

Outpatient Benefit

I. Benefits

Benefit Schedule (HKD)		
General Consultation [^] (Including up to 3 days standard medication)	Maximum visits per year	30
	Co-payment per visit	\$30
Specialist Consultation [^] (Subject to referral by panel general practitioner or specialist) (Including up to 5 days standard medication)	Maximum visits per year	15
	Co-payment per visit	\$50
Chinese Herbalist General Consultation and Bonesetting Treatment [^] (Including 2 days herbal/powder medication for Chinese herbalist general consultation)	Maximum visits per year	10
	Co-payment per visit	\$30
Special Investigation, Diagnostic Imaging and Laboratory Tests (Subject to referral by panel general practitioner or specialist to appointed centers only)	Maximum limit per year	\$5,000
	Co-payment percentage	20%
Outpatient Benefit Premium: Annual		HKD 2,860.00

Notes:

~ The Company reserves the right to revise the terms and conditions of the Outpatient Benefit including the premiums and the benefits upon policy renewal.

[^] Subject to a maximum of 1 visit per day and the following conditions apply:

- The life insured can receive a general and specialist consultation on the same day only if they have a valid referral letter from a network general practitioner or specialist.
- For “general consultation” or “specialist consultation”, the benefit is payable only if the life insured does not make any claim under “Chinese herbalist general consultation and bonesetting treatment” visit earlier on the same day. For “Chinese herbalist general consultation and bonesetting treatment”, the benefit is payable only if the life insured does not make any claim under “general consultation” or “specialist consultation” visit earlier on the same day.

II. Effective Date

The effective date of outpatient coverage will commence 14 days after the later of application sign date or the issue date.

III. Premium Adjustment

The premium will vary depending on the age of the life insured and are not guaranteed. We will regularly review our products, including the premium rates, to make sure we can continue to provide cover. When reviewing the premium rates, we will consider the rate charged by the third party provider and other factors. We can change the premium rates on each policy anniversary.

IV. Renewal and Revision of Benefit

You can renew this supplementary benefit by paying the premium on the renewal date at our premium rate and benefit schedule in force at time of renewal. We can refuse to renew this supplementary benefit on any anniversary date of the policy if we give you 30 days’ written notice. We may at any time change any terms and conditions including the benefits under this supplementary benefit by giving you 30 days’ written notice.

This proposal is for REFERENCE only. Please refer to policy provisions for the complete terms and conditions.
Insurance Advisor : NAVIGATOR INS. BROKERS LTD.
Branch : 83520 (MT 22/F)

Date: 24 December, 2025

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V. Exclusions and Limitations

We will not pay any benefit due to the following.

- i. Cosmetic or plastic surgery or any treatment for the purpose of beautification.
- ii. Any condition arising out of congenital defect or disease.
- iii. Any dental treatment or diagnosis, eye refraction, the supply of hearing aids, prosthesis, pacemakers, blood plasma or the provision of special nursing care.
- iv. Any medical services associated with pregnancy including abortion or sterilisation whether male or female.
- v. Any test, treatment or condition related to infertility including but not limited to impotence or contraceptive techniques.
- vi. Any psychiatric disorder or rest cure.
- vii. Routine physical examinations, health check-ups or tests or any treatment which is not medically necessary.
- viii. Pap smears requested by the patient except those recommended by the panel doctors.
- ix. Venereal diseases or their sequelae.
- x. Radiotherapy or investigation or treatment involving radioactive isotopes such as PET scan.
- xi. Immunisations with the exception of tetanus.
- xii. Any investigation and treatment of AIDS and ARC.
- xiii. Treatment outside of Hong Kong Special Administrative Region.
- xiv. Any medication for any specific anti-viral, anti-cancer, hormonal therapy and other expensive medication and long-term medication which is required for at least a 7 day period.
- xv. Any pre-existing conditions.
- xvi. Any matters associated with tuberculosis and kidney dialysis.

For listed Chinese medicine practitioner and registered Chinese medicine practitioner (as defined in the Chinese Medicine Ordinance) visits, we will not pay any benefit due to the following.

- a. Any expense for Chinese medical equipment or appliances.
- b. Any proprietary Chinese medicine defined under the Chinese Medicine Ordinance.
- c. Any tonic drugs, cosmetic drugs and drugs for replenishing the vital essence and for reinforcing the vital function.
- d. Aromatic stimulants, sedatives or tranquilizers, and any medical treatment relating to anxiety, depression, emotional disorders, psychological disorders or psychiatric disorders.
- e. Expenses for the following listed expensive herbal medication (or equivalent): Tokay Gecko 梧州大蛤蚧, Pillar Ginseng 石柱參, West Safflower 西紅花, Purple Ganoderma 黑靈芝, Human Placenta 正紫荷車, Chinese Eaglewood 正沉香, Amber 琥珀, Cassia Bark 肉桂, American Ginseng 西洋參, Eucommia Bark 杜仲, Chinese Angelica 當歸, Tortoise Shell (processed with vinegar) 龜板, Turtle Shell (processed with vinegar) 鱉甲, Tangshen 黨參, Milkvetch Root 北耆, Sanchi 田七, Askistrodin 祈蛇, Antelope's bone 羚羊骨, Scorpion 淡全蟲, Tall Gastrodia Tuber 天麻, Youpu 油樸, Tendrilleat Fritillary Bulb 川貝, Long-noded Pit Viper 白花蛇, Folium Ginseng 人參葉, Puff-ball 馬勃, Blue Sky Sunflower 青天葵, Bile Arisaema 膽星, Leech 水蛭丸, Eupolyphaga seu Steleophaga 土鱉丸.

What we have said above is an outline of the circumstances under which we will not pay the benefits. You should see the benefit provision for the exact terms and conditions and pay particular attention to those terms including but not limited to the clauses on “effective date of outpatient benefits”, and the definitions of “panel doctors” and “pre-existing conditions”.

Please refer to policy provisions for the complete terms and conditions.

For details of the product risk disclosures, please refer to the product leaflet.

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