

## DISEASES COVERED FROM THE FIRST YEAR OF MEMBERSHIP

1. Acute Pancreatitis
2. Acute Bronchitis
3. Acute Appendicitis
4. Allergies (except Asthma)
5. Amoebiasis & other forms of Gastroenteritis
6. Bacillary Dysentery
7. Brucellosis
8. Chickenpox
9. Constipation
10. Conjunctivitis (Sore eyes)
11. Heart burn
12. Hepatitis A (Viral)
13. Impetigo
14. Intestinal Parasitism
15. Influenza
16. Iron Deficiency Anemia
17. Laryngitis
18. Malaria
19. Measles
20. Migraine (common & classical)
21. Otitis Media (acute)
22. Pharyngitis
23. Roseola Infantum
24. Scarlet Fever
25. Sinusitis (not requiring surgery)
26. Tonsillitis (not requiring surgery)
27. Typhoid Fever & other enteric infections
28. Urinary Tract Infection
29. Whooping cough
30. Upper and Lower Respiratory Tract infections

### ACCIDENTS

1. Accidental Poisoning
2. Minor burns
3. Lacerations

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## 12 MONTHS OF ACTIVE CONTINUOUS MEMBERSHIP

1. Incisional hernias (All hernias resulting from previous surgeries and Acquired Inguinal Hernias, Scrotal Hernias, Hydrocoele, Varicocele, etc.)
2. Tumors of different organs (benign and malignant)
3. Endometriosis and other Chronic Gynecologic diseases (e.g. Chronic Cervicitis)
4. Endocrine diseases such as:
  - a. Diseases of the anterior pituitary and posterior pituitary (SIADH, Diabetes Insipidus)
  - b. Hyperthyroidism (e.g. Grave's Dse, Thyroid Storm), Thyroiditis, Thyroid nodule
  - c. Primary and Secondary Hypothyroidism
  - d. Diabetes Mellitus (except complications of such belonging to the list of Exclusions e.g. chronic renal failure)
5. Chronic Obstructive Pulmonary Disease (Chronic Bronchitis, Emphysema & Bronchiectasis), Bronchial Asthma and its complications (e.g. Atelectasis, Pneumothorax); Bronchogenic Cancer.
6. Tuberculosis (Pulmonary and Extrapulmonary) and its complications (e.g. Atelectasis, Pneumothorax, Pleural Effusion)
7. Acute and Chronic Cholecystitis, Stones of the Hepato-Biliary System (Cholelithiasis, Cholelithiasis, etc.) Ascending Cholangitis
8. Stones of the Urinary System (Nephrolithiasis, Cystolithiasis, etc.)
9. Gastric and Duodenal Ulcers; Chronic Gastritis
10. Cardiovascular Diseases; Hypertension, Uncomplicated / Transient Ischemic Heart Disease, First Degree AV Block, Reversible Atrial Fibrillation and other Arrhythmias not listed under Exclusions, Myocardial Infarction; Dyslipidemia.
11. Chronic Liver Diseases (Chronic Active Hepatitis, Liver Cirrhosis; Fatty liver, Hepatoma)
12. Cerebrovascular Accident or Stroke (Infarction & Hemorrhage not due to a cause under Exclusion)
13. Collagen Disease (Arthritides) like Osteoarthritis, Gouty Arthritis, Rheumatoid Arthritis, Spondyloarthropathies, Scleroderma, Sjogren's Syndrome, Vasculitis, etc except those under Exclusions.
14. Prostate Disorders (e.g. Benign Prostatic Hypertrophy (BPH))
15. Glaucoma (open & closed angle) requiring surgery or laser treatment; other Visual defects e.g. Error of Refraction
16. Hemorrhoids and Anal fistulae requiring surgery.
17. ENT conditions requiring surgery (Tonsillitis, abnormalities of nasal septum, turbinates that are not congenital in nature), Chronic Otitis Externa/ Media and chronic Sinusitis, Chronic Mastoiditis.
18. Cataract requiring surgery (e.g. Cataract extraction w/IOL & Laser Treatment)
19. Seizure disorders except Benign Fabrille Seizures
20. Chronic dermatological conditions
21. Varicose veins; Buerghers Disease

**PRE-EXISTING CONDITIONS: COVERED AFTER**