



Health
Insurance

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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Other Excluded Expenses

STAR FLEXI

Unique Identification No: SHAHLIA27050V022627

List I, II, III and IV - Covered under the policy if Consumables Cover - Comprehensive is opted

List I

Sl.No.	ITEM	Sl.No.	ITEM
1	Baby food	35	Oxygen cylinder (For usage outside the hospital)
2	Baby utilities charges	36	Spacer
3	Beauty services	37	Spirometre
4	Belts / braces	38	Nebulizer kit
5	Buds	39	Steam inhaler
6	Cold pack / hot pack	40	Armsling
7	Carry bags	41	Thermometer
8	Email / internet charges	42	Cervical collar
9	Food charges (Other than patient's diet provided by hospital)	43	Splint
10	Leggings	44	Diabetic foot wear
11	Laundry charges	45	Knee braces (long / short / hinged)
12	Mineral water	46	Knee immobilizer / shoulder immobilizer
13	Sanitary pad	47	Lumbo sacral belt
14	Telephone charges	48	Nimbus bed or water or air bed charges
15	Guest services	49	Ambulance collar
16	Crepe bandage	50	Ambulance equipment
17	Diaper of any type	51	Abdominal binder
18	Eyelet collar	52	Private nurses charges - special nursing charges
19	Slings	53	Sugar free tablets
20	Blood grouping and cross matching of donors samples	54	Creams powders lotions (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
21	Service charges where nursing charge also charged	55	Ecg electrodes
22	Television charges	56	Gloves
23	Surcharges	57	Nebulisation kit
24	Attendant charges	58	Any kit with no details mentioned [Delivery kit, orthokit, recovery kit, etc]
25	Extra diet of patient (Other than that which forms part of bed charge)	59	Kidney tray
26	Birth certificate	60	Mask
27	Certificate charges	61	Ounce glass
28	Courier charges	62	Oxygen mask
29	Conveyance charges	63	Pelvic traction belt
30	Medical certificate	64	Pan can
31	Medical records	65	Trolley cover
32	Photocopies charges	66	Urometer, urine jug
33	Mortuary charges	67	Ambulance
34	Walking aids charges	68	Vasofix safety

List I, II, III and IV – Covered under the policy if Consumables Cover – Comprehensive is opted

LIST II

Sl.No.	Item
1	Baby charges (unless specified / indicated)
2	Hand wash
3	Shoe cover
4	Caps
5	Cradle charges
6	Comb
7	Eau-de-cologne / room freshners
8	Foot cover
9	Gown
10	Slippers
11	Tissue paper
12	Tooth paste
13	Tooth brush
14	Bed pan
15	Face mask
16	Flexi mask
17	Hand holder
18	Sputum cup
19	Disinfectant lotions
20	Luxury tax
21	Hvac
22	House keeping charges
23	Air conditioner charges
24	Im iv injection charges
25	Clean sheet
26	Blanket / warmer blanket
27	Admission kit
28	Diabetic chart charges
29	Documentation charges / administrative expenses
30	Discharge procedure charges
31	Daily chart charges
32	Entrance pass / visitors pass charges
33	Expenses related to prescription on discharge
34	File opening charges
35	Incidental expenses / misc. Charges (not explained)
36	Patient identification band / name tag
37	Pulseoxymeter charges

LIST III

Sl.No.	Item
1	Hair removal cream
2	Disposables razors charges (for site preparations)
3	Eye pad
4	Eye sheild
5	Camera cover
6	Dvd, cd charges
7	Gause soft
8	Gauze
9	Ward and theatre booking charges
10	Arthroscopy and endoscopy instruments
11	Microscope cover
12	Surgical blades, harmonicscalpel,shaver
13	Surgical drill
14	Eye kit
15	Eye drape
16	X-ray film
17	Boyles apparatus charges
18	Cotton
19	Cotton bandage
20	Surgical tape
21	Apron
22	Torniquet
23	Orthobundle, gynaec bundle

LIST IV

Sl No.	Item
1	Admission / registration charges
2	Hospitalization for evaluation / diagnostic purpose
3	Urine container
4	Blood reservation charges and ante natal booking charges
5	Pap machine
6	Cpap / capd equipments
7	Infusion pump– cost
8	Hydrogen peroxide \spirit / disinfectants etc
9	Nutrition planning charges - dietician charges - diet charges
10	Hiv kit
11	Antiseptic mouthwash
12	Lozenges
13	Mouth paint
14	Vaccination charges
15	Alcohol swabes
16	Scrub solution / sterillium
17	Glucometer & strips
18	Urine bag