

Reliance HealthWise Policy - Policy Wording

List Of Medical Expenses Excluded

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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

Sr. No.	List of excluded expenses ("non-medical") under indemnity policy	Expenses
1	Hair Removal Cream Charges	Not payable
2	Baby charges (unless specified/ indicated)	Not Payable
3	Baby food	Not payable
4	Baby utilities 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	Payable
13	Shoe cover	Not payable
14	Beauty services	Not payable
15	Belts/ braces	Essential and should be paid at least specifically for cases who 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 fresheners	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	Leggings	Essential in bariatric and varicose vein surgery and may be considered for at least these conditions where surgery itself is payable.
30	Foot cover	Not payable
31	Gown	Not payable
32	Laundry charges	Not payable
33	Mineral water	Not payable
34	Oil charges	Not payable
35	Sanitary pad	Not payable

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

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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/ Payable by the patient
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)
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	Infant food	Not payable
58	Slings	Reasonable costs for one sling in case of upper arm fractures may be considered

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

Items Specifically Excluded In The Policies

59	Weight control programs/ supplies/ services	Exclusion in policy unless otherwise specified
60	Cost of spectacles/ contact lenses/ hearing aids etc.,	Exclusion in policy unless otherwise specified
61	Dental treatment expenses that do not require hospitalisation	Exclusion in policy unless otherwise specified
62	Hormone replacement therapy	Exclusion in policy unless otherwise specified
63	Home visit charges	Exclusion in policy unless otherwise specified
64	Infertility/ subfertility/ assisted conception procedure	Exclusion in policy unless otherwise specified
65	Obesity (including morbid obesity) treatment	Exclusion in policy unless otherwise specified

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66	Psychiatric & psychosomatic disorders	Exclusion in policy unless otherwise specified
67	Corrective surgery for refractive error	Exclusion in policy unless otherwise specified
68	Treatment of sexually transmitted diseases	Exclusion in policy unless otherwise specified
69	Donor screening charges	Exclusion in policy unless otherwise specified
70	Admission/registration charges	Exclusion in policy unless otherwise specified
71	Hospitalisation for evaluation/ diagnostic purpose	Exclusion in policy unless otherwise specified
72	Expenses for investigation/ treatment irrelevant to the disease for which admitted or diagnosed	Not payable - exclusion in policy unless otherwise specified
73	Any expenses when the patient is diagnosed with retro virus + or suffering from/HIV/AIDS etc is detected/directly or indirectly	Not payable as per HIV/AIDS exclusion
74	Stem cell implantation/ surgery and storage	Not payable except bone marrow transplantation where covered by policy

Items Which Form Part Of Hospital Services Where Separate consumables Are Not Payable But The Service Is

75	Ward and theatre booking charges	Payable under OT charges, not payable separately
76	Arthroscopy & endoscopy instruments	Rental charged by the hospital payable. Purchase of instruments not payable.
77	Microscope cover	Payable under OT charges, not separately
78	Surgical blades,harmonic scalpel,shaver	Payable under OT charges, not separately
79	Surgical drill	Payable under OT charges, not separately
80	Eye kit	Payable under OT charges, not separately

Reliance HealthWise Policy (UIN: RELHLP18124V021718)

Sr. No.	List of excluded expenses ("non-medical") under indemnity policy	Expenses
81	Eye drape	Payable under OT charges, not separately
82	Boyles apparatus charges	Part of OT charges, not separately
83	X-ray film	Payable under radiology charges, not as consumable
84	Sputum cup	Payable under investigation charges, not as consumable
85	Blood grouping and cross matching of donors samples	Part of cost of blood, not payable
86	Antiseptic or disinfectant lotion	Not payable - part of dressing charges
87	Band aids, bandages, sterile injections, needles, syringes	Not payable - part of dressing charges
88	Cotton	Not payable - part of dressing charges
89	Cotton bandage	Not payable - part of dressing charges
90	Micropore/ surgical tape	Not payable-payable by the patient when prescribed, otherwise included as dressing charges
91	Blade	Not payable
92	Apron	Not payable-part of hospital services/ disposable linen to be part of ot/icu charges
93	Torniquet	Not payable (service is charged by hospitals, consumables cannot be separately charged)
94	Orthobundle, gynaec bundle	Part of dressing charges
95	Urine container	Not payable

Reliance HealthWise Policy (UIN: RELHLP18124V021718)

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Elements of Room Charge

96	Luxury tax	Actual tax levied by government is payable. Part of room charge for sub limits
97	HVAC	Part of room charge not payable separately
98	House keeping charges	Part of room charge not payable separately
99	Service charges where nursing charge also charged	Part of room charge not payable separately
100	Television & air conditioner charges	Payable under room charges not if separately levied
101	Surcharges	Part of room charge, not payable separately
102	Attendant charges	Not payable - part of room charges
103	IM IV injection charges	Part of nursing charges, not payable
104	Clean sheet	Part of laundry/ housekeeping not payable separately
105	Extra diet of patient (other than that which forms part of bed charge)	Patient diet provided by hospital is payable
106	Blanket/warmer blanket	Not payable - part of room charges

Administrative Or Non-medical Charge

107	Admission kit	Not payable
108	Birth certificate	Not payable
109	Blood reservation charges and ante natal booking charges	Not payable
110	Certificate charges	Not payable
111	Courier charges	Not payable
112	Convenyance charges	Not payable
113	Diabetic chart charges	Not payable
114	Documentation charges / administrative expenses	Not payable

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

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115	Discharge procedure charges	Not payable
116	Daily chart charges	Not payable
117	Entrance pass / visitors pass charges	Not payable
118	Expenses related to prescription on discharge	To be claimed by patient under post hosp where admissible
119	File opening charges	Not payable
120	Incidental expenses / misc. Charges (not explained)	Not payable
121	Medical certificate	Not payable
122	Maintainance charges	Not payable
123	Medical records	Not payable
124	Preparation charges	Not payable
125	Photocopies charges	Not payable
126	Patient identification band / name tag	Not payable
127	Washing charges	Not payable
128	Medicine box	Not payable
129	Mortuary charges	Payable upto 24hrs, shifting charges not payable
130	Medico legal case charges (mlc charges)	Not payable

External Durable Devices

131	Walking aids charges	Not payable
132	Bipap machine	Not payable
133	Commode	Not payable
134	Cpap/capd equipments	Device not payable
135	Infusion pump - cost	Not payable
136	Oxygen cylinder (for usage outside the hospital)	Not payable
137	Pulseoxymeter charges	Device not payable
138	Spacer	Not payable
139	Spirometre	Device not payable
140	Spo2 probe	Not payable
141	Nebulizer kit	Not payable
142	Steam inhaler	Not payable
143	Armsling	Not payable
144	Thermometer	Not payable (paid by patient)
145	Cervical collar	Not payable

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

Sr. No.	List of excluded expenses ("non-medical") under indemnity policy	Expenses
146	Splint	Not payable
147	Diabetic foot wear	Not payable
148	Knee immobilizer/shoulder immobilizer	Not payable
149	Knee braces (long/ short/ hinged)	Not payable
150	Lumbo sacral belt	Essential and should be paid at least specifically for cases who have undergone surgery of lumbar spine.
151	Nimbus bed or water or air bed charges	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/ Quadriplegia for any reason
152	Ambulance collar	Not payable
153	Ambulance equipment	Not payable
154	Microshield	Not payable
155	abdominal binder	Essential and should be paid at least in post Surgery patients of major abdominal surgery including tah, lscs, incisional Hernia repair, explorer laparotomy for intestinal obstruction, liver transplant etc.

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

Items Payable If Supported By A Prescription

156	Betadine/hydrogen peroxide/ spirit/dettol/savlon/disinfectants etc	May be payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
157	Private nurses	Post hospitalization nursing
158	Nutrition planning charges - dietician charges-diet charges	Patient diet provided by hospital is payable
159	Sugar free tablet	Payable -sugar free variants of admissible medicines are not excluded

Sr. No.	List of excluded expenses ("non-medical") under indemnity policy	Expenses
160	Creams powders lotions (toileteries are not payable,only prescribed medical pharmaceuticals payable)	Payable when prescribed
161	Digene gel/antacid gel	Payable when prescribed
162	Ecg electrodes	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.
163	Gloves	Sterilized gloves payable / unsterilized gloves not payable
164	Hiv kit	Payable - payable pre operative screening
165	Listerine/ antiseptic mouthwash	Payable when prescribed
166	Lozenges	Payable when prescribed
167	Mouth paint	Payable when prescribed
168	Nebulisation kit	If used during hospitalization is payable reasonably
169	Novarapid	Payable when prescribed
170	Volini gel/ analgesic gel	Payable when prescribed
171	Zytee gel	Payable when prescribed
172	Vaccination charges	Routine vaccination not payable / post bite vaccination payable

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

Part Of Hospital's Own Costs And Not Payable

173	Ahd	Not payable - part of hospital's internal cost
174	Alcohol swabs	Not payable - part of hospital's internal cost
175	Scrub solution/sterillium	Not payable - part of hospital's internal cost

Sr. No.	List of excluded expenses ("non-medical") under indemnity policy	Expenses
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Others

176	Vaccine charges for baby	Not payable
177	Aesthetic treatment / surgery	Not payable
178	Tpa charges	Not payable
179	Visco belt charges	Not payable
180	Any kit with no details mentioned [delivery kit, orthokit, recovery kit, etc]	Not payable
181	Examination gloves	Not payable
182	Kidney tray	Not payable
183	Mask	Not payable
184	Ounce glass	Not payable
185	Outstation consultant's/ surgeon's fees	Not payable, except for telemedicine consultations where covered by policy
186	Oxygen mask	Not payable
187	Paper gloves	Not payable
188	Pelvic traction belt	Should be payable in case of PIVD requiring traction as this is generally not reused
189	Referral doctor's fees	Not payable
190	Accu check (glucometry/ strips)	Not payable pre hospitalisation or post hospitalisation /reports and charts required/device not payable
191	Pan can	Not payable
192	Sofnet	Not payable
193	Trolley cover	Not payable
194	Urometer, urine jug	Not payable
195	Ambulance	Payable- ambulance from home to hospital or interhospital shifts is payable/ RTA as specific requirement is payable
196	Tegaderm / vasofix safety	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
197	Urine bag	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
198	Softovac	Not payable
199	Stockings	Essential for case like cabg etc. Where it should be paid

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

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
<p>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</p>
<p>BENGALURU 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@gbic.co.in</p>
<p>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</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in</p>

Reliance HealthWise Policy (UIN: RELHLIP18124V021718)

Address of the Ombudsman Offices
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>
<p>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</p>

Reliance HealthWise Policy (UIN: RELHIP18124V021718)

Address of the Ombudsman Offices
<p>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</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in</p>
<p>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</p>
<p>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</p>

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

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