

Named Ailments List

1. Any treatment related to Arthritis (if non-infective), Osteoarthritis and Osteoporosis, Gout, Rheumatism, Spinal Disorders (unless caused by accident), Joint Replacement Surgery (unless caused by accident), Arthroscopic Knee Surgeries/ACL Reconstruction/Meniscal and Ligament Repair.
2. Surgical treatments for Benign ear, nose and throat (ENT) disorders and surgeries (including but not limited to Adenoidectomy, Mastoidectomy, Tonsillectomy and Tympanoplasty), Nasal Septum Deviation, Sinusitis and related disorders
3. Benign Prostatic Hypertrophy
4. Cataract
5. Dilatation and Curettage
6. Fissure / Fistula in anus, Hemorrhoids / Piles, Pilonidal Sinus, Gastric and Duodenal Ulcers
7. Surgery of Genito-urinary system unless necessitated by malignancy
8. All types of Hernia & Hydrocele
9. Hysterectomy for menorrhagia or Fibromyoma or prolapse of uterus unless necessitated by malignancy
10. Internal tumours, skin tumours, cysts, nodules, polyps including breast lumps (each of any kind) unless malignant
11. Kidney Stone / Ureteric Stone / Lithotripsy / Gall Bladder Stone
12. Myomectomy for fibroids
13. Varicose veins and varicose ulcers
14. Genetic disorders
15. Parkinson's or Alzheimer's disease or Dementia;

Permanent Exclusions

1. Sarcoidosis
2. Malignant Neoplasms
3. Epilepsy
4. Heart Ailment Congenital heart disease and valvular heart disease
5. Cerebrovascular disease (Stroke)
6. Inflammatory Bowel Diseases
7. Chronic Liver diseases
8. Pancreatic diseases
9. Chronic Kidney disease
10. Hepatitis B
11. Alzheimer's Disease & Parkinson's Disease
12. Demyelinating disease
13. HIV & AIDS
14. Loss of Hearing
15. Papulosquamous disorder of the skin
16. Avascular necrosis (osteonecrosis)