

Hospital Benefits-List of Classification of Clinical Surgery

With the advances in medical treatment in Hong Kong, some simple surgeries can now be carried out in the day-case unit of hospitals or clinics. Not only do clinical surgeries cost less, but clients also enjoy some flexibility in arranging an appointment with doctors that may considerably reduce their waiting time, allowing them to get immediate quality medical treatment, just as in hospitals. To provide our clients with better medical protection, we have been constantly upgrading our medical services, and are now pleased to increase the number of surgical procedures in the List of Classification of Clinical Surgery (please refer to table below), where no hospital confinement is required for the insured to claim the relevant medical expenses[#], in the unfortunate event that he/she requires medical attention.

Description of Surgical Procedures		Classification
Abdomen	Gastroscopy with or without removal of lesion or biopsy	Minor
Breast	Removal of benign tumor or cyst	Intermediate
	Breast Cyst, Needle Aspiration	Minor
Chest	Bronchoscopy, oesophagoscopy	Minor
Dislocation, Reduction of	Dislocation, Reduction of hip, vertebra, ankle joint, elbow or knee joint (partial excepted)	Minor
	Dislocation, Reduction of shoulder	Minor
	Dislocation, Reduction of lower jaw, collar bone, wrist or patella	Minor
Ear, Nose or Throat	Removal of foreign body from external auditory canal, one or both sides	Minor
	Tracheotomy	Intermediate
	Tonsillectomy, adenoidectomy, or both	Intermediate
Eye	Operation for detached retina	Major
	Cataract Removal	Intermediate
	Removal of corneal foreign body	Minor
Genito-Urinary Tract	Removal of tumors or stones in ureters or bladder by endoscopic means	Minor
	Cystoscopy with or without biopsy	Minor
	Circumcision	Minor
	Liver biopsy	Minor
	Renal biopsy	Minor
	Testicular biopsy	Minor
	Dilatation and curettage (non-puerperal), cervix cauterization or conization, polypectomy, or any combination of these	Minor
Goitre	Thyroid lesions, needle biopsy	Minor
Rectum	Colonoscopy with or without removal of lesion or biopsy	Minor
	Sigmoidoscopy with or without removal of lesion or biopsy	Minor
	External haemorrhoidectomy	Intermediate
	Internal or internal and external haemorrhoidectomy	Intermediate
	Banding of haemorrhoids	Minor
	Cutting operation for fissure	Minor
	Cutting operation for thrombosed haemorrhoids	Minor
	Cutting operation for fistula in ano, single or multiple	Intermediate
Skin and Subcutaneous Tissue	Excision lesion of skin or subcutaneous tissue	Minor
	Drainage of lesion of skin including abscess	Minor
Tumours	Benign or superficial tumours and cysts or abscesses	Minor

[#]Subject to the terms, conditions and provisions of your policy, we shall pay the following benefit(s) / fee(s) to you when we receive proof (which is acceptable to us and subject to the terms, conditions and provisions of your policy) that the Insured receives Medically Necessary surgical procedure on the recommendation of his/her attending Doctor due to Disability in the day case unit of a Hospital or in a clinic in Hong Kong/Macau.

- Hospital Special Services: We shall pay the pathology fees actually charged by the day case unit of a Hospital or the clinic which is directly related to and is a result of the Surgical Procedures.
- Surgical Benefit: Surgeon's fee, Anaesthetist's Fee, Operating Theatre Fee and Post-Surgery Out-Patient Treatment
- Supplementary Major Medical Benefit / Extra Major Medical Benefit (If applicable)

Please note that only the above surgical procedures are allowed to be performed in the day case unit of a Hospital or in a clinic in Hong Kong/Macau. We reserve the right to determine the eligibility of a clinic.

If the operation performed is not shown above, we have the absolute right to determine the Maximum Surgeon's Fee benefit for such operation and whether the operation performed in the day case unit of a Hospital or the clinic is payable by us. An operation of equivalent gravity and severity will be used as a basis for the settlement.

The maximum benefit for a surgical procedure shall not exceed the maximum limit specified in the Benefit Limits of Policy Schedule and determined in accordance with the Classification of Surgical Procedures stated in the above Surgical Benefit Schedule of Fees. The maximum benefit for all surgical operations performed in any one Disability shall not exceed the maximum amount payable for Complex Operation as specified in the Policy Schedule.