

Claims Guide

24*7 CUSTOMER SUPPORT

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1800-4200-269

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Instant Claims Assistance

CASHLESS CLAIM: -

This allows you to use your policy health card to receive treatment without having to pay out of pocket. Enjoy peace of mind knowing your health is covered without the hassle of upfront payments.

We are pleased to introduce PolicyX's streamlined cashless claim process, designed to make your claims experience effortless. With the support of our dedicated Helpdesk, you can navigate through the process in just below simple steps:-

Claim Intimation & Registration :- Simply Intimate your claim to the Insurance company or to your Adviser on call at (1800-4200-269, 7428048237)/email-(Helpdesk@policyx.com). you Can intimate your hospitalisation with few simple details about you admission.

- *Patient Name*
- *Date of Admission*
- *Hospital Name & Address*
- *Diagnosis/ Illness*
- *Estimated Claimed Amount*

Documentation :- Simply submit your Documents at Hospital's TPA Desk & Apply the Cashless claim. Below Documents required to Apply the Cashless Claims.

- *Pre-Authorisation form (To be filled by the Hospital)*
- *Cashless Policy health card*
- *ID Proof*
- *Medical Reports with Dr's Prescription*

Claim Decision (Approval) :- Wait for the Approval from insurer side, Standard time for decision on claim is Minimum 2 Hrs Maximum. In case you feel delay in approval you can contact us to fast Settlement.

REIMBURSEMENT CLAIM: -

We are pleased to introduce PolicyX's streamlined reimbursement claim process, designed to simplify your claims experience. For reimbursement claims, you pay for your treatment upfront and then submit your invoices to the insurance company to get reimbursed for your expenses. With the assistance of our dedicated Helpdesk, you can effortlessly navigate through the process in just a few simple steps.

Claim Intimation & Registration :- Simply Intimate your claim to the Insurance company or to your Adviser on call at (1800-4200-269, 7428048237)/email-(Helpdesk@policyx.com). you Can intimate your hospitalisation with few simple details about you admission.

- *Patient Name*
- *Date of Admission*
- *Hospital Name & Address*
- *Diagnosis/ Illness*
- *Estimated Claimed Amount*

Documents Submission:- You can file the claim either online or offline by submitting the claim documents to the insurance company. For any assistance, kindly refer to the helpdesk matrix below. We are here to help ensure a hassle-free claim settlement experience. Connect with your Adviser (PolicyX Team) at (1800-4200-269) Or 24*7 Matrix you can send an Email at Helpdesk@policyx.com for claim intimation within 24 hrs of Hospitalization. You can download the Claims Form for your respective Health Insurance policy. Typically these Documents are required to be submitted:-

- 1. Claim form duly signed (Claim form Part-A & Part-B)
- 2. Copy of patient's photo ID card
- 3. Hospital Discharge Summary and Operation Theatre notes/ICP papers
- 4. Hospital Bills including break-up of the bills
- 5. Payment receipts
- 6. Investigation reports including CT/XRAY/MRI/USG/HPE reports
- 7. Pharmacy bills
- 8. Personalised Cancelled Cheque with the name of "Proposer"

Claims Decision:- Based on the policy T&C decision will be taken for the claims, Below are the decisions can be taken based on below conditions.

- **Claim Approved** - if Diagnosis covered in policy and complete documents submitted to the insurance company.
- **Claim Query/Deficiency Raised** - if incomplete documents submitted insurance company can raise the requirement for additional documents to process the claim.
- **Claim Investigation** - if Insurance company want to verification of the claim, they can initiate the investigation to check Genuinity Or rule out the PED (Pre existing disease).
- **Claim Rejection** - Insurance Company can reject the claim in below conditions. we need to take care of the things. refer Annx. "Claim Rejection"

"HOW POLICYX HELPS"

PolicyX.Com is a Platinum partner for most large Health Insurance companies, and India's Growing Insurance Service Provider (Intermediary), Serving Best claims services everyday 24*7, And our Target to get the customer's smile as a review. As a result, we are able to provide the best possible support on your Claim: -

- **Fast Claim Settlement** – We will ensure that your claims are settled on top most priority from the insurer, does matter request raised in working or non working hours.
- **Two way communication with the Insurer** – PolicyX's helpdesk team works closely with all Insurance companies and we will ensure that claims are smooth, fast and hassle free. We will navigate through the documents, forms, queries on your behalf, and get you out of the Hospital as soon as possible.
- **Live Update on Claim Movement** – We will keep you posted at every stage of your claim from Claim Initiation to Approval and your Discharge. We help you navigate through complicated documents and emails.

- **Advance Approvals for Claims** – We support our valuable customers for Advance approval for cashless hospitalization for smoothly and hassle-free treatment.
- **Dedicated Claims Support team** – You will be receiving your personal claim handler from our team of claim experts to handle your end-to-end claim related queries and provide assistance for a hassle-free claims experience.
- **Our Vision- Customer's Smile**- We always targeting our customer to share their positive review regarding claims experience, Infact it is our Mission as well as Vision to make our HAPPY.
- **24*7 Customer Support With Dedicated Relationship Team**- We Serve our customers 24*7 with dedicated relation matrix, where our customers have complete dedicated relationship team to end to end support in term of Policy Purchase, Policy renewal, Endorsement services, claims services, Claims reconsideration, Health checkup services, etc.

INSTANT CLAIM SUPPORT MATRIX (24*7 HELPDESK)



Your Support Team (24*7 Helpdesk Support Matrix)

Level-I	Level-II	Level-III	Level-IV
 Helpdesk Team (Associate)	 Shubham Sharma (Senior Associate)	 Megha Deshmukh (Claims Expert)	 Munesh Kumar (Corporate Manager)
 1800-4200-269 >>" 8"  Helpdesk@policyx.com	 +91-7428048225  Complaints@policyx.com	 +91-7428048224  Helpdesk@policyx.com	 Munesh.kumar@policyx.com
<ul style="list-style-type: none"> • Policy Status • Insurance Service • Policy Benefits • Cancellation • Endorsement • Refund Status • Feedback 	<ul style="list-style-type: none"> • Complaints • Service Request • Claims Assistance • Claim process • Policy Changes • Buy New Insurance • Renewal Assistance 	<ul style="list-style-type: none"> • Cashless Claims • Reimbursement Claims • Pre-Post Claim • Claim Rejection • Claim reconsideration • Claim Settlement • Overall Claim Service 	<ul style="list-style-type: none"> • Service Feedback • Escalations • Grievance • Insurance Support

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YOUR SATISFACTION IS OUR PRIORITY

IMPORTANT POINTS:-

- Always check Preferred Hospital list as per your Policy/Insurance company. Do not Admit in Black Listed Hospitals.
- Always Check, Medical History Should match with PED mentioned in Your Policy Copy.
- If this is a planned treatment, inform prior to going to the hospital and get a pre-Approval from your Insurer. Always prefer prior Approval in case of Planned treatment.

- For PolicyX's customers, you can reach out to your Relationship Manager or call us on Toll-free number 1800-4200-269 and Press-8 for immediate support OR Follow the 24*7 Support Matrix.
- Check your Room Eligibility Limit while selecting the Room for admission, it can save your deductions.
- Check Your Sub-limits if any in your policy, then need to decide treatment cost, for more clarification always be in Touch with your Advisers.
- Check Your Waiting periods for Illness for Which you are Going to Hospitalise.

“CLAIM REJECTION REASON”

- **Waiting Period:-** If the diagnosis falls within the waiting period as per the policy's terms and conditions, such as a 48-month waiting period for specific conditions, the insurance company may reject the claim
- **Permanent Exclusion:-** If your cause of illness falls under the permanent exclusion list, where insurance coverage is not applicable, the insurance company can reject the claim. Please refer to Annexure "Permanent Exclusion" for detailed information.
- **Admission not justified:-** If a treatment could have been managed on an OPD basis, and all vitals appear normal, yet the patient was admitted to the hospital, the insurance company may reject the claim on the grounds that the admission was not justified.
- **Non Disclosure:-** If any medical history was not disclosed in the policy documents but is verified through claim documents to have existed before the policy purchase date, the insurance company has the right to reject the claim due to non-disclosure of material facts.
- **Non Preferred Hospital :-** If a patient is admitted to a blacklisted hospital for treatment, the insurance company can reject the claim. The list of non-preferred hospitals is available on the company's website, or you can contact our Helpdesk team to inquire about the non-preferred hospital list.
- **Discrepancy In Medical Documents/ Fraud Claim: -** Any modification in claim documents or fraudulent claim intimation can lead to claim rejection. It's crucial to provide accurate and authentic information to ensure a smooth claims process.
- **Sum Insured OR Sub Limit Exhausted :-** If your utilized sum insured has been exhausted or the sub-limit for a particular ailment has been reached, the insurance company may reject the claim. Ensure you are aware of your policy limits to avoid such situations.
- **Member Not Covered : -** If the patient is not covered under the policy at the time of admission (such as during the grace period) or if the member is not included in the policy, the insurance company can reject the claim.

“PERMANANT EXCLUSION (WHAT NOT COVERED IN POLICY)”

Any Claim in respect of any Insured Person for, arising out of or directly or indirectly due to any of the following shall not be admissible unless expressly stated to the contrary elsewhere in the Policy terms and conditions:-

1. Any condition directly or indirectly caused by or associated with any Sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis, Acquired Immuno Deficiency Syndrome (AIDS) whether or not arising out of HIV, Human T-Cell Lymphotropic Virus Type III (HTLV-III or IITLB-III) or Lymphadenopathy Associated Virus (LAV) or the mutants derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind.
2. Any treatment arising from or traceable to Pregnancy (including voluntary termination), miscarriage (unless Due to an Accident), childbirth, maternity (including caesarian section), abortion or complications of any of these. This exclusion will not apply to Etopic pregnancy.
3. Any treatment arising from or traceable to any fertility, infertility, sub fertility or assisted conception procedure or sterilization, birth control procedures, hormone replacement therapy, contraceptive supplies or services including complications arising due to supplying services or Assisted Reproductive Technology.
4. Any dental treatment or surgery unless necessitated due to an Injury.
5. Treatment taken from anyone who is not a Medical Practitioner or from a Medical Practitioner who is practicing outside the discipline for which he is licensed or any kind of self-medication.
6. Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, routine eye and ear examinations, laser surgery for correction of refractory errors, dentures, artificial teeth and all other similar external appliances and/or devices whether for diagnosis or treatment.
7. Experimental, investigational or unproven treatments which are not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness for which confinement is required at a Hospital. Any Illness or treatment which is a result or a consequence of undergoing such experimental or unproven treatment.
8. Any expenses incurred on prosthesis, corrective devices, external durable medical equipment of any kind, like wheelchairs, walkers, belts, collars, caps, splints, braces, stockings of any kind, diabetic footwear, glucometer/thermometer, crutches, ambulatory devices, instruments used in treatment of sleep apnea syndrome (C.P.A.P) or continuous ambulatory peritoneal dialysis (C.A.P.D.) and oxygen concentrator for asthmatic condition, cost of cochlear implants.
9. Weight management services and treatment, services and supplies including treatment of obesity (including morbid obesity)
10. Any treatment related to sleep disorder or sleep apnea syndrome, general debility convalescence, cure, rest cure, health hydros, nature cure clinics, sanatorium treatment, Rehabilitation measures, private duty nursing, respite care, long-term nursing care, custodial care or any treatment in an establishment that is not a Hospital.
11. Treatment of any Congenital Anomaly or Illness or defects or anomalies or treatment relating to birth defects.
12. Treatment of mental illness, stress, psychiatric or psychological disorders.
13. Aesthetic treatment, cosmetic surgery or plastic surgery or related treatment of any description, including any complication arising from these treatments, other than as may be necessitated due to an Injury, cancer or burns.

14. Any treatment/surgery for change of sex or gender reassignments including any complication arising from these treatments.
15. Circumcision unless necessary for treatment of an Illness or as may be necessitated due to an Accident.
16. All preventive care, vaccination, including inoculation and immunizations (except in case of post-bite treatment), vitamins and tonics.
17. Artificial life maintenance, including life support machine use, where such treatment will not result in recovery or restoration of the previous state of health.
18. All expenses related to donor screening, treatment, including surgery to remove organs from the donor, in case of transplant surgery.
19. Non-allopathic treatment.
20. Any out-patient treatment. (if not covered in Policy T&C)
21. Treatment received outside India.(if not covered in Policy T&C)
22. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
23. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion.
24. Stem Cell implantation, harvesting, storage or any kind of treatment using stem cells.
25. Impairment of an Insured Person's intellectual faculties by abuse of stimulants or depressants.
26. Alopecia, wigs and/or toupee and all hair or hair fall treatment and products.
27. Any treatment taken in a clinic, rest home, convalescent home for the
28. addicted, detoxification center, sanatorium, home for the aged, mentally disturbed, remodeling clinic or similar institutions.

Permanant Exclusions
Plastic surgery
Birth defects
Gender Charges Treatment
Attempt Suicide
Self Injury
Hazardous Sports Activities
Transmitted Diseases
unproven Treatment
Life Style Treatment
Cosmetics Surgery
Breach of law
Volentry termination of Pragnancy
Waiting Periods
Nuclear War

“NON-PAYABLE ITEMS”

S.No	Items	Payable/Non Payable
1	Hair removing cream charges	Not Payable
2	Baby Charges (unless specified/indicated)	Not Payable
3	Baby Food	Not Payable
4	Baby Utilites Charges	Not Payable
5	Baby Set	Not Payable
6	Baby Bottles	Not Payable
7	Bottle	Not Payable
8	Brush	Not Payable
9	Cosy Towel	Not Payable
10	Hand Wash	Not Payable
11	Moisturiser Paste Brush	Not Payable
12	Powder	Not Payable
13	Razor	Not Payable
14	Towel	Not Payable
15	Shoe Cover	Not Payable
16	Beauty Services	Not Payable
17	Belts/ Braces	Payable for 1 (Qty) only in surgical cases of Thoracic or Lumbar Spine
18	Buds	Not Payable
19	Barber Charges	Not Payable
20	Caps	Not Payable
21	Cold Pack/hot Pack	Not Payable
22	Carry Bags	Not Payable
23	Cradle Charges	Not Payable
24	Comb	Not Payable
25	Disposable Razor Charges (For Site Preparations)	Not Payable
26	Eau-De-Cologne / Room Freshners	Not Payable
27	Eye Pad	Not Payable
28	Eye Sheild	Not Payable
29	Email / Internet Charges	Not Payable
30	Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable
31	Foot Cover	Not Payable
32	Gown	Only sterile gown is payable in surgical cases
33	Leggings	Payable in cases of varicose veins. Leggings used for DVT prophylaxis is not payable.
34	Laundry Charges	Not Payable
35	Mineral Water	Not Payable
36	Oil Charges	Not Payable
37	Sanitary Pad	Not Payable
38	Slippers	Not Payable
39	Telephone Charges	Not Payable
40	Tissue Paper	Not Payable
41	Tooth Paste	Not Payable
42	Tooth Brush	Not Payable
43	Guest Services	Not Payable
44	Bed Pan	Not Payable
45	Bed Under Pad Charges	Not Payable
46	Camera Cover	Not Payable
47	Care Free	Not Payable
48	Cliniplast	Not Payable
49	Crepe Bandage	Not Payable
50	Curapore	Not Payable
51	Diaper Of Any Type	Not Payable
52	DVD, CD Charges	Not Payable
53	Eyelet Collar	Not Payable
54	Face Mask	Not Payable

55	Flexi Mask	Not Payable
56	Gause Soft	Not Payable
57	Gauze	Not Payable
58	Hand Holder	Not Payable
59	Hansaplast/ Adhesive Bandages	Not Payable
60	Lactogen/ Infant Food	Not Payable
61	Slings	Payable for 1 (Qty) only for Fracture of upper arm cases
62	Weight Control Programs/Supplies/Services	Payable only if allowed in policy. Else not payable
63	Cost Of Spectacles/Contact Lenses/Hearing Aids Etc,	Payable only if allowed in policy. Else not payable
64	Dental Treatment Expenses That Do Not Require Hospitalization	Payable only if allowed in policy. Else not payable
65	Hormone Replacement Therapy	Payable only if allowed in policy. Else not payable
66	Home Visit Charges	Payable only if allowed in policy. Else not payable
67	Infertility/ Subfertility/ Assisted Conception Procedure	Not payable
68	Obesity (including Morbid Obesity) Treatment	Payable only if allowed in policy. Else not payable
69	Psychiatric & Psychosomatic Disorders	Payable only if allowed in policy. Else not payable
70	Corrective Surgery For Refractive Error	Payable only if allowed in policy. Else not payable
71	Treatment Of Sexually Transmitted Diseases	Payable only if allowed in policy. Else not payable
72	Donor Screening Charges	Payable only if allowed in policy. Else not payable
73	Admission/registration Charges	Payable only if allowed in policy. Else not payable
74	Hospitalisation For Evaluation/ Diagnostic Purpose	Payable only if allowed in policy. Else not payable
75	Expenses For Investigation/ Treatment Irrelevant To The Disease	Payable only if allowed in policy. Else not payable
76	Any Expenses When The Patient Is Diagnosed With Retro Virus /AIDS	Payable only if allowed in policy. Else not payable
77	Stem Cell Implantation/ Surgery	Payable only if allowed in policy. Else not payable
78	Ward And Theatre Booking Charges	Payable Under OT Charges, Not Payable Separately
79	Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments. Not Payable
80	Microscope Cover	Payable Under OT Charges, Not Separately
81	Surgical Blades,harmonic Scalpel,shaver	Payable Under OT Charges, Not Separately
82	Surgical Drill	Payable Under OT Charges, Not Separately
83	Eye Kit	Payable Under OT Charges, Not Separately
84	Eye Drape	Payable Under OT Charges, Not Separately
85	X-Ray Film	Payable Under Radiology Charges, Not As Consumable
86	Sputum Cup	Payable Under Investigation Charges, Not As Consumable
87	Boyles Apparatus Charges	Part of OT Charges, Not Separately
88	Blood Grouping And Cross Matching Of Donors Samples	Part of Cost of Blood, Not Payable
89	Savlon	Not Payable-part of Dressing Charges
90	Band Aids, Bandages, Sterile Injections, Needles, Syringes	Not Payable - Part of Dressing Charges
91	Cotton	Not Payable-part of Dressing Charges
92	Cotton Bandage	Not Payable- Part of Dressing Charges
93	Micropore/ Surgical Tape	Not Payable-payable By The Patient When Prescribed, Otherwise Included As Dressing Charges
94	Blade	Not Payable
95	Apron	Not Payable -Part of Hospital Services/Disposable Linen to Be Part of OT/ ICU Charges
96	Torniquet	Not Payable (service Is Charged by Hospitals, Consumables Cannot Be Separately Charged)
97	Orthobundle, Gynaec Bundle	Not Payable - Part of Dressing Charges
98	Urine Container	Not Payable
99	Luxury Tax	Not Payable
100	HVAC	Part of Room Charge Not Payable Separately
101	House Keeping Charges	Part of Room Charge, Not Payable Separately

102	Service Charges Where Nursing Charge Also Charged	Part of Room Charge, Not Payable Separately
103	Television & Air Conditioner Charges	Part of Room Charge, Not Payable Separately
104	Surcharges	Part of Room Charge, Not Payable Separately
105	Attendant Charges	Part of Room Charge, Not Payable Separately
106	IM/ IV Injection Charges	Part of Nursing Charges, Not Payable
107	Clean Sheet	Part of Laundry/housekeeping, Not Payable Separately
108	Extra Diet of Patient(other than that which Forms Part of Bed Charge)	Patient Diet Provided by Hospital is Payable
109	Blanket/warmer Blanket	Not Payable- Part of Room Charges
110	Admission Kit	Not Payable
111	Birth Certificate	Not Payable
112	Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
113	Certificate Charges	Not Payable
114	Courier Charges	Not Payable
115	Convenyance Charges	Not Payable
116	Diabetic Chart Charges	Not Payable
117	Documentation Charges / Administrative Expenses	Not Payable
118	Discharge Procedure Charges	Not Payable
119	Daily Chart Charges	Not Payable
120	Entrance Pass / Visitors Pass Charges	Not Payable
121	Expenses Related To Prescription On Discharge	To Be Claimed By Patient Under Post Hospitalization Where Admissible
122	File Opening Charges	Not Payable
123	Incidental Expenses / Misc. Charges (not Explained)	Not Payable
124	Medical Certificate	Not Payable
125	Maintainance Charges	Not Payable
126	Medical Records	Not Payable
127	Preparation Charges	Not Payable
128	Photocopies Charges	Not Payable
129	Patient Identification Band / Name Tag	Not Payable
130	Washing Charges	Not Payable
131	Medicine Box	Not Payable
132	Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges Not Payable
133	Medico Legal Case Charges (MLC Charges)	Not Payable
134	External Durable Devices	Device Not Payable
135	Walking Aids Charges	Not Payable
136	Bipap Machine	Not Payable
137	Commode	Not Payable
138	CPAP/ CPAD Equipments	Device Not Payable
139	Infusion Pump - Cost	Device Not Payable
140	Oxygen Cylinder (for Usage Outside The Hospital)	Not Payable
141	Pulseoxymeter Charges	Device Not Payable
142	Spacer	Not Payable
143	Spirometer	Device Not Payable
144	Spo2 Probe	Not Payable
145	Nebulizer Kit	Not Payable
146	Steam Inhaler	Not Payable
147	Armsling	Payable for 1 (Qty) only for Fracture of upper arm cases
148	Thermometer	Not Payable (paid By Patient)
149	Cervical Collar	Not Payable
150	Splint	Not Payable
151	Diabetic Foot Wear	Not Payable
152	Knee Braces (Long/ Short/ Hinged)	Not Payable
153	Knee Immobilizer/shoulder Immobilizer	Not Payable
154	Lumbo Sacral Belt	Payable for 1 (Qty) only for Fracture/Surgery Of Lumbar Spine.
155	Nimbus Bed Or Water Or Air Bed Charges	Payable only if allowed in policy. Else not payable

156	Ambulance Collar	Not Payable
157	Ambulance Equipment	Not Payable
158	Microsheild	Not Payable
159	Abdominal Binder	Payable for 1 (Qty) only for Post Surgery Patients of Major Abdominal Surgery Including TAH, LSCS, Incisional Hernia Repair, Exploratory Laparotomy for Intestinal Obstruction, Liver Transplant Etc.
160	Betadine \ Hydrogen Peroxide\spirit\dettol\Savlon\ Disinfectants Etc	Payable When Prescribed For Patient (on IP basis), Not Payable For Hospital use In OT or Ward Or For Dressings in Hospital
161	Private Nurses Charges- Special Nursing Charges	Not Payable
162	Nutrition Planning Charges - Dietician Charges- Diet Charges	Not Payable
163	Alex Sugar Free	Not Payable
164	Cream Powder Lotion	Payable When Prescribed
165	Digene Gel/ Antacid Gel	Payable When Prescribed
166	ECG Electrodes	Payable for ICU admissions
167	Gloves	Sterilized Gloves Payable/ Unsterilized Gloves Not Payable
168	HIV Kit	Payable - only for Pre Operative Screening
169	Listerine/ Antiseptic Mouthwash	Payable When Prescribed
170	Lozenges	Payable When Prescribed
171	Mouth Paint	Payable When Prescribed
172	Nebulisation Kit	Payable for IPD patients
173	Neosprin	Payable When Prescribed
174	Novarapid	Payable When Prescribed
175	Volini Gel/Analgesic Gel	Payable When Prescribed
176	Zytee Gel	Payable When Prescribed
177	Vaccination Charges	Routine Vaccination Not Payable / Post Bite Vaccination Payable
178	Alcohol Swabes	Not Payable - Part Of Hospital's Internal Cost
179	Scrub Solution/sterillium	Not Payable - Part Of Hospital's Internal Cost
180	Vaccine Charges For Baby	Not Payable
181	Aesthetic Treatment / Surgery	Not Payable
182	TPA Charges	Not Payable
183	Visco Belt Charges	Not Payable
184	Any Kit With No Details Mentioned (Delivery Kit Orthokit, Recovery Kit),	Not Payable
185	Examination Gloves	Not Payable
186	Kidney Tray	Not Payable
187	Mask	Not Payable
188	Ounce Glass	Not Payable
189	Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy
190	Oxygen Mask	Not Payable
191	Paper Gloves	Not Payable
192	Pelvic Traction Belt	Payable for 1 (Qty) only for Of PIVD Requiring Traction.
193	Referral Doctor's Fees	Not Payable
194	Accu Check (Glucometry/Strips)	Not Payable Pre Hospitilization Or Post Hospitaliza-tion/Reports And Charts Required/Device Not Payable
195	Pan Can	Not Payable
196	Sofnet	Not Payable
197	Trolley Cover	Not Payable
198	Urometer, Urine Jug	Not Payable
199	Ambulance	Payable only if allowed in policy. Else not payable
200	Urine Bag	Payable for 1 (Qty) in 24 hours
201	Softovac powder	Not Payable
202	Stockings	Payable in cases of varicose veins. Stocking used for DVT prophylaxis is not payable.
203	Artificial Limb Charges	Not Payable
204	Baby care	Not Payable

205	Cashles procedure charge	Not Payable
206	CMO charge	Not Payable
207	Credit Bill	Not Payable
208	Duplicate report charges	Not Payable
209	File Charge	Not Payable
210	Junior doctor assistant charge	Not Payable
211	Lab visit attendant charge	Not Payable
212	Medical supervision	Not Payable
213	Special procedure charges	Not Payable
214	Waiting charges	Not Payable
215	Abduction wedge charges	Not Payable
216	Adult romson clipper blade	Not Payable
217	Alpha bed	Not Payable
218	Baby bath	Not Payable
219	Baby powder	Not Payable
220	Bandage	Not Payable
221	Bentex	Not Payable
222	Big tags	Not Payable
223	Bio medical charges	Not Payable
224	Blood bank deposit	Not Payable
225	BMW charges	Not Payable
226	Book charges	Not Payable
227	Canula Fixator charges	Not Payable
228	Cardiac monitoring charges	Not Payable
229	Casette charge	Not Payable
230	CD box	Not Payable
231	Chalan bill	Not Payable
232	Collection material	Not Payable
233	Cologne	Not Payable
234	Colostomy kit	Not Payable
235	Comode chair	Not Payable
236	Credit card charge	Not Payable
237	Crutch	Not Payable
238	Dark glass	Not Payable
239	Disco fix charges	Not Payable
240	Disposable garments	Not Payable
241	Disposable glass	Not Payable
242	Donation	Not Payable
243	Draw sheet	Not Payable
244	Dressing tray	Not Payable
245	Dvd Charges	Not Payable
246	Dynaplast	Not Payable
247	Easy fix charges	Not Payable
248	EPBX charge	Not Payable
249	Escorting charges	Not Payable
250	Excess visit charges	Not Payable
251	Extension brace	Not Payable
252	Extension tube	Not Payable
253	External appliances charges not payable	Not Payable
254	Fax charges	Not Payable
255	Flame grip	Not Payable
256	Fluid Administration charges	Not Payable
257	Fumigation charge	Not Payable
258	Heater charge	Not Payable
259	Hot water charges	Not Payable
260	Inhaler	Not Payable
261	IV maintenance	Not Payable
262	Lancet	Not Payable
263	Pre auth letter charges	Not Payable
264	Pre-op room charges	Not Payable
265	Refrigeration charges	Not Payable

266	Room freshener	Not Payable
267	Room holding charges	Not Payable
268	Sealed pouches	Not Payable
269	Sitz bath	Not Payable
270	Solid waste management	Not Payable
271	Stockinet	Not Payable
272	Three ways	Not Payable
273	Vacutainer	Not Payable
274	VAT charges	Not Payable
275	Ward common charges	Not Payable
276	Waste disposal charges	Not Payable



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