

MAJOR SURGICAL BENEFIT ANNEXURE

Sl. No.	LIST OF MAJOR SURGERIES	% of Major Surgical Benefit Sum Assured	Category
I	CARDIOVASCULAR SYSTEM		
1	Major Surgery of Aorta	100%	Category 1
2	CABG (two or more coronary arteries must be bypassed) via open chest surgery	100%	Category 1
3	Heart Valve Replacement using mechanical prosthesis	100%	Category 1
4	Heart/Heart-Lung Transplant	100%	Category 1
5	Aortic root transplantation with coronary artery reimplantation for proximal aortic aneurysm	100%	Category 1
6	Pericardiectomy / Pericardectomy	60%	Category 2
7	Initial implantation of permanent pacemaker in the heart	60%	Category 2
8	Mitral valve repair	60%	Category 2
9	Aortic valve repair	60%	Category 2
10	Tricuspid valve repair	60%	Category 2
11	Pulmonary valve repair	60%	Category 2
12	Coronary Angioplasty with stent implantation (two or more coronary arteries must be stented)	40%	Category 3
13	Major vein repair with or without grafting for traumatic & nontraumatic lesions	40%	Category 3
II	HAEMIC AND LYMPHATIC SYSTEM		
14	Bone Marrow transplant (as recipient)	100%	Category 1
15	Major Excision and grafting of Lymphoedema	60%	Category 2
16	Splenectomy	60%	Category 2
III	NERVOUS SYSTEM		
17	Repair of Cerebral or Spinal Arterio- Venous Malformations or aneurysms	100%	Category 1
18	Craniotomy for malignant Cerebral tumours	100%	Category 1
19	Excision of pineal gland	100%	Category 1
20	Excision of the pituitary gland	100%	Category 1
21	Craniotomy for non malignant space occupying lesions	60%	Category 2
22	Operations on Subarachnoid space of brain	60%	Category 2
23	Intracranial transection of Cranial nerve	60%	Category 2
24	Other operations on the meninges of the Brain	60%	Category 2
25	Microvascular decompression of cranial nerves/nervectomy	60%	Category 2
26	Craniotomy for Drainage of Extradural, subdural or intracerebral space	40%	Category 3
27	Decompression surgery for Entrapment Syndrome	40%	Category 3
28	Unilateral or Bilateral sympathectomy	40%	Category 3
29	Peripheral nerve Graft	40%	Category 3
30	Free Fascia Graft for Facial Nerve Paralysis	40%	Category 3
31	Excision of deep seated peripheral nerve tumour	40%	Category 3

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32	Multiple Microsurgical Repair of digital nerve	40%	Category 3
33	Bur-hole Drainage of Extradural, subdural or intracerebral space	20%	Category 4
IV	RESPIRATORY SYSTEM		
34	Lung Transplantation	100%	Category 1
35	Unilateral Pneumectomy	60%	Category 2
36	Diaphragmatic/Hiatus Hernia Repair	60%	Category 2
37	Thoracoplasty	60%	Category 2
38	Open Lobectomy of Lung	60%	Category 2
39	Excision of benign mediastinal lesions	60%	Category 2
40	Partial Extirpation of Bronchus	60%	Category 2
41	Partial Pharyngectomy	60%	Category 2
42	Total Pharyngectomy	60%	Category 2
43	Total Laryngectomy	60%	Category 2
44	Excision of Diaphragmatic tumours	60%	Category 2
45	Pleurectomy or Pleural decortication	40%	Category 3
46	Tracheal reconstruction for various lesion	40%	Category 3
V	DIGESTIVE SYSTEM		
47	Excision of esophagus and stomach	100%	Category 1
48	Abdominal-Perineal Pull Through Resection of rectum with Colo-Anal Anastomosis	100%	Category 1
49	Total excision of oesophagus	60%	Category 2
50	Total excision of stomach	60%	Category 2
51	Resection and Anastomosis of any part of digestive tract	40%	Category 3
52	Open Surgery for treatment of Peptic Ulcer	40%	Category 3
53	Artificial opening into stomach	20%	Category 4
VI	ENDOCRINE SYSTEM		
54	Complete excision of adrenal glands	60%	Category 2
55	Complete excision of Thyroid gland	60%	Category 2
56	Complete excision of Parathyroid gland	60%	Category 2
57	Partial excision of adrenal glands	40%	Category 3
58	Partial excision of Thyroid gland	40%	Category 3
59	Partial excision of Parathyroid gland	40%	Category 3
VII	ENT		
60	Total ear amputation with reconstruction	60%	Category 2
61	Transmastoid removal cholesteatoma with extended Mastoidectomy	60%	Category 2
62	Total Nasal Reconstruction due to Traumatic lesions	60%	Category 2
63	Labyrinthomy for various lesions	40%	Category 3
VIII	ORAL		
64	Wide excision and Major reconstruction of malignant Oro-pharyngeal tumours	60%	Category 2

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65	Total Glossectomy	40%	Category 3
66	Wide local Excision for oral leukoplakia	20%	Category 4
IX	EYE		
67	Orbit Tumour Exenteration /Flap reconstruction	40%	Category 3
68	Corneal or Retinal Repair for Traumatic eye injuries	20%	Category 4
69	Penetrating injuries of the eye or repair of ruptured globe	20%	Category 4
X	LIVER, GALL BLADDER & PANCREAS		
70	Liver Transplantation	100%	Category 1
71	Partial Resection of Liver	60%	Category 2
72	Partial Pancreatectomy	60%	Category 2
73	Cholecystectomy /Choledochotomy for various Gall bladder lesions	40%	Category 3
XI	MUSCULOSKELETAL SYSTEM (due to accident only)		
74	Replantation of upper limb	60%	Category 2
75	Replantation of lower limb	60%	Category 2
76	Total prosthetic replacement of hip joint using cement	40%	Category 3
77	Total prosthetic replacement of hip joint not using cement	40%	Category 3
78	Other total prosthetic replacement of hip joint	40%	Category 3
79	Total prosthetic replacement of knee joint using cement	40%	Category 3
80	Total prosthetic replacement of knee joint not using cement	40%	Category 3
81	Other total prosthetic replacement of knee joint	40%	Category 3
82	Total prosthetic replacement of other joint using cement	40%	Category 3
83	Total prosthetic replacement of other joint not using cement	40%	Category 3
84	Other total prosthetic replacement of other joint	40%	Category 3
85	Prosthetic replacement of head of femur using cement	40%	Category 3
86	Prosthetic replacement of head of femur not using cement	40%	Category 3
87	Other prosthetic replacement of head of femur	40%	Category 3
88	Prosthetic replacement of head of humerus using cement	40%	Category 3
89	Prosthetic replacement of head of humerus not using cement	40%	Category 3
90	Other prosthetic replacement of head of humerus	40%	Category 3
91	Prosthetic replacement of any other bone using cement	40%	Category 3
92	Prosthetic replacement of any other bone not using cement	40%	Category 3
93	Other prosthetic replacement of any other bone	40%	Category 3
94	Prosthetic interposition reconstruction of joint	40%	Category 3
95	Other interposition reconstruction of joint	40%	Category 3
96	Excision reconstruction of joint	40%	Category 3
97	Other reconstruction of joint	40%	Category 3
98	Implantation of prosthesis for limb	40%	Category 3

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99	Amputation of arm	40%	Category 3
100	Amputation of leg	40%	Category 3
101	Fixation of fracture of spine	40%	Category 3
102	Elevation, Exploration and Fixation of fractured Zygoma	40%	Category 3
103	Amputation of hand	20%	Category 4
104	Amputation of foot	20%	Category 4
105	Therapeutic endoscopic operations on cavity of knee joint	20%	Category 4
106	Replantation of finger following traumatic amputation	20%	Category 4
107	Surgical Drainage and Curettage for osteomyelitis	20%	Category 4
XII	ORO-MAXILLOFACIAL SURGERY		
108	Major reconstructive oro-maxillofacial surgery due to trauma or burns and not for cosmetic purpose	60%	Category 2
109	Osteotomy including segmental resection with bone grafting for Mandibular and maxillary lesions	60%	Category 2
XIII	KIDNEY/URINARY TRACT/REPRODUCTIVE SYSTEM		
110	Renal transplant (recipient)	100%	Category 1
111	Hysterectomy for malignant conditions	60%	Category 2
112	Radical prostatectomy	60%	Category 2
113	Microvascular reattachment of penis following traumatic amputation	60%	Category 2
114	Total nephrectomy due to medical advice (not as a transplant donor)	40%	Category 3
115	Partial excision of kidney	40%	Category 3
116	Open extirpation of lesion of kidney	40%	Category 3
117	Excision of ureter	40%	Category 3
118	Total excision of bladder	40%	Category 3
119	Kidney injury repair	40%	Category 3
120	Pyloplasty / Ureterocalycostomy for pelvic ureteric junction obstruction	40%	Category 3
121	Amputation of penis	40%	Category 3
122	Excision of vagina	40%	Category 3
123	Unilateral or Bilateral excision of adnexa of uterus	40%	Category 3
124	Partial excision of bladder	20%	Category 4
125	Therapeutic ureteroscopic operations on ureter	20%	Category 4
126	Urinary diversion	20%	Category 4
127	Replantation of ureter	20%	Category 4
128	Unilateral or Bilateral excision of testes	20%	Category 4
129	Other operations on Scrotum and tunica vaginalis testis	20%	Category 4
130	Reconstruction of the testis	20%	Category 4
131	Open surgical excision and destruction of prostate tissue	20%	Category 4
132	Extirpation of lesion of vulva	20%	Category 4

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133	Excision of vulva	20%	Category 4
XIV	Operations on the sinuses		
134	Operations on frontal sinus	40%	Category 3
135	Operations on maxillary antrum using sublabial approach	20%	Category 4
XV	Others		
136	Radical Mastectomy	60%	Category 2
137	Malignant soft tissue tumour excision and reconstruction	40%	Category 3
138	Excision and Major Flap Repair of skin and Subcutaneous tissue due to Major Burns	40%	Category 3
139	Simple Mastectomy	20%	Category 4
140	TIPS procedure for portal Hypertension	20%	Category 4