

# Terms & Conditions

## T&C of Su-Swastha Yojna



### What Am I Covered For?

Total Cover 20 lacs (twenty lacs) or the family- irrespective of number of dependents in the family

a. In-patient Treatment - Covers hospitalisation expenses for period more than 24 hrs.

Section-1  
(A,B,C)

b. Road Ambulance Expenses-Expenses incurred for transportation of the Beneficiary by private ambulance service from home/one hospital to another hospital. 3500 per hospitalization to maximum 3 times a year

Section-1  
(D)

c. All pre existing diseases covered from day 1 of completing enrolment

Section-1  
(E)

d. Post-Hospitalisation- Medical Expenses incurred up to 30 days from the date of discharge from the hospital

Section-1  
(F)

e. Special conditions, treatments and implants

Section-1 (G,H,I)

f. Coverage for Delivery Maximum Rs.50,000- new born baby cover limit upto included.

Section-2  
Section-3

g. Day care Dental and Ophthalmic treatment inclusive of implants

h. Organ Donor Expenses-Expenses incurred for organ transplantation from the Donor to the recipient Su Swastha beneficiary are payable provided the claim for transplantation is payable

Section-4

i. Vehicular Accident and Trauma

Section-5

j. Reimbursement vs cashless benefits

Section-6

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### What are the Major Exclusions in the Scheme?

i. Any hospital admission primarily for investigation and/or diagnostic purpose

ii. May include OPD services, Persistent vegetative disease, vaccinations / routine immunizations

iii. Domiciliary treatment, treatment outside India

iv. Sex change surgery, bariatric surgery, cosmetic surgery & plastic surgery for non-essential treatments

v. corrective & cosmetic dental surgeries

vi. Substance abuse, self-inflicted injuries

vii. Hazardous sports, war, terrorism, civil war or breach of law

viii. Any kind of service charge, surcharge, admission fees, registration fees levied by the hospital.

Exclusions  
1-30