只供內部使用，不得發放予任何公眾人士、客戶或準客戶。
For Internal Use Only - Not for distribution to members of the public/customers or potential customers

養和醫院常見手術收費參考資料（適用於養和醫院名譽顧問醫生[2]）
Sanatorium & Hospital Reference Charges for Common Surgical Procedures – (For HKSH Honorary Consultant[2])

適用於個人醫療保險計劃
Applicable to individual medical plans

Operations	手術名稱	Common Surgery Reference Fee (HK$) 常見手術參考收費(港幣) Standard Ward 普通病房
Hemi-thyroidectomy	半邊甲狀腺切除術	45,900
Tonsillectomy	扁桃體切除術	27,900
Haemorrhoidectomy	痔瘡切除手術	15,100
Laparoscopic appendicectomy	腹腔鏡闌尾切除術	24,300
Laparoscopic cholecystectomy	腹腔鏡膽囊切除術	33,600
Laparoscopic unilateral herniorrhaphy	腹腔鏡單邊股溝疝縫/修補術	28,400
Open unilateral Herniorrhaphy	單邊股溝疝縫/修補術	20,800
Stapled haemorrhoidectomy	環狀痔瘡切除手術	19,300
Circumcision	包皮環切術	20,400
Robotic radical prostatectomy	機械臂根治性前列腺切除術	90,400
Unilateral knee arthrosopy	單邊膝關節窺鏡	40,300
Gastroscopy with polypectomy (Out-patient)	胃鏡加息肉切除(非住院)	4,800
Colonoscopy with polypectomy (Out-patient)	大腸鏡加息肉切除(非住院)	6,400
Gastroscopy and colonoscopy with	胃鏡加大腸鏡加息肉切除(非住院)	9,400

For Internal reference only

© Copyright 2017. AIA International Limited. All rights reserved

polypectomy (Out-patient)		
Laparoscopic myomectomy	腹腔鏡子宮肌瘤切除術	41,600
Laparoscopic unilateral ovarian cystectomy	腹腔鏡單邊卵巢囊腫切除術	29,100
Cataract surgery (Out-patient, topical anaesthesia monofocal lens)	白內障手術 (非住院局部麻醉,單聚焦鏡)	12,500
Cataract surgery (Out-patient, monitored anaesthesia care, monofocal lens)	白內障手術 (非住院麻醉監測,單聚焦鏡)	18,400
Cataract surgery (In-patient, monitored anaesthesia care, monofocal lens)	白內障手術 (住院麻醉監測,單聚焦鏡)	19,600
Total knee replacement	全膝關節置換術	66,100
Transurethral resection of prostate	經尿道攝護腺切除術	40,300
Laparoscopic colectomy	腹腔鏡結腸切除術	66,900
Total laparoscopic hysterectomy	腹腔鏡子宮切除術	48,400

IMPORTANT NOTE
1.上述列表內的常見手術參考收費只供參考，並不代表AIA的最低、最高或最終之手術費賠償, 而且最終的賠償金額需根據個別保單條款而釐定。有關的參考收費，我們會按照醫生的專業資格、經驗及手術之複雜程度作出適當的調整。
The Common Surgery Reference Fee in the table is for reference only. It does not represent the minimum, maximum or actual amount payable by AIA. The actual payable amount is determined by the terms and conditions of respective policy contract. An adjustment to the fee will be made depending on the qualification and experience of the surgeon, as well as the complexity of the surgery.
2. 上述列表內的常見手術醫生收費適用於養和醫院名譽顧問醫生以及其他擁有等同資歷之醫生。
The surgeon fees shown only apply to those Honorary Consultants at HKSH and specialist doctors with similar calibre.
3. 上述列表內的常見手術醫生收費是根據養和醫院網站於2017年3月所列出之平均醫生費用之中位數的80%而計算。由於網站所列出之平均醫生費用共包括了醫生手術收費、巡房收費及麻醉師收費，而一般情況而言，醫生手術收費約佔醫生費用之80%。
The surgeon fees shown are calculated based on 80% of the median doctor's fee as shown on the HKSH website as of March 2017. The average doctor's fees include the charges of surgeon, ward round and anaesthesia. Generally speaking, the surgeon fee is around 80% of the total doctor's fee.
4.上述列表以外的其他手術，我們會按照醫生的專業資格、經驗及手術之複雜程度釐定其合理及慣常收費。
If a particular surgery is not shown in the above table, we will apply the reasonable and

For internal reference only

© Copyright 2017. AIA International Limited. All rights reserved

customary charge according to the qualification and experience of the surgeon, as well as the complexity of the surgery.
5. 標準私家房及半私家房的參考收費分別為普通病房的200%及150%。
The Reference Fee for standard private ward and semi-private ward is 200% and 150% of standard ward respectively.
6. 此資料擁有人為友邦保險（國際）有限公司, 只供內部使用, 不得發放予任何公眾人士、客戶或準客戶。 於任何情況下，相關價格資料不得作交換、披露及在違反《競爭條例》的情況下而使用。而該價格資料不應披露予任何市場參與者或醫療服務提供者。此資料只供內部參考。
The information is AIA proprietary and this is for internal use only - Not for distribution to members of the public/customers or potential customers. Under no circumstances shall the price information be exchanged, disclosed and used in contravention of the Competition Ordinance, and it is not intended that the price information shall be disclosed to any market player and medical service provider for any purpose. The information is provided strictly for internal reference only.

何時行使合理及慣常條款?

當處理索償個案時，我們會根據手術價格列表以比較及評估醫生收費 (包括並不限於醫生巡房費及手術費) 。當發現收費跟一般慣常之收費有所出入時, 我們會向醫院及醫生查詢有關手術詳情及複雜程度, 如非特別個案, 我們會根據合理及慣常之保單條款按實際情況調整是次索償之賠償金額。

When do we exercise the "Reasonable & Customary" clause?

When assessing the claim, we evaluate the doctors' fees (including Physician's Visit and surgeon's fee) using the reference table. We will check the details of the operation and its complexity with the hospital and the doctor. If there are no indications that the respective case deviates from the norm, we will exercise the Reasonable & Customary clause and adjust the benefit accordingly.

For Internal reference only

Version	Revised Item
03/01/2017	
02/28/2019	Reviewed and no update
02/05/2020	Reviewed and no update
11/24/2020	Reviewed and no update

© Copyright 2017. AIA International Limited. All rights reserved