

Terms & Conditions

T&C of Su-Swastha Yojna



Section 1 : Hospitalization Coverage

During the period stated in the Schedule, In the event of the beneficiary contracting any disease, or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the Beneficiary, upon the advice of a duly Qualified Medical Practitioner to incur Hospitalization expenses for medical/surgical treatment at any Nursing Home / Hospital in India as an in-patient, the Company will pay to the Beneficiary the amount of such expenses as are reasonably and necessarily incurred up-to the limits mentioned in the Schedule.

A. Room (Private Single A/C room), Boarding and Nursing Expenses as provided by the Hospital / Nursing Home

Non ICU – any category upto Private AC/Non-AC room – max limit 5000/day (deluxe, super-deluxe, suite category not included)

ICU room- SICU, MICU, Cardiac ICU, nephron ICU, Neuro ICU, pediatric ICU, Neonatal ICU, HDU- all ICU category rooms upto 10,000/ day are included.

B. Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees.

C. Anaesthesia, Blood, Oxygen, Operation Theatre charges, ICU charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-ray, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, cost of Pacemaker, stent and such other similar expenses. With regard to coronary stenting, the Company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt- chromium stent/drug eluting stainless steel stent.

D. Road ambulance expenses: Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable:-

i. for transportation of the Beneficiary by private ambulance service to go to hospital when this is needed for medical reasons

or

ii. for transportation of the Beneficiary by private ambulance service from one hospital to another hospital for better medical treatment

or

iii. for transportation of the Beneficiary from the hospital where treatment is taken to their place of residence provided the requirement of an ambulance to the residence is certified by the medical practitioner.

iv. In all the above situations maximum permissible expense for ambulance is 3500/- three thousand five hundred only to a maximum of three (3) times per year.

or

v. The mode of transport always not necessarily the ambulance in the case of remote and inaccessible areas. The rate per vehicle will be paid from su-swastha coverage to the maximum of Rs 3500/- provided there was a requirement of ambulance. Nonetheless, the transportation charges from home to hospital will not be paid in normal situations.

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E. Pre-existing diseases are covered from day 1 of successful enrolment in Su-Swastha Yojna

F. Post Hospitalization: Medical expenses incurred for a period up to 30 days from the date of discharge from the hospital wherever recommended by the Medical Practitioner / Hospital, where the treatment was taken are payable, provided

- i. such expenses so incurred are following an admissible claim for hospitalization, and
- ii. such expenses so incurred are in respect of ailment for which the Beneficiary was hospitalized

G. Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders are covered to the limits of Su Swastha Yojna

H. Bone marrow Transplant, Other transplants, Cancer care are covered till maximum cover amount of Su Swastha Yojna.

I. Cochlear implants and procedure related hospitalization expenses, Cost of spectacles and contact lens (in excess of what is specifically provided), hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids are covered till the limits of Su Swastha Yojna as long as they are necessitated for medical or surgical treatment and charged in same hospitalization. The rates of these will be as per empanelment contract with hospitals and cannot exceed the MRP of such implants and items.

Limits on implants- payments shall be made upto

- i. the cost invoiced by hospital
- ii. MRP of the implant or
- iii. Tariff agreed by Su-Swastha Yojna (whichever is lower) and shall be excluding handling charges or surcharges.

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Section 2 : Women's Diseases, Fertility, Delivery, New Born

A. Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal hospitalization expenses) subject to a maximum of 2 deliveries in the entire life time of the Beneficiary are payable.

B. Expenses up-to the limits mentioned in the table below, incurred in a hospital/ nursing home on treatment of the New-born for any disease, illness (including any congenital disorders) or accidental injuries are payable.

C. A new born is automatically covered under the Su-Swastha Yojna till an age of 1 year. At completion of 1 year, the child must be enrolled in Su-Swastha Yojna as a dependent by the parent to continue availing benefits under the yojna. To be covered under the Su-Swastha Yojna after the child reaches 1 year of age, the employee must enrol the child as a dependent.

Delivery & New Born

Sum Insured	Limit for Delivery		Limit of New Born Cover
	Normal Delivery	Caesarean Delivery	
₹ 10,00,000	₹ 50,000	₹ 50,000	No limit up to availability of sum insured

D. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these and ectopic pregnancy are covered to the limit of the Su Swastha Yojna

E. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same including a maximum of 2 in-vitro fertilization attempts to a maximum of 2 lakhs for married women.

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Section 3 : Day care Dental and Ophthalmic Treatment

A. Expenses incurred for implants on acute treatment to a natural tooth or teeth provided by a licensed dentist for a maximum of 25,000/ implant to a maximum of 4 implants/ only. Other expenses except for implant is not covered by Su-Swastha Yojna. The implants shall be covered only to the tariff agreed with provider or the MRP on the original product labels after submission of invoices to Su-Swastha by provider of dental services.

B. Expenses incurred for the treatment of the eye or the services or supplies provided by a licensed ophthalmologist, hospital or other provider that are medically necessary to treat eye problem. This shall not cover the cost of spectacles / contact lenses which are to be covered as OP prescriptions and subject to other rules in Medical Services Facilities Rule and its amendments.

C. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections are covered as long as medically necessary.

Section 4 : Organ Donor

In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Beneficiary are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered with a maximum coverage of 10lakhs anything beyond the claim shall be borne by beneficiary himself/herself.

Section 5 : Vehicular Accident & Trauma

Accidents resulting from vehicular accidents and injuries sustained in day to day activities expected in the course of normal or natural life are covered under Su Swastha Yojna.

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Section 6 : Reimbursement and cashless benefits

A. Su-Swastha Yojna is primarily a cashless benefits scheme covering beneficiaries for medical hospitalizations across empanelled hospitals only across India.

B. Cashless benefits cannot be availed if the beneficiary is admitted electively or in a medical emergency in a non-empanelled hospital across India, in or outside the state of Sikkim.

In case the employee or dependent, has incurred expenses for diagnostic tests, drugs and consumables, blood and blood products, or opinion of a doctor, when and because such services were for some reason not available in the hospital treating the hospitalized beneficiary, the employee shall be required to pay such expenses himself/herself and raise a claim request via the website or the app. Su-Swastha Facilitation Center shall process such requests and approve payments. Such payments shall then be verified and disbursed directly to the employee.

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Exclusions

Applicable for Section 1 to 6

Govt of Sikkim shall not be liable to make any payments under Su-Swastha in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Advances of any amount are not covered in Su-Swastha Yojna since the Yojna functions as cashless service for its members.
2. Intentional self-injury is not included
3. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing and illnesses resulting due to such abuse is excluded
4. Venereal Disease and Sexually Transmitted Diseases are excluded
5. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
6. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
7. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and /or medical treatment of obesity
8. Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned under this exclusion
9. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.
10. Items for post operative home based therapies and aides such as crutches ,wheel chairs cushions and walking sticks, braces, oxygen

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Exclusions

cylinder and accessories for use of residence and other aids of similar nature are excluded.

11. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.

12. Cosmetics, diapers, oral hygiene products, talcum powder and toiletries are not covered.

13. Unconventional, Untested, Unproven, Experimental therapies.

14. Stem cell Therapy, Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.

15. Oral Chemotherapy, Immuno-therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.

16. All types of Cosmetic, Aesthetic treatment of any description, all treatment for Priapism and erectile dysfunctions, Change of Sex.

17. Plastic surgery (other than as necessitated due to an accident or as a part of any illness)

18. Hospital record charges and such other charges

19. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons).

20. Dental treatment or surgery (in excess of what is specifically provided) unless necessitated due to accidental injuries and requiring hospitalization.

21. Hospital registration charges, admission charges, telephone charges and such other charges.

22. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization

23. Other Excluded Expenses as detailed and periodically revised as in the website www.suswastha.sikkim.gov.in

Exclusions

24. Any claim arising out of Accidents that the beneficiary has caused

- i. intentionally or
- ii. by committing a crime / involved in it or
- iii. as a result of / in a state of drunkenness or addiction (drugs, alcohol).

25. Pre-hospitalization Expenses are NOT admissible by Su-Swastha unless they are included in the package of a procedure defined and agreed upon with the hospital during empanelment contracting. When pre-hospitalization is included in the package of admission and procedure, no separate bill or invoice can be raised by hospital or beneficiary member against such pre-hospitalization expenses.

26. Beneficiary engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from.

27. Travelling Allowance for attendant, patient, escort shall not be covered by Su-Swastha Yojna. Such allowances may be covered by Rule 54 and 55 of Travelling Allowances Rules of Government of Sikkim. Please refer to these rules to avail travelling allowances as applicable.

28. Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detentions of all kings princes and people of whatever nation, condition or quality whatsoever.

29. Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.

30. Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from:

- Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel.
- Nuclear weapons material-The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Nuclear, chemical and biological terrorism

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31. Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons.

32. Participation in Hazardous Sport / Hazardous Activities

33. Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law.

34. Any payment in case of more than one claim under the policy during the period of enrolment by which the maximum liability of the Govt of Sikkim in that period would exceed the amount specified in the Su Swastha limit

35. Any claim for Death or Permanent Total Disablement of the beneficiary shall be excluded from Su Swastha benefits- Su Swastha is a scheme to pay for healthcare expenses incurred in hospitalization and not for damages paid for disability or death.