

CONSTITUTION OF THE “NAVIRU SAVIYA” NAVAL HEALTHCARE FUND

1. **NAME** The Fund shall be called the “නැවිරු සවිය” (නාවික සුවසහන අරමුදල) (Hereinafter called and referred to as "The Fund"). This Fund has been approved by the Commander of the Sri Lanka Navy with the consent of the Board of Management and the Board of Directors as a Non-Public Fund.

2. **OBJECTIVE** To create and maintain a Health Care Scheme in order to provide financial assistance to all members including Spouse & Children herein after indicated in this Constitution.

3. **ELIGIBILITY FOR THE MEMBERSHIP**

a. (i). The persons falling within categories indicated below shall be eligible for the membership of the Fund by declaring their willingness to abide by all the conditions in the constitution. *However, new enlistants fall in to para 3 ‘a’ (ii) (a) and (b) hereunder shall be eligible for membership within one year from their date of enlistment and for already enlisted personnel 06 months from 15th November 2012. In respective of personnel fall in to para 3 ‘a’ (ii) (c) and (d) hereunder they are eligible to obtain membership when they are mobilized in active service only (wef 15.11.2012)*

(ii). Any eligible person willing to obtain membership shall submit an application in the format given in Annexure “G” hereto, and he/she shall be admitted as a member subject to approval of Board of Directors. The decision of Board of Directors in this regard shall be final and conclusive. In the event of Board of Directors deciding to reject an application the same shall be informed to the applicant in writing with out delay. (15.12.2012)

- (a). All personnel of the Regular Naval Force.
- (b). All personnel of the Volunteer Naval Force.
- (c). All personnel of the Regular Naval Reserve.
- (d). All personnel of the Volunteer Naval Reserve.

b. In case of a situation where husband and wife both are naval persons either the husband or wife will only is eligible to become a member of the Fund. If two members of the Fund marry, the membership of one partner shall be terminated. The issue of which partner’s membership to be terminated shall be decided upon their willingness.

c. Spouse and all Children aged between 03 months (wef 17.11.2015) and **30 years (w.e.f 21.04.2017)**, who are unmarried or unemployed of the member, shall be eligible for benefits as enumerated herein after. However exclusions applicable to Honorary Member as indicated in Annexure “F” shall apply to such.

d. i. A member who is below the age of 55 years at the time of his retirement/discharge is willing to continue his/her membership without being converted as a honorary member may be allowed to extend his/her membership annually, by paying annual membership fee upfront, up to a time he/she reaches the age of 55 years. (w.e.f. 21.12.2016)

ii. A member who is not willing to extend his/her membership under sub para (i) above will be converted to a honorary member subject to conditions stipulated in Annexure “F”. (w.e.f. 21.12.2016)

- iii. Honorary membership of any officer or sailor shall be terminated on completion of 15 years from the date of conversion to an honorary member or on the day he/she reaches the age of 70 years, whichever occurs earlier. (wef. 21.12.2016)
- e. No person shall be eligible to become a member for the second time if his/her membership has been terminated once or converted to honorary membership.
- f. The Honorary Member and the Spouse of such Honorary Member are eligible to seek limited coverage as scheduled at Annexure "F" being agreeable to the stipulated conditions and at the discretion of the Board of Directors.

4. **TERMINATION OF THE MEMBERSHIP**

The membership shall be terminated on any of the occasions as indicated below.

- a. On the death of the member.
- b. On furnishing a written request for termination to the Board of Directors.
- c. Immediately after a member ceases to be a member of the RNF, RNR, VNF or VNR as the case may be or when the member completes **70 years** of age or on obtaining Honorary Membership which ever occurs earlier.
- d. As decided by the Board of Directors, when a member has been determined as having furnished fraudulent information.
- e. On withdrawal of contribution as per para 9.
- f. Termination under para 3 'b'.

5. **TEMPORARY SUSPENSION OF THE MEMBERSHIP**

- a. The membership of the Fund shall be suspended:
 - i. When a sailor is marked *RUN* or an Officer is AWL for 07 Days.
 - ii. When a member proceeds on *unpaid leave or Compulsory Unpaid Leave* with out paying the stipulated membership fee as indicated at Para 6. (wef 18.06.2013)
 - iii. When a member proceed out of country other than Visits/Tours/Training/ or other activities approved by Sri Lanka Navy.
 - iv. *When a member is suspended/ interdicted from Service without pay.*
- b. During the period of suspension of membership a member shall not be entitled to any benefits under the Fund except in cases which falls within the grace period as referred to in Para 3 (a) of Annexure "A".
- c. In case of para 5 "a" 'i' maximum period of restoration of membership is one year from the date of RUN removal *Or one year from the date of resuming salary*. If any sailor or officer does not request for restoration of membership within 01 year from the date of RUN removal or resuming salary his membership will be terminated. (wef 25.09.2014)

6. **CONTINUATION OF MEMBERSHIP FOR VNF/RNR/VNR PERSONNEL**

When a member of RNF/ VNF/RNR/VNR is placed *on unpaid leave/Compulsory Unpaid Leave or suspended / interdicted from service without pay* he/she may continue his/her membership by paying in advance; (*wef 18.06.2013*)

- a. The total membership fee which requires for the maturity in one installment or,
- b. Applicable membership fee on annual basis.
- c. *The maximum age limit applicable for para 06 “a” and 06 “b” is 55 years.*(wef 15.11.2012)

7. **CATEGORIES OF THE MEMBERSHIP**

- a. Membership fee per month is Rs 300.00 (*wef 01.01.2016*)
- b. In addition to above every member shall contribute an additional Rs.100.00 w.e.f 01.01.2012 to the life fund which will be used to enhance death benefit by Rs. 500,000.00”and critical illness benefit by 100,000.00 (*wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011*)

8. **BENEFITS EXTENDED BY THE FUND**

Members of this Fund shall be eligible for benefits as indicated below. (Details of sicknesses/ surgeries referred to are as indicated in the Annexes “B”, “C”, “D” and “J”).

- a. **Member**
 - i. Rs. 500,000.00 (Rs. 1,000,000.00 (*wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011*) in case of death due to terrorist activities.
 - ii. Rs. 500,000.00 (*wef 12.07.2011*) / Rs. 1,000,000.00 (*wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011*) in case of death.
 - iii. *Rs. 600,000.00* (*wef 18.06.2013*) in case of total and permanent disability due to an accident or sickness.
 - iv. Corresponding Percentage of *Rs.600,000.00* (*wef 18.06.2013*) in case of partial disability.
 - v. Rs. 500,000.00 (*wef 12.07.2011*) / Rs. 600,000.00 (*wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011*) in case of critical illness.
 - vi. Payment up to *Rs.75,000.00* per annum for selected 68 illnesses. (*w.e.f 21.12.2016*)
 - vii. *Rs. 1000.00* per day in case of hospitalization up to maximum of 20 days, per annum.(*wef 15.11.2012*)
 - viii. Maturity benefits as decided by the Board of Directors.
 - ix. Corresponding percentage of *Rs. 600,000.00* or special hospitalization fee in case of surgical operations. . (*wef 25.09.2014*)
 - x. *Payments up to a maximum of Rs. 50,000.00 for selected medical tests.* (*wef 01.01.2016*)

b. Spouse

- i. Rs. 500,000.00 (wef 12.07.2011) / Rs. 1,000,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of death.
- ii. Rs. 600,000.00 (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- iii. Corresponding Percentage of Rs. 600,000.00 (wef 18.06.2013) in case of partial disability.
- iv. Rs. 500,000.00 (wef 12.07.2011) / Rs. 600,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.
- v. Payment up to Rs.75,000.00 per annum for selected 68 illnesses. (w.e.f. 21.12.2016)
- vi. Rs. 1000.00 per day in case of hospitalization up to maximum of 20 days, per annum. (wef 15.11.2012)
- vii. Corresponding percentage of Rs. 600,000.00 or special hospitalization fee in case of surgical operations. . (wef 25.09.2014)
- viii. Payments up to a maximum of Rs. 50,000.00 for selected medical tests. (wef 01.01.2016)

c. Children

- i. Rs. 600,000.00 (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- ii. Corresponding Percentage of Rs. 600,000.00 (wef 18.06.2013) in case of partial disability.
- iii. Rs. 500,000.00 (wef 12.07.2011) / Rs. 600,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.
- iv. Payment up to Rs.75,000.00 per annum for selected 68 illnesses. (w.e.f 21.12.2016)
- v. Rs. 1000.00 per day in case of hospitalization up to maximum of 20 days, per annum. (wef 15.11.2012)
- vi. Corresponding percentage of Rs. 600,000.00 or special hospitalization fee in case of surgical operations. . (wef 25.09.2014)
- vii. Funeral expenses of Rs. 100,000.00 (wef 01.01.2016) in the event of death of children except for still births. However, the lower age limit of the interpretation of "children" does not applicable in respect of this claim. (wef 01.01.2016)
- viii. Payments up to a maximum of Rs. 50,000.00 for selected medical tests. (wef 01.01.2016)

d. **Honorary Member**

- i. *Rs. 500,000.00* (wef 12.07.2011) / *Rs. 1,000,000.00* (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of death.
- ii. *Rs. 600,000.00* (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- iii. Corresponding Percentage of *Rs. 600,000.00* (wef 18.06.2013) in case of partial disability.
- iv. *Rs. 500,000.00* (wef 12.07.2011) / *Rs. 600,000.00* (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.
- v. On termination of the honorary membership the positive difference between the accrued sum and the total claims shall be settled. (w.e.f. 21.12.2016)

e. **Spouse of the Honorary Member**

- i. *Rs. 500,000.00* (wef 12.07.2011) / *Rs. 1,000,000.00* (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of death.
- ii. *Rs. 600,000.00* (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- iii. Corresponding Percentage of *Rs. 600,000.00* (wef 18.06.2013) in case of partial disability.
- iv. *Rs. 500,000.00* (wef 12.07.2011) / *Rs. 600,000.00* (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.

f. **Children of the Honorary Member**

- i. *Rs. 500,000.00 in case of critical illness.* (wef 12.07.2011) / *Rs. 600,000.00 in case of critical illness.* (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011)
- ii. Funeral expenses of Rs 100,000.00 (wef 01.01.2016) in the event of death of children except for still births. *However, the lower age limit of the interpretation of "children" does not applicable in respect of this claim.* (wef 01.01.2016)

9. **WITHDRAWAL OF CONTRIBUTION**

A member shall be eligible to withdraw his/her contribution/ saving in the individual accounts subject to following conditions.

- a. The members mentioned at above Para 7 (a) are eligible to withdraw their contribution after completion of 15 years from the date of obtaining membership or on retirement/ discharge from Service which ever comes later subject to conditions stipulated in paragraph 14 hereunder. (17.11.2015)

10. **FINANCE**

The monies of the Fund shall be made up of,

- a. The money remaining to the credit of the members of the “Sayuru Viru Suwa Sahana Fund” which was dissolved on 31st December 2005 will be utilized to meet the claims of members of “Sayuru Viru Insurance Scheme” who opted to be members of this Fund, till 01st January 2007 and for general utility of the Fund thereafter and shall be dissolved the above sum with in 05 years by re-paying to member of the “Sayuru Viru Insurance”.
- b. The distribution of profits of “Sayuru Viru Insurance Scheme” for the financial year 2004/2005 will be utilized for initial expenses for the formulation of the Fund with the consent of the Board of Directors.
- c. Any grants or donations made towards the Fund.
- d. Subscriptions of members.
- e. Income from investments.
- f. Interest from loans issued to the members (if and when such a scheme is implemented).

11. **PAYMENT OF SUBSCRIPTIONS**

- a. *A monthly minimum subscription of a member shall be Rs. 400.00 (wef 01.01.2016) (member fee Rs 300.00 and life fund fee Rs. 100.00) Subscriptions shall be deducted on the member's pay abstract and the amount so deducted shall be credited to the Fund.*
- b. Where the subscription of a member has been deducted on the pay abstract of a member, such sum shall be deemed to have been paid to the Fund by the said member in respect of the month in which the deduction was made.
- c. A member may at any time or at the retirement, honorable discharge; demobilization may deposit with the Fund the sum of money required to complete his/her contribution to earn the eligibility for maturity payment. Such money to be deposited directly by the member to the Fund through Fund Manager who shall acknowledge the receipt and credit such amount to the member's account in the books of the Fund.

12. **INCOME FROM INVESTMENTS**

- a. The Board of Directors shall, depending on the income earned in each financial year from 1st of January to 31st of December declare dividends which shall be apportioned among the members in proportion to the total contribution lying to their credit at the close of the Financial Year immediately preceding the Financial Year for which dividends is declared. The proportionate share of the dividends of such member shall be credited to his/her personal account with the Fund which will be paid on termination of membership or at maturity which ever comes later except in cases where member's death benefit has been paid.
- b. The money to be invested on short term and long term investments under the approval of Board of Directors as indicated in Annexure “E”.
- c. Any portion of the income not distributed in the form of dividend under Para (a) above, shall be transferred to the Reserve Account. The money transferred to the Reserve Account shall be dealt with, by the Board of Directors as it thinks deem fit, in accordance with the Constitution.

d. The decisions pertaining to all investments shall be approved at least by 6/7 of the Board of Directors.

e. Board of Directors shall meet monthly as far as possible in order to take decisions on investments / claims and also to evaluate other important things relevant to the future of the Fund.

13. **INTEREST ON TERMINATION OF MEMBERSHIP**

On termination of membership, a member shall be credited with an interest calculated at a rate decided by the Board of Directors on the money lying to his/her credit at the close of the Financial Year immediately preceding the date of termination of the membership. The basis of deciding such interest shall be the Estimated Net Income of the financial year and entitlement of such member shall be on pro-rata basis as decided by the Board of Directors.

14. **REFUND OF MONIES TO MEMBERS**

a. All monies lying to the credit of a member in the books of the Fund shall be paid to him/her less any monies due to the Fund from him/her on the termination of his/her membership or on maturity which ever occurs later. In the event of death of a member for which the death benefit under the Fund is not paid due to any reason what so ever, the money lying to his/her credit in the books of the Fund less any monies due to the Fund from the deceased member shall be paid to the beneficiary nominated by the deceased. In the event, a deceased member had become a surety to a loan issued by the Fund to another party, amount of the assured sum shall be retained until the principle debtor provides another member acceptable to the BOD as a surety in lieu of such deceased member.

b. When a member suffers total and permanent disability, the full amount shall be paid after laps of three months from the date of claim waiting period. If the member is in good mental condition the amount shall be paid to him/her. Otherwise it shall be paid to the beneficiary.

c. In both the instances as referred to in Para "a" and "b" above, if the sum lying to a member's credit including the accrued contribution does not exceed the assured sum / benefit only the latter shall be paid.

d. If any membership fee had been received by the Fund from any applicant prior to submitting his/her application for membership and if the Board of Directors decide to reject such application under Para 03 (a), any monies lying to his/her credit in the Fund shall be repaid along with interest accrued, if any, to such applicant without a delay.

e. Notwithstanding anything to contrary in sub Para 'a' above the total amount lying to the credit of a member whose membership was terminated under Para 4 'f' above shall be refunded to him/her immediately upon such termination.

f. "Notwithstanding anything to contrary in sub Para 'a' above the total amount lying to the credit of a member whose membership was terminated under Para 4 'b' and para 23 above shall be refunded to him/her immediately upon such termination. However, if any benefit under the Fund has been paid such amount shall be subtracted against total amount lying in his/her account." (Effective date 28.06.2010)

15. **BOARD OF DIRECTORS / MANAGEMENT**

a. It will be the duty and the responsibility of the Board of Directors to manage the Fund efficiently and to generate funds whilst maintaining the safety and security of the Fund without compromising the benefits extended to the membership. Board of Directors shall consist of;

- i. Chief of Staff or Deputy Chief of Staff as appointed by Commander of the Navy.
- ii. Director Naval Welfare.
- iii. Director Naval Administration.
- iv. Senior Officer nominated by chairman from Logistic Department.
- v. Director Naval Health Services.
- vi. Senior most regular Legal Officer in the Legal Directorate.
- vii. Fund Manager.

b. For a decision to be accepted as valid at least six members of Board of Directors should have agreed to such.

c. The Board of Directors shall scrutinize the progress of the Fund quarterly and shall give approval to quarterly Financial and Progress Report. The copies of this report should be circulated among all naval units in order to educate the members of the current status of the Fund.

d. In the event a member of Board of Directors is suspended from the service or is accused of or arraigned with any incident which has a bearing on his integrity or character, the Commander of the Navy shall suspend him from the exercise of duties as a member of the Board of Directors and shall appoint an interim member in lieu of such suspended member till his name is cleared.

16. **MANAGEMENT AND OPERATIONAL STAFF**

a. There shall be an established operational team headed by the Fund Manager exclusively and continued with increased strength commensurate with the growth of the Fund to ensure the smooth operations / management.

b. The Fund Manager and Assistant Fund Manager shall be responsible only to the Commander of the Navy through Board of Directors and no one else shall interfere in their assigned work / task.

17. **QUORUM AT BOARD MEETINGS**

The quorum at Board of Directors meeting shall be six (06) and the presence of Chairman, who is appointed by the Commander of the Navy as the Chairman out of the members of Board of Directors and the Fund Manager shall be mandatory.

18. **GENERAL / SPECIAL MEETINGS**

a. **ANNUAL**

The Annual General Meeting shall be held before the second week of March for previous financial year. However, if exigencies of the Service prevents holding the Annual General Meeting as aforesaid, then in such case the Annual General Meeting shall be held at the first opportunity available. At least two members from an each establishment/unit must participate for the event.

b. **SPECIAL**

A special General Meeting shall be held giving at least ten (10) days prior notice to members on following occasions,

- i. On a written request made by not less than two hundred and fifty (250) members to the Board of Directors to discuss any urgent matter.
- ii. On instructions of the Board of Directors.

c. **QUORUM**

The quorum for an Annual General Meeting shall be minimum of two hundred and fifty (250) members and for a Special General Meeting minimum of hundred and fifty (150) members.

d. **ANNUAL REPORTS/QUARTERLY REPORTS**

- i. The Annual Report of the Fund shall be placed before the house by the Fund Manager at its Annual General Meeting.
- ii. Copies of the Annual Report shall be sent to all Naval units before 30th April every year. The same shall be published in SLN web site.
- iii. Quarterly Report also to be prepared and copies to be sent to all Naval units by 15th of the following month. The same shall be published in SLN web site.

e. **RESOLUTIONS**

Any member who wishes to move any resolution may do so at an Annual General Meeting or Special General Meeting. He /She shall forward a copy of such resolution to reach the Fund Manager not less than two weeks before the date of the Annual General Meeting or one week before the Special General Meeting.

19. **AMENDMENTS TO THE CONSTITUTION**

- a. All amendments shall be discussed at the Annual General Meeting and all the members should be privy to such. Any proposed amendment to be considered by membership as worthy of submission to BOD should be with 2/3 majority at such AGM.
- b. Any amendment to paragraph 28 “a” of the Constitution shall not be valid unless it is approved by more than 2/3 majority of the total membership of the Fund and by 6/7 majority of the Board of Directors and concurred by the Commander of the Navy.
- c. All amendments which do not fall within the purview of sub Para “b” above to the Constitution shall not be valid unless it is approved by the Board of Directors under 6/7 majority and concurred by the Commander of the Navy.

20. **ANNUAL ACCOUNTS**

The financial Year of the Fund shall be from 1st of January to 31st of December each year. The accounts of the Fund shall be audited each year by a firm of independent Auditors from a reputed Audit Firm as decided by the Commander of the Navy. A copy of the audited balance sheet shall be forwarded to the Commander of the Navy for approval. The audited balance sheet duly approved by the Commander of the Navy shall be circulated to all members before the Annual General Meeting and

tabled for adoption at the Annual General Meeting. Within two weeks of its adoption at the Annual General Meeting, a copy of the audited balance sheet shall be forwarded to the Commissioner of Inland Revenue Department if such need arises.

21. **INVESTMENT FUND/BANK ACCOUNT**

- a. Accounts and all investments shall be properly maintained with proper reconciliation procedures by the Fund Manager/ Assistant Fund Manager, Operational team under supervision of Board of Directors.
- b. All monies shall be paid to Bank Accounts in the name of “Naviru Saviya” (Navika Suwasahana Aramudala) and the Accounts shall be operated by the Fund Manager and Assistant Fund Manager with the consent of the Board of Directors.

22. **CLAIM PROCEDURE**

- a. No money shall be paid under the Fund until stipulated management requirements have been complied with.
- b. Every claim prior payment shall be approved by the Board of Directors. Fund Manager and Operational team should initiate and complete action to settle such with minimum delay.
- c. Death claims approved/accepted for payment shall be paid only to the beneficiary nominated by the member. “If the member has not nominated beneficiaries death claim to be made to his legal heirs. However, if any of such heirs are not to be found the Board of Directors shall decide on the beneficiaries on the basis of who were depending on the deceased member” - (Effective date 28.06.2010)
 - i. Death claims approved/accepted for payment shall be paid to the beneficiary nominated by the member. However, if the nominated beneficiary is a person other than the spouse of a married member and if such nomination has been made by the member before his marriage only 50% of the death claim shall be paid to such nominated beneficiary. The balance shall be paid to the spouse (50%) and children (50 %). (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011)
 - ii. If the member has not nominated beneficiaries death claim to be made to his legal heirs. However, if any of such heirs are not to be found the Board of Directors shall decide on the beneficiaries on the basis of who were depending on the deceased member. (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011)
 - iii. *In the event of death of spouse 50% of the death claim shall be paid to the children of the member. If there are no children 100% of the death claim should be paid to the member.(wef 15.11.2012)*
- d. Total and permanent disability claims and critical illness claims approved /accepted for payment shall be paid to the beneficiary or to legal heirs of the member in case of beneficiary not being nominated, as the case may be, if the member is not in good mental condition. -- (effective date 28.06.2010)
- e. All the documents/ details mentioned under relevant Annexure should be submitted to the Board of Directors by the Member or Beneficiary as applicable. Any other supplementary document / details called by the Board of Directors should be forwarded by the member /

beneficiary as applicable at his/her cost. No payment shall be made by the Fund for the purposes of obtaining such documents/details.

f. If a claim is not approved by the Board of Directors of the Fund such shall be notified to the member/beneficiary in writing.

g. Any objection/ appeal on such rejected claims should be made in writing within seven days of the date of receipt of rejection by the member / beneficiary of such notice.

h. If both the married partners remain as members without knowledge of the BOD only one member out of them is eligible to claim for benefits under the Fund and the other member will only be considered as spouse.

j. The decisions on claims taken by the Board of Directors shall be final and conclusive and such shall not be questioned before any forum.

23. **RECOVERY OF MONIES DUE TO THE FUND ON THE TERMINATION OF MEMBERSHIP OF A MEMBER**

The Board of Directors shall after deliberation terminate the membership/Honorary Membership of any member who violates the rules and regulations made under the Fund. In such case the Board of Directors has the right to deduct any dues; to the Fund by his/her accounts and settle balance if any and terminate the Membership/Honorary Membership.

24. **DOCUMENTATION**

The Fund Manager shall maintain,

- a. Personal Details of Members and Beneficiaries.
- b. Claims and supporting documents.
- c. Documents pertaining to Investments, Bank Accounts and Reconciliation Statements.
- d. Audit Reports.
- e. Progress Reports.
- f. Reports of AGM and minutes.
- g. General Correspondence.
- h. Returns / Audit queries etc.
- j. Cash Book.
- k. Any other document pertaining to management of the Fund .

25. **INVESTMENT**

The Board of Directors shall invest monies only in Government Banks approved by Central Bank of Sri Lanka. Conditions of investments shall be as mentioned in the Annexure 'E'.

26. **HONORARY MEMBERSHIP**

Honorary membership may be accorded to a member when he/she leaves Service through retirement/honorable discharge or in the event of a member does not withdraw the maturity benefits on maturity of his account. Continuation of honorary membership of the Fund shall be optional. Conditions as mentioned in the Annexure "F", in this regard shall be applicable.

27. **RESTORATION OF MEMBERSHIP**

- a.
 - i. If membership/honorary membership is terminated according to clauses as indicated in Para 4 ‘a’ to ‘e’ above or in the Annexure F as the case may be, such termination shall be final and shall be with out the privilege of restoration.
 - ii. In respect of a member whose membership was terminated under para 4‘f’ he/she will be eligible to restore the membership in the event of divorce or death of the spouse.
- b.
 - i. A member whose membership was suspended for being Absent Without Leave and if the period of such absence is less than 90 days and if he/she is allowed to continue in the Service on completion of disciplinary action, his/her membership shall be restored automatically on “run” being removed and on deduction of his/her membership fee including the arrears of such period.
 - ii. A member whose membership was suspended under paragraph 5 (a) ii of constitution and if such member is mobilized in the Service within a period of 90 days of compulsory unpaid leave his/her membership shall be restored automatically on deduction of membership fee including the arrears relevant to such periods.
- c. A member whose membership was suspended for being Absent Without Leave and if the period of such absence exceeds 90 days he/she may request in writing for restoration of the membership, if his/her service is continued in the Service on completion of disciplinary action and the restoration of membership shall be at the discretion of the Board of Directors. If the Board of Directors approved such restoration the membership shall be restored immediately after “run” being removed and on deduction of his/her first installment of the membership fee.
- d. A member whose membership was suspended under Para 5 “a” (ii), of the constitution and if he/she does not fall within the purview of (b) ii above, he/she may request in writing for restoration of the membership, on being mobilized again and his/her membership shall be restored at the discretion of the Board of Directors and on deduction of his/her first installment of the membership fee from his/her salary.
- e. In case of above sub Para “c” and “d”, the dues for the Absent Without Leave or Compulsory Unpaid Leave period, as applicable, shall not be recovered to the Fund and such period shall not be reckoned for the period required for maturity.
- f. For restoration of membership of a person falling within the preview of sub Para “c” and “d” above he/she shall submit a written request for same along with a duly filled Good Health Form as prescribed by the Board of Directors. On such restoration the Board of Directors reserves the right to grant or withdraw all or part of the benefits granted at the inception of the membership. *If the Board of Directors decides to withhold any benefits in restoring the membership such membership shall be called as “Conditional Membership”*

28. **LOANS**

- a. No Grants, Loans, Donations or Aid whatsoever shall be made utilizing the monies of the Fund for any purpose. However, giving a loan to a member may be considered at a rate of interest as decided by the Board of Directors provided that such loan is required by him/her as a welfare or beneficial measure and two or more members, as may be decided by the Board of Directors depending on the amount of the loan, are willing to become sureties to such loan and such loan shall only be passed by 6/7 of majority vote of the Board of Directors.

b. If any member defaults to settle the loan obtained by him/her due to any reason whatsoever, the relevant recoveries shall be made against the monies lying to the Credit of the sureties in the Fund in case of their failure to settle the same.

29. Annexure “A” to “H” here to shall form an integral part of this Constitution

- a. General Privileges and Conditions.
- b. Privileges and Conditions Applicable to 35 Critical Illnesses.
- c. Privileges and Conditions Applicable to Partial and Permanent Disability.
- d. Privileges and Conditions Applicable to 68 Illnesses.
- e. Conditions Applicable on Management of the Fund and Investment.
- f. Privileges and Conditions Applicable to Honorary Member.
- g. Membership Application.
- h. Definitions.
- J. Privileges and Conditions Applicable to Surgical Operations.

GENERAL PRIVILEGES AND CONDITIONS

1. **Residence, Travel & Occupation**

- a. If the residence address (Permanent or Temporary) is changed, the member shall inform it to the Board of Directors in writing.
- b. Board of Directors is not liable to pay any benefits, if the member or beneficiary resorts illegal migrations or similar unlawful acts.
- c. Any change of employment (in case of VNF/RNR/VNR Officers/Sailors) shall be intimated to the Board of Directors in writing.

2. The Board of Directors shall not contest any submission unless otherwise the member had made an incorrect, false or fraudulent statement.

3. **Payment of Membership Fee / Grace period**

a. All Members are required to pay his/her membership fee through Naval Pay Department and after one year of membership a member shall be eligible for 90 days of grace period not withstanding anything to contrary in Para 5 of the Constitution.

b. If a salary of a member stops due to any administrative reason other than for being Absent Without Leave his/her total dues to the Fund relevant to such period of stoppage of salary shall be recovered in full from the first salary on resumption of payments of the same.

4. **Withdrawal / Reinstatement**

A Member may be permitted to withdraw his/her membership, if he/ she wishes to do so under the stipulated rules and regulations subject to approval of Board of Directors. In such case of withdrawal of membership, the Board of Directors is not liable to pay any claim or any payment under the Fund with effect from the date of communication addressed to him/her by the Fund Manager informing the approval of his/her request for withdrawal. However, if there are any dues pending to the member same will be settled.

5. **Loans**

No loans shall be granted under this scheme other than for the purposes indicated in para 28 of the Constitution.

6. **Appointment of beneficiary**

Member shall correctly state his/her beneficiary in the application form. If member wishes to change beneficiary that also shall be informed in writing, with appropriate witnesses certifying such change.

7. **Claims**

No money shall become due under the Fund until the management requirements/documents have been complied with.

8. **Total Exclusions of liability in Certain Events**

- a. If the death of a Member/Spouse./Child(ren) occur due to a pre-existing condition at the time of obtaining membership or as a result of engaging in or participating in any manner in any War or War-like operation (whether war be declared or not), Civil War, rebellion, insurrection, any terrorist activity, civil commotion, military or usurp power, riot, mutiny, invasion, act of foreign enemies or any act against any lawfully constituted authority the management shall not be liable to make any payment whatsoever under the scheme. Whenever the Board of Directors disclaims liability under this clause, the burden of proving that the death complained of was not occasioned or did not result from any of the causes referred to above, shall be on the person claiming any benefit under the scheme.
- b. Provided however in the event of a member dies due to terrorist activity as a result of performing the legitimate duties entrusted on him, Rs 500000.00 will be paid to the nominated beneficiary/NOK as per para 8 (a) i of the Constitution.
- c. Deaths arising directly or indirectly as a result of any breach of law, participating in or attempted performance of any criminal act resisting arrest or any provoked assault. (Effective date 21.10.2008)
- d. In case of a member is declared “missing in action” Rs 100000/= will be paid to the nominated beneficiary as an advance from the death claim. However if such member is later not considered as “killed in action” the Board of Directors is empowered to recover such advance payment of Rs 100000/= from the monthly salary of the member in such number of installment as may be decided by the Board of Directors. (Effective date 08.07.2009)

10. **Suicide.**

Even if a member committed suicide the death claim will be paid (wef 28.06.2010). However, no death claim will be paid for the suicidal death of Spouse. (Effective date 28.06.2010)

11. **Missing Persons.**

If claim on member except incase of being declared as missing in action **or** Spouse is sought to be established as due being missing on the basis of a presumption generated in circumstances where he/she had not been heard of for a period of one year by those who would have naturally heard of him/her if he/she had been alive, no money shall become due under the scheme until the period of one year from the time when the Member / Spouse had ceased to be heard of and this fact notified to the Board of Directors.

12. If benefits had been paid to a Member/ Spouse/Child (ren) under Annexure ‘B’ he/she shall not be eligible to the benefit under Annexure ‘C’, based on the same course or vice-versa.

13. a. In the event of death of a Member/Spouse occurs within a period of one month from the date he/she becomes eligible to make a claim under Annexure ‘B’ or Annexure ‘C’ and if such death had occurred due to the same critical illness/disability, the BOD shall only be liable to settle either the death claim or claim under Annexure ‘B’ or Annexure ‘C’ whichever is higher. Provided however, if the member has contributed to the Life Fund, the enhanced Rs. 500,000.00 of death claim shall be paid even if the death occurs within the period of 01 month as mentioned above.

b. *Claims shall not be paid for requests of critical illness and total and permanent disability which are made after the death of the member unless such member was not in a physical or mental capacity to submit a claim before his/her death.(wef 15.11.2012)*

14. In case of the beneficiary becomes a suspect for the death of the spouse he/she shall not be entitled for the death claim unless he/she is acquitted by court. - (Effective date 08.07.2009)

PRIVILEGES AND CONDITIONS APPLICABLE TO 35 CRITICAL ILLNESSES

1. Definition

Critical illnesses defined below are covered under Above Scheme:-

i. Myocardial Infarction (Heart Attack)

The death of a portion of the hear muscle (Myocardial Infarction) as a result of inadequate blood supply to the relevant area. At least two of the following features must be present;

- A history of typical chest pain
- Recent E. C. G. changes characteristic of Myocardial infarction
- Significant elevation of cardiac enzymes
(Subject to confirmation by a “Medical Specialist”)

ii. Coronary artery by-pass

Undergoing heart surgery to correct narrowing or blockage of two or more coronary arteries with by-pass grafts in persons with limiting angina symptoms, obstruction. The surgery must have been proved to be necessary by means of Coronary angiography.

iii. Heart Valve Surgery

The undergoing replacements by means of open-heart surgery to correct valvular abnormalities.

iv. Surgery to the Aorta

The undergoing of surgery to correct any narrowing dissection or aneurysm of the thoracic or abdominal aorta.

v. Primary Pulmonary Arterial Hypertension

Pulmonary Arterial Hypertension as a primary Arterial Hypertension condition, as established by clinical and laboratory investigation including Cardiac Catheterization.

vi. Chronic Lung Disease

End-stage lung disease including interstitial lung diseases requiring extensive and permanent oxygen therapy as well as a Forced Expiratory Volume 1.0 seconds test result of consistently less than one (i) liter (1000ml).

vii. Stroke

Any cerebrovascular accident producing Neurological sequel lasting more than twenty four (24) hours, and including infarction of the brain, cerebral hemorrhage, thrombosis or embolisation. Evidence of permanent neurological deficit of at least three (3) months, must be produced.

viii. Major Organ Transplant

The undergoing of a transplant of the heart, a lung/lungs, liver, kidney or bone marrow.

ix. Kidney Failure

End-stage renal disease due to whatever cause, with the Life Assured requiring regular peritoneal dialysis, haemodialysis or renal transplant.

x. Fulminant Hepatitis

Liver failure as a result of Fulminant Hepatitis from whatever cause other than attempted suicide, poisoning, drug abuse / overdose or excessive alcohol ingestion. Evidence of the following must be produced.

- Liver function tests to show massive parenchymal liver disease.
- Objective signs of portal-systemic encephalopathy.

xi. Chronic Liver Disease

End-stage liver failure due to chronic liver disease as evidence by all of the following;

- Permanent jaundice
- Ascites
- Encephalopathy

Liver disease secondary to alcohol or drug misuse is excluded.

xii. Paralysis

Complete and permanent loss of function of two or more limbs due to permanent nerve damage. (Excluding that due to an accident)

xiii. Multiple Sclerosis

Unequivocal diagnosis by a consultant Neurologist confirming more than one episode of well defined neurological deficit, with persisting signs of involvements of the optic nerves, brain stem and spinal cord, together with impairment of co-ordination, motor and sensory function, with the Life Assured not necessarily confined to a wheelchair.

xiv. Coma

A state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously with the use of life support system for a period of at least ninety six (96) hours, and resulting in permanent neurological deficit. A coma arising out of an accident, willful overdose of drugs and/or alcohol will be excluded.

xv. Cancer

A disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of neighbouring tissue. The term “Cancer” also includes leukemia, but excludes non-invasive cancers or any skin cancer other than malignant melanoma.

xvi. Muscular Dystrophy

A hereditary muscular dystrophy (as proved by specific investigations) resulting in the inability to attend to day-to-day normal work without assistance, effecting three or more of the activities of daily living confirmed by a medical specialist. These include activities such as :

- Bathing
- Dressing
- Using the toilet
- Eating
- Ability to move in or out of a bed or chair.

xvii. Major Burns

Third degree burns (full skin thickness) covering at least twenty per cent (20%) of the surface area of the body.

xviii. Blindness

Total and irreversible loss of all vision in either one or both eyes. (Excluding that due to an accident)

xix. Deafness

Total and irreversible loss of hearing in either one or both ears. (Excluding that due to an accident)

xx. Loss of Speech

Total and irreversible loss of the ability to speak due to physical damage to the vocal cords as certified by a medical specialist in the field.

xxi. Balloon Angioplasty

The actual under going of angioplasty, with stenting atherectomy, or laser treatment for coronaoy artery disease, which cannot be adequately controlled by medical therapy following an unequivocal recommendation by a Consultant Cardiologist.

xxii. Heart Septal Defect Surgeries

Surgical operations by means of either open or closed mode, in view of correcting atrial of or ventricular septal defects, which should be deemed necessary by a consultant cardiologist or a cardio thoracic surgeon.

xxiii. Brain Tumors

Malignant tumors arising in brain by means of glioma, neuroma, astrocytoma or any other brain cells including cranial nerve tumors which necessitate surgical interventions in view of saving the life.

xxiv. Surgeries in Congenital Heart Disease

Surgical operations for the correction of heart defect in view of saving the life or reducing the complications in view of extending life span.

- xxv. Cardio sympathy leading to chronic heart failure. -- (effective date 08.07.2009)
- xxvi. *Surgical operation on life threatening cardiac conduction defects -(wef 15.11.2012)*
- xxvii. Acute severe pancreatitis -- (effective date 01.01.2006)
- xxviii. *Alzheimer's Disease* -- (effective date 18.06.2013)
- xxvix. *Motor Neuron Disease* -- (effective date 18.06.2013)
- xxx. *HIV Infection From Blood Transfusion* -- (effective date 18.06.2013)
- xxxi. *Surgical operation or any other procedure on life threatening Cerebral conditions.* -- (effective date 25.09.2014)
- xxxii. *100% Physical and mental disability either from birth or thereafter by natural causes and not by accidents etc.* -- (effective date 25.09.2014)
- xxxiii. *Advanced / end-stage connective tissue disorders.* -- (effective date 25.09.2014)
- xxxiv. *Thalassaemia Major* -- (effective date 25.09.2014)
- xxxv. *Systemic Lupus Erythematosus (SLE)* -- (effective date 25.09.2014)

2. **SPECIFIC CONDITIONS APPLICABLE TO THIS BENEFIT**

- a. Member, Spouse and Child (ren) (each of them) will be benefited only once per the policy term. This condition shall also apply in cases of restored memberships under para 27 of the constitution.
- b. If Member/Spouse/Child (ren) suffers from a critical illness defined above, the Board of Directors is to be notified immediately not exceeding *06 Months* from the date on which the said illness was contracted /diagnosed. *However, if the notification exceeds 06 months, the validity of such claim to be decided by the Board Directors. (w.e.f 25.09.2014)*
- c. A registered medical practitioner in the Sri Lanka Medical Council who is a Consultant, and/or Senior Medical Officer in SLN, appointed by the Board of Directors shall agree with the diagnosis of the critical illness and the case shall be supported by clinical, radiological, histological and laboratory evidences acceptable to the Board of Directors. Such medical evidence shall be furnished at the expense of the member/beneficiary.
- d. In case of a critical illness of a child which falls within the purview of Para xxiv of Annexure "B", the lower age limit of 06 months indicated in Para 10 of Annexure "H" shall not apply.

e. **Exclusions**

The Board of Directors shall not be liable to make any payment as specified in the above schedule on any supplementary benefit if, claims are made by Member/Spouse/Child (ren) under the following circumstances.

- i. Pre existing conditions of a Member or Spouse/Child (ren) at the time of obtaining the membership.
- ii. Intentional self injuries, suicide, insanity, diseases/injuries caused due immorality or injuries occurring whilst Member / Spouse / Child (ren) is /are under influence of any intoxicating liquor, drug or narcotic.
- iii. Injuries or illnesses due to alcohol or drug dependence or abuse.
- iv. Directly or indirectly as a result of failure to seek or follow Medical advice.

PRIVILEGES & CONDITIONS APPLICABLE TO PARTIAL/PERMANENT DISABILITY

1. If the Member / Spouse / Child (ren) suffers from any of the losses listed below due to an accident or sickness the Board of Directors shall approve the payment of the amount specified under the description of such loss, provided that if more than one of such loss result from such injuries, payment will be made only for the one for which the higher/highest amount is payable, subject to the conditions and exclusions mentioned below.

Following percentages will be paid in following occasions.

Total loss of / total and permanent loss of use of :

a.	Sight in both eyes	100 %	
b.	Sight in one eye and loss of one hand	100 %	
c.	Both arms	100 %	
d.	Both legs	100 %	
e.	One hand and one leg	100 %	
f.	One arm and one leg	100 %	
g.	One arm and sight in one eye	100 %	
h.	One leg and sight in eye	100 %	
i.	The right arm	75 %	
j.	The right hand at the wrist	75 %	
k.	The left arm	75 %	
l.	The left hand at the wrist	75 %	
m.	Sight in eye	50 %	
n.	Either foot at the ankle	50 %	
o.	Either leg	75 %	
p.	Four fingers of one hand	35%	} (wef 18.06.2013)
q.	All toes of one foot	17%	
r.	Thumb (both phalanges)	15%	
s.	Thumb (one phalanx)	10%	
t.	Index finger (three phalanges)	10%	
u.	Ring finger (three phalanges)	10%	
w.	Middle finger(three phalanges)	10%	
x.	Index Finger (two phalanges)	08%	
y.	Little finger (three phalanges)	05%	
z.	Great toe (two phalanges)	05%	
aa.	Ring finger (two phalanges)	04%	
ab.	Index Finger (one phalanges)	04%	
ac.	Middle finger (two phalanges)	04%	
ad.	Little finger (two phalanges)	03%	
ae.	Any other toe	03%	
af.	Middle finger (one phalanx)	02%	
ag.	Ring finger (one phalanx)	02%	
ah.	Little finger (one phalanx)	02%	
ai.	Great toe (one phalanx)	02%	

2. SPECIFIC CONDITION APPLICABLE TO THIS BENEFIT

Total of claims made by a Member/Spouse/Child (ren) at various stages shall not exceed 100% for each such Member/Spouse/Child (ren)

3. EXCLUSIONS APPLICABLE TO THIS BENEFIT

The Board of Directors shall not be liable to make any payment as specified in the above schedule on any supplementary benefit if, claims are made by Member/Spouse/Child (ren) under the following circumstances.

- a. Pre existing conditions of a Member or Spouse/Child (ren) at the time of obtaining the Membership.
- b. Intentional self injuries, suicide, insanity, diseases/injuries caused due immorality or injuries occurring whilst Member / Spouse / Child (ren) is /are under influence of any intoxicating liquor, drug or narcotic.
- c. Injuries or illnesses due to alcohol or drug dependence or abuse.
- d. An accident whilst the Member / Spouse / Child (ren) is/are engaged in aviation or aeronautics in any capacity other than that of fare paying, part paying or non paying passenger in any air craft which is authorized by the relevant regulations to carry such passengers and fly between established aerodromes.
- e. Injuries resulting from or sustained in any war-like operation (whether warbe declared or not), civil war, rebellion, any terrorist activities, civil commotion, act foreign enemies or any act against any lawfully constituted authority, strikes or locked out workers acts. Provided however in the event of a member becomes disabled due to terrorist activity as a result of performing legitimate duties entrusted on him/her Rs 400000.00 or percentage applicable thereof shall be paid to the nominated beneficiary/NOK as per para 8 (a) iii and iv of the Constitution.
- f. Injuries from or sustained in hunting mountaineering or racing of any kind other than on foot and whilst practicing there of. However in the event of a member dies or become disabled as a result of performing the legitimate duties entrusted on him/her not withstanding the provisions in Para 8 of the Constitution, the Board of Directors may decide the amount of compensation /liability on case by case basis at the end of relevant financial year subject to the maximum amount of compensation not exceeding the benefits indicated in Para 8 of the Constitution
- g. Injuries arising directly or indirectly as a result of any breach of law, participating in or attempted performance of any criminal act resisting arrest or any provoked assault.
- h. Injuries resulting from the sustaining nuclear reaction, radiation or nuclear or chemical contamination. However in the event of a member dies or become disabled as a result of performing the legitimate duties entrusted on him/her not withstanding the provisions in Para 8 of the Constitution, the Board of Directors may decide the amount of compensation /liability on case by case basis at the end of relevant financial year subject to the maximum amount of compensation not exceeding the benefits indicated in para 8 of the Constitution

j. Any kind of natural hazards. However in the event of a member become Disabled as a result of performing the legitimate duties entrusted on him/her not Withstanding the provisions in Para 8 of the Constitution, the Board of Directors may decide the amount of compensation / liability on case by case basis at the end of relevant financial year subject to the maximum amount of compensation not exceeding the benefits indicated in Para 8 of the Constitution.

k. Directly or indirectly as a result of failure to seek or follow medical advice.

PRIVILEGES AND CONDITIONS APPLICABLE TO 68 ILLNESSES

1. Members are eligible to seek limited coverage under the Fund as indicated in Para 2 (b) hereof for expenses incurred by them on treatment when hospitalized for more than 24 hours in a private hospital as defined in the Constitution or in a paying ward of a Government Hospital for following illnesses and sicknesses.

A. Cardiovascular System

- a. Angina (Either stable or unstable)
- b. Heart Failure
- c. Bacterial Endocarditic
- a. Cardiac Conduction Defects
- e. Rheumatic Endocarditic
- f. Myocarditis

B. Respiratory System

- g. Severe Bronchial Asthma
- h. Pneumonia
- j. Pneumothorax
- k. Severe Chronic Obstructive Pulmonary Disease
- m. Chronic Lung Infection
- n. Lung Abscess

C. Gastrointestinal System

- o. Peptic Ulcer Disease
- p. Inflammatory Bowel Disease
- q. Pancreatitis

D. Central Nervous System

- r. Cerebrovascular Accident (Including TIA)
- s. Encephalitis
- t. Meningitis
- u. Space Occupying Lesions in the Brain (which not categorized under Annexure ‘B’ XIII)
- v. Spinal Cord Diseases not producing paralysis.
- w. Hydrocephalus
- x. Rheumatic Chorea
- x(a). *Mononeuritis multiplex cidp variant*

w.e.f 25.09.2014

E. Miscellaneous

- y. Disseminated intra –vascular coagulation
- z. Diving Related accidents
- aa. Life Threatening Obstetric and Gynecology Diseases
- ab. Post partum Haemorrhage
- ac. Complications of Hypertension
- ad. Complications of Diabetes mellitus
- ae. Pediatric Emergencies (Which is not covered else where)

ae(a) Investigated for head injury (Edh, Sdh, Idh And Ich)
ae(b) Snake bite
ae(c) Urinary tract infections
ae(d). Polysythermia (w.e.f. 21.12.2016)

} w.e.f 25.09.2014

F. Bacterial Infections

af. Diphtheria
 ag. Tetanus
 ah. Brucellosis
 aj. Tuberculosis
 ak. Typhoid fever
 am. Whooping Cough
 an. Bacillary Dsentry
 ao. Leptospirosis
 ap. Cholera
 aq. Plague
 ar. Scarlet Fever
 as. Septicemia
 at. Anthrax
 au. Food Poisoning
 av. Septic Arthritis
 aw. Intra Uterine Infection
 ax. Cellulitis
 ay. Septic shock syndrome
ay(a). Pyelonephritis
ay(b). Acute otitis media

ay(c). Any infection
ay(d). Pelvic inflammatory discase
ay(e). Pyrexia

} w.e.f 25.09.2014

} w.e.f 21.12.2016

G. Viral Infections

az. Dengue Fever
 ba. Infective Polyneuritis
 bb. Poliomyelitis
 bc. Rabies
 bd. Japanese Encephalitis
bd(a). Hepatitis

w.e.f 25.09.2014

H. Parasitic Infections

be. Amoebic Dysentery
 bf. Amoebic Hepatitis
 bg. Toxoplasmosis
 bh. Malaria -- (effective date 28.06.2010)
bj. Leshmanisis (w.e.f. 21.12.2016)

2. **Eligibility**

a. Members eligible to claim Rs.75,000.00 per year for his/her family unit. (wef 25.09.2014)

3 a. A special hospitalization benefit will be paid for hospitalization that exceeds 24 hrs at the rate of Rs. 1000.00 per day for maximum of 20 days for above illnesses and sicknesses per annum provided that such hospitalization has been deemed necessary and in a private hospital as defined in the Constitution or in a non paying ward of a government hospital excluding in military hospitals. (wef 25.09.2014)

b. The benefit mentioned in 3 i shall be extended to Rs. 2500.00 per day, up to 05 days when the person is treated in incentive care unit of a government hospital. (wef 12.07.2011 as constitution amendment of the AGM at 12th July 2011)

4. Cost of medicines, tests, equipments, items purchase from out side and used when warded in a government hospitals due to non availability of such in hospital will also be considered subject to provenance by the claimant that such were prescribed by a Medical Officer from such hospital and having been determined by Naval Medical Officer as related to the illness which necessitated such hospitalization; and subject to approval by Board of Directors. (Effective date 28.06.2010)

5. Following supportive Documents are required to consider any claim.

- a. Certified Diagnosis Card
- b. Other Medical Reports
- c. Certified Married Certificate (for the Spouse)
- d. Certified Birth Certificate (for the Children)
- e. Certified Birth Certificate (for unmarried persons)

6. Board of Directors shall have the authority to refuse any claim and shall decide the amount to be paid for any claim. The decision of the Board of Directors shall be final.

7. Board of Directors shall have the right to change conditions of payment of this scheme from time to time as required and depending on the availability of funds.

8. **SPECIFIC CONDITIONS APPLICABLE TO THIS BENEFIT**

a. If Member/Spouse/Child (ren) suffers from a illness defined above, the Board of Directors is to be notified immediately not exceeding 30 days from the date on which the said illness was contracted /diagnosed. *However, claim requests will be considered up to 90 days from the date of discharge from hospital with reasonable explanation for the delay. Further in special situations Fund Manager may issue special instructions to members in this regard and if any member fails to comply with such instructions he/she shall not be eligible for the requested claim.* (wef 15.11.2012)

b. A registered medical practitioner in the Sri Lanka Medical Council who is a Consultant, and/or senior medical officer in SLN, appointed by the Board of Directors shall agree with the diagnosis of the critical illness and the case shall be supported by clinical, radiological, histological and laboratory evidences acceptable to the Board of Directors. Such medical evidence shall be furnished at the expense of the member/beneficiary.

c. **Exclusions**

The Board of Directors shall not be liable to make any payment as specified in the above schedule on any supplementary benefit if, claims are made by Member/Spouse/Child (ren) under the following circumstances.

- i. Pre existing conditions of a member or Spouse/Child(ren) at the time of obtaining the membership.
- ii. Intentional self injuries, suicide, insanity, diseases/injuries caused due immorality or injuries occurring whilst Member / Spouse / Child (ren) is /are under influence of any intoxicating liquor, drug or narcotic.
- iii. Injuries or illnesses due to alcohol or drug dependence or abuse.
- iv. Directly or indirectly as a result of failure to seek or follow Medical advice.

CONDITIONS APPLICABLE ON MANAGEMENT OF THE FUND AND INVESTMENT

1. *Deduction of monthly subscription of Rs: 400.00 (wef 01.01.2016) as applicable from member's monthly pay by the pay department to be credited to the “Naviru Saviya” Fund.*
2. Intended categorization of the contributed amounts are as follows.
 - a. Savings Fund - 27%
 - b. Investment Fund - 21%
 - c. Claim Fund - 50%
 - d. Admin Fund - 2% (wef 01.01.2015)
 - i. Under no circumstances whatsoever the total percentages for Savings Fund and Investment Fund described above shall be reduced.
 - ii. Savings Fund shall be utilized only for the payment of maturity benefits when a member signs off from the Fund.
 - iii. Investment Fund shall be utilized for maintain the growth of the scheme in order to provide more benefits in time to come.
 - iv. Claim Fund shall be utilized only for settling claims of those who are eligible. If there is a shortage for settling claims from the Claim Fund or in an event the allocated amount is spent totally, the balance sum to be settled only from the Investment Fund.
 - v. Administration Fund shall be utilized for capital and overheads of the Fund.
 - vi. At the end of the financial year the profit / earnings of the savings to be allocated for each member's savings individual accounts and the amount including interest if any shall be informed to individual member.
 - vii. When a member requests for refund of the accrued sum at maturity lying to his/her credit and other dues after completing the minimum period for maturity indicated in the general conditions, the Board of Directors shall endeavor to release his/her accrued sum of maturity and other dues and interest if any within 30 working days.
 - viii. A Honorary Member is permitted to request to refund his/her accrued sum and other dues and the Board of Directors shall endeavor to release his/her accrued sum of maturity and other dues and interest if any within 30 working days.
 - ix. 6/7 majority of the Board of Directors should obtain for each and every investment decision.
 - x. Current Account and Saving Account shall be maintained by the name of “NAVIRU SAVIYA” (NAVIKA SUWASAHANA ARAMUDALA.)
 - xi. All investments shall be made only in Treasury Bills, Treasury Bonds, Re-purchase Agreements and in Government Banks. Investments shall be on all monetary instruments with low risk and high return subject to existing Government Policy on such.

(a). Investments shall be made in Treasury Bills, Treasury Bonds, Re-purchase Agreements and in Government Banks. Investments shall be on all monetary instruments with low risk and high return subject to existing Government Policy on such. (wef 12.07.2011 as constitution amendment of the AGM at 12th July 2011)

(b). **10% of total investment of the fund (w.e.f 21.04.2017)** can be utilized to acquire fixed assets or to grant loans to other non public funds operating in the Sri Lanka Navy for the purpose of granting loans to members at an interest rate beneficial to the Fund with the approval of Board of Directors and Commander of the Navy.

xii. All accounts shall be audited by a reputed independent Audit Firm quarterly and the report shall be intimated to all units in Sri Lanka Navy.

xiii. Annual Accounts to be prepared for the existing financial year before the Annual General Meeting.

xiv. In case of a situation where the Fund is unable to meet the claims within the allocated Claim Fund (para 2 c of Annexure 'E') in a particular financial year,

a. The unutilized balance available in the Claim Fund of previous financial years,

b. Profit of the current financial year,
&

c. 10% of Investment Fund of the current financial year;

Can be utilized according to the precedence mentioned above to settle such claims. If the Fund is unable to meet the claims even after following the procedure (wef 01.01.2015) as aforesaid, the Board of Directors shall have the right to impose a 'risk covering fee' on members in addition to the membership fee to manage the risk. The amount and the duration of such 'risk covering fee' shall be calculated by the Board of Directors with a view of managing the particular risk giving a minimum burden on the members.

xv. The amount under para 7 'c' of the constitution shall be allocated to a special fund called 'Life Fund' which will be used to increase death claim by Rs. 500,000.00.

(wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011)

Annexure “F”

PRIVILEGES AND CONDITIONS APPLICABLE TO THE HONORARY MEMBER

1. The members of “**නවිරු සවිග**” (**නාවික සුවසහන අරමුදල**) (“Naviru Saviya” Navika Suwasahana Aramudala) who do not withdraw their contribution at maturity and fulfill the following requirements are permitted, subject to conditions stipulated in paragraph 3 (d) of the constitution and subject to approval of the Board of Directors, to obtain and continue the Honorary Membership in order to obtain special benefits as mentioned in the Constitution, till they complete a period of 15 years or 70 years of age whichever occurs earlier without any further contribution to the Fund. (wef. 21.12.2016)

- a. Completion of minimum of 15 years from the date of obtaining membership of the fund (wef 17.11.2015) or on completion of minimum of 5 years of contribution in case of the members who have obtained the membership on Rs 525/= category
- b. Retirement/ honorable discharge from the service.

2. If a member retires/discharge honorably from the service prior to the maturity he / she may, subject to para 3 (d) of the constitution, obtain the Honorary Membership within a period of 3 months from such retirement/discharge by paying the balance amount in order to bring his/ her to the maturity status. (wef. 21.12.2016)

3. Under the Honorary Membership only the Honorary Member, Spouse and children shall be entitled to obtain the special benefits until the termination of Honorary Membership. The Spouse is permitted to obtain the special benefits until termination of honorary membership or the spouse reaches the age of 70 years or whichever comes first. (wef. 21.12.2016)

4. The benefits under the Honorary Membership of the scheme are as follows, subject to conditions stipulated in Annexure A, Annexure B, Annexure C, Annexure E, Annexure G and Annexure ‘H’.

a. **Honorary Member**

- i. Rs. 500,000.00 (wef 12.07.2011) / Rs. 1,000,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of death.
- ii. Rs. 600,000.00 (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- iii. Corresponding Percentage of Rs.600,000.00 (wef 18.06.2013) in case of partial disability.
- iv. Rs. 500,000.00 (wef 12.07.2011) / Rs. 600,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.
- v. On termination of honorary membership the positive difference between the accrued sum and the total claims shall be settled. (wef. 21.12.2016)

b. **Spouse of the Honorary Member**

- i. Rs. 500,000.00 (wef 12.07.2011) / Rs. 1,000,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of death.
- ii. Rs. 600,000.00 (wef 18.06.2013) in case of total and permanent disability due to an accident or sickness.
- iii. Corresponding Percentage of Rs. 600,000.00 (wef 18.06.2013) in case of partial disability.
- v. Rs. 500,000.00 (wef 12.07.2011) / Rs. 600,000.00 (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011) in case of critical illness.

c. **Children of the Honorary Member**

i. Rs. 500,000.00 in case of critical illness. (wef 12.07.2011) / Rs. 600,000.00 in case of critical illness. (wef 01.01.2012 as constitution amendment of the AGM at 12th July 2011)

ii. *Funeral expenses of Rs 100,000.00 in the event of death of a child except for a still birth. (wef 01.01.2016)*

5. a. Termination of the Honorary Membership shall occur in any of the following instances.

i. Death of the Honorary Member.

ii. Furnishing a written request to the Board of Directors to that effect.

iii. When the member reaches 70 years of age or completes 15 years as an honorary member, whichever occurs earlier. (w.e.f. 21.12.2016)

iv. When a member furnishes incorrect /false / fraudulent information and such is decided by the Board of Directors as a violation necessitating termination.

b. In the case of above Para “a” i, the death claim of Rs. 500,000.00 or the total amount of the Honorary member’s individual account which ever is greater at that time, shall be paid as the death claim.

c. Withdrawal from the Honorary Membership shall be granted on forwarding a written request to the Board of Directors. The total benefits obtained as a Member and as a Honorary Member including the benefits obtained by spouse and children, if any, shall be subtracted from the available total amount of the individual account and payment shall be done after 30 working days. In such a case or in a situation which falls in to para ‘5 a ‘iii’ the total amount available in the individual account of such honorary member shall be paid to him after 30 working days. The Board of Directors is not liable to any claim or any payment under benefits with effect from the date of communication addressed him/her informing the approval of his/her request of withdrawal. However if any dues pending to the Honorary Member will be settled.

d. If the Honorary Membership is cancelled in view of above Para “a” iv, the total benefits obtained as a Member and the total benefits obtained as a Honorary Member including Spouse and Children, if any, will be subtracted from the available total amount of the individual account and payment will be done after 30 working days.

6. However the Honorary Member and the Spouse each are eligible to the benefits once in case of benefits indicated at above Para 4 “a” ii, iii, iv and “b” ii, iii, iv and such shall be made at the first occurrence.

7. The Honorary Member shall have to abide by all other conditions indicated in the constitution and all the decisions taken by the Board of Directors from time to time pertaining to the governance of the Fund.

8. *A Honorary member shall be eligible to the enhanced amount of death benefit under the Lift Fund only if he/she has contributed the relevant amount of the Life Fund for a period of 05 years. However, a member who had not been able to contribute the said total amount to the Life Fund by the time of his retirement/honorable discharge may obtain the enhanced death benefit by paying the balance at the time of obtaining Honorary Membership. Members who are retired/ honorably discharged before 01.01.2012, without having contributed to Life Fund, shall not be eligible for this benefit.*

'නැව් රූ සවිය' (නාවික සුවසහන අරමුදල) සඳහා අයදුම් පත්‍රය

1. අ. සාමාජිකයාගේ සම්පූර්ණ නම :-
 - ආ. (i.) උපන් දිනය :- (ii.) වයස (ආසන්න මාස හයට) :-
 - ඇ. ජාතික හැඳුනුම්පත් අංකය :-
 - ඈ. නාවික හැඳුනුම්පත් අංකය :-
 - ඉ. විදේශ ගමන් බලපත්‍ර අංකය (නිබේනම්) :-
 - ඊ. (i.) නිලය/තරාතිරම :- (ii) නිල අංකය :-
 - (iii) අංශය/දෙපාර්තමේන්තුව :-
 - උ. නාවික හමුදාවට බැඳුණු දිනය :-
 - ඌ. පුද්ගලික ලිපිනය (i.) ස්ථිර :-
 - (ii) තාවකාලික :-
 - එ. දුරකථන අංකය තිබේ නම්-
 - ඵ. විවාහක/ අවිවාහක භාවය :-
 - ඹ. ලගම ඇති පොලිස් ස්ථානය :-
 - ඹ. ප්‍රාදේශීය ලේකම් කාර්යාලය :-

2. පහත සඳහන් රෝගබාධ වලින් ඔබ පෙළෙන්නම් හෝ ඒ සඳහා ප්‍රතිකාර ලබා ගන්නම් හෝ එම රෝගබාධ වලින් පෙළෙන බවට වෛද්‍යවරයෙකු විසින් නිර්දේශ කර ඇත්නම් ඒ පිළිබඳ විස්තර දක්වන්න.

අ. i. හෘදයාබාධ ii. අධික රුධිර පීඩනය ආ. පෙනහළු ආබාධ ඇ. දියවැඩියාව ඈ. ආමාශයික රෝග ඉ. අක්මාවල වකුගඩු මූත්‍රාශය ආශ්‍රිත රෝග ඊ. ප්‍රජනන පද්ධතිය ආශ්‍රිත රෝග උ. පිලිකා ඌ. මානසික ආබාධ	
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දිනපතා	
ඉදහිට	
දිනපතා	
ඉදහිට	

3. අ. ඔබ දුම්පානය කරන්නේද? ඔව්/ නැත
- ආ. ඔබ මත්පැන් පානය කරන්නේද? ඔව්/ නැත

4. ඔබ ශ්‍රී ලංකා නාවික හමුදාවේ වෛද්‍ය මණ්ඩලය මගින් යම් වෛද්‍ය වර්ගීකරණයකට ලක් කර ඇත්ද? එසේ නම් වර්ගීකරණය සඳහන් කරන්න?

5. අ. පවුලේ විස්තරය

සාමාජිකයා	වයස	මියගොස් සිටිනම් මියගිය හේතුව
බිරිඳ / ස්වාමිපුරුෂයා		
දරුවන් පි		
ගැ		
මව		
පියා		
සහෝදරයන්		
සහෝදරියන්		

ආ. ඉහත සාමාජිකයන් අංක 02හි සඳහන් රෝගාබාධ වලින් පෙළේනම් ඒ පිළිබඳ විස්තර ලියා දක්වන්න.

6. කාලානුසාරී විස්තර

අ. සම්පූර්ණ නම :-

ආ. උපන් දිනය :-

ඇ. ජාතික හඳුනාගැනීමේ අංකය :-

ඈ. ලිපිනය :-

ඉ. විවාහ වූ දිනය :-

ඊ. රැකියාව :-

උ. රැකියාව කරන ස්ථානයේ ලිපිනය :-

ඌ. එහි දුරකථන අංකය :-

එ. ඔහු/ඇය ශ්‍රී ලංකා නාවික හමුදාවේ සේවය කරන්නේද?

7. පවුලේ විස්තරය (අවිවාහක නාවික පුද්ගලයින් සඳහා)

අ. ඔබගේ මව හෝ පියා රැකියාවක නියුක්ත වේනම් ඔහුගේ/ඇයගේ නම, රැකියාව රැකියා ස්ථානය එහි දුරකථන අංකය සඳහන් කරන්න.

ආ. ඔබගේ සහෝදර සහෝදරියන් රැකියාවල නියුක්ත වේනම් ඔහුගේ/ ඇයගේ නම, රැකියාව, රැකියා ස්ථානය, එහි දුරකථන අංකය සඳහන් කරන්න.

8. ඔබ වෙනත් රැකියාවක නියුක්ත වන්නේද? (ස්වේච්ඡා නාවික පුද්ගලයින් සඳහා පමණි) ඒ පිළිබඳ විස්තර දක්වන්න.

9. ඔබට ලැබෙන පහත ප්‍රතිලාභ සඳහා ප්‍රතිලාභීන් නම් කරන්න.
(ජාතික හැඳුනුම්පත තිබේනම් අංකය සඳහන් කරන්න)

අ. මරණ වන්දි ප්‍රතිලාභය

ආ. හදිසි අනතුරකින්/රෝගාබාධයකින් පූර්ණ ආබාධිත වීම.

ඇ. බරපතල රෝග ආවරණය (ආ සහ ඇ සඳහා ප්‍රතිලාභීන්ට වන්දි ගෙවනු ලබනුයේ සාමාජිකයා වන්දි ලබා ගැනීමට යෝග්‍ය කායික මානසික තත්වයක නොසිටින අවස්ථාවකය)

10. ප්‍රතිලාභ වලට සුදුසුකම් ලබන දරුවන්ගේ සම්පූර්ණ නම් සහ උපන් දින දක්වන්න

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11. තෝරා ගත් කාණ්ඩය

රු 200 යෝජනා ක්‍රමය	
රු 525 යෝජනා ක්‍රමය	

12. ඔබ නාවික හමුදාවෙන් විශ්‍රාම ගිය පසු අරමුදලේ ගෞරවනීය සාමාජිකත්වය ලබා ගැනීමට කැමැත්තේද?

මා විසින් ඉහත සපයා ඇති තොරතුරු හා විස්තර මාගේ දැනීමේ ප්‍රමාණයට සත්‍ය හා නිවැරදි බවට මෙයින් සනාථ කරමි. තවද අසත්‍ය තොරතුරු සපයා වංචනිකව කටයුතු කිරීම මෙම යෝජනා ක්‍රමය යටතේ ලැබිය යුතු වන්දිය හෝ ඉන් කොටසක් අහිමි වීමට හේතුවක් වන බව මම දනිමි.

ඉහතින් සපයා ඇති තොරතුරු (උදා:- ලිපිනය, විවාහක/අවිවාහක භාවය) වෙනස් වන්නේනම් ඒ බව කළමනාකරණ මණ්ඩලයට ලිඛිතව දැන්වීමට එකඟ වෙමි.

මා විසින් මෙම යෝජනා ක්‍රමය යටතේ දැනට ලැබෙන වරප්‍රසාද හා ඉදිරියේදී තිරණය කරන වරප්‍රසාද පහවා ඇති කොන්දේසි ඉදිරියේදී කළමනාකරණ මණ්ඩලය පනවන කොන්දේසි හා නීතිරීති වලට එකඟ වෙමි.

තවද මෙම යෝජනා ක්‍රමයේ සියලුම කරුණු පිලිබදව කළමනාකරණ මණ්ඩලයේ තිරණය අවසන් තිරණය වශයෙන් පිළිගැනීමට එකඟ වෙමි.

මා නාවික හමුදාවෙන් විශ්‍රාම ගිය පසු ගෞරවනීය සාමාජිකත්වය ලබා ගන්නේ නම් ඒ සඳහා හිමිවන වරප්‍රසාද පමණක් ලබා ගැනීමට එකඟ වෙමි.

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DEFINITIONS

1. “Hospital” means an establishment;
 - a. Which is licensed under the statutory provisions of Sri Lanka, or of similar standard to Sri Lanka where such similarity shall be determined by the Board of Directors and
 - b. Which has more than one legally qualified doctor present at all times.
 - c. Which is primarily engaged in providing to in-patients, diagnostic services and therapeutic services for diagnosis, treatment and care, capable of performing surgical operations, by or under the continuous supervision of a legally qualified doctor, which has at all times the services of registered and qualified nurses who are under constant supervision of a doctor and.
 - d. Which has an intensive care unit and.
 - e. Which is a place where daily medical record of in-patients are maintained and are accessible to the representative of the Board of Directors and.
 - f. A place where in-patients facilities are available and which uses generally recognized scientific methods and
 - g. The following are excluded, and will not be considered as hospitals and
 - Ayurvedic hospitals or any institution maintained solely for the purpose of providing indigenous, homeopathy or acupuncture treatment.
 - Places of rest cures, convalescence cures, custodial care and sanatoriums.
 - Homes for persons declared incapable of managing their affairs, homes for the aged, alcoholics, drug addicts, mentally disturbed persons, invalids or persons in need of care.
2. “Day Hospitalized” means any period of twenty-four (24) hours, which includes an overnight stay in hospital.
3. “Doctor” means a legally qualified and duly licensed practitioner, physician or surgeon registered with the Sri Lanka Medical Council and acting within the scope of that license.
4. “Intensive Care Unit” means a unit so named and appropriately equipped in a duly registered private hospital or government hospital, managed or in charge of an appropriately qualified doctor of specialist status. Care in an intensive care unit needs to be certified by the doctor responsible for treatment as having been necessary and as having actually occurred.
5. “Pre-existing condition” means any medical condition of a Member/Spouse/Child/Children which has been diagnosed, or for which medical treatment has been provided, or for which drugs or medicine have been prescribed, or of which the Member should have been aware, at the time the Member obtained the membership. Provided however, if any condition, that give rise to a claim, occurs after lapse of 02 years form the date of obtaining membership, the relevant befits to be made even it such conditions falls into “pre-existing condition”

6. "Surgeon" means a person qualified by a medical degree having either MS/FRCS in surgery, or MS in Gynecology and obstetrics or MRCOG/FRCOG, and duly registered or licensed with the medical authorities of the country where he or she is practicing.
7. "Surgical Operation" means any operation by incision, which is carried out by a Surgeon/Physician in compliance with the effective medical rules.
8. "Member" means a Person who has been awarded the membership of the Fund by the BOD.
9. "Spouse" means the legally married one Spouse nominated by Member.
10. "Children" means legitimate children of the member aged between three (03) months (w.e.f 17.11.2015) and **Thirty (30) years (w.e.f 21.04.2017)**. *However with regard to the word "Children" referred to in clause 22 c iii this age limit has no applicability. (w.e.f 25.09.2014)*
11. "Maturity" means the occasion which a Member becomes eligible to withdraw total contribution along with interests, if any, as indicated in Para 9 "a" and 9 "b" in the Constitution.
12. *"Family unit" means spouse and children of the member.*

PRIVILEGES AND CONDITIONS APPLICABLE TO SURGICAL OPERATIONS

Definition

Surgical operations defined below are covered under above scheme.

Surgical operations

Initial Benefit

Operations on the eyes

Operations on the tear glands and tear ducts

1.	Excision of diseased tissue of the tear sac and tear ducts	-	5%
2.	Dacryocystorhinostomy	-	5%
3.	Conjunctivorhinostomy	-	5%
4.	Incision and drainage of tear sac & tear duct/tear gland	-	5%

Operations on the eyelids

5.	Corrective surgery for entropion and ectropion	-	5%
6.	Corrective surgery for blepharoptosis	-	5%

Operations on the conjunctiva

7.	Excision and destruction of diseased tissue of the conjunctiva	-	5%
8.	Conjunctival plastic surgery	-	5%
9.	Release of adhesions between the conjunctiva and eyelid	-	5%

Operations on the cornea

10.	Removal of a foreign body from the cornea	-	5%
11.	Incision of the cornea	-	5%
12.	Operations for pterygium	-	5%
13.	Excision and destruction of diseased tissue of the cornea	-	5%
14.	Corneal transplantation and keratoprosthesis	-	5%
15.	Refractive keratoplasty	-	5%
16.	Other reconstructions of the cornea	-	5%

Operations on the iris, ciliary body, anterior chamber of the eye and sclera

17.	Removal of a foreign body from the anterior chamber of the eye	-	5%
18.	Reduction of intraocular pressure by filtration surgery	-	5%
19.	Reduction of intraocular pressure by surgery on the ciliary body	-	5%
20.	Reduction of intraocular pressure by improving aqueous circulation	-	5%
21.	Reduction of intraocular pressure by combined procedures	-	5%
22.	Excision and destruction of diseased tissue of the iris	-	5%
23.	Excision and destruction of diseased tissue of the ciliary body	-	5%
24.	Excision and destruction of diseased tissue of the sclera	-	5%
25.	Other iridectomy and iridotomy	-	5%
26.	Iridoplasty	-	5%
27.	Chorioplasty	-	5%
28.	Scleraplasty	-	5%

Operations on the lens

29.	Removal of a foreign body from the lens of the eye	-	5%
30.	Linear extraction of lens	-	5%
31.	Discision of lens and capsulotomy	-	5%
32.	Intracapsular extraction of lens	-	5%
33.	Extracapsular extraction of lens (ECCE)	-	5%
34.	Other cataract operations	-	5%
35.	Secondary insertion and revision of an alloplastic lens	-	5%

Operations on the retina, choroid and vitreous body

36.	Removal of a foreign body from the posterior chamber of the eye	-	5%
37.	Fixation of the retina by sealing (plombage)	-	5%
38.	Fixation of the retina by cerclage of the eyeball	-	5%
39.	Other operations for fixation of retina	-	5%
40.	Excision and destruction of diseased tissue of the retina	-	5%
41.	Excision and destruction of diseased tissue of the choroids	-	5%
42.	Other operations on the retina	-	5%
43.	Operations on the choroid body	-	5%

Operations on the orbit and eyeball

44.	Orbitotomy	-	10%
45.	Removal of a foreign body from the orbit and eyeball	-	10%
46.	Removal of the internal membrane of the eyeball (evisceration)	-	10%
47.	Removal of the eyeball (enucleation)	-	10%
48.	Other excision, destruction and exenteration of the orbit and orbital lining	-	10%
49.	Insertion and removal of an orbital implant	-	10%
50.	Revision and reconstruction of the orbit and eyeball	-	10%
51.	Reconstruction of the orbital wall	-	10%
52.	Operations on the optic nerve	-	10%
53.	Other operations of the orbit, eye and eyeball	-	10%

Incision, excision and occlusion of blood vessels

54.	Vascular reconstruction (by pass) procedures to improve circulation to lower limbs	-	10%
55.	Vascular reconstruction (by pass) procedures to improve circulation to upper limbs	-	10%
56.	Thorasic vascular procedures involving aorta	-	10%
57.	Abdominal vascular procedures involving aorta	-	10%
58.	Repair of poplital anurism	-	5%
59.	Carotid endarterectomy	-	5%
60.	Vascular surgery for intestinal ischemia	-	5%
61.	Long saphenous vein high ligation,stripping and avultion of tributaries	-	5%
62.	Short saphenous vein ligation and avulsion of tributaries	-	5%
63.	Endoscopic subfacial ligation of perforators	-	5%
64.	Incision, embolectomy and thrombectomy of blood vessels (wef 15.11.2012)	-	20%
65.	Endarterectomy (wef 15.11.2012)	-	20%
66.	Repair of blood vessels with prosthetic or venous graft (wef 15.11.2012)	-	20%
67.	Repair of blood vessels without prosthetic or venous graft (wef 15.11.2012)	-	20%
68.	Ligature and partial occlusion of vena cava (wef 15.11.2012)	-	20%
69.	Ligation of inferior vena cava (wef 15.11.2012)	-	20%
70.	Repair of inferior vena cava (wef 15.11.2012)	-	20%
71.	Insertion of filter to inferior vena cava (wef 15.11.2012)	-	20%
72.	Angioplasty (wef 15.11.2012)	-	20%
73.	Stenting of blood vessals (wef 15.11.2012)	-	20%

Other operations on blood vessels

74.	Insertion of an intra-abdominal venous shunt	-	15%
75.	Insertion of an arteriovenous shunt	-	15%
76.	Patchplasty of blood vessels	-	15%
77.	Operations on the carotid body	-	15%
78.	Operations on other paraganglia	-	15%

Operations on the thyroid and parathyroid glands

79.	Incision in the region of the thyroid	-	5%
80.	Hemithyroidectomy	-	5%
81.	Other partial thyroid resection	-	5%
82.	Thyroidectomy	-	5%
83.	Partial parathyroid gland resection	-	5%
84.	Parathyroidectomy	-	5%

Operations on other endocrine glands

85.	Partial adrenalectomy	-	10%
86.	Bilateral adrenalectomy	-	10%
87.	Other operations on the adrenals	-	10%
88.	Excision and resection of diseased tissue of the pineal body	-	10%
89.	Excision and resection of diseased tissue of the pituitary	-	10%
90.	Other operations on the pituitary	-	10%
91.	Excision and resection of the thymus	-	10%

Operations on the pharynx

92.	Pharyngotomy	-	10%
93.	Excision and destruction of diseased tissue of the pharynx	-	10%
94.	Pharyngoplasty	-	10%
95.	Reconstructions of the pharynx	-	10%

Excision and resection of the larynx

96.	Excision and destruction of diseased tissues of the larynx	-	10%
97.	Hemilaryngectomy	-	10%
98.	Other partial laryngectomy	-	10%
99.	Laryngectomy	-	10%

Other laryngeal operations and operation on the trachea

100.	Injection in the larynx	-	5%
101.	Temporary tracheostomy	-	5%
102.	Permanent tracheostomy	-	5%
103.	Excision, resection and destruction of diseased tissue of the trachea (including endoscopic)	-	5%
104.	Reconstruction of the larynx	-	5%
105.	Reconstruction of the trachea	-	5%

Operation on the kidney

106.	Excision and destruction of diseased tissue of the kidney	-	15%
107.	Partial resection of the kidney	-	15%
108.	Nephrectomy	-	15%
109.	Other operations on the kidney	-	15%
110.	Percutaneous-transrenal nephrotomy	-	15%
111.	Percutaneous-transrenal nephrostomy	-	15%
112.	Removal of stones in the renal tract	-	15%
113.	Pyeloplasty	-	15%
114.	Open surgical nephrotomy	-	15%
115.	Open surgical nephrostomy	-	15%
116.	Open surgical pyelotomy	-	15%
117.	Open surgical pyelostomy	-	15%
118.	Open drainage of obstructed kidney	-	15%
119.	Incision and drainage of perinephric abscess	-	15%

Operation on the ureter		
120.	Transurethral dilatation of the ureters	- 10%
121.	Incision, resection and (other) dilatation of the ureteric opening	- 10%
122.	Uretero-ureterostomy	- 10%
123.	Intubated ureterostomy	- 10%
124.	Ureteric resection and ureterectomy	- 10%
125.	Cutaneous urinary diversion by ureterocutaneostomy (incontinent stoma)	- 10%
126.	Cutaneous urinary diversion with gut conduit (incontinent stoma)	- 10%
127.	Cutaneous urinary diversion with gut reservoir (continent stoma)	- 10%
128.	Internal urinary diversion through the gut	- 10%
129.	Reconstruction of ureter	- 10%
Operations on the urinary bladder		
130.	Endoscopic removal of foreign bodies and tamponades	- 10%
131.	Cystotomy (suprapubic approach)	- 10%
132.	Cystostomy	- 10%
133.	Transurethral incision, excision, destruction and resection of diseased tissue of the Urinary blade	- 10%
134.	Open surgical excision and destruction of diseased tissue of the urinary bladder	- 10%
135.	Partial urinary bladder resection	- 10%
136.	Cystectomy	- 10%
137.	Replacement of urinary bladder	- 10%
Operations on the urethra		
138.	Open surgical urethrotomy and urethroscopy	- 10%
139.	Excision, destruction and resection of diseased tissue of the urethra	- 10%
140.	Urethrectomy as a separate procedure	- 10%
141.	Reconstruction of the urethra	- 10%
142.	Transurethral incision of diseased tissue of the urethra	- 10%
143.	Surgical dilatation of the urethra	- 10%
Other operations on the urinary tract		
144.	Incision and excision of retroperitoneal tissue	- 5%
145.	Tightening of the urethrovesical junction	- 5%
146.	Urethrovesical suspension operation	- 5%
147.	Suprapubic (urethrovesical) pull-up operation (sling operation)	- 5%
148.	Retropubic and paraurethral suspension operation	- 5%
149.	Procedures on artificial bladder sphincter	- 5%
Incision and excision of the skin and subcutaneous tissues		
150.	Excision of a pilonidal sinus	- 2.5%
151.	Rodical and extensive exision of diseased tissue in the skin and subcutaneous tissues-	2.5%
Surgical restoration and reconstruction of the skin and subcutaneous tissues		
152.	Local flap plasty to the skin and subcutaneous tissues	- 5%
153.	Combined plastic procedures to the skin and subcutaneous tissues	- 5%
154.	Skin graft procedures (over 5% body surface)	- 5%
155.	Free flap plasty	- 5%
156.	Tissue expander surgery	- 5%
157.	Facial reconstructive surgery	- 5%

Arrhythmia surgery and other operations on the heart and pericardium

158.	Pericardiotomy and cardiotomy	-	10%
159.	Excision and destruction of diseased tissue of the pericardium and pericardiectomy	-	10%
160.	Excision and destruction of diseased tissue of the heart	-	10%
161.	Reconstruction of the pericardium and heart	-	10%
162.	Implantation and removal of a cardiac mechanical assist device, open surgery	-	10%
163.	Implantation of a heart pacemaker or defibrillator	-	10%
164.	Removal, exchange and correction of heart pacemaker and defibrillator	-	10%
165.	Other operations of the pericardium	-	10%
166.	Radio frequency ablation	-	10%
167.	Catheter ablation	-	10%
168.	Other operation of the heart	-	10%

Operations for facial fractures

169.	Reduction of simple mid-face fractures	-	5%
170.	Reduction of other combined mid-face fractures (multiple fractures)	-	5%
171.	Reduction of a fracture of the body of the mandible and alveolar process of the mandible	-	5%
172.	Reduction of a fracture of the mandibular ramus and the articular process of the mandible	-	5%
173.	Reduction of an orbital fracture	-	5%
174.	Reduction of a frontal sinus wall fracture	-	5%

Other operations on the facial fractures

175.	Incision (osteotomy), local excision and destruction (of diseased tissue) of a facial bone	-	5%
176.	Partial and total resection of a facial bone	-	5%
177.	Partial and total resection of mandible	-	5%
178.	Arthroplasty of mandibular joint	-	5%
179.	Plastic reconstruction of maxilla	-	5%
180.	Plastic reconstruction of mandible	-	5%
181.	Osteotomy to displace lower face	-	5%
182.	Osteotomy to displace the mid-face	-	5%
183.	Reconstruction of the soft tissues of the face	-	5%

Excision and resection of Lung and Bronchus

184.	Excision and destruction of diseased tissue of a bronchus	-	10%
185.	Therapeutic bronchoscopy	-	10%
186.	Atypical lung resection	-	10%
187.	Segmental resection of a lung	-	10%
188.	Simple lobectomy of the lung	-	10%
189.	Simple bilobectomy of the lung	-	10%
190.	Extended lobectomy (unilateral)	-	10%
191.	Extended lobectomy (bilateral)	-	10%
192.	Extended bilobectomy of the lung (unilateral)	-	10%
193.	Extended bilobectomy of the lung (bilateral)	-	10%
194.	Simple pneumonectomy	-	10%
195.	Extended pneumonectomy	-	10%
196.	Other excisions of the lung and bronchus	-	10%

Other operations on the lung and bronchus

197.	Release of adhesions in the lung and chest wall	-	20%
198.	Reconstruction of the lungs and bronchi	-	20%

Operations on the chest wall, pleura, mediastinum and diaphragm

199.	Sternotomy	-	20%
200.	Thoracotomy	-	20%
201.	Therapeutic thoracoscopy	-	20%
202.	Pulmonary embolectomy	-	20%
203.	Excision and destruction of diseased tissue of the mediastinum	-	20%
204.	Excision and destruction of diseased tissue of the chest wall	-	20%
205.	Pleurectomy	-	20%
206.	Pleurodesis (injection of the pleural cavity)	-	20%
207.	Plastic reconstruction of the chest wall	-	20%
208.	Operations on the diaphragm	-	20%

Operations on lymph tissue

209.	Excision of lymphatic tissue	-	5%
210.	Regional lymphadenectomy	-	5%
211.	Block dissections	-	5%
212.	Operations on the thoracic duct (wef 15.11.2012)	-	5%

Operations on the spleen and bone marrow

213.	Removal of bone marrow for transplantation	-	10%
214.	Bone marrow transplantation	-	10%
215.	Splenic preservation surgery	-	10%
216.	Splenectomy	-	10%
217.	Other operations on the bone marrow	-	10%
218.	Other operations on the spleen	-	10%

Excision and resection of the breast

219.	Partial (breast preserving) excision of the breast and destruction of breast tissue without axillary lymph	-	10%
220.	Partial (breast preserving) excision of the breast and destruction of breast tissue with axillary lymph	-	10%
221.	Simple Mastectomy without axillary lymphadenectomy	-	10%
222.	Simple Mastectomy with axillary lymphadenectomy	-	10%
223.	Extended mastectomy	-	10%

Other operations on the breast

224.	Plastic reconstruction of the breast with skin and muscle transplantation	-	5%
225.	Other plastic reconstruction of the breast	-	5%

Operations on the prostate and seminal vesicles

226.	Transurethral resection of prostate	-	10%
227.	Open prostatectomy	-	10%
228.	Radical prostatovesiculectomy	-	10%

Operations on the scrotum and tunica vaginalis testis

229.	Incision of the scrotum and tunica vaginalis testis	-	5%
230.	Operation on a testicular hydrocele	-	5%
231.	Excision and destruction of diseased scrotal tissue	-	5%
232.	Plastic reconstruction of the scrotum and tunica vaginalis testis	-	5%

Operations on the testes

233.	Excision and destruction of diseased tissue of the testes	-	5%
234.	Unilateral orchidectomy	-	5%
235.	Bilateral orchidectomy	-	5%
236.	Reconstruction of the testis	-	5%
237.	Implantation, exchange and removal of a testicular prosthesis	-	5%

Operations on the spermatic cord, epididymis and ductus deferens

238.	Surgical treatment of a varicocele and a hydrocele of the spermatic cord	-	10%
239.	Excision in the area of the epididymis	-	10%
240.	Epididymectomy	-	10%
241.	Reconstruction of the spermatic cord	-	10%
242.	Reconstruction of the ductus deferens and epididymis	-	10 %

Operations on the tongue

243.	Incision, excision and destruction of diseased tissue of the tongue	-	10%
244.	Partial glossectomy	-	10%
245.	Glossectomy	-	10%
246.	Reconstruction of the tongue	-	10%

Operations on the salivary glands and salivary ducts

247.	Excision of diseased tissue of a salivary gland and a salivary duct	-	5%
248.	Resection of a salivary gland	-	5%
249.	Reconstruction of a salivary gland and a salivary duct	-	5%

Other operations on the mouth and face

250.	Excision and destruction of diseased hard and soft palate	-	10%
251.	Plastic surgery to the floor of the mouth	-	10%
252.	Palatoplasty	-	10%

Operations on the tonsils and adenoids

253.	Tonsillectomy with adenoidectomy	-	5%
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Operations on the nose

254.	Resection of the nose	-	
255.	Submucosal resection and plastic reconstruction of the nasal septum	-	5%
256.	Reposition of a nasal bone fracture	-	5%
257.	Plastic reconstruction of the external nose	-	5%
258.	Plastic reconstruction of the internal and external nose (septorhinoplasty)	-	5%

Operations on the nasal sinuses

259.	Operation on the maxillary sinus	-	5%
260.	Operation on the ethmoidal sinuses	-	5%
261.	Operations on the frontal sinus	-	5%
262.	Operations on the frontal sinus	-	5%

Operations on the spinal cord, spinal meninges and spinal canal

263.	Access to the craniocervical junction and the cervical spinal column.	-	10%
264.	Access to the thoracic spinal column.	-	10%
265.	Access to the lumbar spinal column, sacrum and coccyx.	-	10%
266.	Incision of the spinal cord and spinal meninges.	-	10%
267.	Excision and destruction of diseased tissue of the spinal cord and the spinal meninges.-	-	10%
268.	Plastic operations on the spinal cord and the spinal meninges.	-	10%

269.	Operations on intraspinal blood vessels.	-	10%
270.	Operations on the spinal CSF system (Excluding lumbar puncture).	-	10%
271.	Other operations on the spinal cord and spinal cord structures.	-	10%
272.	Surgery on spinal cord for pain relief (wef 15.11.2012)	-	10%

Operation on nerves and never ganglia

273.	Excision and destruction of diseased tissue of nerves.	-	10%
274.	Nerve transplantation.	-	10%
275.	Nerve transfer.	-	10%
276.	Nerve transposition.	-	10%
277.	Cervical sympathectomy.	-	10%
278.	Lumbar sympathectomy.	-	10%
279.	Repair of injured nerve (primary).	-	10%
280.	Repair of injured nerve (Secondary).	-	10%
281.	Repair of injured nerve plexes (Primary).	-	10%
282.	Repair of injured nerve plexes (secondary).	-	10%

Other Operations on Nerves and nerve ganglia

283.	Neurolysis and decompression of a nerve.	-	5%
284.	Neurolysis and decompression of a nerve with transposition.	-	5%
285.	Other reconstruction of a nerve and nerve complex (wef 15.11.2012)	-	5%

Operations on the External ear and external auditory canal

286.	Resection of the external ear.	-	5%
287.	Construction and reconstruction of the external auditory canal.	-	5%
288.	Plastic reconstruction of parts of the external ear.	-	5%
289.	Plastic reconstruction of the whole external ear.	-	5%
290.	Other reconstruction of the whole external ear.	-	5%

Microsurgical Operations on the middle ear

291.	Stapedotomy.	-	10%
292.	Stapedectomy.	-	10%
293.	Revision of a stapedectomy.	-	10%
294.	Myringoplasty (type I tympanoplasty).	-	10%
295.	Tympanoplasty (closure of an eardrum perforation and reconstruction of the auditory ossicles.	-	10%
296.	Revision of a tympanoplastry.	-	10%
296(a)	<i>Cochlear implantation - Microsurgical operations on the middle ear (w.e.f 25.09.2014)</i>	-	15%

Other Operations on the middle and internal ear

297.	Paracentesis (myringotomy) (wef 15.11.2012)	-	10%
298.	Incision of the mastoid process and middle ear (wef 15.11.2012)	-	10%
299.	Mastoidectomy (wef 15.11.2012)	-	10%
300.	Reconstruction of the middle ear (wef 15.11.2012)	-	10%
301.	Fenestration of the inner ear (wef 15.11.2012)	-	10%
302.	Revision of a fenestration of the inner ear (wef 15.11.2012)	-	10%
303.	Incision (opening) and destruction (elimination) of the inner ear(wef 15.11.2012)	-	10%

Operations on the Oesophagus

304.	Oesophagostomy as a separate procedure.	-	10%
305.	Local excision and destruction of diseased tissue of the oesophagus.	-	10%
306.	Partial oesophageal resection without restoration of continuity.	-	10%
307.	Partial oesophageal resection with restoration of continuity.	-	10%

308.	(Total) oesophagectomy resection without restoration of continuity	-	10%
309.	(Total) oesophagectomy resection with restoration of continuity.	-	10%
310.	Reconstruction of the oesophageal passage as a separate procedure.	-	10%
311.	Surgery for gastro-oesophageal reflux.	-	10%

Incision, excision and resection of the stomach

312.	Gastrostomy.	-	10%
313.	Operation on the pylorus.	-	10%
314.	Local excision and destruction of diseased gastric tissue (including endoscopy)	-	10%
315.	Atypical partial gastric resection	-	10%
316.	Partial gastric resection (2/3 resection).	-	10%
317.	Subtotal gastric resection (4/5 resection).	-	10%
318.	(Total) gastrectomy.	-	10%
319.	(Total) gastrectomy with subtotal oesophageal resection.	-	10%

Extended gastric resection and other operations on the stomach

320.	Extended subtotal gastric resection without systematic lymphadenectomy.	-	10%
321.	Extended subtotal gastric resection out systematic lymphadenectomy.	-	10%
322.	Extended gastrectomy without systematic lymphadenectomy.	-	10%
323.	Extended gastrectomy out systematic lymphadenectomy.	-	10%
324.	Vagotomy.	-	10%
325.	Gastroenterostomy without gastric resection (bypass procedures)	-	10%
325/A.	Laporatomy - (effective date 28.06.2010)	-	10%
326.	Other reconstruction of the stomach (wef 15.11.2012)	-	10%

Incision, excision and resection and anastomosis of the small and large bowel

327.	Local excision and destruction of diseased tissue of the small bowel	-	10%
328.	Endoscopic local excision and destruction of diseased tissue of the small bowel	-	10%
329.	Local excision and destruction of diseased tissue of the large bowel	-	10%
330.	Endoscopic local excision and destruction of diseased tissue of the large bowel	-	10%
331.	Exclusion of a bowel segment as a separate procedure (e.g. with two plastic operations)	-	10%
332.	Resection of small below	-	10%
333.	Partial resection of large bowel (excluding appendisectomy)	-	10%
334.	Total colectomy and proctocolectomy	-	10%
335.	Extended colon resection with resection of small bowel segments without removal of other neighbouring organs	-	10%
336.	Extended colon resection with resection of small bowel segments and removal of other neighbouring organs	-	10%
337.	Bypass anastomosis of below	-	10%
338.	Insertion of an enterostomy, double lumen, as a separate procedure (wef 15.11.2012)	-	10%
339.	Insertion of an enterostomy, terminal, as a separate procedure (wef 15.11.2012)	-	10%
340.	Insertion of an enterostomy (protective measure) in the course of another procedure (wef 15.11.2012)	-	10%
341.	Insertion of other enterostomies (wef 15.11.2012)	-	10%
342.	Retrodisplacement of a double lumen enterostomy (wef 15.11.2012)	-	10%
343.	Other reconstruction of the bowel (wef 15.11.2012)	-	10%

Operation on the appendix

344.	Appendicectomy	-	5%
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Operations of the rectum

345.	Perianal local excision and destruction of diseased tissue of the rectum	-	5%
346.	Rectal resection with preservation of the sphincter	-	5%
347.	Rectal resection without preservation of the sphincter	-	5%
348.	Reconstruction of the rectum	-	5%
349.	Other operation of the rectum (wef 15.11.2012)	-	5%
349(a)	<i>Perianal Surgeries (w.e.f. 21.12.2016)</i>	-	5%
349(b)	<i>Haemorrhoidectomy (w.e.f. 21.12.2016)</i>	-	5%

Operation on the Anus

350.	Surgical treatment of anal fistulas	-	5%
351.	Division of the anal sphincter (sphincterotomy)	-	5%
352.	Reconstruction of the anus and the sphincter apparatus	-	5%

Operations on the liver

353.	Local excision and destruction of diseased tissue of the liver (atypical liver resection)	-	15%
354.	Anatomical (typical) liver resection	-	15%
355.	Partial liver resection	-	15%
356.	Implantation, exchange and removal of a indwelling catheter system hepatic artery and port	-	15%

Operation on the gall bladder and bile ducts.

357.	Cholecystotomy	-	10%
358.	Cholecystotomy	-	10%
359.	Cholecystotomy (including laparoscopy)	-	10%
360.	Biliary-bowel anastomosis (of hepatic duct, common bile duct and live parenchyma)-	-	10%
361.	Excision of diseased tissue of the bile ducts (excluding stones in the bile duct)	-	10%
362.	Other reconstruction of the bile ducts	-	10%
363.	Operations on the sphincter of Oddi the greater duodenal papilla	-	10%

Operations on the pancreas

364.	Local excision and destruction of diseased tissue of the pancreas	-	10%
365.	Marsupialisation of a pancreatic cyst	-	10%
366.	Internal drainage of the pancreas	-	10%
367.	Partial resection of the pancreas	-	10%
368.	(Total) pancreatectomy	-	10%
369.	Anastomosis of the Pancreatic duct	-	10%

Operations on ovary

370.	Local excision and destruction of ovarian tissue	-	5%
371.	Total abdominal hysterectomy and Bilateral Salpingo – oophorectomy (wef 15.11.2012)	-	20%

Operations on the Fallopian tube

372.	Salpingectomy (total)	-	5%
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Operations on the uterine cervix

373.	Amputation of the uterine cervix	-	10%
374.	Emergency/ elective (wef 21.10.2008) lower segment caesarean section	-	10%

Incision, excision of uterus and hysterectomy

375.	Total Hysterectomy	-	15%
376.	Cervical Stump removal	-	15%
377.	Radical hysterectomy	-	15%
378.	Radical cervical removal	-	15%
379.	Exenteration (evisceration) of the lesser pelvis	-	15%
379(a)	<i>Myomectomy - incision, excision of uterus and hysterectomy (w.e.f 25.09.2014)</i>	-	15%

Other operations on the uterus and operations on the parametrium

380.	Excision and destruction of diseased tissue of the parametrium	-	10%
381.	Paracervical uterus denervation	-	10%

Operations on the vagina and the pouch of Douglas

382.	Occlusion and (sub) -total removal of vagina	-	10%
383.	Vaginal colporrhaphy	-	10%
384.	Pelvic floor plastic surgery	-	10%
385.	Reconstruction of the vagina	-	10%
385(a)	<i>Correction of Vaginal fistula (w.e.f. 21.12.2016)</i>	-	10%

Operation on the vulva

386.	Vulvectomy	-	10%
387.	Radical vulvectomy	-	10%
388.	Reconstruction of the vulva and the perineum	-	10%

Other operations on bone

389.	Incision on bone (septic)	-	15%
390.	Osteotomy (corrective osteotomy) for non congenital disorders	-	15%
391.	Bone graft	-	15%
392.	Bone transport	-	15%
393.	Implantation of alloplastic bone replacement	-	15%
394.	Operations on hallux valgus for non congenital disorder	-	10%
395.	Operations on Digitus quintus varus for non congenital disorder	-	10%

Reduction of fracture and fixation

396.	Closed reduction of fracture, with external fixation	-	10%
397.	Closed reduction of fracture	-	10%
398.	Open reduction on simple fracture in shaft area of a tubular bone with internal fixation-	20%	
399.	Open reduction on multiple fracture in shaft area of tubular bone with internal fixation-	20%	
400.	Open reduction on simple fracture in shaft area of tubular bone with internal fixation and open reposition of dislocated joint	-	20%
401.	Open reduction on multiple fracture in joint area of a tubular bone with internal fixation -	20%	
402.	Open reduction on simple fracture in small bones and small joints with internal fixation and open reposition of dislocated joint	-	20%
403.	Open reduction on multiple fracture small bones and small joints with internal fixation-	20%	
404.	Open reduction on fracture of talus and calcaneus with internal fixation and open reposition of dislocated joint	-	20%
405.	Open reduction on fracture of the pelvic brim and pelvic girdle with internal fixation -	20%	
406.	Open reduction on fracture of acetabulum and head of femur with internal fixation and open reposition of dislocated hip	-	20%

Open surgical operations on joints

407.	Open surgical refixation and suture on capsular ligament apparatus of knee joint ligament apparatus of knee joint	-	10%
408.	Open surgical ligament plasty on knee joint	-	10%
409.	Open surgical operation on patella and the attachment apparatus	-	10%
410.	Open surgical refixation and plasty on capsular ligament apparatus of the shoulder joint	-	10%
411.	Open surgical refixation and plasty on capsular ligament apparatus of the talocalcaneal joint	-	10%
412.	Open surgical refixation on capsular ligament apparatus of other joint	-	10%
413.	Arthrodesis on shoulder, hip knee	-	10%

Arthroscopical operations on joints

414.	Arthroscopical operation on synovialis	-	10%
415.	Arthroscopical operation on articular cartilage and on meniscus	-	10%
416.	Arthroscopical refixation and plasty on capsular ligament apparatus of knee/shoulder joint	-	10%
417.	Other therapeutic arthroscopical operations	-	10%

Endoprosthetic replacement of joints and bones

418.	Total hip replacement	-	20%
419.	Partial hip replacement	-	20%
420.	Knee replacement	-	20%
421.	Shoulder joint replacement	-	20%
422.	Elbow joint replacement	-	20%
423.	Implantation of an endoprosthesis on talocalcaneal joint	-	20%
424.	Implantation of an endoprosthesis on ankle	-	20%
425.	Implantation of an endoprosthesis on wrist	-	20%
426.	Partial bone replacement	-	20%
427.	Total bone replacement	-	20%

Operations on spine

428.	Excision of affected bone and tissue of the spine	-	10%
429.	Intervertebral discectomy	-	10%
430.	Intervertebral micro discectomy	-	10%
431.	Other spinal decompression procedure	-	10%
432.	Closed reposition of spine with external supporters	-	10%
433.	Closed reposition of spine with external fixation	-	10%
434.	Open reposition of spine with internal fixation	-	10%
435.	Spondylodesis	-	10%
436.	Vertebral body prosthesis and complex reconstruction on spine (e.g. kyphosis or scoliosis)	-	10%

Operations on hand

437.	Operations on tendons/ligaments on hand (e.g. carpal tunnel syndrome)	-	5%
438.	Operations on fascias of hand and fingers	-	5%
439.	Operations on muscles of hand	-	5%
440.	Synovialectomy on joint of hand	-	5%
441.	Arthrodesis on joints of hand	-	5%
442.	Resection of arthroplasty on hand	-	5%
442(a)	<i>Excision of cyst/ ganglion/ haematoma - Operations on hand (w.e.f 25.09.2014)</i>	-	10%

Operations on muscles, tendons, fascias and synovial bursa		
443.	Excision on muscle, tendon and fascia	- 5%
444.	Reconstruction on muscle, tendons and fascia	- 5%
445.	Suture and other operations on tendons and tendon sheath	- 5%
446.	Plasty reconstruction with locale flaps on muscles and fascias	- 5%
447.	Free flaps	- 5%
447(a)	<i>Soft tissue injury - Operations on muscles, tendons, fascias and synovial bursa (w.e.f 25.09.2014)</i>	- 10%
Replantation, exarticulation and amputation of extremities		
448.	Replantation upper limb	- 15%
449.	Replantation lower limb	- 15%
450.	Surgical amputation of thumb	- 15%
451.	Surgical amputation of fingers	- 15%
452.	Surgical amputation of upper limb (above elbow)	- 10%
453.	Surgical amputation of upper limb (below elbow)	- 10%
454.	Hind quarter amputation	- 10%
455.	Surgical amputation a lower limb (ankle knee)	- 10%
456.	Surgical amputation a lower limb (below knee)	- 10%
457.	Surgical amputation of hand	- 10%
458.	Surgical amputation of foot	- 5%
459.	Surgical amputation of toes	- 5%
460.	Hemipelvectomy and scapulothoracic disarticulation	- 15%
461.	Inguinal herniotomy and repair	- (effective date 08.07.2009) - 10%
462.	Inguinal herniotomy and mesh repair	- (effective date 08.07.2009) - 10%
463.	Abdominal herniotomy	- (effective date 28.06.2010) - 10%
Incision (trepanning) and excision of the skull, brain and meninges		
464.	Craniotomy through the calvaria I Burrhole (wef 15.11.2012)	- 10%
465.	Access through the base of the skull (wef 15.11.2012)	- 10%
466.	Incision of the skull bones (craniotomy and craniectomy) (wef 15.11.2012)	- 10%
467.	Stereotactic operations (wef 15.11.2012)	- 10%
468.	Surgery for intracranial bleeding I haematoma (wef 15.11.2012)	- 10%
469.	Excision and destruction of diseased intracranial tissue (wef 15.11.2012)	- 10%
470.	Excision and destruction of diseased tissue of the skull bones (wef 15.11.2012)	- 10%
471.	Incision, resection and destruction of the intracranial sections of cranial nerves and ganglia (wef 15.11.2012)	- 10%
472.	Microvascular decompression of intracranial nerves (wef 15.11.2012)	- 10%
473.	Surgery for brain tumors (wef 15.11.2012)	- 10%
474.	Surgery on brain for pain relief (wef 15.11.2012)	- 10%
Other operations on the skull, brain and meninges		
475.	Cranioplasty (wef 15.11.2012)	- 10%
476.	Reconstruction of the meninges (wef 15.11.2012)	- 10%
477.	Incision of the cerebrospinal fluid (CSF) system (wef 15.11.2012)	- 10%
478.	Insertion of a CSF shunt (Shunt implantation) (wef 15.11.2012)	- 10%
479.	Insertion of an intracranial monitoring device (wef 15.11.2012)	- 10%
480.	Revision and removal of CSF diversions (wef 15.11.2012)	- 10%
481.	Incision, excision, destruction and occlusion of intracranial blood vessels (wef 15.11.2012)	- 10%
482.	Reconstruction of intracranial blood vessels (wef 15.11.2012)	- 10%
483.	Insertion of a bypass and transposition of intracranial blood vessels (wef 15.11.2012)	- 10%

484.	Functional procedures and other operations on the skull, <i>(wef 15.11.2012)</i> brain and meninges <i>(wef 15.11.2012)</i>	-	10%
Operations on the penis			
485.	Amputation of the penis	-	5%
486.	Plastic reconstruction of the penis <i>(wef 15.11.2012)</i>	-	5%
487.	Other surgeries of the penis <i>(wef 15.11.2012)</i>	-	5%
Surgeries on Burns			
488.	Burn injuries (more than 30% of the body surface) <i>(wef 15.11.2012)</i>	-	5%

SPECIFIC CONDITIONS APPLICABLE TO THIS BENEFIT

- a. Claims under this benefits shall not exceed *Rs. 120,000.00* per financial year for the member and his/her family unit - (Effective date 25.09.2014)
- b. If admitted to a private hospital or *paying ward of a government hospital* Member /spouse/child (ren) are eligible to obtain either the amount calculated according to the corresponding percentage of *Rs.600,000.00*, given below or the actual hospital bill for the surgery *and related post surgery complications* whichever is lesser payable under this scheme. (Annex 'J' b)
- c. A special hospitalization benefit will be paid for hospitalization for surgery *and related post surgery complications* at government non paying ward (excluding military hospitals) under this category of scheme for maximum of ten days at a rate mentioned below. (Annex 'J' c)

<u>INITIAL BENEFIT</u>	<u>AMOUNT PER DAY</u>
i. Up to 5%	Rs. 1000.00
ii. 10%	Rs. 1500.00
iii. 15%	Rs. 2000.00
iv. 20%	Rs. 2500.00

- d. Medicines, tests, special consultation Equipment/Items ect; when not being available, when warded in a government hospitals and had to be obtained from outside, will also be considered subject to provision by the claimant that such medicine, test Equipment/Items were prescribed by a Medical officer from such hospital and having been determined by Naval medical officer as related to the surgery which necessitated such hospitalization; and subject to approval by Board of Directors.
- e. If Member/Spouse/Child (ren) suffers from a surgical operations defined above, the Board of Directors is to be notified immediately not exceeding 30 days from the date on which the said illness was contracted /diagnosed. *However, claim requests will be considered up to 90 days from the date of discharge from hospital with a reasonable explanation for the delay.(wef 15.11.2012)*
- f. A registered medical practitioner in the Sri Lanka Medical Council who is a Consultant, and/or Senior Medical Officer in SLN, appointed by the Board of Directors shall agree with the diagnosis of the surgical operations and the case shall be supported by clinical, radiological, histological and laboratory evidences acceptable to the Board of Directors. Such medical evidence shall be furnished at the expense of the member/beneficiary.
- g. *The benefit mentioned in "c" (i to iv) shall be extended to Rs. 3000.00 per day, up to 05 days when the person is treated in incentive care unit of a government hospital. However, number of days reckonable for payment under 'c' and 'g' shall not exceed 10 days. (wef 15.11.2012)*

Exclusions

The Board of Directors shall not be liable to make any payment as specified in the above schedule on any supplementary benefit if, claims are made by Member/Spouse/Child (ren) under the following circumstances.

- i. Pre existing conditions of a Member or Spouse/Child (ren) at the time of obtaining the membership.
- ii. Intentional self injuries, suicide, insanity, diseases/injuries caused due immorality or injuries occurring whilst Member / Spouse / Child (ren) is /are under influence of any intoxicating liquor, drug or narcotic.
- iii. Injuries or illnesses due to alcohol or drug dependence or abuse.
- iv. Directly or indirectly as a result of failure to seek or follow Medical advice.

PRIVILEGES AND CONDITIONS APPLICABLE TO OUT PATIENT DEPARTMENT MEDICAL EXAMINATION

1. Definition

Members are eligible to seek limited coverage under the fund as indicated in para 2 and 3 hereof for reimbursement of fees paid by them for medical expenses defined below conducted in a hospital as prescribed by a doctor.

Medical Tests/Examination

- i. MRI Scan
- ii. CT Scan
- iii. Angiogram
- iv. Blood and bio chemistry test exceeding Rs. 3,000.00 (wef 17.11.2015)
- v. Mammography Test
- vi. *Laparoscopic Investigation (w.e.f. 21.12.2016)*

2. SPECIFIC CONDITIONS APPLICABLE TO THIS BENEFIT

- a. Claims under this benefit shall not exceed to meet of Rs. 50,000.00 (wef 01.01.2016) per financial year for the member and his/her family unit.
- b. Member/Spouse/Child(ren) are eligible to claim for this benefits.
- c. If benefits had been paid to a member/Spouse/Child(ren) under Annexure ‘J’ ‘ D’ ‘B’ (wef 17.11.2015) he/she shall not be eligible to the benefits under Annexure ‘K’ based on the same medical tests/examination.
- d. If Member/ Spouse/ Child (ren) under goes medical test/ examination defined above, the Board of Directors shall be notified immediately not exceeding 30 days from the date on which the said medical test/ examination was carried out. However, claim requests will be considered up to 90 days from the date of undergoing medical test/ examination with a reasonable explanation for the delay. (wef 17.11.2015)

3. Exclusions

The Board of Directors shall not be liable to make any payment as specified in the above schedule on any supplementary benefit if, claims are made by Member/Spouse/Child (ren) under the following circumstances.

- i. Pre existing conditions of a Member or Spouse/Child (ren) at the time of obtaining the membership.
- ii. Intentional self injuries, insanity, diseases/injuries caused due immorality or injuries occurring whilst Member / Spouse / Child (ren) is /are under influence of any intoxicating liquor, drug or narcotic.
- iii. Injuries or illnesses due to alcohol or drug dependence or abuse.
- iv. Directly or indirectly as a result of failure to seek or follow Medical advice.

