

Item	IL stance (Payable/ Not Payable)
Duty Doctor/RMO/DMO/Physician assistant/Junior doctor/Medical assistant/Assistant charges	Not Payable
Hair removing cream charges	Not Payable
Baby Charges (unless specified/ indicated)	Not payable, unless specified in policy
Baby Food	Not Payable
Baby Utilites Charges	Not Payable
Baby Set	Not Payable
Baby Bottles	Not Payable
Bottle	Not Payable
Brush	Not Payable
Hand Wash	Not Payable
Moisturiser Paste Brush	Not Payable
Powder	Not Payable
Towel (of all kinds)	Not Payable
Shoe Cover	Not Payable
Beauty Services	Not Payable
Belts/ Braces	Payable for 1 (Qty) only in surgical cases of Thoracic or Lumbar Spine
Buds	Not Payable
Barber Charges	Not Payable
Caps	Not Payable
Cold Pack/hot Pack	Not Payable
Carry Bags	Not Payable
Cradle Charges	Not Payable
Comb	Not Payable
Disposable Razor/ Blade Charges (For Site Preparations)	Payable
Eau-De-Cologne / Room Freshners	Not Payable
Eye Pad	Not Payable
Eye Sheild	Not Payable
Email / Internet Charges	Not Payable
Food Charges (other than Patient's Diet Provided by Hospital)	Not Payable
Foot Cover	Not Payable
Gown	Only sterile gown is payable in surgical cases, otherwise not payable
Leggings	Payable in cases of varicose veins. Leggings used for DVT prophylaxis is not payable.
Laundry Charges	Not Payable
Mineral Water	Not Payable
Oil Charges	Not Payable
Sanitary Pad	Not Payable

Item	IL stance (Payable/ Not Payable)
Slippers	Not Payable
Telephone Charges	Not Payable
Tissue Paper	Not Payable
Tooth Paste	Not Payable
Tooth Brush	Not Payable
Guest Services	Not Payable
Bed Pan	Not Payable
Bed Under Pad Charges	Not Payable
Camera Cover	Not Payable
Care Free	Not Payable
Cliniplast	Not Payable
Crepe Bandage	Not Payable
Curapore	Not Payable
Diaper Of Any Type	Not Payable
DVD, CD Charges	Not Payable
Eyelet Collar	Not Payable
Face Mask	Not Payable
Flexi Mask	Not Payable
Gause Soft	Not Payable
Gauze	Not Payable
Hand Holder	Not Payable
Hansaplast/ Adhesive Bandages	Not Payable
Lactogen/ Infant Food	Not Payable
Slings	Payable for 1 (Qty) only for Fracture of upper arm cases
ITEMS SPECIFICALLY EXCLUDED IN THE POLICIES	
Weight Control Programs/ Supplies/ Services	Not Payable. Payable only if allowed in policy
Cost Of Spectacles/ Contact Lenses/ Hearing Aids Etc.,	Not Payable. Payable only if allowed in policy
Dental Treatment Expenses That Do Not Require Hospitalisation	Not Payable. Payable only if allowed in policy
Hormone Replacement Therapy	Not Payable. Payable only if allowed in policy
Home Visit Charges	Not Payable. Payable only if allowed in policy
Infertility/ Subfertility/ Assisted Conception Procedure	Not payable
Obesity (including Morbid Obesity) Treatment	Not Payable. Payable only if allowed in policy
Psychiatric & Psychosomatic Disorders	Not Payable. Payable only if allowed in policy
Corrective Surgery For Refractive Error	Not Payable. Payable only if allowed in policy
Treatment Of Sexually Transmitted Diseases	Not Payable. Payable only if allowed in policy
Donor Screening Charges	Not Payable. Payable only if allowed in policy

Item	IL stance (Payable/ Not Payable)
Admission/registration Charges	Not Payable. Payable only if allowed in policy
Hospitalisation For Evaluation/ Diagnostic Purpose	Not Payable. Payable only if allowed in policy
Expenses For Investigation/ Treatment Irrelevant To The Disease For Which Admitted Or Diagnosed	Not Payable. Payable only if allowed in policy
Any Expenses When The Patient Is Diagnosed With Retro Virus + Or Suffering From /HIV/ Aids Etc Is Detected/ Directly Or Indirectly	Not payable as per HIV/AIDS exclusion
Stem Cell Implantation/ Surgery and Storage	Not Payable except Bone Marrow Transplantation where covered by policy
ITEMS WHICH FORM PART OF HOSPITAL SERVICES WHERE SEPARATE CONSUMABLES ARE NOT PAYABLE BUT THE SERVICE IS	
Ward And Theatre Booking Charges	Not Payable
Arthroscopy & Endoscopy Instruments	Rental Charged By The Hospital Payable. Purchase of Instruments Not Payable.
Microscope Cover	Payable Under OT Charges, Not Separately
Surgical Blades,harmonic scalpel, shaver	Payable
Surgical Drill	Payable
Eye Kit	Payable Under OT Charges, Not Separately
Eye Drape	Payable
X-Ray Film	Payable Under Radiology Charges, Not As Consumable
Sputum Cup	Payable Under Investigation Charges, Not As Consumable
Boyles Apparatus Charges	Part Of OT Charges, Not Seperately
Blood Grouping And Cross Matching Of Donors Samples	Not Payable
Savlon	Not Payable-part Of Dressing Charges
Band Aids, Bandages, Sterile Injections, Needles, Syringes	Payable under consumables
Cotton	Payable under consumables
Cotton Bandage	Payable under consumables
Micropore/ Surgical Tape	Payable under consumables
Apron	Not Payable -Part of Hospital Services/Disposable Linen to Be Part of OT/ ICU Charges
Torniquet	Not Payable (service Is Charged by Hospitals Consumables Cannot Be Separately Charged)
Orthobundle, Gynaec Bundle	Not Payable - Part of Dressing Charges

Item	IL stance (Payable/ Not Payable)
Urine Container	Not Payable
ELEMENTS OF ROOM CHARGE	
Luxury Tax	Not Payable
HVAC	Not payable
House Keeping Charges	Not payable
Service Charges Where Nursing Charge Also Charged	Not payable
Television & Air Conditioner Charges	Not payable
Surcharges	Not payable
Attendant Charges	Not payable
IM/ IV Injection Charges	Part of nursing charges, not payable seperately
Clean Sheet	Not Payable
Extra Diet of Patient(other than that which Forms Part of Bed Charge)	Patient Diet Provided by Hospital is Payable
Blanket/warmer Blanket	Not Payable- Part of Room Charges
Admission Kit	Not Payable
Birth Certificate	Not Payable
Blood Reservation Charges And Ante Natal Booking Charges	Not Payable
Certificate Charges	Not Payable
Courier Charges	Not Payable
Convenyance Charges	Not Payable
Diabetic Chart Charges	Not Payable
Documentation Charges / Administrative Expenses	Not Payable
Discharge Procedure Charges	Not Payable
Daily Chart Charges	Not Payable
Entrance Pass / Visitors Pass Charges	Not Payable
Expenses Related To Prescription On Discharge	To Be Claimed By Patient Under Post Hosp Where Admissible
File Opening Charges	Not Payable
Incidental Expenses / Misc. Charges (not Explained)	Not Payable
Medical Certificate	Not Payable
Maintainance Charges	Not Payable
Medical Records	Not Payable
Preparation Charges	Not Payable
Photocopies Charges	Not Payable
Patient Identification Band / Name Tag	Not Payable
Washing Charges	Not Payable
Medicine Box	Not Payable
Mortuary Charges	Payable Upto 24 Hrs, Shifting Charges not payable
Medico Legal Case Charges (MLC Charges)	Not Payable

Item	IL stance (Payable/ Not Payable)
EXTERNAL DURABLE DEVICES	
Walking Aids Charges	Not Payable
Bipap Machine	Device Not Payable. Rental charges for use during hospital are payable
Commode	Not Payable
CPAP/ CPAD Equipments	Device Not Payable. Rental charges for use during hospital are payable
Infusion Pump - Cost	Device Not Payable. Rental charges for use during hospital are payable
Oxygen Cylinder (for Usage Outside The Hospital)	Not Payable
Pulseoxymeter Charges	Device Not Payable. Rental charges for use during hospital are payable
Spacer	Not Payable
Spirometre	Payable
Spo2 Probe	Not Payable
Nebulizer Kit	Payable
Steam Inhaler	Not Payable
Armsling	Payable for 1 (Qty) only for Fracture of upper arm cases
Thermometer	Not Payable (paid By Patient)
Cervical Collar	Not Payable
Splint	Not Payable
Diabetic Foot Wear	Not Payable
Knee Braces (Long/ Short/ Hinged)	Not Payable
Knee Immobilizer/shoulder Immobilizer	Not Payable
Lumbo Sacral Belt	Payable for 1 (Qty) only for Fracture/Surgery Of Lumbar Spine.
Nimbus Bed Or Water Or Air Bed Charges	Payable for any ICU patient requiring more than 3 days in ICU, all patients with paraplegia/quadruplegia for any reason and at reasonable cost of max. Rs 200/ day
Ambulance Collar	Not Payable
Ambulance Equipment	Not payable, unless specified in policy
Microsheild	Not Payable
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.

Item	IL stance (Payable/ Not Payable)
Betadine \ Hydrogen Peroxide\ spirit\ \ Disinfectants Etc	Payable When Prescribed For Patient (on IP basis), Not Payable For Hospital use In OT or Ward Or For Dressings in Hospital
Private Nurses Charges- Special Nursing Charges	Not Payable
Nutrition Planning Charges – Dietician Charges- Diet Charges	Only Patient Diet provided by hospital is payable
Alex Sugar Free	Payable -Sugar free variants of admissable medicines are not excluded
CREAMS POWDERS LOTIONS (Toileteries are not payable,only prescribed medical pharmaceuticals payable)	Payable When Prescribed
Digene Gel/ Antacid Gel	Payable When Prescribed
ECG Electrodes	Payable
Gloves	Sterilized Gloves Payable / Unsterilized Gloves Not Payable
HIV Kit	Payable - only for Pre Operative Screening
Listerine/ Antiseptic Mouthwash	Payable When Prescribed
Lozenges	Payable When Prescribed
Mouth Paint	Payable When Prescribed
Nebulisation Kit	Payable for IPD patients
Neosprin	Payable When Prescribed
Novarapid	Payable When Prescribed
Volini Gel/ Analgesic Gel	Payable When Prescribed
Zytee Gel	Payable When Prescribed
Vaccination Charges	Not payable, unless specified in policy
AHD	Not Payable - Part of Hospital's Internal Cost
Alcohol Swabes	Not Payable - Part Of Hospital's Internal Cost
Scrub Solution/sterillium	Not Payable - Part Of Hospital's Internal Cost
Vaccine Charges For Baby	Not Payable
Aesthetic Treatment / Surgery	Not Payable
TPA Charges	Not Payable
Visco Belt Charges	Payable for surgical cases like thoracic and lumbar spine
Any Kit With No Details Mentioned [delivery Kit, Orthokit, Recovery Kit, Etc]	Not Payable
Examination Gloves	Not Payable
Kidney Tray	Not Payable
Mask	Not Payable.
Ounce Glass	Not Payable

Item	IL stance (Payable/ Not Payable)
Outstation Consultant's/ Surgeon's Fees	Not Payable, Except For Telemedicine Consultations Where Covered by Policy.
Oxygen Mask	Not Payable
Paper Gloves	Not Payable
Pelvic Traction Belt	Payable for 1 (Qty) only for Of PIVD Requiring Traction.
Referral Doctor's Fees	Not Payable
Accu Check (Glucometry/ Strips)	Not Payable Pre Hospitalisation Or Post Hospitalisation / Reports And Charts Required/ Device Not Payable
Pan Can	Not Payable
Sofnet	Not Payable
Trolley Cover	Not Payable
Urometer	Payable
Urine Jug	Not Payable

Item	IL stance (Payable/ Not Payable)
Ambulance	Payable only if allowed in policy. Else not payable
Tegaderm / Vasofix Safety	Payable - maximum of 3 in 48 hrs and then 1 in 24 hrs
Softovac powder	Not Payable
Stockings	Payable in cases of varicose veins. Stocking used for DVT prophylaxis is not payable
Artificial Limb Charges	Not payable, unless specified in policy
Monitor Charges	Payable
Holter monitor	Not payable, if admitted for holter monitoring only
Protein powders	Not payable, unless specified in policy
Ambulance/ Ambulance doctor & nurse	Not payable, unless specified in policy

Disclaimer: The Non-payable list specified above is not exhaustive, any unspecified item(s) shall be correlated with policy terms & conditions.



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