



**Jeevan Arogya** is the most apt Health Insurance Plan from the No.1 Life Insurance Company of the country - L.I.C. of India. It is the **"Need of the Hour"** in the era where the soaring cost of hospitalisation can cause major shake up in the financial stability of any family.

It is a unique **Cash Benefit** policy where you are paid the amount on the basis of number of days you are hospitalised irrespective of the actual cost incurred. The main USP of this plan is that it can be taken over and above any medical reimbursement type of policy.

Take a look at the incredible benefits this plan has to offer to you and shield your family against unforeseen medical contingencies NOW.

A Health Insurance Proposal  
Exclusively prepared for

**Mr. A**

### Features at-a-glance\*

- Complete family including Spouse, Children, Parents and Parents-in-laws can be covered under one policy
- Policy covers upto highest age - upto 80 years
- **Four types of benefits are covered**
  - **Hospital Cash Benefit (HCB)** - This is the benefit payable on a daily basis as per the number of days hospitalised. In case of hospitalisation less than 7 days, first 24 hours are not payable. You can choose between Rs.1000 to Rs.4000 daily benefit. Further this benefit increases by 5% every year till it reaches 150% of initial HCB, thus taking care of inflating costs.
  - **Major Surgical Benefit (MSB)** - In the event of surgery this benefit is payable. MSB is 100 times of HCB. One Annual Premium will be Waived\*.
  - **Day Care Procedure Benefit (DCPB)** - Paid for specified Day-care procedures undergone. This is 5 times of the applicable HCB. You can avail this benefit upto 3 times in a year.
  - **Other Surgical Benefit (OSB)** - This benefit is payable for surgeries not listed under MSB or DCPB. Like HCB this is also payable on daily basis (excluding first 24 hrs) and the amount is equal to 2 times of the applicable HCB.
- **No Claim Benefit** - In case of no claim the HCB will increase after every 3 years.
- **Premium Rate Guaranteed for 3 years** - Your healthcare premium being charged today is guaranteed for 3 years. The Corporation may review the rates based on its experience after every 3 years.
- **No risk of market** - This is a Non-ULIP, Non-participating policy. Hence all the benefits enumerated are guaranteed and not subject to volatile market conditions.
- **Tax Benefit** - Premium paid is eligible for benefits under Section 80(D).

\* This list is not exhaustive. Please refer to detailed Features list annexed in this report to get more enlightened about this policy.

**Presented by:**

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### New Jeevan Arogya Plan Presentation For Mr. A

|                            |  |                               |                        |
|----------------------------|--|-------------------------------|------------------------|
| <b>Mode of Premium</b>     | : Yearly   | <b>Presentation up to Age</b> | : 80 Years (completed) |
| <b>Installment Premium</b> | : Rs. 8,605 (Basic Prem Rs. 7,292 + GST Rs. 1,313) | <b>Date of Report</b>         | : 18/04/2020           |

#### Medical Benefit Details

| Details   | 2020   | 2021   | 2022   | 2023   | 2024   | 2026   | 2029   | 2035   | 2042   | 2049   | 2056   | 2063   | 2070   |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Mr. A ( Principal Insured ) - Cover upto 17/04/2070 Premium : 8605</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Age   | 30     | 31     | 32     | 33     | 34     | 36     | 39     | 45     | 52     | 59     | 66     | 73     | 80     |
| HCB (Non ICU)   | 4000   | 4200   | 4400   | 4600   | 4800   | 5200   | 5800   | 6000   | 6000   | 6000   | 6000   | 6000   | 6000   |
| HCB (ICU)   | 8000   | 8400   | 8800   | 9200   | 9600   | 10400  | 11600  | 12000  | 12000  | 12000  | 12000  | 12000  | 12000  |
| Max. HCB p.a.   | 180000 | 567000 | 594000 | 621000 | 648000 | 702000 | 783000 | 810000 | 810000 | 810000 | 810000 | 810000 | 810000 |
| Max. MSB p.a.   | 400000 | 420000 | 440000 | 460000 | 480000 | 520000 | 580000 | 600000 | 600000 | 600000 | 600000 | 600000 | 600000 |
| Max DCPB p.a.   | 60000  | 63000  | 66000  | 69000  | 72000  | 78000  | 87000  | 90000  | 90000  | 90000  | 90000  | 90000  | 90000  |
| Max OSB p.a.  | 120000 | 378000 | 396000 | 414000 | 432000 | 468000 | 522000 | 540000 | 540000 | 540000 | 540000 | 540000 | 540000 |

• All Premium shown above are inclusive of GST.

\*\* For Private Circulation only

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#### Features at a glance:

- Provides insurance cover for Hospital Charges, Major Surgical Charges, Day Care Procedure Benefit Charges and Other Surgical Charges in India.
- Entire family including spouse and dependant children, Dependent Parents of Husband and/or Wife can be covered in a single policy.

#### Hospital Cash Benefit (HCB)

| Feature                    | Principal Insured (PI) | Insured Spouse, Parents / In laws | Insured Dependent Children |
|----------------------------|------------------------|-----------------------------------|----------------------------|
| Min. Initial Daily Benefit | Rs. 1000/-             | Rs. 1000/-                        | Rs. 1000/-                 |
| Max. Initial Daily Benefit | Rs. 4000/-             | Equal or less than PI             | Equal or less than PI      |
| Max. age for cover         | 80 years               | 80 years                          | 25 years                   |

- HCB (With in India only) is payable on per day basis.
- 1st policy year: Maximum 30 days hospitalisation & including 15 days in ICU (2 times of ADB) for each one.
- 2nd year onwards: Maximum 90 days and including 45 days in I.C.U. for each insured.
- Maximum of 720 days including 360 days for ICU during entire policy term for each insured.
- This Benefit increase @ 5% each year till it reaches a maximum of 1.5 times the original HCB and arithmetic addition of an amount equal to "No Claim Benefit" at every auto renewal stage.
- Stay in hospital exceeds a continuous period of 24 hours or part thereof thereafter. Stay more than 7 days, even for 1st 24 hours also payable.
- Benefit payout is fixed irrespective of actual expenses incurred.

#### Major Surgical Benefit (MSB)

| Feature             | Principal Insured (PI) | Insured Spouse, Parents / In laws      | Insured Dependent Children     |
|---------------------|------------------------|--|--------------------------------|
| S.A. (MSB S.A.)     | 100 times of HCB       | 100 times of HCB of spouse/each parent | 100 times of HCB of each child |
| Max. annual benefit | 100% of MSB SA         | 100% of MSB SA                         | 100% of MSB SA                 |
| Max. Life Time      | 800% times MSB SA      | 800% times MSB SA                      | 800% times MSB SA              |

- Quick Cash facility: 50% of eligible MSB amount payable subject to approval from the TPA
- MSB shall be a percentage of sum assured.
- Major Surgical Benefit Amount, as calculated as % of Sum Assured, payable regardless of actual costs incurred.
- Premium waiver benefit: When any insured undergo major surgery under category 1 or 2, premium payable for one year from the next premium due date coinciding or following the date of surgery is waived.
- Rs.1000/- payable in lump sum towards Ambulance expenses.
- Applicable for surgery conducted only within India.

#### Day Care Procedure Benefit (DCPB) (under Basic Plan)

An Insured under this Plan undergoing any specified Day Care Procedure mentioned in the Day Care Procedure Benefit Annexure.

| Feature                              | Principal Insured (PI)                    | Insured Spouse, Parents / In laws         | Insured Dependent Children                |
|--------------------------------------|---|---|---|
| Lump sum benefit payable             | 5 times of Applicable Daily Benefit (ADB) | 5 times of Applicable Daily Benefit (ADB) | 5 times of Applicable Daily Benefit (ADB) |
| Maximum annual benefit, each insured |   |   | 3 Surgical Procedures                     |
| Maximum Life Time                    |   |   | 24 Surgical Procedures                    |

- If a Day Care Procedure Benefit is performed no Hospital Cash Benefit shall be paid.

#### Other Surgical Benefit (OSB) (under Basic Plan)

An Insured under the Plan, due to medical necessity, undergoing any Surgery not listed under Major Surgical Benefit or Day Care Procedure Benefit, and the stay in hospital exceeds a continuous period of 24 hours.

| Feature                              | Principal Insured (PI) | Insured Spouse, Parents / In laws                 | Insured Dependent Children |
|--------------------------------------|------------------------|---|----------------------------|
| Daily benefit amount                 | 2 times of appli.HCB   | 2 times of appli.HCB                              | 2 times of appli.HCB       |
| Maximum annual benefit, each insured |                        | 15 days in year 1 and 45 days per year thereafter |                            |
| Maximum Life Time, each insured      |                        | 360 days  |                            |

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## New Jeevan Arogya Plan Presentation For Mr. A

### Inclusion

#### MAJOR SURGICAL BENEFIT ANNEXURE

| Sr. No.    | LIST OF MAJOR SURGERIES  | % of Major Surgical Benefit Sum Assured | Category   |
|------------|--|---|------------|
| <b>I</b>   | <b>CARDIOVASCULAR SYSTEM</b>   |   |            |
| 1          | Major Surgery of Aorta   | 100%                                    | Category 1 |
| 2          | CABG (two or more coronary arteries must be bypassed) via open chest surgery                 | 100%                                    | Category 1 |
| 3          | Heart Valve Replacement using mechanical prosthesis  | 100%                                    | Category 1 |
| 4          | Heart/Heart-Lung Transplant  | 100%                                    | Category 1 |
| 5          | Aortic root transplantation with coronary artery reimplantation for proximal aortic aneurysm | 100%                                    | Category 1 |
| 6          | Pericardiotomy / Pericardectomy  | 60%                                     | Category 2 |
| 7          | Initial implantation of permanent pacemaker in the heart                                     | 60%                                     | Category 2 |
| 8          | Mitral valve repair  | 60%                                     | Category 2 |
| 9          | Aortic valve repair  | 60%                                     | Category 2 |
| 10         | Tricuspid valve repair   | 60%                                     | Category 2 |
| 11         | Pulmonary valve repair   | 60%                                     | Category 2 |
| 12         | Coronary Angioplasty with stent implantation (two or more coronary arteries must be stented) | 40%                                     | Category 3 |
| 13         | Major vein repair with or without grafting for traumatic & nontraumatic lesions              | 40%                                     | Category 3 |
| <b>II</b>  | <b>HAEMIC AND LYMPHATIC SYSTEM</b>   |   |            |
| 14         | Bone Marrow transplant (as recipient)  | 100%                                    | Category 1 |
| 15         | Major Excision and grafting of Lymphoedema   | 60%                                     | Category 2 |
| 16         | Splenectomy  | 60%                                     | Category 2 |
| <b>III</b> | <b>NERVOUS SYSTEM</b>  |   |            |
| 17         | Repair of Cerebral or Spinal Arterio-Venous Malformations or aneurysms                       | 100%                                    | Category 1 |
| 18         | Craniotomy for malignant Cerebral tumours  | 100%                                    | Category 1 |
| 19         | Excision of pineal gland   | 100%                                    | Category 1 |
| 20         | Excision of the pituitary gland  | 100%                                    | Category 1 |
| 21         | Craniotomy for non malignant space occupying lesions   | 60%                                     | Category 2 |
| 22         | Operations on Subarachnoid space of brain  | 60%                                     | Category 2 |
| 23         | Intracranial transection of Cranial nerve  | 60%                                     | Category 2 |
| 24         | Other operations on the meninges of the Brain  | 60%                                     | Category 2 |
| 25         | Microvascular decompression of cranial nerves/nervectomy                                     | 60%                                     | Category 2 |
| 26         | Craniotomy for Drainage of Extradural, subdural or intracerebral space                       | 40%                                     | Category 3 |
| 27         | Decompression surgery for Entrapment Syndrome  | 40%                                     | Category 3 |
| 28         | Unilateral or Bilateral sympathectomy  | 40%                                     | Category 3 |
| 29         | Peripheral nerve Graft   | 40%                                     | Category 3 |
| 30         | Free Fascia Graft for Facial Nerve Paralysis   | 40%                                     | Category 3 |
| 31         | Excision of deep seated peripheral nerve tumour  | 40%                                     | Category 3 |
| 32         | Multiple Microsurgical Repair of digital nerve   | 40%                                     | Category 3 |
| 33         | Bur-hole Drainage of Extradural, subdural or intracerebral space                             | 20%                                     | Category 4 |
| <b>IV</b>  | <b>RESPIRATORY SYSTEM</b>  |   |            |
| 34         | Lung Transplantation   | 100%                                    | Category 1 |
| 35         | Unilateral Pneumonectomy   | 60%                                     | Category 2 |

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|-------------|--|---|------------|
| 36          | Diaphragmatic/Hiatus Hernia Repair   | 60%                                     | Category 2 |
| 37          | Thoracotomy  | 60%                                     | Category 2 |
| 38          | Open Lobectomy of Lung   | 60%                                     | Category 2 |
| 39          | Excision of benign mediastinal lesions   | 60%                                     | Category 2 |
| 40          | Partial Extirpation of Bronchus  | 60%                                     | Category 2 |
| 41          | Partial Pharyngectomy  | 60%                                     | Category 2 |
| 42          | Total Pharyngectomy  | 60%                                     | Category 2 |
| 43          | Total Laryngectomy   | 60%                                     | Category 2 |
| 44          | Excision of Diaphragmatic tumours  | 60%                                     | Category 2 |
| 45          | Pleurectomy or Pleural decortication   | 40%                                     | Category 3 |
| 46          | Tracheal reconstruction for various lesion                                     | 40%                                     | Category 3 |
| <b>V</b>    | <b>DIGESTIVE SYSTEM</b>  |   |            |
| 47          | Excision of esophagus and stomach  | 100%                                    | Category 1 |
| 48          | Abdominal-Perineal Pull Through Resection of rectum with Colo-Anal Anastomosis | 100%                                    | Category 1 |
| 49          | Total excision of oesophagus   | 60%                                     | Category 2 |
| 50          | Total excision of stomach  | 60%                                     | Category 2 |
| 51          | Resection and Anastomosis of any part of digestive tract                       | 40%                                     | Category 3 |
| 52          | Open Surgery for treatment of Peptic Ulcer                                     | 40%                                     | Category 3 |
| 53          | Artificial opening into stomach  | 20%                                     | Category 4 |
| <b>VI</b>   | <b>ENDOCRINE SYSTEM</b>  |   |            |
| 54          | Complete excision of adrenal glands  | 60%                                     | Category 2 |
| 55          | Complete excision of Thyroid gland   | 60%                                     | Category 2 |
| 56          | Complete excision of Parathyroid gland   | 60%                                     | Category 2 |
| 57          | Partial excision of adrenal glands   | 40%                                     | Category 3 |
| 58          | Partial excision of Thyroid gland  | 40%                                     | Category 3 |
| 59          | Partial excision of Parathyroid gland  | 40%                                     | Category 3 |
| <b>VII</b>  | <b>ENT</b>   |   |            |
| 60          | Total ear amputation with reconstruction                                       | 60%                                     | Category 2 |
| 61          | Transmastoid removal cholesteatoma with extended Mastoidectomy                 | 60%                                     | Category 2 |
| 62          | Total Nasal Reconstruction due to Traumatic lesions                            | 60%                                     | Category 2 |
| 63          | Labyrinthomy for various lesions   | 40%                                     | Category 3 |
| <b>VIII</b> | <b>ORAL</b>  |   |            |
| 64          | Wide excision and Major reconstruction of malignant Oro-pharyngeal tumours     | 60%                                     | Category 2 |
| 65          | Total Glossectomy  | 40%                                     | Category 3 |
| 66          | Wide local Excision for oral leukoplakia                                       | 20%                                     | Category 4 |
| <b>IX</b>   | <b>EYE</b>   |   |            |
| 67          | Orbit Tumour Exenteration /Flap reconstruction                                 | 40%                                     | Category 3 |
| 68          | Corneal or Retinal Repair for Traumatic eye injuries                           | 20%                                     | Category 4 |
| 69          | Penetrating injuries of the eye or repair of ruptured globe                    | 20%                                     | Category 4 |

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| Sr. No.   | LIST OF MAJOR SURGERIES  | % of Major Surgical Benefit Sum Assured | Category   |
|-----------|--|---|------------|
| <b>X</b>  | <b>LIVER, GALL BLADDER &amp; PANCREAS</b>                        |   |            |
| 70        | Liver Transplantation  | 100%                                    | Category 1 |
| 71        | Partial Resection of Liver                                       | 60%                                     | Category 2 |
| 72        | Partial Pancreatectomy   | 60%                                     | Category 2 |
| 73        | Cholecystectomy /Choledochotomy for various Gall bladder lesions | 40%                                     | Category 3 |
| <b>XI</b> | <b>MUSCULOSKELETAL SYSTEM (due to accident only)</b>             |   |            |
| 74        | Replantation of upper limb                                       | 60%                                     | Category 2 |
| 75        | Replantation of lower limb                                       | 60%                                     | Category 2 |
| 76        | Total prosthetic replacement of hip joint using cement           | 40%                                     | Category 3 |
| 77        | Total prosthetic replacement of hip joint not using cement       | 40%                                     | Category 3 |
| 78        | Other total prosthetic replacement of hip joint                  | 40%                                     | Category 3 |
| 79        | Total prosthetic replacement of knee joint using cement          | 40%                                     | Category 3 |
| 80        | Total prosthetic replacement of knee joint not using cement      | 40%                                     | Category 3 |
| 81        | Other total prosthetic replacement of knee joint                 | 40%                                     | Category 3 |
| 82        | Total prosthetic replacement of other joint using cement         | 40%                                     | Category 3 |
| 83        | Total prosthetic replacement of other joint not using cement     | 40%                                     | Category 3 |
| 84        | Other total prosthetic replacement of other joint                | 40%                                     | Category 3 |
| 85        | Prosthetic replacement of head of femur using cement             | 40%                                     | Category 3 |
| 86        | Prosthetic replacement of head of femur not using cement         | 40%                                     | Category 3 |
| 87        | Other prosthetic replacement of head of femur                    | 40%                                     | Category 3 |
| 88        | Prosthetic replacement of head of humerus using cement           | 40%                                     | Category 3 |
| 89        | Prosthetic replacement of head of humerus not using cement       | 40%                                     | Category 3 |
| 90        | Other prosthetic replacement of head of humerus                  | 40%                                     | Category 3 |
| 91        | Prosthetic replacement of any other bone using cement            | 40%                                     | Category 3 |
| 92        | Prosthetic replacement of any other bone not using cement        | 40%                                     | Category 3 |
| 93        | Other prosthetic replacement of any other bone                   | 40%                                     | Category 3 |
| 94        | Prosthetic interposition reconstruction of joint                 | 40%                                     | Category 3 |
| 95        | Other interposition reconstruction of joint                      | 40%                                     | Category 3 |
| 96        | Excision reconstruction of joint                                 | 40%                                     | Category 3 |
| 97        | Other reconstruction of joint                                    | 40%                                     | Category 3 |
| 98        | Implantation of prosthesis for limb                              | 40%                                     | Category 3 |
| 99        | Amputation of arm  | 40%                                     | Category 3 |
| 100       | Amputation of leg  | 40%                                     | Category 3 |
| 101       | Fixation of fracture of spine                                    | 40%                                     | Category 3 |
| 102       | Elevation, Exploration and Fixation of fractured Zygoma          | 40%                                     | Category 3 |
| 103       | Amputation of hand   | 20%                                     | Category 4 |
| 104       | Amputation of foot   | 20%                                     | Category 4 |
| 105       | Therapeutic endoscopic operations on cavity of knee joint        | 20%                                     | Category 4 |
| 106       | Replantation of finger following traumatic amputation            | 20%                                     | Category 4 |
| 107       | Surgical Drainage and Curettage for osteomyelitis                | 20%                                     | Category 4 |

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|-------------|--|---|------------|
| <b>XII</b>  | <b>ORO-MAXILLOFACIAL SURGERY</b>   |   |            |
| 108         | Major reconstructive oro-maxillofacial surgery due to trauma or burns and not for cosmetic purpose | 60%                                     | Category 2 |
| 109         | Osteotomy including segmental resection with bone grafting for Mandibular and maxillary lesions    | 60%                                     | Category 2 |
| <b>XIII</b> | <b>KIDNEY / URINARY TRACT / REPRODUCTIVE SYSTEM</b>  |   |            |
| 110         | Renal transplant (recipient)   | 100%                                    | Category 1 |
| 111         | Hysterectomy for malignant conditions  | 60%                                     | Category 2 |
| 112         | Radical prostatovesiculectomy  | 60%                                     | Category 2 |
| 113         | Microvascular reattachment of penis following traumatic amputation                                 | 60%                                     | Category 2 |
| 114         | Total nephrectomy due to medical advice (not as a transplant donor)                                | 40%                                     | Category 3 |
| 115         | Partial excision of kidney   | 40%                                     | Category 3 |
| 116         | Open extirpation of lesion of kidney   | 40%                                     | Category 3 |
| 117         | Excision of ureter   | 40%                                     | Category 3 |
| 118         | Total excision of bladder  | 40%                                     | Category 3 |
| 119         | Kidney injury repair   | 40%                                     | Category 3 |
| 120         | Pyloplasty / Ureterocycostomy for pelvic ureteric junction obstruction                             | 40%                                     | Category 3 |
| 121         | Amputation of penis  | 40%                                     | Category 3 |
| 122         | Excision of vagina   | 40%                                     | Category 3 |
| 123         | Unilateral or Bilateral excision of adnexa of uterus   | 40%                                     | Category 3 |
| 124         | Partial excision of bladder  | 20%                                     | Category 4 |
| 125         | Therapeutic ureteroscopic operations on ureter   | 20%                                     | Category 4 |
| 126         | Urinary diversion  | 20%                                     | Category 4 |
| 127         | Replantation of ureter   | 20%                                     | Category 4 |
| 128         | Unilateral or Bilateral excision of testes   | 20%                                     | Category 4 |
| 129         | Other operations on Scrotum and tunica vaginalis testis  | 20%                                     | Category 4 |
| 130         | Reconstruction of the testis   | 20%                                     | Category 4 |
| 131         | Open surgical excision and destruction of prostate tissue  | 20%                                     | Category 4 |
| 132         | Extirpation of lesion of vulva   | 20%                                     | Category 4 |
| 133         | Excision of vulva  | 20%                                     | Category 4 |
| <b>XIV</b>  | <b>Operations on the sinuses</b>   |   |            |
| 134         | Operations on frontal sinus  | 40%                                     | Category 3 |
| 135         | Operations on maxillary antrum using sublabial approach  | 20%                                     | Category 4 |
| <b>XV</b>   | <b>Others</b>  |   |            |
| 136         | Radical Mastectomy   | 60%                                     | Category 2 |
| 137         | Malignant soft tissue tumour excision and reconstruction   | 40%                                     | Category 3 |
| 138         | Excision and Major Flap Repair of skin and Subcutaneous tissue due to Major Burns                  | 40%                                     | Category 3 |
| 139         | Simple Mastectomy  | 20%                                     | Category 4 |
| 140         | TIPS procedure for portal Hypertension   | 20%                                     | Category 4 |

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#### Inclusion

#### DAY CARE PROCEDURE BENEFIT ANNEXURE

| Sr. No. | DAY CARE SURGERIES   |
|---------|--|
|         | <b>Microsurgical Operations on the middle ear</b>  |
| 1       | Stapedotomy  |
| 2       | Stapedectomy   |
| 3       | Revision of Stapedectomy   |
| 4       | Other operations on the auditory Ossicles  |
| 5       | Myringoplasty (Type-I Tympanoplasty)   |
| 6       | Tympanoplasty (Closure of Eardrum Perforation / reconstruction of the Auditory Ossicles) |
| 7       | Myringotomy with grommet insertion   |
| 8       | Closure of Mastoid fistula   |
| 9       | Revision of a Tympanoplasty  |
| 10      | Other microsurgical operations on the Middle Ear   |
|         | <b>Other Operations on the Middle and Internal Ear</b>                                   |
| 11      | Myringotomy  |
| 12      | Benign Tumour removal from the external ear  |
| 13      | Incision of the mastoid process and Middle ear   |
| 14      | Simple Mastoidectomy   |
| 15      | Reconstruction of the middle ear   |
| 16      | Other excisions of the middle and inner ear  |
| 17      | Fenestration of the inner ear  |
| 18      | Revision of fenestration of the inner ear  |
| 19      | Petrous Apicectomy   |
| 20      | Other microsurgical operations on the inner Ear  |
|         | <b>Operations on the nose and nasal sinuses</b>  |
| 21      | Excision and destruction of diseased tissue of the nose                                  |
| 22      | Operation on Nasal Turbinates  |
| 23      | Septoplasty (medically necessitated)   |
| 24      | Functional Endoscopic Sinus Surgery  |
| 25      | Endoscopic placement /removal of stents  |
|         | <b>Operations on the Eyes</b>  |
| 26      | Dacryocystorhinostomy  |
| 27      | Other Operations for tear gland/ duct lesions  |
| 28      | Tarsorrhaphy   |
| 29      | Excision of the diseased tissue of the eyelid  |
| 30      | Operations of canthus and epicanthus when done for adhesions due to chronic infections   |
| 31      | Corrective surgery of entropion  |
| 32      | Corrective surgery for blepharoptosis  |
| 33      | Excision of lacrimal sac and passage   |
| 34      | Removal of a deep or embedded foreign body from cornea                                   |
| 35      | Corrective surgery of ectropion  |

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| Sr. No. | DAY CARE SURGERIES  |
|---------|---|
| 36      | Operations for Pterygium with or without grafting   |
| 37      | Other operations on the cornea  |
| 38      | Removal of a foreign body from the lens of the eye  |
| 39      | Removal of a foreign body from posterior chamber of the eye   |
| 40      | Removal of a foreign body from orbit and eyeball  |
| 41      | Cataract Surgery ( ECCE or Phacoemulsification with or without intraocular lens implant)  |
| 42      | Operation for glaucoma  |
| 43      | Repair of corneal laceration or wound with conjunctival flap  |
|         | <b>Operations on the skin and subcutaneous tissues</b>  |
| 44      | Surgery for pilonidal sinus   |
| 45      | Surgical wound toilet (Wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues under anaesthesia |
| 46      | Local excision or destruction of diseased tissue of skin and subcutaneous tissues under anaesthesia                             |
| 47      | Surgery for pilonidal cyst  |
| 48      | Free skin transplantation, recipient site   |
| 49      | Revision of skin plasty   |
| 50      | Chemosurgery for skin cancer  |
|         | <b>Operations on the tongue</b>   |
| 51      | Incision, excision and destruction of diseased tissue of the tongue.  |
| 52      | Partial glossectomy   |
| 53      | Reconstruction of the tongue  |
| 54      | Other Operations on the tongue  |
| 55      | Incision and lancing of salivary glands and Salivary ducts  |
| 56      | Excision of a diseased tissue of salivary glands and Salivary ducts   |
| 57      | Resection of a salivary gland with or without salivary duct   |
| 58      | Reconstruction of a salivary gland and salivary duct  |
| 59      | Open Sialolithotomy   |
|         | <b>Other operations on the mouth and face</b>   |
| 60      | External incision and drainage in the region of the mouth, jaw and face   |
| 61      | Excision of the diseased hard and soft palate   |
| 62      | Excision biopsy and/or destruction of diseased structures from the oropharynx.  |
| 63      | Palatoplasty  |
| 64      | Other operations in the mouth   |
|         | <b>Operations on the tonsils and adenoids</b>   |
| 65      | Transoral incision and drainage of a pharyngeal abscess   |
| 66      | Tonsillectomy without adenoidectomy   |
| 67      | Tonsillectomy with adenoidectomy  |
| 68      | Excision and destruction of a lingual tonsil  |
| 69      | Drainage of tonsillar abscess/quinsy  |

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### New Jeevan Arogya Plan Presentation For Mr. A

#### Inclusion

| Sr. No. | DAY CARE SURGERIES   |
|---------|--|
|         | <b>Trauma surgery and orthopaedics</b>   |
| 70      | Incision and Drainage of the bone for septic and aseptic conditions                      |
| 71      | Closed reduction of fracture   |
| 72      | Closed reduction of sub-luxation   |
| 73      | Epiphyseolysis with osteosynthesis   |
| 74      | Suture and other Operations on tendons and tendon sheath                                 |
| 75      | Reduction of dislocation under GA  |
| 76      | Arthroscopic knee aspiration   |
|         | <b>Operations on the breast</b>  |
| 77      | Incision and Drainage of breast abscess  |
| 78      | Operations on the nipple except congenitally inverted nipples                            |
|         | <b>Operations on the digestive tract</b>   |
| 79      | Incision and excision of tissue in the perianal region                                   |
| 80      | Surgical treatment of anal fistulas  |
| 81      | Surgical treatment of Haemorrhoids.  |
| 82      | Division of the anal sphincter (sphincterotomy)  |
| 83      | Other operations of the anus   |
| 84      | Ultrasound guided aspiration of deep seated rectal abscess                               |
| 85      | Sclerotherapy  |
| 86      | Dilation of digestive tract strictures   |
| 87      | Endoscopic gastrotomy  |
| 88      | Endoscopic decompression of colon  |
| 89      | Endoscopic Polypectomy   |
|         | <b>Operations on the female reproductive organs</b>                                      |
| 90      | Incision of the ovary  |
| 91      | Other operations on the Fallopian tubes  |
| 92      | Dilatation of the cervical canal   |
| 93      | Conisation of the uterine cervix   |
| 94      | Incision of the Uterus (Hysterotomy) not done as a part of MTP                           |
| 95      | Therapeutic / diagnostic dilatation and curettage ( not done as part of MTP)             |
| 96      | Culdotomy  |
| 97      | Hymenectomy  |
| 98      | Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas |
| 99      | Incision and drainage of the Vulva   |
| 100     | Operations on the Bartholin's glands(cyst)   |
| 101     | Hysteroscope guided biopsy of uterus   |
| 102     | Suprapubic cystostomy  |
|         | <b>Operations on the prostate and seminal vesicles</b>                                   |
| 103     | Drainage of Prostatic abscess  |
| 104     | Transurethral excision and destruction of prostate tissue                                |
| 105     | Percutaneous excision and destruction of prostate tissue                                 |
| 106     | Excision of seminal vesicle  |
| 107     | Incision and excision of periprostatic tissue  |

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#### Inclusion

| Sr. No. | DAY CARE SURGERIES  |
|---------|---|
|         | <b>Operations on the Scrotum and tunica vaginalis testis</b>                                  |
| 108     | Incision and Drainage of the Scrotum and tunica vaginalis testis                              |
| 109     | Operations on testicular hydrocele  |
| 110     | Excision or Eversion of Hydrocele   |
|         | <b>Operations on the testis</b>   |
| 111     | Incision and drainage of the testis   |
| 112     | Excision or destruction of testicular lesion  |
| 113     | Unilateral orchidectomy   |
| 114     | Other operations on the testis  |
|         | <b>Operations on the spermatic cord, Epididymis and ductus deferens</b>                       |
| 115     | Surgical treatment of a varicocele and hydrocele of a spermatic cord                          |
| 116     | Excision of epididymal cyst   |
| 117     | Epididymectomy  |
| 118     | Other operations on the spermatic cord, epididymis and ductus deferens (other than vasectomy) |
|         | <b>Operations on the Penis</b>  |
| 119     | Circumcision and other Operations on the foreskin (if medically necessitated)                 |
| 120     | Local excision and destruction of diseased tissue of the penis                                |
| 121     | Other operations on the penis   |
|         | <b>Operations on the Urinary system</b>   |
| 122     | Cystoscopic removal of stones   |
| 123     | Lithotripsy   |
|         | <b>Other Operations</b>   |
| 124     | Coronary angiography  |
| 125     | Bronchoscopic treatment of bleeding lesion  |
| 126     | Bronchoscopic treatment of fistula/stenting   |
| 127     | Bronchoalveolar lavage and biopsy   |
| 128     | Pericardiocentesis  |
| 129     | Insertion of filter in Inferior Vena cava   |
| 130     | Insertion of gel foam in artery or vein   |
| 131     | Carotid angioplasty   |
| 132     | Renal angioplasty   |
| 133     | Tumor embolisation  |
| 134     | Endoscopic drainage of pseudo pancreatic cyst   |
| 135     | Varicose vein stripping or ligation   |
| 136     | Excision of Dupuytren's contracture   |
| 137     | Carpal tunnel Decompression   |
| 138     | PCNS (Percutaneous nephrostomy)   |
| 139     | PCNL (Percutaneous nephro lithotomy)  |
| 140     | Nail bed deformity/resection and reconstruction   |

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### **New Jeevan Arogya Plan Presentation For Mr. A**

## **Common Exclusions**

No benefits are available hereunder and no payment will be made by the Corporation for any claim under this policy on account of hospitalisation or surgery directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Pre-existing Condition unless disclosed to and accepted by the Corporation prior to the Date of Cover Commencement or the Date of Revival (if the Policy is revived after discontinuance of the Cover).
2. Any treatment or Surgery not performed by a Physician/Surgeon or any treatment including Surgery of a purely experimental nature.
3. Any routine or prescribed medical check up or examination.
4. Medical Expenses relating to any treatment primarily for diagnostic, X-ray or laboratory examinations.
5. Any Sickness that has been classified as an Epidemic by the Central or State Government.
6. Circumcision, cosmetic or aesthetic treatments of any description change of gender surgery, plastic surgery (unless such plastic surgery is necessary for the treatment of Illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same).
7. Hospitalisation expenses or Surgery for donation of an organ by donor.
8. Treatment for correction of birth defects or congenital anomalies.
9. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.
10. Convalescence, general debility, nervous or other breakdown, rest cure, congenital diseases or defect or anomaly, sterilisation or infertile (diagnosis and treatment), any sanatoriums, spa or rest cures or long term care or hospitalisation undertaken as a preventive or recuperative measure.
11. Self afflicted injuries or conditions (attempted suicide), and/or the use or misuse of any drugs or alcohol and complications arising from it.
12. Any sexually transmitted diseases or any condition directly or indirectly caused to or associated with Human Immunodeficiency Virus (HIV) or any Syndrome or condition of a similar kind commonly referred to as AIDS.
13. Removal or correction or replacement of any material/prosthesis/medical devices that was implanted in a former surgery before Date of Cover commencement or Date of Revival (if the Policy is revived after discontinuance of the Cover).
14. Any diagnosis or treatment or surgery arising from or traceable to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post natal care of the mother or the new born.
15. Hospitalisation for the sole purpose of physiotherapy or any ailment for which hospitalisation is not warranted due to advancement in medical technology.
16. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
17. Naval or military operations (including duties of peace time) of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.
18. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard).
19. Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering or in any criminal or illegal activities.
20. To any loss, damage or expense due to or arising out of, directly or indirectly, nuclear reaction, radiation or radioactive contamination regardless of how it was caused.
21. Hospitalisation expenses related to non-allopathic methods of treatment or surgery.
22. Participation in any criminal or illegal activities.
23. Treatment arising from the Insured's failure to act on proper medical advice.