



Medical Lifestyle Guide book 2010



If we could see the miracle
of a single flower clearly,
our whole life would change.

Buddha

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A Guide...

to your medical lifestyle cover

Your Medical Lifestyle contract provides you and your family with comprehensive healthcare cover for major medical expenses. What follows is a short guide to how these benefits are calculated and what you need to do when submitting a claim.

Please remember that Section A of this booklet is provided purely for your information, and does not form part of your contract. The Terms and Conditions of your Medical Lifestyle contract are set out in the policy document itself and in any policy amendments you may receive. In the event of a dispute, the terms and conditions of your Medical Lifestyle contract as set out in your policy document will prevail.

Section B, the "Table of Medical Procedures", sets out the Medical Procedures covered for the contract year commencing in 2009 and is one of the Benefit Tables referred to in your policy document. It therefore forms part of your contract. If you have any queries on your Medical Lifestyle contract or on how to submit a claim, please contact your financial adviser. For your convenience, however, a Medical Lifestyle hotline has been set up to assist you with any queries you may have.

For general policy queries

Call the policy administration call centre on shared line 0860 456 789.

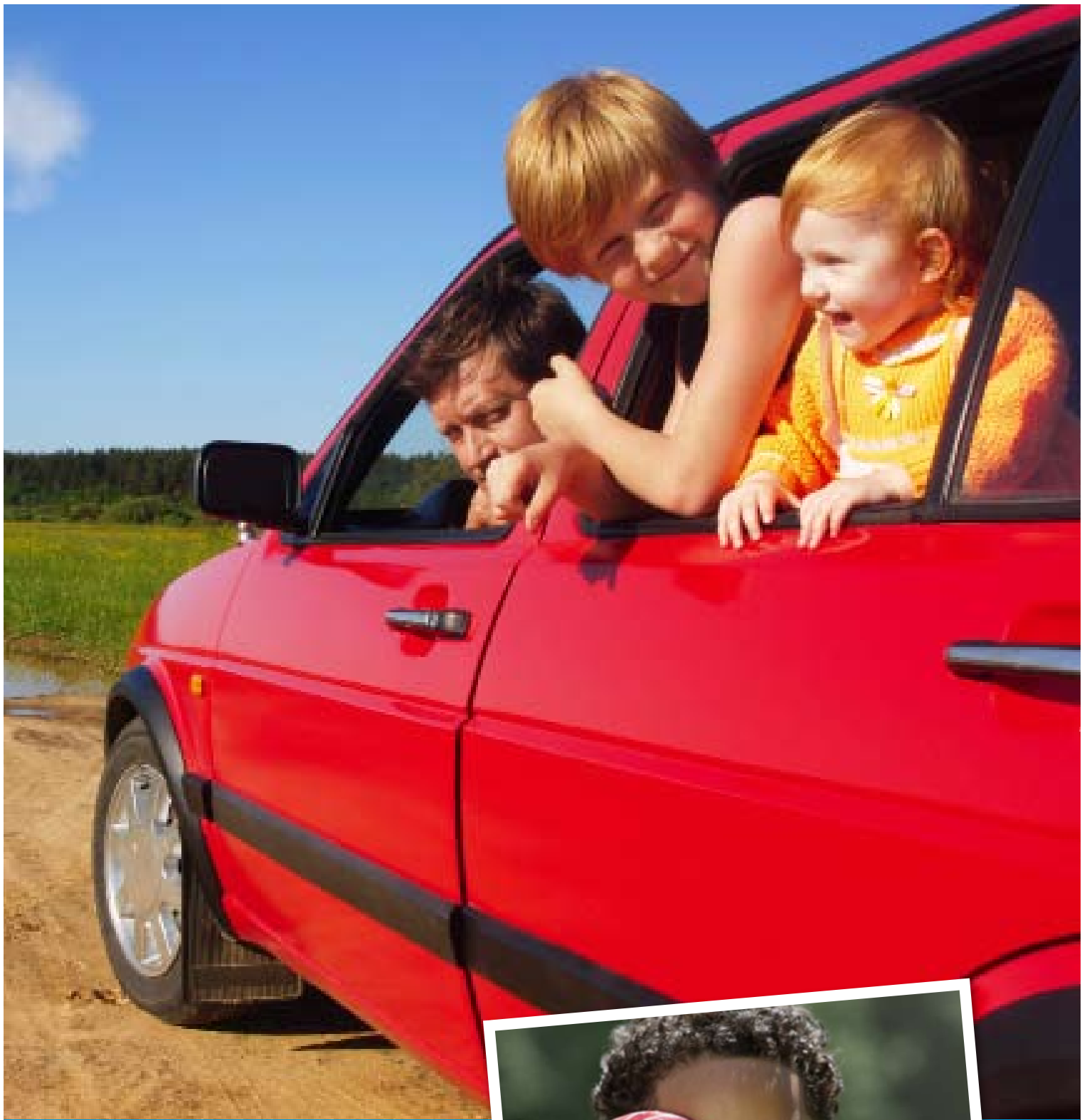
Claims queries

Call the claims call centre on (011) 408 4888 or shared line 0860 102 219

Post all claims and correspondence to:

Medical Lifestyle Claims
P O Box 10499
Johannesburg
2000

Please remember to submit your claim within 3 months of date of discharge.



*Life is a great big
canvas, and you should
throw all the paint
you can on it.*

Section A

1. Medical Lifestyle Plan Types

In order to determine what cover you are entitled to, it is important for you to ascertain at the outset which of the following Plan Types applies to you.

Please refer to the General Details section of your policy document or your latest policy amendment to establish this.

Plain Types	Extra Cover	Enhancements	
	This is cover for Medical Procedures with Severity S1 or S2 - a range of less expensive procedures.	<ul style="list-style-type: none"> • Supplementary Benefit • Non-Surgical Benefit • Childbirth Benefit 	<ul style="list-style-type: none"> • Voordeel vir die Behandeling van Gespesifiseerde Chroniese Toestande • Bevallig met die hulp van 'n Vroedvrou
High Series Cover	Included	Included	Included
Extended Series Cover	Included	Included	Included
High Series Cover - without Extra Cover	Not Included	Included	Not Included
Extended Series Cover -without Extra Cover	Not Included	Included	Not Included
High Cover	Not Included	Not Included	Not Included
Extended Cover	Not Included	Not Included	Not Included
High Cover with Extra Cover	Included	Not Included	Not Included
Extended Cover with Extra Cover	Included	Not Included	Not Included

Note: It is important to have full cover. If you would like to upgrade your cover, please contact your financial adviser.

2. Understanding the benefits of your Liberty Life Medical Lifestyle contract

Your Liberty Life Medical Lifestyle contract aims to cover you for unexpected major medical events, and with the cost of private healthcare rising rapidly, Liberty Life's Medical Lifestyle ensures that you can afford the best private healthcare available. Only valid claims in respect of medically necessary treatment will be met by your Medical Lifestyle contract.

The following benefits are included:

2.1 Hospitalisation Benefit

This consists of four components, which are:

- **Daily Benefit**
A fixed benefit is paid from the fourth day onwards for each day as a patient in hospital. Benefits are payable from the first day if you are hospitalised as a result of transport related (motor vehicle, train, or the piloting of a passenger aircraft) "accidental injury". (Please refer to the definition of "accidental injury" in your Medical Lifestyle contract or amendment.) This benefit is limited to 100 days per individual and 300 days per family unit per contract year.
- **Intensive Care Benefit**
A fixed amount is paid each day you spend as a patient in an intensive care unit. This benefit is payable in addition to any applicable Daily Benefit and is payable from the first day in ICU onwards. "High Care" falls under the normal "Daily Benefit" and does not qualify for the Intensive Care Benefit. This benefit is limited to 30 days per individual and 90 days per family unit per contract year.
- **Ten-day Benefit**
An additional fixed amount is paid for each ten consecutive days that you are hospitalised.
- **Non-surgical Benefit (only available on cover that includes the '94 Enhancements)**
This benefit covers a number of conditions listed in your policy document (such as pneumonia), which may not require surgery but can be very costly. Daily, Intensive Care and Ten-day Benefits have been specifically adapted to take these non-surgical costs into account. If your contract covers you for this benefit then the Hospitalisation Benefit will be calculated according to the Benefit Amount listed for Non-surgical Conditions in your latest Benefit Tables.

Specific requirements will need to be submitted to qualify for this benefit, therefore refer to the Definitions section of your contract. This benefit is not in addition to the Hospitalisation Benefit. If a claim or number of claims are submitted in respect of more than one Non-surgical benefit arising from a single period of hospitalisation, the benefit payable will be limited to the Non-surgical condition paying the highest benefit. In the event that the same benefit is payable, the benefit payable will be limited to one Non-surgical diagnosis, selected by Liberty Life.

2.2 Medical Procedure Benefit

The Department of Health has set out codes which are quoted on all medical bills. These codes encompass the majority of procedures which a practitioner may perform, from routine consultations to complicated surgery and tests. To keep contributions affordable, only the more expensive procedures are covered. Please note, however, that the Medical Procedure Benefit amounts have been calculated to incorporate all the consultations, tests and treatments that are normally associated with the listed surgical procedure. Your policy pays out a stated benefit in respect of any of the listed procedures in the benefit tables which are on the surgeon's bill. Please refer to Section B for a listing of these covered procedures.

2.3 Emergency Transport Benefit

Benefits payable will depend on distance or time travelled in a vehicle or aircraft specifically equipped for the emergency treatment of patients. This is only valid for transportation which is immediately necessary as a result of life-threatening circumstances such as motor vehicle accidents, burns and various other conditions listed in your contract.

Note:

Emergency Transport costs are not included in the calculation of the Value of Medical Services.

(For more information about the "Value of Medical Services" refer to the "Definitions" section of your contract.)

2.4 Childbirth Benefit

To be eligible for this benefit your contract has to include the Childbirth Benefit as per the '94 Enhancements. If the benefit is applicable to your contract and the mother has been covered by Medical Lifestyle for 12 months prior to giving birth, this benefit is payable upon natural childbirth or childbirth by Caesarean section. The benefit amount is stated in the applicable Benefit Table and is in addition to any Hospitalisation Benefit. In the case of midwife-assisted childbirth (home and hospital delivery) a Severity S1 benefit is payable. To be eligible for this benefit your contract has to include both the '94 Enhancements and the Extra Cover Benefit, therefore being a series contract.

2.5 Benefit for the Treatment of Specified Chronic Conditions

A stated benefit amount will be payable monthly where the claimant is being treated for one of the following conditions:

- End-stage Lung Disease
- Grand Mal Epilepsy
- Insulin Dependent Diabetes Mellitus
- Heart Failure
- Parkinson's Disease
- Cystic Fibrosis
- Immunosuppressive Therapy

2.6 Transplant Benefit

The following organ transplants will be covered as S10 procedures:

- Lung Transplant
- Heart Transplant
- Heart and Lung Transplant
- Liver Transplant
- Kidney Transplant

Should transplant surgery be required overseas and is approved in advance by Liberty Life's Chief Medical Officer, the benefit payable will be increased. (See the Benefit Tables.) Please note that this will be in exceptional circumstances and only based on clinical reasons.

2.7 Chemotherapy and Radiotherapy Benefit

Benefits are paid in bands using a threshold value. Details of these benefits are set out in the applicable Benefit Table.

2.8 Haemodialysis and Peritoneal Dialysis Benefit

Benefits paid for dialysis are based on monthly treatment periods as detailed in the latest Benefit Tables. Consult these to determine whether a benefit is due and then list treatment dates on the claim form.

3. Other benefits

3.1 Supplementary Benefit

This benefit is only applicable if you have the following policy types:

- High Series Cover or Extended Series Cover,
- High Series Cover or Extended Series Cover, without Extra Cover.

The Supplementary Benefit provides additional cover in cases where treatment (over and above that which is normally associated with the condition) has been necessary whilst in hospital, which may result in normal benefits falling short of the Value of Medical Services rendered. Please refer to your contract for the definition on Value of Medical Services.

The Supplementary Benefit calculation may be modified as follows:

- **Combining Periods of Hospitalisation**

The Value of Medical Services and benefits for consecutive periods of hospitalisation for the same condition (i.e. date of admission is within 30 days of the previous date of discharge) are combined to calculate combined shortfalls and determine the amount of the Supplementary Benefit.

3.2 Cover for Newborn Children

A newborn child is covered under the mother's policy at no extra charge until the child reaches the age of 31 days, provided that the mother has been covered on the same plan type for 12 months prior to the birth of the child. Benefits payable during the first 31 days are as for the mother's benefits, except that the Daily Benefit is only payable from day 6 onwards. The newborn child may be added within the first 91 days from birth free of underwriting, provided the mother has been covered for 12 months. The addition will not take place automatically. An application form and quotation must be obtained and completed. These can be obtained from your financial adviser.

3.3 World-wide Cover

Hospitalisation, Medical Procedures or Emergency Transport taking place outside the Republic of South Africa qualify for benefits (excluding Supplementary Benefits) under your contract provided that Liberty Life receives proof that such treatment has occurred in terms of the conditions for payment of benefits set out in the contract. Benefits have been designed for South African conditions and may differ substantially from costs incurred elsewhere. Also refer to "Claims for Treatment in Foreign Hospitals".

3.4 Guaranteed Insurability Benefit

Where a child or spouse is included in your contract, a Guaranteed Insurability Benefit is provided for children on reaching the age of 25 years next birthday (or self-sufficient in terms of the policy contract) and spouses upon divorce who may want to commence their own Medical Lifestyle contract subject to the same terms and conditions as in the original contract. The Guaranteed Insurability Benefit is not applicable to policies effected by means of a GIB option after 31 March 2004. A further valuable feature of your Medical Lifestyle cover is that, in order to keep your benefits in line with medical inflation, your contract provides Automatic annual Benefit and Contribution Increases.

4. Benefit and Contribution Increases

A further valuable feature of your Medical Lifestyle cover is that, in order to keep your benefits in line with medical inflation, your contract provides Automatic annual Benefit and Contribution Increases.

5. Exclusions

In addition to any exclusions that may apply to you personally in terms of your contract, all Medical Lifestyle contracts contain various general exclusions. These are set out in your policy document under "Exclusions" and in the "Table of Specific Exclusions".

6. Benefit Tables

On your policy anniversary you will receive this updated booklet and benefit tables.

6.1 Table of Annual Benefit Amounts and Limits

This table sets out your Medical Lifestyle benefit amounts and the maximum benefits payable per year and per family unit. For the first contract year, this table is included in your contract. Thereafter, you will receive a new table every year (policy document), and must refer to the latest table to determine your benefit amounts.

6.2 Table of Medical Procedures

This table sets out the Medical Procedures covered by your contract as well as the Severity rating of each of them. This table is also updated from time to time, and you will receive a new table when this occurs.

6.3 Table of Specific Exclusions

This table sets out details of certain dentistry, experimental, cosmetic and elective procedures which are specifically excluded from your contract. This table is contained in your contract or latest policy amendment.

7. How to ensure that your claim is processed quickly

If you do not have a claim form, call the Medical Lifestyle claims call centre on 0860 102 219 with your contract number and a claim form will be sent to you either via post, fax or e-mail according to your requirements. Make sure that the correct and original accounts are sent in with your claim. If you have not received payment after 30 days from date of posting, call the Medical Lifestyle claims call centre.

Claims will be paid into the premium paying account via Electronic Fund Transfer (EFT). Follow all instructions on the claim form in order to ensure the efficient processing of your claim and post to:

Medical Lifestyle Claims Department
P O Box 10499
Johannesburg
2000

Note: If you are claiming benefits for the treatment of Specified Chronic Conditions, ensure your attending doctor completes the Attending Doctor's Statement which is attached to the Claimant Statement. On occasion, additional information may be required before a claim can be finalised. The additional requirements will be forwarded to you or your doctor to complete and return. In many cases you can supply the information required on your claim form, so it is important that all questions on the claim form are answered as comprehensively as possible to avoid delays in claim settlement.

7.1 How to claim for hospitalisation and related benefits

To claim for hospitalisation and related benefits submit a copy of the hospital account, signed by the Principal Life Assured, together with the completed claimant statement (claim form).

The information required on the hospital bill includes:

- the dates and times of admission and discharge
- the name of the patient treated
- diagnosis (reason for being hospitalised)
- the practice code (PR No.) of the hospital
- the name of the doctor who referred you to hospital
- details of treatment

In addition we will need:

- surgeon's or medical practitioner's and/or midwife's account
- all other accounts related to the specific hospitalisation period

Please note that the hospital account is not used to calculate any amounts due to you but rather serves as an indication of procedures performed and days spent in hospital. If the operation was performed at a Provincial Hospital and you are not billed separately by the surgeon, then Liberty Life's Chief Medical Officer will determine the "Procedure Code".

Please submit:

- a letter from the superintendent on the letterhead of the hospital, stating the patient's name as well as the dates of admission and discharge and the procedures performed, and the letter must be endorsed with the official stamp of the hospital.

To find out whether the procedure is covered, consult your latest Benefit Tables. Compare the 4-digit SAMA code on the surgeon's account with those listed in the "Benefit Tables". Each procedure covered by the contract has been allocated a Severity Rating depending on the costs normally associated with that procedure. Benefits for each "Severity Rating" are adjusted each year and listed in your latest "Benefit Tables".

7.2 Claims for Treatment in Foreign Hospitals

To proceed with your claim, we require sight of the following information/documentation:

- Originals of all medical and hospital documentation
- Daily ICU and ward charts
- All hospital notes and records
- All pathology reports
- All X-ray reports
- Treatment plans
- Justification from the treating medical practitioner for the length of stay in the hospital, especially in the intensive care unit, if applicable
- Photocopies of the passport used whilst travelling abroad
- The airline ticket stub
- (If documents are not in English, an official translation is required.)

7.3 How to claim for Non-surgical Benefits

Follow the hospital claim requirements.

7.4 How to claim for Emergency Transport Benefits

An Emergency Transport Benefit will be payable in respect of emergency transport required as an immediate result of listed life threatening situations. (Refer to your contract/ policy document.)

- The account of the ambulance service must clearly depict the point of departure and the destination, as well as the distance (in kilometres) travelled.
- In the event of aerial evacuation, the account of the ambulance service must clearly depict the point of departure and destination as well as the flight time.

7.5 How to claim for Chemotherapy and Radiotherapy

Please submit the following together with the completed Claimant Statement:

- signed accounts from the treating medical practitioner
- signed accounts from the hospital reflecting the dates of treatments, if applicable
- signed pharmacy account(s)
- any other diagnostic accounts related to the treatment listed on the Claimant Statement

7.6 How to claim for Haemodialysis and Peritoneal Dialysis

Please submit the following (where relevant) together with the completed Claimant Statement:

- Signed accounts from the dialysis centre
- Signed accounts from the dialysis technician
- Accounts from the suppliers in the event of home dialysis

7.7 How to claim for Specified Chronic Conditions

Please submit the following together with a completed Claimant Statement:

- Attending Doctor's Statement and treatment plan
- Proof of medication, i.e. pharmacy accounts

Section B

1. Notes

- 1.1 The procedure numbers shown are those used by the South African Medical Association (SAMA).
- 1.2 Where a procedure is performed at a Government or Provincial Hospital and an account is rendered in the form of a hospital charge plus a fee for professional services, Liberty Life's Chief Medical Officer will determine the severity level of the procedures.
- 1.3 Certain procedures listed under the MUSCULOSKELETAL SYSTEM have a procedure number AND an additional code, either 0049, 0051, 0055 or 0058. SAMA also uses these codes. Claims in respect of these procedures will therefore only be met if Liberty Life is satisfied that the relevant additional code was applicable to the basic procedure carried out.
- 1.4 Where more than one procedure is performed under the same anaesthetic, the Medical Procedure Benefit in respect of the procedure with the highest severity level will be paid in full. Thereafter, the benefit payable in respect of the procedure with the second highest severity level will be limited to 50% of the stated benefit amount. No further benefits will be payable under the Medical Procedure Benefit.



We all live with
the object of being
happy. Our lives are
all different and
yet the same.

Medical Lifestyle Table of Benefits

Table of Medical Procedures

IMPORTANT: Severity S1 and S2 procedures are not covered for Plan Types that exclude Extra Cover. Please see table on page 3 for further details.

Description	Sev.	P. No.
INTEGUMENTARY SYSTEM		
MAJOR PLASTIC REPAIR		
Large, composite or thick skin grafts	S2	0289
Reconstruction using muscle flaps	S2	0290
Reconstruction involving microvessels	S6	0291
Reconstruction, distant flaps	S2	0292
Reconstruction, contour grafts	S2	0293
Vascularised bone graft	S6	0294
Large, complicated local skin flaps	S2	0295
Other highly technical plastic repair	S2	0296
Extensive resection for malignant tumour including muscle	S1	0313
Resuscitation for major burns	S2	0351
Tangential excision and grafting: large	S2	0354
Breast Surgery		
<i>Please note that breast surgery will only be paid in the event of malignant disease</i>		
Wedge excision of breast and axillary dissection	S3	0324
Total mastectomy	S3	0325
Total mastectomy with axillary gland biopsy	S3	0327
Mastectomy with axillary dissection	S3	0329
Single mastectomy and reconstruction	S4	0331
Double mastectomy and reconstruction	S6	0333
Implantation of prosthesis in post mastectomy patients	S2	0335
Gynaecomastia- unilateral (male only)	S1	0341
Gynaecomastia- bilateral (male only)	S2	0343
Hands (Skin)		
Major skin graft resurfacing	S3	0359
Local flap and skin graft	S1	0363
Cross finger flap, all stages	S3	0365
Palmar flap, all stages	S3	0367
Distant flap, first stage	S3	0369
Transfer neurovascular island flap	S3	0373
Separation of fingers in syndactyly	S4	0374
Dupuytren's contracture, fasciectomy	S3	0376
BONES		
Fractures – Open Reduction, Internal Fixation		
Femur, neck or shaft	S1	0421
Clavicle	S3	0387+0051
Humerus	S5	0389+0051
Radius and/or ulna	S4	0391+0051
Open reduction of both radius and ulna	S3	0392
Fractures – Open Reduction, Internal Fixation		
Carpal bone	S3	0402+0051
Benett's fracture, dislocation	S3	0403+0051
Metacarpal, simple	S1	0405+0051
Finger phalanx, proximal or middle, simple	S1	0413+0051
Finger phalanx, proximal or middle, compound	S2	0415+0051
Pelvis, plus fixation	S6	0419

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
BONES		
Fractures – Open Reduction, Internal Fixation		
Femur, neck or shaft	S6	0421+0051
Pelvis, patella	S3	0425+0051
Tibia and/or fibula	S5	0429+0051
Fibula shaft	S1	0433+0051
Malleolus of ankle	S2	0435+0051
Ankle	S4	0437+0051
Calcaneus Fracture	S4	0440
Spine, dislocation	S5	0573
Large joints	S6	0465
Femur, tibia, humerus, radius and ulna graft or internal fixation of nonhealing fracture	S5	0475
Malor or non-union, other bones	S3	0479
Clavicle	S3	0387+0049
Humerus	S4	0389+0049
Radius and/or ulna	S3	0391+0049
Carpal bone	S3	0402+0049
Benett's fracture, dislocation	S3	0403+0049
Metacarpal: simple	S1	0405+0049
Femur, neck or shaft	S5	0421+0049
Pelvis, patella	S3	0425+0049
Tibia and/or fibula	S4	0429+0049
Fibula shaft	S1	0433+0049
Malleolus of ankle	S2	0435+0049
Ankle	S3	0437+0049
Other Bone Operations		
Resection of bone or tumour	S5	0497
Compound Fractures Including Debridement		
Grafts to cysts, large bones	S3	0499
Grafts to cysts, small bones	S1	0501
Grafts to cysts, cartilage graft	S4	0503
Grafts to cysts, inter-metacarpal bone graft	S2	0505
Sternum sequesterectomy and drainage	S2	0512
Sternum, repair of pectus excavatum	S5	0514
Sternum, repair of pectus carinatum	S5	0515
Osteotomy, pelvis	S5	0516
Osteotomy, femoral (proximal)	S5	0521
Osteotomy, knee (adult)	S5	0527
Osteotomy, os calcis (Dwyer operation)	S3	0528
Osteotomy, metacarpal and phalanx	S3	0530
Rotation osteotomy, radius, ulna, humerus	S3	0532
Osteotomy, multiple metatarsal	S3	0534
Exostosis, readily accessible sites	S1	0535
Exostosis, less accessible sites	S1	0537
Biopsy, spine	S1	0539
Biopsy, readily accessible site	S1	0543
Biopsy, less accessible site	S1	0545
Dislocations		
Perilunar trans-scaphoid fracture	S1	0553

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
JOINTS		
<i>Dislocations</i>		
Hip	S2	0559
Knee	S2	0561
<i>Dislocations – Open Reduction</i>		
Clavicle, either end	S3	0547+0055
Shoulder	S3	0549+0055
Elbow	S3	0551+0055
Wrist	S3	0552+0055
Perilunar trans-scaphoid fracture	S4	0553+0055
Lunate	S3	0555+0055
Hip	S3	0559+0055
Knee	S3	0561+0055
Patella	S3	0563+0055
Ankle	S3	0565+0055
Sub-talar dislocation	S3	0567+0055
Intertarsal or tarsometatarsal or midtarsal	S3	0569+0055
Metatarsophalangeal and interphalangeal joints (foot)	S2	0571+0055
Shoulder, recurrent dislocation	S3	0578
Other joints, recurrent dislocation	S3	0579
<i>Dislocations Including Debridement</i>		
Clavicle, either end	S3	0547+0049
Shoulder	S3	0549+0049
Elbow	S3	0551+0049
Wrist	S3	0552+0049
Perilunar trans-scaphoid fracture	S4	0553+0049
Lunate	S3	0555+0049
Hip	S3	0559+0049
Knee	S3	0561+0049
Patella	S3	0563+0049
Ankle	S3	0565+0049
Sub-talar dislocation	S3	0567+0049
Intertarsal or tarsometatarsal or midtarsal	S3	0569+0049
Metatarsophalangeal and interphalangeal joints (foot)	S2	0571+0049
<i>Capsular Operations</i>		
Capsulotomy/arthrotomy/biopsy/drainage		
– small joint	S1	0582
Capsulotomy/arthrotomy/biopsy/drainage		
– large joint	S2	0583
<i>Synovectomy</i>		
Large joint	S2	0592
<i>Arthrodesis</i>		
Shoulder	S4	0597
Elbow	S4	0598
Wrist	S4	0599
Hip	S6	0601
Knee	S4	0602
Ankle	S4	0603
Sub-talar	S4	0604

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
JOINTS		
<i>Arthrodesis</i>		
Foot, triple-arthrodesis	S3	0605
Mid-tarsal wedge resection	S3	0607
<i>Arthroplasty</i>		
Debridement large joints	S2	0614
Excision medial or lateral end of clavicle	S2	0615
Shoulder, partial replacement	S5	0619
Shoulder, total replacement	S8	0620
Elbow, excision head of radius	S3	0621
Elbow, excision	S3	0622
Elbow, partial replacement	S3	0623
Elbow, total replacement	S8	0624
Wrist: excision distal end of ulna	S2	0625
Wrist: excision single bone	S2	0626
<i>Arthroplasty</i>		
Wrist, excision proximal row	S3	0627
Wrist, total replacement	S4	0631
Digital joints, total replacement	S3	0635
Hip, total replacement	S8	0637
Hip, femoral head prosthesis	S8	0641
Hip, girdlestone	S5	0643
Knee, partial replacement	S8	0645
Knee, total replacement	S8	0646
Ankle, total replacement	S8	0649
Ankle, astragalectomy	S3	0650
Shoulder, acromioplasty	S3	0617
Rotator cuff	S3	0747
<i>Revision Operations</i>		
Shoulder, total replacement	S9	0620+0058
Elbow, total replacement	S9	0624+0058
Hip, total replacement	S9	0637+0058
Hip, femoral head prosthesis	S9	0641+0058
Knee, partial replacement	S9	0645+0058
Knee, total replacement	S9	0646+0058
<i>Miscellaneous (Joints)</i>		
Arthroscopy	S2	0667
Meniscectomy or operation for other internal derangement of knee	S2	0673
<i>Ligament Reconstruction or Suture</i>		
Ankle, collateral	S3	0675
Knee, collateral	S3	0677
Knee, cruciate	S3	0678
Knee, ligament augmentation	S5	0679
AMPUTATIONS		
<i>Specific Amputations</i>		
Forequarter	S8	0682
Through shoulder	S8	0683
Upper arm or fore-arm	S6	0685
Hindquarter	S8	0693
Through hip joint	S8	0695

Medical Lifestyle Table of Benefits

Table of Medical Procedures

IMPORTANT: Severity S1 and S2 procedures are not covered for Plan Types that exclude Extra Cover. Please see table on page 3 for further details.

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
AMPUTATIONS		
<i>Specific Amputations</i>		
Through thigh	S8	0697
Through knee	S6	0699
Trans-metatarsal or trans-tarsal	S3	0701
<i>Post Amputation Reconstruction</i>		
Skin flap	S1	0706
Krukenberg procedure	S4	0707
Metacarpal transfer	S4	0709
Pollicisation of finger	S5	0711
Toe to thumb transfer	S9	0712
MUSCLES, TENDONS AND FASCIAE		
<i>Decompression Operations</i>		
Major compartmental decompression	S2	0743
<i>Muscles And Tendon Repair</i>		
Biceps humeri	S2	0745
Removal of calcification in rotator cuff	S2	0746
Infrapatellar or quadriceps tendon	S3	0755
Achilles tendon	S3	0757
Other single tendon	S2	0759
Hand, flexor tendon suture (secondary)	S3	0769
<i>Tendon Grafts</i>		
Finger, flexor tendon graft	S4	0777
Finger, extensor tendon graft	S3	0779
Finger, flexor tendon graft (2 stage)	S4	0780
Free tendon graft	S4	0775
<i>Transfers</i>		
Multiple tendons	S3	0792
Hamstring to quadriceps transfer	S3	0793
Muscle to biceps tendon	S4	0794
Tendon transfer at elbow	S3	0795
Hand, tendon transfer for paralysis	S4	0809
Hand, Opponents transfer	S3	0811
<i>Muscle Slides And Tendon Lengthening</i>		
Torticollis	S3	0813
Scalenotomy	S3	0815
Scalenotomy with excision of first rib	S4	0817
Tennis elbow	S2	0821
Volksmann's contracture	S3	0823
Hip, open muscle release	S1	0825
Knee: Quadricepsplasty	S3	0829
Knee: Open tenotomy	S2	0831
<i>Muscle Slides And Tendon Lengthening</i>		
Calf	S2	0835
Open elongation tendon Achilles	S2	0837
Foot, postero-medial release for club foot	S4	0846
<i>Bursae And Ganglia</i>		
Semimembranosus	S2	0847
Compound palmar ganglion or synovectomy	S2	0855

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
MUSCLES, TENDONS AND FASCIAE		
<i>Miscellaneous</i>		
Leg shortening	S5	0859
Leg lengthening	S9	0861
Epiphysiodesis at one level	S3	0863
Initial non-operative reduction and application of plastercast – one hip	S1	0865
Initial non-operative reduction and application of plastercast – two hips	S1	0867
Hip reduction of congenital dislocation	S4	0868
Removal, infected prosthesis	S3	0885
Late removal, infected joint prosthesis	S4	0886
Big toe, prosthetic replacement	S3	0910
<i>Reimplantations</i>		
Reimplantation proximal to wrist	S7	0912
Reimplantation of thumb	S6	0913
Reimplantation of single digit (to be motivated)	S6	0914
Reimplantation operation through palm	S7	0915
<i>Hands – Tumours</i>		
Nodular synovitis (giant cell tumours of tendon sheath)	S2	0921
Initial extensive soft tissue toilet under general anaesthetic	S2	0924
<i>Spine</i>		
Excision of one Vertebral body for a lesion within the body (no decompression)	S3	0927
Posterior osteotomy of Spine: One Vertebral segment	S5	0930
Spinal fusion, one level	S5	0931
Posterior osteotomy of Spine: Each additional vertebral segment	S1	0932
Anterior spinal osteotomy with disc removal: One vertebral segment	S5	0933
Anterior spinal osteotomy with disc removal: Each additional segment	S1	0936
Anterior fusion base of skull to C2	S6	0938
Anterior interbody fusion: One level	S5	0941
Anterior interbody fusion: Each additional level	S1	0942
Laminectomy with full decompression of nerve roots	S3	0943
Posterior Fusion: Occiput to C2	S5	0944
Posterior Spinal Fusion: Each additional level	S1	0946
Posterior interbody lumbar Fusion: One level	S5	0948
Excision of coccyx	S2	0959
Posterior non-segmental instrumentation	S2	0960
Costo-transversectomy	S4	0961
Posterior non-segmental instrumentation: 2 to 6 vertebrae	S3	0962
Antero-lateral decompression of spinal cord	S5	0963
Antero-lateral decompression of spinal cord	S5	0963
Posterior non-segmental instrumentation: 7 to 12 vertebrae	S3	0964

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
MUSCLES, TENDONS AND FASCIAE		
<i>Spine</i>		
Posterior non-segmental instrumentation: 13 or more vertebrae	S3	0966
Anterior instrumentation: 2 to 3 vertebrae	S2	0968
Anterior instrumentation: 4 to 7 vertebrae	S2	0970
Anterior instrumentation: 8 or more vertebrae	S3	0972
Additional pelvic fixation of instrumentation other than sacrum	S1	0974
Reinsertion of instrumentation	S4	5750
Removal of posterior non-segmental instrumentation	S3	5751
Removal of posterior segmental instrumentation	S3	5752
Removal of anterior instrumentation	S3	5753
Laminectomy for spinal stenosis 1 or 2 levels	S4	5755
Laminectomy with full decompression for spondylolisthesis	S4	5756
Laminectomy for decompression more than 2 levels	S4	5757
Laminectomy for decompression: revision operation	S4	5759
Laminectomy, facetectomy, decompression for lateral recess stenosis	S4	5760
Anterior disc removal and spinal decompression cervical: One level	S4	5763
Vertebral corpectomy for spinal decompression: One level	S6	5765
Neurolysis: major	S1	2831
Lumbar osteophyte removal	S3	2940
Cervical or thoracic osteophyte removal	S5	2941
<i>Spinal Deformities</i>		
Posterior Fusion for spinal deformity up to 6 levels	S5	0952
Posterior Fusion for spinal deformity: 7 to 12 levels	S6	0954
Posterior Fusion for spinal deformity: 13 or more levels	S6	0955
Anterior Fusion for spinal deformity: 2 or 3 levels	S6	0956
Anterior Fusion for spinal deformity: 4 to 7 levels	S6	0957
Anterior Fusion for spinal deformity: 8 or more levels	S7	0958
Skull or skull-femoral traction		
Halo-splint and POP jacket and 2 weeks after care		
Halo-splint and POP jacket and 2 weeks after care		
<i>Hand and Foot Surgery</i>		
2 to 4 procedures marked x	S2	
4,5 to 7 procedures marked x	S3	
7,5 to 10 procedures marked x	S4	
10,5 to 13 procedures marked x	S5	

Description	Sev.	P. No.
MUSCULOSKELETAL SYSTEM		
MUSCLES, TENDONS AND FASCIAE		
<i>Hand and Foot Surgery</i>		
13,5 to 16 procedures marked x	S6	
16,5 to 19 procedures marked x	S7	
19,5 to 22 procedures marked x	S8	
22,5 or more procedures marked	S9	
1 or 2 procedures marked y	S2	
3 or 4 procedures marked y	S3	
5 or 6 procedures marked y	S4	
7 or 8 procedures marked y	S5	
9 or 10 procedures marked y	S6	
11 or 12 procedures marked y	S7	
13 or 14 procedures marked y	S8	
15 or more procedures marked y	S9	
<i>Where a combination of procedures marked x and y are performed, each procedure marked y will be regarded as the equivalent of 1,5 procedures marked x. The severity levels will then be determined by applying the usual rules for procedures marked x.</i>		
Osteotomy, single metatarsal	y	0533
Capsulectomy, digital joint	x	0585
Multiple capsulotomies, finger joints	x	0586
Release of digital joint contracture	y	0587
Digital joint synovectomy	y	0589
Tendon synovectomy	y	0593
Digital joint arthrodesis	y	0600
Digital joint ligament reconstruction or suture	y	0680
Partial amputation of the hand: one ray	y	0687
Amputation of part or whole of finger	x	0691
Foot amputation: one ray	y	0703
Toe amputation	x	0705
Hand, flexor tendon suture (primary) y 0767		
Hand, extensor tendon suture (primary)	x	0771
Hand, extensor tendon suture (secondary)	y	0773
Mallet finger repair	y	0774
Reconstruct pulley for flexor tendon	x	0776
Tendon freeing (unless specified elsewhere)	x	0781
Carpal tunnel syndrome	x	0782
De Quervain procedure	x	0783
Trigger finger tenolysis	x	0784
Flexor tendon, freeing after graft	y	0785
Extensor tendon, freeing after graft	y	0787
Tendon release per finger	x	0788
Central tendon tenotomy, Boutonniere	x	0789
Tenodesis, digital joint	x	0790
Single tendon transfer	x	0791
Hand, single tendon transfer (first)	x	0803
Foot: Plantar fasciotomy	x	0845
Tenotomy, extensor tendon	x	0901
Correction, hammer or overlapping toe	x	0903
Filleting toe or syndactyly	y	0905
Big toe, arthrodesis Hallux	y	0906

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Table of Medical Procedures

IMPORTANT: Severity S1 and S2 procedures are not covered for Plan Types that exclude Extra Cover. Please see table on page 3 for further details.

Description	Sev.	P. No.
INTEGUMENTARY SYSTEM		
MUSCLES, TENDONS AND FASCIAE		
<i>Hand and Foot Surgery</i>		
Bunionectomy	y	0907
Big toe, excision arthroplasty	y	0909
Big toe, osteotomy	y	0911
Carpal tunnel neurolysis	x	2841
RESPIRATORY SYSTEM		
<i>Nose And Sinuses</i>		
Septum perforation repair	S1	1020
Septumplasty with/without caudal deflection	S1	1022
Clearing of nasolacrimal duct	S4	1027
Unilateral intranasal ethmoidectomy	S1	1035
Bilateral intranasal ethmoidectomy	S3	1036
Ligation internal maxillary artery	S2	1049
Vidian neurectomy, trigeminal ganglion	S3	1050
Removal of nasopharyngeal fibroma	S5	1051
External frontal ethmoidectomy	S3	1055
External ethmoidectomy and/or sphenoidectomy	S3	1057
Sublabial transseptal sphenoidotomy	S1	1058
Frontal osteomyelitis	S3	1059
Obliteration of frontal sinus	S4	1060
Lateral rhinotomy	S1	1061
Choanal atresia: Intranasal approach	S1	1083
Choanal atresia (transpalatal)	S3	1084
Total nasal reconstruction	S3	1085
Sub-total reconstruction	S3	1087
Total forehead rhinoplasty	S6	1089
Partial forehead rhinoplasty	S6	1091
Rhynophyma without skin graft	S1	1093
Full nasal reconstruction for secondary cleft lip deformity	S4	1095
Partial nasal reconstruction for cleft lip deformity	S3	1097
Columella lengthening	S1	1099
<i>Throat</i>		
Pharyngeal pouch operation	S4	1112
Uvulopalatopharyngoplastic	S2	1116
<i>Larynx</i>		
Laryngectomy, no node dissection	S5	1119
Endolaryngeal operations	S1	1125
Post-laryngectomy for voice restoration	S1	1126
Tracheostomy	S1	1127
Endolaryngeal operations using a laser	S1	1128
External laryngeal operation	S3	1129
<i>Bronchial Procedures</i>		
Thoracotomy for bronchopleural fistula	S6	1138
<i>Pleura</i>		
Pleurectomy	S4	1149
Decortication of lung	S5	1151

Description	Sev.	P. No.
RESPIRATORY SYSTEM		
<i>Pulmonary Procedures</i>		
Pneumonectomy	S6	1157
Pulmonary lobectomy	S6	1159
Segmental lobectomy	S6	1161
Removal of tracheal stenosis in neck	S6	1163
Removal of tracheal stenosis in chest	S6	1164
Thoracoplasty associated with lung resection or done by same surgeon within 6 weeks	S4	1167
Complete thoracoplasty	S4	1168
Limited/osteoplastic thoracoplasty	S4	1169
Drainage of emphysema	S3	1171
Drainage of lung abscess	S3	1173
Thoracotomy, (Limited)	S2	1175
Thoracotomy, major diagnostic	S4	1177
Unilateral emphysematous cyst	S4	1183
Bilateral emphysematous cyst	S6	1184
Multiple organ failure	S3	1208
Removal of mediastinal tumour	S4	1222
Removal of malignant chest wall tumour	S5	1225
Removal of single rib with a lesion	S5	1226
Lung transplant	S10	1181
Heart and lung transplant	S10	1308
CARDIOVASCULAR SYSTEM		
<i>Miscellaneous Cardiac Procedures</i>		
Right and left cardiac catheterisation without coronary angiography	S3	1249
Left heart catheterisation with coronary angiography	S4	1252
Permanent pacemaker, one chamber	S4	1258
Permanent pacemaker, two chambers	S5	1259
AV nodal ablation	S6	1260
Accessory pathway ablation	S9	1261
Insertion transvenous implantable defibrillator	S9	1263
Test for implantable transvenous defibrillator	S2	1264
Resiting pacemaker generator	S1	1266
Temporary pacemaker	S3	1273
Termination of arrhythmia, temporary pacemaker	S3	1275
Angioplasty (PTA), 1st lesion	S7	1276
Balloon angioplasty (PTA), 1st lesion	S6	1282
Arterectomy : single lesion	S6	1284
Insertion of intravascular stent, 1st cardiologist	S1	1286
Heart catheter, child over 1 year	S4	1288
Heart catheter, child under 1 year	S4	1289
Miscellaneous Cardiac Procedures Balloon Angioplasty: Paediatric 1st Lesion	S6	1290
Thoracotomy to implant pacemaker	S4	1305
Re-exploration after cardiac surgery	S3	1307

Description	Sev.	P. No.
RESPIRATORY SYSTEM		
<i>Miscellaneous Cardiac Procedures</i>		
Pericardial drainage	S2	1311
<i>Open Heart Surgery For Birth Defects</i>		
Osteum secundum	S8	1323
Sinus venosus or osteum primum	S9	1325
Ventricular septal defect	S8	1327
Falot's tetralogy	S9	1329
Pulmonary stenosis	S8	1330
Transposition of large vessels	S9	1331
Ebstein's abnormality	S9	1333
Total anomalous venous drainage	S9	1335
Creation of atrial septal defect	S9	1337
<i>Closed Heart Surgery</i>		
Pericardiectomy for pericarditis	S8	1295
Coarctation of aorta	S8	1297
Systemo-pulmonary anastomosis	S8	1299
Mitral valvotomy	S6	1301
<i>Open Heart Surgery</i>		
Transposition of great arteries	S9	1332
Fontan type repair	S9	1338
Mitral valve replacement	S9	1339
Mitral valvuloplasty	S9	1340
Aortic valve replacement	S9	1341
Double valve replacement	S9	1343
Acute dissecting aneurysm repair	S9	1344
Aortic arch aneurysm repair	S9	1345
Cardiac aneurysm	S9	1352
Thoracic aortic aneurysm	S9	1353
Cardiac tumour	S9	1355
Insertion and removal of intra-aortic balloon pump	S6	1356
Heart transplant	S10	1302
<i>Coronary Artery Bypass Graft</i>		
Utilising saphenous veins	S9	1348
With additional IMA implant	S9	1349
With double IMA implant	S9	1350
Replace valve or remove aneurysm	S9	1351
Repeat of any of above four procedures (additional benefit)	S3	1320
<i>Arteries</i>		
Surgery for unruptured aorta-iliac	S8	1372
Surgery for ruptured aorta-iliac	S8	1373
Graft/arterectomy for aortal clot	S6	1375
Aorta bifemoral graft	S8	1376
Graft/arterectomy on iliac	S5	1379
Peripheral prosthetic grafting	S4	1385
Vein grafting above knee joint	S5	1387
Vein grafting below knee joint	S6	1388
Endarterectomy, not elsewhere included	S4	1389
Carotid endarterectomy	S5	1390

Description	Sev.	P. No.
CARDIOVASCULAR SYSTEM		
<i>Arteries</i>		
Peripheral embolectomy transfemoral	S1	1393
Arterial suture: trauma	S1	1395
Suture Major Blood Vessel	S5	1396
Profundoplasty	S4	1397
Distal tibial artery procedure		1399
Femoro-femoral procedure	S4	1401
Carotid-subclavian procedure	S5	1402
Axillo-femoral procedure	S5	1403
<i>Veins</i>		
Placement of Hickman catheter or similar	S1	1408
Abdominal ligation of inferior venacava	S3	1410
Abdominal "umbrella" operation on inferior vena cava	S2	1412
Unilateral varicose veins	S1	1413
Bilateral varicose veins	S3	1415
Extensive sub-fascial ligation of perforating veins	S1	1417
Thrombectomy on inferior vena cava	S4	1425
Ilio-femoral thrombectomy	S1	1427
Porto-caval shunt	S7	1429
LYMPHORETICULAR SYSTEM		
Splenectomy	S4	1435
Splenorrhaphy	S2	1436
Radical neck node removal, unilateral	S4	1445
Radical excision of lymph nodes of neck, suprahyoid unilateral	S3	1447
Radical excision of lymph nodes of axilla	S2	1449
Radical excision of lymph nodes in groin: ilio-inguinal	S2	1451
Radical excision of lymph nodes in groin: inguinal	S2	1453
Retroperitoneal lymphadenectomy	S5	1455
Staging laporotomy for lymphoma	S4	1459
DIGESTIVE SYSTEM		
<i>Mouth, Palate And Salivary Glands</i>		
Commando operation, malignant lesion	S6	1471
Cleft palate, primary repair	S4	1475
Cleft palate, secondary repair	S4	1477
Velopharyngeal reconstruction with myoneurovascular transfer	S4	1478
Pharyngoplasty and/or pharyngeal flap	S4	1479
Repair of oronasal fistula (small) eg trapdoor	S4	1480
Closure of palatal fistula	S1	1481
Repair of oronasal fistula (large) 2nd stage	S1	1482
Closure of oro-antral fistula (Caldwell-Luc)	S1	1483
Closure of anterior nasal floor	S1	1486
Resection for lip malignancy	S1	1487
Cleft lip surgery, unilateral	S4	1489
Repair bilateral Cleft Lip (with muscle reconstruction one of two stages)	S4	1490

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Table of Medical Procedures

IMPORTANT: Severity S1 and S2 procedures are not covered for Plan Types that exclude Extra Cover. Please see table on page 3 for further details.

Description	Sev.	P. No.
DIGESTIVE SYSTEM		
<i>Cleft lip surgery, bilateral S4 1491</i>		
Repair bilateral Cleft Lip (second stage)	S4	1492
Secondary cleft lip deformity revision	S4	1493
Cleft lip, Abbé flap, all stages	S4	1495
Vermilionectomy	S1	1497
Lip reconstruction, flap repair	S4	1501
Lip reconstruction, total, 1st stage	S4	1503
Lip reconstruction – subsequent stages	S1	1504
Partial glossectomy	S2	1505
Wide excision of lesion of palate	S1	1509
Radical palate resection & skin graft	S4	1511
Excision of sublingual salivary gland	S2	1515
Excision of submandibular salivary gland	S2	1517
Excision of submandibular salivary gland with dissection	S2	1519
Submandibular salivary gland removal	S4	1521
Resection of parotid tumour	S2	1523
Partial parotidectomy	S3	1525
Total parotidectomy with preservation of facial nerve	S4	1526
Total parotidectomy	S4	1527
Extracapsular parotidectomy	S4	1529
Branchial cyst and/or fistula	S2	1541
Excision of cystic hygroma	S2	1543
Oesophagus		
Tracheo-oesophageal fistula repair	S6	1555
Oesophagectomy, two stages	S7	1559
Oesophagectomy, three stages	S7	1560
Oesophagogastrrectomy	S7	1561
Hiatus hernia repair & anti-reflux	S4	1563
Collis Nissen oesophageal lengthening	S6	1565
Gastroplasty (stomach reconstruction)	S5	1566
Bochdalek hernia repair in newborn	S4	1567
Revision of hiatus hernia repair	S5	1568
Heller's operation	S4	1569
Insertion of indwelling oesophageal tube	S2	1575
Oesophageal substitution	S6	1579
Removal of benign oesophageal tumours	S4	1581
Oesophageal diverticulum removal	S4	1583
Stomach		
Excision of ulcer or benign neoplasm	S2	1601
Vagotomy: abdominal	S2	1603
Vagotomy: thoracic	S3	1604
Truncal or selective vagotomy	S5	1605
Vagotomy and antrectomy	S5	1607
Highly selective vagotomy	S4	1609
Vagotomy and/or pyloroplasty	S4	1611
Gastro-enterostomy	S4	1613
Suture of perforated ulcer or wound or injury	S2	1615

Description	Sev.	P. No.
DIGESTIVE SYSTEM		
Stomach		
Partial gastrectomy	S5	1617
Total gastrectomy	S6	1619
Revision of gastrectomy	S6	1621
Operation for portal hypertension	S6	1625
Liver		
Drainage of abscess or cyst	S2	1747
Removal of right lobe of liver	S6	1749
Removal of left lobe of liver	S5	1751
Partial or segmental hepatectomy	S3	1753
Suture of wound or injury	S3	1757
Liver transplant	S10	1755
Biliary Tract		
Cholecystostomy	S1	1759
Cholecystectomy	S4	1761
Cholecystectomy and cholangiogram	S4	1762
Cholecystectomy and explore bile duct	S4	1763
Secondary exploration of bile duct	S4	1765
Reconstruction of common bile duct	S6	1767
Cholecysto-enterostomy or gastrostomy	S2	1769
Endoscopic placement of bilioduodenal endoprosthesis	S1	1770
Endoscopic placement of a nasobiliary stent	S2	1772
Transduodenal sphincteroplasty	S4	1773
Choledochal cyst removal	S6	1775
Porto-enterostomy for biliary atresia	S3	1777
Intestines and Rectum		
Enterotomy or enterostomy	S1	1634
Removal of obstruction	S4	1637
Resection of bowel with enterostomy or anastomosis	S4	1639
Entero-enterostomy/colostomy for bypass	S2	1641
Suture of small or large intestine	S2	1645
Closure of intestinal fistula	S4	1647
Excision of Meckel's diverticulum	S1	1649
Laparotomy for mesenteric thrombosis	S5	1652
Hemicolectomy or segmental colectomy	S5	1657
Reconstruction of colon	S4	1658
Colotomy including removal of tumour or foreign body	S1	1661
Total colectomy	S5	1663
Continent ileostomy pouch	S5	1666
Revision of ileostomy pouch	S6	1668
Total proctocolectomy and ileostomy	S7	1669
Proctocolectomy, ileostomy and pouch	S7	1670
Anterior rectal resection, carcinoma	S7	1687
Total mesorectal excision with colo-anal anastomosis	S5	1688
Perineal resection	S2	1689
Abdomino-perineal rectal resection	S6	1691

Description	Sev.	P. No.
DIGESTIVE SYSTEM		
<i>Intestines and Rectum</i>		
Local rectal tumour removal, posterior	S3	1693
Abdomino-anal pull-through	S5	1695
Rectal prolapse repair, RGM	S5	1697
Rectal prolapse repair, Ivalon sponge	S3	1699
Repair of prolapsed rectum: abdominal: perineal	S2	1701
Pelvi-rectal fistula removal	S3	1711
Haemorrhoidectomy	S1	1723
Low imperforate anus	S1	1731
Anal sphincteroplasty for incontinence	S2	1735
Closure of recto-vesical fistula	S4	1739
Closure of recto-urethral fistula	S4	1741
<i>Appendix</i>		
Drainage of abscess	S2	1673
Appendicectomy	S2	1675
<i>Pancreas</i>		
Drainage of pancreatic abscess	S3	1783
Internal drainage of pancreatic cyst	S4	1785
Pancreatico-duodectomy (Whipple)	S7	1789
Subtotal pancreatectomy	S4	1791
Distal pancreatectomy with drainage	S5	1793
<i>Abdominal Cavity</i>		
Remove retroperitoneal malignant tumour	S6	1810
Drainage of subphrenic abscess	S2	1813
Drainage of other abscess: per abdomen	S2	1815
<i>Groin</i>		
Inguinal or femoral hernia: adult	S2	1819
Inguinal or femoral hernia: child under 14 yrs	S1	1821
Inguinal hernia: infant under one year	S1	1823
Recurrent inguinal or femoral hernia	S2	1825
Strangulated hernia & bowel resection	S3	1827
Umbilical hernia: adult	S1	1831
Incisional hernia	S3	1835
Repair of omphalocele in new-born (one or more procedures)	S4	1837
URINARY SYSTEM		
<i>Kidney</i>		
Primary nephrectomy	S4	1853
Secondary nephrectomy	S4	1855
Radical regional lymphadenectomy	S5	1857
Partial nephrectomy	S4	1859
Symphysiotomy for horse-shoe kidney	S4	1861
Nephro-ureterectomy	S4	1863
Nephrotomy with drainage nephrostomy	S3	1865
Nephrolithotomy	S4	1869
Kidney stone surgery	S4	1870
Staghorn stone: surgical	S5	1871
Suture, renal lacerations	S3	1873
Renal cyst removal	S3	1877
Renal fistula closure	S3	1879

Description	Sev.	P. No.
URINARY SYSTEM		
<i>Kidney</i>		
Pyeloplasty	S3	1881
Pyelostomy	S3	1883
Pyelolithotomy	S3	1885
Complicated pyelolithotomy	S4	1887
Nephrectomy for allograft	S3	1889
Perinephric or renal abscess: drainage	S1	1891
Repositioning of renal vessels	S4	1893
Auto-transplantation of kidney	S3	1894
Allo-transplantation of kidney	S10	1895
<i>Ureter</i>		
Ureterorrhaphy:suture of ureter	S2	1897
Repair of ureter, lumbar approach	S3	1898
Ureteroplasty	S2	1899
Ureterolysis	S2	1901
Ureterolysis, lumbar approach	S3	1902
Ureterectomy only	S2	1903
Ureterolithotomy		1905
Cutaneous ureterostomy: unilateral	S1	1907
Cutaneous ureterostomy: bilateral	S3	1909
Uretero-enterostomy: unilateral	S2	1911
Uretero-enterostomy: bilateral	S4	1913
Uretero-ureterostomy	S2	1915
Transuretero-ureterostomy	S2	1917
Closure of ureteric fistula	S2	1919
Immediate deligation of ureter	S2	1921
Ureterolysis, retrocaval ureter	S3	1923
Uretero-pyelostomy	S4	1925
Uretero-neo-cystostomy: unilateral	S2	1927
Uretero-neo-cystostomy: bilateral	S4	1929
Uretero-neo-cystostomy and boarriplasty	S3	1931
Uretero-sigmoidostomy	S4	1933
Uretero-ileal conduit	S4	1935
Single ureter replacement by bowel	S4	1937
Double ureter replacement by bowel	S4	1939
Ureterostomy-in-situ: unilateral	S1	1941
Ureterostomy-in-situ: bilateral	S2	1943
<i>Bladder</i>		
Transurethral resection of bladder tumour	S1	1983
Transurethral resection of bladder tumours: large multiple tumours	S1	1984
Transurethral resection of bladderneck: female or child	S1	1985
Transurethral resection of bladderneck: male	S1	1986
Removal after previous diversion	S4	2001
Removal, with conduit & anastomosis	S6	2003
Removal, substitute bowel bladder reconstruction	S7	2005
Removal with continent urinary diversion	S7	2006
Partial cystectomy	S2	2007

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Table of Medical Procedures

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Description	Sev.	P. No.
URINARY SYSTEM		
<i>Bladder</i>		
Continent urinary diversion without removal	S7	2009
Radical removal with block dissection	S7	2009
Reversion of temporary conduit	S6	2010
Part removal & uretero-neo-cystostomy	S3	2011
Reversion of conduit with urinary tract reconstruction	S7	2012
Diverticulectomy	S1	2013
Removal & abdomino-neo-urethrostomy	S4	2016
Open loop fulguration or excision of bladder tumour	S1	2017
One or more of the following 2 procedures are performed together, only one benefit amount will be payable:	S3	
Vesico/urethro vaginal fistula operation	S3	2019
Vesico/urethro vaginal fistula repair		2369
Total cystectomy, abdominal approach	S3	2020
Vesico-plication	S1	2021
Vesico-urethropexy for correction of urinary incontinence: abdominal approach	S2	2023
Vesico-urethropexy with rectus sling	S2	2025
Open operation for ureterocele: unilateral	S1	2027
Open operation for ureterocele: bilateral	S4	2029
Reconstruction of ectopic bladder	S4	2031
Cutaneous vesicostomy	S1	2035
Cystoplasty, cysto-urethroplasty,vesicolysis	S2	2037
Operation for ruptured bladder	S1	2039
Excision of patent urachus or urachal cyst	S1	2045
Bladder neck plasty: male	S2	2053
Bladder neck plasty: female	S2	2057
<i>Urethra</i>		
Urethroplasty, pendulous urethra, first stage	S1	2075
Urethroplasty, pendulous urethra, second stage	S3	2077
Reconstruction of female urethra	S2	2079
Reconstruction or repair of male anterior urethra	S2	2081
Reconstruction of prostatic or membranous urethra: first stage	S1	2083
Prostatic/membranous repair, second stage	S3	2085
Prostatic/membranous urethra repair	S4	2086
Urethral diverticulectomy: male or female	S2	2087
Total urethrectomy: female	S1	2091
Drainage of extensive perineal urinary extravasation	S2	2097
Badenoch pull-through for intractable stricture or incontinence	S2	2109
External sphincterotomy	S1	2111
Operation for correction of male urinary incontinence with or without prosthesis only	S2	2115
Closure of urethrovaginal fistula	S3	2121

Description	Sev.	P. No.
MALE GENITAL SYSTEM		
<i>Penis</i>		
Plastic operation on penis for injury: including fracture of penis and skin graft	S2	2147
Plastic operation for epispadias	S3	2149
Plastic operation for epispadias with incontinence	S3	2153
Urethral reconstruction, hypospadias	S3	2155
Urethroplasty for hypospadias	S4	2159
Penis amputation without gland dissection	S4	2161
Penis amputation with gland dissection	S5	2163
Partial penis amputation with gland dissection	S4	2165
Partial penis amputation without gland dissection	S1	2167
Priapism surgery, shunt procedure	S4	2173
<i>Testis And Epididymis</i>		
Operation for maldescended testicle: including herniotomy	S1	2185
Operation for torsion testis with fixation of contralateral testis	S1	2189
Radical operation for magignant testis: excluding gland dissection	S2	2195
Epididymectomy: bilateral	S1	2205
Mullerian duct cyst removal	S3	2229
Seminal vesiculectomy	S1	2233
<i>Prostate</i>		
Trans-urethral cryo-surgical removal of prostate	S1	2243
Trans-urethral prostate removal	S3	2245
Sub-total prostatectomy, perineal	S4	2251
Radical prostatectomy, perineal	S6	2253
Pelvic lymphadenectomy	S2	2254
Prostatectomy, supra-pelvic	S4	2255
Sub-total prostatectomy, retropubic	S4	2257
Radical prostatectomy, retropubic	S6	2259
Prostate Brachytherapy	S9	2260
FEMALE GENITAL SYSTEM		
<i>Vulvar Procedures</i>		
Repair third degree tear	S1	2280
<i>Bartholin Gland</i>		
Excision of malignant Bartholin gland	S6	2299
<i>Vulvectomies</i>		
Total	S4	2307
Radical and lymphadenectomy	S6	2309
Radical and deep lymph dissection	S6	2311
VAGINA		
<i>Vaginal Procedures</i>		
Reconstruction of vagina after atresia	S1	2323
Macindoe procedure	S3	2327
Bowel pull-through procedure	S4	2329
Colpotomy – therapeutic	S1	2341

Description	Sev.	P. No.
FEMALE GENITAL SYSTEM		
VAGINA		
<i>Vaginal Procedures</i>		
Fothergill or Manchester repair	S3	2363
Enterocoele or vault prolapse repair	S3	2365
Posterior repair of prolapse alone	S1	2366
Anterior repair of prolapse	S2	2367
Uterovesical fistula repair	S4	2368
VVF repair, obstetric or radiation S4		2370
Uretero-vaginal fistula (UVF) closure	S4	2371
UVF closure, obstetric or radiation	S4	2372
Closure of recto-vaginal fistula	S2	2373
Closure of recto-vaginal fistula: obstetric or radiation	S2	2374
Colpocleisis	S1	2375
Le Fort	S1	2377
Vaginectomy	S4	2381
Combined hysterocolpectomy	S6	2383
<i>Vaginal Hysterectomy</i>		
Without repair	S3	2343
With repair	S3	2345
With salpingo-oophorectomy	S3	2357
With repair for total prolapse	S3	2361
Schauta operation	S4	2379
Cervix		
Canal reconstruction	S2	2391
Uterus		
Hysteroscopy and myomectomy	S2	2441
Uteroplasty: Strassman	S2	2463
Uteroplasty: Tompkins	S2	2465
Myomectomy	S2	2467
Subtotal hysterectomy with/without unilateral/bilateral salpingo-oophorectomy	S3	2469
<i>Uterus (Abdominal Hysterectomies)</i>		
Total, uncomplicated	S3	2471
Total, plus vaginal cuff	S3	2473
Radical (Wertheim procedure)	S6	2475
Evacuation of uterus: RaFEA procedure	S3	2478
Hysteroscopy and laser ablation of endometrial cavity S3 2479		
Fallopian Tubes		
Ectopic pregnancy under 12 weeks (salpingectomy)	S2	2489
Ectopic pregnancy under 12 weeks (salpingostomy)	S2	2490
Ectopic pregnancy after 12 weeks	S4	2491
Laparoscopy and ablation endometriosis by laser, harmonic scalpel or cautery	S3	2500
Ovaries		
Removal of ovarian tumour or cyst	S2	2527
Oophorectomy	S2	2529
Debulking and omentectomy for cancer	S5	2531
Debulking, omentectomy and hysterectomy	S6	2532

Description	Sev.	P. No.
FEMALE GENITAL SYSTEM		
<i>Miscellaneous Procedures</i>		
Exenteration, anterior	S6	2535
Exenteration, posterior	S6	2537
Exenteration, total	S7	2539
Exenteration: Moschowitz operation	S2	2543
Marshall-Machetti-Kranz	S2	2545
Urethro-vesicopexy	S2	2546
Burch colposuspension	S2	2547
Urethro-vesicopexy, combined approach	S3	2550
Benign retroperitoneal mass removal	S3	2552
Malignant retroperitoneal mass removal	S6	2553
Pelvic abscess (drainage)	S3	2554
Intra abdominal abscess drainage	S4	2558
Extensive endometriosis Surgery for severe Endometriosis Stage 4	S3	2560
retrovaginal septum	S3	2561
Internal iliac vessel ligation	S4	2570
<i>Obstetric Procedures</i>		
Intra-uterine transfusion of foetus	S2	2609
<i>Obstetric Surgery</i>		
Post-caesarian hysterectomy	S5	2653
Postpartum hysterectomy	S5	2657
Ruptured gravid uterus repair	S4	2669
NERVOUS SYSTEM		
<i>Introduction Of Burr Holes For:</i>		
Ventriculography	S2	2747
Catheterisation for ventriculography and/or drainage	S2	2749
Biopsy of brain tumour	S2	2751
Subdural haematoma or hygroma	S2	2753
Subdural empyema	S2	2755
Brain abscess	S2	2757
<i>Nerve Repair Or Suture</i>		
Repair of brachial plexus	S5	2767
Suture: large nerve: primary	S1	2769
Secondary suture of large nerve	S3	2771
Simple nerve graft	S3	2777
Nerve repair, first fasciculus	S3	2779
Nerve repair, nerve flap, all stages	S4	2783
Facio-accessory or facio-hypoglossal anastomosis	S1	2785/3232
Grafting of facial nerve	S4	2787
<i>Neurectomy</i>		
Alcohol injection, trigeminal ganglion	S3	2789
High frequency coagulation, trigeminal ganglion	S3	2793
Alcohol injection in peripheral nerves for pain, pudendal neurectomy: bilateral	S1	2811
<i>Other Nerve Procedures</i>		
Brachial plexus repair	S5	2837
Brachial plexus repair, with graft	S6	2839

Medical Lifestyle Table of Benefits

Table of Medical Procedures

IMPORTANT: Severity S1 and S2 procedures are not covered for Plan Types that exclude Extra Cover. Please see table on page 3 for further details.

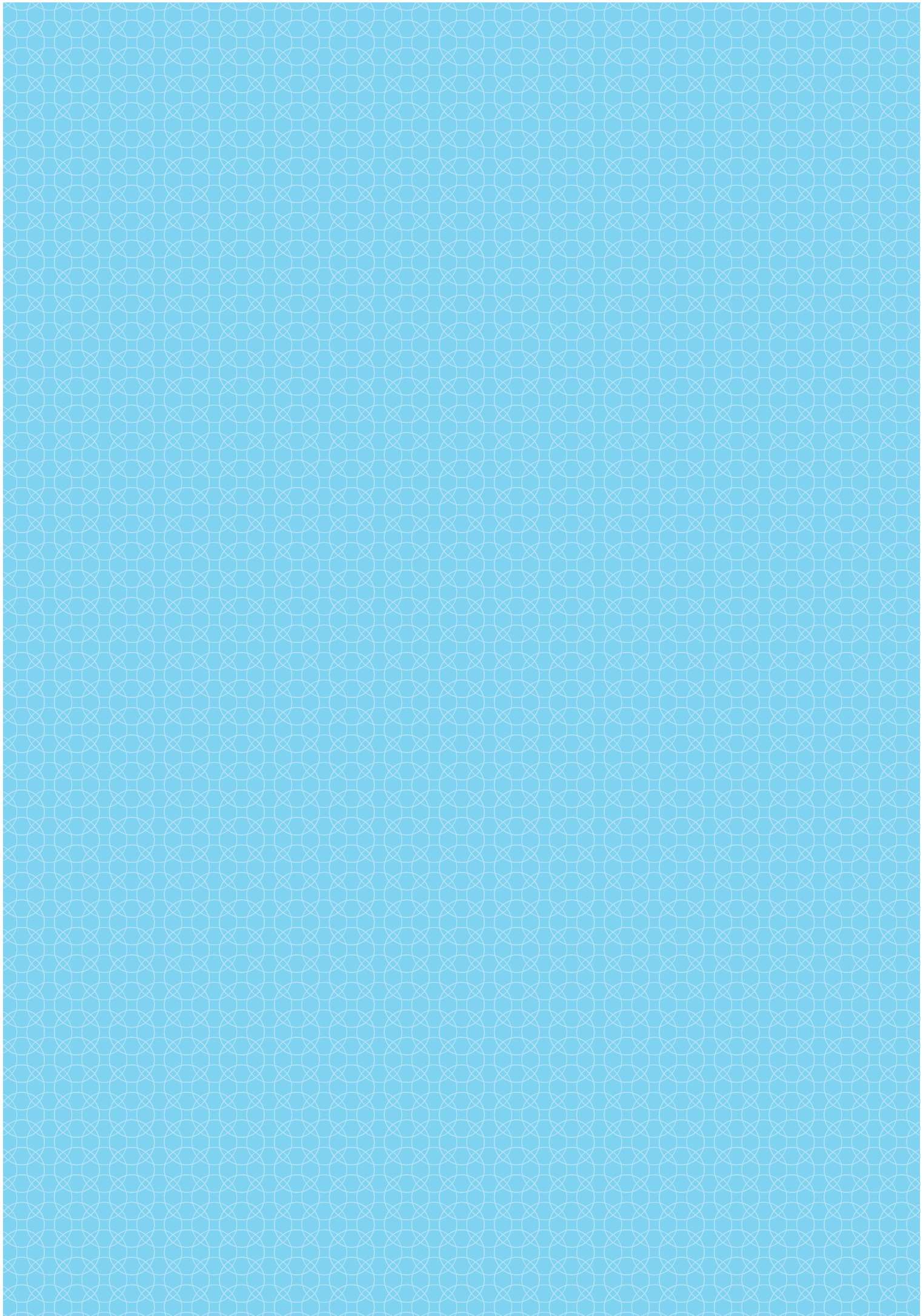
Description	Sev.	P. No.
NERVOUS SYSTEM		
<i>Other Nerve Procedures</i>		
Unilateral lumbar sympathectomy	S4	2843
Bilateral lumbar sympathectomy	S4	2845
Unilateral cervical sympathectomy	S4	2847
Bilateral cervical sympathectomy	S5	2848
<i>Skull Procedures</i>		
Minor removal of skull tumour	S3	2855
Major removal of skull tumour	S3	2857
Major depressed skull fracture	S3	2859
Minor depressed skull fracture	S3	2860
Small skull fracture and brain tearing	S3	2861
Major skull fracture and brain tearing	S6	2862
Cranioplasty	S4	2863
Encephalocoele (excluding frontal)	S3	2864
Craniostenosis, few suturae	S4	2865
Craniostenosis, multiple suturae	S4	2867
<i>Shunt Procedures</i>		
Ventriculo-cisternostomy shunt	S5	2869
Ventriculo-caval shunt	S4	2871
Ventriculo-peritoneal shunt	S4	2873
Theco-peritoneal CSF shunt	S4	2875
<i>Aneurysms</i>		
Intracranial aneurysm repair	S9	2876
Extra- to intracranial aneurysm repair	S9	2877
Posterior fossa AV anomalies	S9	2878
<i>Posterior Fossa Procedures</i>		
Glossopharyngeal nerve neurectomy	S7	2879
Eight nerve surgery, intracranial	S7	2881
Eight nerve surgery, extracranial	S7	2883
Trigeminal nerve, subtemporal section	S6	2884
Trigeminal tractotomy	S7	2885
Posterior fossa decompression	S6	2886
Vestibular nerve surgery	S7	2887
Posterior fossa tumour removal	S8	2889
Posterior fossa glioma removal	S6	2891
Craniotomy for posterior fossa abscess	S6	2893
Intracranial glomus jugulare tumour	S8	2895
Extracranial glomus jugulare tumour	S8	2897
Hemispherectomy, glomus jugulare tumour	S8	2898
Craniectomy, extradural haematoma	S6	2899
<i>Craniotomy For</i>		
Extradural orbital decompression	S7	2900
Tumour removal with osteoplastic flap	S8	2901
Glioma abscess	S6	2903
Haematoma, foreign body	S7	2904
Cortical scar removal, focal epilepsy	S7	2905
Temporal lobectomy	S7	2907
Torkildsen anastomosis	S6	2908
Cerebrospinal fluid leak	S7	2909
AV malformation removal	S9	2910

Description	Sev.	P. No.
NERVOUS SYSTEM		
<i>Stereotactic Neurosurgery</i>		
First sitting	S4	2911
Transnasal hypophysectomy	S6	2915
Transfrontal hypophysectomy	S8	2916
<i>Stereo-Tactic Cerebral And Spinal Cord Procedures</i>		
Transnasal hypophyseal implants	S2	2917
<i>Spinal Procedures</i>		
Chordotomy: unilateral	S2	2923
Open chordotomy	S6	2925
Extradural, intraspinal rhizotomy	S5	2927
Intradural rhizotomy	S6	2928
Intramedullar tumour posterior approach	S7	2929
Intramedullar tumour antero-lateral approach	S7	2930
Intradural tumour posterior approach	S6	2931
Intradural tumour antero-lateral approach	S6	2932
Intraspinal tumour posterior removal	S5	2933
Transcutaneous chordotomy	S4	2935
AV malformation or cyst removal	S7	2939
<i>Arterial Ligations</i>		
Carotid: trauma	S2	2951
Carotid: aneurysm	S2	2953
Carotid body tumour removal	S4	2955
ENDOCRINE SYSTEM		
Thyroid, partial lobectomy	S2	2983
Thyroid, total lobectomy	S3	2985
Subtotal thyroidectomy	S3	2987
Total thyroidectomy	S4	2989
Parathyroid exploration and removal	S4	2993
Unilateral adrenalectomy	S4	2995
Bilateral adrenal glands exploration	S6	2997
Transethmoidal hypophysectomy	S6	2999
Transnasal hypophysectomy	S6	3000
EYE		
Surgery for retinal detachment	S3	3037
Intra-capsular cataract extraction	S4	3045
Extra-capsular (including capsulotomy)	S3	3047
Cataract, removal of lenticulus	S4	3057
Cataract, insertion of lenticulus	S4	3059
Glaucoma, drainage operation	S3	3061
Glaucoma, goniotomy	S4	3067
<i>If more than one of the following 2 procedures are performed together, only one benefit amount will be paid, based on the highest of the individual severities:</i>		
Foreign body, posterior to iris	S4	3073
Posterior vitrectomy	S6	3099
Squint surgery: operation on 1 or 2 muscles	S2	3075
Squint surgery: operation on 3 or 4 muscles	S3	3076
Squint surgery: subsequent operation on 1 or 2 muscles	S1	3077

Description	Sev.	P. No.
EYE		
Squint surgery: subsequent operation on 3 or 4 muscles	S1	3078
Globe: transcleral biopsy	S1	3079
Surgery for major perforating injury	S4	3083
Globe: enucleation or evisceration	S1	3085
Globe: evisceration with mobile implant	S2	3087
Hydroxyapatite insertion	S3	3088
Treatment, tumours of retina & choroid	S4	3093
Adding of air or gas in vitreous	S1	3096
Anterior vitrectomy	S2	3097
Removal of silicon from globe	S4	3098
Eye-socket tumour removal	S4	3103
Exenteration of eye-socket (orbit)	S4	3105
Orbitotomy requiring bone flap	S4	3107
Eye-socket reconstruction	S4	3108
Hydroxyapatite implantation	S5	3109
Corneal graft and insertion of corneal prosthesis	S4	3121
Cornea, epikeratophakia	S4	3122
Insertion of intra-corneal prosthesis	S4	3123
Excision of lacrimal sac: unilateral	S2	3137
Tear sac into nose drainage procedure	S4	3139
Repair of canaliculus: primary procedure	S1	3145
Repair of canaliculus: secondary procedure	S2	3147
Iridectomy or iridotomy by open operation	S1	3149
Excision tumours of iris	S3	3151
Iridocyclectomy for tumour of iris	S4	3155
Division of anterior synechiae	S1	3157
Lids: epicanthal folds	S1	3173
Lid operation for facial nerve paralysis	S3	3176
Free skin, mucosal grafting or flap	S4	3183
First stage eyelid reconstruction	S4	3185
Subsequent stage eyelid reconstruction	S4	3187
Full thickness eyelid laceration for tumour or injury	S1	3189
Blepharoplasty: upper lids for improvement in function	S1	3191
Repair by superior rectus	S3	3193
Ptosis – unilateral	S1	3195
Ptosis – bilateral	S2	3197
Repair of conjunctiva by grafting	S1	3199
EAR		
Meatus atresia – repair of stenosis of cartilaginous portion	S2	3215
Ear canal, congenital atresia	S4	3217
Removal of osteoma from meatus	S4	3221
Facial nerve, tympano mastoid segment	S4	3227
Grafting of the tympanomastoid section (including items 3227)	S6	3228
Facial nerve, labyrinthine segment	S6	3229
Extratemporal grafting of the facial nerve	S6	3230
Facio-assyory or facio-hypoglossal anastomosis	S1	3232/2785

Description	Sev.	P. No.
EAR		
Labyrinthectomy via the middle ear or mastoid	S4	3233
Neuroma removal, translabyrinthine	S5	3239
Endolymphatic sac decompression	S4	3240
Myringoplasty	S2	3243
Fenestration and occlusion of the posterior semicircular canal for benign paroxysmal positioning vertigo	S5	3244
Tympanoplasty	S3	3245
Cochlear implant operation	S9	3246
Stapedial operation for otosclerosis	S3	3249
Cortical mastoidectomy	S2	3257
Radical mastoidectomy	S3	3259
Muscle grafting to mastoid cavity	S2	3261
Autogenous bone graft to mastoid cavity	S2	3263
Tympanomastoidectomy	S5	3264
Reconstruction, posterior canal wall	S5	3265
<i>Benefits for the following three procedures will only be paid in the event of an accident or a disease which has occurred since the benefit start date:</i>		
Congenital deformity reconstruction of external ear – unilateral	S2	3267
Bilateral external ear reconstruction	S4	3269
Partial/total reconstruction	S4	3271
MICROSURGERY OF THE SKULL BASE		
<i>Middle fossa approach</i>		
Facial nerve: grafting of the labyrinthine segment (graft removal and exploration of labyrinthine segment included)	S7	5221
Facial nerve surgery inside internal auditory canal	S8	5222
Vestibular neurectomy, removal of supralabyrinthine tumours, or similar procedures	S7	5223
Removal of acoustic neuroma via the middle fossa approach	S8	5224
<i>Translabyrinthine approach</i>		
Cochleo-vestibular neurectomy	S7	5227
Facial nerve surgery in the internal auditory canal, translabyrinthine (if grafting and graft removal included)	S8	5229
<i>Transotic approach to the cerebellopontine angle</i>		
Removal of acoustic neuroma or cyst of the internal auditory canal	S8	5232
<i>Intratemporal fossa approach type A:</i>		
Removal of tumour for the jugular foramen, internal carotid artery, petrous apex and large intratemporal tumours	S8	5235
<i>Intratemporal fossa approach type B:</i>		
Removal of tumour of the petrous apex	S8	5238
Removal of tumour of the clivus	S8	5239
<i>Intratemporal fossa approach type C:</i>		
Removal of nasopharyngeal angiofibroma or carcinoma angiofibroma	S7	5242
Removal of tumour from the intratemporal fossa, pterygopalatine fossa, parasellar region or nasopharynx	S7	5243







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