

## **General Exclusions - Employee Medical Plan**

Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations.

Circumcision unless necessary for treatment of disease.

Congenital external diseases or defects/anomalies

Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.

Venereal disease

Injury or disease caused directly or indirectly by nuclear weapons

Naturopathy, Ayurvedic treatments

Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, Hospital surcharge, etc.

Cost of spectacles, contact lenses, hearing aids

Any cosmetic or plastic surgery except for correction of injury

Hospitalization for diagnostic tests only

Vitamins and tonics unless used for treatment of injury or disease Infertility treatment

Voluntary termination of pregnancy during first 12 weeks (MTP)

Insanity

Claims (of high value) submitted without prescriptions/diagnosis

Health foods

Costs incurred as a part of membership/subscription to a clinic or health centre

Family Planning Operations are excluded

Any treatment given by BHMS, BAMS, BUMS is excluded

Dental treatments are not covered except in case of accidental injury.

Genetical disorders/ Stem cell implantation not covered.

## **General Exclusions - BPO Parents Medical Plan**

Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations.

Circumcision unless necessary for treatment of disease.

Congenital external diseases or defects/anomalies

HIV and AIDS

Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.

Venereal disease

Injury or disease caused directly or indirectly by nuclear weapons

Naturopathy, Ayurvedic treatments

Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, Hospital surcharge, etc.

Cost of spectacles, contact lenses, hearing aids

Any cosmetic or plastic surgery except for correction of injury

Hospitalization for diagnostic tests only

Vitamins and tonics unless used for treatment of injury or disease Infertility treatment

Voluntary termination of pregnancy during first 12 weeks (MTP)

Insanity

Claims (of high value) submitted without prescriptions/diagnosis

Health foods

Costs incurred as a part of membership/subscription to a clinic or health centre

Family Planning Operations are excluded

Any treatment given by BHMS,BAMS,BUMS is excluded

Dental treatments are not covered except in case of accidental injury.

Genetical disorders/ Stem cell implantation not covered.

## **General Exclusions - Non BPO Parents Medical Plan**

Injury or disease directly or indirectly caused by or arising from or attributable to War or War-like situations.

Circumcision unless necessary for treatment of disease.

Congenital external diseases or defects/anomalies

HIV and AIDS

Hospitalization for convalescence, general debility, intentional self-injury, use of intoxicating drugs/ alcohol.

Venereal disease

Injury or disease caused directly or indirectly by nuclear weapons

Naturopathy,Ayurvedic treatments

Any non-medical expenses like registration fees, admission fees, charges for medical records, cafeteria charges, telephone charges, Hospital surcharge, etc.

Cost of spectacles, contact lenses, hearing aids

Any cosmetic or plastic surgery except for correction of injury

Hospitalization for diagnostic tests only

Vitamins and tonics unless used for treatment of injury or disease Infertility treatment

Voluntary termination of pregnancy during first 12 weeks (MTP)

Insanity

Claims (of high value) submitted without prescriptions/diagnosis

Health foods

Costs incurred as a part of membership/subscription to a clinic or health centre

Family Planning Operations are excluded

Any treatment given by BHMS,BAMS,BUMS is excluded

Dental treatments are not covered except in case of accidental injury.

Genetical disorders/ Stem cell implantation not covered.