

## Prospectus

### Health QuBE Super top up

#### Scope of Covers:

If an Insured Person suffers an Illness or Accident during the Policy Period which requires the Insured Person's Hospitalization for Inpatient Care/ Emergency Care or for any Day Care Treatment listed in Annexure I, which is undertaken at any Hospital in India, during the Policy Period, We will reimburse the Medical Expenses incurred in respect of the Insured Person provided that these Medical Expenses are Reasonable and Customary Charges which are medically necessary and incurred on Medical advice.

Our liability to make payment for claims shall be in excess of the Deductible as stated in the Schedule which shall apply in aggregate to all admissible claims arising under the Policy in respect to Hospitalisation(s) of Insured Person (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) in a Policy Year.

Our maximum, total and cumulative liability for any and all claims in respect of all Insured Persons shall not exceed the Sum Insured. In the event of any claims becoming admissible under the Policy,

We will pay to You or the Nominee as under:

<b>Hospitalisation Expenses</b>	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre
<b>Pre-Hospitalisation</b>	For 60 days prior to the date of hospitalization
<b>Post-Hospitalisation</b>	For 90 days from the date of discharge from the hospital
<b>Room Rent Limit</b>	<p>1. Covered upto Single Private AC Room opted. ICU as per actual                       Note:                      In case of admission to a room higher than the Single Private AC Room, i.e. Super Deluxe room, Suite or any other premium category room over and above Single Private AC room, the reimbursement/payment of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Single Private AC Room charges.</p> <p>2. Additional allowance of Rs. 1000/- per day, if insured has opted for the shared accommodation</p>
<b>Donor's Medical Expenses</b>	Covered up to Rs. 200,000/-
<b>Domiciliary Hospitalization Expenses</b>	Covered up to Rs. 50,000
<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems of medicines shall be covered up to the limit of Rs. 50,000, during each Policy Year as specified in the policy schedule.
<b>Pre-Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the Insurer shall be covered after a waiting period of 3 years
<b>Cumulative bonus</b>	Increase by 10% of SI in respect of each claim free year of insurance maximum up to 50% of current SI. Decrease by 10% of SI for each year with claim reported
<b>Restoration Benefit (Optional Benefit)</b>	Restoration of the basic sum insured if the basic sum insured has been exhausted during the policy year. (For 3 Lakh and above sum insured & deductible)
<b>Renewability</b>	Life Long
<b>Pre-Policy Health Check up</b>	From 55 years onwards or any Past Medical History

#### Waiting Period

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

#### Pre-Existing Diseases: (Code- Excl01)

- a) Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage.
- d) Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

#### Specific Waiting Period: (Code- Excl02)

- a) Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 12/36 months of continuous coverage after the date of inception of the first policy with the Insurer. This exclusion shall not be applicable for claims arising due to an accident.
- b) In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- c) If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
- d) The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e) If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

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### f) List of applicable disease for 12 months waiting period are:

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal or external benign tumours, cyst, sinus, polyps of any kind including benign breast lump
8. Benign prostate hypertrophy
9. Cataract and Senile Cataract eye ailments
10. Gastric and Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types Hydrocele
13. Non-Infective Arthritis
14. Piles, Fissures and Fistula in anus
15. Pilonidal sinus, Sinusitis and related disorders
16. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
17. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
18. Varicose Veins and Varicose Ulcers

### List of applicable disease for 36 months waiting period are:

1. Waiting period of 36 months will be applicable under the Policy to all Pre-existing Diseases, and those specifically declared and accepted at the time of proposal
2. Treatment for joint replacement unless arising from an accident.
3. Osteoarthritis and Osteoporosis
4. Pre-Existing Disease
5. Schizophrenia (ICD code: F20 to F29)
6. Bipolar Affective Disorders (ICD code: F31.0 to F31.9)
7. Depression (ICD code: F32.0 to F32.9)
8. Obsessive Compulsive Disorders (ICD code: F42)
9. Psychosis (ICD code: F29)
10. Dissociative and conversion disorder (ICD Code: F44.9)

### First Thirty Days Waiting Period: (Code- Excl03)

- i. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- ii. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- iii. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

## EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

### 1. Investigation & Evaluation: (Code- Excl04)

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

### 2. Exclusion Name: Rest Cure, Rehabilitation and Respite Care: (Code- Excl05)

- i. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
- ii. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- iii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

(Note: However, Insurers may endeavour to develop add-on riders to offer respite care and home care, especially, the coverage that kicks in at age 65 onwards, provided the coverage under base policy is continued without break.)

### 3. Obesity/ Weight Control: (Code- Excl06)

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

### 4. Change-of-Gender treatments: (Code- Excl07)

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

### 5. Cosmetic or Plastic Surgery: (Code- Excl08)

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

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### 6. Hazardous or Adventure sports: (Code- Excl09)

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

### 7. Breach of law: (Code- Excl10)

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

### 8. Excluded Providers: (Code- Excl11)

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

(Explanation: Details of excluded providers shall be provided with the policy document. Insurers to use various means of communication to notify the policyholders, such as e-mail, SMS about the updated list being uploaded in the website.)

### 9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

### 10. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

### 11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)

### 12. Refractive Error: (Code- Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

### 13. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

### 14. Sterility and Infertility: (Code- Excl17)

Expenses related to Birth Control, sterility and infertility. This includes:

- (i) Any type of contraception, sterilization
- (ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- (iii) Gestational Surrogacy
- (iv) Reversal of sterilization

### 15. Maternity Expenses: (Code:Excl 18)

- I. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- II. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

### 16. Any expenses incurred on Outpatient treatment (OPD treatment).

### 17. Treatment taken outside the geographical limits of India.

### 18. Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not)

### 19. Any medical expenses incurred on new-born /children below age of 91 days will not be covered under the Policy.

### 20. Venereal and Sexual Transmitted Disease other than HIV/AIDS.

### 21. In respect of existing diseases, disclosed by the insured and mention in the policy schedule (based on the insured consent), policy holder is not entitled to get the coverage for specified ICD codes.

**Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of eight continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance policy shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, as per the policy.

## Who can take this policy?

Policy can be availed by persons between the age of 18 years and 65years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.

Policy can be availed for Self and the following family members

- a. Legally wedded Spouse
- b. Parents and Parents-in-law
- c. Children between the age of 3 months to 25 years, Maximum Three, if either of the parents are covered with us.

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### Sum Insured:

Sum Insured Options: 2 Lakh, Maximum: 1 Cr  
Deductible Options: Minimum: 1 Lakh, Maximum: 50 Lakh

Deductible\Sum Insured	2L	3L	4L	5L	7.50L	10L	15L	20L	25L	30L	40L	50L	75L	90L	95L	1 Cr
1	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
2L	Yes	Yes	Yes	Yes	Yes	Yes	No									
3	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No							
4	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No							
5	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
7.50L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No							
10	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
15	No	No	No	No	No	Yes	No	No	Yes							
20	No	No	No	No	No	No	Yes	No	No	Yes						
30	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
40	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
50	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes

Individual basis - SI shall apply to each individual family member

Floater basis - SI shall apply to the entire family (Maximum up to seven member)

### Period of Insurance

1 Year, 2 Years and 3 Years

### Mode of Premium:

Quarterly, Half Yearly and Annually

### Mode of Premium:

As per Annexure II

### Premium for Optional Cover. (Restoration Benefit)

As per Annexure III

### Loading & Discount:

#### 1. Employee Discount:

5% discount on New and Renewal policy premium if he/she is an employee of Raheja QBE General Insurance Company Limited.

#### 2. Loyalty Discount:

5% discount on the on New and Renewal policy premium is applicable for a Health QuBE Insurance Policy customer

#### 3. Policy Period Discounts & Loading:

##### Single Premium Discount:

- A discount of 7% for a 2 Year Premium
- A Discount of 12% for a 3 Year Premium

##### Instalment Premium Loading:

- Quarterly Loading - 3.50%
- Half-Yearly Loading: 2.70%

#### 4. Direct/Digital Discount:

A discount of 10% is allowed in lieu of reduced operational cost if the policy is sold directly to the customer or through online portal.

### 1. Medical Underwriting Loading

#### Pre-Acceptance Medical Test Requirement:

All Individuals upto 55 years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests.

For age above 55 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-Medical Examination Report, Treadmill Test/ECG, Lipid Profile, HbA1C, Serum Creatinine, Complete Blood Count, Urinalysis.

The Company reserves its right to require any individual to undergo such medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal.

The Health check-up and subsequent Medical reports are valid upto 90 days from date of Health Check-up.

In case of accepted proposals,

A 50% reimbursement of the medical test costs will be applicable for accepted proposals (on our pre agreed rates with the network provider). Please refer our website [www.hdfcergo.com](http://www.hdfcergo.com) for the list of DC in your area.

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### Medical Underwriting:

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition and an overall risk loading of over 150% per person. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

### Endorsements:

Following type of endorsement are permissible under the Policy.

#### Premium Bearing

- Increase in Sum Insured: Subject to medical underwriting permissible at Renewal.
- Decrease in Sum Insured: Permissible at Renewal unless Policy wrongly issued by us
- Addition of member: Newly married spouse or New born baby after completion of 90 days of age permissible at Renewal
- Policy cancellation

#### Non-Premium Bearing

- Address change
- Corrections: Names, address etc
- Change of Occupation

Above list is indicative.

### Revision of Product:

In case of revision of this product we will communicate to you at least 3 months prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

### Grace Period :

For Yearly payment of mode, a fixed period of 30 days is to be allowed as Grace Period and for all other modes of payment a fixed period of 15 days be allowed as grace period.

## CLAIM PROCEDURE

**Cashless Facility:** (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and furnish membership number and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form.

The call must be made 48 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 24 hours of admission.

- I. The company may provide Cashless facility for Hospitalisation expenses either directly or through the TPA if treatment is undergone at a Network Hospital by issuing Pre-Authorisation letter to the health care service provider.
- II. For the purpose of considering Pre-Authorisation and Cashless facility, the Insured Person/s /Hospital shall submit to the TPA complete information of the disease, requiring treatment along with necessary certification from the Hospital/Medical Practitioner
- III. If the claim for treatment appears admissible, the Company either directly or through the TPA shall issue Pre-Authorisation to the Hospital concerned for cashless facility whereby hospitalization expenses shall be paid directly by the Company/through the TPA as confirmed in the Pre-Authorisation.
- IV. Cashless facility will not be available in Non-network Hospital and may be declined even for treatment at a network hospital where the information available does not conclusively establish that a claim in respect of the treatment would be admissible. In such cases, the Insured Person/s shall bear such expenses and claim reimbursement immediately after discharge from the Hospital.
- V. The list of Network hospitals where we are having cash less arrangement would be made available to the Policy holder and subsequent amendments to the same would also be duly communicated by us/ the TPA service provider.
- VI. In case where initial covered Medical expenses were not expected to exceed the deductible but subsequently found to be exceeding the opted deductible, notification must be done immediately along with the copy of intimation made to other Insurer (if covered under any other Health Insurance Policy).

- 1.1 **Reimbursement:** Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/ injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization/ injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA as specified below.

Sr No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, day care and pre hospitalization expenses	Within 30 days of date of discharge
2.	Reimbursement of post hospitalization expenses	Within 30 days from completion of post hospitalization treatment.

### Documents to Be Submitted:

- I. Claim form duly completed in all respects
- II. Original Bills, Receipt and Discharge certificate / card from the Hospital.
- III. Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.
- IV. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.
- V. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.
- VI. Attending Doctor's/ Consultant's/ Specialist's/- Anesthetist's original bill and receipt, and certificate regarding diagnosis.
- VII. Medical Case History/Summary.
- VIII. Original bills & receipts for claiming Ambulance Charges The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency, in connection with the treatment relating to the claim.
- IX. In case original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such documents attested by such other Insurance Company/ reimbursement provider.

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The Company may call for additional documents / information and / or carry out verification on a case to case basis to ascertain the facts collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder respective TPA.

### Claim Intimation as below :

**Name:** Medi Assist India TPA Pvt. Ltd.  
**Address & Contact Details:** IBC Knowledge Park, Tower D, 4th Floor, Banerghatta Main Road, Bangalore-560029  
**Toll Free number:** 1800 425 9449  
**Email Address:** [info@mediassistindia.com](mailto:info@mediassistindia.com)  
**For Cashless Claims :** [info@mediassistindia.com](mailto:info@mediassistindia.com)  
**Website Address:** [www.mediassistindia.com](http://www.mediassistindia.com)

**Name:** Paramount Health Services & Insurance TPA Pvt. Ltd.  
**Address & Contact Details:** A-442, Road no-28, Ramnagar, Wagle Industrial Estate, Thane (W), Mumbai, Thane, Maharashtra - 400060  
**Toll Free number:** 1800 102 7723  
**Email Address:** [zishan.khan@paramounttpa.com](mailto:zishan.khan@paramounttpa.com)  
**For Cashless Claims :** [lalitha.gopalakrishnan@paramounttpa.com](mailto:lalitha.gopalakrishnan@paramounttpa.com)  
**Website Address:** [www.paramounttpa.com](http://www.paramounttpa.com)

## Payment of Claims

- I. We shall be under no obligation to make any payment under this Policy unless We have received all the premium payments in full and all payments have been realized and We have been provided with the documentation and information. We have requested to establish the circumstances of the claim, its quantum or Our liability for it.
- II. We will only make payment to You under this Policy. In the event of Your death, We will make payment to the Nominee (as named in the Policy Schedule)/ legal heir as the case may be.
- III. Payments under this Policy shall only be made in Indian Rupees.
- IV. Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded.
- V. All admissible claims shall be assessed basis following order:
  - a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization (s) incepting during each policy year payable under this Policy and which exceeds the Deductible applicable per policy year basis as mentioned in the Policy Schedule.
  - b) Any claim under this Policy shall be payable by Us only if the sum of the amount of covered Medical Expenses in respect to Hospitalisation(s) of Insured Person (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) exceeds the Deductible applicable on per year basis and all limits of reimbursement under other Health Insurance policy (if available) to the insured person/s have been exhausted.
  - c) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

**Note:** In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents listed under condition and claim settlement advice, duly certified by the other insurer.

## Time limit for submission of claim documents to the Company/ TPA:

- I. Documents supporting the pre hospitalization and hospitalization claim must be submitted within 30 days from the date of discharge from the Hospital.
- ii. Documents supporting the post hospitalization claim must be submitted within 15 days from completion of post hospitalization treatment.
- iii. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.
- iv. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer or reimbursement provider, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer or reimbursement provider subject to satisfaction of the Company.

## Claim Settlement (provision for Penal Interest):

- i. The Company shall settle or reject a claim, as may be the case, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary documentIn such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days the Insurer shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both, as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

- I. Claim settlement and claim rejection;
- ii. Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

## GENERAL TERMS & CONDITIONS

### Disclosure of Information:

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.

(Note: "Material facts" for the purpose of this policy shall mean all important, essential and relevant information sought by the company in the proposal form and other connected documents to enable him to take informed decision in the context of underwriting the risk)

### Condition Precedent to Admission of Liability:

The due observance and fulfillment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

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### Material Change:

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

### Records to be Maintained:

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during the Policy Period or until the final adjustment, if any and resolution of all Claims under this Policy.

### No Constructive Notice:

Any knowledge or information of any circumstances or condition in relation to the Insured Person which is in the possession of the Company other than that expressly disclosed in the Proposal Form or otherwise in writing to, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

### Complete Discharge:

Any payment to the insured person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or assignee, as the case may be, for any benefit under the policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

### Notice & Communication:

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to the address of the Company specified in the Policy Schedule.
- iii. The Company shall communicate to the Insured at the address mentioned in the schedule.

### Territorial Limit:

All medical treatment for the purpose of this insurance will have to be taken in India only.

### Multiple Policies:

- I. In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the Insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder 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.
- II. Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.
- III. If the amount to be claimed exceeds the sum insured under a single policy, the Insured person shall have the right to choose insurers from whom he/she wants to claim the balance amount.
- IV. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

### Fraud:

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this Policy shall be repaid by all person(s) named in the Policy Schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the policy on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

## Cancellation

- a) The Insured may cancel this Policy by giving 15 days written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

<b>Refund %</b>			
<b>Refund of Premium (basis Policy Period)</b>			
<b>Timing of Cancellation</b>	<b>1 Yr</b>	<b>2 Year</b>	<b>3 Year</b>
Up to 1 Month	85.00%	92.5%	95.0%
Up to 3 Month	70.00%	85.0%	90.0%
Up to 6 Month	45.00%	70.0%	80.0%
Up to 12 Month	0.0%	45.0%	60.0%
Up to 15 Month	NA	30.0%	50.0%
Up to 18 Month	NA	20.0%	45.0%
Up to 24 Month	NA	0.0%	30.0%
Up to 27 Month	NA	NA	20.0%
Up to 30 Month	NA	NA	12.5%
Up to 36 Month	NA	NA	0.0%

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Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any Benefit has been availed by the Insured Person under the Policy.

Note: Insurer may incorporate policy period/period for policy in force before cancellation/ refund % as per their product design.

- ii. The Company may cancel the policy at any time on grounds of mis-representation non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of mis-representation, non-disclosure of material facts or fraud.

### Automatic change in Coverage under the policy:

The coverage for the Insured Person shall automatically terminate: In the case of his/ her (Insured Person) demise.

However the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other Insured Persons may also apply to renew the Policy. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with the Insured person) must be submitted to the Company along with the application. Provided no Claim has been made, and termination takes place on account of death of the Insured Person, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be effective.

### Nomination:

The policy holder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policy holder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For claims settlement under reimbursement, the Company will pay the policy holder. In the event of death of policy holder, the company will pay the nominee (as named in the policy schedule/Policy Certificate/Endorsement 9 if any)) and incase there is no subsisting nominee, to the legal heirs or legal representatives of the policy holder whose discharge shall be treated as full and final of its liability under the policy.

### Territorial Jurisdiction:

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

### Portability:

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link: <http://www.rahejaqbe.com/health-insurance>

### Renewal of Policy:

The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person.

- I. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iv. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- IV. in Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience.

### Possibility of Revision of Terms of the Policy Including the Premium Rates:

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

### Free look period:

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of fifteen days from date of receipt of the Policy to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- I. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

### Alterations in the Policy:

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

### Change of Sum Insured:

Sum insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh for the incremental portion of the sum insured.

### Terms and conditions of the Policy:

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

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### Electronic Transactions:

The Insured agrees to adhere to and comply with policy terms and conditions as the Company 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 centers, 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 the Company, for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's 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 Insured. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated/ confirmed by the Insured.

### Migration:

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration.

For detailed guidelines on migration kindly refer the below link.

Link: <http://www.rahejaqbe.com/health-insurance>

**Tax Benefit:** The premium amount paid under this policy qualifies for deduction under Section 80D of the Income Tax Act.

**Disclaimer:** This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

**IRDA Regulation No. 17:** This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.

### Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
- 2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

### Annexure I - Day Care Procedure

Sr. No	Procedure Name	Sr. No	Procedure Name
1	Coronary Angiography	21	Revision Of A Fenestration Of The Inner Ear
2	Insert Non-Tunnel Cv Cath	22	Palatoplasty
3	Insert Picc Cath ( Peripherally Inserted Central Catheter)	23	Transoral Incision And Drainage Of A Pharyngeal Abscess
4	Replace Picc Cath (Peripherally Inserted Central Catheter)	24	Tonsillectomy Without Adenoidectomy
5	Insertion Catheter, Intra Anterior	25	Tonsillectomy With Adenoidectomy
6	Insertion OfPortacath	26	Excision And Destruction Of A Lingual Tonsil
7	Suturing Lacerated Lip	27	Revision Of A Tympanoplasty
8	Suturing Oral Mucosa	28	Other Microsurgical Operations On The Middle Ear
9	Oral Biopsy In Case Of Abnormal Tissue Presentation	29	Incision Of The Mastoid Process And Middle Ear
10	Myringotomy With Grommet Insertion	30	Mastoidectomy
11	Tymanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)	31	Reconstruction Of The Middle Ear
12	Removal Of A Tympanic Drain	32	Other Excisions Of The Middle And Inner Ear
13	Keratosis Removal Under Ga	33	Incision (opening) And Destruction (elimination) Of The Inner Ear
14	Operations On The Turbinates (nasal Concha)	34	Other Operations On The Middle And Inner Ear
15	Removal Of Keratosis Obturans	35	Excision And Destruction Of Diseased Tissue Of The Nose
16	Stapedotomy To Treat Various Lesions In Middle Ear	36	Other Operations On The Nose
17	Revision Of A Stapedectomy	37	Nasal Sinus Aspiration
18	Other Operations On The Auditory Ossicles	38	Foreign Body Removal From Nose
19	Myringoplasty (post-aura/endaural Approach As Well As Simple Type-i Tympanoplasty)	39	Other Operations On The Tonsils And Adenoids
20	Fenestration Of The Inner Ear	40	Adenoidectomy

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Sr. No	Procedure Name	Sr. No	Procedure Name
41	Labyrinthectomy For Severe Vertigo	81	Eus + Submucosal Resection
42	Stapedectomy Under Ga	82	Construction Of Gastrostomy Tube
43	Stapedectomy Under La	83	Eus + Aspiration Pancreatic Cyst
44	Tympanoplasty (Type IV)	84	Small Bowel Endoscopy (therapeutic)
45	Endolymphatic Sac Surgery For Meniere's Disease	85	Colonoscopy ,lesion Removal
46	Turbinectomy	86	ERCP
47	Endoscopic Stapedectomy	87	Colonoscopy Stenting Of Stricture
48	Incision And Drainage Of Perichondritis	88	Percutaneous Endoscopic Gastrostomy
49	Septoplasty	89	Eus And Pancreatic Pseudo Cyst Drainage
50	Vestibular Nerve Section	90	ERCP And Choledochoscopy
51	Thyroplasty Type I	91	Proctosigmoidoscopy Volvulus Detorsion
52	Pseudocyst Of The Pinna-Excision	92	ERCP And Sphincterotomy
53	Incision And Drainage-Haematoma Auricle	93	Esophageal Stent Placement
54	Tympanoplasty (Type II)	94	ERCP + Placement Of Biliary Stents
55	Reduction Of Fracture Of Nasal Bone	95	Sigmoidoscopy W / Stent
56	Thyroplasty (Type II)	96	Eus + Coeliac Node Biopsy
57	Tracheostomy	97	UgiScopy And Injection Of Adrenaline, Sclerosants, Bleeding, Ulcers
58	Excision Of Angioma Septum	98	Incision Of A Pilonidal Sinus / Abscess
59	Turbinoplasty	99	Fissure InAno Sphincterotomy
60	Incision & Drainage Of Retro Pharyngeal Abscess	100	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord
61	UvuloPalatoPharyngoPlasty	101	Orchidopexy
62	Adenoideectomy With Grommet Insertion	102	Abdominal Exploration In Cryptorchidism
63	Adenoideectomy Without Grommet Insertion	103	Surgical Treatment Of Anal Fistulas
64	Vocal Cord Lateralisation Procedure	104	Division Of The Anal Sphincter (sphincterotomy)
65	Incision & Drainage Of Para Pharyngeal Abscess	105	Epididymectomy
66	Tracheoplasty	106	Incision Of The Breast Abscess
67	Cholecystectomy	107	Operations On The Nipple
68	Choledocho-jejunostomy	108	Excision Of Single Breast Lump
69	Duodenostomy	109	Incision And Excision Of Tissue In The Perianal Region
70	Gastrostomy	110	Surgical Treatment Of Hemorrhoids
71	Exploration Common Bile Duct	111	Other Operations On The Anus
72	Esophagoscopy.	112	Ultrasound Guided Aspirations
73	Gastroscopy	113	Sclerotherapy, Etc
74	Duodenoscopy with Polypectomy	114	Laparotomy For Grading Lymphoma With Splenectomy.
75	Removal of Foreign Body	115	Laparotomy For Grading Lymphoma with Liver Biopsy
76	Diathermy Of Bleeding Lesions	116	Laparotomy For Grading Lymphoma with Lymph Node Biopsy
77	Pancreatic Pseudocyst Eus& Drainage	117	Therapeutic Laparoscopy With Laser
78	Rf Ablation For Barrett's Oesophagus	118	Appendicectomy With Drainage
79	Ercp And Papillotomy	119	Appendicectomy without Drainage
80	Esophagoscope And Sclerosant Injection	120	Infected Keloid Excision

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Sr. No	Procedure Name	Sr. No	Procedure Name
121	Axillary Lymphadenectomy	161	Pancreatic Pseudocysts Endoscopic Drainage
122	Wound Debridement And Cover	162	Zadek's Nail Bed Excision
123	Abscess-decompression	163	Subcutaneous Mastectomy
124	Cervical Lymphadenectomy	164	Excision Of Ranula Under Ga
125	Infected Sebaceous Cyst	165	Rigid Oesophagoscopy For Dilation Of Benign Strictures
126	Inguinal Lymphadenectomy	166	Eversion Of Sac
127	Incision And Drainage Of Abscess	167	Unilateral
128	Suturing Of Lacerations	168	Bilateral
129	Scalp Suturing	169	Lord's Plication
130	Infected Lipoma Excision	170	Jaboulay's Procedure
131	Maximal Anal Dilatation	171	Scrotoplasty
132	Piles	172	Circumcision For Trauma
133	A) Injection Sclerotherapy	173	Meatoplasty
134	B) Piles Banding	174	Intersphincteric Abscess Incision And Drainage
135	Liver Abscess- Catheter Drainage	175	Psoas Abscess Incision And Drainage
136	Fissure InAno - Fissurectomy	176	Thyroid Abscess Incision And Drainage
137	Fibroadenoma Breast Excision	177	Tips Procedure For Portal Hypertension
138	Oesophageal Varices Sclerotherapy	178	Esophageal Growth Stent
139	ERCP-Pancreatic Duct Stone Removal	179	Pair Procedure Of Hydatid Cyst Liver
140	Perianal Abscess I&d	180	Tru Cut Liver Biopsy
141	Perianal Hematoma Evacuation	181	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour
142	UgiScopy And Polypectomy Oesophagus	182	Excision Of Cervical Rib
143	Breast Abscess I & D	183	Laparoscopic Reduction Of Intussusception
144	Feeding Gastrostomy	184	Microdochectomy Breast
145	Oesophagoscopy And Biopsy Of Growth Oesophagus	185	Surgery For Fracture Penis
146	ERCP-Bile Duct Stone Removal	186	Sentinel Node Biopsy
147	Ileostomy Closure	187	Parastomal Hernia
148	Colonoscopy	188	Revision Colostomy
149	Polypectomy Colon	189	Prolapsed Colostomy Correction
150	Splenic Abscesses Laparoscopic Drainage	190	Testicular Biopsy
151	UgiScopy And Polypectomy Stomach	191	Laparoscopic Cardiomiotomy( Hellers)
152	Rigid Oesophagoscopy For Fb Removal	192	Sentinel Node Biopsy Malignant Melanoma
153	Feeding Jejunostomy	193	Laparoscopic Pyloromyotomy (Ramstedt)
154	Colostomy	194	Operations On Bartholin's Glands (cyst)
155	Ileostomy	195	Incision Of The Ovary
156	Colostomy Closure	196	Insufflations Of The Fallopian Tubes
157	Submandibular Salivary Duct Stone Removal	197	Other Operations On The Fallopian Tube
158	Pneumatic Reduction Of Intussusception	198	Dilatation Of The Cervical Canal
159	Varicose Veins Legs-Injection Sclerotherapy	199	Conisation Of The Uterine Cervix
160	Rigid Oesophagoscopy For Plummer Vinson Syndrome	200	Therapeutic Curettage With Colposcopy.

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Sr. No	Procedure Name	Sr. No	Procedure Name
201	Therapeutic Curettage With Biopsy	241	Laparoscopic Myomectomy
202	Therapeutic Curettage With Diathermy	242	Surgery For Sui
203	Therapeutic Curettage With Cryosurgery	243	Repair Recto-Vagina Fistula
204	Laser Therapy Of Cervix For Various Lesions Of Uterus	244	Pelvic Floor Repair( Excluding Fistula Repair)
205	Other Operations On The Uterine Cervix	245	URS + LL
206	Incision Of The Uterus (hysterectomy)	246	Laparoscopic Oophorectomy
207	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas	247	Normal Vaginal Delivery And Variants
208	Incision Of Vagina	248	Facial Nerve Glycerol Rhizotomy
209	Incision Of Vulva	249	Spinal Cord Stimulation
210	Culdotomy	250	Motor Cortex Stimulation
211	Salpingo-oophorectomy Via Laparotomy	251	Stereotactic Radiosurgery
212	Endoscopic Polypectomy	252	Percutaneous Cordotomy
213	Hysteroscopic Removal Of Myoma	253	Intrathecal Baclofen Therapy
214	D&C	254	Entrapment Neuropathy Release
215	Hysteroscopic Resection Of Septum	255	Diagnostic Cerebral Angiography
216	Thermal Cauterisation Of Cervix	256	Vp Shunt
217	Mirena Insertion	257	Ventriculoatrial Shunt
218	Hysteroscopic Adhesiolysis	258	Radiotherapy For Cancer
219	Leep	259	Cancer Chemotherapy
220	Cryocauterisation Of Cervix	260	IV Push Chemotherapy
221	Polypectomy Endometrium	261	HBI - Hemibody Radiotherapy
222	Hysteroscopic Resection Of Fibroid	262	Infusional Targeted Therapy
223	Lletz	263	SRT - Stereotactic Arc Therapy
224	Conization	264	Sc Administration Of Growth Factors
225	Polypectomy Cervix	265	Continuous Infusional Chemotherapy
226	Hysteroscopic Resection Of Endometrial Polyp	266	Infusional Chemotherapy
227	Vulval Wart Excision	267	CCRT - Concurrent Chemo + Rt
228	Laparoscopic Paraovarian Cyst Excision	268	2D
229	Uterine Artery Embolization	269	3D Conformal Radiotherapy
230	Laparoscopic Cystectomy	270	IGRT - Image Guided Radiotherapy
231	Hymenectomy( Imperforate Hymen)	271	IMRT - Step & Shoot
232	Endometrial Ablation	272	Infusional Bisphosphonates
233	Vaginal Wall Cyst Excision	273	IMRT - DMLC
234	Vulval Cyst Excision	274	Rotational Arc Therapy
235	Laparoscopic Paratubal Cyst Excision	275	Tele Gamma Therapy
236	Repair Of Vagina ( Vaginal Atresia )	276	FSRT - Fractionated Srt
237	Hysteroscopy, Removal Of Myoma	277	VMAT - Volumetric Modulated Arc Therapy
238	Turbt	278	SBRT - Stereotactic Body Radiotherapy
239	Ureterocoele Repair - Congenital Internal	279	Helical Tomotherapy
240	Vaginal Mesh For Pop	280	SRS - Stereotactic Radiosurgery

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Sr. No	Procedure Name	Sr. No	Procedure Name
281	X - Knife Srs	318	Reconstruction Of A Salivary Gland And A Salivary Duct
282	GammaknifeSrs	319	Other Operations On The Salivary Glands And Salivary Ducts
283	TBI - Total Body Radiotherapy	320	Other Incisions Of The Skin And Subcutaneous Tissues
284	Intraluminal Brachytherapy	321	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
285	TSET - Total Electron Skin Therapy	322	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
286	Extracorporeal Irradiation Of Blood Products	323	Other Excisions Of The Skin And Subcutaneous Tissues
287	Telecobalt Therapy	324	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
288	Telecesium Therapy	325	Free Skin Transplantation, Donor Site
289	External Mould Brachytherapy	326	Free Skin Transplantation, Recipient Site
290	Interstitial Brachytherapy	327	Revision Of Skin Plasty
291	Intracavity Brachytherapy	328	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
292	3D Brachytherapy	329	Chemosurgery To The Skin
293	Implant Brachytherapy	330	Destruction Of Diseased Tissue In The Skin And Subcutaneous
294	Intravesical Brachytherapy	331	Reconstruction Of Deformity/defect In Nail Bed
295	Adjuvant Radiotherapy	332	Excision Of Bursitis
296	Afterloading Catheter Brachytherapy	333	Tennis Elbow Release
297	Conditioning Radiotherapy For Bmt	334	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
298	Nerve Biopsy	335	Partial Glossectomy
299	Muscle Biopsy	336	Glossectomy
300	Epidural Steroid Injection	337	Reconstruction Of The Tongue
301	Extracorporeal Irradiation To The Homologous Bone Grafts	338	Other Operations On The Tongue
302	Radical Chemotherapy	339	Surgery For Cataract
303	Neoadjuvant Radiotherapy	340	Incision Of Tear Glands
304	LDR Brachytherapy	341	Other Operations On The Tear Ducts
305	Palliative Radiotherapy	342	Incision Of Diseased Eyelids
306	Radical Radiotherapy	343	Excision And Destruction Of Diseased Tissue Of The Eyelid
307	Palliative Chemotherapy	344	Operations On The Canthus And Epicanthus
308	Template Brachytherapy	345	Corrective Surgery For Entropion And Ectropion
309	Neoadjuvant Chemotherapy	346	Corrective Surgery For Blepharoptosis
310	Adjuvant Chemotherapy	347	Removal Of A Foreign Body From The Conjunctiva
311	Induction Chemotherapy	348	Removal Of A Foreign Body From The Cornea
312	Consolidation Chemotherapy	349	Incision Of The Cornea
313	Maintenance Chemotherapy	350	Operations For Pterygium
314	HDR Brachytherapy	351	Other Operations On The Cornea
315	Incision And Lancing Of A Salivary Gland And A Salivary Duct	352	Removal Of A Foreign Body From The Lens Of The Eye
316	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct	353	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
317	Resection Of A Salivary Gland	354	Removal Of A Foreign Body From The Orbit And Eyeball

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Sr. No	Procedure Name	Sr. No	Procedure Name
355	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)	393	Closed Reduction of Minor Dislocation
356	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)	394	Repair of Knee Cap Tendon
357	Diathermy/cryotherapy To Treat Retinal Tear	395	Orif With K Wire Fixation - Small Bones
358	Anterior Chamber Paracentesis.	396	Release of Midfoot Joint
359	Anterior Chamber Cyclodiathermy	397	Orif With Plating - Small Long Bones
360	Anterior Chamber Cyclocotherapy	398	Implant Removal Minor
361	Anterior Chamber Goniotomy	399	K Wire Removal
362	Anterior Chamber Trabeculotomy	400	Closed Reduction and External Fixation
363	Anterior Chamber Filtering	401	Arthrotomy Hip Joint
364	Allied Operations to Treat Glaucoma	402	Syme's Amputation
365	Enucleation Of Eye Without Implant	403	Arthroplasty
366	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland	404	Partial Removal of Rib
367	Laser Photocoagulation To Treat Retinal Tear	405	Treatment of Sesamoid Bone Fracture
368	Biopsy Of Tear Gland	406	Shoulder Arthroscopy / Surgery
369	Treatment Of Retinal Lesion	407	Elbow Arthroscopy
370	Surgery For Meniscus Tear	408	Amputation of Metacarpal Bone
371	Incision On Bone, Septic And Aseptic	409	Release of Thumb Contracture
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	410	Incision Of Foot Fascia
373	Suture and Other Operations On Tendons And Tendon Sheath	411	Partial Removal Of Metatarsal
374	Reduction of Dislocation Under Ga	412	Repair / Graft Of Foot Tendon
375	Arthroscopic Knee Aspiration	413	Revision/removal Of Knee Cap
376	Surgery For Ligament Tear	414	Amputation Follow - up Surgery
377	Surgery For Hemoarthrosis/pyoarthritis	415	Exploration Of Ankle Joint
378	Removal Of Fracture Pins/nails	416	Remove/graft Leg Bone Lesion
379	Removal Of Metal Wire	417	Repair/grafft Achilles Tendon
380	Closed Reduction On Fracture, Luxation	418	Remove Of Tissue Expander
381	Reduction Of Dislocation Under Ga	419	Biopsy Elbow Joint Lining
382	Epiphyseolysis With Osteosynthesis	420	Removal Of Wrist Prosthesis
383	Excision Of Various Lesions In Coccyx	421	Biopsy Finger Joint Lining
384	Arthroscopic Repair Of Acl Tear Knee	422	Tendon Lengthening
385	Closed Reduction Of Minor Fractures	423	Treatment of Shoulder Dislocation
386	Arthroscopic Repair Of Pcl Tear Knee	424	Lengthening of Hand Tendon
387	Tendon Shortening	425	Removal of Elbow Bursa
388	Arthroscopic Meniscectomy - Knee	426	Fixation of Knee Joint
389	Treatment of Clavicle Dislocation	427	Treatment of Foot Dislocation
390	Haemarthrosis Knee - Lavage	428	Surgery of Bunion
391	Abscess Knee Joint Drainage	429	Tendon Transfer Procedure
392	Carpal Tunnel Release	430	Removal of Knee Cap Bursa

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Sr. No	Procedure Name	Sr. No	Procedure Name
431	Treatment of Fracture of Ulna	471	Removal Of Bone For Graft
432	Treatment of Scapula Fracture	472	Muscle - skin Graft Duct Fistula
433	Removal of Tumor of Arm Under GA	473	Removal Cartilage Graft
434	Removal of Tumor of Arm under RA	474	Myocutaneous Flap
435	Removal of Tumor of Elbow Under GA	475	Fibro Myocutaneous Flap
436	Removal of Tumor of Elbow Under RA	476	Breast Reconstruction Surgery After Mastectomy
437	Repair of Ruptured Tendon	477	Sling Operation For Facial Palsy
438	Decompress Forearm Space	478	Split Skin Grafting Under Ra
439	Revision Of Neck Muscle (torticollis Release )	479	Wolfe Skin Graft
440	Lengthening of Thigh Tendons	480	Plastic Surgery To The Floor Of The Mouth Under Ga
441	Treatment Fracture of Radius & Ulna	481	Thoracoscopy And Lung Biopsy
442	Repair of Knee Joint	482	Excision Of Cervical Sympathetic Chain Thoracoscopic
443	External Incision and Drainage in The Region of The Mouth.	483	Laser Ablation Of Barrett's Oesophagus
444	External Incision and Drainage in the Region of the Jaw.	484	Pleurodesis
445	External Incision and Drainage in the Region of the Face.	485	Thoracoscopy And Pleural Biopsy
446	Incision of The Hard and Soft Palate	486	Ebus + Biopsy
447	Excision and Destruction of Diseased Hard Palate	487	Thoracoscopy Ligation Thoracic Duct
448	Excision and Destruction of Diseased Soft Palate	488	Thoracoscopy Assisted Empyema Drainage
449	Incision, Excision and Destruction in The Mouth	489	Haemodialysis
450	Other Operations in The Mouth	490	Lithotripsy/nephrolithotomy For Renal Calculus
451	Excision of Fistula - in - ano	491	Excision Of Renal Cyst
452	Excision Juvenile Polyps Rectum	492	Drainage Of Pyonephrosis Abscess
453	Vaginoplasty	493	Drainage Of Perinephric Abscess
454	Dilatation of Accidental Caustic Stricture Oesophageal	494	Incision Of The Prostate
455	Presacral Teratomas Excision	495	Transurethral Excision And Destruction Of Prostate Tissue
456	Removal of Vesical Stone	496	Transurethral And Percutaneous Destruction Of Prostate Tissue
457	Excision Sigmoid Polyp	497	Open Surgical Excision And Destruction Of Prostate Tissue
458	Sternomastoid Tenotomy	498	Radical Prostatectomy
459	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy	499	Other Excision And Destruction Of Prostate Tissue
460	Excision Of Soft Tissue Rhabdomyosarcoma	500	Operations On The Seminal Vesicles
461	Mediastinal Lymph Node Biopsy	501	Incision And Excision Of Periprostatic Tissue
462	High Orchidectomy For Testis Tumours	502	Other Operations On The Prostate
463	Excision Of Cervical Teratoma	503	Incision Of The Scrotum And Tunica Vaginalis Testis
464	Rectal - myomectomy	504	Operation On A Testicular Hydrocele
465	Rectal Prolapse (delorme's Procedure)	505	Excision And Destruction Of Diseased Scrotal Tissue
466	Detorsion Of Torsion Testis	506	Other Operations On The Scrotum And Tunica Vaginalis
467	Eua + Biopsy Multiple Fistula InAno	507	Incision Of The Testes
468	Construction Skin Pedicle Flap	508	Excision And Destruction Of Diseased Tissue Of The Testes
469	Gluteal Pressure Ulcer - excision	509	Unilateral Orchidectomy
470	Muscle - skin Graft, Leg	510	Bilateral Orchidectomy

## Prospectus

Sr. No	Procedure Name	Sr. No	Procedure Name
511	Surgical Repositioning Of An Abdominal Testis	549	Meatotomy For Meatal Stenosis
512	Reconstruction Of The Testis	550	Surgery For Fournier's Gangrene Scrotum
513	Implantation, Exchange And Removal Of A Testicular Prosthesis	551	Surgery Filarial Scrotum
514	Other Operations On The Testis	552	Surgery For Watering Can Perineum
515	Excision In The Area Of The Epididymis	553	Repair Of Penile Torsion
516	Operations On The Foreskin	554	Drainage Of Prostate Abscess
517	Local Excision And Destruction Of Diseased Tissue Of The Penis	555	Orchiectomy
518	Ampputation Of The Penis	556	Cystoscopy And Removal Of Fb
519	Other Operations On The Penis	557	RF Ablation Heart
520	Cystoscopic Removal Of Stones	558	RF Ablation Uterus
521	Lithotripsy	559	RF Ablation Varicose Veins
522	Biopsy Oftemporal Artery For Various Lesions	560	Renal Angiography
523	External Arterio - venous Shunt	561	Peripheral Angiography
524	Av Fistula - Wrist	562	Percutaneous nephrolithotomy (PCNL)
525	Ursl With Stenting	563	Laryngoscopy Direct Operative with Biopsy
526	Ursl With Lithotripsy	564	Treatment of Fracture of Long Bones
527	CystoscopicLitholapaxy	565	Treatment of Fracture of Short Bones
528	Eswl	566	Treatment of Fracture of Foot
529	Bladder Neck Incision	567	Treatment of Fracture of Hand
530	Cystoscopy & Biopsy	568	Treatment of Fracture of Wrist
531	Cystoscopy And Removal Of Polyp	569	Treatment of Fracture of Ankle
532	Suprapubic Cystostomy	570	Treatment of Fracture of Clavicle
533	Percutaneous Nephrostomy	571	Amputation of Ear
534	Cystoscopy And "sling" Procedure	572	Amputation of Nose
535	Tuna - Prostate	573	Amputation of Breast
536	Excision Of Urethral Diverticulum	574	Amputation of Genital Organs
537	Removal Of Urethral Stone	575	Amputation at Shoulder Joint
538	Excision Of Urethral Prolapse	576	Amputation at Shoulder and Upper Arm Level
539	Mega - ureter Reconstruction	577	Amputation at Elbow Joint
540	Kidney Renoscopy And Biopsy	578	Amputation at forearm Level
541	Ureter Endoscopy And Treatment	579	Amputation at Wrist Level
542	Vesico Ureteric Reflux Correction	580	Amputation at Hip Joint Level
543	Surgery For Pelvi Ureteric Junction Obstruction	581	Amputation at Hip & Thigh Level
544	Anderson Hynes Operation	582	Amputation at Knee Joint
545	Kidney Endoscopy And Biopsy	583	Amputation at Toe
546	Paraphimosis Surgery	584	Amputation at Midfoot Level
547	Injury Prepuce - Circumcision	585	Chalazion Surgery
548	Frenular Tear Repair	586	Circumcision Surgery











































## Prospectus

### ANNEXURE 3

Deductible	Reload Rates
100000	14%
200000	17%
300000	13%
400000	14%
500000	15%
750000	18%
1000000	20%
1500000	1%
2000000	1%
3000000	1%
4000000	1%
5000000	1%