

ELIGIBILITY UNDER POST SUPERANNUATION MEDICAL INSURANCE SCHEMES FOR EXECUTIVES

1	Hospitalization parameters	1. Cover to be extended for 30 days pre-hospitalization and 60 days post hospitalization periods. 2. Ambulance Charges on an actual basis. 3. Room/boarding expenses including registration charges based on the accommodation provided in the Hospital/Nursing Home including ICU charges, Nursing expenses. 4. Professional charges of Doctor, Surgeons, Anesthetists, Medical Practitioners, Consultants, Specialist, etc., 5. Expenses towards Anesthesia, Blood, Oxygen, Operation Theater Charges, Surgical Appliance, Medicines and Drugs, Dialysis, Chemotherapy, Radiotherapy, Angioplasty, Coronary Artery Bypass Graft Surgery (CABG), cost of pacemaker & stent, Automatic Implantable Cardioverter Defibrillator (AICD) Cost of Artificial Limbs, diagnostic materials and x-ray, Traction material and similar other expenses. 6. Cost of Domiciliary Hospitalization / Medical treatment for a period exceeding 3 days. 7. Dental procedures are not cosmetic in nature to be covered under the policy. Root Canal treatment availed in day care facilities should also be covered with a cap of Rs.10000/- per tooth 8. (xiv) Cover should also be extended towards the following treatments without any cap subject to the limit of sum Insured: a) External Counter Pulsation (ECP/EECP) b) Choroidal Neo Vascular Membrane. c) Rotational Field Quantum Magnetic Resonance (RFQMR) d) Hyperbaric Oxygen Therapy. e) Sleep apnea f) Treatment of wet type of ARMD (Age related macular degeneration) including Lucentis/ Avastin access solution &/Or similar medication. g) Chemotherapy (covering Oral or any other type not involving radio therapy) including targeted therapy &/or immunotherapy.
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2	Additional Coverage required within sum insured	(i) Cost of Spectacles, contact lenses and hearing aids with ceiling limit of Rs.10,000/- per family per year. (ii) Treatment relating to all psychiatric and psychosomatic disorders up to ceiling limit of Rs.20,000/- per family per year. (iii) Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-cell, Lymphotropic Virus Type III (HTLB-III) or Lymphography Associated Virus (LAV) or the Mutant Derivative or Variation Deficiency Syndrome or syndrome or condition of a similar kind commonly known as AIDS. (iv) All service charges within the ceiling limit of Rs.1000/- Registration charges, taxes etc., at the time of admission should be covered. (v) Treatment undertaken in a Hospital/ Nursing Home on the recommendation of Medical Practitioner for diseases/ illness or injury which requires hospitalization for less than 24 hours including dialysis, chemotherapy, radiotherapy, eye surgery, dental surgery, lithotripsy, tonsillectomy, dilatation and curettage, cardiac catheterization, hydrocele surgery, hernia repair surgery, root canal and any other surgeries/ procedure & such other procedures as per Annexure (vi) Modern Medical procedure/treatment up to the limits to be covered (vii) Cataract limited to Rs.75000/- Per eye including Laser treatment if advised owing to risk factors. (viii) Physiotherapy as advised by treating doctors in hospital & up to post hospitalization period after discharge.
3	Outpatient Treatment coverage	OPD expenses subject to the limit mentioned in Para 3 above, jointly with respect to the retired Executive and his spouse can be availed. Claims, separately for each member/spouse, are to be submitted once in 3 months or after incurring a total expenditure of Rs.3,000/- whichever is earlier. An OPD claim is to be made within 6 months of incurring the expenditure.
4	Exclusions	(i) Naturopathy treatment (ii) Physiotherapy charges that do not form a part of the treatment (iii) All non-medical expenses include convenience items for personal comfort such as Telephone, Television, Aya, Private Nursing/ barber or beauty service, Diet charges, Cosmetics, Tissue papers, Diapers, Sanitary Pad, Toiletry items and similar expenses. (iv) Vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician (v) Treatment taken outside India (vi) Charges incurred at Hospital or Nursing Home primarily for diagnostic, x-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury for which confinement is required at a Hospital / Nursing Home. However, such expenses shall be payable as OPD expenses up to the OPD limit specified.

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ANNEXURE

LIST OF DAY CARE PROCEDURES

1. Stapedectomy
2. Revision of a Stapedectomy
3. Other operations of the auditory ossicles
4. Myringoplasty (Type-1 Tympanoplasty)
5. Tympanoplasty (closure of eardrum perforation/ reconstruction of the auditory ossicles)
6. Revision of a tympanoplasty
7. Other microsurgical operation of the middle ear
8. Myringotomy
9. Removal of tympanic drain
10. Incision of the mastoid process and middle ear
11. Mastoidectomy
12. Reconstruction of the middle ear
13. Other excisions of the middle and inner ear
14. Fenestration of the inner ear
15. Revision of a fenestration of the inner ear.
16. Incision and destruction of the inner ear.
17. Other operations on the middle and inner ear.
18. Excision and destruction of diseased tissue on the nose.
19. Operations of the turbinates (nasal concha)
20. Nasal sinus aspiration
21. Other operation on the tear nose
22. Incision of tear gland
23. Other operations on the tear ducts
24. Incision of diseased eyelid
25. Excision and destruction of diseased tissue of the eyelid
26. Operation on the canthus and epicanthus
27. Corrective surgery for blepharoptosis
28. Corrective surgery for entropion and ectropion
29. Removal of foreign body from the conjunctiva
30. Removal of foreign body from the cornea
31. Incision of the cornea
32. Operation for pterygium
33. Others operations of the cornea
34. Removal of a foreign body from the lens of the eye
35. Removal of a foreign body from the posterior chamber of the eye

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36. Removal of a foreign body from the orbit and eyeball
37. Operation of cataract
38. Incision of a pilonidal sinus
39. Other incision of the skin and subcutaneous tissues
40. Surgical wound debridement and removal of diseased tissue of the skin and subcutaneous
41. Local excision of diseased tissue of the skin and subcutaneous tissue
42. Others excision of diseased tissue of the skin and subcutaneous tissue
43. Simple restoration of surface continuity of the skin and subcutaneous tissue
44. Free skin transplantation, donor site
45. Free skin transplantation, recipient site
46. Revision of skin plasty
47. Others restoration and reconstruction of the skin and subcutaneous tissue
48. Chemosurgery of the skin
49. Destruction of diseased tissue in the skin and subcutaneous tissues
50. Incision, excision, destruction of diseased tissue of the tongue
51. Partial glossectomy
52. Glossectomy
53. Reconstruction of the tongue
54. Others operation on the tongue
55. Incision and lancing of a salivary gland and a salivary duct
56. Excision of diseased tissue of a salivary gland and a salivary duct
57. Resection of a salivary gland
58. Reconstruction of a salivary gland and salivary duct
59. Others operation on the salivary gland and salivary duct
60. External incision and drainage in the region on the mouth, jaw and face
61. Incision of the hard and soft palate
62. Excision and destruction of diseased hard and soft palate
63. Incision, excision and destruction in the mouth
64. Plastic surgery to the floor of the mouth
65. Palatoplasty
66. Others operation in the mouth
67. Transoral incision and drainage of a pharyngeal abscess
68. Tonsillectomy with adenoidectomy
69. Tonsillectomy without adenoidectomy
70. Excision and destruction of a lingual tonsil
71. Others operation in the tonsils and adenoids
72. Incision on bone, septic and aseptic
73. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis

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74. Suture and others operation on tendons and tendon sheath
75. Reduction of dislocation under GA
76. Arthroscopic knee aspiration
77. Incision of the breast
78. Operation on the nipple
79. Incision and excision of tissue in the perianal region
80. Surgical treatment o anal fistulas
81. Surgical treatment of haemorrhoids
82. Division of the anal sphincter
83. Others operations on the anus
84. Ultrasound guided aspiration
85. Scleroheraphy etc.,
86. Incision of the ovary
87. Insufflations of the fallopian tubes
88. Others operation on the fallopian tube
89. Dilatation of the cervical canal
90. Conisation of the uterine cervix
91. Others operations on the uterine cervix
92. Incision of the uterus.
93. Therapeutic curettage
94. Culdotomy
95. Incision of the vagina
96. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
97. Incision of the vulva
98. Operations of Bartholdi's gland
99. Incision of the prostate
100. Transurethral excision and destruction of prostate tissue
101. Transurethral and percutaneous destruction of prostate tissue
102. Open surgical excision and destruction of prostate tissue
103. Radical prostatovesiculectomy
104. Others excision and destruction of prostate tissue
105. Operations on the seminal vesicles
106. Incision and Excision of periprostatic tissue
107. Others operation on the prostate
108. Incision on the scrotum and tunica vaginalis testis
109. Operation on a testicular hydrocele
110. Excision and destruction of diseased scrotal tissue
111. Plastic reconstruction of the scrotum and tunica vaginalis testis

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112. Others operations on the scrotum and tunica vaginalis testis
113. Incision of the testes
114. Excision and destruction of diseased tissue of the testes
115. Unilateral orchidectomy
116. Bilateral orchidectomy
117. Orchideopexy
118. Abdominal exporation in cryptorchidism
119. Surgical repositioning of an abdominal testis
120. Reconstruction of the testis
121. Implantation, exchange and removal of testicular prosthesis
122. Others operation on the testis
123. Surgical treatment of a varicocele and a hydrocele of the spermatic cord
124. Excision in the area of the epididymis
125. Epididymectomy
126. Reconstruction of the spermatic cod
127. Reconstruction of the ducts and deferens and epididymis
128. Others operation on the spermatic cord, epididymis and ductus deferens
129. Operation on the Foreskin
130. Local excision and destruction of diseased tissue of the penis
131. Amputation of the penis
132. Plastic reconstruction on the penis
133. Others operations on the penis
134. Cystoscopical removal of stones
135. Lithotripsy
136. Coronary angiography
137. Haemodialysis
138. Radiotherapy for cancer
139. Cancer chemotherapy
140. Foreign body removal from nose
141. Surgery for ligament tear
142. Surgery for meniscus tear
143. Surgery for hemoarthrosis/pyoathrosis
144. Removal of fracture pins/nails
145. Removal of metal wire
146. Epiphyseolysis with osteosynthesis
147. Trauma surgery and orthopaedics
148. Arthroscopic knee aspiration
149. Endoscopic polypectomy