

Empower Health Plan, Niva Bupa Health Insurance Co. Ltd. Prospectus

1. Policy Design

- 1.1. Empower Health can be issued to individual customer only. Sum insured shall apply to each individual member.
- 1.2. The entry age limits for an adult is 18 years to 65 years.
- 1.3. The entry age limits for a child is from birth to 17 years.
- 1.4. There is no maximum cover ceasing age on renewals.
- 1.5. Empower Health is available in two Sum Insure options: 4 lacs and 5 lacs.
- 1.6. Only 1 year tenure option available.
- 1.7. The details of the benefits are specified in the product benefit table.
- 1.8. The premium rates for the plans offered are annexed hereto with the prospectus.

2. Coverage Options

HOSPITALIZATION COVER

2.1. In-patient Care

The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy Year, up to the Sum insured as specified in the Policy Schedule (other than any sub-limits, co-pay as specified in the policy), for:

- a. Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home up to maximum of 1% of the Sum Insured per day.
- b. Intensive Care Unit (ICU)/ Intensive Cardiac Care Unit (ICCU) expenses up to maximum of 2% of Sum Insured per day.
- c. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating Medical Practitioner/ surgeon or to the hospital.
- d. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs. Costs towards diagnostics, diagnostic imaging modalities and such similar other expenses

Other expenses

- a. Expenses incurred on treatment of cataract subject to the sub limits.
- b. Dental treatment necessitated due to disease or injury (for inpatient care only).
- c. Plastic surgery necessitated due to disease or injury.
- d. All day care treatments.

Note:

1. Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. However, the time limit shall not apply in respect of Day Care Treatment
2. The above-mentioned Medical Expenses shall be payable only after the first commencement of the Policy with the Company.

2.2. AYUSH Treatment

The Company shall indemnify medical expenses incurred for inpatient care treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during each Policy Year up to 50% of sum insured as specified in the policy schedule in any AYUSH Hospital.

2.3. Pre-Hospitalization Medical Expenses

The Company shall indemnify Pre-Hospitalization Medical Expenses incurred, related to an admissible Hospitalization requiring Inpatient care, for a fixed period of 30 days prior to the date of admissible Hospitalization covered under the Policy during the policy period.

Conditions:

- i. The claim is accepted under Section 2.1 (Inpatient Care) or Section 2.2 (AYUSH Treatment) or Section 2.7 (Modern Treatments) in respect of that Insured Person.
- ii. Pre-hospitalization Medical Expenses can be claimed under this Section on a Reimbursement basis only.

2.4. Post-Hospitalization Medical Expenses:

The Company shall indemnify Post Hospitalization Medical Expenses incurred, related to an admissible Hospitalization requiring Inpatient Care, for a fixed period of 60 days from the date of discharge from the Hospital, following an admissible hospitalization covered under the Policy during the policy period.

Conditions:

- i. The claim is accepted under Section 2.1 (Inpatient Care) or Section 2.2 (AYUSH Treatment) or Section 2.7 (Modern Treatments) in respect of that Insured Person.
- ii. Post-hospitalization Medical Expenses can be claimed under this Section on a Reimbursement basis only.

2.5. Emergency Ground Ambulance

The Company will reimburse Reasonable and Customary Charges for expenses incurred towards ambulance charges for transportation of an Insured person, per hospitalization as per the limit mentioned in Policy Schedule.

Specific Conditions:

The Company will reimburse payments under this Benefit provided that:

- i. The medical condition of the Insured Person requires immediate ambulance services from the place where the Insured Person is Injured or is suffering from an Illness to a Hospital where appropriate medical treatment can be obtained or from the existing Hospital to another Hospital as advised by the treating Medical Practitioner in writing for management of the current Hospitalization.
- ii. Expenses incurred on road Ambulance subject to a maximum of Rs. 2000/- per hospitalisation.
- iii. The ambulance service is offered by a healthcare or Registered Ambulance Service Provider.
- iv. The original Ambulance bills and payment receipt is submitted to the Company.
- v. The Company has accepted a claim under Section 2.1 (Inpatient Care) above in respect of the same period of Hospitalization or Section 2.2 (AYUSH Treatment) or Section 2.7 (Modern Treatments).
- vi. Any payment under this Benefit will be excluded if the Insured Person is transferred to any Hospital or diagnostic center for evaluation purposes only

2.6. Cataract Treatment

The company shall indemnify medical expenses incurred for treatment of Cataract, subject to a limit of Rs. 40,000/-, per each eye in one policy year.

2.7. Modern Treatment

The following procedures will be covered (wherever medically indicated) either as In-patient or as part of Day Care Treatment in a Hospital up to 50% of Sum Insured, specified in the Policy Schedule, during the Policy Period.

- a. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- b. Balloon Sinuplasty
- c. Deep Brain stimulation
- d. Oral chemotherapy
- e. Immunotherapy- Monoclonal Antibody to be given as injection
- f. Intra Vitreal injections
- g. Robotic surgeries
- h. Stereotactic radio Surgeries
- i. Bronchial Thermoplasty
- j. Vaporization of the prostate (Green laser treatment or holmium laser treatment)
- k. IONM- (Intra Operative Neuro Monitoring)
- l. Stem cell therapy Hematopoietic stem cells for bone marrow transplant for Haematological conditions to be covered

3. WAITING PERIOD

The Company is not liable to make any payment under the Policy in connection with or in respect of the following expenses till the expiry of the waiting period and any claim in respect of any Insured Person directly or indirectly for, caused by, arising from or any way attributable to any of the following unless expressly stated to the contrary in this Policy.

A. Waiting Periods

1. 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 24 months for pre-existing disability/ 48 months for all pre-existing conditions other than HIV/AIDS and Disability (as mentioned in Policy Schedule) 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 number of months (as mentioned in Policy Schedule) for any pre-existing disease is subject to the same being declared at the time of application and accepted by Us.

2. First 30 days waiting period (Code-Excl03)

- a. 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.
- b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
- c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

3. Specified disease/procedure waiting period (Code-Excl02)

- a. Expenses related to the treatment of the listed Conditions; surgeries/treatments shall be excluded until the expiry of 24 months as (mentioned in Policy Schedule) of continuous coverage after the date of inception of the first policy with us. 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.

24 Months waiting period.

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

4. SPECIFIC CONDITIONS APPLICABLE FOR PERSONS WITH DISABILITY

The Company will indemnify reasonable and customary charges for medical expenses incurred towards Inpatient Hospitalisation arising due to the pre-existing disability covered, or condition as listed under The Rights of Persons with Disabilities Act, 2016 subject to the terms and limits mentioned below:

- a. Any treatment for the pre-existing disability covered, will have a waiting period of 24 months from the first policy inception date.
- b. Any reconstructive / Cosmetic / prosthesis / external or internal device implanted/ used at home for the purpose of treatment of existing disability or used for activities of daily living are/is excluded from the policy.

5. SPECIFIC CONDITION APPLICABLE FOR PERSONS WITH HIV-AIDS

The Company will indemnify the Reasonable and Customary Charges for any Medical Condition which requires Inpatient Hospitalization of the Insured Person, up to the sum insured opted as mentioned in the Policy Schedule, provided,

Condition

- a. This cover will exclude cost for any Anti-Retroviral Treatment

6. EXCLUSIONS

6.1. Standard Exclusions

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. Rest Cure, rehabilitation, and respite care (Code-Excl05)

- a. Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
1. 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.
 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

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 must 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:
 1. Obesity-related cardiomyopathy
 2. Coronary heart disease
 3. Severe Sleep Apnoea
 4. 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.

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.

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

10. Treatments received in health spas, 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 eyesight due to refractive error less than 7.5 dioptries.

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 sterility and infertility This includes:

- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

15. Maternity (Code Excl18)

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

6.2. Specific Exclusions

1. Any medical treatment taken outside India.
2. Hospitalization for donation of any body organs by an Insured including complications arising from the donation of organs.
3. Nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from
 - a. any nuclear fuel or from any nuclear waste, or
 - b. from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission).
 - c. nuclear weapons material
 - d. nuclear equipment or any part of that equipment.
4. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war. Commotion, unrest rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
5. Injury or Disease caused by or contributed to by nuclear weapons/materials.
6. Circumcision unless necessary for treatment of a disease, illness or injury not excluded hereunder, or as may be necessitated due to an accident.
7. Treatment with alternative medicines or Treatment, experimental or any other treatment such as acupuncture, acupressure, magnetic, osteopath, naturopathy, chiropractic, reflexology and aromatherapy.
8. Suicide, Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol) and any violation of law or participation in an event/activity that is against law with a criminal intent.
9. Vaccination or inoculation except as post bite treatment for animal bite.
10. Convalescence, general debility. "Run-down" condition, rest cure, Congenital external illness/disease/defect.
11. Outpatient diagnostic, medical and surgical procedures or treatments, non-prescribed drugs and medical supplies, hormone replacement therapy and expenses related to Domiciliary hospitalization shall not be covered.
12. Dental treatment or Surgery of any kind unless requiring Hospitalisation as a result of accidental Bodily Injury.
13. Venereal/ Sexually Transmitted disease
14. Stem cell storage.
15. Any kind of service charge, surcharge levied by the hospital.
16. Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
17. Non-Payable items: The expenses that are not covered in this Policy are placed under List-1 of Annexure-II.
18. Any medical procedure or treatment, which is not medically necessary or not performed by a Medical Practitioner.

7. GENERAL TERMS AND CONDITIONS

Section 7.1 Standard terms & Conditions

I. Condition Precedent to the contract

1. Disclosure of Information

The Policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description, or non-disclosure of any Material Fact by the insured Person.

2. 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.

3. Claim Settlement (provision for Penal interest)

- A. The Company shall settle or reject a claim as the case may be, 30 days from the date of receipt of last necessary document.
- B. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- C. 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 document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- D. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

4. Complete Discharge

Any payment to the Insured Person or his/her nominees or his/her legal representative or assignee or to the Hospital, as the case may be for any benefit under the Policy shall be valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

5. Multiple Policies

- a. In case of multiple policies taken by an Insured person 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 chosen by the insured person 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
- b. Insured person 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 shall independently settle the claim subject to the terms and conditions of this policy.
- c. If the amount to be claimed exceeds the Sum Insured under a single policy, the Insured Beneficiary shall have the right to choose Insurer from whom he/she wants to claim the balance amount.
- d. Where an Insured person has policies from more than one Insurer to cover the same risk on indemnity basis, the Insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.
- e. Under this product, no insured can take more than one policy from any or all insurers.
- f. In case of this product, the maximum liability of all policies put together from all insurers cannot exceed the maximum sum insured under this product

6. Fraud

If any claim made by the Insured Person, in any respect of 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 and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured person or by his agent or the hospital/ doctor/any other party acting on behalf of the insured person, 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 claim and/or forfeit the policy benefits 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 misstatement of or suppression of material fact are within the knowledge of the insurer.

7. Cancellation

The Insured may cancel this Policy by giving 15days' 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:

Refund%	
Refund of Premium (basis Policy Period)	
Timing of Cancellation	1 Yr
Up to 30 days	75.00%
31 to 90 days	50.00%
91 days to 180 days	25.00%
181 days to 365 days	0.00%

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 You under this Policy.

The Company may cancel the policy at any time on grounds of misrepresentation 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 misrepresentation, non-disclosure of material facts or fraud.

8. Migration

The Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by the company as per extant Guidelines related to 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, as per Guidelines on migration, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as per below:

- The waiting periods specified in Section 5 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- Migration benefit will be offered to the extent of sum of previous insured and accrued bonus (as part of the sum insured), migration benefit shall not apply to any other additional increased Sum Insured.
- Migration under this product shall be allowed only due to withdrawal of the product subject to IRDAI Regulations. For Detailed Guidelines on migration, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

9. Portability

The Insured Person will have the option to port the Policy to same product of other insurers as per extant Guidelines related to portability, if such person is presently covered and has been continuously covered without any lapses under this health insurance plan with an Indian General/Health insurer as per Guidelines on portability, the proposed Insured Person will get all the accrued continuity benefits in waiting periods as under:

- The waiting periods specified in Section 5 shall be reduced by the number of continuous preceding years of coverage of the Insured Person under the previous health insurance Policy.
- Portability benefit will be offered to the extent of sum of previous sum insured and accrued bonus (as part of the sum insured), portability benefit shall not apply to any other additional increased Sum Insured. For Detailed Guidelines on portability, kindly refer the link - https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

10. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person. The Company is not bound to give notice that it is due for renewal.

- Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period.
- At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break in Policy. Coverage is not available during the grace period.
- If not renewed within Grace Period after due renewal date, the Policy shall terminate.

11. Premium Payment in Instalments

If the insured person has opted for Payment of Premium on an instalments basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in Your Policy Schedule/Certificate of Insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy) .

- a. Grace Period of 15 days would be given to pay the installment premium due for the Policy.
- b. During such grace period, Coverage will not be available from the installment premium payment due date till the date of receipt of premium by Company.
- c. The Benefits provided under- "Waiting Periods", "Specific Waiting Periods" Sections shall continue in the event of payment of premium within the stipulated grace Period.
- d. No interest will be charged If the installment premium is not paid on due date.
- e. In case of installment premium due not received within the grace Period, the Policy will get cancelled.

12. 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 8 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 claim 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, deductibles as per the policy contract.

13. 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 (3) months before the changes are affected.

14. Free Look Period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals of the Policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document 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:

- 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

15. Redressal of Grievance

In case of any grievance the Insured Person may contact the company through:

Website: www.nivabupa.com

Toll free: 1860-500-8888

E-mail: Email us through our service platform <https://rules.nivabupa.com/customer-service/> (Senior citizens may write to us at: seniorcitizensupport@nivabupa.com)

Fax: 011-4174-3397

Courier: Customer Services Department

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If Insured person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at:

Head – Customer Services

D-5, 2nd Floor, Logix Infotech Park

opp. Metro Station, Sector 59, Noida, Uttar Pradesh, 201301

Contact No: 1860-500-8888

Fax No: 011-4174-3397

Email ID: Email our Grievance officer through our Grievance Redressal platform <https://transactions.nivabupa.com/pages/grievance-redressal.aspx>

For updated details of grievance officer, kindly refer the link <https://www.nivabupa.com/customer-care/health-services/grievance-redressal.aspx>

If Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017 (Refer below Annexure).

Grievance may also be lodged at IRDAI Integrated Grievance Management System –www.bimabharosa.irdai.gov.in

16. 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. In the event of death of the Insured Person, the Company will pay the nominee (as named in the Policy Schedule/endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Insured Person whose discharge shall be treated as full and final discharge of its liability under the Policy.

Section 7.2 Specific Conditions

I. Condition Precedent to the contract

a. Change of Sum Insured

Sum Insured can be changed (increase/decrease) only at the time of Renewal or at any time, subject to underwriting by the Company. For any increase in Sum Insured, the waiting period shall start afresh only for the enhance portion of the Sum Insured.

b. Material Change

The Insured Person 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.

c. Notice and Communication

1. Any notice, direction, instruction, or any other communication related to the Policy should be made in writing.
2. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
3. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule/certificate of insurance.

d. 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 Insured Person shall furnish such information as the Company may require for settlement of any claim under the Policy, within reasonable time limit and within the time limit specified in the Policy.

e. 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.

f. Eligibility Criteria

All Persons with Disability who have at least one of the disabilities as defined under Specified Disability under The Rights of Persons with Disabilities Act, 2016 with valid disability certificate are eligible to enroll this product.

II. Conditions applicable during the contract

a. Alterations in the Policy

The Proposal Form, Policy Schedule constitute the complete contract of insurance. This Policy constitutes the complete contract of insurance between the Policyholder and the Company. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed, and stamped by Company. All endorsement requests will be made by the Insured Person only. This Policy cannot be changed by anyone (including an insurance agent or broker) except the Company.

b. Revision and Modification of the Policy Product –

1. Any revision or modification will be done with the approval of the Authority. We shall notify You about revision / modification in the policy including premium payable thereunder. Such information shall be given to You at least ninety (90) days prior to the effective date of modification or revision coming into effect.
2. Existing policy will continue to remain in force till its expiry, and revision will be applicable only from the date of next renewal. Credit of continuity / waiting periods for all the previous policy years would be extended in the new policy on Renewal with Us.

c. Terms and conditions of the Policy

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

8. CLAIM PROCEDURE

8.1. Procedure for Cashless claims:

- a. Treatment may be taken in a network provider and is subject to preauthorization by the Company or its authorized TPA (Hospital Network details for availing cashless service can be obtained from www.nivabupa.com)
- b. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization
- c. The Company / TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification.
- d. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses.
- e. The Company/TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details.
- f. In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company/TPA for reimbursement.

8.2. Procedure for reimbursement of claims:

For reimbursement of claims the insured person may submit the necessary documents to Company within the prescribed time limit as specified hereunder.

S. No.	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, day care and prehospitalization expenses	Within thirty days of date of discharge from hospital
2.	Reimbursement of post hospitalization expenses	Within fifteen days from completion of post hospitalization treatment

8.3. Notification of Claim

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:

- a. Within 24 hours from the date of emergency hospitalization required or before the Insured Person's discharge from Hospital, whichever is earlier
- b. At least 48 hours prior to admission in Hospital in case of a planned Hospitalization

8.4. Documents to be submitted

The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly Completed claim form
- b. Photo Identity proof of the patient
- c. Medical practitioner's prescription advising admission.
- d. Original bills with itemized break-up

- e. Payment receipts
- f. Discharge summary including complete medical history of the patient along with other details
- g. Investigation/ Diagnostic test reports etc. supported by the prescription from attending medical practitioner
- h. OT notes or Surgeon's certificate giving details of the operation performed (for surgical cases)
- i. Sticker/invoices of the Implants, wherever applicable.
- j. MLR (Medico Legal Report copy if carried out and FIR (First information report) if registered, wherever applicable.
- k. NEFT Details (to enable direct credit of claim amount in bank account) and cancelled cheque.
- l. KYC (identity proof with Address) of the proposer, where claim liability is above Rs 1. Lakh as per AML Guidelines
- m. Legal heir/succession certificate, wherever applicable
- n. Any other relevant document required by Company/TPA for assessment of the claim.
 - 1. The company shall only accept bills/invoices/medical treatment related documents only in the Insured Person's name for whom the claim is submitted.
 - 2. 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 and claim settlement advice, duly certified by the other insurer subject to satisfaction of the Company.
 - 3. 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.
 - 4. In case of lumpsum payment for HIV/AIDS, Insured will need to submit the below mentioned documents for the processing of Claim:
 - a. Identity proof of the claimant
 - b. Dully filled Claim form
 - c. Copy of Hospital summary/Discharge card/treatment advise/medical reference
 - d. Copy of Medical reports/records
 - e. Copy of Investigation reports
 - f. Medical Practitioner's certificate
 - g. Any other relevant document as requested by the Insurer.
 - h. On receipt of claim documents from Insured

Insurer shall assess the admissibility of claim as per Policy terms and conditions. Upon satisfactory completion of assessment and admission of claim, the Insurer will make the payment of benefit as per the contract. In case if the claim is repudiated Insurer will inform the Insured about the same in writing with reason for repudiation.

8.5. Co-payment

Each and every claim under the Policy shall be subject to a Co-payment of 20% applicable to claim amount admissible and payable as per the terms and conditions of the Policy. The amount payable shall be after deduction of the co-payment. This co-payment can be waived off by paying an additional premium(optional).

8.6. Services Offered by TPA

Servicing of claims i.e. claim admission and assessments, under this policy by way of preauthorization of cashless treatment of 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:

- a. Claim settlement and claim rejection
- b. 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.

8.7. Payment of Claim

All claims under the Policy shall be payable in Indian currency only.

TABLE OF BENEFITS

Name	Empower Health Plan, Niva Bupa Health Insurance Co. Ltd.
Coverage Basis	Individual basis only
Category of Cover	Indemnity and Benefit
Sum Insured	On Individual basis – SI shall apply to each individual member
Sum insured available (in INR)	4 lacs and 5 lacs
Policy Period	1 Year
Eligibility	Policy can be availed on Individual basis Age eligibility for adults: 18 years to 65 years Age eligibility for Children: Newborn to 17 years
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.
Hospitalization Expenses	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Time limit of 24 hours shall not apply in respect of Day Care Treatment.
Pre-Hospitalization	For 30 days prior to the date of hospitalization
Post Hospitalization	For 60 days from the date of discharge from the hospital
Sublimit for Room/Medical Practitioner's fee	1. Rent, Boarding, Nursing Expenses all-inclusive as provided by the Hospital Room /Nursing Home up to maximum of 1% of the sum insured per day. 2. Intensive Care Unit (ICU) charges/ Intensive Cardiac Care Unit (ICCU) charges all-inclusive as provided by the hospital / Nursing Home up to maximum of 2% of the sum insured per day.
Cataract Treatment	Up to Rs.40,000/-, per each eye in one policy year
Modern Treatment	Covered for listed procedure up to 50% of sum insured available for Inpatient Hospitalization Care
Emergency Ground Ambulance	Expenses covered up to Rs. 2000 per hospitalization
AYUSH	Expenses incurred for Inpatient Care Treatment under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines shall be covered up to 50% of sum insured, during each Policy year as specified in the policy schedule
Pre-Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the company shall be covered.
Initial Waiting period	30 days for all claims except resulting from Accident and 90 days for lumpsum benefit under Section 7
PED waiting period	48 months (For pre-existing diseases other than the pre-existing Disability and HIV/AIDS covered)
Specific Disease/ illness waiting period	24 months
Waiting Period and specific Sublimit for HIV AIDS Cover	For HIV/AIDS cover: a. Initial waiting period of 30 days will be applicable for Indemnity basis cover and 90 days shall be applicable for Benefit basis cover b. Sum Insured would be available for Hospitalization Expenses as per terms and conditions of the policy.
Waiting Period and specific Sublimit for Disability Cover	For Disability Cover: 24 months initial waiting period is applicable for the pre-existing Disability covered under the policy.
Co-pay	20% on all claims made under the policy unless waiver for Co-pay is opted and premium is paid for the same

Niva Bupa Health Insurance Company Limited

Registered office:- C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

Disclaimer: Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited) (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. Registered Office Address: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024, Customer Helpline No.: 1860-500-8888. Fax: +91 11 41743397. Website: www.nivabupa.com. CIN: U66000DL2008PLC182918. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding the sale.

Annexure I - LIST OF AMBUDSMAN DETAILS

The updated details of Insurance Ombudsman are available on – IRDAI Website: www.irdai.gov.in

Office Details	Jurisdiction
<p>AHMEDABAD Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu
<p>BENGALURU Mr Vipin Anand 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@cioins.co.in</p>	Karnataka
<p>BHOPAL Shri R. M. Singh Insurance Ombudsman 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 Email: bimalokpal.bhopal@cioins.co.in</p>	Madhya Pradesh, Chhattisgarh
<p>BHUBANESWAR Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Odisha
<p>CHANDIGARH Mr Atul Jerath 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 Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
<p>CHENNAI Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction
<p>DELHI Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>
<p>GUWAHATI Shri Somnath Ghosh Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>
<p>HYDERABAD Shri N. Sankaran 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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry</p>
<p>JAIPUR Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>
<p>KOLKATA Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands</p>

Office Details	Jurisdiction
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>
<p>MUMBAI Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)</p>
<p>NOIDA Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
<p>PATNA Shri N. K. Singh Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
<p>PUNE Shri Vinay Sah 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@cioins.co.in</p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>

Council for Insurance Ombudsmen

3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054
Tel.: 022 -69038800/69038812| Email: inscoun@cioins.co.in

Annexure II - NON-MEDICAL EXPENSES

The expenses that are not covered or subsumed into room charges / procedure charges / costs of treatment

List I - Expenses not covered

Sl. No.	Item	Sl. No.	Item	Sl. No.	Item
1	BABY FOOD	24	ATTENDANT CHARGES	47	LUMBO SACRAL BELT
2	BABY UTILITIES CHARGES	25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	48	NIMBUS BED OR WATER OR AIR BED CHARGES
3	BEAUTY SERVICES	26	BIRTH CERTIFICATE	49	AMBULANCE COLLAR
4	BELTS/ BRACES	27	CERTIFICATE CHARGES	50	AMBULANCE EQUIPMENT
5	BUDS	28	COURIER CHARGES	51	ABDOMINAL BINDER
6	COLD PACK/HOT PACK	29	CONVEYANCE CHARGES	52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
7	CARRY BAGS	30	MEDICAL CERTIFICATE	53	SUGAR FREE Tablets
8	EMAIL / INTERNET CHARGES	31	MEDICAL RECORDS	54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	32	PHOTOCOPIES CHARGES	55	ECG ELECTRODES
10	LEGGINGS	33	MORTUARY CHARGES	56	GLOVES
11	LAUNDRY CHARGES	34	WALKING AIDS CHARGES	57	NEBULISATION KIT
12	MINERAL WATER	35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
13	SANITARY PAD	36	SPACER	59	KIDNEY TRAY
14	TELEPHONE CHARGES	37	SPIROMETRE	60	MASK
15	GUEST SERVICES	38	NEBULIZER KIT	61	OUNCE GLASS
16	CREPE BANDAGE	39	STEAM INHALER	62	OXYGEN MASK
17	DIAPER OF ANY TYPE	40	ARMSLING	63	PELVIC TRACTION BELT
18	EYELET COLLAR	41	THERMOMETER	64	PAN CAN
19	SLINGS	42	CERVICAL COLLAR	65	TROLLY COVER
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	43	SPLINT	66	UROMETER, URINE JUG
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	44	DIABETIC FOOT WEAR	67	AMBULANCE
22	TELEVISION CHARGES	45	KNEE BRACES (LONG/ SHORT/ HINGED)	68	VASOFIX SAFETY
23	SURCHARGES	46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER		

List II - Items that are to be subsumed into Room Charges

S I . No.	Item	S I . No.	Item	S I . No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/ INDICATED)	14	BED PAN	27	ADMISSION KIT
2	HAND WASH	15	FACE MASK	28	DIABETIC CHART CHARGES
3	SHOE COVER	16	FLEXI MASK	29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
4	CAPS	17	HAND HOLDER	30	DISCHARGE PROCEDURE CHARGES
5	CRADLE CHARGES	18	SPUTUM CUP	31	DAILY CHART CHARGES
6	COMB	19	DISINFECTANT LOTIONS	32	ENTRANCE PASS / VISITORS PASS CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	20	LUXURY TAX	33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
8	FOOT COVER	21	HVAC	34	FILE OPENING CHARGES
9	GOWN	22	HOUSE KEEPING CHARGES	35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
10	SLIPPERS	23	AIR CONDITIONER CHARGES	36	PATIENT IDENTIFICATION BAND / NAME TAG
11	TISSUE PAPER	24	IM IV INJECTION CHARGES	37	PULSEOXYMETER CHARGES
12	TOOTH PASTE	25	CLEAN SHEET		
13	TOOTH BRUSH	26	BLANKET/WARMER BLANKET		

List III - Items that are to be subsumed into Procedure Charge

S I . No.	Item	S I . No.	Item	S I . No.	Item
1	HAIR REMOVAL CREAM	9	WARD AND THEATRE BOOKING CHARGES	17	BOYLES APPARATUS CHARGES
2	DISPOSABLES RAZORS CHARGES (for site preparations)	10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	18	COTTON
3	EYE PAD	11	MICROSCOPE COVER	19	COTTON BANDAGE
4	EYE SHEILD	12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER	20	SURGICAL TAPE
5	CAMERA COVER	13	SURGICAL DRILL	21	APRON
6	DVD, CD CHARGES	14	EYE KIT	22	TORNIQUET
7	GAUSE SOFT	15	EYE DRAPE	23	ORTHOBUNDLE, GYNAEC BUNDLE
8	GAUZE	16	X-RAY FILM		

List IV - Items that are to be subsumed into costs of treatment

S I . No.	Item	S I . No.	Item	S I . No.	Item
1	ADMISSION/REGISTRATION CHARGES	7	INFUSION PUMP- COST	13	MOUTH PAINT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	14	VACCINATION CHARGES
3	URINE CONTAINER	9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	15	ALCOHOL SWABES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	10	HIV KIT	16	SCRUB SOLUTION/STERILLIUM
5	BIPAP MACHINE	11	ANTISEPTIC MOUTHWASH	17	GLUCOMETER & STRIPS
6	CPAP/ CAPD EQUIPMENTS	12	LOZENGES	18	URINE BAG

ANNEXURE III - INDICATIVE LIST OF DAY CARE PROCEDURES

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
I	Cardiology Related:				
	1	Coronary Angiography	37		Incision (Opening) And Destruction (Elimination) Of The Inner Ear
II	Critical Care Related:		38		Other Operations On The Middle And Inner Ear
	2	Insert Non- Tunnel Cv Cath	39		Excision And Destruction Of Diseased Tissue Of The Nose
	3	Insert Picc Cath (Peripherally Inserted Central Catheter)	40		Other Operations On The Nose
	4	Replace Picc Cath (Peripherally Inserted Central Catheter)	41		Nasal Sinus Aspiration
	5	Insertion Catheter, Intra Anterior	42		Foreign Body Removal From Nose
	6	Insertion Of Portacath	43		Other Operations On The Tonsils And Adenoids
III	Dental Related:		44		Adenoidectomy
	7	Splinting Of Avulsed Teeth	45		Labyrinthectomy For Severe Vertigo
	8	Suturing Lacerated Lip	46		Stapedectomy Under Ga
	9	Suturing Oral Mucosa	47		Stapedectomy Under La
	10	Oral Biopsy In Case Of Abnormal Tissue Presentation	48		Tympanoplasty (Type Iv)
	11	Fnac	49		Endolymphatic Sac Surgery For Meniere's Disease
	12	Smear From Oral Cavity	50		Turbinectomy
IV	ENT Related:		51		Endoscopic Stapedectomy
	13	Myringotomy With Grommet Insertion	52		Incision And Drainage Of Perichondritis
	14	Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)	53		Septoplasty
	15	Removal Of A Tympanic Drain	54		Vestibular Nerve Section
	16	Keratoses Removal Under Ga	55		Thyroplasty Type I
	17	Operations On The Turbinates (Nasal Concha)	56		Pseudocyst Of The Pinna - Excision
	18	Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles)	57		Incision And Drainage - Haematoma Auricle
	19	Removal Of Keratoses Obturans	58		Tympanoplasty (Type Ii)
	20	Stapedotomy To Treat Various Lesions In Middle Ear	59		Reduction Of Fracture Of Nasal Bone
	21	Revision Of A Stapedectomy	60		Thyroplasty Type Ii
	22	Other Operations On The Auditory Ossicles	61		Tracheostomy
	23	Myringoplasty (Postaural/Endaural Approach As Well As Simple Type -I Tympanoplasty)	62		Excision Of Angioma Septum
	24	Fenestration Of The Inner Ear	63		Turbino-plasty
	25	Revision Of A Fenestration Of The Inner Ear	64		Incision & Drainage Of Retro Pharyngeal Abscess
	26	Palatoplasty	65		Uvulo Palato Pharyngo Plasty
	27	Transoral Incision And Drainage Of A Pharyngeal Abscess	66		Adenoidectomy With Grommet Insertion
	28	Tonsillectomy Without Adenoidectomy	67		Adenoidectomy Without Grommet Insertion
	29	Tonsillectomy With Adenoidectomy	68		Vocal Cord Lateralisation Procedure
	30	Excision And Destruction Of A Lingual Tonsil	69		Incision & Drainage Of Para Pharyngeal Abscess
	31	Revision Of A Tympanoplasty	70		Tracheoplasty
	32	Other Microsurgical Operations On The Middle Ear	V	Gastroenterology Related:	
	33	Incision Of The Mastoid Process And Middle Ear	71		Cholecystectomy And Choledcho-Jejunostomy/ Duodenostomy/Gastrostomy/Expl Oration Common Bile Duct
	34	Mastoidectomy	72		Esophagoscopy, Gastroscopy, Duodenoscopy With Polypectomy/ Removal Of Foreign Body/Diathermy Of Bleeding Lesions
	35	Reconstruction Of The Middle Ear	73		Pancreatic Pseudocyst Eus & Drainage
	36	Other Excisions Of The Middle And Inner Ear	74		Rf Ablation For Barrett's Oesophagus
			75		Ercp And PapillotomY

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	76	Esophagoscope And Sclerosant Injection		120	Scalp Suturing
	77	Eus + Submucosal Resection		121	Infected Lipoma Excision
	78	Construction Of Gastrostomy Tube		122	Maximal Anal Dilatation
	79	Eus + Aspiration Pancreatic Cyst		123	Piles
	80	Small Bowel Endoscopy (Therapeutic)		124	A)Injection Sclerotherapy
	81	Colonoscopy ,Lesion Removal		125	B)Piles Banding
	82	Ercp		126	Liver Abscess- Catheter Drainage
	83	Colonscopy Stenting Of Stricture		127	Fissure In Ano- Fissurectomy
	84	Percutaneous Endoscopic Gastrostomy		128	Fibroadenoma Breast Excision
	85	Eus And Pancreatic Pseudo Cyst Drainage		129	Oesophageal Varices Sclerotherapy
	86	Ercp And Choledochoscopy		130	Ercp - Pancreatic Duct Stone Removal
	87	Proctosigmoidoscopy Volvulus Detorsion		131	Perianal Abscess I&D
	88	Ercp And Sphincterotomy		132	Perianal Hematoma Evacuation
	89	Esophageal Stent Placement		133	Ugi Scopy And Polypectomy Oesophagus
	90	Ercp + Placement Of Biliary Stents		134	Breast Abscess I& D
	91	Sigmoidoscopy W / Stent		135	Feeding Gastrostomy
	92	Eus + Coeliac Node Biopsy		136	Oesophagoscopy And Biopsy Of Growth Oesoph- agus
	93	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers		137	Ercp - Bile Duct Stone Removal
VI	General Surgery Related:			138	Ileostomy Closure
	94	Incision Of A Pilonidal Sinus / Abscess		139	Colonoscopy
	95	Fissure In Ano Sphincterotomy		140	Polypectomy Colon
	96	Surgical Treatment Of A Varicocele And A Hydro- cele Of The Spermatic Cord		141	Splenic Abscesses Laparoscopic Drainage
	97	Orchidopexy		142	Ugi Scopy And Polypectomy Stomach
	98	Abdominal Exploration In Cryptorchidism		143	Rigid Oesophagoscopy For Fb Removal
	99	Surgical Treatment Of Anal Fistulas		144	Feeding Jejunostomy
	100	Division Of The Anal Sphincter (Sphincterotomy)		145	Colostomy
	101	Epididymectomy		146	Ileostomy
	102	Incision Of The Breast Abscess		147	Colostomy Closure
	103	Operations On The Nipple		148	Submandibular Salivary Duct Stone Removal
	104	Excision Of Single Breast Lump		149	Pneumatic Reduction Of Intussusception
	105	Incision And Excision Of Tissue In The Perianal Region		150	Varicose Veins Legs - Injection Sclerotherapy
	106	Surgical Treatment Of Hemorrhoids		151	Rigid Oesophagoscopy For Plummer Vinson Syn- drome
	107	Other Operations On The Anus		152	Pancreatic Pseudocysts Endoscopic Drainage
	108	Ultrasound Guided Aspirations		153	Zadek's Nail Bed Excision
	109	Sclerotherapy,		154	Subcutaneous Mastectomy
	110	Therapeutic Laparoscopy With Laser		155	Excision Of Ranula Under Ga
	111	Infected Keloid Excision		156	Rigid Oesophagoscopy For Dilation Of Benign Strictures
	112	Axillary Lymphadenectomy		157	Eversion Of Sac Unilateral/Bilateral
	113	Wound Debridement And Cover		158	Lord's Plication
	114	Abscess-Decompression		159	Jaboulay's Procedure
	115	Cervical Lymphadenectomy		160	Scrotoplasty
	116	Infected Sebaceous Cyst		161	Circumcision For Trauma
	117	Inguinal Lymphadenectomy		162	Meatoplasty
	118	Incision And Drainage Of Abscess		163	Intersphincteric Abscess Incision And Drainage
	119	Suturing Of Lacerations		164	Psoas Abscess Incision And Drainage

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	165	Thyroid Abscess Incision And Drainage		208	Laser Therapy Of Cervix For Various Lesions Of Uterus
	166	Tips Procedure For Portal Hypertension		209	Other Operations On The Uterine Cervix
	167	Esophageal Growth Stent		210	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas
	168	Pair Procedure Of Hydatid Cyst Liver		211	Incision Of Vagina
	169	Tru Cut Liver Biopsy		212	Incision Of Vulva
	170	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour		213	Culdotomy
	171	Excision Of Cervical Rib		214	Salpingo-Oophorectomy Via Laparotomy
	172	Laparoscopic Reduction Of Intussusception		215	Endoscopic Polypectomy
	173	Microdochectomy Breast		216	Hysteroscopic Removal Of Myoma
	174	Surgery For Fracture Penis		217	D&C
	175	Sentinel Node Biopsy		218	Hysteroscopic Resection Of Septum
	176	Parastomal Hernia		219	Thermal Cauterisation Of Cervix
	177	Revision Colostomy		220	Mirena Insertion
	178	Prolapsed Colostomy- Correction		221	Hysteroscopic Adhesiolysis
	179	Testicular Biopsy		222	Leep (Loop Electrosurgical Excision Procedure)
	180	Laparoscopic Cardiomyotomy(Hellers)		223	Cryocauterisation Of Cervix
	181	Sentinel Node Biopsy Malignant Melanoma		224	Polypectomy Endometrium
	182	Laparoscopic Pyloromyotomy(Ramstedt)		225	Hysteroscopic Resection Of Fibroid
	183	Excision Of Fistula-In-Ano		226	Lletz (Large Loop Excision Of Transformation Zone)
	184	Excision Juvenile Polyps Rectum		227	Conization
	185	Vaginoplasty		228	Polypectomy Cervix
	186	Dilatation Of Accidental Caustic Stricture Oesophageal		229	Hysteroscopic Resection Of Endometrial Polyp
	187	Presacral Teratomas Excision		230	Vulval Wart Excision
	188	Removal Of Vesical Stone		231	Laparoscopic Paraovarian Cyst Excision
	189	Excision Sigmoid Polyp		232	Uterine Artery Embolization
	190	Sternomastoid Tenotomy		233	Laparoscopic Cystectomy
	191	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy		234	Hymenectomy(Imperforate Hymen)
	192	Excision Of Soft Tissue Rhabdomyosarcoma		235	Endometrial Ablation
	193	Mediastinal Lymph Node Biopsy		236	Vaginal Wall Cyst Excision
	194	High Orchiectomy For Testis Tumours		237	Vulval Cyst Excision
	195	Excision Of Cervical Teratoma		238	Laparoscopic Paratubal Cyst Excision
	196	Rectal-Myomectomy		239	Repair Of Vagina (Vaginal Atresia)
	197	Rectal Prolapse (Delorme's Procedure)		240	Hysteroscopy, Removal Of Myoma
	198	Detorsion Of Torsion Testis		241	Turbt
	199	Eua + Biopsy Multiple Fistula In Ano		242	Ureterocoele Repair - Congenital Internal
	200	Cystic Hygroma - Injection Treatment		243	Vaginal Mesh For Pop
VII	Gynecology Related:			244	Laparoscopic Myomectomy
	201	Operations On Bartholin's Glands (Cyst)		245	Surgery For Sui
	202	Incision Of The Ovary		246	Repair Recto- Vagina Fistula
	203	Insufflations Of The Fallopian Tubes		247	Pelvic Floor Repair(Excluding Fistula Repair)
	204	Other Operations On The Fallopian Tube		248	Urs + LI
	205	Dilatation Of The Cervical Canal		249	Laparoscopic Oophorectomy
	206	Conisation Of The Uterine Cervix		250	Normal Vaginal Delivery And Variants
	207	Therapeutic Curettage With Colposcopy/Biopsy/ Diathermy/Cry Osurgery/			

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
VIII	Neurology Related:				
	251	Facial Nerve Physiotherapy	296		Telecesium Therapy
	252	Nerve Biopsy	297		External Mould Brachytherapy
	253	Muscle Biopsy	298		Interstitial Brachytherapy
	254	Epidural Steroid Injection	299		Intracavity Brachytherapy
	255	Glycerol Rhizotomy	300		3d Brachytherapy
	256	Spinal Cord Stimulation	301		Implant Brachytherapy
	257	Motor Cortex Stimulation	302		Intravesical Brachytherapy
	258	Stereotactic Radiosurgery	303		Adjuvant Radiotherapy
	259	Percutaneous Cordotomy	304		Afterloading Catheter Brachytherapy
	260	Intrathecal Baclofen Therapy	305		Conditioning Radiotherapy For Bmt
	261	Entrapment Neuropathy Release	306		Extracorporeal Irradiation To The Homologous Bone Grafts
	262	Diagnostic Cerebral Angiography	307		Radical Chemotherapy
	263	Vp Shunt	308		Neoadjuvant Radiotherapy
	264	Ventriculoatrial Shunt	309		Ldr Brachytherapy
IX	Oncology Related:		310		Palliative Radiotherapy
	265	Radiotherapy For Cancer	311		Radical Radiotherapy
	266	Cancer Chemotherapy	312		Palliative Chemotherapy
	267	Iv Push Chemotherapy	313		Template Brachytherapy
	268	Hbi-Hemibody Radiotherapy	314		Neoadjuvant Chemotherapy
	269	Infusional Targeted Therapy	315		Adjuvant Chemotherapy
	270	Srt-Stereotactic Arc Therapy	316		Induction Chemotherapy
	271	Sc Administration Of Growth Factors	317		Consolidation Chemotherapy
	272	Continuous Infusional Chemotherapy	318		Maintenance Chemotherapy
	273	Infusional Chemotherapy	319		Hdr Brachytherapy
	274	Ccrt-Concurrent Chemo + Rt	X	Operations on the salivary glands & salivary ducts:	
	275	2d Radiotherapy	320		Incision And Lancing Of A Salivary Gland And A Salivary Duct
	276	3d Conformal Radiotherapy	321		Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct
	277	Igrt- Image Guided Radiotherapy	322		Resection Of A Salivary Gland
	278	Imrt- Step & Shoot	323		Reconstruction Of A Salivary Gland And A Salivary Duct
	279	Infusional Bisphosphonates	324		Other Operations On The Salivary Glands And Salivary Ducts
	280	Imrt- Dmlc	XI	Operations on the skin & subcutaneous tissues:	
	281	Rotational Arc Therapy	325		Other Incisions Of The Skin And Subcutaneous Tissues
	282	Tele Gamma Therapy	326		Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues
	283	Fsrt-Fractionated Srt	327		Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues
	284	Vmat-Volumetric Modulated Arc Therapy	328		Other Excisions Of The Skin And Subcutaneous Tissues
	285	Sbrt-Stereotactic Body Radiotherapy	329		Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
	286	Helical Tomotherapy	330		Free Skin Transplantation, Donor Site
	287	Srs-Stereotactic Radiosurgery	331		Free Skin Transplantation, Recipient Site
	288	X-Knife Srs	332		Revision Of Skin Plasty
	289	Gammaknife Srs			
	290	Tbi- Total Body Radiotherapy			
	291	Intraluminal Brachytherapy			
	292	Electron Therapy			
	293	Tset-Total Electron Skin Therapy			
	294	Extracorporeal Irradiation Of Blood Products			
	295	Telecobalt Therapy			

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	333	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tiss	XIV		Orthopedics Related:
	334	Chemosurgery To The S	369		Surgery For Meniscus Tear
	335	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues	370		Incision On Bone, Septic And Aseptic
	336	Reconstruction Of Deformity/Defect In Nail Bed	371		Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis
	337	Excision Of Bursitis	372		Suture And Other Operations On Tendons And Tendon Sheath
	338	Tennis Elbow Release	373		Reduction Of Dislocation Under Ga
XII		Operations on the Tongue:	374		Arthroscopic Knee Aspiration
	339	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue	375		Surgery For Ligament Tear
	340	Partial Glossectomy	376		Surgery For Hemoarthrosis/Pyoarthrosis
	341	Glossectomy	377		Removal Of Fracture Pins/Nails
	342	Reconstruction Of The Tongue	378		Removal Of Metal Wire
	343	Small Reconstruction Of The Tongue	379		Closed Reduction On Fracture, Luxation
XIII		Ophthalmology Related:	380		Reduction Of Dislocation Under Ga
	344	Surgery For Cataract	381		Epiphyseolysis With Osteosynthesis
	345	Incision Of Tear Glands	382		Excision Of Various Lesions In Coccyx
	346	Other Operations On The Tear Ducts	383		Arthroscopic Repair Of Acl Tear Knee
	347	Incision Of Diseased Eyelids	384		Closed Reduction Of Minor Fractures
	348	Excision And Destruction Of Diseased Tissue Of The Eyelid	385		Arthroscopic Repair Of Pcl Tear Knee
	349	Operations On The Canthus And Epicanthus	386		Tendon Shortening
	350	Corrective Surgery For Entropion And Ectropion	387		Arthroscopic Meniscectomy - Knee
	351	Corrective Surgery For Blepharoptosis	388		Treatment Of Clavicle Dislocation
	352	Removal Of A Foreign Body From The Conjunctiva	389		Haemarthrosis Knee- Lavage
	353	Removal Of A Foreign Body From The Cornea	390		Abscess Knee Joint Drainage
	354	Incision Of The Cornea	391		Carpal Tunnel Release
	355	Operations For Pterygium	392		Closed Reduction Of Minor Dislocation
	356	Other Operations On The Cornea	393		Repair Of Knee Cap Tendon
	357	Removal Of A Foreign Body From The Lens Of The Eye	394		Orif With K Wire Fixation- Small Bones
	358	Removal Of A Foreign Body From The Posterior Chamber Of The Eye	395		Release Of Midfoot Joint
	359	Removal Of A Foreign Body From The Orbit And Eyeball	396		Orif With Plating- Small Long Bones
	360	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (Bilateral)	397		Implant Removal Minor
	361	Correction Of Eyelid Ptosis By Fascia Lata Graft (Bilateral)	398		K Wire Removal
	362	Diathermy/Cryotherapy To Treat Retinal Tear	399		Pop Application
	363	Anterior Chamber Paracentesis/ Cyclodiathermy/ Cyclocryotherap Y/ Goniotomy/Trabeculotomy And Filtering And Allied Operations To Treat Glaucoma	400		Closed Reduction And External Fixation
	364	Enucleation Of Eye Without Implant	401		Arthrotomy Hip Joint
	365	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland	402		Syme's Amputation
	366	Laser Photocoagulation To Treat Retinal Tear	403		Arthroplasty
	367	Biopsy Of Tear Gland	404		Partial Removal Of Rib
	368	Treatment Of Retinal Lesion	405		Treatment Of Sesamoid Bone Fracture
			406		Shoulder Arthroscopy / Surgery
			407		Elbow Arthroscopy
			408		Amputation Of Metacarpal Bone
			409		Release Of Thumb Contracture
			410		Incision Of Foot Fascia
			411		Calcaneum Spur Hydrocort Injection
			412		Ganglion Wrist Hyalase Injection

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	413	Partial Removal Of Metatarsal		456	Breast Reconstruction Surgery After Mastectomy
	414	Repair / Graft Of Foot Tendon		457	Sling Operation For Facial Palsy
	415	Revision/Removal Of Knee Cap		458	Split Skin Grafting Under Ra
	416	Amputation Follow-Up Surgery		459	Wolfe Skin Graft
	417	Exploration Of Ankle Joint		460	Plastic Surgery To The Floor Of The Mouth Under Ga
	418	Remove/Graft Leg Bone Lesion			
	419	Repair/Graft Achilles Tendon	XVII	Thoracic surgery Related:	
	420	Remove Of Tissue Expander		461	Thoracoscopy And Lung Biopsy
	421	Biopsy Elbow Joint Lining		462	Excision Of Cervical Sympathetic Chain Thoraco-scopi-c
	422	Removal Of Wrist Prosthesis		463	Laser Ablation Of Barrett's Oesophagus
	423	Biopsy Finger Joint Lining		464	Pleurodesis
	424	Tendon Lengthening		465	Thoracoscopy And Pleural Biopsy
	425	Treatment Of Shoulder Dislocation		466	Ebus + Biopsy
	426	Lengthening Of Hand Tendon		467	Thoracoscopy Ligation Thoracic Duct
	427	Removal Of Elbow Bursa		468	Thoracoscopy Assisted Empyaema Drainage
	428	Fixation Of Knee Joint	XVIII	Urology Related:	
	429	Treatment Of Foot Dislocation		469	Haemodialysis
	430	Surgery Of Bunion		470	Lithotripsy/Nephrolithotomy For Renal Calculus
	431	Intra Articular Steroid Injection		471	Excision Of Renal Cyst
	432	Tendon Transfer Procedure		472	Drainage Of Pyonephrosis/Perinephric Abscess
	433	Removal Of Knee Cap Bursa		473	Incision Of The Prostate
	434	Treatment Of Fracture Of Ulna		474	Transurethral Excision And Destruction Of Prostate Tissue
	435	Treatment Of Scapula Fracture		475	Transurethral And Percutaneous Destruction Of Prostate Tissue
	436	Removal Of Tumor Of Arm/ Elbow Under Ra/Ga		476	Open Surgical Excision And Destruction Of Pros-tate Tissue
	437	Repair Of Ruptured Tendon		477	Radical Prostatovesiculectomy
	438	Decompress Forearm Space		478	Other Excision And Destruction Of Prostate Tissue
	439	Revision Of Neck Muscle (Torticollis Release)		479	Operations On The Seminal Vesicles
	440	Lengthening Of Thigh Tendons		480	Incision And Excision Of Periprostatic Tissue
	441	Treatment Fracture Of Radius & Ulna		481	Other Operations On The Prostate
	442	Repair Of Knee Joint		482	Incision Of The Scrotum And Tunica Vaginalis Testis
XV	Other operations on the mouth & face:			483	Operation On A Testicular Hydrocele
	443	External Incision And Drainage In The Region Of The Mouth, Jaw And Face		484	Excision And Destruction Of Diseased Scrotal Tissue
	444	Incision Of The Hard And Soft Palate		485	Other Operations On The Scrotum And Tunica Vaginalis Testis
	445	Excision And Destruction Of Diseased Hard And Soft Palate		486	Incision Of The Testes
	446	Incision, Excision And Destruction In The Mouth		487	Excision And Destruction Of Diseased Tissue Of The Testes
	447	Other Operations In The Mouth		488	Unilateral Orchidectomy
XVI	Plastic Surgery Related:			489	Bilateral Orchidectomy
	448	Construction Skin Pedicle Flap		490	Surgical Repositioning Of An Abdominal Testis
	449	Gluteal Pressure Ulcer-Excision		491	Reconstruction Of The Testis
	450	Muscle-Skin Graft, Leg		492	Implantation, Exchange And Removal Of A Testicu-lar Prosthesis
	451	Removal Of Bone For Graft		493	Other Operations On The Testis
	452	Muscle-Skin Graft Duct Fistula		494	Excision In The Area Of The Epididymis
	453	Removal Cartilage Graft			
	454	Myocutaneous Flap			
	455	Fibro Myocutaneous Flap			

S.No.	Header	Procedure Name	S.No.	Header	Procedure Name
	495	Operations On The Foreskin		516	Excision Of Urethral Diverticulum
	496	Local Excision And Destruction Of Diseased Tissue Of The Penis		517	Removal Of Urethral Stone
	497	Amputation Of The Penis		518	Excision Of Urethral Prolapse
	498	Other Operations On The Penis		519	Mega-Ureter Reconstruction
	499	Cystoscopic Removal Of Stones		520	Kidney Renoscopy And Biopsy
	500	Catheterisation Of Bladder		521	Ureter Endoscopy And Treatment
	501	Lithotripsy		522	Vesico Ureteric Reflux Correction
	502	Biopsy Of Temporal Artery For Various Lesions		523	Surgery For Pelvi Ureteric Junction Obstruction
	503	External Arterio-Venous Shunt		524	Anderson Hynes Operation (Open Pyelopalsty)
	504	Av Fistula - Wrist		525	Kidney Endoscopy And Biopsy
	505	Ursl With Stenting		526	Paraphimosis Surgery
	506	Ursl With Lithotripsy		527	Injury Prepuce- Circumcision
	507	Cystoscopic Litholapaxy		528	Frenular Tear Repair
	508	Eswl		529	Meatotomy For Meatal Stenosis
	509	Bladder Neck Incision		530	Surgery For Fournier's Gangrene Scrotum
	510	Cystoscopy & Biopsy		531	Surgery Filarial Scrotum
	511	Cystoscopy And Removal Of Polyp		532	Surgery For Watering Can Perineum
	512	Suprapubic Cystostomy		533	Repair Of Penile Torsion
	513	Percutaneous Nephrostomy		534	Drainage Of Prostate Abscess
	514	Cystoscopy And "Sling" Proced		535	Orchiectomy
	515	Tuna- Prostate		536	Cystoscopy And Removal Of Fb

Benefit Illustration (5 Lac Sum Insured, Policy Term 1 year)

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum Insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum Insured (Only one Sum Insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)	Premium or Consolidated premium for all members of family (Rs.)	Floater discount, if any	Premium after discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
18	15,191	5,00,000	NA	NA	NA	NA	NA			
21	15,191	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
39	18,548	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
45	21,004	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is Rs. 69,934 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs. NA , when they are covered under a single policy. Sum Insured available for each family member is Rs. NA .				Total premium when the policy is opted on floater basis is Rs. NA . Sum Insured of Rs. NA is available for the entire family.			
Illustration 2										
55	34,005	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
63	61,883	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is Rs. 95,888 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs. NA , when they are covered under a single policy. Sum Insured available for each family member is Rs. NA .				Total premium when the policy is opted on floater basis is Rs. NA . Sum Insured of Rs. NA is available for the entire family.			
Illustration 3										
65	61,883	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
70	83,294	5,00,000	NA	NA	NA	NA	NA	NA	NA	NA
Total premium for all members of the family is Rs. 1,45,177 , when each member is covered separately. Sum Insured available for each individual is Rs.500,000 .			Total premium for all members of the family is Rs. NA , when they are covered under a single policy. Sum Insured available for each family member is Rs. NA .				Total premium when the policy is opted on floater basis is Rs. NA . Sum Insured of Rs. NA is available for the entire family.			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

Niva Bupa Health Insurance Company Limited

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