

Benefits associated with IIRM wellness




# Wellness & Discounts




**Health check-up inbuilt package**

at any centre of



available once in a membership period  
for all members above 18 years

TEST	TEST PARAMETERS
 <b>Complete Hemogram</b>	Basophils - Absolute Count
	Eosinophils - Absolute Count
	Lymphocytes - Absolute Count
	Monocytes - Absolute Count
	Neutrophils - Absolute Count
	Basophils - Absolute Count
	Eosinophils - Absolute Count
	Haemoglobin
	Total Leucocytes Count (WBC)
	Lymphocyte
	Mean Corpuscular Hemoglobin (MCH)
	Mean Corp.Hemo.Conc (MCHC)
	Mean Corpuscular Volume (MCV)
	Monocytes
	Neutrophils
	Hematocrit (PCV)
	Platelet Count
	Total RBC
	Red Cell Distribution Width (RDW-CV)
	Red Cell Distribution Width SD (RDW-SD)
	MPV
	PCT
	PDW
	P-LCR
	PL-CC
	Mentzer Index
 <b>Diabetes</b>	Average Blood Glucose (ABG)
 <b>Lipid</b>	Total Cholesterol Triglycerides

TEST	TEST PARAMETERS
<b>Liver</b> 	Aspartate Aminotransferase (SGOT) Alanine Transaminase (SGPT)
<b>Renal</b> 	Blood Urea Nitrogen (BUN) Creatinine - Serum Uric Acid
 <b>Urine Routine &amp; Microscopic Examination</b>	Urine Volume Urine Colour Urine Transparency Urine Deposit Urine pH Urine Specific Gravity Urine Sugar Urine Protein / Albumin Urine Ketones / Acetone, Blood, Leukocyte Esterase Urine Blood Urine Leukocyte Esterase Urine Bilirubin Urine Nitrite Urobilinogen Urine Pus/WBCs Cells Urine Epithelial Cells Urine RBC Cells Urine Cast Urine Crystals Urine Yeast Cells Amorphous Deposits Urine Bacteria Urine Protozoa

## Discounts for IIRM Wellness Members

For Diagnostics : at any centre of Agilus (SRL) or Redcliffe diagnostics in your city for following tests apart from the inbuilt package mentioned above

25% discounts on all other tests on direct cash payment basis

a. Please show your membership card at the diagnostic clinic

b. Ask for Evexia discount before taking the test and make cash payment at the time of billing

# Insurance rate chart

## All-inclusive rates incl. GST in ₹

All-inclusive subscription rates in ₹inclusive of GST

SILVER PLAN	No of Members	Sum Insured →	1,00,000		2,00,000		3,00,000		4,00,000		5,00,000	
		Applicant Age →	<45	>45	<45	>45	<45	>45	<45	>45	<45	>45
	1	Single	5,635	6,444	7,182	8,800	12,389	14,007	17,073	18,691	21,290	24,526
	2	Couple	9,175	10,388	11,126	13,554	16,333	22,301	21,017	26,415	25,572	28,000
	4	Family	11,796	13,333	14,070	17,145	20,456	30,613	27,501	35,887	32,056	52,242
	6	Family + Parents (Max 75 yrs)	23,632	25,251	26,636	28,901	33,022	45,908	43,607	47,643	51,112	61,047

# Insurance Coverages

## Health Insurance through United India Insurance company limited

PRODUCT DETAILS	COVERAGES
Max family size	Member + Spouse + Upto 2 children + 2 Parents or 2 Parent-In-Laws (Cross selection is allowed)
Cover for more than 2 Children	Not covered
Maximum age for coverage of any member	75 years
Maximum age for coverage of children	25 years (Dependent)
Pre-existing diseases cover including Internal Congenital Diseases	Covered after 9 months from the date of commencement of membership
Domiciliary hospitalization	Not covered
Maternity	Covered after 9 months waiting period
Pre-hospitalization expenses (excluding maternity)	Covered for 30 Days before hospitalization
Post-hospitalization expenses (excluding maternity)	Covered for 60 days after hospitalization
Cashless hospitalization	Covered in network hospitals
Room rent / Day restrictions	2% of the sum Insured up to a maximum of 7K per day
Room Rent Cap for ICU	5% of the sum Insured
Reimbursement claim	Reimbursement claim documents should be submitted within 15 calendar days from date of discharge to the TPA
Cover from	The date of inclusion of the names of the members in the policy
Co-Pay	10% on all claims

## PROCEDURE CAPPING

Maternity	Rs. 30,000 for Normal Delivery and Rs50,000 for C Section Delivery
Per eye charges for cataract	Rs. 20,000
Hernia	Rs. 50,000
Hysterectomy	Rs. 50,000
Joint Replacement	Rs. 1,25,000
TURP for BHP	Rs. 50,000
Coronary Angiogram	Rs. 25,000
Ayush Treatment	Govt. Hosp. or NACB recognized hospital
Expenses for the following procedures inclusive of above sub limits	Maximum amount admissible for Any One Illness shall be lower of 50% of Sum Insured
i. Hemodialysis	
ii. Chemotherapy	
iii. Radiotherapy	
Following Modern Treatments will be covered (wherever medically indicated) either as In patient or as part of Day Care Treatment in a Hospital:	Maximum amount admissible for any one Modern Treatment shall be 25% of Sum Insured
A. Uterine Artery Embolization and HIFU (Highintensity focused ultrasound)	
B. Balloon Sinuplasty	



- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

## Day Care Procedure

Day care procedures will include following day care surgeries and day care treatment

Microsurgical operations on the middle ear
Stapedotomy
Stapedectomy
Revision of a stapedectomy
Other operations on the auditory ossicles
Myringoplasty (Type -I Tympanoplasty)
Tympanoplasty (closure of an eardrum perforation/ reconstruction of the auditory ossicles)
Revision of a tympanoplasty
Other microsurgical operations on the middle ear

Other operations on the middle and internal ear
Myringotomy
Removal of a tympanic drain
Incision of the mastoid process and middle ear
Mastoidectomy
Reconstruction of the middle ear
Other excisions of the middle and inner ear
Fenestration of the inner ear
Revision of a fenestration of the inner ear
Incision(opening) and destruction(elimination) of the inner ear
Other operations on the middle and inner ear

Operations on the nose and the nasal sinuses
Excision and destruction of diseased tissue of the nose
Operations on the turbinates (nasal concha)
Other operations on the nose
Nasal sinus aspiration

Operations on the eyes
Incision of tear glands
Other operations on the tear ducts
Incision of diseased eyelids
Excision and destruction of diseased tissue of the eyelid
Operations on the canthus and epicanthus
Corrective surgery for entropion and ectropion
Corrective surgery for blepharoptosis
Removal of a foreign body from the conjunctiva
Removal of a foreign body from the cornea
Incision of the cornea
Operations for pterygium
Other operations on the cornea
Removal of a foreign body from the lens of the eye
Removal of a foreign body from the posterior chamber of the eye
Removal of a foreign body from the orbit and eyeball
Operation of cataract

Operations on the skin and subcutaneous tissues
Incision of a pilonidal sinus
Other incisions of the skin and subcutaneous tissues
Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues
Local excision of diseased tissue of the skin and subcutaneous tissues
Other excisions of the skin and subcutaneous tissues
Simple restoration of surface continuity of the skin and subcutaneous tissues
Free skin transplantation, donor site
Free skin transplantation, recipient site
Revision of skin plasty
Other restoration and reconstruction of the skin and subcutaneous tissues
Chemosurgery to the skin
Destruction of diseased tissue in the skin and subcutaneous tissues

Operations on the tongue
Incision, excision and destruction of diseased tissue of the tongue
Partial glossectomy
Glossectomy
Reconstruction of the tongue
Other operations on the tongue

Operations on the salivary glands and salivary ducts
Incision and lancing of a salivary gland and a salivary duct
Excision of diseased tissue of a salivary gland and a salivary duct
Resection of a salivary gland
Reconstruction of a salivary gland and a salivary duct
Other operations on the salivary glands and salivary ducts

Other operations on the mouth and face
External incision and drainage in the region of the mouth, jaw and face
Incision of the hard and soft palate
Excision and destruction of diseased hard and soft palate
Incision, excision and destruction in the mouth
Plastic surgery to the floor of the mouth
Palatoplasty
Other operations in the mouth

### Operations on the tonsils and adenoids

Transoral incision and drainage of a pharyngeal abscess
Tonsillectomy without adenoidectomy
Tonsillectomy with adenoidectomy
Excision and destruction of a lingual tonsil
Other operations on the tonsils and adenoids

### Trauma surgery and orthopaedics

Incision on bone, septic and aseptic
Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis
Suture and other operations on tendons and tendon sheath
Reduction of dislocation under GA
Arthroscopic knee aspiration

### Operations on the breast

Incision of the breast
Operations on the nipple

### Operations on the digestive tract

Incision and excision of tissue in the perianal region
Surgical treatment of anal fistulas
Surgical treatment of haemorrhoids
Division of the anal sphincter (sphincterotomy)
Other operations on the anus
Ultrasound guided aspirations
Sclerotherapy etc.

### Operations on the female sexual organs

Incision of the ovary
Insufflation of the Fallopian tubes
Other operations on the Fallopian tube
Dilatation of the cervical canal
Conisation of the uterine cervix
Other operations on the uterine cervix
Incision of the uterus (hysterotomy)
Therapeutic curettage
Culdotomy
Incision of the vagina
Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas
Incision of the vulva
Operations on Bartholin's glands (cyst)

### Operations on the prostate and seminal vesicles

Incision of the prostate
Transurethral excision and destruction of prostate tissue
Transurethral and percutaneous destruction of prostate tissue
Open surgical excision and destruction of prostate tissue
Radical prostatovesiculectomy
Other excision and destruction of prostate tissue
Operations on the seminal vesicles
Incision and excision of periprostatic tissue
Other operations on the prostate

### Operations on the scrotum and tunica vaginalis testis

Incision of the scrotum and tunica vaginalis testis
Operation on a testicular hydrocele
Excision and destruction of diseased scrotal tissue
Plastic reconstruction of the scrotum and tunica vaginalis testis
Other operations on the scrotum and tunica vaginalis testis

### Operations on the testes

Incision of the testes
Excision and destruction of diseased tissue of the testes
Unilateral orchidectomy
Bilateral orchidectomy
Orchidopexy
Abdominal exploration in cryptorchidism
Surgical repositioning of an abdominal testis
Reconstruction of the testis
Implantation, exchange and removal of a testicular prosthesis
Other operations on the testis

### Operations on the spermatic cord,epididymis & ductus deferens

Surgical treatment of a varicocele and a hydrocele of the spermatic cord
Excision in the area of the epididymis
Epidymectomy
Reconstruction of the spermatic cord
Reconstruction of the ductus deferens and epididymis
Other operations on the spermatic cord, epididymis and ductus deferens

### Operations on the penis

Operations on the foreskin
Local excision and destruction of diseased tissue of the penis
Amputation of the penis
Plastic reconstruction of the penis
Other operations on the penis

### Operations on the urinary system

Cystoscopic removal of stones
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### Other Operations

Lithotripsy
Coronary angiography
Hemodialysis
Radiotherapy for Cancer
Cancer Chemotherapy