

(i) Smart Century Premier Plan

Sr. No Category A

- 1 Cancer of Specified Severity
- 2 Kidney Failure requiring regular dialysis
- 3 Major organ/Bone Marrow Transplant
- 4 Open Heart Replacement/Repair of Heart Valves
- 5 Open Chest Coronary Artery Bypass Graft
- 6 Myocardial Infarction (First Heart Attack of specific severity)
- 7 Refractory heart failure
- 8 Cardiomyopathy
- 9 Stroke resulting in permanent symptoms
- 10 Permanent Paralysis of Limbs
- 11 Parkinson's disease
- 12 Primary (Idiopathic) Pulmonary Hypertension
- 13 End Stage Lung Failure
- 14 Rabies
- 15 End Stage Liver Failure
- 16 Angioplasty
- 17 Chronic Aplastic Anemia
- 18 Cerebral Aneurysm with Specified Surgery
- 19 Hemiplegia
- 20 Chronic Relapsing Pancreatitis
- 21 Infective Endocarditis
- 22 Pericardectomy
- 23 Percutaneous Heart Valve Replacement
- 24 Pneumonectomy
- 25 Bariatric Surgery
- 26 Percutaneous Transluminal Angioplasty of Renal Artery
- 27 Severe Progressive Supranuclear Palsy
- 28 Surgical Removal of One Kidney
- 29 Total Glossectomy
- 30 Budd–Chiari syndrome
- 31 Carotid Angioplasty
- 33 Primary Biliary Cirrhosis
- 34 Cardiac Rupture
- 35 Total Laryngectomy
- 36 Cerebral Artery Bypass Surgery
- 37 Pulmonary Thromboembolism
- 38 Carotid endarterectomy Surgery
- 39 Spinal Surgery in case of Trauma

Sr.No Category B

40 Multiple Sclerosis with Persisting Symptoms
41 Motor Neuron Disease with Permanent Symptoms
42 Alzheimer's disease
43 Benign brain tumor
44 Major Head Trauma
45 Apallic syndrome
46 Deafness
47 Loss of speech
48 Loss of limbs
49 Loss of independent existence
50 Blindness
51 Third Degree Burns
52 Coma of specified severity
53 Chronic Rheumatoid Arthritis
54 Pheochromocytoma
55 Eisenmenger's Syndrome
56 Chronic Adrenal Insufficiency
57 Cardiac Pacemaker insertion
58 Surgical removal of an eyeball
59 Wilson's disease

60 Guillain Barre Syndrome (GBS)
61 Age Related Macular Degeneration
62 Surgery for removal of Acoustic Neuroma
63 Major Brain Surgery
64 Complete Splenectomy
65 Whipple procedure
66 Loss of sight of one eye and loss of one limb
67 Embolization of Acquired AV fistula
68 Myxomas
69 Diabetes Insipidus
70 Full dental reconstruction due to accident
71 Keyhole Craniotomy
72 Terminal Illness

Sr.No Category C

- 73 Creutzfeldt-Jakob disease
- 74 Progressive Scleroderma
- 75 Medullary Cystic Disease
- 76 Muscular dystrophy
- 77 Poliomyelitis
- 78 Systemic lupus erythematosus with renal involvement
- 79 Myasthenia gravis
- 80 Good pastures syndrome with lung or renal involvement
- 81 Aorta Graft surgery
- 82 Bacterial Meningitis
- 83 Encephalitis
- 84 Fulminant Viral Hepatitis
- 85 Crohn's Disease
- 86 Ulcerative Colitis
- 87 Autoimmune Hepatitis
- 88 Total Pancreatectomy
- 89 Tuberculosis Meningitis
- 90 Dissecting Aortic aneurysm
- 91 Elephantiasis
- 92 Myelofibrosis
- 93 Cystic Fibrosis
- 94 Total proctocolectomy
- 95 Toxic epidermal necrolysis (TEN)
- 96 Chronic PAN (Polyarteritis Nodosa)
- 97 Adult Polymyositis
- 98 Giant Cell Arteritis
- 99 Multiple System Atrophy
- 100 HIV due to blood transfusion and occupationally acquired HIV

(ii) Smart Half Century Plan

Sr. No Category A

- 1 Cancer of Specified Severity
- 2 Kidney Failure requiring regular dialysis
- 3 Major organ/Bone Marrow Transplant
- 4 Open Heart Replacement/Repair of Heart Valves
- 5 Open Chest Coronary Artery Bypass Graft
- 6 Myocardial Infarction (First Heart Attack of specific severity)
- 7 Cardiomyopathy
- 8 Stroke resulting in permanent symptoms
- 9 Permanent Paralysis of Limbs
- 10 Parkinson's disease
- 11 Primary (Idiopathic) Pulmonary Hypertension
- 12 End Stage Lung Failure
- 13 Rabies
- 14 End Stage Liver Failure
- 15 Angioplasty
- 16 Chronic Relapsing Pancreatitis
- 17 Infective Endocarditis
- 18 Severe Progressive Supranuclear Palsy

Sr.No Category B

- 19 Multiple Sclerosis with Persisting Symptoms
- 20 Motor Neuron Disease with Permanent Symptoms
- 21 Alzheimer's disease
- 22 Benign brain tumor
- 23 Major Head Trauma
- 24 Apallic syndrome
- 25 Deafness
- 26 Loss of speech
- 27 Blindness
- 28 Third Degree Burns
- 29 Coma of specified severity
- 30 Chronic Rheumatoid Arthritis
- 31 Pheochromocytoma
- 32 Eisenmenger's Syndrome
- 33 Chronic Adrenal Insufficiency
- 34 Major Brain Surgery
- 35 Terminal Illness