | Medical Records                                     | Not Payable  |
| 124                             | Preparation Charges                                 | Not Payable  |
| 125                             | Photocopies Charges                                 | Not Payable  |
| 126                             | Patient Identification Band / Name Tag              | Not Payable  |
| 127                             | Washing Charges                                     | Not Payable  |
| 128                             | Medicine Box  | Not Payable  |
| 129                             | Mortuary Charges                                    | Payable - upto 24 hrs, shifting charges not payable                          |
| 130                             | Medico Legal Case Charges (mlc Charges)             | Not Payable  |
| <b>External Durable Devices</b> |   |  |
| 131                             | Walking Aids Charges                                | Not Payable  |
| 132                             | Bipap Machine                                       | Not Payable  |
| 133                             | Commode   | Not Payable  |
| 134                             | Cpap/ Capd Equipments                               | Not Payable  |
| 135                             | Infusion Pump - Cost                                | Not Payable  |
| 136                             | Oxygen Cylinder (for Usage Outside The Hospital)    | Not Payable  |
| 137                             | Pulseoxymeter Charges                               | Not Payable  |
| 138                             | Spacer  | Not Payable  |
| 139                             | Spirometre  | Not Payable  |
| 140                             | Spo2 Probe  | Not Payable  |
| 141                             | Nebulizer Kit                                       | Not Payable  |
| 142                             | Steam Inhaler                                       | Not Payable  |
| 143                             | Armsling  | Not Payable  |
| 144                             | Thermometer   | Not Payable  |

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| 145   | Cervical Collar  | Not Payable  |
| 146   | Splint   | Not Payable  |
| 147   | Diabetic Foot Wear   | Not Payable  |
| 148   | Knee Braces ( Long/ Short/ Hinged)   | Not Payable  |
| 149   | Knee Immobilizer/shoulder Immobilizer  | Not Payable  |
| 150   | Lumbo Sacral Belt  | Payable - If Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.  |
| 151   | Nimbus Bed Or Water Or Air Bed Charges   | Payable -for any ICU patient requiring more than 3 days in ICU, all patient with paraplegia /quadriplegia or for any major illness requiring prolonged hospitalization. (Prevent Bed Sores & DVT)                              |
| 152   | Ambulance Collar   | Not Payable  |
| 153   | Ambulance Equipment  | Not Payable  |
| 154   | Microsheild  | Not Payable  |
| 155   | Abdominal Binder   | Payable - If Essential and should be paid at least in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc. |
| <b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b> |  |  |
| 156   | Betadine \ Hydrogen Peroxide\spirit\Disinfectants Etc  | Payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital   |
| 157   | Private Nurses Charges- Special Nursing Charges  | Not Payable  |
| 158   | Nutrition Planning Charges - Dietician Charges / Diet Charges  | Not Payable  |
| 159   | Sugar Free Tablets   | Payable - Sugar free variants of admissable medicines are not excluded   |
| 160   | Creams Powders Lotions (toileteries Are Not Payable,only Prescribed Medical Pharmaceuticals Payable) | Payable - If prescribed  |
| 161   | Digestion Gels   | Payable - If prescribed  |
| 162   | Ecg Electrodes   | Payable - Upto 5 electrodes are required for every case visiting OT  |

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|   |   | or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable. |
| I63   | Gloves  | Payable -Sterilized Gloves Payable. Unsterilized Gloves not Payable   |
| I64   | Hiv Kit   | Payable   |
| I65   | Listerine/ Antiseptic Mouthwash   | Payable - If prescribed   |
| I66   | Lozenges  | Payable - If prescribed   |
| I67   | Mouth Paint   | Payable - If prescribed   |
| I68   | Nebulisation Kit  | Payable - If used during hospitalization is payable reasonably  |
| I69   | Novarapid   | Payable - If prescribed   |
| I70   | Volini Gel/ Analgesic Gel   | Payable - If prescribed   |
| I71   | Zytee Gel   | Payable - If prescribed   |
| I72   | Vaccination Charges   | Routine Vaccination not Payable / Post Bite Vaccination Payable   |
| <b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b> |   |   |
| I73   | AHD   | Not Payable   |
| I74   | Alcohol Swabes  | Not Payable   |
| I75   | Scrub Solution/sterillium   | Not Payable   |
| <b>OTHERS</b>                                       |   |   |
| I76   | Vaccine Charges For Baby  | Not Payable   |
| I77   | Aesthetic Treatment / Surgery   | Not Payable   |
| I78   | Tpa Charges   | Not Payable   |
| I79   | Visco Belt Charges  | Not Payable   |
| I80   | Any Kit With No Details Mentioned [delivery Kit, Orthokit, Recovery Kit, Etc] | Not Payable   |
| I81   | Examination Gloves  | Not Payable   |
| I82   | Kidney Tray   | Not Payable   |
| I83   | Mask  | Not Payable   |
| I84   | Ounce Glass   | Not Payable   |
| I85   | Outstation Consultant's/ Surgeon's Fees                                       | Payable - Not payable, except for telemedicine consultations where covered by policy                        |
| I86   | Oxygen Mask   | Not Payable   |
| I87   | Paper Gloves  | Not Payable   |
| I88   | Pelvic Traction Belt  | Not Payable   |

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| 189 | Referral Doctor's Fees           | Not Payable  |
| 190 | Accu Check ( Glucometry/ Strips) | Not Payable  |
| 191 | Pan Can                          | Not Payable  |
| 192 | Sofnet                           | Not Payable  |
| 193 | Trolley Cover                    | Not Payable  |
| 194 | Urometer, Urine Jug              | Not Payable  |
| 195 | Ambulance                        | Payable - Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable |
| 196 | Tegaderm / Vasofix Safety        | Payable - If maximum of 3 in 48 hrs and then 1 in 24 hrs   |
| 197 | Urine Bag                        | Payable - where medically necessary till a reasonable cost - maximum 1 per 24 hrs                                    |
| 198 | Softovac                         | Not Payable  |
| 199 | Stockings                        | Payable - If Essential for case like CABG etc. where it should be paid. OTHERS                                       |

(1) The Above Hospitals list is not the part of Provider Network for the purpose of admissibility of claims with respect to any health insurance policies of Aditya Birla Health Insurance Company Limited

(2) Cashless Facility is not available at any of the hospitals mentioned above

(3) Reimbursement claims for treatment taken in any of the above mentioned hospitals will not be accepted

(4) The above list is subject to be updated from time to time. For updated list please visit this site at [www.adityabirlacapital.com](http://www.adityabirlacapital.com)