

# Every Moment is a celebration with young generation...



सुरक्षा कवच

19<sup>th</sup> years of scheme



Term and conditions 2026-27

## INDEX

### Sakal Sahyadri Suraksha Kawach 2026–2027

Sr.No.	Particular	Page No.
1	Declaration.....	1
2	Definitions .....	2
3	General information about Scheme.....	7
4	Cooling period .....	8
5	Plans .....	8
6	Consideration amount.....	8
7	Registration .....	9
8	OPD services .....	10
9	Day care .....	11
10	Emergency Service.....	11
11	Pharmacy .....	12
12	Dental treatment .....	13
13	IPD service.....	14
14	Add on coupon .....	19
15	Preventive Health Check up .....	19
16	Supplement to Insurance .....	20
17	Terms & conditions for Cancellation of registration	21
18	SHPL Management rights .....	22
19	Reimbursement .....	22
20	Disclaimer.....	23
21	Frequent Ask Questions.....	23

# 19<sup>th</sup> Year Sakal Sahyadri Suraksha Kawach 2026-2027 (SSSK)

## Term and conditions

### 1) Declarations

- a) Sakal Sahyadri Suraksha Kawach (SSSK) comprises two independent schemes - a) Medical Benefits from SHPL, in the form of discounts on its medical services and b) Social & Cultural Services from SMPL
- b) Sahyadri Hospitals Pvt. Ltd (SHPL) ( Formerly Sahyadri Hospitals Ltd.) and Sakal Media Pvt. Ltd (SMPL) have come together only for informing about SSSK and have no relation to each other or no responsibility towards services offered by to the patient/end beneficiary. SHPL is offering medical services itself independently; SMPL is offering social and cultural services independently.
- c) SSSK benefits in medical services are limited only to Discounts offered in the Medical Services which are offered on 'First Come First Served' basis. The Beneficiaries are not entitled to any priority or preference in the Hospital Services or any exceptions in rules and regulations of the Hospital, including billing and payment rules.
- d) Exclusions listed are not exhaustive & all inclusive.
- e) All the Medical Services are subject to availability at the respective SHPL hospital.
- f) The definitions, information and Terms & Conditions given in this T&C booklet are pertaining only to SSSK scheme and should not be generalized.
- g) T&C booklet published in English is to be considered as valid in case of any dispute regarding the interpretation.
- h) In case of dispute regarding interpretation of the clauses of T&C booklet,

decision of the SHPL management will be final and binding.

- i) Reference to masculine gender includes all genders.
- j) All legal matters shall have exclusive jurisdiction at the court of Pune only.

## 2) Definitions

- a) **SHPL** – Sahyadri Hospitals Pvt. Ltd & its Subsidiaries, the entity providing medical services.
- b) **SMPL** – Sakal Media Pvt. Ltd, the entity publishing daily Sakal and Sakal Times newspapers.
- c) **‘Sakal Sahyadri Surakshakawach’ (SSSK)** – Means the scheme comprising Health care benefits/services by SHPL and social & cultural services by SMPL, offered to the residents of Pune Districts and readers of Sakal, who are above the age of 50 years.
- d) **SSSK 26-27** – Means SSSK scheme of the year 2026-27 i.e. from 1st April 2026 to 31st March 2027.
- e) **SSSK 25-26** – Means SSSK of the year 2025-2026 i.e. from 1st April 2025 to 31st March 2026.
- f) **Terms and Conditions (T&C) booklet** – It’s this booklet giving all the Terms and Conditions applicable to SSSK which are binding on all the beneficiaries.
- g) **Beneficiary** – One who has registered under the scheme by payment of fees, both of SHPL as well as SMPL and has agreed to the Terms and Conditions.
- h) **Renewed beneficiary** – Beneficiary of the previous SSSK 25-26, who has registered for this SSSK 26-27.
- i) **New beneficiary** – Beneficiary registered for SSSK 26-27 who was not the beneficiary of SSSK 25-26 or being the beneficiary of SSSK 26-27.
- j) **Add-on Coupons** - are the coupons provided by SHPL to the beneficiaries, offering discounts on various medical services of Sahyadri Hospitals for the friends and relatives below the age of 50 years, of the beneficiaries
- k) **Add-on Beneficiary** – Any person, below the age of 50 yrs, who avails the health services of any nature from the Hospital using Add-on Coupons provided to the existing Beneficiary.
- l) **Website** – [www.surakshakawach.in](http://www.surakshakawach.in) – is the official website of SSSK and T & C published on this website.

- m) **Hospital** – Following hospitals run and managed by SHPL and or its subsidiaries-and/or its affiliate entity(ies)

Sr.No.	Hospital Name	Complete address
i)	Sahyadri Super Speciality Hospital Deccan Gymkhana	Plot no.30C, Erandawane, Deccan Gymkhana, Karve Road, Pune-411004
ii)	Sahyadri Super Speciality Hospital Hadapsar	Sr.No.163, Near Bhosale Garden, Solapur Road, Hadapsar, Pune - 411028
iii)	Sahyadri Super Speciality Hospital Nagar Road	Sr.No.185, Hermes Heritage Phase II, Shastri Nagar, Nagar road, Yerwada, Pune- 411006
iv)	Sahyadri Hospital Kothrud	Sr.No.188, Opp.Vanaz, Paud Road, Kothrud, Pune-411038
v)	Surya Sahyadri Hospital	1317, Kasba Peth, Near Shaniwar Wada, Agarwale road, Pune - 411011
vi)	Sahyadri Hospital Bibwewadi	Sr.No.185,Near Suhag Mangal Karyalaya, Swami Vivek Anand Marg, Bibwewadi, Pune - 411037

- n) **Sahyadri Speciality Labs (SSL)** – are the Pathology Laboratories established by SHPL.
- o) **Lab Collection Centre** – These are sample collection centres managed by Sahyadri Speciality Labs(SSL) as listed below. (Lab Franchisee Centres, which are outsourced by SSL to other entities, are not included.)

No.	Collection Centers (Owned) at	Address	Contact No.	Timing	Days
1	Kalyaninagar (Wadgaon Sheri)	Shop No.17, F Residences, New Kalyani nagar, Beside Brahma Suncity, Wadgaon Sheri, Pune 411014	9673625318	7.30 am to 7.30 pm	Monday to Saturday

2	Baner	Shop No.6, Paranjape Yuthika, Veerbhadra Nagar, Baner, Pune 411045	9764155660	7.30 am to 7.30 pm	Monday to Saturday Sunday 7.30 am to 4 pm
3	Sinhgad Road (Suncity Road)	Shop No.B-1-807, Wing B1, Sun Empire, S.No.7 part & 9 part, Suncity Road, Anand Nagar, Wadgaon Budruk, Pune 411041.	9156614544	7.30 am to 7.30 pm	Monday to Saturday Sunday - 7.30 am to 4 pm
4	Pimple Saudagar	Shop No.11, Ground Floor, Wing A, Life Ville, S.No.154, Pimple Saudagar, Pune 411027	9607995630	7.30 am to 7.30 pm	Monday to Saturday
5	Karve Nagar (Girija Shankar Society)	Shop No. 26, Ground Floor, Building No. B 4, Girija Shankar Vihar, Kumar Park Co Op. Hsg. Soc., CTS No. 894, 900 & 906, Survey No. 30 & 31, Hingane, Karve Nagar, Pune 411052	7263951616	7.30 am to 7.30 pm	Monday to Saturday
6	Koregaon Park	Shop 16, Princeton Flair, S.no. 26/12, Pt No. 362, Koregaon Park, Pune 411001	7030093123	7.30 am to 7.30 pm	Monday to Saturday Sunday - 7.30 am to 4 pm
7	Kondhwa (NIBM Road, Wanwadi)	Shop No.7, Picasso Kedari Arcade, S.No.65/4/1/1A/1A/3,65/4/1/1/1/2, Kedari Nagar, Bapusaheb Kedari Marg, Wanawadi, Pune 411040	7391956464	7.30 am to 7.30 pm	Monday to Saturday Sunday - 7.30 am to 4 pm
8	Magarpatta (Hadapsar)	Shop No. F-15, 1st Floor, Destination Center, Magarpatta Township, Hadapsar, Pune-411028.	7378966363	7.30 am to 7.30 pm	Monday to Saturday

9	Wakad	Shop No. 8, Ground Floor, Building No. S H 1, Pink City- Commercial, Survey No. 202/1, 202/2 & 203/2, A/P Wakad Tal Mulshi, Dist. Pune Pimpri Chinchwad	7030812127	7.30 am to 7.30 pm	Monday to Saturday
10	Lohegaon	Ground Floor, Abhilasha Co Op. Housing society, Plot No. 13, S.No.296, Porwal Road, Lohgoan, Pune 411047	7030200234	7.30 am to 4.00 pm	Monday to Saturday
11	Fatima Nagar	Shop No. 3, Parmar Corner, located at Plot No. 26, Survey No. 17 A, Fatima Nagar, Wanwadi, Pune 411013	9607995631	7.30 am to 4.00 pm	Monday to Saturday

- p) **Pharmacy** – Medical Store in the Sahyadri Hospitals where drugs and medicines, consumable can be purchased
- q) **IPD** – Department of the Hospital where patient is admitted for availing the medical services/treatment for illness.
- r) **Wards** – Areas in IPD, like General ward, Cubicle ward, Semi Spl Room, Spl Room, ICU, HDU etc which are differentiated on the basis of the facilities and services available. SOC is different for different types of wards.
- s) **IPD Admission or Hospitalization** – Means admission in the ‘In Patient Department’ (IPD) of the Hospital for treatment of any illness minimum up to 24-hours of hospitalization.
- t) **IPD services** – All the Medical Services like Doctors’ Consultation / Visits / Treatment / Procedure / Surgery, Nursing Care, Investigations and Materials which includes Drugs, Disposables, Consumables, implants etc. provided in IPD to any patient during hospitalization.
- u) **Day Care** – Medical services provided to the patient admitted in IPD, who is hospitalized only for a day, not requiring overnight Hospitalization.
- v) **OPD** – ‘Outpatient Department’, a Unit of the Hospital where Medical Services are provided without the need of hospitalization.
- w) **OPD Services** – All the Medical Services provided in the OPD of the Hospital which include OPD Consultation, Diagnostics, Investigations, Lab Tests and OPD procedures etc.

- x) **OPD consultation** – Consultation for any type of illness, with a doctor, including Specialists and Super Specialists available in Sahyadri Hospitals.
- y) **OPD investigations** – All medical investigations like CT scan, MRI, X-ray, Lab tests, Sonography etc. carried out in OPD of the Hospital.
- z) **OPD procedure** – means any minor procedure carried out in an OPD of the Hospital, like endoscopy, gastroscopy etc. without requirement of IPD admission.
- aa) **Lab Tests** – procedure involving testing of the sample of Blood, Urine or other substance from the Body.
- ab) **Special Lab Tests** – Certain tests which involve special technology or are outsourced are categorized as special tests for the purpose of discounts under SSSK. Special tests are rarely required to be done in OPD.
- ac) **Routine Lab Tests** – These are routinely prescribed tests before admission and post consultation, also those tests which are included in preventive or routine health checkups. Most of the tests are done in OPD and are categorized as routine lab tests for the purpose of discounts under SSSK.
- ad) **Emergency Room (ER)** – Department of the Hospital where emergency and primary medical services are provided. ER is open round the clock for 24x7 hour with appropriate manpower.
- ae) **Emergency Services** – Treatment /Management provided in ER to the patient in all types of Medical and Surgical emergencies like Injury in Road Accidents, Heart attack, Fractures, etc. Emergency services are limited to primary medical treatment given to the patient before he is admitted in the Hospital or released as per the condition of the patient.
- af) **Medical Service** – means health care/medical service provided for treatment of any illness and includes Medical and Surgical management, and diagnostics/investigations as well as all the materials required in treatment of illness.
- ag) **Schedule of Charges (SOC)** – Rates decided by the Hospital for various Medical Services in different wards. SOC is subject to change and may differ from ward to ward and Hospital to Hospital depending on the facilities and infrastructure.
- ah) **Customer Care** – Is a service provided by the Hospital to assist the patient to avail any type of OPD or IPD services of the Hospital. It's available on phone no 88888 22222 which is common to all Hospitals as well as at the reception counter of each Hospital.

- ai) **Cooling Period** - Is a Period for which the new beneficiary is not eligible to get the IPD benefits under SSSK. It is applicable to IPD discounts only.
- aj) **Discount Limit** - It is the maximum total cumulative discount on IPD services that the beneficiary can avail during the scheme period, in one or more IPD admissions.

### 3) General Information about Scheme

- a) **Scheme Period - 1st April 2026 to 31st March 2027**

**Eligibility** - Any individual who is reader of Daily Sakal, Sahyadri patients & Senior citizens, who is above the age of 50 years (i.e Born on or before 31st March 1976 both days inclusive) and staying in Pune District can avail the benefits of SSSK, subject to the terms and conditions mentioned herein.

- b) If any individual, who is eligible, registers for the scheme, a special consideration will be given to his/her spouse who will be eligible to register even if he/she is below the age of 50 years

**Note:** There is no upper age limit for availing the benefit under SSSK

- c) **Benefits** - Beneficiary of the scheme is entitled to get discounted rates for OPD services and IPD services as mentioned below, subject to exclusions and starting after the cooling period as defined below

Sr. No	Type of Services	Discounts
1	IPD Services	70%
2	OPD Consultation**	Fixed Consultation Fees Rs.500/- (Post discount)
3	OPD procedures**	20%
4	OPD Investigations**	40%
5	Day care procedures**	20%
6	Lab Tests Routine**	40%
7	Special Tests- Special**	10%
8	Emergency Services**	20%
9	Medicines**	upto 20%

10	Medicines under DPCO (Price controlled) **	10% or less
11	Dental treatment & procedures	25%

\*\*All discounts are subject to exclusions detailed in T&C booklet.

#### 4) Cooling Period –

Type of services	Renewed member	New members
OPD services, excluding cancer	Nil	Nil
Emergency service	Nil	Nil
IPD service	Nil	After 60 days from the date of registration.

Terms & Condition & exclusions is applicable to the scheme 2026-27.

#### 5) Plan

- a) **Plan (Discount Limit Rs.1,25,000/-)** – Individuals registering for Regular plan are eligible for 70% discounts on IPD services(subject to exclusions), up to the maximum discount of Rs1,25,000/-and is applicable to General Ward only. Admission in higher wards is possible by paying the difference between bill calculated as per the SOC of the higher ward in which patient gets admitted, and discount amount calculated as per the terms and conditions of the scheme based on SOC of the General Ward.

#### 6) Scheme Consideration amount

(To be paid by Online, Cash, Card, UPI or Cheque)

Age group for a Beneficiary	Consideration amount to be paid to SHPL	Consideration amount to be paid to SMPL	Total Consideration amount to be paid (Inclusive of all applicable taxes)

50 (Fifty) to 69 (Sixty Nine) years i.e Born between 1st April 1957 to 31st March 1976 (both days inclusive)	5000/- (Five Thousand Rs.)	2000/ (Two Thousand Rs)-	7000/- (Seven Thousand Rs)
70 (Seventy) years and above (Born on before 31st March 1957)	6000/- (Six Thousand Rs)	2000/ (Two Thousand Rs)-	8000/- (Eight Thousand Rs)

**Note :** There is no upper age limit for availing of the benefit under the SSSK scheme.

## 7) Registration

- a) SHPL reserves the right to refuse registration of any person without giving any reason
- b) Documents required Adhar card or PAN card to verify the age proof.
- c) Registration can be done either in person at registration centres of the SHPL Lab collection centers or online through our website [www.surakshakawach.in](http://www.surakshakawach.in) or by requesting for home visit for registration.
- d) After online registration, all the documents like receipt, ID card, Pre-health check-up coupon and add on coupons will be sent by courier within 4 weeks of successful payment of fees. If not received within 5 weeks, please call SSSK executive on 020-67215076 (between 10am to 6pm on working days)
- e) Home registration facility is also available within a radius of 10 km (both way) from SHPL office situated at Plot no.89-90, Lokamanya colony, opp. Vanaz company, Paud road, Kothrud, Pune- 411038. The collection charges of Rs.200/- per visit within 10 km (both way) exceeding the limit extra charges will be levied for home registration. Please call on 9607962128 or 9673338190 to book the home registration visit.
- f) Identity Card of the scheme issued after the registration and is not transferable

- g) In case of loss of Identity card the beneficiary will have to pay Rs.100/- to issue of duplicate card and only after scrutiny it will be issued to the beneficiary.

## 8) OPD services

- a) **How to Avail** – It is advisable to book an appointment on phone by calling a common customer care number (mobile) 88888 22222. Alternatively, walk-in appointments are also given by the Reception Counter in the Hospital.
- b) **Benefits – As mentioned in the table**

Sr. No.	Particulars	Benefits
1	OPD Procedure OPD procedures like Gastroscopy, colonoscopy, Bronchoscopy, diagnostic endoscopy, etc. are included	20%
2	OPD investigations All Investigations, prescribed by any Doctor or desired to be done as preventive health checkup are covered like CT, MRI, Ultrasound, X rays, etc. are covered	40%
3	OPD Consultation OPD consultation of any Specialist Doctor like Internal Medicine, General Surgeon, ENT, Cardiologist, Cardiothoracic Surgeon, Neurologist, Neurosurgeon, Transplant surgeon, Gastroenterologist, Orthopaedics, Endocrinologist, etc., in any Sahyadri Hospital under the scheme is available only at a very discounted rate of Rs 500/-	Rs.500/- (post discount)
4	Lab Tests Routine**	40%
5	Special Lab Tests- Special**	10%

\*\*All discounts are subject to exclusions detailed in T&C booklet.

## C) Exclusions –

- Discount on MRI and CT is only on plain MRI/CT and it is not apply to Contrast, Dye, Drugs & Consumables and Additional Procedure like Sedation / General Anaesthesia, which will be charged as per SOC of the Hospital and is to be paid separately.

2. No concession on vaccination, inoculation
3. Special test, RTPCR tests and Antigen (Rapid test) for Covid-19 are excluded.
4. All the exclusions of IPD will also apply to OPD procedures.
5. CT Coronary Angiography
6. Physiotherapy (OPD) and Rehabilitation

## 9) Day care procedure

- a) **How to Avail** – As per advised by the consultant the beneficiary need to approach Hospital customer care/respective department to schedule date and time for any minor /day care procedure to be carried out in the Hospital, like Angiography, Debridement, Cataract, Bronchoscopy, Diagnostic Endoscopy, Gastroscopy etc..
- b) **Benefits** – As mentioned in the table

Sr. No.	Particulars	Benefits
1	The following Day Care procedures will be treated as IPD for the purpose of Discounts. Cataract, Coronary Angiography	70%
2	All other Day care Procedures are eligible for discount as	20%

\*\*All discounts are subject to exclusions detailed in T&C booklet.

- c) **Exclusions** – All the IPD exclusions mentioned here in will also apply to Day care procedures.

## 10) Emergency Service –

- a) **How to avail** –

EMERGENCY ROOM (ER) IS OPEN 24X7 AND THERE IS NO NEED TO TAKE ANY APPOINTMENT

- i) In case of any emergency like road accident, fracture, heart attack, extreme discomfort etc., patients should be taken to Emergency Room (Casualty) first. The doctor will examine and start the treatment as required. The required materials like drugs or disposables and required investigations of the patient need to be done on OPD basis and the SSSK beneficiary can avail the OPD discounts applicable on these services.

- ii) For availing the discount of SSSK scheme, patient needs to produce SSSK ID card, failing which patient will have to pay the full amount as per SOC of the Hospital. However, if the card is not readily available, the patient needs to declare that he is a beneficiary of SSSK at the time of payment of the bills and can claim refund of the amount towards the SSSK discount, only if he produces the SSSK ID card within 24 hours.
- iii) In case if the admission is required in emergency, patient needs to complete the admission formalities at the IPD counter.

**b) Benefits – As mentioned on the table**

Sr. No.	Particulars	Benefits
1	Emergency Service**	20%

\*\*All discounts are subject to exclusions detailed in T&C booklet

**c) Terms & Conditions –**

- I) The medicines or disposable prescribed in ER must be bought on payment from Hospital pharmacy as mentioned above in table and should be provided to ER (casualty). No credit facility will be extended.
- ii) The investigations and Lab tests prescribed will have to be done from the Hospital on an OPD basis on payment only as mentioned above table.
- iii) Ambulance service is not covered under SSSK and will have to be paid at actual. If required, Ambulance can be made available from following numbers on paid basis

Sr. No.	Hospitals Name	Contact Number
i)	Sahyadri Super Specialty Hospital, Deccan Gymkhana	020 67213001 020 67213002
ii)	Sahyadri Hospital, Kothrud	9923326161
iii)	Surya Sahyadri Hospital	020 66853919
iv)	Sahyadri Hospital, Bibwewadi	020 67213700, 9673338204
v)	Sahyadri Super Specialty Hospital, Hadapsar	020 67210523
vi)	Sahyadri Super Specialty Hospital, Nagar Road	020 67271105

## 11) Pharmacy –

- a) **How to avail** – Beneficiary can purchase the medicines in any of the Sahyadri

Hospitals' pharmacy store. All Sahyadri Hospitals pharmacies are open 24X7

b) **Benefits** – As mentioned in table

Sr. No.	Particulars	Benefits
1	Routine Medicines**	Up to 20%
2	Medicines under DPCO (Price controlled) **	10% or less

\*\*All discounts are subject to exclusions detailed in T&C booklet.

c) **Terms & Conditions** –

- i) While purchasing medicines at the Sahyadri Hospitals pharmacy, discount will be given on the MRP only due to peculiar and in exceptional conditions, the discount may be lower than the specified rate on some of the drugs and items purchased from the Sahyadri hospital Pharmacy, This may be only an exception due to some changes in government rules, trade practices, manufacturer's pricing policies, changes in tax rates, and/or for reasons beyond SHPL's control. 20% on all medicines and 10% or less on DPCO drugs.
- ii) If any Particular type or brand of medicines is not available, substitute of same molecule will be provided.
- iii) All scheduled drugs will be provided to the beneficiary as per FDA guidelines.
- d) **Exclusions** – Ayurvedic, Homeopathic or Unani Medicines, Vitamins, Vaccines and health tonics will not be eligible for discount under SSSK.

## 12) Dental treatment

- a) **How to Avail** – Dental treatment facility is available at Sahyadri Hospital Bibwewadi only, beneficiary needs to approach Hospital customer care and book an appointment to avail the dental treatment.

b) **Benefits** – As mentioned in the table

Sr. No.	Particulars	Benefits
1	Dental treatment	25%

c) **Exclusions** –

- i) Dental implants/dentures are excluded as per exclusion policy. Dental treatment service is outsourced, hence the service rendered by dentist are

not liable to SSSK scheme.

### 13) IPD Services –

Admissions are subject to availability of beds. No preference or priority will be given to scheme beneficiaries.

- a) **How to avail –**
- i) SSSK ID card must be shown at the time of admission. In case of emergency admissions through ER, if the SSSK ID card is not readily available, patient needs to declare in the admission form, that he is the beneficiary of SSSK scheme. To avail SSSK discount, he will be allowed to show the SSSK ID card within 24 hours of the admission. If the patient fails to produce the SSSK ID card within 24 hours of admission, he will be treated as self-paying patient and will be liable to pay as per the SOC of the Hospital and no benefit of SSSK scheme will be extended to him.
  - ii) Complete admission formalities- Beneficiary should then go to the IPD counter of the Hospital to fill the admission form and complete the admission process. At the time of admission, it is mandatory to provide Adhar Card and PAN card, or any other information as may be required by the IPD counter.
  - iii) Pay deposit- Before the admission, including emergency admission, the beneficiary is required pay the Deposit as per the IPD rules and regulations of the Hospital. Deposit amount will calculate considering applicable discount under SSSK
  - iv) It is mandatory to submit PAN card and Adhar Card at the time of admission, however in case of Emergency admissions; Scheme Beneficiary will be allowed to produce both cards within 24 hours admission.
  - v) Emergency admissions: Scheme Beneficiary will be allowed to produce both cards within 24 hours
- b) **IPD Benefits –** Beneficiary will get 70% discount on his final hospitalisation bill, depending upon his Plan (subject to exclusions), the balance amount must be paid at the time of discharge.

Sr. No	Type of Services	Discounts
1	IPD Services	70%

\*\*All discounts are subject to exclusions detailed in T&C booklet.

- c) **No Claim Bonus –**

Beneficiaries of SSSK from the previous year and who continue to be the beneficiaries of present SSSK, are eligible for a No-Claim Bonus of Rs 30,000/-, only if they have not claimed any IPD benefits under SSSK, any time before present SSSK scheme, right from his first entry in SSSK. The No Claim Bonus will be added to his Discount Limit amount

**d) IPD Terms & Conditions –**

- i) IPD services will be available in SHPL Hospitals listed under the scheme in Pune only.
- ii) SHPL reserves the right to shift patient to any of its listed Hospitals depending upon required facilities and allied treatment for betterment of the patient or due to things beyond the control of the management of SHPL.
- iii) Discount on IP bill will be applied to the bill (barring exclusions) prepared as per the schedule of charges of those hospitals, Please note that each Hospital of SHPL may have different 'Schedule of Charges'.

**e) About Discounts**

- i) New Beneficiaries will get discount on IPD services after 60 days of cooling period from their registration date of the scheme, subject to exclusions.
- ii) Renewed beneficiaries, who have renewed their registrations, will only be entitled to get seamless IPD discounts from 1st April 2025 under the new scheme.
- iii) Ward Category of the scheme, IPD discount is provided in General Ward only. However, if the beneficiary wishes to get admitted in higher category of ward like Semi-Private or Private Room, he will have to pay the difference between bill calculated as per the SOC of the higher ward in which patient gets admitted, and discount amount calculated as per the terms and conditions of the scheme based on SOC of the General Ward.
- iv) The benefits under the scheme are valid upto 31st March 2027 only; hence the discounts will be calculated till midnight (12 O' clock) of 31st March 2027 and if admission continues beyond this then the patient will have to pay as per the applicable SOC from 1st April 2027
- v) All Services/Materials at the SHPL Hospitals and its Medical Store are subject to availability and are available on "FIRST COME FIRST SERVED BASIS" and SSSK Beneficiaries are not entitled for preference or priority.
- vi) The pre-admission tests will be done on OPD Basis, on which the Discounts will be given as per the OPD rules.

- vii) Beneficiaries cannot club with any other discount scheme, package or offer of the Hospital along with SSSK scheme.

## **f) IPD Exclusions –**

### **1) Discount will not be applicable to following items/materials**

- i) All Implant (Including Stents, Lenses, Prosthesis, Orthopedic Implants, full mesh/tracer)
- ii) Balloons for Angioplasty.
- iii) Drugs not related to Diagnosed Ailment be in treatment
- iv) Cost of Spectacles and Contact Lenses, Hearing Aids.
- v) Sanitary, Toiletries, Cosmetics Items.
- vi) Blood and Blood Products.
- vii) Expenses on vitamins and tonics.
- viii) PPE kit / Z kit used for nurses or doctors
- ix) OTC material & DPCO drugs
- x) Consumables, Disposable & Biomedical

### **2) Discount will not be applicable to following medical services**

- i. Special Instruments required for any surgery or procedure e.g. Neuro, Uro surgery, Laser, Laser Fiber, Phacoemulsification machine, cartilage etc.
- ii. Vaccination/Nutrition/Dietetics
- iii. Covid-19 testing
- iv. Physiotherapy (OPD) and Rehabilitation
- v. Expenditure not related to illness / Surgery
- vi. Food & Beverages to patients and attendants.
- vii. Naturopathy, Homeopathy, Ayurved, Unani -Treatment
- viii. Maternity treatment /pregnancy/ childbirth including caesarian section.
- ix. Pre-Natal and post-natal treatments
- x. Voluntary Medical Termination of pregnancy.
- xi. Obesity related surgery/treatment
- xii. Laser treatment/surgery

- xiii. Medical treatment for complication of any surgery, therapy, treatment, administered on the beneficiary/family, which was not prescribed or required by Allopathic Registered Medical Practitioner/Allopathic Registered Medical Institution in their professional Capacity
- xiv. Treatment for Rheumatism and Arthritis
- xv. Specialty Ophthalmic Treatment of Retinal and Vitreous Ailments
- xvi. HIV +ve AIDS, Venereal Disease and related Treatment
- xvii. Neuro Rehabilitation
- xviii. Extensive Burns due to any reason
- xix. Maintenance Dialysis OPD & IPD including permcath and HD canula procedures.
- xx. Any cosmetic, plastic surgery/ reconstructive surgery, aesthetic or related treatment, of any description, whether for psychological reasons, unless medically necessary because of an accident
- xxi. Treatment related to Suicide attempted patients
- xxii. Surgery or treatment, which results in anyway related to sex change
- xxiii. Hormone replacement therapy
- xxiv. Renal dialysis, except acute secondary failure and is part of intensive treatment
- xxv. Infertility, Sterility or assisted conception operation
- xxvi. Circumcision (unless necessary for treatment of disease not excluded here under or as may necessitated due to an accident.
- xxvii. Convalescence, General Debility, Palliative care, Congenital External Disease or Defects of Anomalies
- xxviii. Intentional self-injury and use of intoxicating drugs/alcohol.
- xxix. Dental treatment, which is corrective, cosmetic or aesthetics procedure, including wear and tear, unless, arising from disease or injury and which requires hospitalization for treatment
- xxx. CT Coronary Angiography

**3) Discount will not be applicable to following Diseases/Treatment**

- a. Domiciliary Hospitalization: Pre and post hospitalization treatment, treatment of Asthma, Chronic Nephritis and Nephritis Syndrome, Gastro-enteritis, diabetes mellitus and insipidus diabetics, epilepsy, hypertension,

influenza, cough and cold, all psychiatric or psychosomatic disorder, pyrexia of unknown origin for less than 10 days, tonsillitis and URTI, arthritis, rheumatism (the list is not exhaustive).

- b. Organ Transplant
  - c. Bone Marrow Transplant –
  - d. Blood Cancers(Acute or chronic Lymphoid/ Myeloid Leukemia)
  - e. Any type of Cancer and cancer related disease / disorder and allied treatment / surgery's in OPD & IPD services
  - f. Chemotherapy & Radiation therapy and allied disease & disorder
  - g. Alcohol/Drug Addiction related illnesses and withdrawal/detox treatments
  - h. All Ailments arising out of any condition directly or indirectly caused by or associated with Human T Cell Lymph tropic
  - i. Virus Type III (HTLDIR) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or Condition similar kind commonly referred as AIDS
  - j. Any disease arising out of Hepatitis B or C or D or E, or those transmitted sexually.
  - k. Treatment of psychiatric, mental or nerves conditions, insanity including dementia.
- 4) Other exclusions – Admission not permitted if arising out of**
- a) Use of intoxicating Drugs/alcohol, and treatment and alcoholism, solvent abuse, drug abuse, or any other addiction, and medical condition, resulting from or related to, such abuse or addiction.
  - b) Taking of Drug unless it is taken on proper medical advice, and not for treatment of drug addiction.
  - c) Industrial Disaster
  - d) Any person whilst engaging in speed contest or racing of any kind (other than on foot) bungee jumping, Para sailing, ballooning, parachuting, sky diving, Para gliding, hang gliding, mountain or rock climbing, necessitating the use of guides or ropes, pot holing, abseiling, deep sea diving using hard helmet and breathing apparatus, polo, snow and ice sports and activities and similar hazard.
  - e) Any person, whilst engaging in aviation, whilst mounting into, or dismounting from, or traveling in any aircraft, other than as a passenger (fare paying

or otherwise) in a duly licensed standard type of aircraft, anywhere in the world.

- f) Injury or disease directly or indirectly caused by or contributed by nuclear weapons/material.

#### 14) Add on coupons

- a) Add on discount coupons are given to the Beneficiary upon registration, for his friends and relatives below the age of 50yrs (Born on or after 31/03/1976), who can avail the add-on benefits. Additional coupons can be given free to the Beneficiary upon request. Pl contact - 9607962128
- b) **How to avail** - To avail any services as add on beneficiary one should produce add-on coupons. This has been given to the beneficiary at the time of registration.
- c) **Benefits** - The add on beneficiaries can avail following types of services at any SHPL Hospitals in Pune District only.

Sr. No.	Types of Services	Discount
1	For IPD service (excluding Doctors' fees and medicines)	20%
2	Consultation, Diagnostic, Imaging, Routine Lab tests if availed at hospitals	30%
3	Drugs and medicines	10%
4	Dental Consultation & Treatment	10%
5	Special Lab Tests are excluded	No Discount

- d) **Terms & conditions**
- i) Exclusions and T&C will be the same as beneficiary and Add on beneficiary.
- ii) No discount on special lab tests applicable to add on beneficiary.
- iii) The IPD admissions and OPD services for add-on beneficiary will be permissible only in the branches of SHPL Pune.
- iv) Under any circumstances relatives and friends would not be admitted at Sahyadri Speciality Hospital Karve Road branch under this scheme

#### 15) SSSK beneficiary entitlement for preventive health check-up.

- 1) **How to avail** – The registered beneficiary SSSK 26-27 will be entitled for preventive health check-up. The beneficiaries need to take an appointment for their preventive health check-up from the designated Hospital mentioned below.

2) **Benefit-**

Plan	Age	Test includes	Designated Hospital
Regular Plan (Discount Limit. Rs1,25,000/-	Age 50 to 69	Ht/Wt/BP, Total Body Fat, ECG, Random Blood Sugar, Audiometry, Ophthalmic checkup, Counseling for test	Sahyadri Hospital Deccan Gymkhana Hadapsar, Bibwewadi
	Age 70 & above	Same as above and X-ray of both Knee joint	

3) **Terms and Conditions -**

- i) Check-up can be done at only designated Hospital as mentioned in the table.
- ii) All the mentioned check-ups will be done simultaneously.

## 16) Using SSSK as a supplement to Insurance-

- 1) In case of cash less insurance, the amount disallowed by the insurance company, for whatever reason, is to be paid by the patient. This patient payable amount is eligible for SSSK discount. However, while calculating SSSK discount, items in the bill which are excluded as per SSSK rules, will be proportionately deducted from patient payable amount. So, if say 20% is the disallowance by the insurance company, the same percentage of the SSSK excluded items from the bill will be deducted from patient payable amount while calculating the SSSK discount.
- 2) To give an example, say for a 'knee joint replacement' surgery, total bill is of Rs 5 lakh. In this, amount of Joint implant (excluded from SSSK being implants) is Rs 1.5 Lakh. Now disallowance from insurance company is Rs 1 Lakh. In this case calculation of SSSK discount will be as under-

Sr. No.	Particulars	Amount
1	Total bill amount	5,00,000

2	Claim sanctioned by insurance company	4,00,000
3	Patient payable	1,00,000
4	Disallowance percentage to the total bill amount	20%
5	Implants included in total bill (excluded being implants as per SSSK)	1,50,000
6	While calculating SSSK discount on patient payable, proportionate amount from Implants to be deducted (i.e. 20% of 1.5 Lakh)	30,000
7	Amount eligible for SSSK discount	70,000
8	SSSK discount applicable (70% of 70,000)	52,500
9	So net payable (1,00,000-52,500)	47,500

- Total Bill amount: Rs. 500,000/-
  - Cost Joints (excluded being implants as per SSSK) : Rs. 150,000/-
  - Disallowance (Patient Payable) : Rs. 100,000/- i.e. 20%
  - While calculating SSSK discount on patient payable, proportionate amount from Implants to be deducted (i.e. 20% of 1.5 lack) : Rs. 30,000
  - Amount eligible for SSSK discount: Rs. 70,000
  - SSSK discount applicable (70% of 70,000) : Rs. 52,500
  - So net payable (100,000-52,500) : Rs. 47,500
- 3) A beneficiary holding an insurance policy other than SSSK, shall be bound to avail full benefit of all such other policies prior to availing the benefit of SSSK Thereafter the beneficiary shall avail benefit of SSSK for differential amount, if any. If a beneficiary avails the benefit of SSSK prior to any other policy, SHPL shall not be responsible for pursuing any reimbursement claim of the beneficiary under any other policy.

## 17) Terms & Conditions for Cancellation of Registration and Refund-

- a) **Cancellations by beneficiary**
- I. Beneficiaries are free to cancel the registration, without giving any reason, within 21 days of successful payment of the registration fees,
  - II. Beneficiary will have to cancel both the registrations of SHPL & SMPL
  - III. Beneficiary can do so only if he has not utilized any of the Hospital services including IP, OP, Emergency etc... from SHPL or any of the services of

SMPL, under SSSK.

- IV. Beneficiary will have to return all the Documents and Materials received by him from SHPL & SMPL, against his registration of SSSK
- V. Only after confirming that he has not utilized any of the services of SHPL or SMPL and getting back all the Documents and Materials received by him against SSSK registration, his amount paid towards both the registrations of SHPL and SMPL will be refunded within 1 month by deducting GST and admin charges applicable.
- VI. If beneficiary does not cancel the membership within 21 days, amount paid by him towards SHPL & SMPL will not be refunded to him under any circumstances.

**b) SHPL or SMPL cancelling the registration**

- I. SHPL & SMPL are free to cancel the registration, without giving any reason, within 21 days of successful payment of the registration fees,
- II. In such case the beneficiary will be intimated on his registered email or by SMS about cancellation of the registration of both of SHPL and SMPL.
- III. Immediately after the above intimation to beneficiary, His SSSK I Card will be disabled and, in such case, beneficiary will not be able to take benefit of any of the services of SHPL as well as SMPL
- IV. Beneficiaries' money paid towards registration charges to SHPL as well as SMPL will be refunded to him via cheque/NEFT, only after he returns all the materials and documents received

## **18) SHPL Management Rights –**

- I. Membership will be confirmed only after a successful receipt of payment to SHPL & SMPL.
- II. In case the cheque is bounced for any reason, the beneficiary needs to pay the membership fees/ consideration in cash term along with the penalty for cheque bounce charged by bank. In such a case the membership will be given only upon payment of the membership fees plus cheque bounced penalty

## **19) Reimbursement –**

All services under the scheme will be available only at SHPL Hospitals listed under the scheme. SHPL will not be responsible for the repayment or reimbursement of any expenses incurred by the beneficiary in any other

hospital except Sahyadri Hospital for purchase of medicine material/ medical treatment or any type of diagnostic procedure made at medical store/hospital/diagnostic centre at any other place a part from the SHPL Hospitals.

## 20) Disclaimer –

- a) All medical services will be available at running units of SHPL only. Further it is hereby clarified that in case the services are not available at any of the listed hospitals, the beneficiary / add on beneficiary may avail the services from other unit of Sahyadri hospital.
- b) Expenses accumulated during the tenure of the scheme for hospitalization / In Patient Facilities excluding maximum discount limit the balance amount must be borne by the beneficiary. If beneficiary not willing to meet the due bill amount, SHPL shall have the right to shift the beneficiary to a PMC/ Government Hospital.
- c) Beneficiary status in the Scheme will not be considered valid until registration fee has been fully paid/deposited by Card/Cheque/Cash or through online mode.
- d) SHPL & SMPL Management reserves the right to cancel/withdrawn the SSSK Scheme if minimum 6000 beneficiaries are not registered. In such case the scheme will be cancelled, and the registration amount will be refunded to the beneficiaries.

## 21) FAQ (Frequently asked Questions)

1Q: If I already have insurance, can I get the benefit of the SSSK, in addition to insurance?

A: Yes, you can take benefit of the cashless insurance first, and whatever amount that is not covered by insurance will be eligible for 70% discount and as per the applicable terms and conditions SSSK rules. (refer point16 of T&C)

2Q: Can I do my lab tests at all Sahyadri Lab Centres? How much discount will I get?

A: Yes, at all SSL's 'Lab Collection Centres' only as listed under Point 2-O of T&C booklet. You will get 40% on routine lab tests. Please note that the discount is not applicable at Lab Franchisee Centres.

3Q: Can we get IP discount on cataract surgery and coronary angiography?

- A: Yes, we have included both in IP services, hence 70% discount is applicable on the SOC, subject to exclusions.
- 4Q: I have been a member of SSSK for the last few years, but I have never availed IPD services till date, can I get any special or additional discount in IPD?
- A: No, there is no special or additional discount, but you are eligible for no claim bonus of Rs 30,000/-
- 5Q: How often can I get discount for IPD in hospital?
- A: Under the scheme multiple admissions are allowed, till your Discount limit gets exhausted.
- 6Q: Can I get benefit for my pre-existing disease like heart disease, diabetes and BP?
- A: Yes, you can get benefit for any pre-existing disease. There is no extra cooling period for the pre-existing diseases.
- 7Q: Can SSSK beneficiaries get assured bed for Covid 19 or for any other admission? If not then will you extend the benefit if the member has to get admitted in other hospital?
- A: We cannot reserve any beds for the scheme members as beds need to be allotted on 'first come first served' basis. If bed is not available in the preferred Sahyadri Hospital, we will do all the efforts to admit the patient to some other unit of Sahyadri Hospital. Since the SSSK is available only in Sahyadri Hospitals, we cannot extend the scheme benefit to other hospitals.
- 8Q: If I have opted for a SSSK scheme, Do I have to get admitted only in General ward or can I opt for upper wards?
- A: You can avail any upper ward category (subject to availability) as per applicable SOC. However, your scheme discount will be calculated as per general ward SOC, and it will be deducted from the Bill of the occupied ward. The remaining amount will have to be paid by the beneficiary.
- 9Q: If I do not avail IPD services in this year's scheme, will my cover amount double next year?
- A: No, If the cover amount is not utilized in the scheme period, it will get lapsed and will not be carried forward for next year. However, you will get the No Claim Bonus as may be declared next year.
- 10Q: Can I give the add-on coupons to any one of my choices for availing the discount? Is there any need to intimate you beforehand?

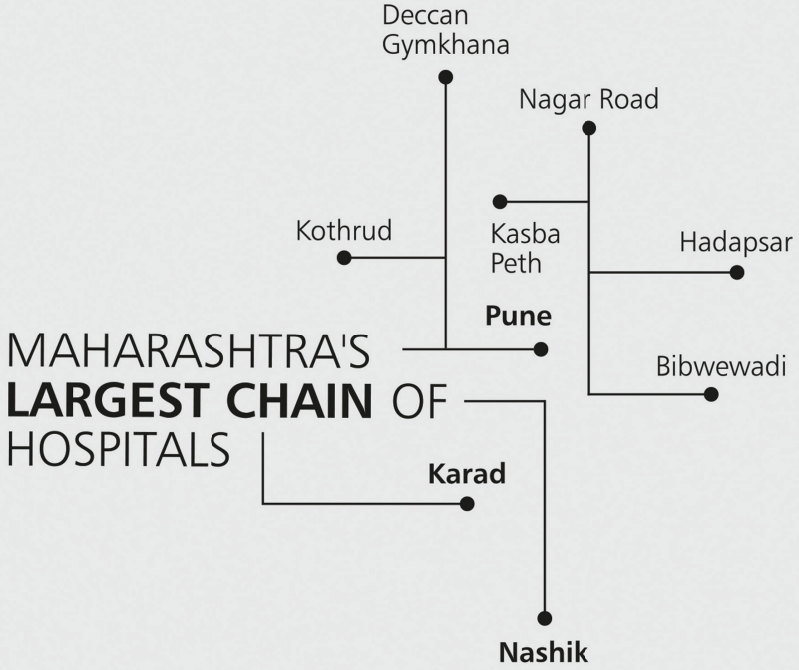
A: Yes, you can give the coupons to any one of your choice, provided he is below 50 years of age. No pre intimation is required to be given. You can also get the additional add on coupons if you require

11Q: Can I get discount on treatment of any type of cancer or cancer related disease/disorder?

A : No, Cancer and cancer related disease and disorders, treatment/procedures, surgery, investigations are not covered under scheme.

12Q: Can I take a treatment in my nearby hospital (other than sahyadri hospital) and get reimbursement of the expenses incurred.

A: No, this scheme is applicable only for all sahyadri hospitals at Pune location; hence no reimbursement will be considered.



अपॉइंटमेंटसाठी संपर्क: **88888 22222**

सहाद्री हॉस्पिटल्स : महाराष्ट्रातील रुग्णालयांची सर्वात मोठी शृंखला

पुणे - डेक्कन जिमखाना | नगर रोड | कोथरूड | हडपसर | बिबवेवाडी | कसबा पेठ | नाशिक | कराड

**Sahyadri**  
HOSPITALS