



## SURGICAL SCHEDULE

- 1 The category shown against the corresponding surgical procedure indicates the maximum payable for the Surgical Fees provided under the Schedule of Benefits in respect of the operation performed for the Surgeon's customary fees and normal post-operative care.
- 2 If the operation performed is not listed hereunder, the Company reserves the right to determine a percentage based on the same reference used for arriving at an amount of equivalent severity.
- 3 Outpatient surgery will be payable subject to the corresponding percentage shown below and includes all other associated expenses.

| DESCRIPTION OF SURGICAL OPERATIONS |  | CATEGORY OF COVERED SURGERY |
|------------------------------------|--|-----------------------------|
| 1                                  | <b>ABDOMEN</b>   |                             |
|                                    | Gastrectomy, partial or full   | 1                           |
|                                    | Colon resection, partial with/without colostomy                            | 1                           |
|                                    | Gastric/Duodenal ulcer, perforation  | 1                           |
|                                    | Gastro-enterostomy or Gastro-jejunostomy                                   | 1                           |
|                                    | Hepatectomy, partial lobectomy   | 1                           |
|                                    | Intestinal obstruction, acute  | 1                           |
|                                    | Vagotomy, drainage   | 1                           |
|                                    | Splenectomy  | 1                           |
|                                    | Cholecystectomy of Cholelithotomy  | 2                           |
|                                    | Appendectomy   | 2                           |
|                                    | Gastrostomy, exploratory   | 2                           |
|                                    | Laparotomy, exploratory  | 2                           |
|                                    | Liver biopsy, percutaneous   | 3                           |
| 2                                  | <b>BREASTS</b>   |                             |
|                                    | Mastectomy, radical including pectoral muscles and axillary lymph nodes    | 1                           |
|                                    | Mastectomy, simple   | 2                           |
|                                    | Excision, including aberrant breast tissues, duct lesion and nipple lesion | 3                           |
|                                    | Cyst or fibro-adenoma, incisional for biopsy                               | 4                           |
| 3                                  | <b>CHEST &amp; THORACIC SYSTEM</b>   |                             |
|                                    | Cardiomyolysis   | 1                           |
|                                    | Intrathoracic aneurysm   | 1                           |
|                                    | Pneumonectomy, total   | 1                           |

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|          | Thoracoplasty, complete   | 1 |
|          | Lobectomy, total or segmental                                       | 1 |
|          | Thoracotomy, exploratory  | 2 |
|          | Initial induction of pneumothorax                                   | 4 |
|          | Removal of pus, tapping excepted                                    | 4 |
|          | Each refill   | 4 |
|          |   |   |
| <b>4</b> | <b>EAR, NOSE &amp; THROAT</b>                                       |   |
|          | Fenestration  | 1 |
|          | Laryngectomy with radical neck dissection                           | 1 |
|          | removal of tongue for cancer  | 1 |
|          | Mastoidectomy, radical  | 1 |
|          | Reconstruction of nose  | 1 |
|          | Removal of salivary glands  | 1 |
|          | Myringoplasty   | 2 |
|          | Stapedectomy  | 2 |
|          | Septoplasty for nasal septum  | 2 |
|          | Mastoidectomy, complete   | 2 |
|          | Sinusotomy maxillary (antrotomy) caldwell-luc intranasal, radical   | 2 |
|          | Removal of lower lip for cancer                                     | 2 |
|          | Excision of tumour cords and epiglottis or stripping of vocal cords | 3 |
|          | Laryngotomy with removal or tumour                                  | 3 |
|          | Sinusotomy maxillary (antrotomy) intranasal                         | 3 |
|          | Submucous resection, nasal septum, classic                          | 3 |
|          | Submandibular gland, excision                                       | 3 |
|          | Tonsillectomy with/without adenoidectomy                            | 3 |
|          | Myringotomy for otitis media  | 4 |
|          | Tracheostomy, independent procedure                                 | 4 |
|          | Adenoids, removal of, alone   | 4 |
|          | Nasal haemorrhage, with/without cauterisation                       | 4 |
|          | Polypi, removal of, one or more                                     | 4 |
|          | Cryosurgery to oropharynx   | 4 |
|          | Foreign Body, removal from external auditory canal                  | 4 |
|          | Biopsy, soft tissues  | 4 |
|          | Foreign Body, removal of, intranasal                                | 4 |
|          | Turbinates, excision, partial or complete                           | 4 |
|          | Aural polypi, excision  | 4 |
|          | Antrum puncture including sinus lavage                              | 4 |
|          |   |   |
| <b>5</b> | <b>EYE</b>  |   |
|          | Detached retina, repair with/without electro-coagulation            | 1 |

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|          | Eyeball, removal  | 2 |
|          | Cataract extraction with/without intra-ocular lens                                      | 2 |
|          | Excision of lacrimal gland  | 2 |
|          | Glaucoma with fistulisation of sclera or iridectomy                                     | 2 |
|          | Laser photocoagulation, complete stage  | 3 |
|          | Prophylaxis, one or more stages, using diathermy, cryotherapy or laser                  | 3 |
|          | Pterygium excision  | 3 |
|          | Excision of styte or chalazion, single or multiple                                      | 4 |
|          | Foreign body, removal from cornea   | 4 |
|          |   |   |
| <b>6</b> | <b>GENITO-URINARY TRACT</b>   |   |
|          | Cystectomy, with ureteroileal conduit or sigmoid bladder with bilateral lymphadenectomy | 1 |
|          | Nephrectomy with total uretectomy and bladder cuff                                      | 1 |
|          | Renal transplation with unilateral recipient nephrectomy                                | 1 |
|          | Hysterectomy, total with removal of tubes & ovaries                                     | 1 |
|          | Prostatectomy   | 1 |
|          | Hysterectomy, subtotal or total   | 2 |
|          | Bladder, removal of stone or tumour   | 2 |
|          | Nephrolithotomy   | 2 |
|          | Ureter, removal of stones   | 2 |
|          | Myomectomy, single or multiple, excision of fibroid tumour, abdominal approach          | 2 |
|          | Salpingo-oophorectomy, unilateral or bilateral  | 2 |
|          | Penis, amputation   | 2 |
|          | Prostate, by transurethral resection  | 2 |
|          | Bladder, removal of growth by diathermy   | 3 |
|          | Orchodectomy  | 3 |
|          | Hydrocele, radical care   | 3 |
|          | ESWL, surgeon's attendance only   | 3 |
|          | Urethra, other intra-urethral cutting procedures  | 3 |
|          | Varicocele, epididymectomy, single or bilateral   | 3 |
|          | Cauterisation of cervix, cervical biopsy including dilalation and curettage             | 4 |
|          | Urethra, opening fro stricture  | 4 |
|          | Penis, excision of penile warts   | 4 |
|          | Circumcision (if covered)   | 4 |
|          |   |   |
| <b>7</b> | <b>GOITRE</b>   |   |
|          | Lymphatic glands, removal of malignant tumours  | 1 |
|          | Thyroidectomy, total for malignant tumours  | 1 |
|          | Thyroidectomy, sub-total or total   | 2 |
|          | Removal of tumours of lymphatic or thyroid glands for diagnosis                         | 3 |
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| 8  | <b>HEART &amp; CIRCULATORY SYSTEM</b>   |   |
|    | Abdominal aortic aneurysm   | 1 |
|    | Cardiac wound, repair with bypass   | 1 |
|    | Coronary artery bypass  | 1 |
|    | Pericardium, opening and drainage   | 1 |
|    | percutaneous Trans Luminal Coronary Angioplasty   | 2 |
|    | Varicose vein ligation (large aneurysm)   | 2 |
|    | Varicose vein stripping   | 3 |
|    | Arteries, ligation (small aneurysm)   | 4 |
|    | Varicose vein, by injection treatment   | 4 |
|    |   |   |
| 9  | <b>HERNIA</b>   |   |
|    | Strangulated hernia without gut resection   | 1 |
|    | Hernia, diaphragmatic   | 2 |
|    | Hernia, femoral, inguinal or umbilical  | 3 |
|    |   |   |
| 10 | <b>INVASIVE (DIAGNOSTIC) PROCEDURES</b>   |   |
|    | For operative purpose, including biopsy   | 4 |
|    | Bronchoscopy, Colonoscopy, Cystoscopy, Esophagoscopy Gastroscopy and Angiogram<br>Laparoscopy and other endoscopic procedures, for diagnosis only | 4 |
|    |   |   |
| 11 | <b>NAIL</b>   |   |
|    | Excision, nail or nail matrix, complete   | 4 |
|    | Avulsion, nail plate, partial or complete   | 4 |
|    |   |   |
| 12 | <b>NON-INVASIVE (DIAGNOSTIC) IMAGING PRECODURES</b>   |   |
|    | Ultra-Sound, MRI, CT Scan, Radioisotope scanning  | 4 |
|    |   |   |
| 13 | <b>ORTHOPAEDIC - Amputation</b>   |   |
|    | Hip, interpelviabdominal  | 1 |
|    | Shoulder joint or blade   | 1 |
|    | Arm, forearm, entire hand   | 2 |
|    | Leg, lower or upper   | 2 |
|    | Phalanx (toe or finger), each   | 4 |
|    |   |   |
| 14 | <b>ORTHOPAEDIC - Dislocation or By Fixation</b>   |   |
|    | Bone, removal of diseased portion from femur, tibia, hurmerus or fibula   | 2 |
|    | Hip or shoulder joints  | 2 |
|    | Ankle, elbow, knee or wrist joints  | 3 |
|    | Jaw, lower or patella   | 3 |

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|    | Carpal or tarsal bones   | 4 |
| 15 | <b>ORTHOPAEDIC - Fractures - Lower Extremity</b>                                       |   |
|    | Femur, open reeduction and fixation of shaft   | 1 |
|    | Femur, insertion of prostheses of L-plating for supracondylar                          | 1 |
|    | Hip pinning for fractures nect of femur  | 1 |
|    | Ankle, open reduction and fixation   | 2 |
|    | Fibula and/or Tibia, open reduction and fixation of shaft                              | 2 |
|    | Knee, removal of loose bodies or arthrotomy  | 2 |
|    | Patella, repair and wiring   | 3 |
|    | Tibia, shaft, medullary nail fixation  | 3 |
|    | Knee, drainage of joint  | 3 |
|    | Knee, menisectomy, partial or total  | 3 |
|    | Tibia, osteotomy for osteoarthritis  | 3 |
| 16 | <b>ORTHOPAEDIC - Fractures - Other Procedures</b>                                      |   |
|    | Osteomyelitis of long bonens   | 2 |
|    | Bone graft for delayed or non-union of fracture  | 3 |
|    | Deep pus formation of palm, arms, soles, legs involving multiple incision and drainage | 3 |
|    | Removal of metallic foreign bodies   | 3 |
|    | Removal of implants (nails, plates, pins)  | 3 |
|    | Manipulative reduction, uncomplicated with P.O.P                                       | 4 |
|    | Removal of Lesser Implants (K-wire, staples, screws)                                   | 4 |
|    | Soft tissue coverage for injured extrematies   | 4 |
|    | Wound debridement  | 4 |
|    | Local infiltration with anaesthetics into joints                                       | 4 |
|    | Manipulation of stiff joints under anesthesia  | 4 |
|    | Drainage of pus/abscess of palm  | 4 |
| 17 | <b>ORTHOPAEDIC - Fractures - Upper Extremity</b>                                       |   |
|    | Humerus, open reduction and fixation of shaft  | 2 |
|    | humerus, open reduction and fixation for supracondylar or condylar                     | 2 |
|    | Olecranon, open reduction and fixation   | 2 |
|    | Radius and/or ulna, open reduction and fixation of shaft                               | 2 |
|    | radius and/or ulna, open reduction and fixation of proximal end of....                 | 2 |
|    | Radial head, excision  | 2 |
|    | Elbow, distal or proximal end or radius or ulna, closed or open reduction              | 2 |
|    | Colles including ulnar styloid, open reduction   | 3 |
|    | Ulna, shaft, medullary nail fixation   | 3 |
|    | Finger, tenolysis for trigger finger   | 3 |
|    | Carpal bones, closed or open reduction   | 3 |

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|    | Carpal tunnel decompression  | 3 |
| 18 | <b>RECTUM</b>  |   |
|    | Rectum, excision   | 1 |
|    | Haemorrhoidectomy & Fistulectomy   | 2 |
|    | Fistulectomy, simple or complex  | 3 |
|    | Haemorrhoidectomy, internal & external, complex or extensive   | 3 |
|    | Fissure-in-ano, independent procedure  | 3 |
|    | Internal haemorrhoids, by ligation   | 3 |
|    | Rectum, other cutting operation  | 3 |
|    | Ischo-rectal or peri-rectal abscess, incision and drainage   | 4 |
| 19 | <b>SKIN</b>  |   |
|    | Extension grafting   | 2 |
|    | Excision of rodent ulcer   | 3 |
|    | Incision for cellulitis of abscess   | 4 |
| 20 | <b>SKULL &amp; SPINAL CORD</b>   | 1 |
|    | Abscess of brain, cerebral or cerebellar tumour  |   |
|    | Cranial cavity, cutting into   | 1 |
|    | Trephining for fractured middle meningeal or other intracranial haemorrhage                                  | 1 |
|    | Division of posterior spinal tracts or roots   | 1 |
|    | Laminectomy  | 1 |
|    | Tumour of abscess tibia tendon   | 1 |
|    | Gasserian ganglion, resection  | 1 |
|    | Secondary nerve grafting   | 2 |
|    | Skull, removal of bone or decompression  | 3 |
|    | Spinal puncture, lumbar, diagnostic for decompression  | 4 |
| 21 | <b>TENDON &amp; LIGAMENT</b>   |   |
|    | Tendon graft for severed flexor tendon   | 2 |
|    | Primary repair of extensor tendon  | 3 |
|    | Transfer of lateral tibia tendon   | 3 |
|    | Repair of, lengthening or suture of tendpachilles  | 3 |
| 22 | <b>TUMOURS &amp; ABSCESS</b>   |   |
|    | Malignant tumours, except as stated above  | 2 |
|    | Malignant tumours of the mucous membrane, skin and sub-cutaneous tissue                                      | 3 |
|    | Benign tumours, one or more, except as otherwise herein provided requiring hospitalisation (at least 2 days) | 4 |

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| Bartholon's cyst or tumour, excision   | 4 |
| Ganglion, excision   | 4 |
| Lesion of tendon sheath, wrist   | 4 |
| Cyst, warts or moles, excision, one or more  | 4 |
| Benign tumours, one or more, except as otherwise herein provided not requiring hospitalisation | 4 |
|  |   |