



BENEFIT SCHEDULE
POLICY NO/19250

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Sri Lanka Insurance Corporation Ltd

POLICY PERIOD 03.10.2017 - 02.10.2018
Sir John Kothalawala Defence University

ANNUAL INPATIENT BENEFIT	Plan 01
	(Rs.)
ANY ONE EVENT	80,000
ANY YEAR LIMIT	100,000
INPATIENT BENEFITS (PRIVATE HOSPITALS)	Plan 01
[01] Hospital & Nursing Home Maintenance Charges including Room Charges limit Per day (Rs.)	40,000 6,000
[02] Consultant's and Specialist's Fees, Surgeon's and Anesthetists Fees, Medical and Operational Expenses, Nursing Charges including use of operating theatre.	45,000
[03] Investigations & Special Treatment on the Recommendation Consultant Specialist on Hospitalization.	15,000
ADDITIONAL BENEFITS (PRIVATE HOSPITALS)	Plan 02
[01] Vaginal child Birth (Normal child birth cover) (Applicable to family unit or Married employee)	20,000
[02] Caesarian Child Birth Cover (Maximum Limit) (Applicable to family unit or Married employee)	75,000
[03] Maximum amount payable for Instrumental Child birth (Forceps and vacuum delivery) (Applicable to family unit or Married employee)	40,000
INPATIENT BENEFITS (GOVERNMENT HOSPITALS)	Plan 01
[01] Government Hospital per day (Non paying wards Max .15 days) (One night Considered a day)	2,000
[02] Expenses incurred on drugs purchased & test,scans,& x-rays undergone whilst being an inpatient in a non paying ward of a Government Hospital (Subject to bills being produced)	20,000
OTHER BENEFITS	
[01] Birth of twin within indoor limit	10,000
[02] Cost of Lens Kit for Cactract surgery (Maximum Limit)	30,000
[03] Emergency Traveling Allowance within Sri Lanka to obtain emergency treatment charges payable within indoor Limit (Subject to bills being produced)	1,500
# . All above benefits are paid within annual Inpatient Limit #	
OUTPATIENT BENEFITS	Plan 021
[01] Cost of drugs (Excluding Vitamins) specialist or MBBS Doctor,Special Consultants fees, Test & Investigations.	3,000
PERSONAL ACCIDENTAL BENEFIT (Member only)	Plan 01
1. Personal Accident Cover - (No Weekly benefit)	250,000
2. Natural Death Cover	100,000
Critical Illness Cover (Member only)	Plan 01
Any one event per person per year	200,000
Annual Limit	1,000,000
Maximum event per year	5
ANNUAL PREMIUM: (Excluding Taxes)	
Per Individual	8,938
Per Family (04 Members)	10,538

(admin fees 0.35%& 15% vat, policy fee 300/-, NBT-2.0408% and subject to government tax revisions.)

Vat charged on hospitalization bills will not be paid

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Annual limit of liability of SLIC is limited to Rs.8,257,082.00

(01) Insured Person

- (I) Individual - Employee only.
- (II) Family Unit - Employee, spouse and 02 children.

For each additional child an additional premium of 10% of the family premium will be charged.

(02) Age Limit

- (I) Employee 18-60 Years / Spouse 18-60 Years / Children 0- 21 Years (Last birth day)

SRI LANKA INSURANCE CORPORATION LIMITED,


Manager,
Surgical & Health Insurance.
11.10.2017



(03) Waiting Period

- (I) The cover effects after 30 days from the date of commencement unless the insured has continuation cover from any other insurer. (30 days period is not applicable for sicknesses due to accidents)
- (II) 10 months maternity waiting period is applicable for maternity claims.
Unless otherwise the insured has Continued cover from any other insurer.
- (III) Minimum stay of 6 hours in the Hospital is considered as an admission.This is not applicable for surgeries.

(04) Child Birth Cover

- (I) Pregnancy related ailments and Routine clinics are covered.

(05) Other Benefit

- (I) In the event of a hospitalization, the follow up drugs to be accommodated only for two weeks.
- (II) Cover for OPD Surgeries under L/A (Surgeries available with - out hospitalization) within indoor limit , done by a general surgeon .(All superficial skin & subcutaneous surgeries including removal of Abscess, Cysts , Warts Gangrenes , Lumps , Hematomas , Nails , Lymphomas , Furuncles , Callosities , Keloids, Skin Tags & External Manipulations of Fractures & Traumas limited to maximum of Rs.20,000/-),Excluding Dental.
- (III) Following tests expences are re-imbursed under indgor limit on the recommendation of the Doctor, without admission to the Hospital. There is no direct settlement for such payments.
a) MRI b) Endoscopy c) Colonoscopy d) Bronchoscopy e) sigmoidoscopy f) CT Scans
*The doctor's charges payable for Endoscopy,Colonoscopy and related procedures would be the maximum of Rs.7500/- each.

(06) Terms & Condition

- (I) All the professional charges/Doctors' fees and Medical expences will be paid on market rates.
- (II) Annual limits cannot be upgraded in-between the policy year.
- (III) Routine health check ups are not covered.
- (IV)Test, Investigation,Spectacles , Medical Check up reports issued through Mobile Clinics are not entertained.
- (V) Doctor channeling receipts/description issued through opticians will not be entertained.
- (VI) Dental treatments should not be granted under indoor limit except surgeries performed under general anesthesia.Maximum doctor charges limited to Rs.30,000/- .The wisdom Tooth removal is also not entertained.
- (VII)Geographical area is in Sri Lanka.(Contracted or Treatment taken)/Overseas treatment are not covered.
- (VIII) External appliances are not covered.

(07) Exclusions

- (I) Occasioned by or happening through. Attempted Suicide (whether felonious or not) Alcoholism, Venereal Disease, Psychotic Mental or nervous disorders leading to insanity.
- (II) An insured suffering from any physical defect or infirmity which existed prior enrollment under the policy unless notice is given to and accepted by the Corporation
- (III) Participation in Strikes or Riots.
- (IV) Services of a non medical nature provided by a hospital such as television, telephone, telex services, extra diet, radios and other similar facilities.
- (V) Congenital Conditions.
- (VI) Arising as a result of cosmetic surgery, cosmetic treatment and plastic surgery other than in the Event of an accidental injury
- (VII) Medical or chemical contraceptives methods of Birth control treatment , infertility,sub-fertility,
- (VIII) Expenses for Lasic and Laser Treatment.
- (IX) Expenses for any routine or prescribed medical checkup or examination, external and or durable Medical / Non medical equipment of any kind used for diagnosis and/or treatment and/or treatment and/or monitoring and/or maintenance and/ or support including CPAP, CAPD Infusion pump, oxygen concentrator etc, ambulatory devices like walker, crutches, belts, collars, caps, splints, stings, braces, stockings, gloves, hand soaps etc. of any kind, Diabetic footwear, Glucometer / thermometer and similar related items and also any medical equipment, which are subsequently used at home, administrative fees, biomedical waste fees, medical records charges and any luxury taxes.
- (X) Medical expenses relating to any Hospitalization primarily for diagnostic, X-ray or any other Investigations. Any sexually transmitted diseases or any condition directly or indirectly caused by or Associated with Human Immune Deficiency Virus (HIV) or any Syndrome or condition of a Similar kind commonly referred to as AIDS (Acquired Immune Deficiency Syndrome) .

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(XII) Medical administration charges incorporated to the bill being issued by Lanka hospital will not be entertained under policy.

(XIII) Bills issue from Special clinics, promotional packages conducted by insured concerned and or third party organization

(08) Membership

(I) Member/dependant inclusions / Deletions. New inclusions Annual Premium to be collected. Deletions on pro rata basis subject to no claims.

(III) In respect of a new employee, new born & newly married, mid way inclusion are granted subject to documentary proof as detailed below:-

* New Employee-Letter from employee on their letter head.

* New Born- Copy of Birth Certificate.

* Newly Married - Copy of Marriage Certificate.

(09) Claims Settlement

(I) Claims are settled on re-imburement basis. Direct settlement is only for approved hospitals as per the attached Hospital list

(II) Re-imburement Claims should be submitted to the claims department within 90 days from the bill date, at the end of the policy period. All outstanding claims including re-submissions should be submitted within 30 days.

(III) Health plus card is valid for admission to approved hospital but It's is not a certificate of insurance.

(12) CIC Cover

(I) Critical Illness Cover Claims are settled on re-imburement basis. Only for 10 Critical Illnesses

(II) CIC is activated only after 03 months from the date of policy commence and only for surgeries.

(01) VAT charged on hospitalization claims will not be paid within inpatient limit.

Special Note: These premiums are quoted in consideration of the prevailing tax structure and therefore the benefit too will be based on the same. Any changes to the taxes in respect of claims will not be entertained within the policy period.

SRI LANKA INSURANCE CORPORATION LIMITED,

.....*M.P. Pallege*

Manager,
Surgical & Health Insurance.

EXCLUSIONS

This Policy shall not extend to provide benefit for expenses:

- 1 Occasioned by or happening through. Attempted Suicide (whether felonious or not) Alcoholism, Venereal Disease, Psychotic Mental or nervous disorders leading to insanity.
- 2 An Insured Suffering from any physical defect or infirmity which existed prior enrollment under the Policy unless notice is given to and accepted by the Corporation
- 3 Participation in Strikes or Riots.
- 4 Services of a non medical nature provided by a hospital such as television, telephone, telex services, extra diet, radios and other similar facilities.
- 5 Congenital Conditions.
Arising as a result of cosmetic surgery, cosmetic treatment and plastic surgery
- 6 other than in the
Event of an accidental injury
- 7 Medical or chemical contraceptives methods of Birth control treatment , infertility, sub-fertility,
- 8 Expenses for Lasic and Laser Treatment.

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