

# राष्ट्रीय प्रौद्योगिकी संस्थान रायपुर

NATIONAL INSTITUTE OF TECHNOLOGY RAIPUR



LIMITED TENDER DOCUMENT

FOR

GROUP MEDICAL INSURANCE SCHEME

2024-25

Date:  
Place:

Signature and Name of Authorized Representative of Insurer  
along with official seal and address

# **National Institute of Technology Raipur**

No: NITRR/GHIS/2024/1164

Date:29/10/2024

## **TENDER NOTICE**

### **Sub: Notice Inviting Tender for Group Medical Insurance Scheme**

The Director, of the National Institute of Technology Raipur, invites tenders to offer Group Medical Insurance from general nationalized insurance companies under the Government of India, registered with the Insurance Regulatory and Development Authority of India (IRDAI). The details of the terms and conditions are given in the schedules. The Tender Document is to be downloaded from the website: [https://www.nitr.ac.in/tenders\\_all](https://www.nitr.ac.in/tenders_all).

The duly signed and sealed Tender document in a single bid may be either sent by speed post/courier or personally submitted to the drop box kept in NIT Raipur Hospital addressed to “**Dean Faculty Welfare, National Institute of Technology Raipur, Raipur-492010**” to reach **on or before 02/12/2024 at 10 Hrs.** National Institute of Technology Raipur (NITRR) will not be responsible for any delay or loss of tender sent by post/courier.

The tender documents are not transferable. All pages must be duly signed and sealed with the official stamp of the firm. The job requirements, along with the terms and conditions given in the schedules, are the basic essence of the tender. It must be ensured that the offers are strictly made as per these terms and conditions. No pre-printed conditions of the tenderer shall be accepted.

Thanking you

**Sd/-**

**Registrar**

National Institute of Technology Raipur,

Raipur – 492010

Chhattisgarh, India.

Date:

Place:

Signature and Name of Authorized Representative of Insurer  
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# GROUP MEDICAL INSURANCE SCHEME, NIT RAIPUR

: NITRR/

Date:

## **BID INSTRUCTIONS**

(1) **Eligibility criteria:** Before preparing the tender, the bidder must ensure that the eligibility criteria, as mentioned in clause 1 of General Terms and Conditions, **Schedule A**, are completely fulfilled.

(2) **The tender document consists of**

- i. Schedule A: General Terms and Conditions
- ii. Schedule B: Basic Technical Details of the Insurer
- iii. Schedule C: Terms and Conditions for Group Medical Insurance
- iv. Schedule D: Premium Payment Terms

(3) **Important Dates**

**\*Pre-bid meeting: 19/11/2024 at 11AM**

**Last date of submission: 29/11/2024 at 06 PM**

**Date of opening: 02/12/2024 at 10 AM**

\*Before the pre-bid meeting, all the interested bidders can send their queries, if any, related to the tender to [deanfw@nitrr.ac.in](mailto:deanfw@nitrr.ac.in) at **least seven (07)** days in advance.

(4) **Submission of tender:** Submission: The tender must be submitted in a single bid. The following must be written on the envelope containing the bid:

<b>Tender for Group Medical Insurance Scheme NITRR</b>	
<b>NIT. NO. Ref: NITRR/</b>	<b>Date:</b>
To, Registrar National Institute of Technology Raipur, Raipur – 492010. Chhattisgarh, India.	
From: M/s _____	
Contact No.: _____	

Date:  
Place:

Signature and Name of Authorized Representative of Insurer  
along with official seal and address

**Schedule A**

**General Terms and Conditions**

**(1) Eligibility to participate in the tender:**

All the general nationalized insurance companies under the Government of India, called Insurers, who are authorized to issue medical insurance policies. The insurers must be registered and approved by the Insurance Regulatory and Development Authority (IRDAI). The insurers must have their policy issuing office in Raipur city.

**(2) Scope of the Insurer:**

The Insurer shall issue a single policy for the employees/ retirees/ and their families of NITRR, which provides reimbursements against every hospitalization and domiciliary treatment within India.

**(3) Submission of tender:**

A tender can be submitted on all working days. The due date for the tender submission is on or before ..... Hrs. If this day is declared a holiday, the tenders can be submitted up to ..... hrs. on the following working day.

**(4) Authority to sign:**

All pages of this tender document along with the enclosures must be duly signed by the authorized representative of the Insurer along with his/her full name, office seal, and address.

**(5) Compliance/Consideration:**

The Insurer should comply with all the terms and conditions given in all the schedules of this tender document. As a confirmation, the authorized representative of the Insurer should sign on all pages of this tender document.

**(6) Alternative proposals:**

The Insurer shall submit the tender that strictly complies with the requirements of the schedules. Any alternatives or modifications shall render the tender invalid; tenders with conditional offers will be invalid.

**(7) Late submission of tender:**

The tenders received after the due date and time will NOT be considered, and the same will be returned unopened to the Insurer.

**(8) Acceptance and rejection:**

NITRR reserves the right to shortlist/reject any or all tenders and accept the whole or any part of the tender without assigning any reason. A tender that does not fulfill any of the conditions as per the schedules or with incomplete documents in any respect will be rejected summarily.

Date:  
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**(9) Final selection:**

The Insurer who is in compliance with all the terms and conditions of the schedules and who has quoted the lowest premium for the required policy will be selected to come into a contract with NITRR for issuing the said policies. For calculating the lowest premium, the number of employees (families), and age distribution are given in **Annexures I**. The formula used for calculating the lowest premium will be:

The formula for the lowest premium is  $n_f \times p_f$  where,

$n_f$  = number of families

$p_f$  = premium per family

In case of a tie with the lowest premium, the lowest bidders will be asked to discount the quoted premiums in a sealed cover for final selection. This process will be repeated, if necessary, till the completion of the tendering process.

**(10) Agreement:**

The selected Insurer shall sign an agreement with NITRR, which will be executed as per the provisions of the Stamp Act.

**(11) Period of policy:**

The policy shall be issued for 1 (one) year. The policy shall be effective from ..... Upon satisfactory performance of the Insurer, the policies may be extended for a further period of 1 year at a time up to a maximum period of 05 years on mutually acceptable terms and premium rates.

**(12) Grievance redressal and termination:**

In case of grievances due to noncompliance with any of the provisions contained in this policy by the Insurer, NITRR may adopt one of the options given below.

- (a) Grievance Machinery: Submit the matter to the Grievance Machinery of the Insurer by lodging the grievance on the portal of IRDAI.
- (b) Ombudsman: NITRR may approach the Insurance Ombudsman and get the grievance redressed.

In case of unsatisfactory redressal of grievance at these levels, NITRR reserves the right to terminate the policy at any time and seek:

- (a) Premium Refund: The Insurer shall return a proportion of premiums (corresponding to the unexpired period of insurance) of individuals in the group against whom no claims are made.
- (b) Any other action as deemed fit by the competent authority of NITRR.

**(13) Premium payment terms:**

The insurer shall quote the premium as per **Schedule D**. The NITRR shall pay the

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quoted premium in advance for the final number of employees. NIT Raipur shall pay the premium on a pro-rata basis for employees who join after the policy start date.

**(14) Performance Monitoring:**

The insurer shall submit the monthly statement to the NITRR with the following details: (i) the claims made by the individuals of the group, (ii) the date-wise settlements, (iii) the respective amounts, and (iv) details of grievances received, disposed of, and pending under the policy.

**(15) Canvassing:**

Any attempt to canvass for selection of an Insurer, directly or indirectly, will lead to disqualification of such Insurer from the selection process.

**(16) Modifications:**

NITRR reserves the right to modify/add any clause to the policy/agreement before taking the policy.

**(17) Cancellation of tender:**

NITRR reserves the right to cancel the tender at any time without assigning any reason.

**(18) Disputes and jurisdiction:**

Any legal disputes arising out of any breach of contract pertaining to this tender during the tendering process or the policy period shall be settled in the court of competent jurisdiction located within the local limits of Raipur District Chhattisgarh.

**(19) Important dates:**

<b>*Pre-bid meeting:</b>	<b>19/11/2024 at 11AM</b>
<b>Last date of submission:</b>	<b>29/11/2024 at 06 PM</b>
<b>Date of opening:</b>	<b>02/12/2024 at 10 AM</b>

**(20) Acknowledgment:**

It is hereby acknowledged that we have gone through all the Schedules as well as the conditions mentioned above, and we agree to abide by them.

Date:  
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**Schedule B**  
**Basic Technical Details**

<b>1</b>	<b>Name of the Insurer:</b>		
	<b>Complete Address:</b>		
	<b>Phone No.</b>		<b>Email ID</b>
<b>2</b>	<b>Name of Contact Person / Representative of Insurer and Designation</b>		
	<b>Phone No.:</b>	<b>Mobile No.:</b>	
<b>3</b>	<b>General Nationalized Insurance Company's registration Details: Under Companies' Act/Partnership Act: IRDAI: PAN No.: GST Registration No.: (Enclose relevant documents)</b>		
<b>4</b>	<b>Details of TPA:</b> (Enclose the relevant documents. E.g. Agreement, Terms of TPA with the Insurer, etc., and provide a <b>list of all TPAs</b> with whom the Insurer has <b>tie-up.</b> )		
<b>5</b>	<b>i) List of Network Hospitals</b>  <b>ii) List of Network Hospitals in Raipur.</b>  (Enclose relevant documents)		
<b>6</b>	<b>Names and Contact Details of two Clients against whom such group insurance policies have been issued:</b> (Enclose the relevant contract/policy documents) <b>i)</b>  <b>ii)</b>		
<b>7</b>	<b>Any other information the insurer wishes to provide in support of its credentials:</b> (Details, if any, to be furnished separately)		

Note: Please use separate sheets if the space is not sufficient and indicate the column number.  
Authenticated certificates are to be produced in support of respective items.

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**Schedule C**

**Terms and Conditions for Group Medical Insurance**

**(1) Terms of Policy Execution:**

**1.1. Third Party Administrator (TPA):**

**1.1.1. Mandatory TPA:** An agency licensed by the Insurance Regulatory and Development Authority of India (IRDAI) must be engaged by the Insurer as TPA to provide a Cashless facility and or reimbursement of claims to insured persons under this policy. The choice of TPA must be with NIT Raipur from the list given in **Schedule B**.

**1.1.2. Helpdesk at NITRR:** For smooth processing of claims, a staff of TPA must be stationed at NITRR regularly, at least twice a week on Tuesday and Friday, during office hours. For this purpose, unless otherwise decided by NITRR, a seating place/room with a table and chair shall be provided by NITRR during the policy period.

**1.2. Cashless Treatment:**

**1.2.1. Network Hospitals:** TPA must provide a list of its Network Hospitals.

**1.2.2.** The insurer must provide a Cashless facility through its TPA, which will help the insured to avail of hospitalization benefits without any advance payment. Cashless treatment means a facility whereby the TPA agrees, on the insured's request, to settle the admissible claim directly with the network hospital. Any expense in excess of the admissible claim amount will, however, be borne by the insured himself/herself.

**1.2.3. Mode of Cashless Treatment:** Claims in respect of Cashless access services will be through the agreed list of the network of hospitals/nursing homes provided by the Insurer/TPA. The TPA shall, upon getting verbal or written requisition (over 24x7 toll-free phone/email/SMS/website, etc.) from the individual insured under this policy, issue a pre-authorization letter/guarantee of payment letter to the hospital /nursing home mentioning the sum guaranteed as payable and also the ailment for which the person is seeking to be admitted as a patient.

**1.3. Non-Network Hospitals or Non- Cashless Treatment:**

In case of non-cashless treatment, as per the policy conditions, reimbursement shall be made by the Insurer/TPA. In case of planned hospitalization, the insured individuals shall intimate to TPA prior to treatment. In case of emergency, the intimation shall be made within **24 hours** of hospitalization. For all such contact with TPA, the modes of communication will be over 24x7 toll-free phone/email/SMS/website, etc. For reimbursement against such treatment, the following documents are to be submitted to the TPA within 30 (thirty) days from the date of discharge from the hospital.

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- (a) Claim form filled and signed by the insured.
- (b) Copy of doctor's advice.
- (c) Copy of a discharge certificate from the hospital.
- (d) Bills/receipts/cash memos in originals from the hospitals supported by copies of doctor's prescriptions.
- (e) Copies of diagnostic test reports supported by the advice of the attending medical practitioner/ surgeon justifying such diagnostics.
- (f) Although the above documentation is customary for hospitalization, in the case of Government Hospitals like the Dr. Bhim Rao Ambedkar Memorial Hospital (Medical College Hospital) Raipur and the AIIMS, etc., the documents provided by the hospital should be considered sufficient for reimbursement purposes.

#### **1.4. ID card:**

Identity Cards shall be issued by the Insurer/TPA to all the persons covered under the policy a week before the date of commencement of the policy. In the case of employees, a separate ID card must be issued to each member of the family. If there is a delay in the issuance of an ID Card by the Insurer/TPA, the ID card issued by NITRR to its employees must be honored in all the Network hospitals. In the case of family members of NITRR employees, any ID Card such as a Driving License, Voter ID, PAN Card, or Passport, accompanied by the employee's ID Card should be honored.

#### **1.5. Hospital agreed tariff:**

The rate of reimbursement under this policy shall be as per the Hospital's agreed tariff.

#### **1.6. Sum Insured:**

**1.6.1. Basic Sum Insured:** The basic sum insured is having three options **Rs. 5 Lakhs, Rs. 10 Lakh and 20 Lakhs for** employees per family.

**1.6.2. Top-Up Sum Insured:** This shall be allowed for the employees. An employee may opt for a top-up in the blocks of **Rs 1 lakh**. They should have the option of going up to a maximum of **30 Lakh** in top-up, over and above the basic sum insured.

**1.6.3. Floater Sum Insured:** Under the employees' policy, the total sum insured (basic + top-up) of an individual family shall be utilized on a family floater basis. This means the sum insured is available for anyone or all members of the employee's family.

#### **1.7. Corporate Buffer:**

It is a special provision formulated under these policies which is meant to meet contingency expenditure, which could not be met by an individual within the sum insured under the policies. The Corporate Buffer is to be provided by the Insurer as an incentive instead of the anticipated unutilized sum insured during the policy periods. The Corporate Buffer is fixed under this policy as **Rs. 50 lakhs**.

**1.7.1. Utilization of Corporate Buffer:** The Corporate Buffer shall be at the

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discretion of the Director, NITRR. In case the sum insured of a member is exhausted, but the continuation of the treatment is found inevitable, on case-to-case basis, the Director, NITRR shall allot a certain amount from the Corporate Buffer and recommend the same to the Insurer for utilization of this fund.

**(2) Coverage:**

Subject to the terms/conditions, coverage, exclusions, and definitions contained herein or endorsed, the Insurer shall undertake that if during the period of contract or the continuance of this policy by renewal, any Insured Person shall contract any disease or suffer from any illness or sustain any bodily injury through accident, the Insurer will pay for all such expenses as mentioned in the agreement to the hospital/nursing home or the insured person through the TPA.

**2.1. Persons Covered:**

**2.1.1. Employee and Family:** The policy is based on the principle of Floater Sum Insured. The employee under this policy means both the current employees and the retirees and their respective families as recorded in the personnel file of the employee of NITRR. As per **Annexure I**, age-wise statistics of employees and their dependents are provided.

**2.1.2. Inclusion of new employee:** Subject to payment of pro-rata premium, coverage should be provided to the newly appointed employees and their families. The terms and conditions for these members shall be the same as other members of the policy. The premium for a new employee shall be fixed at the same rate as other employees.

**2.1.3. Ex-employees:** If an employee leaves the Institution before retirement due to his/her termination by the organization then, the policy shall continue to be in force until the end of the current policy period or utilization of sum insured, whichever is earlier. If the policy is renewed for further periods, these members will not be included in the policy.

**2.2. Expenses Covered:**

Following reasonable, customary & necessary expenses are reimbursable under the policy.

**2.2.1. Treatment system covered:** Beside Allopathic treatment other systems of treatment such as Homeopathy, Ayurvedic, Siddha, and Unani.

**2.2.2. Upper limit on reimbursements:** Unless it is stated otherwise in any of the following clauses, the reimbursements shall be made as per actual without any upper limit up to the sum insured of the individuals.

**2.2.3. Pre-existing diseases:** All pre-existing conditions must be included.

**2.2.4. Doctors' fee:** Surgeon, Anesthetist, Medical Practitioner, Consultants' fees, Specialist fees, and any such fee paid to the doctor shall

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be reimbursed as per actual.

**2.2.5. Investigation, Treatment, Drugs, etc. charges:** MRI, PET Scan, CT-Scan, Endoscopy, Ultrasound, Anesthesia, Dialysis, Chemotherapy, Radiotherapy, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances, Medicines & Drugs, Diagnostic Materials, X-ray, Cost of Prosthetic devices implanted during the surgical procedure, relevant Laboratory/ Diagnostic test, X-Ray and any such medical expenses related to the treatment shall be reimbursed as per actual.

**2.2.6. Cost of artificial appliances:** The cost of artificial appliances, including hearing aids, artificial joints, pacemakers, artificial limbs, etc., shall be reimbursed as per actual. The maximum admissible limit for the cost of a hearing aid is **Rs. 60,000/-** (on an OPD basis within the policy period).

**2.2.7. Room and other charges:**

- (a) Room: Room expenses as provided by the Hospital/nursing home not exceeding **2.0 %** of the sum insured per day or actual, whichever is less.
- (b) Nursing: **10%** of room rent or actual, whichever is less.
- (c) Dressing: **10%** of room rent or actual, whichever is less.
- (d) Service Fee: **10%** of room rent or actual, whichever is less.

**2.2.8. Intensive Care Unit (ICU):** Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding **4.0 %** of the sum insured per day, or actual, whichever is less.

**2.2.9. Pre-hospitalization:** Pre-hospitalization medical charges up to 30 30-day period immediately before the insured's admission to the hospital for that illness shall be covered.

**2.2.10. Post-hospitalization:** Post-hospitalization medical charges up to 60 days period immediately after the insured's discharge from a hospital shall be covered.

**2.2.11. Day Care Treatment:** Coverage of the daycare must include the treatment or diseases mentioned in Annexure II. In addition to the list in Annexure II, the Insurer may also include other treatments under the Day Care treatment as per their standard list.

**2.2.12. Ambulance service:** Ambulance service @ **1%** of the sum insured or actual, whichever is less, for every shifting of a patient from residence to hospital and vice-versa or from one Hospital/Nursing Home to another

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Hospital/ Nursing Home in connection to hospitalization must be allowed.

**2.2.13. Hospitalization of Organ donor:** Hospitalization expenses incurred on the donor (not the cost of organ) during the course of organ transplant to the insured person shall be covered under corporate buffer.

**2.2.14. Insurer's Liability:** The Insurer's liability in respect of all claims admitted during the period of Insurance shall not exceed the sum insured unless otherwise decided by the competent authority for utilization of Corporate Buffer.

**2.2.15. Special cases:** As a special case, the following treatments/ diseases/ disorders also will be covered.

- (a) **Cataract:** Operation cost as well as the actual cost of intraocular lens (not spectacle /contact lens) limited to Rs. 34,000/- (monofocal) per eye and an additional Rs.10,000/- for every Rs.1 lakh top-up.
- (b) **Maternity benefit:** Reimbursable maximum benefit for natal expenses is up to **Rs. 75,000** for employees. Pre- and post-natal (up to 60 days) treatment (OPD basis) will be covered up to a maximum of **Rs. 10,000/-**, which is in addition to the coverage of natal expenses.
- (c) **Domiciliary treatment:** Any domiciliary treatment
- (d) Newborn babies shall be covered under a cashless facility from day one (1).
- (e) **Congenital/Psychiatric cases:** Disorders under this category also will be covered.
- (f) Peritoneal Ambulatory dialysis up to **Rs. 3500/-** per day.
- (g) **Robotic Surgery:** The total hospitalization cost will be covered.
- (h) **Intravitreal injection for the eye:** Reimbursable amount is Rs. **25,000/-** per injection up to a maximum of **Rs. 75,000/-** per policy period.

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- (i) **Chemotherapy:** Oral Chemotherapy is covered on an OPD basis (without hospitalization) up to a maximum of 50% of the sum opted by the Insured.
- (j) **Stem cell therapy:** In the case of a bone marrow transplant, the total cost of treatment shall be covered. 50% of total treatment cost shall be covered in other cases of stem cell therapy/surgery.
- (k) **Refractive error:** Expenses related to the treatment for correction of eyesight due to refractive error of more than 6.5d subject to a maximum of **Rs. 30,000/-** per eye per family member of the employee.
- (l) Reimbursement of serology test (HIV, Hbs Ag, HCV).
- (m) Dental treatment like Root Canal Treatment (RCT) on OPD basis (without hospitalization).
- (n) Reimbursement of Cyber knife surgery without any upper limit.
- (o) OPD reimbursement of hearing aid.
- (p) Reimbursement of RT-PCR test and Rapid Antigen test for COVID-19 in respect of any treatment as the current situations demand that before admitting in-patients, hospitals take the COVID test for the patients and their assistant(s).
- (q) Reimbursements of Injections for autoimmune disorders/arthritis and spondylosis.

**2.2.16. Coverage for complications arising out of earlier surgery:**

Hospital treatment arising out of complications from an earlier surgery shall be covered.

(3) **3.1 Exclusions: See Annexure III**

**3.2 Non-admissible items: See Annexure IV**

(4) **Definitions:**

**4.1. Pre-existing Disease/Condition:** It means any sickness/illness that existed prior to the effective date of this insurance, whether or not the insured person had any knowledge of symptoms related to the sickness/illness. Complications arising from a pre-existing condition will also be considered as apart of that pre-existing condition.

**4.2. Hospital/Nursing Home** means any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner. For this definition, the term Hospital/Nursing Home/Day Care Center shall not include an establishment, which is a place of rest, a place for the aged, a place for drug addicts or a place for alcoholics, a hotel, or any other like place.

**4.3. Domiciliary hospitalization** means Medical treatment for a period exceeding three days for such illness/disease/injury, which in the normal course

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would require care and treatment at a hospital/nursing home as an in-patient but actually taken whilst confined at home in India under any of the following circumstances namely:

(i) The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home

(OR)

(ii.) The patient cannot be moved to a Hospital/Nursing home due to lack of accommodation in any hospital in that city/town/village.

**4.4. Network Hospital and Non-Network Hospital:** Network Hospital shall mean the hospital, daycare center, nursing home, or such other medical aid provider that has agreed with the TPA to provide cashless access services to policyholders. Non-network Hospital, on the other hand, means any other hospital/nursing home/day care center, or such other medical aid provider, who has not agreed to provide cashless access services but gives treatment.

**4.5.5 Doctor/Medical Practitioner** means a person who holds a degree/diploma of a recognized institution and is registered by the Medical Council of the respective State of India.

**4.6. Surgical Operation** means manual and/or operative procedures for correction of deformities/defects, repair of injuries, cure of diseases, relief of suffering, and prolongation of life.

**4.7. Hospitalization shall** mean admission in any Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. (The time limit of **24 hours** will not be applicable for surgeries that require less than **24 hours** of hospitalization due to advancement in Medical Technology- minor surgery & Day care surgery).

**4.8. The documents** and bills related to the rejected claims should be returned in original to the concerned person within 15 (fifteen) days directly by the TPA.

**I/We agree to the above terms and conditions under Schedules A, B & C of the tender document.**

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.....

**Schedule D**  
**Premium Payment Terms**

Premiums for both policies shall be quoted by the insurer in the following format. The premium includes the corporate buffer of **Rs. 50 lakhs** (Refer. Clause 1.7 of **Schedule C**). Please indicate the taxes, if any, separately.

To quote the premium, please refer to **Annexure I** for the age-wise statistics of the employees/retirees and their dependents. NITRR shall pay the premium in advance for the final number of employees on the average rate of the quoted premium. The average rate of an employee is calculated based on the total premium quoted for employees with respect to the declared number of employees, and retirees (i.e., **184**). Similarly, the average rate is calculated for **retirees**.

**I. Policy for employees, retirees, and family retirees.**

A. The premium must be quoted for basic coverage of Rs. 2,00,000/- (Rupees Two lakh only) per employee/family on a family floater basis

Sl. No.	Category of Families	No. of Families	The total premium for basic coverage of Rs. 2 lakh per family (inclusive of all applicable taxes)
1	Employees/Retirees/ Family Retirees	<b>184</b>	

B. Additional premium per family for top-up optional coverage in various blocks.

Sl. No.	Top-Up Coverage (over and above the basic coverage of Rs. 5 lakh, Rs. 10 lakh, Rs. 20 lakh)	Premium per family (inclusive of all applicable taxes)		
		5 Lakhs	10 Lakhs	20 Lakhs
1	Rs. 1 lakh			
2	Rs. 2 lakhs			
3	Rs. 3 lakhs			
4	Rs. 4 lakhs			
5	Rs. 5 lakhs			
6	Rs. 6 lakhs			
7	Rs. 7 lakhs			
8	Rs. 8 lakhs			
9	Rs. 9 lakhs			
10	Rs. 10 lakhs			

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**Annexure I**

**Age-Wise Statistics of Employees and Their Dependents**

**(as on .....)**

The employee population is in flux as in any other group medical insurance policy. The final distribution, although not exact, will be very close (i.e., indicative) to this table.

Category	Total no.	Age-wise distribution (in years)										Avg. Age
		<1	1-5	6-15	16-25	26-35	36-45	46-55	56-65	66-75	>75	
Employees and dependents												

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**Annexure II****Day Care procedures****Treatment or Diseases Covered in Day Care**

Relaxation to **24 hours** minimum duration of hospitalization is allowed in Specified Day Care procedures / Surgeries where such treatment is taken by an Insured Person in a Hospital / Day Care Centre (but not the Out-Patient department of a hospital), below is the list of the procedures which is not exhaustive and can include any other procedure done as Day Care procedure which does not fall under exclusion category.

**A. Microsurgical Operations on the Middle Ear**

1. Stapedotomy
2. Stapedectomy
3. Revision of a stapedectomy
4. Myringoplasty (Type -I Tympanoplasty)
5. Tympanoplasty (closure of an eardrum perforation/reconstruction of the auditory ossicles)
6. Revision of a tympanoplasty

**B. Other operations on the middle & internal ear**

7. Myringotomy
8. Removal of a tympanic drain
9. Incision of the mastoid process and middle ear
10. Mastoidectomy.
11. Reconstruction of the middle ear
12. Fenestration of the inner ear
13. Revision of fenestration of the inner ear
14. Incision (opening) and destruction (elimination) of the inner ear
15. Reconstruction and other procedures of the auditory ossicles
16. Other microsurgical operations on the middle ear
17. Other excisions of the middle & inner ear
18. Other operations on the middle and inner ear
19. Other operations of the auditory ossicles
20. Removal of Keratosis Obturans

**C. Operations on the nose & the nasal sinuses**

21. Excision and destruction of diseased tissue of the nose
22. Operations on the turbinates (nasal concha)
23. Nasal sinus aspiration
24. Quinsy drainage
25. Other operations on the nose
26. Foreign body removal from nose

**D. Operations on the eyes**

27. Incision of tear glands
28. Incision of diseased eyelids
29. Excision and destruction of diseased tissue of the eyelid

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30. Operations on the canthus and epicanthus.
31. Corrective Surgery for entropion and ectropion
32. Corrective Surgery for blepharoptosis
33. Removal of a foreign body from the conjunctiva
34. Removal of a foreign body from the cornea
35. Incision of the cornea.
36. Operations for pterygium
37. Removal of a foreign body from the lens of the eye
38. Removal of a foreign body from the posterior chamber of the eye
39. Removal of a foreign body from the orbit and eyeball
40. Operation of cataract
41. Chalazion removal
42. Glaucoma surgery
43. Surgery for retinal detachment
44. Other operations on the cornea
45. Correction of Eyelids Ptosis by Levator Palpebrae Superioris Resection (bilateral)
46. Correction of Eyelids Ptosis by Fascia Lata Graft (bilateral)
47. Diathermy/ Cryotherapy to treat retinal tear
48. Anterior chamber Pancentesis/ Cyclodiathermy/ Cyclocryotherapy/  
goniotomy/ Trabeculotomy and Filtering and Allied operations to treat glaucoma
49. Enucleation of the eye without implant
50. Dacryocystorhinostomy for various lesions of Lacrimal Gland
51. Laser photocoagulation to treat Retinal Tear
52. Other operations on the tear ducts

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**E. Operations on the skin & subcutaneous tissues**

53. Incision of a pilonidal sinus
54. Free skin transplantation, donor site
55. Free skin transplantation, recipient site
56. Revision of skin plasty
57. Simple restoration of surface continuity of the skin and subcutaneous tissues
58. Destruction of diseased tissue in the skin and subcutaneous tissues
59. Local excision of diseased tissue of the skin and subcutaneous tissues
60. Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
61. Chemo Surgery to the skin.
62. Local excision or destruction of diseased tissue of the skin and subcutaneous tissues
63. Simple restoration of surface continuity of the skin and subcutaneous tissues
64. Excision of Granuloma
65. Incision and drainage of abscess
66. Other incisions of the skin and subcutaneous tissues
67. Other excisions of the skin and subcutaneous tissues
68. Reconstruction of deformity/ defect in Nail Bed
69. Other restoration and reconstruction of the skin and subcutaneous tissues

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**F. Operations on the tongue**

70. Incision, excision, and destruction of diseased tissue of the tongue
71. Partial glossectomy
72. Glossectomy
73. Reconstruction of the tongue
74. Other operation on the tongue

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**G. Operations on the salivary glands & salivary ducts**

- 75. Incision and lancing of a salivary gland and a salivary duct
  - 76. Excision of diseased tissue of a salivary gland and a salivary duct
  - 77. Resection of a salivary gland
  - 78. Reconstruction of a salivary gland and a salivary duct
  - 79. Other operations on the salivary glands and salivary ducts
- 

**H. Other operations on the mouth & face**

- 80. External incision and drainage in the region of the mouth, jaw and face
  - 81. Incision of the hard and soft palate
  - 82. Excision and destruction of diseased hard and soft palate
  - 83. Incision, excision and destruction in the mouth
  - 84. Plastic Surgery to the Floor of the mouth
  - 85. Palatoplasty
  - 86. Other operations in the mouth
- 

**I. Operations on the tonsils & adenoids**

- 87. Transoral incision and drainage of a pharyngeal abscess
  - 88. Tonsillectomy without adenoidectomy
  - 89. Tonsillectomy with adenoidectomy
  - 90. Excision and destruction of a lingual tonsil
  - 91. Other operations on the tonsils and adenoids
- 

**J. Trauma Surgery and orthopedics**

- 92. Incision on bone, septic and aseptic
  - 93. Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
  - 94. Reduction of dislocation under GA
  - 95. Arthroscopic knee aspiration
  - 96. Suture and other procedures on tendons and tendon sheath
  - 97. Aspiration of hematoma
  - 98. Escision of dupuytren's contracture
  - 99. Carpal tunnel decompression
  - 100. Surgery for ligament tear
  - 101. Surgery for meniscus tear
  - 102. Surgery for hemarthrosis/ pyoarthrosis
  - 103. Removal of fracture pins/nails
  - 104. Removal of metal wire
  - 105. Other Operations on the tonsil and adenoids
  - 106. Adenoidectomy
- 

**K. Operations on the breast**

- 107. Incision of the breast
  - 108. Operations on the nipple
  - 109. Excision of breast lump/fibro adenoma
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**L. Operations on the digestive tract**

- 110. Incision and excision of tissue in the perianal region
- 111. Surgical treatment of anal fistulas
- 112. Surgical treatment of haemorrhoids
- 113. Division of the anal sphincter (sphincterotomy)
- 114. Ultrasound guided aspirations
- 115. Sclerotherapy
- 116. Therapeutic Ascitic Tapping
- 117. Endoscopic ligation/banding

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- 118. Dilatation of digestive tract strictures
- 119. Endoscopic ultrasonography and biopsy
- 120. Other operations on the anus
- 121. Laparotomy for grading Lymphoma WITH Splenectomy/Liver/Lymph Node Biopsy
- 122. Therapeutic laparoscopy with laser
- 123. Cholecystectomy and choledochal- jejunostomy/ Duodenostomy/ Gastrostomy/Exploration Common Bile Duct
- 124. Esophagoscopy, gastroscopy, duodenoscopy with polypectomy/ removal of foreignbody/ diathermy of bleeding lesions
- 125. Lithotripsy/ Nephrolithotomy for renal calculus
- 126. Excision of renal cyst
- 127. Drainage of Pyonephrosis/ Perinephric Abscess
- 128. Appendicectomy with / without drainage

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**M. Replacement of Gastrostomy tube**

- 129. Endoscopic decompression of colon
- 130. Therapeutic ERCP
- 131. Nissen fundoplication for Hiatus Hernia/Gastro esophageal reflux Disease
- 132. Endoscopic Gastrostomy
- 133. Laparoscopic procedures e.g. cholecystectomy, appendicectomy etc.
- 134. Endoscopic Drainage of Pseudo pancreatic cyst
- 135. Hernia Repair (herniotomy/herniorrhaphy/hernioplasty)

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**N. Operations on the female sexual organs**

- 136. Incision of the ovary
- 137. Insufflation of the Fallopian tubes
- 138. Dilatation of the cervical canal
- 139. Conisation of the uterine cervix
- 140. Incision of the uterus (hysterotomy)
- 141. Therapeutic curettage
- 142. Culdotomy
- 143. Incision of the vagina
- 144. Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
- 145. Incision of the vulva
- 146. Operations on Bartholin's glands (cyst)
- 147. Endoscopic polypectomy
- 148. Myomectomy, hysteroscopic or laparoscopic biopsy or removal
- 149. Other operations on the Fallopian tube
- 150. Other operations on the uterine cervix
- 151. Laser therapy of cervix for various lesions of uterus
- 152. Salpino- Oophorectomy via laparoscopy

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**O. Operations on the prostate & seminal vesicles**

- 153. Incision of the prostate
- 154. Transurethral excision and destruction of prostate tissue
- 155. Transurethral and percutaneous destruction of prostate tissue
- 156. Open surgical excision and destruction of prostate tissue
- 157. Radical prostatovesiculectomy
- 158. Incision and excision of peri prostatic tissue
- 159. Operations on seminal vesicles

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- 160. Other excision and destruction of prostate tissue
- 161. Other operation on the prostate

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**P. Operations on the scrotum & tunica vaginalis testis**

- 162. Incision of the scrotum and tunica vaginalis testis
- 163. Operation on a testicular hydrocele
- 164. Excision and destruction of diseased scrotal tissue
- 165. Plastic reconstruction of the scrotum and tunica vaginalis testis
- 166. Other operations on the scrotum and tunica vaginalis testis

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**Q. Operations on the testes**

- 167. Incision of the testes
- 168. Excision and destruction of diseased tissue of the testes
- 169. Unilateral orchidectomy
- 170. Bilateral orchidectomy
- 171. Orchidopexy
- 172. Abdominal exploration in cryptorchidism
- 173. Surgical repositioning of an abdominal testis
- 174. Reconstruction of the testis
- 175. Implantation, exchange and removal of a testicular prosthesis
- 176. Other operations on the testis

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**R. Operations on the spermatic cord, epididymis und ductus deferens**

- 177. Surgical treatment of a varicocele and a hydrocele of the spermatic Cord
- 178. Excision in the area of the epididymis
- 179. Epididymectomy
- 180. Reconstruction of the spermatic cord
- 181. Reconstruction of the ductus deferens and epididymis.
- 182. Other operations on the spermatic cord, epididymis and ductus deferens
- 183. Reconstruction of the ductus deferens and epididymis

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**S. Operations on the penis**

- 184. Operations on the foreskin
- 185. Local excision and destruction of diseased tissue of the penis
- 186. Amputation of the penis
- 187. Plastic reconstruction of the penis
- 188. Other operation on the penis

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**T. Operations on the urinary system**

- 189. Cystoscopical removal of stones
- 190. PCNS (percutaneous nephrostomy)
- 191. PCNL (percutaneous Nephro Lithotomy)
- 192. Tran urethral resection of bladder tumor
- 193. Suprapubic cystostomy
- 194. Catheterization of bladder

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**U. Respiratory system**

- 195. Bronchoscopic treatment of the bleeding lesion
- 196. Bronchoscopic treatment of fistula/ stenting
- 197. Bronchoalveolar lavage & biopsy
- 198. Direct Laryngoscopy with biopsy
- 199. Therapeutic Pleural Tapping

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**V. Heart & Blood Vessels**

- 200. Coronary angiography (CAG)

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201. Coronary angioplasty (PTCA)
  202. Insertion of filter in inferior vena cava
  203. TIPS procedure for portal hypertension
  204. Blood transfusion for recipient
  205. Therapeutic phlebotomy
  206. Pericardiocentesis
  207. Insertion of gel foam in artery or vein
  208. Carotid angioplasty
  209. Renal angioplasty
  210. Varicose vein stripping or ligation
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**W. Operation of bone & joints**

211. Surgery for ligament tear
  212. Surgery for meniscus tear
  213. Surgery for hemoarthrosis/ pyoarthrosis
  214. Removal of fracture pins/ nails
  215. Removal of metal wire
  216. Closed reduction on fracture, luxation
  217. Reduction of dislocation under GA
  218. Epiphysealosteosynthesis
  219. Excision of Bursitis
  220. Tennis elbow release
  221. Excision of various lesions in Coccyx
  222. Arthroscopic knee aspiration
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**X. Other Operations**

223. Lithotripsy
  224. Coronary angiography
  225. Haemodialysis
  226. Radiotherapy for Cancer
  227. Cancer Chemotherapy
  228. True cut Biopsy
  229. Endoscopic foreign body removal
  230. Vaccination/Inoculation - post dog bite or snake bite
  231. Endoscopic placement/ removal of stents
  232. Tumour embolization
  233. Aspiration of an internal abscess under ultrasound guidance
  234. Biopsy of temporal artery for various lesions
  235. External arterio-venous shunt
  236. Endoscopic polypectomy
  237. Burn cases.
- 

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**Annexure III****List of exclusions under NITRR policy**

- (1) **War invasion etc.:** War, invasion, the act of a foreign enemy, warlike operations, nuclear weapons, ionizing radiation, contamination by radioactivity, by any nuclear fuel or nuclear waste, or from the combustion of nuclear fuel.
- (2) **Cosmetic etc.:** Cosmetic or aesthetic treatment devices, circumcision without disease or emergency, e.g., in the pediatric patient, plastic surgery unless required to treat the injury, illness, or burns.
- (3) **Vaccination& Inoculation**
- (4) **Cost of braces etc.:** Cost of braces, equipment or external prosthetics, non-durable implants, eyeglasses, cost of spectacles and contact lenses, and durable medical equipment.
- (5) **Deliberate exposure to danger etc.:** Physical injury or sickness due to willful or deliberate exposure to danger (except in an attempt to save human life), intentional self-inflicted injury, attempted suicide, arising out of non-adherence to medical advice. This condition, however, shall not be applicable to the patient undergoing psychiatric treatment.
- (6) **Injury due to hazardous sports:** Treatment of any bodily injury sustained whilst or as a result of active participation in any hazardous sports of any kind excluding normal sports activities of the Insured.
- (7) **Sexually transmitted diseases:** Sexually transmitted diseases, any condition directly or indirectly caused due to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB-III) or Lymphotopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- (8) **Vitamins etc.:** Vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
- (9) **The instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P.) and Oxygen Concentrator for Bronchial Asthmatic condition.**
- (10) **Genetic disorders.**
- (11) **Outside India:** Treatment undertaken outside India.

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- (12) **Experimental treatments:** Unproven treatment (not recognized by Indian Medical Council).
- (13) **Anti-obesity treatment:** Unless forming part of treatment for disease as certified by the attending physician, treatment of obesity or condition arising therefrom (including morbid obesity) and any other weight control program, services or supplies, etc.
- (14) **Convenience items:** All non-medical expenses including personal comfort and convenience items or services such as telephone, television, ayah, private nursing/barber or beauty services, diet charges, baby food, cosmetics, tissue paper, napkins, diapers, sanitary pads, toiletry items, etc., guest services and similar incidental expenses or services, etc.
- (15) Expenses incurred at Hospital or Nursing Home primarily for evaluation/ diagnostic purposes, which is not followed by active treatment for the ailment during the hospitalized period.
- (16) Convalescence/ General debility, “run-down” condition or rest cure, sterility, any fertility, sub-fertility or assisted conception procedure, venereal diseases, intentional self-injury/ suicide, and diseases/accident due to and or use, misuse or abuse of drugs/alcohol or use of intoxicating substances or such abuse or addiction, etc. Any treatment received in the convalescent home, convalescent hospital, health hydro, nature care or similar establishments.
- (17) Naturopathy treatment, unproven procedure or treatment, experimental or alternative medicine, and related treatment including acupressure, acupuncture, magnetic and such other therapies, etc.
- (18) Expenses incurred for investigation or treatment irrelevant to the diseases diagnosed during hospitalization or primary reasons for admission. Private nursing charges, Referral fees to family doctors, outstation consultants/surgeons fees, etc.
- (19) External and or durable Medical / Non-medical equipment of any kind used for diagnosis and or treatment. Ambulatory devices, i.e., walker, crutches, belts, collars, caps, splints, slings, braces, stockings, etc. of any kind, diabetic footwear, glucometer/thermometer and similar related items, etc. and also any medical equipment which is subsequently used at home, etc.
- (20) Change of treatment from one type of system to another type of system unless being agreed/allowed and recommended by the consultant under whom the treatment is taken. For example, change of treatment from homeopathy to Allopathy.
- (21) Any stay in the hospital for any domestic reason or where no active regular treatment is given by the specialist.

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- (22) Out-patient Diagnostic, Medical and Surgical procedures or treatments are not covered unless it leads to a hospitalization or day care procedure.
- (23) Non-prescribed drugs and medical supplies, Hormone replacement therapy, Sex change or treatment which results from or is in any way related to sex change.
- (24) Massages, Steam bathing, Shirodhara and alike treatment under Ayurvedic treatment.
- (25) Treatment, which is continued before hospitalization and continued during and after discharge for an ailment / disease / injury different from the one for which hospitalization was necessary.
- (26) Admission fee/Registration fee. Doctor's home visit charges, Attendant / Nursing charges during pre- and post-hospitalization period.

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**Annexure IV**

List of expenses generally excluded (**‘Non-admissible Expenses’**) in Hospitalization Policy.

Guidelines on standardization in health insurance – IRDAI circular No.

Sl. No.	Items	Suggestions / Remarks
	<b>(A) Toiletries/ Cosmetics/ Personal Comfort or Convenience Items</b>	
1	Hair Removing 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	Moisturizer Paste Brush	Not Payable
11	Powder	Not Payable
12	Razor	Payable
13	Shoe Cover	Not Payable
14	Beauty Services	Not Payable
15	Belts/ Braces	Essential and Should be Paid at least Specifically for Cases who have undergone surgery of Thoracic or Lumbar Spine.
16	Buds	Not Payable
17	Barber Charges	Not Payable
18	Caps	Not Payable
19	Cold Pack/Hot Pack	Not Payable
20	Carry Bags	Not Payable
21	Cradle Charges	Not Payable
22	Comb	Not Payable
23	Disposable Razor Charges (For Site Preparations)	Payable
24	Eau-De-Cologne / Room Fresheners	Not Payable

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25	Eye Pad	Not Payable
26	Eye Shield	Not Payable
27	Email / Internet Charges	Not Payable
28	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable
29	Foot Cover	Not Payable
30	Gown	Not Payable
31	Leggings	Essential in Bariatric and Varicose Vein Surgery and may be considered for at least these conditions where Surgery itself is Payable.
32	Laundry Charges	Not Payable
33	Mineral Water	Not Payable
34	Oil Charges	Not Payable
35	Sanitary Pad	Not Payable
36	Slippers	Not Payable
37	Telephone Charges	Not Payable
38	Tissue Paper	Not Payable
39	Tooth Paste	Not Payable
40	Tooth Brush	Not Payable
41	Guest Services	Not Payable
42	Bed Pan	Not Payable
43	Bed Under Pad Charges	Not Payable
44	Camera Cover	Not Payable
45	Cliniplast	Not Payable
46	Crepe Bandage	Not Payable/ Payable by the Patient
47	Curapore	Not Payable
48	Diaper Of Any Type	Not Payable
49	DVD, CD Charges	Not Payable (However if CD is specifically sought by Insurer/TPA then Payable)
50	Eyelet Collar	Not Payable
51	Face Mask	Not Payable
52	Flexi Mask	Not Payable
53	Gause Soft	Not Payable
54	Gauze	Not Payable
55	Hand Holder	Not Payable
56	Hansa last/ Adhesive Bandages	Not Payable
57	Infant Food	Not Payable
58	Slings	Reasonable costs for one sling in case of Upper Arm Fractures may be considered
	<b>(B) Items Specifically Excluded in Policies</b>	

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59	Weight Control Programs/ Supplies/ Services	Exclusion in Policy unless otherwise specified
60	Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Exclusion in Policy unless otherwise specified
61	Dental Treatment Expenses that do not require Hospitalization	Exclusion in Policy unless otherwise specified
62	Hormone Replacement Therapy	Exclusion in Policy unless otherwise specified
63	Home Visit Charges	Exclusion in Policy unless otherwise specified
64	Infertility/ Subfertility/ Assisted Conception Procedure	Exclusion in Policy unless otherwise specified
65	Obesity (including Morbid Obesity) Treatment if Excluded in Policy	Exclusion in Policy unless otherwise specified
66	Psychiatric & Psychosomatic Disorders	Exclusion in Policy unless otherwise specified
67	Corrective Surgery for Refractive Error	Exclusion in Policy unless otherwise specified
68	Treatment of Sexually Transmitted Diseases	Exclusion in Policy unless otherwise specified
69	Donor Screening Charges	Exclusion in Policy unless otherwise specified
70	Admission/Registration Charges	Exclusion in Policy unless otherwise specified
71	Hospitalization for Evaluation/ Diagnostic Purpose	Exclusion in Policy unless otherwise specified
72	Expenses for Investigation/ Treatment irrelevant to the Disease for which admitted or diagnosed	Exclusion in Policy not payable unless otherwise specified
73	Any Expenses when the Patient is diagnosed with Retro Virus + or suffering from /HIV/ Aids etc. is detected/ directly or indirectly	Not Payable as per HIV/ AIDS Exclusion
74	Stem Cell Implantation/ Surgery & Storage	Not Payable except Bone Marrow Transplantation, where covered by Policy
	<b>(C) Items which form Part of Hospital Services where Separate Consumables are not Payable but the Service is</b>	
75	Ward and Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately
76	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.
77	Microscope Cover	Payable Under OT Charges, Not Payable Separately
78	Surgical Blades, Harmonic Scalpel,	Payable Under OT Charges, Not Payable

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	Shaver	Separately
79	Surgical Drill	Payable Under OT Charges, Not Payable Separately
80	Eye Kit	Payable Under OT Charges, Not Payable Separately
81	Eye Drape	Payable Under OT Charges, Not Payable Separately
82	X-Ray Film	Payable Under Radiology Charges, Not as Consumable
83	Sputum Cup	Payable Under Investigation Charges, Not as Consumable
84	Boyles Apparatus Charges	Part Of Ot Charges, Not Separately
85	Blood Grouping and Cross Matching of Donors Samples	Part Of Cost Of Blood, Not Payable
86	Antiseptic & Disinfectant Lotions	Not Payable-Part of Dressing Charges
87	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges
88	Cotton	Not Payable-Part of Dressing Charges
89	Cotton Bandage	Not Payable-Part of Dressing Charges
90	Micropore/ Surgical Tape	Not Payable-payable by the Patient when Prescribed, otherwise included as Dressing Charges
91	Blade	Not Payable
92	Apron	Not Payable -Part of Hospital Services/Disposable Linen to be Part of OT/ICU Charges
93	Torniquet	Not Payable (service is charged by Hospitals, Consumables cannot be separately charged)
94	Orthobundle, Gynaec Bundle	Part of Dressing Charges
95	Urine Container	Not Payable
	<b>(D) Elements of Room Charge</b>	
96	Luxury Tax	Policy Exclusion - Not Payable. If there is no Policy Exclusion, then Actual Tax Levied by Government is Payable - Part of Room Charge for Sub Limits
97	HVAC	Part of Room Charge Not Payable Separately
98	House Keeping Charges	Part of Room Charge Not Payable Separately
99	Service Charges where Nursing Charge also charged	Part of Room Charge Not Payable Separately
100	Television & Air Conditioner Charges	Payable Under Room Charges Not if separately levied

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101	Surcharges	Part of Room Charge Not Payable Separately
102	Attendant Charges	Not Payable - Part of Room Charges
103	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
104	Clean Sheet	Part of Laundry/housekeeping Not Payable Separately
105	Extra Diet of Patient(other than that which forms part of Bed Charge)	Not Payable. Patient Diet Provided byHospital is Payable
106	Blanket/Warmer Blanket	Not Payable- Part of Room Charges
	<b>(E) Administrative or Non-medical Charges</b>	
107	Admission Kit	Not Payable
108	Birth Certificate	Not Payable
109	Blood Reservation Charges and Ante Natal Booking Charges	Not Payable
110	Certificate Charges	Not Payable
111	Courier Charges	Not Payable
112	Conveyance Charges	Not Payable
113	Diabetic Chart Charges	Not Payable
114	Documentation Charges / Administrative Expenses	Not Payable
115	Discharge Procedure Charges	Not Payable
116	Daily Chart Charges	Not Payable
117	Entrance Pass / Visitors Pass Charges	Not Payable
118	Expenses Related to Prescription on Discharge	To be Claimed by Patient under Post - Hospitalization where admissible
119	File Opening Charges	Not Payable
120	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
121	Medical Certificate	Not Payable
122	Maintenance Charges	Not Payable
123	Medical Records	Not Payable
124	Preparation Charges	Not Payable
125	Photocopies Charges	Not Payable
126	Patient Identification Band / Name Tag	Not Payable
127	Washing Charges	Not Payable
128	Medicine Box	Not Payable
129	Mortuary Charges	Payable Up to <b>24 Hrs</b> , Shifting Charges Not Payable
130	Medico Legal Case Charges (MLC Charges)	Not Payable
	<b>(F) External Durable Devices</b>	

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131	Walking Aids Charges	Not Payable
132	Bipap Machine	Not Payable
133	Commode	Not Payable
134	CPAP/ CPAD Equipment Device	Not Payable
135	Infusion Pump - Cost	Not Payable
136	Oxygen Cylinder (for Usage outside the Hospital)	Not Payable
137	Pulse oxymeter Charges Device	Not Payable
138	Spacer	Not Payable
139	Spirometer	Not Payable
140	SPO2 Probe	Not Payable
141	Nebulizer Kit	Not Payable
142	Steam Inhaler	Not Payable
143	Arm sling	Not Payable
144	Thermometer	Not Payable (paid By Patient)
145	Cervical Collar	Not Payable
146	Splint	Not Payable
147	Diabetic Foot Wear	Not Payable
148	Knee Braces (Long/ Short/ Hinged)	Not Payable
149	Knee Immobilizer/Shoulder Immobilizer	Not Payable
150	Lumbo Sacral Belt	Essential and should be paid at least specifically for cases who have undergone Surgery of Lumbar Spine
151	Nimbus Bed or Water or Air Bed Charges	Payable for any ICU Patient requiring more than <b>3 Days</b> in ICU; All Patients with Paraplegia/ Quadriplegia for any reason and at a Reasonable Cost of approximately Rs <b>200/Day</b>
152	Ambulance Collar	Not Payable
153	Ambulance Equipment	Not Payable
154	Microsheild	Not Payable
155	Abdominal Binder	Essential and should be Paid at least in Post Surgery Patients of Major Abdominal Surgery Including TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for Intestinal Obstruction, Liver Transplant Etc.
	<b>(G) Items Payable If Supported By A Prescription</b>	
156	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 ward or for dressings
157	Private Nurses Charges- Special Nursing	Post Hospitalization Nursing Charges Not

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	Charges	Payable
158	Nutrition Planning Charges - Dietician Charges- Diet Charges	Patient Diet provided by Hospital is Payable
159	Sugar Free Tablets	Payable -Sugar Free variants of admissible medicines are not Excluded
160	Cream Powder Lotion (Toiletries are Not Payable, only Prescribed Medical Pharmaceuticals Payable)	Payable when Prescribed
161	Di gene Gel	Payable when Prescribed
162	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 oneset every second day must be Payable.
163	Gloves	Sterilized Gloves Payable / Unsterilized Gloves not payable
164	HIV Kit	Payable - Pre-Operative Screening
165	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
166	Lozenges	Payable When Prescribed
167	Mouth Paint	Payable When Prescribed
168	Nebulization Kit	If used during Hospitalization is Payable Reasonably
169	Novarapid	Payable When Prescribed
170	Volini Gel/ Analgesic Gel	Payable When Prescribed
171	Zytee Gel	Payable When Prescribed
172	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
	<b>(H) Part of Hospital's own Costs and not Payable</b>	
173	AHD	Not Payable - Part of Hospital's InternalCost
174	Alcohol Swabes	Not Payable - Part of Hospital's InternalCost
175	Scrub Solution/ Sterillium	Not Payable - Part of Hospital's InternalCost
	<b>(I) Others</b>	
176	Vaccine Charges for Baby	Not Payable
177	Aesthetic Treatment / Surgery	Not Payable
178	TPA Charges	Not Payable
179	Visco Belt Charges	Not Payable
180	Any Kit with no details mentioned [Delivery Kit, Orthokit, Recovery Kit, Etc.]	Not Payable
181	Examination Gloves	Not Payable

Date:  
Place:

Signature and Name of Authorized Representative of Insurer  
along with official seal and address



182	Kidney Tray	Not Payable
183	Mask	Not Payable
184	Ounce Glass	Not Payable
185	Outstation Consultant's/Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
186	Oxygen Mask	Not Payable
187	Paper Gloves	Not Payable
188	Pelvic Traction Belt	Should be Payable in case of PIVD requiring traction as this is generally notreused
189	Referral Doctor's Fees	Not Payable
190	Accu Check (Glucometry/ Strips)	Not Payable. Pre-Hospitalization or Post-Hospitalization / Reports and Charts Required/ Device Not Payable
191	Pan Can	Not Payable
192	Sofnet	Not Payable
193	Trolley Cover	Not Payable
194	Urometer, Urine Jug	Not Payable
195	Ambulance	Payable - Ambulance from home to Hospital or inter-hospital shifts is Payable/ RTA – As Specific Requirement for criticalinjury is Payable)
196	Tegaderm / Vasofix Safety	Payable - Maximum of 3 in 48 Hrs and then1 in 24 Hrs
197	Urine Bag	Payable where medically necessary till a reasonable cost - Maximum 1 Per 24 Hrs
198	Softovac	Not Payable
199	Stockings	Essential for a case like CABG etc. Where itshould be paid. Device Not Payable

N.B.: Please visit webpage for all the details, including the years claim ratio:

<https://www.nitr.ac.in>

Date:  
Place:

Signature and Name of Authorized Representative of Insurer  
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