



## Super Health Plus Top Up - Policy Terms and Conditions

### Section A. PREAMBLE

This Policy has been issued on the basis of the Disclosure to information norm, including the information provided by You in respect of the Insured Persons in the Proposal Form, any application for insurance cover in respect of any Insured Person and any other information or details submitted in relation to the Proposal Form. This Policy is a contract of insurance between You and Us which is subject to the receipt of premium in full and accepted by Us in respect of the Insured Persons and the terms, conditions and exclusions as specified in the Policy / Policy Schedule / Product Benefit Table of this Policy.

#### Key Notes:

The terms listed in Section D (Definitions) and which have been used elsewhere in the Policy shall have the meaning set out against them in Section D (Definitions), wherever they appear in the Policy.

The Policy Schedule shall specify which of the following covers are in force and available for the Insured Persons under the Policy during the Policy Period.

### Section B. BENEFITS UNDER THE POLICY

#### Section I: Basic Covers:

Benefits under this Section B.I are subject to the terms, conditions and exclusions of this Policy. The Sum Insured and / or the sub-limit for each Benefit under Section B.I is specified against that Benefit in the Policy Schedule / Product Benefit Table of this Policy. Payment of the Benefit shall be subject to the availability of the Sum Insured / applicable sub-limit for that Benefit.

We will indemnify the Reasonable and Customary Charges incurred towards medical treatment taken by the Insured Person during the Policy Period for an Illness, Injury or conditions described in the Benefits below if it is contracted or sustained by an Insured Person during the Policy Period.

All claims must be made in accordance with the procedure set out in Section C.B. Claims paid under this Section B.I will impact the Sum Insured.

All claims under these Benefits will be payable only if the aggregate of covered Medical Expenses, in respect to the following Benefits under Section B.I (relating to Hospitalisation(s)) in a Policy Year is in excess of the Deductible as stated in the Policy Schedule / Product Benefit Table of this Policy, and is subject to the exhaustion of any other applicable deductibles for the covered Illness, Injury or condition. Occurrence of the same Illness after a lapse of 45 days will be considered as fresh Illness for the purpose of this Policy.

#### (a) In-patient Hospitalization:

##### What is covered?

We shall cover the Medical Expenses for 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:

- (1) Reasonable and Customary Charges for Room Rent for accommodation in Hospital room and other boarding charges up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy.
- (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.
- (8) Anaesthesia, blood, oxygen and blood transfusion charges.
- (9) Surgical appliances and allowable prosthetic devices recommended by the attending Medical Practitioner that are used intra operatively during a Surgical Procedure.

##### Conditions:

- i) The Hospitalization is medically necessary and follows the written advice of a Medical Practitioner.
- ii) If the Insured Person is admitted in a room category / limit that is higher than the one that is specified in the Policy Schedule / Product Benefit Table of this Policy, then the Insured Person shall bear a rateable proportion of the total Associated Medical Expenses (including surcharge or taxes thereon) in the proportion of the difference between the Room Rent of the entitled room category to the Room Rent actually incurred. For the purpose of this Section "Associated Medical Expenses" shall include - Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner / surgeon / anaesthetist / specialist and diagnostic tests conducted within the same Hospital where the Insured Person has been admitted.

#### (b) Pre - hospitalization Medical Expenses:

##### What is covered?

We shall cover on a reimbursement basis, up to the Sum Insured for the number of days in accordance with the limit as specified in the Policy Schedule / Product Benefit Table of this Policy, the Insured Person's Pre-hospitalization Medical Expenses incurred in respect of an Illness or Injury that occurs during the Policy Period.

##### Conditions:

- (i) We have accepted a claim for In-patient Hospitalization under Section B (I)(a) or Section B (I)(d) or Section B (I)(e) for the same Illness / Injury;
- (ii) The date of admission to 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 / Injury.

**(c) Post – hospitalization Medical Expenses:**

**What is covered?**

We shall cover on a reimbursement basis, up to the Sum Insured for the number of days specified in the Policy Schedule / Product Benefit Table of this Policy, the Insured Person's Post-hospitalization Medical Expenses incurred following an Illness or Injury that occurs during the Policy Period.

**Conditions:**

- (i) We have accepted a claim for In-patient Hospitalization under Section B(I)(a) or Section B (I)(d) or Section B (I)(e) below for the same Illness / Injury.
- (ii) The date of discharge from Hospital for the purpose of this Benefit shall be the date of the Insured Person's discharge from Hospital in relation to the same Illness / Injury.

**(d) Day Care Treatment:**

**What is covered?**

We shall cover the Medical Expenses incurred towards the Day Care Treatment of the Insured Person, up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy, during the Policy Period following an Illness or Injury that occurs during the Policy Period. The list of such Day Care Treatment is mentioned in Annexure C to this Policy.

**Conditions:**

- (i) The Day Care Treatment is Medically Necessary Treatment and follows the written advice of a Medical Practitioner;
- (ii) 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.

**What is not covered?**

OPD treatment is not covered under this Benefit.

**(e) Domiciliary Hospitalization:**

**What is covered?**

We shall cover the Medical Expenses incurred for the Insured Person's Domiciliary Hospitalization, up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy, during the Policy Period following an Illness or Injury that occurs during the Policy Period.

**Conditions:**

- (i) The Domiciliary Hospitalization continues for at least 3 consecutive days in which case We shall make payment under this Benefit in respect of Medical Expenses incurred from the first day of Domiciliary Hospitalization;
- (ii) The treating Medical Practitioner confirms in writing that Domiciliary Hospitalization was medically necessary and the Insured Person's condition was such that the Insured Person could not be transferred to a Hospital OR the Insured Person satisfies Us that a Hospital bed was unavailable;
- (iii) If a claim is accepted under this Benefit, then We shall pay Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses under Section B.I.b and Section B.I.c respectively for the same Illness/Injury.

**What is not covered?**

We shall not be liable to pay for any claim in connection with:

- (1) Asthma, bronchitis, tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, cough and cold, influenza;
- (2) Arthritis, gout and rheumatism;
- (3) Chronic nephritis and nephritic syndrome;
- (4) Diarrhea and all type of dysenteries, including gastroenteritis;
- (5) Diabetes mellitus and insipidus;
- (6) Epilepsy;
- (7) Hypertension;
- (8) Psychiatric or psychosomatic disorders of all kinds;
- (9) Pyrexia of unknown origin.

**(f) Road Ambulance Cover:**

**What is covered?**

We shall cover the costs incurred up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy, towards transportation of the Insured Person by road Ambulance to a nearest Hospital from the place of occurrence of an Emergency for treatment, where such medical Emergency occurs during the Policy Period.

Coverage shall also be provided under the below circumstances, if the Medical Practitioner certifies in writing that:

- (i) It is medically necessary to transfer the Insured Person to another Hospital or diagnostic centre during the course of Hospitalization for advanced diagnostic treatment in circumstances where such facility is not available in the existing Hospital.
- (ii) it is medically necessary to transfer the Insured Person to another Hospital during the course of Hospitalization due to lack of super speciality treatment in the existing Hospital.

**Conditions:**

- (i) The Ambulance / healthcare service provider is registered;
- (ii) We have accepted a claim for In-patient Hospitalization under Section B(I)(a) above for the same Illness / Injury.

**What is not covered?**

Any expenses in relation to transportation of the Insured Person from Hospital to the Insured Person's residence are not payable under this Benefit.

**(g) Organ Donor Expenses:**

**What is covered?**

We shall cover the Medical Expenses, up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy, incurred in respect of the organ donor, for organ transplant Surgery towards the harvesting of the organ donated.

**Conditions:**

- (i) The organ donation conforms to the Transplantation of Human Organs Act 1994 and the organ is for the use of the Insured Person;
- (ii) The Insured Person is the recipient of the organ so donated by the organ donor;
- (iii) The organ transplant is medically necessary for the Insured Person as supported by the written advice of a certified by a Medical Practitioner;
- (iv) The Permanent Exclusion specified under Section C.A.(V).27 shall not be applicable for this Benefit to the extent covered under this Benefit.

**What is not covered?**

- (1) Pre-hospitalization Medical Expenses or Post-hospitalization Medical Expenses of the organ donor.
- (2) Screening expenses of the organ 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.

**(h) Ayush (In-patient Hospitalization)****What is covered?**

We shall cover on a reimbursement basis, up to the limits as specified in the Policy Schedule / Product Benefit Table of this Policy, towards the Medical Expenses for In-patient Hospitalization incurred with respect to the Ayush Treatment undertaken by the Insured Person during the Policy Period.

**Conditions:**

- (i) The treatment has been undergone in
  - a. Teaching hospitals of AYUSH colleges recognised by Central Council of Indian Medicine (CCIM) and Central Council of Homeopathy (CCH)
  - b. Any government Hospital or in any institute recognized by the government and / or accredited by the Quality Council of India or National Accreditation Board on Health.
  - c. AYUSH Hospitals having registration with a Government authority under appropriate Act in the State / UT and complies with the following as minimum criteria:
    - i. has at least fifteen in-patient beds
    - ii. has minimum five qualified and registered AYUSH doctors;
    - iii. has qualified paramedical staff under its employment round the clock;
    - iv. has dedicated AYUSH therapy sections;
    - v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel
- (ii) Medical treatment should be rendered by a duly registered Medical Practitioner who holds a valid practicing license in respect of such Ayush Treatment(s);
- (iii) Treatment taken is within India;
- (iv) The Permanent Exclusion mentioned in Section C.A.(v).10 shall not be applicable for this Benefit to the extent covered under this Benefit.

**What is not covered?**

The Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses related to Ayush Treatment(s) is not covered in this Benefit.

**(i) Home Treatment:****What is covered ?**

We shall cover the Medical Expenses upto the limits as specified in the Policy Schedule / Product Benefit Table of this Policy for the Insured Person's Medically Necessary Treatment at his / her own place of residence for any Illness / Injury such as chemotherapy, dengue, gastroenteritis, hepatitis, during the Policy Period on a cashless basis only if availed through Our Network Provider / Empanelled Service Providers providing such facility, as listed on Our website.

**Conditions:**

- (i) Requisite pre-authorisation is obtained from Us for the said Illness / Injury.
- (ii) OPD treatment is not covered under this Benefit.
- (iii) The same Illness is payable as per the conditions specified in Section B.1.a.
- (iv) The Insured Person may proceed to avail a treatment in a network Hospital under Section B.1.a in the event that the pre-authorisation is not received by the Insured Person(s) from Us, as per the terms and conditions of Section B.1.a.
- (v) The amount, frequency and time period of the Home Treatment services should be reasonable and supported in agreement by the treating Medical Practitioner and the Insured Person availing the service.
- (vi) The maximum number of days of covered services per Insured Person, for each Policy Year, covered under this Benefit shall not exceed 15 days.
- (vii) The condition of the Insured Person must be expected to improve in a reasonable and generally predictable period of time.
- (viii) Treatment under this Benefit will be provided under the supervision of a Medical Practitioner to safely and effectively administer the Home Treatment plan, in accordance with the condition of the Insured Person.
- (ix) We do not assume any liability towards, and shall not be responsible for any actual or alleged errors, omissions or representations made by any Medical Practitioner and / or Network Provider / Empanelled Service Provider or in any service rendered under this Benefit or any consequences of actions taken or not taken in reliance thereon.
- (x) The exclusion no. 148 as specified in Annexure B – Non Medical Expenses shall be waived off to the extent covered under this Benefit.
- (xi) We do not assume any liability towards any additional or incidental charges / expenses, including but not limited to any charges towards breakage, damage, deposit for equipment, and equipment transportation. All such charges / expenses shall be borne by the Insured Person.
- (xii) Home Treatment services are provided through Network Provider / Empanelled Service Provider in select cities for select treatment procedures only. Please contact Us or refer to Our website for updated list of treatment procedures and cities where Home Treatment service is provided.

## Section II: Other Benefits

The Benefits listed below are in-built Benefits and shall be available under the Policy with applicable sub-limits, if any, to all Insured Persons in accordance with the applicable Plan as specified in the Policy Schedule / Product Benefit Table of this Policy.

Benefits under this Section B.II are subject to the terms, conditions and exclusions of this Policy.

Claims under this Section B.II will not impact the Sum Insured

### (j) Domestic Emergency Assistance Services (including Air Ambulance)

#### What is covered?

We will provide the Emergency medical assistance as described below when an Insured Person is travelling, within India for 150 (one hundred and fifty) kilometres or more away from his / her residential address as mentioned in the Policy Schedule.

- (1) **Emergency Medical Evacuation:** When an adequate medical facility is not available in the proximity of the Insured Person, as determined by Our Empanelled Service Provider for providing such Emergency services, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required Emergency Care.
- (2) **Medical Repatriation (Transportation):** When medically necessary, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as specified in the Policy Schedule, provided that the Insured Person is medically cleared for travel via a commercial carrier, and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.

#### Conditions:

- i. No claims for reimbursement of expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
- ii. Please call Our call centre with details on the name of the Insured Person and / or Policyholder and Policy number, on the toll free number specified in the Policy Schedule for availing this Benefit.

#### What is not covered?

We will not provide the foregoing services in the following instances:

- (1) Travel undertaken specifically for securing medical treatment.
- (2) Injuries resulting from participation in acts of war or insurrection.
- (3) Commission of an unlawful act(s).
- (4) Attempt at suicide.
- (5) Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
- (6) Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.

We will not evacuate or repatriate an Insured Person in the following instances:

- (1) Without medical authorization.
- (2) With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his/her trip or returning home.
- (3) With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
- (4) With mental or nervous disorders unless Hospitalized.

### (k) International Emergency Assistance Services (including Air Ambulance)

#### What is covered?

We will provide the Emergency medical assistance outside India as described below when an Insured Person is travelling 150 (one hundred and fifty) kilometres or more away from his / her residential address as mentioned in the Policy Schedule for a period of less than 90(ninety) days.

- (1) **Emergency Medical Evacuation:** When an adequate medical facility is not available in the proximity of the Insured Person, as determined by the Emergency service provider, the consulting Medical Practitioner and the Medical Practitioner attending to the Insured Person, transportation under appropriate medical supervision will be arranged, through an appropriate mode of transport to the nearest medical facility which is able to provide the required Emergency Care.
- (2) **Medical Repatriation (Transportation):** When medically necessary, as determined by Us and the consulting Medical Practitioner, transportation under medical supervision shall be provided in respect of the Insured Person to the residential address as mentioned in the Policy Schedule, provided that the Insured Person is medically cleared for travel via commercial carrier, and provided further that the transportation can be accomplished without compromising the Insured Person's medical condition.

#### Conditions:

- i. No claims for reimbursement of expenses incurred for services arranged by Insured Person will be allowed unless agreed by Us or Our authorized representative.
- ii. Please call Our call centre with details on the name of the Insured Person and/ or Policyholder and Policy number, on the toll free number specified in the Policy Schedule for availing this Benefit.

#### What is not covered?

We will not provide services in the following instances:

- (1) Travel undertaken specifically for securing medical treatment.
- (2) Injuries resulting from participation in acts of war or insurrection.
- (3) Commission of an unlawful act(s).
- (4) Attempt at suicide.
- (5) Incidents involving the use of drugs unless prescribed by a Medical Practitioner.
- (6) Transfer of the Insured Person from one medical facility to another medical facility of similar capabilities which provides a similar level of care.
- (7) Trips exceeding 90 days from residential address without prior notification to Us.

We will not evacuate or repatriate an Insured Person in the following instances:

- (1) Without medical authorization.
- (2) With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local Medical Practitioner and do not prevent the Insured Person from continuing his / her trip or returning home.
- (3) With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Insured Person was traveling beyond the 28th week.
- (4) With mental or nervous disorders unless Hospitalized.

**(I) HealthReturns™**

An Insured Person can earn HealthReturns™ during the Policy Period by looking after his / her health and being physically active on a regular basis.

**How to Earn HealthReturns™**

**Earned by way of a percentage of Premium through Healthy Heart Score™ and Active Dayz™**

**Step 1 – Complete Health questionnaire & Health Assessment™ (applicable for each individual Insured Person)- This is not applicable for individuals that have undergone pre-Policy medical examination before issuance of the Policy, for the first Policy Year.**

- (i) Complete the online health questionnaire through Our website or mobile application. If requested, We would assist the Insured Person in completing the questionnaire over a call. The result of this questionnaire would help the Insured Person understand his / her current health status. This is not mandatory to earn HealthReturns™.
- (ii) Undergo a Health Assessment™ that measures MER including BP, BMI, HWR and smoking status, Blood Sugar and Total Cholesterol. Charges for the same shall be borne by Us once in a Policy Year. All tests mentioned as a part of Health Assessment™ shall be conducted together.

**Conditions:**

- (i) For Healthy Heart Score™ to be calculated Health Assessment™ needs to be carried out minimum once in Policy Year by the Insured Person.
- (ii) Health Assessment™ can be undertaken at Our Network Providers / Empanelled Service Providers. An appointment for the medical examination can be scheduled at a time convenient to the Insured Person by calling Our call centre.
- (iii) Based on the completed Health Assessment™, the Insured Person's test results will be used to calculate the Healthy Heart Score™. The Healthy Heart Score™ will then be used to identify which category the Insured Person's heart health falls in:
  - o Green: low risk of heart disease compared to peers in the same Age and gender group.
  - o Amber: moderate risk of heart disease compared to peers in the same Age and gender group – intervention will be beneficial.
  - o Red: high risk of heart disease compared to peers in the same Age and gender group – immediate intervention is required.
- (iv) The Healthy Heart Score™ is valid for 12 months, and will automatically be updated based on latest available test result if another Health Assessment™ is completed.
- (v) Charges for Health Assessment™ shall be borne by You. In case the Insured Person wants to undergo another Health Assessment™ at Our Network Providers / Empanelled Service Providers, he / she can do so by payment of requisite charges to the Network Providers / Empanelled Service Providers.

**Step 2 – Earn Active Dayz™ by being physically active on an ongoing basis**

- (i) Active Dayz™ encourages and recognises all types of exercise / fitness activities by making use of activity tracking apps, devices and visits to the Fitness centre or yoga centres to track and record the activities members engage in.
- (ii) 'Active Dayz' can be earned by undertaking any one of the four activities under point (iii) or 'Fitness Assessment' under point (iv).
- (iii) One Active Dayz™ can be earned by:
  - (1) completing a Fitness centre or yoga centre activity for a minimum of 30 minutes at Our panel of Fitness or yoga centers, OR;
  - (2) Recording 10,000 steps in a day (tracked through Our mobile application or a wearable device linked to the Policy number) OR;
  - (3) burning 300 calories in one exercise session per day OR;
  - (4) participation in a recognized marathon / walkathon / cyclothon or a similar activity which offers a completion certificate with timing
- (iv) In order to make it easier for the Insured Person to earn HealthReturns™, We provide two fitness assessments per Policy Year. These fitness assessments will measure the Insured Person's cardiovascular endurance, flexibility, strength, height to weight ratio and body fat percentage. The Insured Person will receive fitness assessment results based on his / her measurements.
- (v) The fitness assessment results will be valid for six months and the best of the fitness assessment result and number of Active Dayz™ will be used in a given month to calculate HealthReturns™.
- (vi) Charges for Fitness Assessment shall be borne by the Insured Person.
- (vii) The Insured Person shall earn HealthReturns™ based on the Healthy Heart Score™, the fitness assessment result and the number of Active Dayz™ recorded. HealthReturns™ is accrued on a monthly basis according to the following grid:

No of Active Dayz™ in a calendar month	OR	Fitness Assessment Result*	Healthy Heart Score™		
			Red	Amber	Green
13+		Level 5	6.0%	12.0%	30.0%
10 - 12		Level 4	3.6%	7.2%	18.0%
7 - 9		Level 3	2.4%	4.8%	12.0%
4 - 6		Level 2	1.2%	2.4%	6.0%
0 - 3		Level 1	0%	0%	0%

(viii) In order to achieve a particular level of HealthReturns™ the Insured Person must achieve either the required number of Active Dayz™ or achieve a level (as shown in table above) under Fitness Assessment.

(ix) The grid above is calculated on the Monthly Premium. The Insured Person can earn up to 30% of their Monthly Premium as HealthReturns™ based on the grid above.

**How it works for an Individual Policy ?**

In case of an Individual Policy, each Insured Person would be tracked separately and shall earn HealthReturns™ based on individual performance as per grid of Healthy Heart Score™ and Active dayz™. The following relations upto age of 25 years shall not be eligible for earning HealthReturns™ namely son, daughter, brother, sister, grandson, granddaughter, brother in-law, sister in-law, nephew, niece.

How it works for a Family Floater Policy?

In case of a Family Floater Policy, each Insured Person would be tracked separately and shall earn HealthReturns™ based on individual performance as per grid of Healthy Heart Score™ and Active dayz™. For the purpose of calculating HealthReturns™, We will allocate the overall premium to the adults in the Policy. Weightages for allowed family combinations are as described in the table below. (Dependent Children upto 25 years of Age shall not eligible for HealthReturns™).

Family size	Weightage
Self , Spouse and Dependent Children (upto 25 yrs)	1:1:0:0
Self and Spouse	1:1

**Earned HealthReturns™ can be utilized by any covered Insured Person under a Policy.**

**How can one spend HealthReturns™ ?**

The funds accumulated under HealthReturns™ may be utilized by the Insured Person upon due intimation to Us, towards the following expenses:

- (i) In-patient Medical Expenses and Day Care Treatment, provided that the Sum Insured, is exhausted during the Policy Year.
- (ii) Payment of Co-payment (wherever applicable).
- (iii) For non-payable claims, in case of an In-patient Hospitalization or Day Care Treatment.
- (iv) Non-Medical Expenses listed in Annexure B 'Non-Medical Expenses' that would not otherwise be payable under the Policy.
- (v) Out-patient expenses up to the value of accrued funds.
- (vi) Ayush Treatments (if applicable) in excess of the limits as specified in Policy Schedule / Product Benefit Table of this Policy.

Alternatively, funds can also be utilized to pay Renewal Premium. Funds earned as HealthReturns™, once earned can be carried forward each month / each Policy Year (as applicable) and as long as the Policy is Renewed with Us in accordance with the Renewal Terms under the Policy

Permanent Exclusions and Waiting Periods do not apply to this Benefit. The claim for accumulated HealthReturns™ can be made a maximum 4 times in a Policy Year. If You / Insured Person wish to know the present value of the funds earned as HealthReturns™, then You may contact Us at Our toll free number or through Our website.

**(m) Health and Wellness discount**

The Insured Person(s) may be eligible to avail discounts on the OPD consultations, diagnostic services and pharmacies offered through Our Network Providers and / or Empanelled Service Providers as listed on Our website.

**Section C. Terms and Conditions:**

**A. Waiting periods and Permanent Exclusions**

All the initial waiting periods and permanent exclusions provided below shall apply individually for each Insured Person and claims shall be assessed accordingly. We shall not be liable to make any payment under this Policy directly or indirectly for, caused by or arising out of or howsoever attributable to any of the following:

**i. First 30 days waiting period**

We shall not be liable for any claim arising due to any condition for which appearance of signs / symptoms, consultation, investigation, treatment or admission commencing within 30 days from Policy Commencement Date, except for the claims arising due to an Accident. This waiting period does not apply for any Insured Person that is accepted under Portability and for subsequent and continuous Renewals of the Policy with Us.

**ii. Two Year waiting periods**

The conditions listed below, whether medical or surgical and of the Illness / conditions and their complications mentioned below, will be subject to a waiting period of 24 months from the commencement of the 1st Policy Year and will be covered from the commencement of the 3rd Policy Year as long as the Insured Person has been insured continuously under the Policy without any break.

	Body System	Illness	Treatment / Surgery
1	Eye	Cataract	Cataract Surgery
		Glaucoma	Glaucoma Surgery
		Refractive Error Correction	Correction Surgery
2	Ear Nose Throat	Sinusitis	Medical & Surgical Treatment
		Rhinitis	Medical & Surgical Treatment
		Tonsillitis & Adenitis	Medical & Surgical Treatment
		Tympanitis & Non Traumatic Perforation	Medical & Surgical Treatment
		Deviated Nasal Septum	Medical & Surgical Treatment
		Otitis Media	Medical & Surgical Treatment
		Adenoiditis	Medical & Surgical Treatment
		Mastoiditis	Medical & Surgical Treatment
		Cholesteatoma	Medical & Surgical Treatment
3	Gynecology	All Cysts, Mass, Swelling, Lump, Granulomas, Polyps, Fibroids & Benign Tumour of the female genito urinary system	Medical & Surgical treatment
		Polycystic Ovarian Disease	Medical & Surgical treatment

		Uterine Prolapse	Medical & Surgical treatment
		Fibroids (Fibromyoma)	Medical & Surgical treatment
		Breast lumps (excluding Malignant)	Medical & Surgical treatment
		Dysfunctional Uterine Bleeding (DUB)	Medical & Surgical treatment
		Endometriosis	Medical & Surgical treatment
		Menorrhagia	Medical & Surgical treatment
		Pelvic Inflammatory Disease	Medical & Surgical treatment
4	Orthopedic / Rheumatological	Gout	Medical & Surgical treatment
		Rheumatism, Rheumatoid Arthritis	Medical & Surgical treatment
		Non infective arthritis	Medical & Surgical treatment
		Osteoarthritis	Medical & Surgical treatment
		Osteoporosis	Medical & Surgical treatment
		Prolapse of the intervertebral disc	Medical & Surgical treatment
		Spondilosis, Spondioarthritis, Spondylopathies	Medical & Surgical treatment
		Ankylosing Spondilitis / Spondylopathies	Medical & Surgical treatment
		Psoriatic Arthritis / Arthropathy	Medical & Surgical treatment
		Internal Derangement of Knee / Ligament or Tendon or Meniscus Tear	Medical & Surgical treatment
		Joint Replacement Surgery	Medical & Surgical treatment
		Non Specific Arthritis	Medical & Surgical treatment
5	Gastroenterology (Alimentary Canal and related Organs)	Stone in Gall Bladder, Bile duct & other parts of Biliary System	Medical & Surgical treatment
		Cholecystitis	Medical & Surgical treatment
		Pancreatitis	Medical & Surgical treatment
		Fissure, Fistula in ano, hemorrhoids (piles), Pilonidal Sinus, Ano-rectal & Perianal Abscess	Medical & Surgical treatment
		Rectal Prolapse	Medical & Surgical treatment
		Gastric or Duodenal Erosions or Ulcers, Gastritis, Duodenitis & Colitis	Medical & Surgical treatment
		Gastro Esophageal Reflux Disease (GERD)	Medical & Surgical treatment
		Cirrhosis	Medical & Surgical treatment
		Chronic Appendicitis	Surgical treatment
		Appendicular lump, Appendicular abscess	Medical & Surgical treatment
6	Urogenital (Urinary and Reproductive system)	Stones in Urinary system (Stone in the Kidney, Ureter, Urinary Bladder)	Medical & Surgical treatment
		Benign Hypertrophy / Enlargement of Prostate (BHP / BEP)	Medical & Surgical treatment
		Hernia, Hydrocele	Medical & Surgical treatment
		Varicocoele / Spermatocele	Medical & Surgical treatment
7	Skin	Skin tumour (unless malignant)	Medical & Surgical treatment
		All skin diseases	Medical & Surgical treatment
8	General Surgery	Any Swelling, Tumour, Cyst, Nodule, Ulcer, Polyp, Mass, Swelling, Lump, Granulomas, Benign Tumour anywhere in the body (unless malignant)	Medical & Surgical treatment
		Varicose veins, Varicose ulcers	Medical & Surgical treatment
		Internal Congenital Anomaly or internal congenital diseases	Medical & Surgical treatment

If any of the illness / conditions listed above are Pre-Existing Diseases, then they shall be covered only after the completion of the Pre-Existing Disease Waiting Period described in Section C.A.iv below.

**iii. Four Year waiting period**

The conditions listed below, whether medical or surgical and of the Illness / conditions and their complications mentioned below, will be subject to a waiting period of 48 months from the commencement of the 1st Policy Year and will be covered from the commencement of the 5th Policy Year as long as the Insured Person has been insured continuously under the Policy without any break.

**1. Genetic Disorders: ICD codes as specified in Annexure D**

**2. Psychiatric or psychological disorders, mental disorders (including mental health treatments), Alzheimer's disease. ICD codes as specified in Annexure D**

**iv. Pre-Existing Disease Waiting Period:**

Pre-Existing Diseases shall not be covered until the time period specified in the Policy Schedule / Product Benefit Table of this Policy in this regard has elapsed since the inception of the first Policy with Us. Provided that the Insured Person(s) has/have been insured continuously under the Policy without any break with Us.

**v. Permanent Exclusions:**

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. An Insured Person committing or attempting to commit a breach of law with criminal intent, intentional self Injury or attempted suicide while sane or insane.
3. Willful or deliberate exposure to danger, intentional self-Injury, 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, paragliding, parasailing, ballooning, skydiving, river rafting, polo, snow and ice sports in a professional or semiprofessional nature.
4. Abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as intoxicating drugs and alcohol, including alcohol withdrawal, smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies, impairment of Insured Person's intellectual faculties by abuse of stimulants or depressants
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 eyesight due to refractive error including routine examination.
7. All routine examinations and preventive health check-ups, except where expressly stated to be covered under the Policy.
8. Cosmetic, aesthetic and re-shaping treatments and Surgeries. Plastic Surgery or cosmetic Surgery or treatments to change appearance unless medically necessary 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 where expressly stated to be covered under the Policy.
11. Conditions for which treatment could have been done on an outpatient basis without any Hospitalization.
12. Investigational treatments, Unproven / Experimental treatment, or drugs yet under trial, devices and pharmacological regimens.
13. Diagnostic tests / procedures / treatment /consumables not related to Illness for which Hospitalization has been done.
14. Convalescence, cure, rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care, treatment taken in a clinic, rest home, convalescent home for the addicted, detoxification centre, home for the aged, mentally disturbed remodeling clinic or any treatment taken in an establishment which is not a Hospital.
15. Preventive care, vaccination including inoculation and immunizations (except in case of post-bite treatment); any physical, psychiatric or psychological examinations or testing.
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.
17. Hearing aids, spectacles or contact lenses including optometric therapy, multifocal lens.
18. Treatment for alopecia, baldness, wigs, or toupees, and all treatment related to the same.
19. Medical supplies including elastic stockings, diabetic test strips, and similar products.
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.), devices used for ambulatory monitoring of blood pressure, blood sugar, glucometers, nebulizers and oxygen concentrator for bronchial asthma / COPD conditions, 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). Sleep-apnea and other sleep disorders.
21. Parkinson disease.
22. External Congenital Anomalies or diseases or defects.
23. Stem cell therapy or Surgery, or growth hormone therapy or Hormone Replacement Therapy.
24. Venereal disease, all sexually transmitted disease or Illness including but not limited to HPV, Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
25. 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.
26. 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.
27. 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).
28. Admission for Organ Transplant but not compliant under the Transplantation of Human Organs Act, 1994 (amended).
29. 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.
30. Dentures, implants and artificial teeth, Dental Treatment and Surgery of any kind, unless requiring Hospitalization due to an Accident.
31. 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.



32. 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
33. Treatment for developmental problems, learning difficulties eg. Dyslexia, behavioral problems including attention deficit hyperactivity disorder (ADHD).
34. Treatment for Age Related Macular Degeneration (ARMD), All kind of magnetic therapy, Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Hyperbaric Oxygen Therapy, high intensity focused ultrasound, balloon sinuplasty, Deep Brain Stimulation, Holmium Laser Enucleation of Prostate, KTP Laser Surgeries, cyber knife treatment, Femto laser surgeries, SMILE surgery for vision correction, bioabsorbable stents, bioabsorbable valves, bioabsorbable implants, chondrocyte implantation, immunotherapy, intra vitreal injections & implants, chelation therapy, oral chemotherapy, use of Infliximab, rituximab, avastin, lucentis, Ozurdex, immunomodulators & similar drugs.
35. Expenses which are medically not necessary 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. Non-Medical Expenses including but not limited to RMO, CMO, DMO charges, surcharges, night charges, service charges levied by the Hospital under any head as specified in the Annexure B of this Policy for Non-Medical Expenses and on our website [www.adityabirlacapital.com/healthinsurance](http://www.adityabirlacapital.com/healthinsurance)
36. Treatment taken from a person not falling within the scope of definition of registered Medical Practitioner with any state medical council / medical council of India.
37. Treatment charges or fees charged by any Medical Practitioner acting outside the scope of license or registration granted to him by any medical council.
38. Treatments rendered by a Medical Practitioner who is a member of the Insured Person's family or stays with him, except if pre-approved by Us.
39. Any treatment or part of a treatment that is not of a reasonable charge, not medically necessary; drugs or treatments which are not supported by a prescription.
40. Administrative charges related to a Hospital stay not expressly mentioned as being covered, including but not limited to charges for admission, discharge, administration, registration, bio-medical, linen, documentation and filing, including MRD charges (medical records department charges).
41. Treatment taken outside India.
42. 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.
43. Robotic surgery (whether invasive or non-invasive) unless specifically approved by Us.
44. All forms of Bariatric surgery.
45. Use of Radio Frequency (RF) probe for ablation or other procedure unless specifically approved by Us in writing in advance.
46. Admission primarily for diagnostic purposes not consistent with the treatment taken.
47. General debility or exhaustion ("rundown condition").
48. Admission / Hospitalization primarily for investigation & evaluation purpose.

## B. Claims Administration & Process

The fulfillment of the terms and conditions of this Policy (including payment of premium in full and on time) insofar as they relate to anything to be done or complied with by You or any Insured Person, including complying with the following in relation to claims, shall be conditions precedent to admission of Our liability under this Policy:

- (1) On the occurrence or discovery of any Illness or Injury that may give rise to a Claim under this Policy, the Claims Procedure set out below shall be followed.
- (2) If requested by Us and at Our cost, the Insured Person must submit to medical examination by Our Medical Practitioner as often as We consider reasonable and necessary and We/Our representatives must be permitted to inspect the medical and Hospitalization records pertaining to the Insured Person's treatment and to investigate the circumstances pertaining to the claim.
- (3) We and Our representatives must be given all reasonable co-operation in investigating the claim in order to assess Our liability and quantum in respect of the claim.

### I. Claims Procedure

On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy the following procedure shall be complied with:

#### a. For Availing Cashless Facility

- i. Cashless Facilities can be availed only at Our Network Providers / Empanelled Service Providers. The complete list of Network Providers and Empaneled Service Providers is available on Our website and at Our branches and can also be obtained by contacting Us over the telephone.
- ii. We reserve the right to modify, add or restrict any Network Provider / Empaneled Service Provider for Cashless Facilities at Our sole discretion. Before availing Cashless Facilities, please check the applicable updated list of Network Providers.

#### b. Process for Obtaining Pre-Authorisation for Planned Treatment:

- (i) We must be contacted to pre-authorise Cashless Facility for planned treatment at least 72 hours prior to the proposed treatment. Each request for pre-authorisation must be accompanied with all the following details:

- (1) The health card issued by Us to the Insured Person, along with the Insured Person's KYC documents.
- (2) The Policy Number.
- (3) Name of the Policyholder.
- (4) Name and address of Insured Person in respect of whom the request is being made.
- (5) Nature of the Illness / Injury and the treatment / Surgery required.
- (6) Name and address of the attending Medical Practitioner.
- (7) Hospital where treatment / Surgery is proposed to be taken.
- (8) Proposed date of admission.

- (ii) If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
- (iii) When we have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection.
- (iv) The Authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.

**c. Process to be followed for Availing Cashless Facilities in Emergencies:**

- (i) We must be contacted to pre-authorise Cashless Facility within 24 hours of the Insured Person's Hospitalization if the Insured Person has been Hospitalized in an Emergency. Each request for pre-authorization must be accompanied with all the following details:
  - (1) The health card issued by Us to the Insured Person, along with the Insured Person's KYC documents.
  - (2) The Policy Number.
  - (3) Name of the Policyholder.
  - (4) Name and address of Insured Person in respect of whom the request is being made.
  - (5) Nature of the Illness / Injury and the treatment / Surgery required.
  - (6) Name and address of the attending Medical Practitioner.
  - (7) Hospital where treatment / Surgery is to be taken.
  - (8) Date of admission.
- (ii) If these details are not provided in full or are insufficient for Us to consider the request, We will request additional information or documentation in respect of that request.
- (iii) When we have obtained sufficient details to assess the request, We will issue the authorization letter specifying the sanctioned amount, any specific limitation on the claim and non-payable items, if applicable, or reject the request for pre-authorization specifying reasons for the rejection. (iv) Once the request for pre-authorization has been granted, the treatment must take place within 15 days of the pre-authorization date at a Network Provider and pre-authorization shall be valid only if all the details of the authorized treatment, including dates, Hospital and locations, match with the details of the actual treatment received. For Hospitalization where Cashless Facility is pre-authorized by Us, We will make the payment of the amounts assessed to be due directly to the Network Provider.
- (v) The Authorization letter shall be issued to the Network Provider within 24 hours of receiving the complete information.

**d. For Reimbursement Claims:**

- (i) For all claims for which Cashless Facilities have not been pre-authorized or for which treatment has not been taken at a Network Provider, We shall be given written notice of the claim along with the following details within 48 hours of admission to the Hospital or before discharge from the Hospital, whichever is earlier:
  - (1) The Policy Number.
  - (2) Name of the Policyholder.
  - (3) Name and address of the Insured Person in respect of whom the request is being made.
  - (4) Health Card, Photo ID, KYC documents.
  - (5) Nature of Illness or Injury and the treatment / Surgery taken.
  - (6) Name and address of the attending Medical Practitioner.
  - (7) Hospital where treatment / Surgery was taken.
  - (8) Date of admission and date of discharge.
  - (9) Any other information that may be relevant to the Illness / Injury / Hospitalization.
- (ii) If the claim is not notified to Us within the earlier of 48 hours of the Insured Person's admission to the Hospital or before the Insured Person's discharge from the Hospital, then We shall be provided the reasons for the delay in writing. We will condone such delay on merits where the delay has been proved to be for reasons beyond the claimant's control.

**II. Claims Documentation:**

- (i) Claims for Pre-hospitalization Medical Expenses and Post-hospitalization Medical Expenses to be submitted to Us within 30 days of the completion of the post Hospitalization treatment.
- (ii) For those claims for which the use of Cashless Facility has been authorized, We will be provided these documents by the Network Provider immediately following the Insured Person's discharge from Hospital
- (iii) We shall be provided the following necessary information and documentation in respect of all claims at Your / Insured Person's expense within 30 days of the Insured Person's discharge from Hospital:
  - (1) Duly signed, stamped and completed Claim Form
  - (2) Photo ID & Age Proof
  - (3) Copy of claim intimation letter / reference of Claim Intimation Number in the absence of main claim documents
  - (4) Copy of the Network Provider's Registration Certificate / Copy of Form C in case of Hospitalization
  - (5) Original Discharge Card / Day Care Summary / Transfer Summary
  - (6) Original final Hospital Bill with all original deposit and final payment receipt
  - (7) Original invoice with payment receipt and implant stickers for all implants used during surgeries i.e. lens sticker and invoice in cataract Surgery, stent invoice and sticker in Angioplasty Surgery.
  - (8) All previous consultation papers indicating history and treatment details for current ailment
  - (9) All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice / bill with receipt from diagnostic center
  - (10) All original medicine / pharmacy bills along with Medical Practitioner's prescription
  - (11) MLC / FIR Copy – in Accidental cases only
  - (12) Copy of Death Summary and copy of Death Certificate (in death claims only)
  - (13) Pre and Post-Operative Imaging reports – in Accidental cases only
  - (14) Copy of indoor case papers with nursing sheet detailing medical history of the patient, treatment details, and patient's progress (if available).
  - (15) KYC documents in accordance with the provisions of the regulations, circulars and guidelines issued by the IRDAI with respect to KYC from time to time. As per terms of IRDAI Circular ref: IRDA / SDD / GDL / CIR / O20 / O2 / 2013 dated 08.02.2013, KYC shall be performed for the claims cases where the payment to the claimant is above Rs. 1 lakh or such revised limit as may be prescribed by the IRDAI from time to time in this regard.

Additional documents in case of below covers

**In case of Multiple Policy claims:**

- o Photocopy of entire claim document duly attested by previous Insurer or TPA
- o Original payment receipts for expenses not claimed / settled by previous insurer
- o Discharge voucher / settlement letter by previous insurer

**Road Ambulance Cover:**

- o Photocopy of discharge card
- o Original Ambulance invoice & paid receipt(iv) For acceptance of claims in electronic mode, the documents shall be submitted in such form and manner as may be specified by Us.

**III. Claims Assessment & Repudiation:**

- (a) At Our discretion, We may investigate claims to determine the validity of a claim. This investigation shall be completed at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. All costs of investigation will be borne by Us and all investigations will be carried out by those individuals / entities that are authorised by Us in writing. If there are any deficiencies in the necessary claim documents which are not met or are partially met. We will send a maximum of 3 (three) reminders following which We will send a rejection letter or make apart-payment if we have not received the deficiency documents after 45 days from the date of the initial request for such documents.
- (b) We may decide to deduct the amount of claim for which deficiency is intimated to the Insured Person and settle the claim if We observe that such a claim is otherwise valid under the Policy. However documents / details received beyond such period shall be considered if there are valid reasons for any delay.
- (c) We shall settle or repudiate a claim within 30 days of the receipt of the last necessary information and documentation set out above (in case of investigation being carried out, 45 days from the date of receipt of last necessary document) in the manner prescribed under applicable Regulations. In case of any suspected fraud, the last "necessary" documents will include the receipt of the investigation report from Our investigator / representatives.
- (d) Payment for reimbursement claims will be made to You. In the unfortunate event of Your death, We will pay the Nominee named in the Policy Schedule or Your legal heirs or legal representatives holding a valid succession certificate.
- (e) In case of delay in payment, We shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by Us.  
For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extant regulation requires payment based on some other prescribed interest rate.

For details on the claims process or assistance during the process, You may contact Us at Our call centre on the toll free number specified in the Policy Schedule or through the website. In addition, We will keep You informed of the claim status and explain requirement of documents. Such means of communication shall include but not be limited to mediums such as letters, email, SMS messages, and information on Our Website.

**C. Portability & Continuity Benefits:**

The Portability provisions will apply to You, if You wish to migrate from this Policy to any other health insurance policy on Renewal. In case You have opted to switch to any other insurer under Portability provisions and the outcome of acceptance of the Portability request is awaited from the new insurer on the date of Renewal, We may upon Your request extend this Policy for a short period of not less than one month at an additional premium to be paid on a pro-rata basis for such short period.

If during this extension short period a claim has been reported, You shall be required to first pay the full premium so as to make the Policy Period of full 12 calendar months. Our liability for the payment of such claim shall commence only once such premium is received.

**1. From another Insurer to Us**

- (i) If the proposed Insured Person was insured continuously and without a break under another Indian retail health insurance policy with any other Indian General Insurance company or standalone Health Insurance company, it is understood and agreed that:
  - a) If the Insured Person wishes to avail the Portability benefit, he / she must apply to Us with the completed application form and Portability Form with complete documentation at least 45 days before, but not earlier than 60 days, from the expiry of the existing health insurance policy.
  - b) This benefit is available only at the time of Renewal of the existing health insurance policy.
  - c) This benefit is available only up to the existing cover. If the proposed sum insured is higher than the sum insured under the expiring policy, then waiting periods would be applied on the amount of proposed increase in sum insured only subject to the existing guidelines regarding Portability issued by the IRDAI.
  - d) Waiting period credits shall be extended to Pre-Existing Diseases and time bound exclusions / waiting periods in accordance with the existing IRDAI guidelines as applicable.
  - e) Subject to the applicable Portability norms issued by the IRDAI, Portability benefit shall be applied by Us within 15 days of receiving the Insured Person's completed application form and Portability Form subject to the following:
    - The Insured Person shall give Us all additional documentation and / or information We request.
    - The Insured Person shall pay Us the applicable premium in full.
    - We may, subject to Our medical underwriting, restrict the terms upon which We may offer cover, the decision as to which shall be in Our sole and absolute discretion and in accordance with Our board approved underwriting policy.
    - There is no obligation on Us to insure all the Insured Persons or to insure all the Insured Persons on the proposed terms, even if the Insured Person(s) have given Us all documentation.
    - We have received necessary details of medical history and claim history from the previous insurance company for the Insured Person's previous health insurance policy through the IRDAI's web portal.
- (ii) No additional loading or charges shall be applied by Us exclusively for porting the policy.

**2. From Our existing health insurance Policy to this Policy**

- (i) If the proposed Insured Person was insured continuously and without a break under another health insurance policy with Us, it is understood and agreed that:
  - a) If the Insured Person wishes to avail the Portability benefit, he / she must apply to Us with the completed application form and Portability Form with additional documentation as may be required at least 45 days before, but not earlier than 60 days, from the expiry of the existing health insurance policy with Us.
  - b) This benefit is available only at the time of Renewal of the existing health insurance policy.

- c) This benefit is available only up to the existing cover. If the proposed sum insured is higher than the sum insured under the expiring policy, then waiting periods would be applied on the amount of proposed increase in sum insured only subject to the existing guidelines regarding Portability issued by the IRDAI.
- d) Waiting period credits shall be extended to Pre-Existing Diseases and time bound exclusions/waiting periods in accordance with the existing IRDAI guidelines as applicable.
- e) Subject to the applicable Portability norms issued by the IRDAI, Portability benefit shall be applied by Us within 15 days of receiving the Insured Person's completed application form and Portability Form subject to the following:
  - The Insured Person shall give Us all additional documentation and / or information We request.
  - The Insured Person shall pay Us the applicable premium in full.
  - We may, subject to Our medical underwriting, restrict the terms upon which We may offer cover, the decision as to which shall be in Our sole and absolute discretion and in accordance with Our board approved underwriting policy.
  - There is no obligation on Us to insure all the Insured Persons or to insure all the Insured Persons on the proposed terms, even if the Insured Person(s) have given Us all documentation.
- (ii) No additional loading or charges shall be applied by Us exclusively for porting the policy.  
We reserve the right to modify or amend the terms and the applicability of the Portability benefit in accordance with the provisions of the regulations, circulars and guidelines issued by the IRDAI from time to time.

**D. Free Look Period**

We shall provide You a period of 15 days (30 days in case of contracts with a term of 3 years, offered over distance marketing mode) from the date of receipt of the Policy document to review the terms and conditions of this Policy. If You have any objections to any of the terms and conditions, You may cancel the Policy stating the reasons for cancellation and provided that no claims have been made under the Policy, We shall refund the premium paid by You after deducting the amounts spent on any medical check-ups, stamp duty charges and proportionate risk premium for the period on cover. All rights and benefits under this Policy shall immediately stand extinguished on the free look cancellation of the Policy.  
Free look period shall not be available on Renewals or on Portability.

**E. Fraudulent Claims**

If any claim is found to be fraudulent, or if any false declaration is made, or if any fraudulent devices are used by You or the Insured Person or anyone acting on their behalf to obtain any Benefit under this Policy then this Policy shall be void and all claims being processed shall be forfeited for all Insured Persons. All sums paid under this Policy shall be repaid to Us by You on behalf of all Insured Persons who shall be jointly liable for such repayment.

**F. Material Change**

Material information to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, or endorsement of the contract. The Policy terms and conditions shall not be altered.

**G. Alterations in the Policy**

This Policy constitutes the complete contract of insurance. No change or alteration shall be effective or valid unless approved in writing which shall be evidenced by a written endorsement, signed and stamped by Us.

**H. No Constructive Notice**

Any knowledge or information of any circumstance or condition in relation to the Policyholder/ Insured Person which is in Our possession and not specifically informed by the Policyholder / Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

**I. Multiple Policies**

1. In case of multiple policies which provide fixed benefits, on the occurrence of the insured event in accordance with the terms and conditions of the policies, each insurer shall make the claim payments independent of payments received under other similar policies. If two or more policies are taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Policyholder / Insured Person shall have the right to require a settlement of his / her claim in terms of any of his / her policies.
2. In all such cases the insurer who has issued the chosen policy shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
3. Claims under other policy / ies may be made irrespective of the exhaustion of sum insured in the earlier chosen policy / policies. It is clarified that the Policyholder / Insured Person having multiple policies shall also have the right to prefer claims from other policy / policies for the amounts disallowed under the earlier chosen policy / policies, even if the sum insured is not exhausted. The insurer shall then settle the claim subject to the terms and conditions of the other policy / policies so chosen.
4. If the amount to be claimed exceeds the Sum Insured under a single policy after considering Co-payment or Deductible, the Policyholder / Insured Person shall have the right to choose insurers from whom he / she wants to claim the balance amount.
5. Where the Policyholder / Insured Person has policies from more than one insurer to cover the same risk on indemnity basis, subject to choice made by the Policyholder regarding the policy under which claim to be preferred as envisaged under clause I.1 above the Policyholder / Insured Person shall only be indemnified the Hospitalization costs in accordance with the terms and conditions of the chosen policy.

**J. Special Provisions**

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly. However, such special provisions will not be in form of permanent exclusion.

**K. Records to be maintained**

You or the Insured Person, as the case may be shall keep an accurate record containing all relevant medical records and shall allow Us or Our representative(s) to inspect such records. You or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period and up to three years after the Policy expiration, or until final adjustment (if any) and resolution of all claims under this Policy.

**L. Cancellation (other than Free Look Cancellation)**

**1. Cancellation by You**

In case You are not satisfied with the Policy or our services, You can request for a cancellation of the Policy by giving 15 days' notice in writing. We shall cancel the Policy and refund the premium in accordance with the grid below provided that no claim has been made under the Policy by or on behalf of any Insured Person.

In force Period-Up to	Refund		
	1 Year	2 Year	3 Year
1 Month	75.00%	85.00%	90.00%
3 months	50.00%	75.00%	85.00%
6 months	25.00%	60.00%	75.00%
12 months	NIL	50.00%	60.00%
15 months		30.00%	50.00%
18 months		20.00%	35.00%
24 months		NIL	30.00%
30 months			15.00%
30+ months			NIL

2. Automatic Cancellation:

a. Individual Policy: The Policy shall automatically terminate on the death of all Insured Persons.

b. Family Policy: The Policy shall automatically terminate in the event of the death of all the Insured Persons.

c. Refund: A refund in accordance with the grid above shall be payable if there is an automatic cancellation of the Policy provided that no claim has been filed under the Policy by or on behalf of any Insured Person.

3. Cancellation by Us: You further understand and agree that We may cancel the Policy by giving 15 days' notice in writing to Your last known address on grounds of misrepresentation, moral hazard, fraud, non-disclosure of material fact by You or the Insured Person and all premium paid thereon shall be forfeited by Us.

4. Treatment of HealthReturns™ on Cancellation: All coverage, benefits, earning on HealthReturns™, shall automatically lapse upon cancellation of the Policy. However, any unclaimed and accrued HealthReturns™ (from previous Policy Year / month) shall be available for a claim over the next 12 month period from the date of cancellation/termination, except of the Policy has been cancelled as per this Section L.3.

**M. Endorsements**

The Policy shall allow the following endorsements during the Policy Period. Any request for endorsement must be made by You in writing along with the mandatory documents. Any endorsement would be effective from the date of the request as received from You, or the date of receipt of premium, whichever is later except in the case of date of birth and gender correction in which the endorsement effective date will be the Start Date of the Policy or the date of Renewal.

(i) Non-Financial Endorsements – which do not affect the premium.

- (1) Minor rectification / correction in name of the Proposer / Insured Person (and not the complete name change)
- (2) Rectification in gender of the Proposer / Insured Person (if this does not impact the premium)\*
- (3) Rectification in relationship of the Insured Person with the Proposer
- (4) Rectification of date of birth of the Insured Person (if this does not impact the premium)\*
- (5) Change in the correspondence address of the Proposer
- (6) Change / Updation in the contact details viz., Phone No., E-mail Id, alternate contact address of the Proposer etc.
- (7) Change in Nominee Details
- (8) Updation of PAN / Aadhaar / passport / EIA / CKYC No.
- (9) Change in Height, weight, marital status (if this does not impact the premium) \*
- (10) Change in bank details
- (11) Change in educational qualification
- (12) Change in occupation
- (13) Change in Nationality
- (14) Others

\* These endorsements, if impact the premium, and if accepted, shall be effective from the Start Date of the Policy.

(ii) Financial Endorsements – which result in alteration in premium.

- (1) Addition of Insured Person^ (New Born Baby or newly wedded spouse)
- (2) Deletion of Insured Person on death or separation or Policyholder / Insured Person leaving India
- (3) Change in Age / date of birth\*
- (4) Change in Height, weight\*
- (5) Others

\* These endorsements, if impact the premium, and if accepted, shall be effective from the Start Date of the Policy.

^ The Policyholder should provide a fresh application in a proposal form along with birth certificate / marriage certificate as the case may be for addition of Insured person.

All endorsement requests may be assessed by Us and if required additional information / documents may be requested.

#### **N. Grace Period**

The Policy may be Renewed by mutual consent and in such event the Renewal premium should be paid to Us on or before the expiry date of the Policy and in no case later than the Grace Period of 30 days from the expiry date. We shall not be liable to pay for any claim arising out of an Illness / Injury / Accident that occurred during the Grace Period. The provisions of Section 64VB of the Insurance Act 1938 shall be applicable. All policies Renewed within the Grace Period shall be eligible for continuity of cover. If the Policy is not Renewed within the Grace Period then We may agree to issue a fresh Policy subject to Our underwriting guidelines and no continuity of benefits shall be available from the expired Policy.

#### **O. Renewal Terms**

- (i) The Policy will automatically terminate at the end of the Policy Period. The Policy is ordinarily renewable on mutual consent for life, subject to realization of Renewal premium.
- (ii) The premium payable on Renewal shall be paid to Us on or before the Policy Period end date and in any event before the expiry of the Grace Period. Policy would be considered as a fresh policy if there would be break of more than 30 days between the previous Policy expiry date and current Policy Start date.
- (iii) We however shall not be liable for any claim arising out of an ailment suffered or Hospitalization commencing or disease / Illness / condition contracted during the period between the expiry of previous policy and date of inception of subsequent policy and such disease / Illness / condition shall be treated as a Pre-Existing Disease.
- (iv) Any unutilised funds under HealthReturns™ (from the previous Policy year / month) will be available for claims during the Grace Period.
- (v) You shall not be able to earn HealthReturns™ during the Grace Period.
- (vi) In case the Policy is not renewed before the end of the Grace Period, any unutilized funds under HealthReturns™ shall be available for a claim as up to a period of 12 months from the date of expiry of the Policy.
- (vii) If the Insured Persons in the expiring Policy are covered in an Individual Policy, and such expiring Policy has been Renewed with Us on a Family Floater Policy basis then the accumulated amount under HealthReturns™ that will be carried forward in such Renewed Policy shall be the total of all the Insured Persons moving out and shall be maintained on an Individual Policy basis.
- (viii) If the Insured Persons in the expiring Policy are in a Family Floater Policy and such Insured Persons renew their expiring Policy with Us by splitting the Sum Insured in to two or more Family Floater Policy / Individual Policies then the accumulated amount under HealthReturns™ shall be apportioned to such Renewed Policies in the proportion of the Sum Insured of each Renewed Policy.
- (ix) Renewals will not be denied except on grounds of misrepresentation, fraud, non-disclosure of material facts or non-co-operation by You.
- (x) Where We have discontinued or withdrawn this product/plan You will have the option to renew under the nearest substitute Policy being issued by Us, however benefits payable shall be subject to the terms contained in such other Policy which has been approved by IRDAI. We shall intimate You / the Insured Person regarding the withdrawal of the Policy at least 3 months in advance.
- (xi) We may revise the Renewal premium payable under the Policy or the terms of cover, provided that the Renewal premiums are approved by IRDAI and in accordance with the IRDAI rules and regulations as applicable from time to time. Renewal premiums will not alter based on individual claims experience. We will intimate You of any such changes at least 3 months prior to date of such revision or modification.
- (xii) Alterations like increase / decrease in Sum Insured or Change in Plan/Product, addition / deletion of Insured Persons (except due to child Birth / Marriage or Death) will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the Proposal Form before the expiry of the Policy. We reserve Our right to carry out underwriting in relation to acceptance of request for changes on Renewal. The terms and conditions of the existing Policy will not be altered.
- (xiii) Any Sum Insured enhancement at the time of Renewal would be applicable only up to maximum entry Age under the product.
- (xiv) Any enhanced Sum Insured during any Renewals will not be available for an Illness, or Injury already contracted under the preceding Policy Periods. All waiting periods as specified in the Policy shall apply afresh for this enhanced limit from the effective date of such enhancement.
- (xv) Wherever the Sum Insured is reduced on any Renewals, the waiting periods as mentioned in the Policy Schedule shall be waived only up to the lowest Sum Insured as applicable to the relevant waiting periods of the Plan in force.
- (xvi) Where an Insured Person is added to this Policy, either by way of endorsement, all waiting periods under Section C.A will be applicable considering such Policy Year as the first year of Policy with Us with respect to the Insured Person.
- (xvii) In case of Family Floater Policies, children attaining 25 years at the time of Renewal will be moved out of the floater into an individual cover. However, all continuity benefits for such Insured Person on the Policy will remain intact.

#### **P. Communications & Notices**

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- (i) The Policyholder's, at the address / E-mail ID as specified in the Policy Schedule/Proposal form or provided to Us by the Policyholder / Insured Person
- (ii) To Us, at the address specified in the Schedule.
- (iii) No insurance agents, brokers, other person or entity is authorised to receive any notice on the behalf of Us unless explicitly stated in writing by Us.

#### **Q. Electronic Transactions**

The Policyholder and the Insured agree to adhere and comply with all such terms and conditions of electronic transactions as We may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of Us, for and in respect of the Policy or its terms, or Our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Policyholder. A voice recording in case of tele-sales or other evidence for sales through the Internet shall be maintained and such consent shall be subsequently validated / confirmed by the Policyholder.

#### **R. Policy Dispute**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be governed by Indian law and shall be subject to the jurisdiction of the Indian Courts.

**S. Complete Discharge**

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy. The payment made by Us to the Insured Person or to the Nominee / legal representative or to the Hospital, as the case may be, of any Medical Expenses or compensation or Benefit under the Policy shall in all cases be complete, valid and construed as an effectual discharge in favour of Us.

**T. Grievances Redressal Procedure**

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

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

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

Toll Free : 1800 270 7000

Address : Aditya Birla Health insurance Co. Limited

9th Floor, Tower 1, One Indiabulls Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013

For senior citizens, please contact Our respective branch office or call at 1800 270 7000 or write an e- mail at [seniorcitizen.abh@adityabirla.com](mailto:seniorcitizen.abh@adityabirla.com)

The Insured Person / Policyholder can also walk-in and approach the grievance cell at any of Our branches. If in case the Insured Person/Policyholder is not satisfied with the response then they can contact Our Head of Customer Service at the following email [headcustomercare.abh@adityabirla.com](mailto:headcustomercare.abh@adityabirla.com).

If the Insured Person / Policyholder is not satisfied with Our redressal, he/she may use the Integrated Grievance management Services (IGMS). For registration in IGMS please visit IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in)

If the Insured Person / Policyholder are still not satisfied, he/she may approach the nearest Insurance Ombudsman. The contact details of the Ombudsman offices are provided on Our website and in this Policy at Annexure [A].

**U. Assignment**

The Policy and the Benefits under this Policy may be assigned by the Insured Person in whole or in part, by giving written notice of the assignment and the terms and conditions of the assignment to Us. We will record the assignment in accordance with Section 38 of the Insurance Act 1938.

**V. Nomination**

The Insured Person can, on the Start Date of the Policy or at any time before the expiry of the Policy make a nomination for the purpose of payment of claims, in accordance with the provisions of Section 39 of the Insurance Act 1938, as amended from time to time. Any change of nomination shall be communicated to Us in writing and such changes shall be effective only when an endorsement to the Policy is made by Us.

**W. Duty of Disclosure**

The Policy shall be null and void and no Benefit shall be payable hereunder in the event of an untrue or incorrect statement, misrepresentation, mis-description or non-disclosure of any material particular in the Proposal Form, personal statements, declarations, medical history and connected documents, or any material information having been withheld by the Policyholder or any one acting on their behalf, under this Policy. Under such circumstances We may at Our sole discretion cancel the Policy and the premium paid shall be forfeited to Us.

**X. Territorial Jurisdiction & Currency**

All Benefits are available in India only (except Section B.II.k), and all claims shall be payable in India in Indian Rupees only.

**Y. Deductible**

**What is covered?**

The Deductible specified in the Policy Schedule shall be applicable in each Policy Year on the aggregate of all admissible claims in that Policy Year. Such Deductible amount will be applied on each Policy Year on the aggregate of all admissible claims in that Policy Year.

**Conditions:**

(i) The Deductible shall not apply on claims under Section B.II.

(ii) The applicable Deductible shall be applied separately and on an individual basis to each eligible Insured Person up to the limits specified in the Policy Schedule for an individual policy and shall be available on a floater basis for all eligible Insured Persons up to the limits specified in the Policy Schedule for Family Floater Policies.

**Z. Waiver of Deductible**

We will offer the Insured Person an option to waive the Deductible and to opt for any indemnity health insurance policy (without any Deductible) offered by Us for the same Sum Insured without re-evaluation of health status or any pre policy check provided that:

1. Insured Person has been insured with Us for first time under this Policy before the Age of 50 years, and has renewed with Us continuously and without any break for 5 continuous years.
2. This option for waiver of Deductible shall be exercised by the Insured Person during the Age group of the eldest insured member being 55 years to 60 years only, and at the time of Renewal only; Or at the beginning of 6th Policy Year; provided that it has been renewed with Us continuously without any break.
3. Insured Person will be offered continuity of coverage in terms of waiver of waiting periods to the extent of Benefits covered under this Policy as a result of waiver of Deductible.
4. Premium for the opted indemnity health insurance policy (without any Deductible) would be charged as per the Age of the Insured Person at Renewal.

In all other cases, no Benefits shall accrue to any Insured Person by virtue of continuity of coverage in the event of discontinuation of this Policy at any point of time or shifting to any other health insurance policy with Us.

## Section D. DEFINITIONS

The terms and conditions, benefits, exclusions, various procedures and conditions which have been built in to the Policy are to be construed in accordance with the applicable provisions contained in the Policy. The terms defined below have the meanings ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

1. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age or Aged** means the completed age as on last birthday, and which means completed years as at the Start Date of the Policy.
3. **Ambulance** means a motor vehicle operated by a licenced/authorised service provider and equipped for the transport and paramedical treatment of the person requiring medical attention.
4. **Annexure** means a document attached and marked as Annexure to this Policy
5. **Ayush Treatment** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
6. **Cashless Facility** means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.
7. **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
8. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
9. **Congenital Anomaly** means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
  - a. **Internal Congenital Anomaly**  
Congenital anomaly which is not in the visible and accessible parts of the body.
  - b. **External Congenital Anomaly**  
Congenital anomaly which is in the visible and accessible parts of the body.
10. **Day Care Treatment** means medical treatment, and / or surgical procedure which is:
  - i. undertaken under General or Local Anaesthesia in a hospital / day care centre in less than 24 hrs because of technological advancement, and
  - ii. which would have otherwise required hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.
11. **Day Care Centre** - means any institution established for day care treatment of illness and / or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:-
  - i) has qualified nursing staff under its employment;
  - ii) has qualified medical practitioner / s in charge;
  - iii) has fully equipped operation theatre of its own where surgical procedures are carried out;
  - iv) maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.
12. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
13. **Dependent Child** means a child (natural or legally adopted or stepchild), who is financially dependent on You does not have his / her independent source of income, is up to the Age of 25 years.
14. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.
15. **Disclosure to information norm:** The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
16. **Domiciliary Hospitalization** means medical treatment for an illness / disease / injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:
  - i) the condition of the patient is such that he / she is not in a condition to be removed to a hospital, or
  - ii) the patient takes treatment at home on account of non-availability of room in a hospital.
17. **Emergency** shall mean a serious medical condition or symptom resulting from Injury or Illness which arises suddenly and unexpectedly, and requires immediate care and treatment by a Medical Practitioner, generally received within 24 hours of onset to avoid jeopardy to life or serious long term impairment of the Insured Person's health, until stabilisation at which time this medical condition or symptom is not considered an Emergency anymore.
18. **Emergency Care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.



19. **Empanelled Service Providers** means service provider (Doctor's clinic, Diagnostic centre, Medicine and Drug vendor) enlisted by Us, TPA or jointly by Us and TPA to provide OPD medical services to an insured by a cashless facility.
20. **Family Floater Policy** means a policy named as a Family Floater Policy in the Policy Schedule under which the family members named as Insured Persons in the Policy Schedule are covered. The relationships covered in a Family Floater Policy are as follows:  
 I) Self  
 ii) legally married spouse as long as they continue to be married  
 iii) dependent children (upto 4)
21. **Grace Period** means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
22. **Hospital** means any institution established for in- patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said act Or complies with all minimum criteria as under:  
 I) has qualified nursing staff under its employment round the clock;  
 ii) has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;  
 iii) has qualified medical practitioner (s) in charge round the clock;  
 iv) has a fully equipped operation theatre of its own where surgical procedures are carried out;  
 v) maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;
23. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'In- patient Care' hours except for specified procedures / treatments, where such admission could be for a period of less than 24 consecutive hours.
24. **IRDAI** means the Insurance Regulatory and Development Authority of India.
25. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- (a) **Acute condition-** Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease / illness / injury which leads to full recovery
- (b) **Chronic condition-** A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:  
 1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests  
 2. it needs ongoing or long- term control or relief of symptoms  
 3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it  
 4. it continues indefinitely  
 5. it recurs or is likely to recur
26. **Individual Policy** means a policy named as an Individual Policy in the Policy Schedule under which one or more persons are covered as Insured Persons. The following relationships shall be covered in an Individual policy: Self, legally married spouse as long as they continue to be married, son, daughter, mother, father, brother, sister, mother in-law, father in-law, grandfather, grandmother, grandson, granddaughter, son in-law, daughter in-law, brother in-law, sister in-law, nephew, niece.
27. **Intensive Care Unit (ICU)** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.
28. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivists charges.
29. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
30. **Inpatient Care** means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.
31. **Insured Person** means the person(s) named in the Policy Schedule who are covered under this Policy and in respect of whom the appropriate premium has been received.
32. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow- up prescription.
33. **Medical Expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
34. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:  
 I) is required for the medical management of the illness or injury suffered by the insured;  
 ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;  
 iii) must have been prescribed by a medical practitioner;  
 iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

35. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
36. **Monthly Premium** shall mean the applicable annual premium with respect to the Insured Person(s) split in 12 months in equal proportion only for the purpose of calculation of Benefit under this Policy.
37. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
38. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
39. **Non- Network Provider** means any hospital, day care centre or other provider that is not part of the network.
40. **Notification of Claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
41. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
42. **Policy** means this Terms & Conditions document, the Proposal Form, Policy Schedule, Add-On Benefit Details (if applicable) and Annexures which form part of the Policy contract including endorsements, as amended from time to time which form part of the Policy contract and shall be read together.
43. **Policy Period** means the period between the Start date and the expiry date of the Policy as specified in the Policy Schedule or the date of cancellation of this Policy, whichever is earlier.
44. **Policy Year** means a period of 12 consecutive months commencing from the Start date or any anniversary.
45. **Policy Schedule** means Schedule attached to and forming part of this Policy mentioning the details of the Insured Persons, the Sum Insured, the period and the limits to which benefits under the Policy are subject to, including any Annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
46. **Pre-Existing Disease** means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within 48 months prior to the first policy issued by the insurer and renewed continuously thereafter.
47. **Pre-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:
- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
  - The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
48. **Post-hospitalization Medical Expenses** means medical expenses incurred during pre-defined number of days immediately after the insured person is discharged from the hospital provided that:
- Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
  - The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.
49. **Portability** means transfer by an individual health insurance policyholder (including family cover) of the credit gained for pre-existing conditions and time- bound exclusions if he / she chooses to switch from one insurer to another.
50. **Qualified Nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
51. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
52. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time- bound exclusions and for all waiting periods.
53. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.
54. **Start Date of the Policy** means the inception date of the current Policy Period as specified in the Policy Schedule.
55. **Sum Insured means:**
- For an Individual Policy, the amount specified in the Policy Schedule against an Insured Person which is Our maximum, total and cumulative liability for any and all claims arising during a Policy Year in respect of that Insured Person.
  - For a Family Floater Policy, the amount specified in the Policy Schedule which is Our maximum, total and cumulative liability for any and all claims arising during a Policy Year in respect of any and all Insured Persons.
56. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner

57. **TPA** means any person who is registered under the IRDAI (Third Party Administrators – Health Services) Regulations 2016 (as may be amended, replaced or modified) by the IRDAI, and is engaged, for a fee or remuneration by an insurance company, for the purposes of providing health services. The updated list of TPAs (along with complete address and contact numbers) shall be available on Our website.
58. **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
59. **We/Our/Us** means Aditya Birla Health Insurance Co. Limited.
60. **You/Your/Policyholder** means the person named in the Policy Schedule as the policyholder and who has concluded this Policy with Us.

**Annexure A: Ombudsmen**

<b>CONTACT DETAILS</b>	<b>Jurisdiction of Office (Union Territory, District)</b>
<p><b>AHMEDABAD - Shri/Smt.....</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<p><b>BENGALURU - Smt. Neerja Shah</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	Karnataka.
<p><b>BHOPAL - Shri Guru Saran Shrivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202   Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	Madhya Pradesh, Chattisgarh.
<p><b>BHUBANESHWAR - Shri/Smt.....</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455   Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	Orissa.
<p><b>CHANDIGARH - Dr. Dinesh Kumar Verma</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468   Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
<p><b>CHENNAI - Shri M. Vasantha Krishna</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284   Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<p><b>DELHI - Shri/Smt.....</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	Delhi.
<p><b>GUWAHATI - Shri Kiriti .B. Saha</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p><b>HYDERABAD - Shri I. Suresh Babu</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122   Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
<p><b>JAIPUR - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	Rajasthan.

<p><b>ERNAKULAM - Ms. Poonam Bodra</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338   Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<p><b>KOLKATA - Shri/Smt.....</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340   Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<p><b>LUCKNOW - Shri/Smt.....</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 223133   Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<p><b>MUMBAI - Shri Milind A. Kharat</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960   Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<p><b>NOIDA - Shri/Smt.....</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<p><b>PATNA - Shri/Smt.....</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	Bihar, Jharkhand.
<p><b>PUNE - Shri/Smt.....</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman offices are available on the IRDAI website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of Executive Council of Insurers [www.ecoi.co.in](http://www.ecoi.co.in), Our website at: <https://www.adityabirlacapital.com/healthinsurance/> or can be obtained from any of Our offices.

#### ANNEXURE B - NON MEDICAL EXPENSES

Sr. No.	List Of Non Medical Expenses	
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 HOSPITAL)	Not Payable
29	FOOT COVER	Not Payable
30	GOWN	Not Payable
31	LEGGINGS	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
32	LAUNDRY CHARGES	Not Payable
33	MINERAL WATER	Not Payable
34	OIL CHARGES	Not Payable
35	SANITARY PAD	Not Payable
36	SLIPPERS	Not Payable
37	TELEPHONE CHARGES	Not Payable
38	TISSUE PAPER	Not Payable
39	TOOTH PASTE	Not Payable
40	TOOTH BRUSH	Not Payable
41	GUEST SERVICES	Not Payable
42	BED PAN	Not Payable
43	BED UNDER PAD CHARGES	Not Payable
44	CAMERA COVER	Not Payable
45	CLINIPLAST	Not Payable
46	CREPE BANDAGE	Not Payable
47	CURAPORE	Not Payable
48	DIAPER OF ANY TYPE	Not Payable
49	DVD, CD CHARGES	Not Payable ( However if CD is specifically sought by Insurer/TPA then payable)
50	EYELET COLLAR	Not Payable
51	FACE MASK	Not Payable
52	FLEXI MASK	Not Payable
53	GAUSE SOFT	Not Payable
54	GAUZE	Not Payable
55	HAND HOLDER	Not Payable
56	HANSAPLAST / ADHESIVE BANDAGES	Not Payable
57	LACTOGEN / INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures may 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	HOME VISIT CHARGES	Not Payable
62	DONOR SCREENING CHARGES	Not Payable
63	ADMISSION / REGISTRATION CHARGES	Not Payable
64	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Not Payable
65	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable
	<b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b>	
66	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
67	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Not Payable
68	MICROSCOPE COVER	Payable under OT Charges, not payable separately
69	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER	Not Payable
70	SURGICAL DRILL	Not Payable
71	EYE KIT	Payable under OT Charges, not payable separately
72	EYE DRAPE	Payable under OT Charges, not payable separately
73	X-RAY FILM	Payable under Radiology Charges, not as consumable
74	SPUTUM CUP	Not Payable
75	BOYLES APPARATUS CHARGES	Payable under OT Charges, not payable separately
76	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Not Payable
77	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable
78	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable
79	COTTON	Not Payable
80	COTTON BANDAGE	Not Payable
81	MICROPORE / SURGICAL TAPE	Not Payable
82	BLADE	Not Payable
83	APRON	Not Payable
84	TORNIQUET	Not Payable
85	ORTHOBUNDLE, GYNAEC BUNDLE	Not Payable
86	URINE CONTAINER	Not Payable
	<b>ELEMENTS OF ROOM CHARGE</b>	
87	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
88	HVAC	Not Payable
89	HOUSE KEEPING CHARGES	Not Payable
90	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Not Payable
91	TELEVISION & AIR CONDITIONER CHARGES	Payable - If under room charges not if separately levied
92	SURCHARGES	Not Payable
93	ATTENDANT CHARGES	Not Payable
94	IM IV INJECTION CHARGES	Not Payable
95	CLEAN SHEET	Not Payable
96	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Not payable, Patient diet provided by Hospital is payable

97	BLANKET / WARMER BLANKET	Not Payable
	<b>ADMINISTRATIVE OR NON-MEDICAL CHARGES</b>	
98	ADMISSION KIT	Not Payable
99	BIRTH CERTIFICATE	Not Payable
100	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
101	CERTIFICATE CHARGES	Not Payable
102	COURIER CHARGES	Not Payable
103	CONVENYANCE CHARGES	Not Payable
104	DIABETIC CHART CHARGES	Not Payable
105	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
106	DISCHARGE PROCEDURE CHARGES	Not Payable
107	DAILY CHART CHARGES	Not Payable
108	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
109	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	Not Payable--To be Claimed by Patient Post -Hospitalisation where admissible
110	FILE OPENING CHARGES	Not Payable
111	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
112	MEDICAL CERTIFICATE	Not Payable
113	MAINTAINANCE CHARGES	Not Payable
114	MEDICAL RECORDS	Not Payable
115	PREPARATION CHARGES	Not Payable
116	PHOTOCOPIES CHARGES	Not Payable
117	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
118	WASHING CHARGES	Not Payable
119	MEDICINE BOX	Not Payable
120	MORTUARY CHARGES	Payable - upto 24 hrs, shifting charges not payable
121	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
	<b>EXTERNAL DURABLE DEVICES</b>	<b>Not Payable</b>
122	WALKING AIDS CHARGES	Not Payable
123	BIPAP MACHINE	Not Payable
124	COMMUNE	Not Payable
125	CPAP/ CAPD EQUIPMENTS	Not Payable
126	INFUSION PUMP - COST	Not Payable
127	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
128	PULSEOXYMETER CHARGES	Not Payable
129	SPACER	Not Payable
130	SPIROMETRE	Not Payable
131	SPO2 PROBE	Not Payable
132	NEBULIZER KIT	Not Payable
133	STEAM INHALER	Not Payable
134	ARMSLING	Not Payable
135	THERMOMETER	Not Payable
136	CERVICAL COLLAR	Not Payable
137	SPLINT	Not Payable
138	DIABETIC FOOT WEAR	Not Payable
139	KNEE BRACES ( LONG/ SHORT/ HINGED)	Not Payable
140	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable

141	LUMBO SACRAL BELT	Payable - If Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
142	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)
143	AMBULANCE COLLAR	Not Payable
144	AMBULANCE EQUIPMENT	Not Payable
145	MICROSHEILD	Not Payable
146	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>	
147	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
148	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES	Not Payable
149	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES / DIET CHARGES	Not Payable
150	SUGAR FREE Tablets	Payable - Sugar free variants of admissable medicines are not excluded
151	CREAMS POWDERS LOTIONS (Toileteries are not payable,only prescribed medical pharmaceuticals payable)	Payable - If prescribed
152	Digestion Gels	Payable - If prescribed
153	ECG ELECTRODES	Payable - Upto 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
154	GLOVES	Payable -Sterilized Gloves Payable. Unsterilized Gloves not Payable
155	HIV KIT	Payable
156	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable - If prescribed
157	LOZENGES	Payable - If prescribed
158	MOUTH PAINT	Payable - If prescribed
159	NEBULISATION KIT	Payable - If used during hospitalization is payable reasonably
160	NOVARAPID	Payable - If prescribed
161	VOLINI GEL/ ANALGESIC GEL	Payable - If prescribed
162	ZYTEE GEL	Payable - If prescribed
163	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
	<b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b>	
164	AHD	Not Payable
165	ALCOHOL SWABES	Not Payable
166	SCRUB SOLUTION/STERILLIUM	Not Payable
	<b>OTHERS</b>	
167	VACCINE CHARGES FOR BABY	Not Payable
168	TPA CHARGES	Not Payable
169	VISCO BELT CHARGES	Not Payable
170	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
171	EXAMINATION GLOVES	Not Payable
172	KIDNEY TRAY	Not Payable



173	MASK	Not Payable
174	OUNCE GLASS	Not Payable
175	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable
176	OXYGEN MASK	Not Payable
177	PAPER GLOVES	Not Payable
178	PELVIC TRACTION BELT	Not Payable
179	REFERAL DOCTOR'S FEES	Not Payable
180	ACCU CHECK ( Glucometry/ Strips)	Not Payable
181	PAN CAN	Not Payable
182	SOFNET	Not Payable
183	TROLLY COVER	Not Payable
184	UROMETER, URINE JUG	Not Payable
185	AMBULANCE	Payable - Ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable
186	TEGADERM / VASOFIX SAFETY	Payable - If maximum of 3 in 48 hrs and then 1 in 24 hrs
187	URINE BAG	Payable - where medically necessary till a reasonable cost - maximum 1 per 24 hrs
188	SOFTOVAC	Not Payable
189	STOCKINGS	Payable - If Essential for case like CABG etc. where it should be paid.

#### Annexure C – List of Day Care Treatments

Sr No	Procedure Name		
		25	Tonsillectomy With Adenoidectomy
1	Coronary Angiography	26	Excision And Destruction Of A Lingual Tonsil
2	Insert Non - Tunnel Cv Cath	27	Revision Of A Tympanoplasty
3	Insert Picc Cath (Peripherally Inserted Central Catheter )	28	Other Microsurgical Operations On The Middle Ear
4	Replace Picc Cath (Peripherally Inserted Central Catheter)	29	Incision Of The Mastoid Process And Middle Ear
5	Insertion Catheter, Intra Anterior	30	Mastoidectomy
6	Insertion Of Portacath	31	Reconstruction Of The Middle Ear
7	Suturing Lacerated Lip	32	Other Excisions Of The Middle And Inner Ear
8	Suturing Oral Mucosa	33	Incision (opening) And Destruction (elimination) Of The Inner Ear
9	Oral Biopsy In Case Of Abnormal Tissue Presentation		
10	Myringotomy With Grommet Insertion	34	Other Operations On The Middle And Inner Ear
11	Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)	35	Excision And Destruction Of Diseased Tissue Of The Nose
		36	Other Operations On The Nose
12	Removal Of A Tympanic Drain	37	Nasal Sinus Aspiration
13	Keratoses Removal Under Ga	38	Foreign Body Removal From Nose
14	Operations On The Turbinates (nasal Concha)	39	Other Operations On The Tonsils And Adenoids
15	Removal Of Keratoses Obturans	40	Adenoidectomy
16	Stapedotomy To Treat Various Lesions In Middle Ear	41	Labyrinthectomy For Severe Vertigo
17	Revision Of A Stapedectomy	42	Stapedectomy Under Ga
18	Other Operations On The Auditory Ossicles	43	Stapedectomy Under La
19	Myringoplasty (post-aura/endastral Approach As Well As Simple Type-I Tympanoplasty)	44	Tympanoplasty (Type IV)
		45	Endolymphatic Sac Surgery For Meniere's Disease
20	Fenestration Of The Inner Ear	46	Turbineotomy
21	Revision Of A Fenestration Of The Inner Ear	47	Endoscopic Stapedectomy
22	Palatoplasty	48	Incision And Drainage Of Perichondritis
23	Transoral Incision And Drainage Of A Pharyngeal Abscess	49	Septoplasty
24	Tonsillectomy Without Adenoidectomy	50	Vestibular Nerve Section

51	Thyroplasty Type I	99	Fissure In Ano Sphincterotomy
52	Pseudocyst Of The Pinna - Excision	100	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord
53	Incision And Drainage - Haematoma Auricle		
54	Tympanoplasty (Type II)	101	Orchidopexy
55	Reduction Of Fracture Of Nasal Bone	102	Abdominal Exploration In Cryptorchidism
56	Thyroplasty (Type II)	103	Surgical Treatment Of Anal Fistulas
57	Tracheostomy	104	Division Of The Anal Sphincter (sphincterotomy)
58	Excision Of Angioma Septum	105	Epididymectomy
59	Turbinoplasty	106	Incision Of The Breast Abscess
60	Incision & Drainage Of Retro Pharyngeal Abscess	107	Operations On The Nipple
61	Uvulo Palato Pharyngo Plasty	108	Excision Of Single Breast Lump
62	Adenoidectomy With Grommet Insertion	109	Incision And Excision Of Tissue In The Perianal Region
63	Adenoidectomy Without Grommet Insertion	110	Surgical Treatment Of Hemorrhoids
64	Vocal Cord Lateralisation Procedure	111	Other Operations On The Anus
65	Incision & Drainage Of Para Pharyngeal Abscess	112	Ultrasound Guided Aspirations
66	Tracheoplasty	113	Sclerotherapy, Etc
67	Cholecystectomy	114	Laparotomy For Grading Lymphoma With Splenectomy.
68	Choledocho-jejunosotomy	115	Laparotomy For Grading Lymphoma with Liver Biopsy
69	Duodenostomy	116	Laparotomy For Grading Lymphoma with Lymph Node Biopsy
70	Gastrostomy	117	Therapeutic Laparoscopy With Laser
71	Exploration Common Bile Duct	118	Appendicectomy With Drainage
72	Esophagoscopy.	119	Appendicectomy without Drainage
73	Gastrosocopy	120	Infected Keloid Excision
74	Duodenoscopy with Polypectomy	121	Axillary Lymphadenectomy
75	Removal of Foreign Body	122	Wound Debridement And Cover
76	Diathermy Of Bleeding Lesions	123	Abscess-decompression
77	Pancreatic Pseudocyst Eus & Drainage	124	Cervical Lymphadenectomy
78	Rf Ablation For Barrett's Oesophagus	125	Infected Sebaceous Cyst
79	Ercp And Papillotomy	126	Inguinal Lymphadenectomy
80	Esophagoscope And Sclerosant Injection	127	Incision And Drainage Of Abscess
81	Eus + Submucosal Resection	128	Suturing Of Lacerations
82	Construction Of Gastrostomy Tube	129	Scalp Suturing
83	Eus + Aspiration Pancreatic Cyst	130	Infected Lipoma Excision
84	Small Bowel Endoscopy (therapeutic)	131	Maximal Anal Dilatation
85	Colonoscopy ,lesion Removal	132	Piles
86	ERCP	133	A) Injection Sclerotherapy
87	Colonoscopy Stenting Of Stricture	134	B) Piles Banding
88	Percutaneous Endoscopic Gastrostomy	135	Liver Abscess- Catheter Drainage
89	Eus And Pancreatic Pseudo Cyst Drainage	136	Fissure In Ano- Fissurectomy
90	ERCP And Choledochoscopy	137	Fibroadenoma Breast Excision
91	Proctosigmoidoscopy Volvulus Detorsion	138	Oesophageal Varices Sclerotherapy
92	ERCP And Sphincterotomy	139	ERCP - Pancreatic Duct Stone Removal
93	Esophageal Stent Placement	140	Perianal Abscess I&d
94	ERCP + Placement Of Biliary Stents	141	Perianal Hematoma Evacuation
95	Sigmoidoscopy W / Stent	142	Ugi Scopy And Polypectomy Oesophagus
96	Eus + Coeliac Node Biopsy	143	Breast Abscess I& D
97	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers	144	Feeding Gastrostomy
		145	Oesophagoscopy And Biopsy Of Growth Oesophagus
98	Incision Of A Pilonidal Sinus / Abscess	146	ERCP - Bile Duct Stone Removal

147	Ileostomy Closure	195	Incision Of The Ovary
148	Colonoscopy	196	Insufflations Of The Fallopian Tubes
149	Polypectomy Colon	197	Other Operations On The Fallopian Tube
150	Splenic Abscesses Laparoscopic Drainage	198	Dilatation Of The Cervical Canal
151	Ugi Scopy And Polypectomy Stomach	199	Conisation Of The Uterine Cervix
152	Rigid Oesophagoscopy For Fb Removal	200	Therapeutic Curettage With Colposcopy.
153	Feeding Jejunostomy	201	Therapeutic Curettage With Biopsy
154	Colostomy	202	Therapeutic Curettage With Diathermy
155	Ileostomy	203	Therapeutic Curettage With Cryosurgery
156	Colostomy Closure	204	Laser Therapy Of Cervix For Various Lesions Of Uterus
157	Submandibular Salivary Duct Stone Removal	205	Other Operations On The Uterine Cervix
158	Pneumatic Reduction Of Intussusception	206	Incision Of The Uterus (hysterectomy)
159	Varicose Veins Legs - Injection Sclerotherapy	207	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
160	Rigid Oesophagoscopy For Plummer Vinson Syndrome		
161	Pancreatic Pseudocysts Endoscopic Drainage	208	Incision Of Vagina
162	Zadek's Nail Bed Excision	209	Incision Of Vulva
163	Subcutaneous Mastectomy	210	Culdotomy
164	Excision Of Ranula Under Ga	211	Salpingo-oophorectomy Via Laparotomy
165	Rigid Oesophagoscopy For Dilation Of Benign Strictures	212	Endoscopic Polypectomy
166	Eversion Of Sac	213	Hysteroscopic Removal Of Myoma
167	Unilateral	214	D&C
168	Bilateral	215	Hysteroscopic Resection Of Septum
169	Lord's Plication	216	Thermal Cauterisation Of Cervix
170	Jaboulay's Procedure	217	Mirena Insertion
171	Scrotoplasty	218	Hysteroscopic Adhesiolysis
172	Circumcision For Trauma	219	Leep
173	Meatoplasty	220	Cryocauterisation Of Cervix
174	Intersphincteric Abscess Incision And Drainage	221	Polypectomy Endometrium
175	Psoas Abscess Incision And Drainage	222	Hysteroscopic Resection Of Fibroid
176	Thyroid Abscess Incision And Drainage	223	Lletzt
177	Tips Procedure For Portal Hypertension	224	Conization
178	Esophageal Growth Stent	225	Polypectomy Cervix
179	Pair Procedure Of Hydatid Cyst Liver	226	Hysteroscopic Resection Of Endometrial Polyp
180	Tru Cut Liver Biopsy	227	Vulval Wart Excision
181	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour	228	Laparoscopic Paraovarian Cyst Excision
		229	Uterine Artery Embolization
182	Excision Of Cervical Rib	230	Laparoscopic Cystectomy
183	Laparoscopic Reduction Of Intussusception	231	Hymenectomy( Imperforate Hymen)
184	Microdochectomy Breast	232	Endometrial Ablation
185	Surgery For Fracture Penis	233	Vaginal Wall Cyst Excision
186	Sentinel Node Biopsy	234	Vulval Cyst Excision
187	Parastomal Hernia	235	Laparoscopic Paratubal Cyst Excision
188	Revision Colostomy	236	Repair Of Vagina ( Vaginal Atresia )
189	Prolapsed Colostomy- Correction	237	Hysteroscopy, Removal Of Myoma
190	Testicular Biopsy	238	Turbt
191	Laparoscopic Cardiomyotomy( Hellers)	239	Ureterocoele Repair - Congenital Internal
192	Sentinel Node Biopsy Malignant Melanoma	240	Vaginal Mesh For Pop
193	Laparoscopic Pyloromyotomy( Ramstedt)	241	Laparoscopic Myomectomy
194	Operations On Bartholin's Glands (cyst)	242	Surgery For Sui

243	Repair Recto- Vagina Fistula	291	Intracavity Brachytherapy
244	Pelvic Floor Repair( Excluding Fistula Repair)	292	3D Brachytherapy
245	URS + LL	293	Implant Brachytherapy
246	Laparoscopic Oophorectomy	294	Intravesical Brachytherapy
247	Normal Vaginal Delivery And Variants	295	Adjuvant Radiotherapy
248	Facial Nerve Glycerol Rhizotomy	296	Afterloading Catheter Brachytherapy
249	Spinal Cord Stimulation	297	Conditioning Radiotherapy For Bmt
250	Motor Cortex Stimulation	298	Nerve Biopsy
251	Stereotactic Radiosurgery	299	Muscle Biopsy
252	Percutaneous Cordotomy	300	Epidural Steroid Injection
253	Intrathecal Baclofen Therapy	301	Extracorporeal Irradiation To The Homologous Bone Grafts
254	Entrapment Neuropathy Release	302	Radical Chemotherapy
255	Diagnostic Cerebral Angiography	303	Neoadjuvant Radiotherapy
256	Vp Shunt	304	LDR Brachytherapy
257	Ventriculoatrial Shunt	305	Palliative Radiotherapy
258	Radiotherapy For Cancer	306	Radical Radiotherapy
259	Cancer Chemotherapy	307	Palliative Chemotherapy
260	IV Push Chemotherapy	308	Template Brachytherapy
261	HBI - Hemibody Radiotherapy	309	Neoadjuvant Chemotherapy
262	Infusional Targeted Therapy	310	Adjuvant Chemotherapy
263	SRT - Stereotactic Arc Therapy	311	Induction Chemotherapy
264	Sc Administration Of Growth Factors	312	Consolidation Chemotherapy
265	Continuous Infusional Chemotherapy	313	Maintenance Chemotherapy
266	Infusional Chemotherapy	314	HDR Brachytherapy
267	CCRT - Concurrent Chemo + Rt	315	Incision And Lancing Of A Salivary Gland And A Salivary Duct
268	2D Radiotherapy	316	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
269	3D Conformal Radiotherapy		
270	IGRT - Image Guided Radiotherapy	317	Resection Of A Salivary Gland
271	IMRT - Step & Shoot	318	Reconstruction Of A Salivary Gland And A Salivary Duct
272	Infusional Bisphosphonates	319	Other Operations On The Salivary Glands And Salivary Ducts
273	IMRT - DMLC	320	Other Incisions Of The Skin And Subcutaneous Tissues
274	Rotational Arc Therapy	321	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
275	Tele Gamma Therapy		
276	FSRT - Fractionated Srt	322	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
277	VMAT - Volumetric Modulated Arc Therapy		
278	SBRT - Stereotactic Body Radiotherapy	323	Other Excisions Of The Skin And Subcutaneous Tissues
279	Helical Tomotherapy	324	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
280	SRS - Stereotactic Radiosurgery		
281	X - Knife Srs	325	Free Skin Transplantation, Donor Site
282	Gammaknife Srs	326	Free Skin Transplantation, Recipient Site
283	TBI - Total Body Radiotherapy	327	Revision Of Skin Plasty
284	Intraluminal Brachytherapy	328	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
285	TSET - Total Electron Skin Therapy		
286	Extracorporeal Irradiation Of Blood Products	329	Chemosurgery To The Skin
287	Telecobalt Therapy	330	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
288	Telescesium Therapy		
289	External Mould Brachytherapy	331	Reconstruction Of Deformity/defect In Nail Bed
290	Interstitial Brachytherapy	332	Excision Of Bursitis

333	Tennis Elbow Release	378	Removal Of Fracture Pins/nails
334	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue	379	Removal Of Metal Wire
		380	Closed Reduction On Fracture, Luxation
335	Partial Glossectomy	381	Reduction Of Dislocation Under Ga
336	Glossectomy	382	Epiphyseolysis With Osteosynthesis
337	Reconstruction Of The Tongue	383	Excision Of Various Lesions In Coccyx
338	Other Operations On The Tongue	384	Arthroscopic Repair Of Acl Tear Knee
339	Surgery For Cataract	385	Closed Reduction Of Minor Fractures
340	Incision Of Tear Glands	386	Arthroscopic Repair Of Pcl Tear Knee
341	Other Operations On The Tear Ducts	387	Tendon Shortening
342	Incision Of Diseased Eyelids	388	Arthroscopic Meniscectomy - Knee
343	Excision And Destruction Of Diseased Tissue Of The Eyelid	389	Treatment Of Clavicle Dislocation
344	Operations On The Canthus And Epicanthus	390	Haemarthrosis Knee- Lavage
345	Corrective Surgery For Entropion And Ectropion	391	Abscess Knee Joint Drainage
346	Corrective Surgery For Blepharoptosis	392	Carpal Tunnel Release
347	Removal Of A Foreign Body From The Conjunctiva	393	Closed Reduction Of Minor Dislocation
348	Removal Of A Foreign Body From The Cornea	394	Repair Of Knee Cap Tendon
349	Incision Of The Cornea	395	Orif With K Wire Fixation- Small Bones
350	Operations For Pterygium	396	Release Of Midfoot Joint
351	Other Operations On The Cornea	397	Orif With Plating- Small Long Bones
352	Removal Of A Foreign Body From The Lens Of The Eye	398	Implant Removal Minor
353	Removal Of A Foreign Body From The Posterior Chamber Of The Eye	399	K Wire Removal
		400	Closed Reduction And External Fixation
354	Removal Of A Foreign Body From The Orbit And Eyeball	401	Arthrotomy Hip Joint
355	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)	402	Syme's Amputation
		403	Arthroplasty
356	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)	404	Partial Removal Of Rib
357	Diathermy/cryotherapy To Treat Retinal Tear	405	Treatment Of Sesamoid Bone Fracture
358	Anterior Chamber Paracentesis.	406	Shoulder Arthroscopy / Surgery
359	Anterior Chamber Cyclotherapy	407	Elbow Arthroscopy
360	Anterior Chamber Cyclocryotherapy	408	Amputation Of Metacarpal Bone
361	Anterior Chamber Goniotomy	409	Release Of Thumb Contracture
362	Anterior Chamber Trabeculotomy	410	Incision Of Foot Fascia
363	Anterior Chamber Filtering	411	Partial Removal Of Metatarsal
364	Allied Operations to Treat Glaucoma	412	Repair / Graft Of Foot Tendon
365	Enucleation Of Eye Without Implant	413	Revision/removal Of Knee Cap
366	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland	414	Amputation Follow-up Surgery
367	Laser Photocoagulation To Treat Retinal Tear	415	Exploration Of Ankle Joint
368	Biopsy Of Tear Gland	416	Remove/graft Leg Bone Lesion
369	Treatment Of Retinal Lesion	417	Repair/graft Achilles Tendon
370	Surgery For Meniscus Tear	418	Remove Of Tissue Expander
371	Incision On Bone, Septic And Aseptic	419	Biopsy Elbow Joint Lining
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	420	Removal Of Wrist Prosthesis
		421	Biopsy Finger Joint Lining
373	Suture And Other Operations On Tendons And Tendon Sheath	422	Tendon Lengthening
374	Reduction Of Dislocation Under Ga	423	Treatment Of Shoulder Dislocation
375	Arthroscopic Knee Aspiration	424	Lengthening Of Hand Tendon
376	Surgery For Ligament Tear	425	Removal Of Elbow Bursa
377	Surgery For Hemoarthrosis/pyoarthrosis	426	Fixation Of Knee Joint

427	Treatment Of Foot Dislocation	476	Breast Reconstruction Surgery After Mastectomy
428	Surgery Of Bunion	477	Sling Operation For Facial Palsy
429	Tendon Transfer Procedure	478	Split Skin Grafting Under Ra
430	Removal Of Knee Cap Bursa	479	Wolfe Skin Graft
431	Treatment Of Fracture Of Ulna	480	Plastic Surgery To The Floor Of The Mouth Under Ga
432	Treatment Of Scapula Fracture	481	Thoracoscopy And Lung Biopsy
433	Removal Of Tumor Of Arm Under GA	482	Excision Of Cervical Sympathetic Chain Thoracoscopic
434	Removal of Tumor of Arm under RA	483	Laser Ablation Of Barrett's Oesophagus
435	Removal of Tumor Of Elbow Under GA	484	Pleurodesis
436	Removal of Tumor Of Elbow Under RA	485	Thoracoscopy And Pleural Biopsy
437	Repair Of Ruptured Tendon	486	Ebus + Biopsy
438	Decompress Forearm Space	487	Thoracoscopy Ligation Thoracic Duct
439	Revision Of Neck Muscle (torticollis Release )	488	Thoracoscopy Assisted Empyaema Drainage
440	Lengthening Of Thigh Tendons	489	Haemodialysis
441	Treatment Fracture Of Radius & Ulna	490	Lithotripsy/nephrolithotomy For Renal Calculus
442	Repair Of Knee Joint	491	Excision Of Renal Cyst
443	External Incision And Drainage In The Region Of The Mouth.	492	Drainage Of Pyonephrosis Abscess
444	External Incision And Drainage in the Region Of the Jaw.	493	Drainage Of Perinephric Abscess
445	External Incision And Drainage in the Region Of the Face.	494	Incision Of The Prostate
446	Incision Of The Hard And Soft Palate	495	Transurethral Excision And Destruction Of Prostate Tissue
447	Excision And Destruction Of Diseased Hard Palate	496	Transurethral And Percutaneous Destruction Of Prostate Tissue
448	Excision And Destruction of Diseased Soft Palate	497	Open Surgical Excision And Destruction Of Prostate Tissue
449	Incision, Excision And Destruction In The Mouth	498	Radical Prostatovesiculectomy
450	Other Operations In The Mouth	499	Other Excision And Destruction Of Prostate Tissue
451	Excision Of Fistula-in-ano	500	Operations On The Seminal Vesicles
452	Excision Juvenile Polyps Rectum	501	Incision And Excision Of Periprostatic Tissue
453	Vaginoplasty	502	Other Operations On The Prostate
454	Dilatation Of Accidental Caustic Stricture Oesophageal	503	Incision Of The Scrotum And Tunica Vaginalis Testis
455	Presacral Teratomas Excision	504	Operation On A Testicular Hydrocele
456	Removal Of Vesical Stone	505	Excision And Destruction Of Diseased Scrotal Tissue
457	Excision Sigmoid Polyp	506	Other Operations On The Scrotum And Tunica Vaginalis Testis
458	Sternomastoid Tenotomy	507	Incision Of The Testes
459	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy	508	Excision And Destruction Of Diseased Tissue Of The Testes
460	Excision Of Soft Tissue Rhabdomyosarcoma	509	Unilateral Orchiectomy
461	Mediastinal Lymph Node Biopsy	510	Bilateral Orchiectomy
462	High Orchiectomy For Testis Tumours	511	Surgical Repositioning Of An Abdominal Testis
463	Excision Of Cervical Teratoma	512	Reconstruction Of The Testis
464	Rectal-myomectomy	513	Implantation, Exchange And Removal Of A Testicular Prosthesis
465	Rectal Prolapse (delorme's Procedure)	514	Other Operations On The Testis
466	Detorsion Of Torsion Testis	515	Excision In The Area Of The Epididymis
467	Eua + Biopsy Multiple Fistula In Ano	516	Operations On The Foreskin
468	Construction Skin Pedicle Flap	517	Local Excision And Destruction Of Diseased Tissue Of The Penis
469	Gluteal Pressure Ulcer-excision	518	Amputation Of The Penis
470	Muscle-skin Graft, Leg	519	Other Operations On The Penis
471	Removal Of Bone For Graft	520	Cystoscopical Removal Of Stones
472	Muscle-skin Graft Duct Fistula	521	Lithotripsy
473	Removal Cartilage Graft	522	Biopsy Oftemporal Artery For Various Lesions
474	Myocutaneous Flap	523	External Arterio-venous Shunt
475	Fibro Myocutaneous Flap		

524	Av Fistula - Wrist	555	Orchiectomy
525	Ursl With Stenting	556	Cystoscopy And Removal Of Fb
526	Ursl With Lithotripsy	557	RF Ablation Heart
527	Cystoscopic Litholapaxy	558	RF Ablation Uterus
528	Eswl	559	RF Ablation Varicose Veins
529	Bladder Neck Incision	560	Renal Angiography
530	Cystoscopy & Biopsy	561	Peripheral Angiography
531	Cystoscopy And Removal Of Polyp	562	Percutaneous nephrolithotomy (PCNL)
532	Suprapubic Cystostomy	563	Laryngoscopy Direct Operative with Biopsy
533	Percutaneous Nephrostomy	564	Treatment of Fracture of Long Bones
534	Cystoscopy And "sling" Procedure	565	Treatment of Fracture of Short Bones
535	Tuna- Prostate	566	Treatment of Fracture of Foot
536	Excision Of Urethral Diverticulum	567	Treatment of Fracture of Hand
537	Removal Of Urethral Stone	568	Treatment of Fracture of Wrist
538	Excision Of Urethral Prolapse	569	Treatment of Fracture of Ankle
539	Mega-ureter Reconstruction	570	Treatment of Fracture of Clavicle
540	Kidney Renoscopy And Biopsy	571	Amputation of Ear
541	Ureter Endoscopy And Treatment	572	Amputation of Nose
542	Vesico Ureteric Reflux Correction	573	Amputation of Breast
543	Surgery For Pelvi Ureteric Junction Obstruction	574	Amputation of Genital Organs
544	Anderson Hynes Operation	575	Amputation at Shoulder Joint
545	Kidney Endoscopy And Biopsy	576	Amputation at Shoulder and Upper Arm Level
546	Paraphimosis Surgery	577	Amputation at Elbow Joint
547	Injury Prepuce- Circumcision	578	Amputation at forearm Level
548	Frenular Tear Repair	579	Amputation at Wrist Level
549	Meatotomy For Meatal Stenosis	580	Amputation at Hip Joint Level
550	Surgery For Fournier's Gangrene Scrotum	581	Amputation at Hip & Thigh Level
551	Surgery Filarial Scrotum	582	Amputation at Knee Joint
552	Surgery For Watering Can Perineum	583	Amputation at Toe
553	Repair Of Penile Torsion	584	Amputation at Midfoot Level
554	Drainage Of Prostate Abscess	585	Chalazion Surgery
		586	Circumcision Surgery

**Annexure D – List of ICD Codes applicable for Genetic Conditions, Psychiatric or psychological disorders, mental disorders**

**Genetic Conditions**

<b>ICD codes</b>	<b>Short description</b>	<b>Long Description</b>
Q90	Down syndrome	Down syndrome
Q900	Trisomy 21, nonmosaicism (meiotic nondisjunction)	Trisomy 21, nonmosaicism (meiotic nondisjunction)
Q901	Trisomy 21, mosaicism (mitotic nondisjunction)	Trisomy 21, mosaicism (mitotic nondisjunction)
Q902	Trisomy 21, translocation	Trisomy 21, translocation
Q909	Down syndrome, unspecified	Down syndrome, unspecified
Q91	Trisomy 18 and Trisomy 13	Trisomy 18 and Trisomy 13
Q910	Trisomy 18, nonmosaicism (meiotic nondisjunction)	Trisomy 18, nonmosaicism (meiotic nondisjunction)
Q911	Trisomy 18, mosaicism (mitotic nondisjunction)	Trisomy 18, mosaicism (mitotic nondisjunction)
Q912	Trisomy 18, translocation	Trisomy 18, translocation
Q913	Trisomy 18, unspecified	Trisomy 18, unspecified
Q914	Trisomy 13, nonmosaicism (meiotic nondisjunction)	Trisomy 13, nonmosaicism (meiotic nondisjunction)
Q915	Trisomy 13, mosaicism (mitotic nondisjunction)	Trisomy 13, mosaicism (mitotic nondisjunction)
Q916	Trisomy 13, translocation	Trisomy 13, translocation
Q917	Trisomy 13, unspecified	Trisomy 13, unspecified
Q92	Oth trisomies and partial trisomies of the autosomes, NEC	Other trisomies and partial trisomies of the autosomes, not elsewhere classified
Q920	Whole chromosome trisomy, nonmosaic (meiotic nondisjunction)	Whole chromosome trisomy, nonmosaicism (meiotic nondisjunction)
Q921	Whole chromosome trisomy, mosaicism (mitotic nondisjunction)	Whole chromosome trisomy, mosaicism (mitotic nondisjunction)
Q922	Partial trisomy	Partial trisomy
Q925	Duplications with other complex rearrangements	Duplications with other complex rearrangements
Q926	Marker chromosomes	Marker chromosomes
Q9261	Marker chromosomes in normal individual	Marker chromosomes in normal individual
Q9262	Marker chromosomes in abnormal individual	Marker chromosomes in abnormal individual
Q927	Triploidy and polyploidy	Triploidy and polyploidy
Q928	Other specified trisomies and partial trisomies of autosomes	Other specified trisomies and partial trisomies of autosomes
Q929	Trisomy and partial trisomy of autosomes, unspecified	Trisomy and partial trisomy of autosomes, unspecified
Q93	Monosomies and deletions from the autosomes, NEC	Monosomies and deletions from the autosomes, not elsewhere classified
Q930	Whole chromosome monosomy, nonmosaic (meiotic nondisjunction)	Whole chromosome monosomy, nonmosaicism (meiotic nondisjunction)
Q931	Whole chromosome monosomy, mosaic (mitotic nondisjunction)	Whole chromosome monosomy, mosaicism (mitotic nondisjunction)
Q932	Chromosome replaced with ring, dicentric or isochromosome	Chromosome replaced with ring, dicentric or isochromosome
Q933	Deletion of short arm of chromosome 4	Deletion of short arm of chromosome 4
Q934	Deletion of short arm of chromosome 5	Deletion of short arm of chromosome 5
Q935	Other deletions of part of a chromosome	Other deletions of part of a chromosome
Q937	Deletions with other complex rearrangements	Deletions with other complex rearrangements
Q938	Other deletions from the autosomes	Other deletions from the autosomes
Q9381	Velo-cardio-facial syndrome	Velo-cardio-facial syndrome
Q9388	Other microdeletions	Other microdeletions
Q9389	Other deletions from the autosomes	Other deletions from the autosomes
Q939	Deletion from autosomes, unspecified	Deletion from autosomes, unspecified
Q95	Balanced rearrangements and structural markers, NEC	Balanced rearrangements and structural markers, not elsewhere classified
Q950	Balanced translocation and insertion in normal individual	Balanced translocation and insertion in normal individual
Q951	Chromosome inversion in normal individual	Chromosome inversion in normal individual
Q952	Balanced autosomal rearrangement in abnormal individual	Balanced autosomal rearrangement in abnormal individual
Q953	Balanced sex/autosomal rearrangement in abnormal individual	Balanced sex/autosomal rearrangement in abnormal individual
Q955	Individual with autosomal fragile site	Individual with autosomal fragile site
Q958	Other balanced rearrangements and structural markers	Other balanced rearrangements and structural markers
Q959	Balanced rearrangement and structural marker, unspecified	Balanced rearrangement and structural marker, unspecified
Q96	Turner's syndrome	Turner's syndrome
Q960	Karyotype 45, X	Karyotype 45, X
Q961	Karyotype 46, X iso (Xq)	Karyotype 46, X iso (Xq)



Q962	Karyotype 46, X w abnormal sex chromosome, except iso (Xq)	Karyotype 46, X with abnormal sex chromosome, except iso (Xq)
Q963	Mosaicism, 45, X/46, XX or XY	Mosaicism, 45, X/46, XX or XY
Q964	Mosaic, 45, X/other cell line(s) w abnormal sex chromosome	Mosaicism, 45, X/other cell line(s) with abnormal sex chromosome
Q968	Other variants of Turner's syndrome	Other variants of Turner's syndrome
Q969	Turner's syndrome, unspecified	Turner's syndrome, unspecified
Q97	Oth sex chromosome abnormalities, female phenotype, NEC	Other sex chromosome abnormalities, female phenotype, not elsewhere classified
Q970	Karyotype 47, XXX	Karyotype 47, XXX
Q971	Female with more than three X chromosomes	Female with more than three X chromosomes
Q972	Mosaicism, lines with various numbers of X chromosomes	Mosaicism, lines with various numbers of X chromosomes
Q973	Female with 46, XY karyotype	Female with 46, XY karyotype
Q978	Oth sex chromosome abnormalities, female phenotype	Other specified sex chromosome abnormalities, female phenotype
Q979	Sex chromosome abnormality, female phenotype, unspecified	Sex chromosome abnormality, female phenotype, unspecified
Q98	Oth sex chromosome abnormalities, male phenotype, NEC	Other sex chromosome abnormalities, male phenotype, not elsewhere classified
Q980	Klinefelter syndrome karyotype 47, XXY	Klinefelter syndrome karyotype 47, XXY
Q981	Klinefelter syndrome, male with more than two X chromosomes	Klinefelter syndrome, male with more than two X chromosomes
Q983	Other male with 46, XX karyotype	Other male with 46, XX karyotype
Q984	Klinefelter syndrome, unspecified	Klinefelter syndrome, unspecified
Q985	Karyotype 47, XYY	Karyotype 47, XYY
Q986	Male with structurally abnormal sex chromosome	Male with structurally abnormal sex chromosome
Q987	Male with sex chromosome mosaicism	Male with sex chromosome mosaicism
Q988	Other specified sex chromosome abnormalities, male phenotype	Other specified sex chromosome abnormalities, male phenotype
Q989	Sex chromosome abnormality, male phenotype, unspecified	Sex chromosome abnormality, male phenotype, unspecified
Q99	Other chromosome abnormalities, not elsewhere classified	Other chromosome abnormalities, not elsewhere classified
Q990	Chimera 46, XX/46, XY	Chimera 46, XX/46, XY
Q991	46, XX true hermaphrodite	46, XX true hermaphrodite
Q992	Fragile X chromosome	Fragile X chromosome
Q998	Other specified chromosome abnormalities	Other specified chromosome abnormalities
Q999	Chromosomal abnormality, unspecified	Chromosomal abnormality, unspecified

#### Psychiatric or psychological disorders, mental disorders

ICD codes	Short description	Long Description
G20	Parkinson's disease	Parkinson's disease
G30	Alzheimer's disease	Alzheimer's disease
G300	Alzheimer's disease with early onset	Alzheimer's disease with early onset
G301	Alzheimer's disease with late onset	Alzheimer's disease with late onset
G308	Other Alzheimer's disease	Other Alzheimer's disease
G309	Alzheimer's disease, unspecified	Alzheimer's disease, unspecified
F20	Schizophrenia	Schizophrenia
F200	Paranoid schizophrenia	Paranoid schizophrenia
F201	Disorganized schizophrenia	Disorganized schizophrenia
F202	Catatonic schizophrenia	Catatonic schizophrenia
F203	Undifferentiated schizophrenia	Undifferentiated schizophrenia
F205	Residual schizophrenia	Residual schizophrenia
F208	Other schizophrenia	Other schizophrenia
F2081	Schizophreniform disorder	Schizophreniform disorder
F2089	Other schizophrenia	Other schizophrenia
F209	Schizophrenia, unspecified	Schizophrenia, unspecified
F21	Schizotypal disorder	Schizotypal disorder
F22	Delusional disorders	Delusional disorders
F23	Brief psychotic disorder	Brief psychotic disorder
F24	Shared psychotic disorder	Shared psychotic disorder
F25	Schizoaffective disorders	Schizoaffective disorders
F250	Schizoaffective disorder, bipolar type	Schizoaffective disorder, bipolar type
F251	Schizoaffective disorder, depressive type	Schizoaffective disorder, depressive type
F258	Other schizoaffective disorders	Other schizoaffective disorders
F259	Schizoaffective disorder, unspecified	Schizoaffective disorder, unspecified

F28	Oth psych disorder not due to a sub or known physiol cond	Other psychotic disorder not due to a substance or known physiological condition
F29	Unsp psychosis not due to a substance or known physiol cond	Unspecified psychosis not due to a substance or known physiological condition
F30	Manic episode	Manic episode
F301	Manic episode without psychotic symptoms	Manic episode without psychotic symptoms
F3010	Manic episode without psychotic symptoms, unspecified	Manic episode without psychotic symptoms, unspecified
F3011	Manic episode without psychotic symptoms, mild	Manic episode without psychotic symptoms, mild
F3012	Manic episode without psychotic symptoms, moderate	Manic episode without psychotic symptoms, moderate
F3013	Manic episode, severe, without psychotic symptoms	Manic episode, severe, without psychotic symptoms
F302	Manic episode, severe with psychotic symptoms	Manic episode, severe with psychotic symptoms
F303	Manic episode in partial remission	Manic episode in partial remission
F304	Manic episode in full remission	Manic episode in full remission
F308	Other manic episodes	Other manic episodes
F309	Manic episode, unspecified	Manic episode, unspecified
F31	Bipolar disorder	Bipolar disorder
F310	Bipolar disorder, current episode hypomanic	Bipolar disorder, current episode hypomanic
F311	Bipolar disorder, current episode manic w/o psych features	Bipolar disorder, current episode manic without psychotic features
F3110	Bipolar disord, crnt episode manic w/o psych features, unsp	Bipolar disorder, current episode manic without psychotic features, unspecified
F3111	Bipolar disord, crnt episode manic w/o psych features, mild	Bipolar disorder, current episode manic without psychotic features, mild
F3112	Bipolar disord, crnt episode manic w/o psych features, mod	Bipolar disorder, current episode manic without psychotic features, moderate
F3113	Bipolar disord, crnt epsd manic w/o psych features, severe	Bipolar disorder, current episode manic without psychotic features, severe
F312	Bipolar disord, crnt episode manic severe w psych features	Bipolar disorder, current episode manic severe with psychotic features
F313	Bipolar disord, current episode depress, mild or mod severt	Bipolar disorder, current episode depressed, mild or moderate severity
F3130	Bipolar disord, crnt epsd depress, mild or mod severt, unsp	Bipolar disorder, current episode depressed, mild or moderate severity, unspecified
F3131	Bipolar disorder, current episode depressed, mild	Bipolar disorder, current episode depressed, mild
F3132	Bipolar disorder, current episode depressed, moderate	Bipolar disorder, current episode depressed, moderate
F314	Bipolar disord, crnt epsd depress, sev, w/o psych features	Bipolar disorder, current episode depressed, severe, without psychotic features
F315	Bipolar disord, crnt epsd depress, severe, w psych features	Bipolar disorder, current episode depressed, severe, with psychotic features
F316	Bipolar disorder, current episode mixed	Bipolar disorder, current episode mixed
F3160	Bipolar disorder, current episode mixed, unspecified	Bipolar disorder, current episode mixed, unspecified
F3161	Bipolar disorder, current episode mixed, mild	Bipolar disorder, current episode mixed, mild
F3162	Bipolar disorder, current episode mixed, moderate	Bipolar disorder, current episode mixed, moderate
F3163	Bipolar disord, crnt epsd mixed, severe, w/o psych features	Bipolar disorder, current episode mixed, severe, without psychotic features
F3164	Bipolar disord, crnt episode mixed, severe, w psych features	Bipolar disorder, current episode mixed, severe, with psychotic features
F317	Bipolar disorder, currently in remission	Bipolar disorder, currently in remission
F3170	Bipolar disord, currently in remis, most recent episode unsp	Bipolar disorder, currently in remission, most recent episode unspecified
F3171	Bipolar disord, in partial remis, most recent epsd hypomanic	Bipolar disorder, in partial remission, most recent episode hypomanic
F3172	Bipolar disord, in full remis, most recent episode hypomanic	Bipolar disorder, in full remission, most recent episode hypomanic
F3173	Bipolar disord, in partial remis, most recent episode manic	Bipolar disorder, in partial remission, most recent episode manic
F3174	Bipolar disorder, in full remis, most recent episode manic	Bipolar disorder, in full remission, most recent episode manic
F3175	Bipolar disord, in partial remis, most recent epsd depress	Bipolar disorder, in partial remission, most recent episode depressed
F3176	Bipolar disorder, in full remis, most recent episode depress	Bipolar disorder, in full remission, most recent episode depressed
F3177	Bipolar disord, in partial remis, most recent episode mixed	Bipolar disorder, in partial remission, most recent episode mixed

F3178	Bipolar disorder, in full remis, most recent episode mixed	Bipolar disorder, in full remission, most recent episode mixed
F318	Other bipolar disorders	Other bipolar disorders
F3181	Bipolar II disorder	Bipolar II disorder
F3189	Other bipolar disorder	Other bipolar disorder
F319	Bipolar disorder, unspecified	Bipolar disorder, unspecified
F32	Major depressive disorder, single episode	Major depressive disorder, single episode
F320	Major depressive disorder, single episode, mild	Major depressive disorder, single episode, mild
F321	Major depressive disorder, single episode, moderate	Major depressive disorder, single episode, moderate
F322	Major depressv disord, single epsd, sev w/o psych features	Major depressive disorder, single episode, severe without psychotic features
F323	Major depressv disord, single epsd, severe w psych features	Major depressive disorder, single episode, severe with psychotic features
F324	Major depressv disorder, single episode, in partial remis	Major depressive disorder, single episode, in partial remission
F325	Major depressive disorder, single episode, in full remission	Major depressive disorder, single episode, in full remission
F328	Other depressive episodes	Other depressive episodes
F3281	Premenstrual dysphoric disorder	Premenstrual dysphoric disorder
F3289	Other specified depressive episodes	Other specified depressive episodes
F329	Major depressive disorder, single episode, unspecified	Major depressive disorder, single episode, unspecified
F33	Major depressive disorder, recurrent	Major depressive disorder, recurrent
F330	Major depressive disorder, recurrent, mild	Major depressive disorder, recurrent, mild
F331	Major depressive disorder, recurrent, moderate	Major depressive disorder, recurrent, moderate
F332	Major depressv disorder, recurrent severe w/o psych features	Major depressive disorder, recurrent severe without psychotic features
F333	Major depressv disorder, recurrent, severe w psych symptoms	Major depressive disorder, recurrent, severe with psychotic symptoms
F334	Major depressive disorder, recurrent, in remission	Major depressive disorder, recurrent, in remission
F3340	Major depressive disorder, recurrent, in remission, unsp	Major depressive disorder, recurrent, in remission, unspecified
F3341	Major depressive disorder, recurrent, in partial remission	Major depressive disorder, recurrent, in partial remission
F3342	Major depressive disorder, recurrent, in full remission	Major depressive disorder, recurrent, in full remission
F338	Other recurrent depressive disorders	Other recurrent depressive disorders
F339	Major depressive disorder, recurrent, unspecified	Major depressive disorder, recurrent, unspecified
F34	Persistent mood [affective] disorders	Persistent mood [affective] disorders
F340	Cyclothymic disorder	Cyclothymic disorder
F341	Dysthymic disorder	Dysthymic disorder
F348	Other persistent mood [affective] disorders	Other persistent mood [affective] disorders
F3481	Disruptive mood dysregulation disorder	Disruptive mood dysregulation disorder
F3489	Other specified persistent mood disorders	Other specified persistent mood disorders
F349	Persistent mood [affective] disorder, unspecified	Persistent mood [affective] disorder, unspecified
F39	Unspecified mood [affective] disorder	Unspecified mood [affective] disorder
F40	Phobic anxiety disorders	Phobic anxiety disorders
F400	Agoraphobia	Agoraphobia
F4000	Agoraphobia, unspecified	Agoraphobia, unspecified
F4001	Agoraphobia with panic disorder	Agoraphobia with panic disorder
F4002	Agoraphobia without panic disorder	Agoraphobia without panic disorder
F401	Social phobias	Social phobias
F4010	Social phobia, unspecified	Social phobia, unspecified
F4011	Social phobia, generalized	Social phobia, generalized
F402	Specific (isolated) phobias	Specific (isolated) phobias
F4021	Animal type phobia	Animal type phobia
F40210	Arachnophobia	Arachnophobia
F40218	Other animal type phobia	Other animal type phobia
F4022	Natural environment type phobia	Natural environment type phobia
F40220	Fear of thunderstorms	Fear of thunderstorms
F40228	Other natural environment type phobia	Other natural environment type phobia
F4023	Blood, injection, injury type phobia	Blood, injection, injury type phobia
F40230	Fear of blood	Fear of blood
F40231	Fear of injections and transfusions	Fear of injections and transfusions
F40232	Fear of other medical care	Fear of other medical care

F40233	Fear of injury	Fear of injury
F4024	Situational type phobia	Situational type phobia
F40240	Claustrophobia	Claustrophobia
F40241	Acrophobia	Acrophobia
F40242	Fear of bridges	Fear of bridges
F40243	Fear of flying	Fear of flying
F40248	Other situational type phobia	Other situational type phobia
F4029	Other specified phobia	Other specified phobia
F40290	Androphobia	Androphobia
F40291	Gynephobia	Gynephobia
F40298	Other specified phobia	Other specified phobia
F408	Other phobic anxiety disorders	Other phobic anxiety disorders
F409	Phobic anxiety disorder, unspecified	Phobic anxiety disorder, unspecified
F41	Other anxiety disorders	Other anxiety disorders
F410	Panic disorder without agoraphobia	Panic disorder [episodic paroxysmal anxiety] without agoraphobia
F411	Generalized anxiety disorder	Generalized anxiety disorder
F413	Other mixed anxiety disorders	Other mixed anxiety disorders
F418	Other specified anxiety disorders	Other specified anxiety disorders
F419	Anxiety disorder, unspecified	Anxiety disorder, unspecified
F42	Obsessive-compulsive disorder	Obsessive-compulsive disorder
F422	Mixed obsessional thoughts and acts	Mixed obsessional thoughts and acts
F423	Hoarding disorder	Hoarding disorder
F424	Excoriation (skin-picking) disorder	Excoriation (skin-picking) disorder
F428	Other obsessive-compulsive disorder	Other obsessive-compulsive disorder
F429	Obsessive-compulsive disorder, unspecified	Obsessive-compulsive disorder, unspecified
F43	Reaction to severe stress, and adjustment disorders	Reaction to severe stress, and adjustment disorders
F430	Acute stress reaction	Acute stress reaction
F431	Post-traumatic stress disorder (PTSD)	Post-traumatic stress disorder (PTSD)
F4310	Post-traumatic stress disorder, unspecified	Post-traumatic stress disorder, unspecified
F4311	Post-traumatic stress disorder, acute	Post-traumatic stress disorder, acute
F4312	Post-traumatic stress disorder, chronic	Post-traumatic stress disorder, chronic
F432	Adjustment disorders	Adjustment disorders
F4320	Adjustment disorder, unspecified	Adjustment disorder, unspecified
F4321	Adjustment disorder with depressed mood	Adjustment disorder with depressed mood
F4322	Adjustment disorder with anxiety	Adjustment disorder with anxiety
F4323	Adjustment disorder with mixed anxiety and depressed mood	Adjustment disorder with mixed anxiety and depressed mood
F4324	Adjustment disorder with disturbance of conduct	Adjustment disorder with disturbance of conduct
F4325	Adjustment disorder w mixed disturb of emotions and conduct	Adjustment disorder with mixed disturbance of emotions and conduct
F4329	Adjustment disorder with other symptoms	Adjustment disorder with other symptoms
F438	Other reactions to severe stress	Other reactions to severe stress
F439	Reaction to severe stress, unspecified	Reaction to severe stress, unspecified
F44	Dissociative and conversion disorders	Dissociative and conversion disorders
F440	Dissociative amnesia	Dissociative amnesia
F441	Dissociative fugue	Dissociative fugue
F442	Dissociative stupor	Dissociative stupor
F444	Conversion disorder with motor symptom or deficit	Conversion disorder with motor symptom or deficit
F445	Conversion disorder with seizures or convulsions	Conversion disorder with seizures or convulsions
F446	Conversion disorder with sensory symptom or deficit	Conversion disorder with sensory symptom or deficit
F447	Conversion disorder with mixed symptom presentation	Conversion disorder with mixed symptom presentation
F448	Other dissociative and conversion disorders	Other dissociative and conversion disorders
F4481	Dissociative identity disorder	Dissociative identity disorder
F4489	Other dissociative and conversion disorders	Other dissociative and conversion disorders
F449	Dissociative and conversion disorder, unspecified	Dissociative and conversion disorder, unspecified
F45	Somatoform disorders	Somatoform disorders
F450	Somatization disorder	Somatization disorder
F451	Undifferentiated somatoform disorder	Undifferentiated somatoform disorder
F452	Hypochondriacal disorders	Hypochondriacal disorders

F4520	Hypochondriacal disorder, unspecified	Hypochondriacal disorder, unspecified
F4521	Hypochondriasis	Hypochondriasis
F4522	Body dysmorphic disorder	Body dysmorphic disorder
F4529	Other hypochondriacal disorders	Other hypochondriacal disorders
F454	Pain disorders related to psychological factors	Pain disorders related to psychological factors
F4541	Pain disorder exclusively related to psychological factors	Pain disorder exclusively related to psychological factors
F4542	Pain disorder with related psychological factors	Pain disorder with related psychological factors
F458	Other somatoform disorders	Other somatoform disorders
F459	Somatoform disorder, unspecified	Somatoform disorder, unspecified
F48	Other nonpsychotic mental disorders	Other nonpsychotic mental disorders
F481	Depersonalization-derealization syndrome	Depersonalization-derealization syndrome
F482	Pseudobulbar affect	Pseudobulbar affect
F488	Other specified nonpsychotic mental disorders	Other specified nonpsychotic mental disorders
F489	Nonpsychotic mental disorder, unspecified	Nonpsychotic mental disorder, unspecified
F50	Eating disorders	Eating disorders
F500	Anorexia nervosa	Anorexia nervosa
F5000	Anorexia nervosa, unspecified	Anorexia nervosa, unspecified
F5001	Anorexia nervosa, restricting type	Anorexia nervosa, restricting type
F5002	Anorexia nervosa, binge eating/purging type	Anorexia nervosa, binge eating/purging type
F502	Bulimia nervosa	Bulimia nervosa
F508	Other eating disorders	Other eating disorders
F5081	Binge eating disorder	Binge eating disorder
F5089	Other specified eating disorder	Other specified eating disorder
F509	Eating disorder, unspecified	Eating disorder, unspecified
F51	Sleep disorders not due to a substance or known physiol cond	Sleep disorders not due to a substance or known physiological condition
F510	Insomnia not due to a substance or known physiol condition	Insomnia not due to a substance or known physiological condition
F5101	Primary insomnia	Primary insomnia
F5102	Adjustment insomnia	Adjustment insomnia
F5103	Paradoxical insomnia	Paradoxical insomnia
F5104	Psychophysilogic insomnia	Psychophysilogic insomnia
F5105	Insomnia due to other mental disorder	Insomnia due to other mental disorder
F5109	Oth insomnia not due to a substance or known physiol cond	Other insomnia not due to a substance or known physiological condition
F511	Hypersomnia not due to a substance or known physiol cond	Hypersomnia not due to a substance or known physiological condition
F5111	Primary hypersomnia	Primary hypersomnia
F5112	Insufficient sleep syndrome	Insufficient sleep syndrome
F5113	Hypersomnia due to other mental disorder	Hypersomnia due to other mental disorder
F5119	Oth hypersomnia not due to a substance or known physiol cond	Other hypersomnia not due to a substance or known physiological condition
F513	Sleepwalking [somnambulism]	Sleepwalking [somnambulism]
F514	Sleep terrors [night terrors]	Sleep terrors [night terrors]
F515	Nightmare disorder	Nightmare disorder
F518	Oth sleep disord not due to a sub or known physiol cond	Other sleep disorders not due to a substance or known physiological condition
F519	Sleep disorder not due to a sub or known physiol cond, unsp	Sleep disorder not due to a substance or known physiological condition, unspecified
F52	Sexual dysfnct not due to a substance or known physiol cond	Sexual dysfunction not due to a substance or known physiological condition
F520	Hypoactive sexual desire disorder	Hypoactive sexual desire disorder
F521	Sexual aversion disorder	Sexual aversion disorder
F522	Sexual arousal disorders	Sexual arousal disorders
F5221	Male erectile disorder	Male erectile disorder
F5222	Female sexual arousal disorder	Female sexual arousal disorder
F523	Orgasmic disorder	Orgasmic disorder
F5231	Female orgasmic disorder	Female orgasmic disorder
F5232	Male orgasmic disorder	Male orgasmic disorder

F524	Premature ejaculation	Premature ejaculation
F525	Vaginismus not due to a substance or known physiol condition	Vaginismus not due to a substance or known physiological condition
F526	Dyspareunia not due to a substance or known physiol cond	Dyspareunia not due to a substance or known physiological condition
F528	Oth sexual dysfnct not due to a sub or known physiol cond	Other sexual dysfunction not due to a substance or known physiological condition
F529	Unsp sexual dysfnct not due to a sub or known physiol cond	Unspecified sexual dysfunction not due to a substance or known physiological condition
F53	Puerperal psychosis	Puerperal psychosis
F54	Psych & behavrl factors assoc w disord or dis classd elswhr	Psychological and behavioral factors associated with disorders or diseases classified elsewhere
F55	Abuse of non-psychoactive substances	Abuse of non-psychoactive substances
F550	Abuse of antacids	Abuse of antacids
F551	Abuse of herbal or folk remedies	Abuse of herbal or folk remedies
F552	Abuse of laxatives	Abuse of laxatives
F553	Abuse of steroids or hormones	Abuse of steroids or hormones
F554	Abuse of vitamins	Abuse of vitamins
F558	Abuse of other non-psychoactive substances	Abuse of other non-psychoactive substances
F59	Unsp behavrl synd assoc w physiol disturb and physcl factors	Unspecified behavioral syndromes associated with physiological disturbances and physical factors
F60	Specific personality disorders	Specific personality disorders
F600	Paranoid personality disorder	Paranoid personality disorder
F601	Schizoid personality disorder	Schizoid personality disorder
F602	Antisocial personality disorder	Antisocial personality disorder
F603	Borderline personality disorder	Borderline personality disorder
F604	Histrionic personality disorder	Histrionic personality disorder
F605	Obsessive-compulsive personality disorder	Obsessive-compulsive personality disorder
F606	Avoidant personality disorder	Avoidant personality disorder
F607	Dependent personality disorder	Dependent personality disorder
F608	Other specific personality disorders	Other specific personality disorders
F6081	Narcissistic personality disorder	Narcissistic personality disorder
F6089	Other specific personality disorders	Other specific personality disorders
F609	Personality disorder, unspecified	Personality disorder, unspecified
F63	Impulse disorders	Impulse disorders
F630	Pathological gambling	Pathological gambling
F631	Pyromania	Pyromania
F632	Kleptomania	Kleptomania
F633	Trichotillomania	Trichotillomania
F638	Other impulse disorders	Other impulse disorders
F6381	Intermittent explosive disorder	Intermittent explosive disorder
F6389	Other impulse disorders	Other impulse disorders
F639	Impulse disorder, unspecified	Impulse disorder, unspecified
F64	Gender identity disorders	Gender identity disorders
F640	Transsexualism	Transsexualism
F641	Dual role transvestism	Dual role transvestism
F642	Gender identity disorder of childhood	Gender identity disorder of childhood
F648	Other gender identity disorders	Other gender identity disorders
F649	Gender identity disorder, unspecified	Gender identity disorder, unspecified
F65	Paraphilias	Paraphilias
F650	Fetishism	Fetishism
F651	Transvestic fetishism	Transvestic fetishism
F652	Exhibitionism	Exhibitionism
F653	Voyeurism	Voyeurism
F654	Pedophilia	Pedophilia
F655	Sadomasochism	Sadomasochism
F6550	Sadomasochism, unspecified	Sadomasochism, unspecified
F6551	Sexual masochism	Sexual masochism

F6552	Sexual sadism	Sexual sadism
F658	Other paraphilias	Other paraphilias
F6581	Frotteurism	Frotteurism
F6589	Other paraphilias	Other paraphilias
F659	Paraphilia, unspecified	Paraphilia, unspecified
F66	Other sexual disorders	Other sexual disorders
F68	Other disorders of adult personality and behavior	Other disorders of adult personality and behavior
F681	Factitious disorder	Factitious disorder
F6810	Factitious disorder, unspecified	Factitious disorder, unspecified
F6811	Factitious disorder w predom psych signs and symptoms	Factitious disorder with predominantly psychological signs and symptoms
F6812	Factitious disorder w predom physical signs and symptoms	Factitious disorder with predominantly physical signs and symptoms
F6813	Factitious disord w comb psych and physcl signs and symptoms	Factitious disorder with combined psychological and physical signs and symptoms
F688	Other specified disorders of adult personality and behavior	Other specified disorders of adult personality and behavior
F69	Unspecified disorder of adult personality and behavior	Unspecified disorder of adult personality and behavior
F70	Mild intellectual disabilities	Mild intellectual disabilities
F71	Moderate intellectual disabilities	Moderate intellectual disabilities
F72	Severe intellectual disabilities	Severe intellectual disabilities
F73	Profound intellectual disabilities	Profound intellectual disabilities
F78	Other intellectual disabilities	Other intellectual disabilities
F79	Unspecified intellectual disabilities	Unspecified intellectual disabilities
F80	Specific developmental disorders of speech and language	Specific developmental disorders of speech and language
F800	Phonological disorder	Phonological disorder
F801	Expressive language disorder	Expressive language disorder
F802	Mixed receptive-expressive language disorder	Mixed receptive-expressive language disorder
F804	Speech and language development delay due to hearing loss	Speech and language development delay due to hearing loss
F808	Other developmental disorders of speech and language	Other developmental disorders of speech and language
F8081	Childhood onset fluency disorder	Childhood onset fluency disorder
F8082	Social pragmatic communication disorder	Social pragmatic communication disorder
F8089	Other developmental disorders of speech and language	Other developmental disorders of speech and language
F809	Developmental disorder of speech and language, unspecified	Developmental disorder of speech and language, unspecified
F81	Specific developmental disorders of scholastic skills	Specific developmental disorders of scholastic skills
F810	Specific reading disorder	Specific reading disorder
F812	Mathematics disorder	Mathematics disorder
F818	Other developmental disorders of scholastic skills	Other developmental disorders of scholastic skills
F8181	Disorder of written expression	Disorder of written expression
F8189	Other developmental disorders of scholastic skills	Other developmental disorders of scholastic skills
F819	Developmental disorder of scholastic skills, unspecified	Developmental disorder of scholastic skills, unspecified
F82	Specific developmental disorder of motor function	Specific developmental disorder of motor function
F84	Pervasive developmental disorders	Pervasive developmental disorders
F840	Autistic disorder	Autistic disorder
F842	Rett's syndrome	Rett's syndrome
F843	Other childhood disintegrative disorder	Other childhood disintegrative disorder
F845	Asperger's syndrome	Asperger's syndrome
F848	Other pervasive developmental disorders	Other pervasive developmental disorders
F849	Pervasive developmental disorder, unspecified	Pervasive developmental disorder, unspecified
F88	Other disorders of psychological development	Other disorders of psychological development
F89	Unspecified disorder of psychological development	Unspecified disorder of psychological development
F90	Attention-deficit hyperactivity disorders	Attention-deficit hyperactivity disorders
F900	Attn-defct hyperactivity disorder, predom inattentive type	Attention-deficit hyperactivity disorder, predominantly inattentive type
F901	Attn-defct hyperactivity disorder, predom hyperactive type	Attention-deficit hyperactivity disorder, predominantly hyperactive type
F902	Attention-deficit hyperactivity disorder, combined type	Attention-deficit hyperactivity disorder, combined type
F908	Attention-deficit hyperactivity disorder, other type	Attention-deficit hyperactivity disorder, other type
F909	Attention-deficit hyperactivity disorder, unspecified type	Attention-deficit hyperactivity disorder, unspecified type

F91	Conduct disorders	Conduct disorders
F910	Conduct disorder confined to family context	Conduct disorder confined to family context
F911	Conduct disorder, childhood-onset type	Conduct disorder, childhood-onset type
F912	Conduct disorder, adolescent-onset type	Conduct disorder, adolescent-onset type
F913	Oppositional defiant disorder	Oppositional defiant disorder
F918	Other conduct disorders	Other conduct disorders
F919	Conduct disorder, unspecified	Conduct disorder, unspecified
F93	Emotional disorders with onset specific to childhood	Emotional disorders with onset specific to childhood
F930	Separation anxiety disorder of childhood	Separation anxiety disorder of childhood
F938	Other childhood emotional disorders	Other childhood emotional disorders
F939	Childhood emotional disorder, unspecified	Childhood emotional disorder, unspecified
F94	Disord social w onset specific to childhood and adolescence	Disorders of social functioning with onset specific to childhood and adolescence
F940	Selective mutism	Selective mutism
F941	Reactive attachment disorder of childhood	Reactive attachment disorder of childhood
F942	Disinhibited attachment disorder of childhood	Disinhibited attachment disorder of childhood
F948	Other childhood disorders of social functioning	Other childhood disorders of social functioning
F949	Childhood disorder of social functioning, unspecified	Childhood disorder of social functioning, unspecified
F95	Tic disorder	Tic disorder
F950	Transient tic disorder	Transient tic disorder
F951	Chronic motor or vocal tic disorder	Chronic motor or vocal tic disorder
F952	Tourette's disorder	Tourette's disorder
F958	Other tic disorders	Other tic disorders
F959	Tic disorder, unspecified	Tic disorder, unspecified
F98	Oth behav/emotn disord w onset usly occur in chldhd and adol	Other behavioral and emotional disorders with onset usually occurring in childhood and adolescence
F980	Enuresis not due to a substance or known physiol condition	Enuresis not due to a substance or known physiological condition
F981	Encopresis not due to a substance or known physiol condition	Encopresis not due to a substance or known physiological condition
F982	Other feeding disorders of infancy and childhood	Other feeding disorders of infancy and childhood
F9821	Rumination disorder of infancy	Rumination disorder of infancy
F9829	Other feeding disorders of infancy and early childhood	Other feeding disorders of infancy and early childhood
F983	Pica of infancy and childhood	Pica of infancy and childhood
F984	Stereotyped movement disorders	Stereotyped movement disorders
F985	Adult onset fluency disorder	Adult onset fluency disorder
F988	Oth behav/emotn disord w onset usly occur in chldhd and adol	Other specified behavioral and emotional disorders with onset usually occurring in childhood and adolescence
F989	Unsp behav/emotn disord w onst usly occur in chldhd and adol	Unspecified behavioral and emotional disorders with onset usually occurring in childhood and adolescence
F99	Mental disorder, not otherwise specified	Mental disorder, not otherwise specified
R54	Age-related physical debility	Age-related physical debility
Z91130	Pt unintent undrdose of meds regimen due to age-rel debility	Patient's unintentional underdosing of medication regimen due to age-related debility

**Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677.**

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