

<b>List of Generally excluded in Hospitalization Policy</b>		
<b>SNO</b>	<b>List of Expenses Generally Excluded ("Non-Medical")in Hospital Indemnity Policy -</b>	<b>SUGGESTIONS</b>
1	HAIR REMOVAL CREAM	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable
3	BABY FOOD	Not Payable
4	BABY UTILITIES CHARGES	Not Payable
5	BABY SET	Not Payable
6	BABY BOTTLES	Not Payable
7	BRUSH	Not Payable
8	COSY TOWEL	Not Payable
9	HAND WASH	Not Payable
10	MOISTURISER PASTE BRUSH	Not Payable
11	POWDER	Not Payable
12	SHOE COVER	Not Payable
13	BEAUTY SERVICES	Not Payable
14	BELTS/ BRACES	Essential and may be paid specifically for cases who have undergone surgery of thoracic or lumbar spine.
15	BUDS	Not Payable
16	BARBER CHARGES	Not Payable
17	CAPS	Not Payable
18	COLD PACK/HOT PACK	Not Payable
19	CARRY BAGS	Not Payable
20	CRADLE CHARGES	Not Payable
21	COMB	Not Payable
22	DISPOSABLE RAZOR CHARGES ( for site preparations)	Payable
23	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable
24	EYE PAD	Not Payable
25	EYE SHIELD	Not Payable
26	EMAIL / INTERNET CHARGES	Not Payable
27	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	Not Payable
28	FOOT COVER	Not Payable
29	GOWN	Not Payable
30	LEGGINGS	Essential in bariatric and varicose vein surgery and should be considered for these conditions where surgery itself is payable.
31	LAUNDRY CHARGES	Not Payable
32	MINERAL WATER	Not Payable
33	OIL CHARGES	Not Payable
34	SANITARY PAD	Not Payable
35	SLIPPERS	Not Payable
36	TELEPHONE CHARGES	Not Payable

37	TISSUE PAPER	Not Payable
38	TOOTH PASTE	Not Payable
39	TOOTH BRUSH	Not Payable
40	GUEST SERVICES	Not Payable
41	BED PAN	Not Payable
42	BED UNDER PAD CHARGES	Not Payable
43	CAMERA COVER	Not Payable
44	CLINIPLAST	Not Payable
45	CREPE BANDAGE	Not Payable/ Payable by the patient
46	CURAPORE	Not Payable
47	DIAPER OF ANY TYPE	Not Payable
48	DVD, CD CHARGES	Not Payable ( However if CD is specifically sought by Insurer/TPA then payable)
49	EYELET COLLAR	Not Payable
50	FACE MASK	Not Payable
51	FLEXI MASK	Not Payable
52	GAUZE SOFT	Not Payable
53	GAUZE	Not Payable
54	HAND HOLDER	Not Payable
55	HANSAPLAST/ADHESIVE BANDAGES	Not Payable
56	INFANT FOOD	Not Payable
57	SLINGS	Reasonable costs for one sling in case of upper arm fractures should be considered
<b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>		
58	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Exclusion in Policy unless otherwise specified
59	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Exclusion in Policy unless otherwise specified
60	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALIZATION	Exclusion in Policy unless otherwise specified
61	HORMONE REPLACEMENT THERAPY	Exclusion in Policy unless otherwise specified
62	HOME VISIT CHARGES	Exclusion in Policy unless otherwise specified
63	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Exclusion in Policy unless otherwise specified
64	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Exclusion in Policy unless otherwise specified
65	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Exclusion in Policy unless otherwise specified
66	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Exclusion in Policy unless otherwise specified
67	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Exclusion in Policy unless otherwise specified
68	DONOR SCREENING CHARGES	Exclusion in Policy unless otherwise specified

69	HOSPITALIZATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Exclusion in Policy unless otherwise specified
70	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not payable - Exclusion in Policy unless otherwise specified
71	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not payable as per HIV/AIDS exclusion
72	STEM CELL IMPLANTATION/ SURGERY and storage	Not Payable except Bone Marrow Transplantation where covered by Policy
<b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b>		
73	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately
74	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.
75	MICROSCOPE COVER	Payable under OT Charges, not payable separately
76	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not payable separately
77	SURGICAL DRILL	Payable under OT Charges, not payable separately
78	EYE KIT	Payable under OT Charges, not payable separately
79	EYE DRAPE	Payable under OT Charges, not payable separately
80	X-RAY FILM	Payable under Radiology Charges, not as consumable
81	SPUTUM CUP	Payable under Investigation Charges, not as consumable
82	BOYLES APPARATUS CHARGES	Part of OT Charges, not separately
83	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
84	ANTISEPTIC OR DISINFECTANT LOTIONS	Not Payable -Part of Dressing Charges
85	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable -Part of Dressing Charges
86	COTTON	Not Payable -Part of Dressing Charges
87	COTTON BANDAGE	Not Payable -Part of Dressing Charges
88	MICROPORE/ SURGICAL TAPE	Not Payable-Payable by the patient when prescribed , otherwise included as Dressing Charges
89	BLADE	Not Payable
90	APRON	Not Payable -Part of Hospital Services/Disposable linen to be part of OT/ICU charges
91	TORNIQUET	Not Payable (service is charged by hospitals,consumables can not be separately charged)

92	ORTHOBUNDLE, GYNAEC BUNDLE	Part of Dressing Charges
93	URINE CONTAINER	Not Payable
<b>ELEMENTS OF ROOM CHARGE</b>		
94	LUXURY TAX	Actual tax levied by government is payable .Part of room charge for sub limits
95	HVAC	Part of room charge not payable separately
96	HOUSE KEEPING CHARGES	Part of room charge not payable separately
97	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	Part of room charge not payable separately
98	TELEVISION & AIR CONDITIONER CHARGES	Payable under room charges not if separately levied
99	SURCHARGES	Part of room charge not payable separately
100	ATTENDANT CHARGES	Not Payable - Part of Room Charges
101	IM IV INJECTION CHARGES	Part of nursing charges, not payable
102	CLEAN SHEET	Part of Laundry/Housekeeping not payable separately
103	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
104	BLANKET/WARMER BLANKET ADMINISTRATIVE OR NON-MEDICAL CHARGES	Not Payable- part of room charges
105	ADMISSION KIT	Not Payable
106	BIRTH CERTIFICATE	Not Payable
107	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	Not Payable
108	CERTIFICATE CHARGES	Not Payable
109	COURIER CHARGES	Not Payable
110	CONVEYANCE CHARGES	Not Payable
111	DIABETIC CHART CHARGES	Not Payable
112	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	Not Payable
113	DISCHARGE PROCEDURE CHARGES	Not Payable
114	DAILY CHART CHARGES	Not Payable
115	ENTRANCE PASS / VISITORS PASS CHARGES	Not Payable
116	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE	To be claimed by patient under Post Hosp where admissible
117	FILE OPENING CHARGES	Not Payable
118	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
119	MEDICAL CERTIFICATE	Not Payable
120	MAINTENANCE CHARGES	Not Payable
121	MEDICAL RECORDS	Not Payable
122	PREPARATION CHARGES	Not Payable
123	PHOTOCOPIES CHARGES	Not Payable

124	PATIENT IDENTIFICATION BAND / NAME TAG	Not Payable
125	WASHING CHARGES	Not Payable
126	MEDICINE BOX	Not Payable
127	MORTUARY CHARGES	Payable up to 24 hrs,shifting charges not payable
128	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
<b>EXTERNAL DURABLE DEVICES</b>		
129	WALKING AIDS CHARGES	Not Payable
130	BIPAP MACHINE	Not Payable
131	COMMUNE	Not Payable
132	CPAP/ CAPD EQUIPMENTS Device	Not Payable
133	INFUSION PUMP - COST Device	Not Payable
134	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
135	PULSEOXYMER CHARGES Device	Not Payable
136	SPACER	Not Payable
137	SPIROMETER Device	Not Payable
138	SPO2 PROBE	Not Payable
139	NEBULIZER KIT	Not Payable
140	STEAM INHALER	Not Payable
141	THERMOMETER	Not Payable (paid by patient)
142	CERVICAL COLLAR	Not Payable
143	SPLINT	Not Payable
144	DIABETIC FOOT WEAR	Not Payable
145	KNEE BRACES ( LONG/ SHORT/ HINGED)	Not Payable
146	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER	Not Payable
147	LUMBOSACRAL BELT	Essential and should be paid specifically for cases who have undergone surgery of lumbar spine.
148	NIMBUS BED OR WATER OR AIR BED CHARGES	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia /quadriplegia for any reason and at reasonable cost of approximately Rs 200/ day
149	AMBULANCE COLLAR	Not Payable
150	AMBULANCE EQUIPMENT	Not Payable
151	MICROSHEILD	Not Payable
152	ABDOMINAL BINDER	Essential and should be paid in post surgery patients of major abdominal surgery including TAH, LSCS,incisional hernia repair, exploratory laparotomy for intestinal liver transplant etc.obstruction,
<b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b>		

153	BETADINE \ HYDROGEN PEROXIDE\SPIRIT\DISINFECTANTS ETC	May be payable when prescribed for patient , not payable for hospital use in OT or ward or for dressings in hospital
154	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES, DIET CHARGES	Patient Diet provided by hospital is payable
155	SUGAR FREE Tablets	Payable -Sugar free variants of admissible medicines are not excluded
156	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)	Payable when prescribed
157	Digestion gels	Payable when prescribed
158	ECG ELECTRODES	Up to 5 electrodes are required for every case visiting OT or ICU. For longer stay in ICU, may require a change and at least one set every second day must be payable.
159	GLOVES Sterilized Gloves	payable /unsterilized gloves not payable
160	HIV KIT	Payable - payable Pre operative screening
161	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed
162	LOZENGES	Payable when prescribed
163	MOUTH PAINT	Payable when prescribed
164	NEBULISATION KIT	If used during hospitalization is payable reasonably
165	NOVARAPID	Payable when prescribed
166	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed
167	ZYTEE GEL	Payable when prescribed
168	VACCINATION CHARGES	Routine Vaccination not Payable / Post Bite Vaccination Payable
<b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b>		
169	AHD	Not Payable - Part of Hospital's internal Cost
170	ALCOHOL SWAB	Not Payable - Part of Hospital's internal Cost
171	SCRUB SOLUTION/STERILLIUM	Not Payable - Part of Hospital's internal Cost
<b>OTHERS</b>		
172	VACCINE CHARGES FOR BABY	Payable as per Plan
173	AESTHETIC TREATMENT / SURGERY	Not Payable
174	TPA CHARGES	Not Payable
175	VISCO BELT CHARGES	Not Payable
176	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
177	EXAMINATION GLOVES	Not Payable
178	KIDNEY TRAY	Not Payable
179	MASK	Not Payable
180	OUNCE GLASS	Not Payable

181	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not payable, except for telemedicine consultations w here covered by Policy
182	OXYGEN MASK	Not Payable
183	PAPER GLOVES	Not Payable
184	PELVIC TRACTION BELT	Should be payable in case of PIVI) requiring traction as this is generally not reused
185	REFERAL DOCTOR'S FEES	Not Payable
186	ACCU CHECK ( Glucometry/ Strips)	Not payable pre-hospitalization or post hospitalization / Reports and Charts required / Device not payable
187	PAN CAN	Not Payable
188	SOFNET	Not Payable
189	TROLLY COVER	Not Payable
190	UROMETER, URINE JUG	Not Payable
191	AMBULANCE	Payable as per Plan
192	TEGADERM / VASOFIX SAFETY	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
193	URINE BAG P	Payable where medically necessary till a reasonable cost - maximum 1 per 24 hrs
194	SOFTOVAC	Not Payable
195	STOCKINGS	Essential for case like CABG etc. where it should be paid.