



AIG Direct  
HOSPITAL CASH PLAN  
Surgical Supplement

# SURGICAL SUPPLEMENT

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
<b>Abdomen</b>	
Appendix, removal of	£250
Bowel polyp	£100
Colon resection	
Partial, with colostomy	£250
Total, with colostomy	£1,000
Endoscopic procedures	
Examination	£100
With biopsy	£150
Operative	£200
Gall Bladder, removal by incision	£200
Hernia, repair of	
Inguinal or femoral, single	£200
Inguinal or femoral, double	£300
Umbilical	£250
Laparotomy	£200
Liver	
biopsy, cutting into abdomen	£200
resection, partial	£400
wound or injury, suturing of	£500
Pancreas – removal of	£500
Incision for drainage/removal of cyst	£400
Splenectomy	£500
Stomach, removal of	
Total	£1,250
partial	£375
<b>Bone</b>	
Diseased - removal	
by cutting	£200
by scraping, each (maximum 5)	£50
Exostosis, removal of	£125
Grafting of	
Whole bone	£400
Chips	£200
<b>Fracture</b>	
Arm	
Ulna and radius or ulna only	£125
Radius only	£100
Humerus	£200
Breastbone (Sternum)	£100
Collar bone	£100
Finger or toe, each	£30
Foot, except toes	£100
Hand, except fingers	£75
Heel bone	£150
Jaw – lower	£200
Jaw – upper	£100
Kneecap (patella)	£125
Leg	
Tibia and fibula or tibia only	£150
Fibula only	£100
Nose	£50
Pelvis, except coccyx	£250
Rib, one or more	£30
Shoulder blade (scapula)	£100
Skull – non operative (for operations see nervous system)	£100
Thigh	£150
Vertebra,	
One or more, except processes or coccyx	£125
Processes or coccyx	£75

	Cash Benefit
<b>Breast</b>	
Abscess, drainage of	£150
Cysts, tumours or other tissue, removal of	£100
Removal of (radical)	
One breast	£375
Both breasts	£500
Removal of (simple)	
One breast	£250
Both breasts	£400
<b>Chest</b>	
Bronchoscopy - diagnostic, with or without biopsy	£100
Cavity, cutting into for exploration	£500
Empyema, incision for drainage other than aspiration	£250
Lung	
Incision of, through chest	£500
Total removal of	£1,500
Partial removal of	£450
Mediastinal tumour, resection	£500
Operative removal of tumours or foreign bodies	£300
<b>Circulatory System</b>	
Arteries and veins	
Arterioplasty	£200
Injury or wound, suturing of	£200
Varicose veins, ligation and division of:	
Unilateral	£125
Bilateral	£200
Heart and Pericardium	
Catheterization	£150
Cutting into, excluding	£300
Insertion of pacemaker	£125
Insertion of stent	£200
Injury or wound, suturing of	£500
Major vessel angiogram	£100
<b>Ear</b>	
Fenestration	£300
Inner ear implant	£150
Insertion of grommets	£100
Labyrinthectomy	£400
Labyrinthotomy	£400
Mastoidectomy (radical)	
One side	£350
Both sides	£500
Mastoidectomy (simple)	
One side	£200
Both sides	£300
Myringoplasty	£250
Stapes mobilization	£250
<b>Eye</b>	
Incision of	£200
Reattachment of retina or retina and choroid	£250
Removal of	
Cataract by lens extraction	£150
Cornea, complete or partial	£250
Cornea with transplantation	£1,000
Iris or sclera	£250
Removal of foreign body	£50
Repair of muscles, complete procedure	
One muscle	£150
More than one muscle	£250

	Cash Benefit
<b>Genital system (female)</b>	
Bartholin Cyst – excision of gland and drainage	£250
Dilation of cervix (D&C) and curettage of uterus, non-puerperal, with or without electrocauterization cone resection of cervix	£100
Ovary or tube, one or more, cutting into or removal	£250
Rectocele or cystocele, repair of	£200
Rectocele and cystocele, repair of both or of either in conjunction with other repair, complete procedure	£300
Uterus, removal of – without ovaries	£300
Uterus, removal of – with ovaries	£400
Vulvectomy	£500
<b>Genital system (male)</b>	
Hydrocele or spermatocele, repair of	£150
Prostate, removal or incision of	
Open operation – perineal	£500
Open operation - suprapubic	£300
Operation through natural passage	£150
Testis, removal of	
Unilateral	£200
Bilateral	£250
<b>Joints</b>	
Arthroplasty – hip, knee, elbow or shoulder	£250
Arthroscopy, diagnostic	£50
Arthroscopy, operative	£150
Capsule, removal of, cutting into other than aspiration	£100
Cutting into for treatment of intraarticular structure	
Ankle, hip or knee	£250
Elbow, wrist or shoulder	£200
Fingers or toes	£50
Foot except toes	£200
Hand, except fingers	£150
Dislocation, reduction of	
Ankle, elbow or shoulder	£125
Collar bone, lower jaw or wrist	£100
Fingers or toes	£50
Hip or knee, except patella	£150
Patella	£50
Intervertebral disk	
Removal of, partial	£375
Removal of with spinal fusion	£500
Discolysis	£200
Keyhole surgery	£150
<b>Nervous system</b>	
Brain, cutting into	£1,000
Brain, insertion of shunt	£200
Laminectomy or hemilaminectomy	£450
Nerve – resection, decompression or transplant of single or multiple nerves – extremity	£100
Head neck or trunk	£200
Percutaneous Stimulator (for pain)	£125
Skull – cutting into cranium for diagnosis or treatment	£400
Spinal cord – cutting operation	£500
Trephination or burr holes – single	£200
Trephination or burr holes - multiple	£300
<b>Nose and throat</b>	
Larynx or trachea, repair/ removal	£600
Larynx or trachea, incision	£300
Nasal polyp, removal of single or multiple	£30
Nasal septum, resection	£125
Nasal tissues, removal of	£125
Parathyroid glands, removal of one or more	£300
Salivary gland – removal of	£375

	Cash Benefit
<b>Nose and throat (continued)</b>	
Sinus – cutting into other than puncture	
Ethmoid, single	£250
Ethmoid, bilateral	£350
Other, single	£200
Other, multiple	£300
Thyroid – removal of portion	£500
Tonsillectomy or adenoidectomy	£100
<b>Rectum</b>	
Fissure, removal of	£100
Fistula, removal of	£250
Haemorrhoids, excision of	
External or internal	£100
External and internal	£250
Ischio-rectal abscess – excision of	£150
Proctoscopy, operative	£150
Prolapsed rectum, radical repair	£375
<b>Skin or subcutaneous tissue</b>	
Grafts pinch, each (maximum of 30)	£50
Split thickness 4 square inches or less	£100
Split thickness more than 4 square inches	£250
Tube	£400
Pilonidal cyst, removal of	£200
Tumours, benign, superficial excision of	£50
Tumours, malignant, excision from face, lip or skin	
One	£100
Each additional	£50
<b>Tendons &amp; Ligaments</b>	
Cutting or repair of	
One	£100
Each additional (maximum of 10)	£50
Fascia, cutting or transplant	£75
Tendon sheath, cutting into	
single	£75
multiple	£100
Transplant	
One	£300
Each additional	£200
<b>Urinary tract</b>	
Bladder, kidney or ureter	
Cutting or crushing – open operation	£250
Operation through natural passage	£125
Cystoscopy, diagnostic with or without biopsy	£30
Insertion of stent	£150
Laser procedures	£100
Meatotomy	£150
Nephrolithotomy or Nephrectomy	£450
Urethra – crushing or cutting operation other than meatotomy	£100
<b>Permanent disabilities following an accident only</b>	
Loss of both arms, hands, feet or legs	£10,000
Loss of one hand or arm and one foot or leg	£10,000
Loss of one hand or one arm	£5,000
Loss of one leg or one foot	£5,000
Loss of finger or toe, each	£100
Loss of sight in both eyes	£10,000
Loss of sight in one eye	£5,000
Loss of sound, natural teeth:	
single	£50
each additional	£100
If an insured person suffers a permanent disability, the loss must be sustained within 90 days from the date of the <b>accident</b>	
Only one of the amounts shown above, the largest applicable, will be payable for injuries resulting from any one <b>accident</b>	

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