

LISTED SURGICAL BENEFITS

LIST OF SURGERIES COVERED UNDER GRADE I, GRADE II, GRADE III & GRADE IV

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
SURGERIES ON THE EYES		
1	Corneal transplantation and keratoprosthesis	25%
2	Discision of lens and capsulotomy	25%
3	Fixation of the retina by sealing (plombage)	25%
4	Fixation of the retina by cerclage of the eyeball	25%
5	Other operations for fixation of retina	25%
6	Excision and destruction of diseased tissue of the retina	25%
7	Excision and destruction of diseased tissue of the choroid	25%
8	Removal of the eyeball (enucleation)	25%
9	Operations on the optic nerve	25%
SURGERIES ON THE BLOOD VESSELS		
10	Patchplasty of blood vessels	50%
11	Repair of blood vessels with prosthetic or venous graft	75%
12	Repair of blood vessels without prosthetic or venous graft	75%
13	Ligature and partial occlusion of vena cava	75%
14	Vascular reconstruction (bypass) procedures to improve circulation of lower limbs	75%
15	Vascular reconstruction (bypass) procedures to improve circulation of upper limbs	75%
16	Stenting of blood vessels	75%
17	Repair of poplital anurism	75%
18	Carotid endarterectomy	75%
19	Insertion of an intra-abdominal venous shunt	75%
20	Insertion of an arteriovenous shunt	75%
21	Operations on the carotid body	75%
22	Operations on other paraganglia	75%
SURGERIES ON VEINS		
23	Open removal of thrombus from vein	25%
SURGERIES ON ENDOCRINE GLANDS		
24	Incision in the region of the thyroid	25%
25	Hemithyroidectomy	25%
26	Other partial thyroid resection	25%
27	Thyroidectomy	25%
28	Partial parathyroid gland resection	25%
29	Parathyroidectomy	25%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
30	Partial adrenalectomy	25%
31	Bilateral adrenalectomy	25%
32	Other operations on the adrenals	25%
33	Excision and resection of diseased tissue of the pineal body	25%
34	Other operations on the pituitary	25%
35	Excision and resection of the thymus	25%
36	Excision and resection of diseased tissue of the pituitary	75%
SURGERIES ON THE PHARYNX, LARYNX AND TRACHEA		
37	Excision and destruction of diseased tissue of the pharynx	25%
38	Excision and destruction of diseased tissue of the larynx	25%
39	Hemilaryngectomy	25%
40	Other partial laryngectomy	25%
41	Laryngectomy	25%
42	Temporary tracheostomy	25%
43	Permanent tracheostomy	25%
44	Excision, resection and destruction of diseased tissue of the trachea (including endoscopic)	25%
45	Pharyngotomy	75%
46	Pharyngoplasty	75%
47	Reconstruction of the pharynx	75%
48	Reconstruction of the larynx	75%
49	Reconstruction of the trachea	75%
SURGERIES ON THE RENAL TRACT		
50	Percutaneous-transrenal nephrotomy	25%
51	Percutaneous-transrenal nephrostomy	25%
52	Open surgical nephrotomy	25%
53	Open surgical nephrostomy	25%
54	Open surgical pyelotomy	25%
55	Open surgical pyelostomy	25%
56	Uretero-ureterostomy	25%
57	Intubated ureterostomy	25%
58	Ureteric resection and ureterectomy	25%
59	Cutaneous urinary diversion by ureterocutaneostomy (incontinent stoma)	25%
60	Cutaneous urinary diversion with gut conduit (incontinent stoma)	25%
61	Cutaneous urinary diversion with gut reservoir (continent stoma)	25%
62	Internal urinary diversion through the gut	25%
63	Reconstruction of ureter	25%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
64	Transurethral incision, excision, destruction and resection of diseased tissue of the urinary bladder	25%
65	Surgical excision and destruction of diseased tissue of the urinary bladder	25%
66	Partial urinary bladder resection	25%
67	Open surgical urethrotomy and urethrostomy	25%
68	Excision, destruction & resection of diseased tissue of the urethra	25%
69	Urethrectomy as a separate procedure	25%
70	Reconstruction of the urethra	25%
71	Transurethral incision of diseased tissue of the urethra	25%
72	Incision and excision of retroperitoneal tissue	25%
73	Tightening of the urethrovesical tissue	25%
74	Therapeutic endoscopic operations on calculus of kidney	25%
75	Excision and destruction of diseased tissue of the kidney	75%
76	Partial resection of the kidney	75%
77	Nephrectomy	75%
78	Reimplantation of the kidney	75%
79	Cystectomy	75%
80	Replacement of urinary bladder	75%
SURGERIES ON THE SKIN AND SUBCUTANEOUS TISSUES		
81	Radical and extensive excision of diseased tissue in the skin and subcutaneous tissues	25%
82	Flap operations to relax contracture of skin	25%
83	Free flap plasty	75%
84	Tissue expander surgery	75%
SURGERIES ON THE HEART		
85	Pericardiotomy and cardiomy	50%
86	Excision and destruction of diseased tissue of the pericardium and pericardiectomy	50%
87	Revascularisation of the heart	75%
88	Excision and destruction of diseased tissue of the heart	75%
89	Reconstruction of the pericardium and heart	75%
90	Implantation and removal of a cardiac mechanical assist device, open surgery	75%
SURGERIES ON THE JAW AND FACIAL BONES		
91	Arthroplasty of mandibular joint	75%
92	Plastic reconstruction of maxilla	75%
93	Plastic reconstruction of mandible	75%
94	Osteotomy to displace lower face	75%
95	Osteotomy to displace the mid-face	75%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
SURGERIES ON THE LUNG AND BRONCHUS		
96	Excision and destruction of diseased tissue of a bronchus	25%
97	Excision and destruction of diseased tissue of the mediastinum	25%
98	Excision and destruction of diseased tissue of the chest wall	25%
99	Atypical lung resection	50%
100	Segmental resection of a lung	50%
101	Simple lobectomy of the lung	50%
102	Simple bilobectomy of the lung	50%
103	Extended lobectomy (unilateral)	75%
104	Extended lobectomy (bilateral)	75%
105	Extended bilobectomy of the lung (unilateral)	75%
106	Extended bilobectomy of the lung (bilateral)	75%
107	Release of adhesions in the lung and chest wall	75%
108	Reconstruction of the lungs and bronchi	75%
SURGERIES ON THE BREAST		
109	Partial (breast preserving) excision of the breast and destruction of breast tissue without axillary lymphadenectomy	25%
110	Partial (breast preserving) excision of the breast and destruction of breast tissue with axillary lymphadenectomy	25%
111	Simple mastectomy without axillary lymphadenectomy	25%
112	Simple mastectomy with axillary lymphadenectomy	25%
113	Extended mastectomy	25%
SURGERIES ON THE MALE SEXUAL ORGANS		
114	Open prostatectomy	50%
SURGERIES ON THE MOUTH AND FACE		
115	Total glossectomy	25%
SURGERIES ON THE NERVOUS SYSTEM		
116	Craniotomy through the calvaria/ burrhole	25%
117	Incision of the skull bones (craniotomy and craniectomy)	25%
118	Excision and destruction of diseased intracranial tissue	25%
119	Excision and destruction of diseased tissue of the skull bones	25%
120	Incision, resection and destruction of the intracranial sections of cranial nerves and ganglia	25%
121	Surgery for brain tumors	25%
122	Access to the craniocervical junction and the cervical spinal column	25%
123	Access to the thoracic spinal column	25%
124	Access to the lumbar spinal column, sacrum and coccyx	25%
125	Incision of the spinal cord and spinal meninges	25%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
126	Excision and destruction of diseased tissue of the spinal cord and the spinal meninges	25%
127	Excision and destruction of diseases tissue of nerves	25%
128	Incision, excision, destruction and occlusion of intracranial blood vessels	75%
129	Reconstruction of intracranial blood vessels	75%
130	Operations on intraspinal blood vessels	75%
SURGERIES ON THE DIGESTIVE TRACT		
131	Oesophagostomy as a separate procedure	25%
132	Local excision and destruction of diseased tissue of the oesophagus	25%
133	Operation on the pylorus	25%
134	Local excision and destruction of diseased gastric tissue (including endoscopy)	25%
135	Extended subtotal gastric resection without systematic lymphadenectomy	25%
136	Extended subtotal gastric resection with systematic lymphadenectomy	25%
137	Extended gastrectomy without systematic lymphadenectomy	25%
138	Local excision and destruction of diseased tissue of the small bowel	25%
139	Endoscopic local excision and destruction of diseases tissue of the small bowel	25%
140	Local excision and destruction of diseased tissue of the large bowel	25%
141	Endoscopic local excision and destruction of diseased tissue of the large bowel	25%
142	Exclusion of a bowel segment as a separate procedure (e.g. with two plastic operations)	25%
143	Partial resection of large bowel (excluding appendisectomy)	25%
144	Bypass anastomosis of bowel	25%
145	Insertion of an enterostomy, double lumen as a separate procedure	25%
146	Insertion of an enterostomy, terminal as a separate procedure	25%
147	Insertion of an enterostomy (protective measure) in the course of another procedure	25%
148	Insertion of other enterostomies	25%
149	Retrodisplacement of a double lumen enterostomy	25%
150	Other reconstruction of the bowel	25%
151	Perianal local excision and destruction of diseased tissue of the rectum	25%
152	Reconstruction of the rectum	25%
153	Anastomosis of the pancreatic duct	25%
154	Opening of the retroperitoneum	25%
155	Excision of gall bladder	25%
156	Open introduction of prosthesis into bile duct	25%
157	Partial oesophageal resection without restoration of continuity	50%
158	Atypical partial gastric resection	50%
159	Partial gastric resection (2/3 resection)	50%
160	Subtotal gastric resection (4/5 resection)	50%
161	(Total) gastrectomy	50%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
162	Rectal resection without preservation of the sphincter	50%
163	Partial liver resection	50%
164	Excision of bile duct	50%
165	Total excision of spleen	50%
166	Partial oesophageal resection with restoration of continuity	75%
167	Reconstruction of the oesophageal passage as a separate procedure	75%
168	Extended gastrectomy with systematic lymphadenectomy	75%
169	Resection of small bowel	75%
170	(Total) colectomy and proctocolectomy	75%
171	Extended colon resection with resection of small bowel segments without removal of other neighbouring organs	75%
172	Extended colon resection with resection of small bowel segments and removal of other neighbouring organs	75%
173	Rectal resection with preservation of the sphincter	75%
174	Local excision and destruction of diseased tissue of the liver (atypical liver resection)	75%
175	Anatomical (typical) liver resection	75%
176	Local excision and destruction of diseased tissue of the pancreas	75%
177	Partial resection of the pancreas	75%
SURGERIES ON THE FEMALE SEXUAL ORGANS		
178	Bilateral salpingo-oophorectomy and total abdominal hysterectomy	25%
179	Salpingectomy (total)	25%
180	Amputation of the uterine cervix	25%
181	Total hysterectomy	25%
182	Radical cervical stump removal	25%
183	Excision and destruction of diseased tissue of the parametrium	25%
184	Vulvectomy	25%
185	Radical vulvectomy	25%
186	Radical hysterectomy	50%
187	Exenteration (evisceration) of the lesser pelvis	50%
188	Occlusion and (sub)-total removal of vagina	75%
189	Reconstruction of the vulva and the perineum	75%
TRAUMATOLOGICAL SURGERIES AND ORTHOPAEDICS		
190	Open reduction on fracture of the pelvic brim and pelvic girdle with internal fixation	50%
191	Intervertebral discectomy	50%
192	Intervertebral micro discectomy	50%
193	Spinal decompression procedures	50%
194	Closed reposition of spine with external supporters	50%
195	Vertebral body prosthesis and complex reconstruction on spine (e.g. kyphosis or scoliosis)	50%

Sr. No.	PROCEDURE NAME	% of ABSA* Payable
196	Bone graft	75%
197	Bone transport	75%
198	Open reduction on multiple fracture in joint area of a tubular bone with internal fixation	75%
199	Open reduction on multiple fracture of small bones and small joints with internal fixation	75%
200	Open reduction on fracture of acetabulum and head of femur with internal fixation and open reposition of dislocated hip	75%
201	Total hip replacement	75%
202	Partial hip replacement	75%
203	Knee replacement	75%
204	Shoulder joint replacement	75%
205	Elbow joint replacement	75%
206	Closed reposition of spine with external fixation	75%
207	Open reposition of spine with internal fixation	75%
208	Spondylodesis	75%
209	Replantation upper limb	75%
210	Replantation lower limb	75%
211	Hind quarter amputation	75%
212	Hemipelvectomy and scapulothoracic disarticulation	75%
213	Coronary artery bypass grafting	100%
214	Major surgery of aorta	100%
215	Surgery to remove cerebral tumors (benign or malignant) and space occupying lesions requiring "craniotomy"	100%
216	Repair of cerebral or spinal arterio venous malformations and cerebral aneurysms	100%
217	Open chest surgery for valve replacement using mechanical prosthesis	100%
218	Major organ transplant (Lung, Heart, Liver, Renal, Pancreas)	100%
219	Pneumonectomy or pleuropneumoectomy -total lung of one side	100%
220	Total excision of pituitary / pineal glands	100%
221	Pericardectomy done in chronic constrictive pericarditis	100%
222	Total excision oesophagus and stomach	100%
223	Total pancreatectomy	100%

* Annual Basic Sum Assured (ABSA)

Note - The Company reserves the right to modify the List of Surgeries from time to time, subject to IRDA's approval and the Policyholder shall be informed of the same.