

### Other Excluded Expenses

Sl. No.	TOILETRIES/ COSMETICS/ PERSONAL COMFORT OR CONVENIENCE ITEMS				
1	HAIR REMOVAL CREAM	Not Payable	25	EYE PAD	Not Payable
2	BABY CHARGES (UNLESS SPECIFIED/INDICATED)	Not Payable	26	EYE SHEILD	Not Payable
3	BABY FOOD	Not Payable	27	EMAIL / INTERNET CHARGES	Not Payable
4	BABY UTILITES CHARGES	Not Payable	28	FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)	Not Payable
5	BABY SET	Not Payable	29	FOOT COVER	Not Payable
6	BABY BOTTLES	Not Payable	30	GOWN	Not Payable
7	BRUSH	Not Payable	31	LEGGINGS	Payable for varicose vein surgery where surgery itself is payable.
8	COSY TOWEL	Not Payable	32	LAUNDRY CHARGES	Not Payable
9	HAND WASH	Not Payable	33	MINERAL WATER	Not Payable
10	MOISTURISER PASTE BRUSH	Not Payable	34	OIL CHARGES	Not Payable
11	POWDER	Not Payable	35	SANITARY PAD	Not Payable
12	RAZOR	Payable	36	SLIPPERS	Not Payable
13	SHOE COVER	Not Payable	37	TELEPHONE CHARGES	Not Payable
14	BEAUTY SERVICES	Not Payable	38	TISSUE PAPER	Not Payable
15	BELTS/ BRACES	Payable in case of surgery of thoracic or lumbar spine	39	TOOTH PASTE	Not Payable
16	BUDS	Not Payable	40	TOOTH BRUSH	Not Payable
17	BARBER CHARGES	Not Payable	41	GUEST SERVICES	Not Payable
18	CAPS	Not Payable	42	BED PAN	Not Payable
19	COLD PACK/HOT PACK	Not Payable	43	BED UNDER PAD CHARGES	Not Payable
20	CARRY BAGS	Not Payable	44	CAMERA COVER	Not Payable
21	CRADLE CHARGES	Not Payable	45	CLINIPLAST	Not Payable
22	COMB	Not Payable	46	CREPE BANDAGE	Not Payable/ Payable by the patient
23	DISPOSABLES RAZORS CHARGES ( for site preparations)	Payable			
24	EAU-DE-COLOGNE / ROOM FRESHNERS	Not Payable			

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	HANSAPLAST/ADHESIVE BANDAGES	Not Payable
57	INFANT FOOD	Not Payable
58	SLINGS	Reasonable costs for one sling in case of upper arm fractures payable
<b>ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES</b>		
59	WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES	Not Payable
60	COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.,	Not Payable
61	DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION	Not Payable
62	HORMONE REPLACEMENT THERAPY	Not Payable
63	HOME VISIT CHARGES	Not Payable
64	INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION PROCEDURE	Not Payable
65	OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY	Not Payable
66	PSYCHIATRIC & PSYCHOSOMATIC DISORDERS	Not Payable
67	CORRECTIVE SURGERY FOR REFRACTIVE ERROR	Not Payable
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Not Payable
68	TREATMENT OF SEXUALLY TRANSMITTED DISEASES	Not Payable
69	DONOR SCREENING CHARGES	Not Payable
70	ADMISSION/REGISTRATION CHARGES	Not Payable
71	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	Not Payable
72	EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED	Not Payable
73	ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY	Not Payable except to the extent provided under exclusion no.3 under Common exclusion for section 1 and Section 2

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74	STEM CELL IMPLANTATION/ SURGERY and Storage	Not Payable except Bone Marrow Transplantation where covered by policy. Stem cell storage not payable	83	SPUTUM CUP	Payable under Investigation charges, not as consumable
<b>ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS</b>			84	BOYLES APPARATUS CHARGES	Part of OT charges, not separately
75	WARD AND THEATRE BOOKING CHARGES	Payable under OT Charges, not payable separately	85	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	Part of Cost of Blood, not payable
76	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS	Rental charged by the hospital payable. Purchase of Instruments not payable.	86	Antiseptic or disinfectant lotions	Not Payable- Part of Dressing Charges
77	MICROSCOPE COVER	Payable under OT Charges, not separately.	87	BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES, SYRINGES	Not Payable- Part of Dressing Charges
78	SURGICAL BLADES, HARMONIC SCALPEL, SHAVER	Payable under OT Charges, not separately	88	COTTON	Not Payable- Part of Dressing Charges
79	SURGICAL DRILL	Payable under OT Charges, not separately	89	COTTON BANDAGE	Not Payable- Part of Dressing Charges
80	EYE KIT	Payable under OT Charges, not separately	90	MICROPORE/ SURGICAL TAPE	Not Payable- Payable by the patient when prescribed, otherwise included as Dressing Charges
81	EYE DRAPE	Payable under OT Charges, not separately	91	BLADE	Not Payable
82	X-RAY FILM	Payable under Radiology Charges, not as con	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	Not-Payable - Part of Dressing Charges
95	URINE CONTAINER	Not Payable
<b>ELEMENTS OF ROOM CHARGE</b>		
96	LUXURY TAX	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
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/ House keeping not payable separately

105	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	Patient Diet provided by hospital is payable
106	BLANKET/WARMER BLANKET payable-part of room charges	Not
<b>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	CONVENYANCE 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 Hosp where admissible
119	FILE OPENING CHARGES	Not Payable
120	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	Not Payable
121	MEDICAL CERTIFICATE	Not Payable
122	MAINTAINANCE 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 upto 24 hrs, shifting charges not payable
130	MEDICO LEGAL CASE CHARGES (MLC CHARGES)	Not Payable
<b>EXTERNAL DURABLE DEVICES</b>		
131	WALKING AIDS CHARGES	Not Payable
132	BIPAP MACHINE	Not Payable
133	COMMUNE	Not Payable
134	CPAP/ CAPD EQUIPMENTS	Device not Payable
135	INFUSION PUMP – COST	Device not Payable
136	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)	Not Payable
137	PULSEOXYMETER CHARGES	Device not Payable
138	SPACER	Not Payable
139	SPIROMETRE	Device not Payable
140	SPO2 PROBE	Not Payable
141	NEBULIZER KIT	Not Payable
142	STEAM INHALER	Not Payable
143	ARMSLING	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	Payable 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 3 days in ICU, all patients with paraplegia/ quadriplegia for any reason and at reasonable cost of approximately Rs.200/day

152	AMBULANCE COLLAR	Not Payable
153	AMBULANCE EQUIPMENT	Not Payable
154	MICROSHEILD	Not Payable
155	ABDOMINAL BINDER	Payable in post surgery patients of major abdominal surgery including TAH, LSCS, incisional hernia repair, exploratory laparotomy for intestinal obstruction, liver transplant etc.
<b>ITEMS PAYABLE IF SUPPORTED BY A PRESCRIPTION</b>		
156	BETADINE \ HYDROGEN PEROXIDE \SPIRIT\DISINFECTANTS ETC	payable when prescribed for patient, not payable for hospital use in OT or ward or for dressings in hospital
157	PRIVATE NURSES CHARGES-SPECIAL NURSING CHARGES	Post hospitalization nursing charges not 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	CREAMS POWDERS LOTIONS (TOILETERIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)	Payable when prescribed
161	Digestion gels	Payable when prescribed
162	ECG ELECTRODES	Payable Upto 5 electrodes where patient visits OT or ICU, For longer stay in ICU, one set every second day be payable.

163	GLOVES	Sterilized Gloves payable/ unsterilized gloves not payable	180	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]	Not Payable
164	HIV KIT	Payable - payable pre operative screening	181	EXAMINATION GLOVES Payable	Not
165	LISTERINE/ ANTISEPTIC MOUTHWASH	Payable when prescribed	182	KIDNEY TRAY Payable	Not
166	LOZENGES	Payable when prescribed	183	MASK Payable	Not
167	MOUTH PAINT	Payable when prescribed	184	OUNCE GLASS Payable	Not
168	NEBULISATION KIT	If used during hospitalization is payable reasonably	185	OUTSTATION CONSULTANT'S/ SURGEON'S FEES	Not Payable
169	NOVARAPID	Payable when prescribed	186	OXYGEN MASK Payable	Not
170	VOLINI GEL/ ANALGESIC GEL	Payable when prescribed	187	PAPER GLOVES Payable	Not
171	ZYTEE GEL	Payable when prescribed	188	PELVIC TRACTION BELT	payable in case of PIVD requiring traction as this is generally not reused
172	VACCINATION CHARGES	Routine Vaccination not payable/ Post Bite Vaccination payable	189	REFERAL DOCTOR'S FEES	Not Payable
<b>PART OF HOSPITAL'S OWN COSTS AND NOT PAYABLE</b>			190	ACCU CHECK ( Glucometry/ Strips)	Not Payable pre hospitalization or post hospitalization/ Reports and Charts required/ Device not payable
173	AHD	Not Payable-Part of Hospital's internal Cost	191	PAN CAN Payable	Not
174	ALCOHOL SWABES	Not Payable-Part of Hospital's internal Cost	192	SOFNET Payable	Not
175	SCRUB SOLUTION/STERILLIUM	Not Payable-Part of Hospital's internal Cost	193	TROLLY COVER Payable	Not
<b>OTHERS</b>			194	UROMETER, URINE JUG Payable	Not
176	VACCINE CHARGES FOR BABY	Not Payable	195	AMBULANCE	Payable- Ambulance from home to hospital or interhospital shiftsble / RTA as specific requirement is payable
177	AESTHETIC TREATMENT / SURGERY	Not Payable	196	TEGADERM / VASOFIX SAFETY	Payable- maximum of 3 in 48 hrs and then 1 in 24 hrs
178	TPA CHARGES	Not Payable			
179	VISCO BELT CHARGES	Not Payable			

197	URINE BAG	Payable where medically necessary till a reasonable cost-maximum 1 per 24 hrs
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198	SOFTOVAC	Not Payable
199	STOCKINGS	Payable for case like CABG etc,