

Reliance HealthWise Policy - Policy Wording

Annexure 1 – List of Day Care Procedures

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IRDAI Registration No. 103.

Reliance General Insurance Company Limited.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai - 400710.

Corporate Office: Reliance Centre, South Wing, 4th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.

UIN: RELHLIP18124V021718

Corporate Identity No.: U66603MH2000PLC128300.

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RGI/MCOM/CO/HL-07/HWPW/Ver.2.0/220318

An ISO 9001:2008 Certified Company

1. Microsurgical operations on the middle ear
 1. Stapedotomy to treat various lesions in middle ear
 2. Revision of a stapedectomy
 3. Other operations on the auditory ossicles
 4. Myringoplasty (post-aura/endaural approach as well as simple Type -I Tympanoplasty)
 5. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
 6. Revision of a tympanoplasty
 7. Other microsurgical operations on the middle ear
2. Other operations on the middle & internal ear
 9. Myringotomy
 10. Removal of a tympanic drain
 11. Incision of the mastoid process and middle ear
 12. Mastoidectomy
 13. Reconstruction of the middle ear
 14. Other excisions of the middle and inner ear
 15. Fenestration of the inner ear
 16. Revision of a fenestration of the inner ear
 17. Incision (opening) and destruction (elimination) of the inner ear
 18. Other operations on the middle and inner ear
 19. Removal of Keratosis Obturans
3. Operations on the nose & the nasal sinuses
 20. Excision and destruction of diseased tissue of the nose
 21. Operations on the turbinates (nasal concha)
 22. Other operations on the nose
 23. Nasal sinus aspiration Foreign body removal from nose
4. Operations on the eyes
 24. Incision of tear glands
 25. Other operations on the tear ducts
 26. Incision of diseased eyelids
 27. Correction of Eyelid Ptosis by Levator Palpebrae Superioris Resection (bilateral)
 28. Correction of Eyelid Ptosis by Fascia Lata Graft (bilateral)
 29. Excision and destruction of diseased tissue of the eyelid
 30. Operations on the canthus and epicanthus

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31. Corrective surgery for entropion and ectropion
32. Corrective surgery for blepharoptosis
33. Removal of a foreign body from the conjunctiva
34. Removal of a foreign body from the cornea
35. Incision of the cornea
36. Operations for pterygium
37. Other operations on the cornea
38. Removal of a foreign body from the lens of the eye
39. Removal of a foreign body from the posterior chamber of the eye
40. Removal of a foreign body from the orbit and eyeball
41. Operation of cataract
42. Diathermy/Cryotherapy to treat retinal tear
43. Anterior chamber Paracentesis/Cyclodiathermy/ Cyclocryotherapy/ Goniotomy/Trabeculotomy and Filtering and Allied Operations to treat glaucoma
44. Enucleation of Eye without Implant
45. Dacryocystorhinostomy for various lesions of Lacrimal Gland
46. Laser Photocoagulation to treat Retinal Tear
5. Operations on the skin & subcutaneous tissues
 47. Incision of a pilonidal sinus
 48. Other incisions of the skin and subcutaneous tissues
 49. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
 50. Local excision of diseased tissue of the skin and subcutaneous tissues
 51. Other excisions of the skin and subcutaneous tissues
 52. Simple restoration of surface continuity of the skin and subcutaneous tissues
 53. Free skin transplantation, donor site
 54. Free skin transplantation, recipient site
 55. Revision of skin plasty
 56. Other restoration and reconstruction of the skin and subcutaneous tissues.
 57. Chemosurgery to the skin.
 58. Destruction of diseased tissue in the skin and subcutaneous tissues
 59. Reconstruction of Deformity/Defect in Nail Bed

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6. Operations on the tongue
 60. Incision, excision and destruction of diseased tissue of the tongue
 61. Partial glossectomy
 62. Glossectomy
 63. Reconstruction of the tongue
 64. Other operations on the tongue
7. Operations on the salivary glands & salivary ducts
 65. Incision and lancing of a salivary gland and a salivary duct
 66. Excision of diseased tissue of a salivary gland and a salivary duct
 67. Resection of a salivary gland
 68. Reconstruction of a salivary gland and a salivary duct
 69. Other operations on the salivary glands and salivary ducts
8. Other operations on the mouth & face
 70. External incision and drainage in the region of the mouth, jaw and face
 71. Incision of the hard and soft palate
 72. Excision and destruction of diseased hard and soft palate
 73. Incision, excision and destruction in the mouth
 74. Palatoplasty
 75. Other operations in the mouth
9. Operations on the tonsils & adenoids
 76. Transoral incision and drainage of a pharyngeal abscess
 77. Tonsillectomy without adenoidectomy
 78. Tonsillectomy with adenoidectomy
 79. Excision and destruction of a lingual tonsil
 80. Other operations on the tonsils and adenoids
 81. Trauma surgery and orthopaedics
 82. Incision on bone, septic and aseptic
 83. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
 84. Suture and other operations on tendons and tendon sheath
 85. Reduction of dislocation under GA
 86. Arthroscopic knee aspiration
 87. Adenoidectomy

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10. Operations on the breast
 88. Incision of the breast abscess
 89. Operations on the nipple
 90. Excision of single breast lump
11. Operations on the digestive tract, Kidney and Bladder
 91. Incision and excision of tissue in the perianal region
 92. Surgical treatment of anal fistulas
 93. Surgical treatment of hemorrhoids
 94. Division of the anal sphincter (sphincterotomy)
 95. Other operations on the anus
 96. Ultrasound guided aspirations
 97. Sclerotherapy, etc.
 98. Laparotomy for grading Lymphoma with Splenectomy/Liver/Lymph Node Biopsy
 99. Therapeutic Laparoscopy with Laser
 100. Cholecystectomy and Choledoch-Jejunostomy to my/ Duodenostomy/Gastrostomy/Exploration Common Bile Duct
 101. Esophagoscopy, gastroscopy, duodenoscopy with polypectomy/ removal of foreign body/diathermy of bleeding lesions
 102. Lithotripsy/Nephrolithotomy for renal calculus
 103. Excision of renal cyst
 104. Drainage of Pyonephrosis/Perinephric Abscess
 105. Appendicectomy with/without Drainage
12. Operations on the female sexual organs
 106. Incision of the ovary
 107. Insufflations of the Fallopian tubes
 108. Other operations on the Fallopian tube
 109. Dilatation of the cervical canal
 110. Conisation of the uterine cervix
 111. Therapeutic curettage with Colposcopy/ Biopsy/Diathermy/ Cryosurgery
 112. Laser Therapy of Cervix for Various lesions of Uterus
 113. Other operations on the uterine cervix
 114. Incision of the uterus (hysterectomy)
 115. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
 116. Incision of vagina
 117. Incision of vulva
 118. Culdotomy

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- 119. Operations on Bartholin's glands (cyst)
- 120. Salpingo-Oophorectomy via Laparotomy
- 13. Operations on the prostate & seminal vesicles
 - 121. Incision of the prostate
 - 122. Transurethral excision and destruction of prostate tissue
 - 123. Transurethral and percutaneous destruction of prostate tissue
 - 124. Open surgical excision and destruction of prostate tissue
 - 125. Radical prostatovesiculectomy
 - 126. Other excision and destruction of prostate tissue
 - 127. Operations on the seminal vesicles
 - 128. Incision and excision of periprostatic tissue
 - 129. Other operations on the prostate
- 14. Operations on the scrotum & tunica vaginalis testis
 - 130. Incision of the scrotum and tunica vaginalis testis
 - 131. Operation on a testicular hydrocele
 - 132. Excision and destruction of diseased scrotal tissue
 - 133. Other operations on the scrotum and tunica vaginalis testis
- 15. Operations on the testes
 - 134. Incision of the testes
 - 135. Excision and destruction of diseased tissue of the testes
 - 136. Unilateral orchidectomy
 - 137. Bilateral orchidectomy
 - 138. Orchidopexy
 - 139. Abdominal exploration in cryptorchidism
 - 140. Surgical repositioning of an abdominal testis
 - 141. Reconstruction of the testis
 - 142. Implantation, exchange and removal of a testicular prosthesis
 - 143. Other operations on the testis
- 16. Operations on the spermatic cord, epididymis und ductus deferens
 - 144. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
 - 145. Excision in the area of the epididymis
 - 146. Epididymectomy
- 17. Operations on the penis
 - 147. Operations on the foreskin

- 148. Local excision and destruction of diseased tissue of the penis
- 149. Amputation of the penis
- 150. Other operations on the penis
- 18. Operations on the urinary system
 - 151. Cystoscopic removal of stones
 - 152. Catheterisation of Bladder
- 19. Other Operations
 - 153. Lithotripsy
 - 154. Coronary angiography
 - 155. Biopsy of Temporal Artery for Various Lesions
 - 156. External Arterio-venous Shunt
 - 157. Haemodialysis
 - 158. Radiotherapy for Cancer
 - 159. Cancer Chemotherapy
 - 160. Endoscopic polypectomy
- 20. Operations of bones and joints
 - 161. Surgery for ligament tear
 - 162. Surgery for meniscus tear
 - 163. Surgery for hemoarthrosis/pyoarthrosis
 - 164. Removal of fracture pins/nails
 - 165. Removal of metal wire
 - 166. Closed reduction on fracture, luxation
 - 167. Reduction of dislocation under GA
 - 168. Epiphyseolysis with osteosynthesis
 - 169. Excision of Bursirtis
 - 170. Tennis Elbow Release
 - 171. Excision of Various Lesions in Coccyx

The list above is indicative. The Company reserves the right to modify the list from time to time. However any deletion in the list of surgeries would be after IRDA approval

Grievances

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

- Website : <https://reliancegeneral.co.in>
- e-mail : rgicl.services@relianceada.com
- Telephone : 1800-3009
- Post/Courier : Any branch office, the correspondence address, during normal business hours
- Write to us at : Reliance General Insurance,

(Correspondence Only) Correspondence Unit, 301-302, Corporate House RNT Marg, Opp. Jhabua Tower, Indore, Madhya Pradesh, India – 452001

For further details on Grievance redressal procedure please refer:

<https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Address of the Ombudsman Offices
AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in

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Address of the Ombudsman Offices
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in
ERNAKULAM 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@gbic.co.in
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
MUMBAI 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@gbic.co.in
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in

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Address of the Ombudsman Offices

PATNA

Office of the Insurance Ombudsman,
1st Floor, Kalpana Arcade Building, Bazar Samiti Road,
Bahadurpur, Patna-800 006.
Tel.: 0612-2680952
Email: bimalokpal.patna@gbic.co.in

PUNE

Office of the Insurance Ombudsman,
Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198,
N.C. Kelkar Road, Narayan Peth, Pune – 411 030.
Tel.: 020-41312555
Email: bimalokpal.pune@gbic.co.in

The details of Insurance Ombudsman are available on IRDA website: www.irda.gov.in, on the website of General Insurance Council: www.gbic.co.in, the Company's website www.reliancegeneral.co.in or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council –

(Monitoring Body for Offices of Insurance Ombudsman)
3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz(West),
Mumbai – 400054, Tel: 022 - 26106889 / 671
Email id: inscoun@gbic.co.in