



AIG Direct
HOSPITAL CASH PLAN
Surgical Benefits

SURGICAL BENEFITS

This must be read in conjunction with your Hospital Cash Plan Policy Document and your Table of Benefits. Benefit payments will be made under this part of the policy in respect of a covered operation or permanent disability and are in addition to the maximum benefits due under the Hospital Cash Plan(s).

Schedule of Operations	Cash Benefit
Abdomen	
Appendix, removal of	£100
Colon resection	
Partial, with colostomy	£150
Total, with colostomy	£500
Gall Bladder, removal by incision	£150
Hernia, repair of	
Inguinal or femoral, single	£100
Inguinal or femoral, double	£150
Umbilical	£100
Liver	
Abscess, incision for drainage or biopsy, cutting into abdomen	£125
resection, partial	£75
wound or injury, suturing of	£200
Pancreas – removal of	£200
Incision for drainage/removal of cyst	£175
Stomach, removal of	
Total	£500
partial	£150
Bone	
Diseased - removal	
by cutting	£75
by scraping, each (maximum 5)	£5
Exostosis, removal of	£15
Grafting of	
Whole bone	£100
Chips	£75
Fracture	
Arm	
Ulna and radius or ulna only	£50
Radius only	£25
Humerus	£75
Breastbone (Sternum)	£25
Collar bone	£25
Finger or toe, each	£10
Foot, except toes	£25
Hand, except fingers	£20
Heel bone	£50
Jaw – lower	£50
Jaw – upper	£15
Kneecap (patella)	£50
Leg	
Tibia and fibula or tibia only	£75
Fibula only	£25
Nose	£15
Pelvis, except coccyx	£100
Rib, one or more	£10
Shoulder blade (scapula)	£25
Skull – non operative (for operations see nervous system)	£25
Thigh	£75
Vertebra,	
One or more, except processes or coccyx	£50
Processes or coccyx	£25

	Cash Benefit
Breast	
Abscess, drainage of	£35
Cysts, tumours or other tissue, removal of	£35
Removal of (radical)	
One breast	£150
Both breasts	£200
Removal of (simple)	
One breast	£100
Both breasts	£150
Chest	
Bronchoscopy - diagnostic, with or without biopsy	£25
Cavity, cutting into for exploration	£150
Empyema, incision for drainage other than aspiration	£100
Lung	
Incision of, through chest	£200
Total removal of	£500
Partial removal of	£175
Mediastinal tumour, resection	£200
Operative removal of tumours or foreign bodies	£50
Circulatory System	
Arteries and veins	
Arterioplasty	£100
Incision, ligation or stripping of complete extremity	
Unilateral	£50
Bilateral	£75
Neck	£50
Trunk	£100
Injury or wound, suturing of	£50
Varicose veins, ligation and division of:	
Local	£20
Additional, each (maximum £25)	£5
Heart and Pericardium	
Catheterization	£100
Cutting into, excluding	£200
Insertion of pacemaker	£50
Injury or wound, suturing of	£150
Ear	
Fenestration	£200
Labyrinthectomy	£200
Labyrinthotomy	£200
Mastoidectomy (radical)	
One side	£175
Both sides	£200
Mastoidectomy (simple)	
One side	£75
Both sides	£100
Stapes mobilization	£100
Eye	
Incision of	£100
Reattachment of retina or retina and choroid	£200
Removal of	
Cataract by lens extraction	£100
Cornea, complete or partial	£75
Cornea with transplantation	£300
Iris or sclera	£100
Removal of foreign body	£10
Repair of muscles, complete procedure	
One muscle	£50
More than one muscle	£75

	Cash Benefit
Genital system (female)	
Bartholin or Skene's glands	
excision of Bartholin gland or cyst	£30
excision of Skene's gland or cyst	£10
incision or drainage	£10
Dilation of cervix (D&C) and curettage of uterus, non-puerperal, with or without electrocauterization cone resection of cervix	£30
Ovary or tube, one or more, cutting into or removal	£100
Rectocele or cystocele, repair of	£100
Rectocele and cystocele, repair of both or of either in conjunction with other repair, complete procedure	£125
Uterus, removal of – with or without ovaries	£175
Genital system (male)	
Hydrocele or spermatocele, repair of	£75
Prostate, removal or incision of	
Open operation – perineal	£200
Open operation - suprapubic	£125
Operation through natural passage	£100
Testis, removal of	
Unilateral	£30
Bilateral	£75
Joints	
Arthroplasty – hip, knee, elbow or shoulder	£200
Arthroscopy, diagnostic	£25
Arthroscopy, operative	£75
Capsule, removal of, cutting into other than aspiration	£75
Cutting into for treatment of intraarticular structure	
Ankle, hip or knee	£200
Elbow, wrist or shoulder	£175
Fingers or toes	£15
Foot except toes	£125
Hand, except fingers	£100
Dislocation, reduction of	
Ankle, elbow or shoulder	£50
Collar bone, lower jaw or wrist	£30
Fingers or toes	£10
Hip or knee, except patella	£75
Patella	£10
Intervertebral disk	
Removal of, partial	£150
Removal of with spinal fusion	£200
Nervous system	
Brain, cutting into, except psychosurgery	£500
Brain, psychosurgery	£100
Laminectomy or hemilaminectomy	£175
Nerve – resection, decompression or transplant of single or multiple nerves	
extremity	£35
Head neck or trunk	£75
Skull – cutting into cranium for diagnosis or treatment	£200
Spinal cord – cutting operation	£200
Trephination or burr holes – single	£25
Trephination or burr holes - multiple	£40
Nose and throat	
Larynx or trachea, repair/ removal	£200
Larynx or trachea, incision	£200
Nasal polyp, removal of single or multiple	£10
Nasal septum, resection	£50
Parathyroid glands, removal of one or more	£125

	Cash Benefit
Nose and throat (continued)	
Sinus – cutting into other than puncture	
Ethmoid, single	£100
Ethmoid, bilateral	£150
Other, single	£75
Other, multiple	£125
Thyroid – removal of portion	£200
Tonsillectomy or adenoidectomy	£25
Rectum	
Fissure, removal of	£35
Fistula, removal of	£75
Haemorrhoids, excision of	
External or internal	£35
External and internal	£100
Proctoscopy, operative	£10
Prolapsed rectum, radical repair	£150
Removal of external tissue only	£75
Skin or subcutaneous tissue	
Grafts pinch, each (maximum of 30)	£5
Split thickness 4 square inches or less	£25
Split thickness more than 4 square inches	£50
Tube	£75
Pilonidal cyst, removal of	£75
Tumours, benign, superficial excision of	£15
Tumours, malignant, excision from face, lip or skin	
One	£40
Each additional	£15
Tendons & Ligaments	
Cutting or repair of	
One	£25
Each additional (maximum of 10)	£5
Fascia, cutting or transplant	£35
Tendon sheath, cutting into	
single	£25
multiple	£40
Transplant	
One	£75
Each additional	£50
Urinary tract	
Bladder, kidney or ureter	
Cutting or crushing – open operation	£100
Operation through natural passage	£50
Cystoscopy, diagnostic with or without biopsy	£10
Meatotomy	£15
Nephrolithotomy or Nephrectomy	£150
Urethra – crushing or cutting operation other than meatotomy	£30
Permanent disabilities following an accident only	
Loss of both arms, hands, feet or legs	£5,000
Loss of one hand or arm and one foot or leg	£5,000
Loss of one hand or one arm	£2,000
Loss of one leg or one foot	£2,000
Loss of finger or toe, each	£25
Loss of sight in both eyes	£5,000
Loss of sight in one eye	£1,250
Loss of sound, natural teeth:	
single	£25
each additional	£10
If an insured person suffers a permanent disability, the loss must be sustained within 90 days from the date of the accident	
Only one of the amounts shown above, the largest applicable, will be payable for injuries resulting from any one accident	

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