

ANNEXE A

STANDARD EXCLUSION LIST

This list is a guideline and may vary from each Insurance company

1. Treatment of **all pre-existing** illnesses
2. Treatment for any form of substance abuse including **alcoholism**
3. Treatment of **congenital** diseases or abnormalities
4. Treatment with **Chemo Therapeutic** agents for malignancy
5. Treatment for **chronic renal** failure
6. Treatment of **Dental** diseases
7. Treatment of **erectile** dysfunction
8. Treatment of **home nursing** or sanitary care & diseases requiring isolation
9. Treatment with any **nutritional supplements**, vitamins and minerals except in proven deficiency diseases
10. Treatment with **Physiotherapy** and related methods
11. Treatment of **psychological disorders**, mental or emotional well being
12. Treatment of **self inflicted injuries** while sane or insane
13. Treatment for **sleep disorder** and psychiatric conditions
14. Treatment with **TCM** or any other non medicinal items
15. Treatment for **weight** management
16. Non mandatory **Vaccinations** except upon the written request of the employer
17. **Travel vaccinations** unless upon the written request of the employer
18. Investigations and Treatment related to **pregnancy, infertility**, abortion and contraception with fertility drugs, contraceptive pills and antenatal vitamins
19. **Pap smears** and well woman check-up upon the written request of the employer
20. **Blood screening** and other tests, x-ray or examinations requested by the patients
21. Investigations or treatment related to **sexually transmitted** diseases
22. Investigation & treatment of **AIDS or HIV** related illnesses and treatment
23. **Cosmetic surgery** or any other treatment related to beautification including Acne
24. Removal of **tattoos** or other similar skin lesions
25. **Circumcision** including for warts
26. Procurement of orthopaedic or **special braces**, appliances or equipment
27. **Injuries** or sickness arising from direct participation in strike, riot or civil commotion
28. **House Calls** except when stipulated by the Insurer/Payer
29. Medications as requested by an employee and prescribed by a non panel Doctor
30. Requests for **additional medications** for travelling overseas