



This is what **India's best** **health plan** looks like

Your Even membership in plain terms

Going through terms and conditions is probably the last thing you want to do. But we've tried our best to keep our terms really short and simple.

Who do I even call if I have questions?

 080 4749 5555

 hello@even.in

 +91 - 8867900461

Section 1 : What makes your Even membership amazing



a. Managed care: 24x7 personalised healthcare

In sickness and in health! Even doctors create your unique health profile and design specialised programs to improve your health and reduce the chances of hospitalisation.



b. Tax benefits: Under Section 80D of the Income Tax Act

Enjoy tax rebates on the insurance component of your Even plan. Please view the Certificate of Insurance to know the exact amount you can claim as a tax benefit.



c. Cover for OPD: ₹10 lakh a year

Get unlimited consultations with Even doctors and free Even-approved lab tests and consultations at recommended facilities and doctor's practices.



d. Hospitalisation cover (IPD & Day Care): Up to ₹1 crore a year **Plus** only

You have an individual and family cover (floater) to choose from. In the case of a family plan, you have the flexibility to use the total cover among members any way you choose. Covid-19 hospitalisations are covered too.



e. Claims Process: Cashless/Reimbursement

Depending on your plan, consultations/tests/hospitalisation is cashless across India. Visit even.in/hospitals to view where you can get cashless hospitalisation. If cashless services are unavailable, you can opt for reimbursement, just let us know and we'll help you.



f. Waiting period: 1 or 3 years

Some pre-existing diseases carry a 1 or 3 year waiting period depending on your plan. We also have the shortest one-year waiting period for certain specific conditions (listed at the end of this document).



g. Co-pay: ₹0

Using IPD services carries no co-pay except in cases of special conditions. Using OPD services as per Even T&Cs carries no co-pay. Please check "how to use Even" section for detailed terms.



h. Room rent: Uncapped for Private AC room (base level)

You're entitled to a single occupancy AC room (base level) with no room rent restrictions. Please note beds are subject to availability at the hospital. Proportional deduction will be applied on the entire bill if an upgrade is taken voluntarily or otherwise.



i. Free look up period: 15 days (after activation)

Changed your mind about us? No problem. Get a full refund if you let us know within this period. Just remember, if you use any service during this time, we won't be able to give you a full refund.

Section 2 : General terms of your Even membership



a. Age limit

1 month to 65 years (inclusive)



b. Territorial validity of membership

Anywhere in India



c. Serviceability

Anywhere in India for IPD. For tests & scans, [check here.](#)



d. Plan duration

12 months



e. Payment schedule

Pay in EMI or make an upfront payment



f. Cancellations and refunds

You can cancel your Even membership and our insurance partner's group policy at any time. If you would like to cancel your Even membership within 15 days of receiving your certificate of insurance, you will be eligible for a full refund (provided you or any family member have not claimed or used our services).

If you or any family member have never used any Even service (in your Care, Lite, Essential, or Plus plan), we will refund you the amount on a pro-rata basis based on the table below.

If you or any family member have used only OPD, we will refund you the IPD part of your plan on a pro-rata basis based on the table below. If you or any family member have used only IPD, we will refund you the OPD part of your plan on a pro-rata basis based on the table below.

Refunds for Even Care are only applicable (and pro-rata as per the table) if no Even or group insurance services have been used. Table below indicates refunds after the 15-day free look up period.

Days since the initial 15 day period	Refundable fees
7	Up to 90.00%
30	Up to 75.00%
60	Up to 65.00%
90	Up to 50.00%
120	Up to 40.00%
180	Up to 25.00%
240	Up to 15.00%
Exceeding 240	Nil

Section 2 : General terms of your Even membership



g. Reasonable & Customary charges

Your Even plan will cover Reasonable and Customary Charges towards any service used. These are the usual costs for services or supplies, similar to what others charge in the area, based on the type of illness or injury.

For example, surgery for an ACL injury costs 2 lakh across popular and similar quality hospitals in your geographical region. But you want to get it done at a non-network hospital from a preferred surgeon who charges four times that cost. Your insurer is liable to pay only reasonable & customary charges for this procedure.

We recommend always going to the network hospitals for cashless experience. Insurers and hospitals agree on predetermined rates for each service. This way you can avoid paying inflated charges out of pocket.



h. Fraud/Non-disclosure/Liability

Inaccuracies or omissions regarding your medical conditions, or any fraudulent claims, may lead to new restrictions, a suspension or cancellation of services, or membership termination by Even. Refunds are not provided in these instances, and an investigation may commence with your assumed consent and cooperation.

Section 3 : What your Even plan covers

What's Included?

What does that even mean?

a. Managed care

Even doctors create your unique health profile and design specialised programs to manage your health risks and wellness goals with in-house specialists.

b. Free health check-up

You get a standardised preventative health check-up on activation of your membership. Health check-ups are available on reimbursement and capped at ₹1500 in non-serviceable areas.

c. Diagnostics

Getting better begins with getting to the root of the problem. You can get any Even-approved lab test (X-ray, blood tests, MRI, etc.) at a medical facility recommended by your Even Care team.

If the tests can be done at home, we will arrange for a lab partner to visit you.

d. Doctor consultations
(external)

In-person consultations/visits with your preferred doctor of a speciality recommended by the Even doctor is covered. We just ask that you speak to us first before such visits.

e. Teleconsultations

Get the best of healthcare from the comfort of your couch. You get unlimited teleconsultations with our in-house doctors and specialists like nutritionists, psychologists, physiotherapists and more.

Section 3 : What your Even plan covers

What's Included?

f. Covid-19 care

What does that even mean?

We've got your back through challenging times. You get free teleconsultations from in-house doctors and Even-approved tests to treat your condition.

One caveat though, we do not cover Covid-19 tests for travel.

g. Physiotherapy

You have unlimited e-physiotherapy sessions with Even and 12 in-person sessions/consultations per year per family (max limit: ₹500/session on reimbursement basis) with an external specialist recommended by the Even care team.

Your condition will be reviewed after five sessions and physiotherapy will stop if satisfactory ADL (Activities of Daily Living) is achieved.

Please note a consultation is counted as a session. Alternative therapy such as cupping and needling is not covered.

h. Mental health

Your mind matters. You have unlimited sessions with our in-house psychologists exclusively.

One consultation and/or session per family per year (max limit: ₹1500/session) with external psychologists/psychiatrists is covered.

i. Nutrition

Get the best of health with the best in nutrition. You have unlimited e-sessions with our in-house nutritionists to guide you with a diet that suits your goals and your lifestyle.

j. Hospitalisation

Plus only

This is when you need to be admitted to the inpatient department at the hospital for one or more days.

Please inform us at least 72 hours before any planned hospitalisation so we can make this entire process cashless for you through our insurance partner.

k. Sexually transmitted infections & diseases

Consultations and tests (except screening tests) for STIs and STDs are covered when recommended by Even doctors.

l. Domiciliary hospitalisation

Plus only

This is when a patient cannot be removed to a hospital or the patient is unable to procure a room at a hospital. Medical expenses incurred for an illness and/or injury requiring medical treatment at home in these cases is covered when clinically necessary.

Section 3 : What your Even plan covers

What's Included?

What does that even mean?

m. Eye care (OPD)

Examinations and diagnostics are covered.

n. Dermatology (OPD)

You have unlimited online consultations with in-house dermatologists. External dermatologist sessions that are medical (and not cosmetic) in nature are covered.

Please see **cosmetic treatments & plastic surgery** section for more details.

o. Accidents & Emergencies
(leading to hospitalisation)

Plus only

Emergency means a serious medical condition or symptom resulting from injury or sickness which arises suddenly and requires immediate care and treatment to avoid jeopardy to the life or serious damage to the health of a Person. The emergency continues until the condition of the Person stabilises and the continuing medical condition or symptoms are not considered an Emergency anymore.

Emergencies that lead to inpatient hospitalisation of 24 hours or longer are covered.

p. Accidents & Emergencies
(not leading to hospitalisation)

Plus only

Visits to the emergency section of the hospital are covered for small emergencies such as broken foot, arm etc. These are instances that require immediate medical attention but do not result in hospitalisation for 24 hours or more.

Consultations with the treating doctor & diagnostics done at the same facility will be covered.

Visits to the outpatient department of a hospital or a doctor's clinic are not treated as emergencies.

q. Day-care procedures

Plus only

Day care procedures are covered.

Day care treatment means medical treatment and/or surgical procedure which is undertaken under General or Local Anaesthesia in a hospital/ day care centre in less than 24 hrs because of technological advancement, and which would have otherwise required hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis or procedures which are purely diagnostic in nature are not included in the scope of this definition.

For a list of Day Care procedures that are covered, please [view this](#).

r. Rehabilitation

Plus only

A rehabilitation treatment is designed for recovery from injury or illness to as normal a condition as possible.

You will have access to 12 sessions/year with a cap of ₹500/session with an Even-approved specialist. Please note a consultation is also a session.

Post-surgical rehab is applicable until 180 days after your surgery.

Section 3 : What your Even plan covers

What's Included?

What does that even mean?

s. Second medical opinion

Following your visit with an Even doctor, you can get a second opinion with the Even doctor's approval for the same medical condition from up to two super-specialists. Repeat tests will not be covered unless deemed medically necessary by Even doctors.

t. Ayush treatment (IPD)

Plus only

Expenses towards treatments or hospitalisation administered under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems are covered up to 10% of your sum insured in a government-recognised hospital.

u. Ayush treatment (OPD)

Only consultations up to 4 sessions per family per year are covered with cap of ₹500/consultation.

v. Dental procedures (IPD)

Plus only

Dental procedures are covered only when a patient is hospitalised as a result of an accident and which is undertaken as an in-patient in a hospital and carried out by a doctor.

w. Dental consultations & examinations (OPD)

Consultations with a general dentist and dental X-rays are covered.

x. Ambulance **Plus** only

Road ambulance for emergencies will be covered up to ₹5000 per person per year (on reimbursement).

y. Medication

Plus only

Pre and post-hospitalisation expenses for 60 and 90 days, respectively, are covered. Prescribed medicines administered during IPD hospitalisation are covered.

z. Eye procedures (IPD)

Plus only

All eye surgeries deemed medically necessary are covered. Lasik surgery conducted to correct a refractive error of equal to or more than 7.5 dioptries is covered. In cataract surgery, only standard monofocal lenses are covered.

aa. Non-medical expenses (IPD)

Plus only

Non-medical expenses such as registration charges/administrative charges and other expenses as listed by the IRDAI for 24-hour hospitalisation are covered in IPD.

Please note non-medical expenses of more than 10% of the total hospitalisation bill will lead to further inquiries with the hospital.

List of non-medical expenses listed at the end of this document.

Section 3 : What your Even plan covers

What's Included?

What does that even mean?

ab. Covid-19 cover

Plus only

Your hospital expenses will be cashless within our insurance partner's network.

ac. Internal congenital diseases or anomalies

Plus only

Internal or invisible medical conditions that are present at or before birth are covered as per our insurance partner's T&Cs.

ad. Special conditions

Special conditions are covered with a few exceptions.

Exceptions: 50% Co-Pay for cyberknife treatment, Stem Cell Therapy, Uterine Artery Embolization and HIFU, Balloon Sinuplasty, Deep Brain stimulation, Immunotherapy- Monoclonal Antibody to be given as injection, Robotic surgeries, Stereotactic radio surgeries, Bronchial Thermoplasty, Vaporisation of the prostate (Green laser treatment or holmium laser treatment), IONM - (Intra Operative Neuro Monitoring). Cochlear Implant treatment and Oral chemotherapy shall be restricted to 50% of the Sum Insured(SI). Intra vitreal injection is covered upto 50% of SI maximum up to `50,000 per family.

Section 4 : What your Even plan does not cover

We are working on making the Even cover even more complete, but the following things are not covered as per our insurance partner's policy terms.

What's Excluded?

What does that even mean?

a. Maternity care

Consultations and/or any tests, medical treatment or any expenses related to pregnancy, ante-natal/post-natal checkups, childbirth or its complications or any expenses towards lawful termination of pregnancy are not covered.

Exception: Ectopic pregnancy is covered under IPD as per our insurer's T&Cs.

b. Dental procedures

Any diagnostics or treatment related to teeth or structures supporting teeth, including examinations, cleanings, implants, fillings (where appropriate), crowns, extractions and surgery are not covered.

c. Eyewear and surgeries

Eyewear such as contact lenses/spectacles/sunglasses are not covered.

d. Medications & consumables

Pharmacy purchases (drugs, other consumables etc) in OPD are not covered.

e. Non-medical expenses (OPD)

Any OPD non-medical expenses or consumables, additional charges for special OPD such as Executive, Special, NRI, Fastrack, Evening OPD are not covered.

f. Vaccination

Plus only

Vaccination of any kind is not covered except due to animal bites. Only cost of vaccines (not antibodies) are covered.

g. Prosthetics & devices

Plus only

Prosthetics, unless implanted internally via surgery, are not covered. Examples include a walking aid, hearing aid, spectacles etc.

Exception: Cochlear implant expenses up to 50% of your IPD cover will be paid for.

h. Bariatric surgery

This surgery is not covered when it is done for cosmetic/aesthetic reasons or for treating drug-induced obesity, untreated hormonal imbalance, psychiatric and eating disorders.

Section 4 : What your Even plan does not cover

What's Excluded?

What does that even mean?

i. Cosmetic treatments & plastic surgeries

These are treatments undergone purely for cosmetic or psychological reasons to improve appearance.

Any diagnostics/examinations/investigations cosmetic in nature are excluded. Surgeries or procedures or any related expenses made before or after these surgeries or procedures are not covered, unless they are required (as certified by the attending Doctor) for reconstruction after an accident or cancer, in order to reduce an immediate health risk.

For example, hair fall/hair loss, chemical peels, botox, microdermabrasion, fillers, tattoo removal, acne.

j. Gender reassignment procedure

These are all the surgical procedures that a patient undergoes to change the sex they were assigned at birth.

These surgeries or procedures or any related expenses made before or after these surgeries or procedures are not covered.

k. Sexual disorders, erectile dysfunction, sterility, fertility & IVF

Consultations, diagnostics, or treatment of sexual disorder including impotence (irrespective of the cause) and anything related to sterility, fertility or sterilisation is not covered.

l. Sleep disorders and sleep problems

Any treatment directly or indirectly related to sleep disorders and sleep problems, such as snoring, insomnia or sleep apnoea will not be covered.

Any devices bought for such disorders will not be covered.

m. Occupational therapy

This kind of therapy is required for patients with either traumatic injury and illnesses or birth defects to help them perform daily activities such as eating, bathing, using the bathroom, etc. This therapy is not covered.

n. Hazardous or adventure sports

Treatment for injuries arising from adventure sports as a professional will not be covered. If the activity was carried out recreationally under the supervision of a professional, then it will be covered as per insurer's T&Cs

Section 4 : What your Even plan does not cover

What's Excluded?

What does that even mean?

o. Unproven or experimental treatment

These are treatments or procedures that have not undergone rigorous testing for their safety or effectiveness. Some examples are acupuncture, chiropractic and new, unapproved drugs. These kinds of treatments are not covered.

p. Genetic testing

Tests performed to identify variations in genes that can cause or increase the risk of a genetic disorder, or tests to establish ancestry/parenthood are not covered.

q. Artificial Life Maintenance

Such procedures include but are not limited to using a life support machine to maintain a patient in a vegetative state. Expenses for this will not be covered.

All expenses up to the date the treating doctor confirms that the patient is in a vegetative state will be covered per insurance partner's T&Cs.

r. External congenital diseases or anomalies

External or visible medical conditions that are present at or before birth are not covered (for example cleft lip).

s. Unjustified or unwarranted hospitalisation

Expenses arising out of admitting yourself into the hospital solely for physiotherapy, evaluation, investigations, diagnosis or observation service unless a claim is accepted will not be covered.

t. OPD procedures

All OP procedure and surgeries are excluded from the plan. Examples include suturing, wound cleaning, dressing, mole or wart removal, dermatological procedures etc.

Section 5 : How do I use Even?

a. For consultations and lab tests (OPD)

Step 1

Book a consultation with us

Book a quick teleconsultation with our in-house doctors on the Even app any time you need us.

Step 2

We unlock the payment scanner

If the Even doctors recommend a specialist consultation or a test, we will unlock the Even payment scanner for you to use at the recommended facility. Wherever possible, we will arrange a home sample collection for you for prescribed tests.

Step 3

We pay your bill

Use the Even payment scanner to scan the UPI code at the facility. Enter the amount and we'll pay for it then and there! If for some reason payments do not go through, we will reimburse you.

Step 4

Share your docs

Upload bills, doctor notes, prescriptions, etc on the Even app to reactivate it for the next use.

Small emergencies?

Please click the chat button on the app to contact us directly for immediate care for cases such as a broken arm, foot etc.

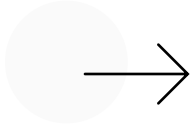
If you want to get an Even-prescribed test at a facility other than the one recommended by us, we will still pay for half of your test costs (50% co-pay).

Of course, co-pay is not levied in case of an an emergency, network serviceability issues, or technical issues on the app.

In general, if you do not speak to our doctors and/or get tests not prescribed/approved by us and in case of misuse of the payment scanner, we will not cover you.

b. For planned hospitalisation (IPD)

Plus only



Please inform us at least 72 hours before any planned procedure. The earlier the better. We will help you with all the information you need to make it cashless.

c. Emergency care

Plus only

Call us as soon as possible (within 24 hours) so we can understand which hospital you are in and help you with all the paperwork. Please submit all proofs and bills with us and we will coordinate claims/reimbursements through our insurance partner.

Please note Emergency is a life-threatening situation that requires immediate medical attention. Examples include a road accident, a heart attack, a stroke, etc. Please use this service wisely.

Your Certificate of Insurance will have the final details of your plan including your chosen sum insured, and your waiting periods (for standard conditions and for your pre-existing diseases, if any). Inclusions & exclusions and T&Cs relevant to these depend on the type of plan you select.

Section 6 **Specific conditions with a one-year waiting period**

Note: Any pre-existing conditions (conditions whose development began before membership activation), whether included in this list or not, will carry a 3-year waiting period.

1. Non-infective arthritis, osteoarthritis and osteoporosis (if age related), systemic connective tissue disorders, dorsopathies, spondylopathies, inflammatory polyarthropathies, arthrosis and intervertebral disorders (unless due to accident).
2. Pancreatitis, calculus disease of gallbladder/biliary tract and urogenital system, gastric & duodenal erosions/ulcers, varices of GI tract, cirrhosis of the liver, rectal prolapse.
3. Cataract, glaucoma and disorders of the retina.
4. Hyperplasia of prostate, urethral strictures, hydrocele/varicocele and spermatocele.
5. All abnormal utero-vaginal bleeding, female genital prolapse, endometriosis/adenomyosis, fibroids, ovarian cyst, pelvic inflammatory disease.
6. Haemorrhoids, fissure, fistula and pilonidal sinus/cyst.
7. Hernia of all sites.
8. Chronic kidney disease and failure.
9. Diabetes and its related complications.
10. Ischemic heart disease and valvular heart diseases.
11. Varicose veins of lower extremities.
12. Disease of middle ear and mastoid including otitis media, cholesteatoma, perforation of tympanic membrane, sinusitis, tonsillitis, adenoid hypertrophy, nasal septum deviation, turbinate hypertrophy, nasal polyp, mastoiditis, nasal concha bullosa.
13. All internal and external benign or in situ neoplasms/tumours, cyst, sinus, polyp, nodules, swelling, mass or lump including breast lumps (each of any kind unless malignant).
14. Internal congenital anomaly.
15. Ligament tear, stones in biliary and urinary systems and hysterectomy.
16. Neurodegenerative disorders including but not limited to Alzheimer's disease and Parkinson's disease.
17. Joint replacement, bariatric surgery, organ transplant, and any medical expenses incurred as a result of joint replacement, bariatric surgery and organ transplant surgery..
18. Septoplasty.

Section 7

Non-medical expenses

The following list of items is covered under IPD hospitalisation of 24 hours or more.

List I			
SI No	Item	SI No	Item
1	BABY FOOD	21	CERTIFICATE CHARGES
2	BABY UTILITIES CHARGES	22	COURIER CHARGES
3	BEAUTY SERVICES	23	CONVEYANCE CHARGES
4	BELTS/ BRACES	24	MEDICAL CERTIFICATE
5	BUDS	25	MEDICAL RECORDS
6	COLD PACK/HOT PACK	26	PHOTOCOPIES CHARGES
7	CARRY BAGS	27	MORTUARY CHARGES
8	EMAIL / INTERNET CHARGES	28	WALKING AIDS CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)	29	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
10	LEGGINGS	30	SPACER
11	LAUNDRY CHARGES	31	SPIROMETRE
12	MINERAL WATER	32	NEBULIZER KIT
13	SANITARY PAD	33	STEAM INHALER
14	TELEPHONE CHARGES	34	ARM SLING
15	GUEST SERVICES	35	THERMOMETER
16	CREPE BANDAGE	36	CERVICAL COLLAR
17	DIAPER OF ANY TYPE	37	SPLINT
18	EYELET COLLAR	38	DIABETIC FOOT WEAR
19	SLINGS	39	KNEE BRACES (LONG/ SHORT/ HINGED)
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES	40	NIMBUS BED OR WATER OR AIR BED CHARGES

Section 7 **Non-medical expenses**

The following list of items is covered under IPD hospitalisation of 24 hours or more.

List I			
SI No	Item	SI No	Item
41	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED	56	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
42	TELEVISION CHARGES	57	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
43	SURCHARGES	58	LUMBO SACRAL BELT
44	ATTENDANT CHARGES	59	AMBULANCE COLLAR
45	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)	60	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
46	BIRTH CERTIFICATE	61	AMBULANCE EQUIPMENT
47	SUGAR FREE Tablets	62	OXYGEN MASK
48	ABDOMINAL BINDER	63	PELVIC TRACTION BELT
49	ECG ELECTRODES	64	PAN CAN
50	GLOVES	65	TROLLY COVER
51	NEBULISATION KIT	66	UROMETER, URINE JUG
52	KIDNEY TRAY	67	AMBULANCE
53	MASK	68	VASOFIX SAFETY
54	OUNCE GLASS	69	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]

Section 7 **Non-medical expenses**

The following list of items is covered under IPD hospitalisation of 24 hours or more.

List II

SI No	Item	SI No	Item
1	BABY CHARGES (UNLESS SPECIFIED/ INDICATED)	20	SPUTUM CUP
2	HAND WASH	21	DISINFECTANT LOTIONS
3	SHOE COVER	22	LUXURY TAX
4	CAPS	23	HVAC
5	CRADLE CHARGES	24	HOUSE KEEPING CHARGES
6	COMB	25	AIR CONDITIONER CHARGES
7	EAU-DE-COLOGNE / ROOM FRESHNERS	26	IM IV INJECTION CHARGES
8	FOOT COVER	27	CLEAN SHEET
9	GOWN	28	BLANKET/WARMER BLANKET
10	SLIPPERS	29	ADMISSION KIT
11	TISSUE PAPER	30	DIABETIC CHART CHARGES
12	TOOTH PASTE	31	DISCHARGE PROCEDURE CHARGES
13	TOOTH BRUSH	32	DAILY CHART CHARGES
14	BED PAN	33	ENTRANCE PASS / VISITORS PASS CHARGES
15	FACE MASK	34	FILE OPENING CHARGES
16	FLEXI MASK	35	HAND HOLDER
17	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES	36	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
18	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)	37	PATIENT IDENTIFICATION BAND / NAME TAG
19	PULSEOXYMETER CHARGES		

Section 7 **Non-medical expenses**

The following list of items is covered under IPD hospitalisation of 24 hours or more.

List III

SI No	Item	SI No	Item
1	HAIR REMOVAL CREAM	13	SURGICAL DRILL
2	DISPOSABLES RAZORS CHARGES (for site preparations)	14	EYE KIT
3	EYE PAD	15	EYE DRAPE
4	EYE SHEILD	16	X-RAY FILM
5	CAMERA COVER	17	BOYLES APPARATUS CHARGES
6	DVD, CD CHARGES	18	COTTON
7	GAUSE SOFT	19	COTTON BANDAGE
8	GAUZE	20	SURGICAL TAPE
9	WARD AND THEATRE BOOKING CHARGES	21	APRON
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS	22	TORNIQUET
11	MICROSCOPE COVER	23	ORTHOBUNDLE, GYNAEC BUNDLE
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER		

Section 7 **Non-medical expenses**

The following list of items is covered under IPD hospitalisation of 24 hours or more.

List IV			
SI No	Item	SI No	Item
1	ADMISSION/REGISTRATION CHARGES	10	HIV KIT
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE	11	ANTISEPTIC MOUTHWASH
3	URINE CONTAINER	12	LOZENGES
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES	13	MOUTH PAINT
5	BIPAP MACHINE	14	VACCINATION CHARGES
6	CPAP/ CAPD EQUIPMENTS	15	ALCOHOL SWABES
7	INFUSION PUMP- COST	16	SCRUB SOLUTION/STERILLIUM
8	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC	17	GLUCOMETER& STRIPS
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES	18	URINE BAG