List of Simple Surgeries（簡單手術參考表）

重要事項 IMPORTANT NOTE

簡單手術參考表只供內部參考。

病人是否必須留院接受手術或任何治療，將按照主診醫生就病最佳利益及“醫療所需” 的專業判斷而作出決定。友邦尊重醫療專業人員的誠信和判斷力，病人的理賠一律受合約規則、條款及不保事項所約束以釐定病人的權利及理賠金額。

The List of Simple Surgeries is for internal reference only.

Whether a patient has to be hospitalized for a surgery or any treatment is always a judgment call by his/her attending physician who has to act in the best interest of the patient and confirm the “medical necessity” of such surgery and treatment. Whilst AIA respects the integrity and judgment of the medical professionals, a patient’s claim for reimbursement is subject always to the contractual terms, conditions and exclusion of the relevant policy which govern a patient’s entitlement and also the exact amount to be reimbursed.

理賠處理方法：

1. 友邦保險的理賠原則一律以“合理待遇”為依據，並參考有關保單的合約規則、條款及不保事項，以及每項索償個案的事實和情況。
2. 如果手術或治療可以無需留院進行，友邦將向主診醫生查明以確定留院是否醫療所需。 每個個案都有自己的事實和情況 - 可能存在或可能不存在任何特殊因素或併發症以導致病人（受保人）需要治療/留院。 因此，如果主診醫生能夠提供合理及充份的闡釋以解釋醫療所需留院原因，我們將根據有關保單規則及條款作出住院賠償（受制於不保事項）。
3. 一般來說，如果主診醫生未能提供任何或任何足夠的資料或解釋有關留院是醫療所需，或留院原因純因客戶個人喜好、舒適及方便（及，在這兩種情況下，假設經參考有關統計資料，該費用被視為不相稱，不合理或奢侈），AIA可能就“合理和慣常”條款調整有關理賠至日間手術的收費水平。如果隨後向我們提供進一步的資料，AIA 將以公平及合理的態度重新審核有關理賠。

Claims handling:

1. The governing claims principle of AIA is always to “*treat our customer fairly*”, with reference to the contractual terms and conditions as well as the exclusion of the relevant policy, and also the facts and circumstances of each individual claim.
2. In the event that a surgery or treatment could be conveniently undertaken without any hospitalization, AIA will make all necessary inquiries with the attending physician to ascertain the “medical necessity” on the need of hospitalization. Each case has its own facts and circumstances- there may or may not exist any special factor or complication which warrants a patient (insured)’s treatment / hospitalization. Therefore, if the attending physician can make a reasonable and adequate elaboration in explaining the "medical necessity" for such treatment / hospitalization, we will pay the claim on inpatient basis in accordance with the relevant contractual terms and conditions (subject to any exclusion).
3. Generally, if the attending physician is unable to provide any or any sufficient information or elaboration to us in explaining why there is such a “medical necessity”, or in some cases such hospitalization is arranged solely on the basis of a patient’s preference, comfort or convenience (and, in both cases, assuming that the expenses are considered disproportionate, unreasonable or extravagant with reference to the relevant statistics and information), AIA may have to make some necessary adjustment on the basis of “reasonable and customary” clause (if any) to pay the claim at the level of a day surgery. AIA takes a fair and reasonable approach to re-evaluate any claim in the event that further and additional information is subsequently provided to us.

For internal reference

List of Simple Surgeries（簡單手術參考表）

Surgery	手術名稱
Surgery and orthopaedics (外科及骨科)	
Gastroduodenoscopy, with or without biopsy and/or polypectomy	上消化道內窺鏡檢查術，包括息肉切除或活組織檢查術
Colonoscopy, with or without biopsy and/or polypectomy	結腸鏡檢查術，包括息肉切除或活組織檢查術
Pile ligation or injection	痔瘡結紮或注射
Incision of thrombosed hemorrhoid	血栓痔切除術
Anal papillectomy / Excision of anal skin tag	肛門/肛門皮膚乳頭狀瘤切除術
Circumcision (teenager and adult)	包皮環切術（青少年及成人）
Cystoscopy	膀胱鏡檢查術
Biopsy of skin lesions or excision of skin and subcutaneous lesions (less than 3 cm diameter)	皮膚病灶活組織檢查術或切除皮膚及皮下病灶（直徑少於 3 厘米）
Biopsy of cheek, tongue or lip lesions, or excision of lesions (less than 1cm diameter)	臉頰、舌或嘴唇病灶活組織檢查術或切除病灶（直徑少於 1 厘米）
Incision and drainage of abscess (less than 3cm diameter)	皮膚膿腫切開及引流術（直徑少於 3 厘米）
Simple toilet and suturing of wound	簡單傷口清洗及縫合術
Debridement of skin (for cosmetic purpose is excluded)	皮膚清創術（因美容目的除外）
Excision of warts (for cosmetic purpose is excluded)	疣切除術（因美容目的除外）
Excision of ganglion	腱鞘囊腫切除術
Wedge excision of ingrowing toe nail	嵌甲（倒甲）切除手術
Aspiration of breast cyst	乳房囊腫抽吸術
Excision of sublingual salivary cyst	舌下腺囊腫切除術
De Quervain's Disease, Tendon sheath release	「狄奎凡氏症」，狹窄性腱鞘炎鬆解術
Release of trigger finger	板機狀指鬆解術
Ear, Nose, Throat (耳、鼻、喉)	
Examination of ears under microscope and ear toilet	耳朵顯微鏡檢查和耳朵清洗
Myringotomy and grommet insertion (Adult)	鼓膜切開術和橡皮套管置入（成人）
Nasal cautery, and removal of nasal polyp (Adult)	鼻粘膜燒灼術及清除鼻息肉（成人）
Diagnostic nasal endoscopy, biopsy and removal of foreign body	診斷性鼻內窺鏡檢查，活組織檢查術及清除異物
Diagnostic nasolaryngoscopy	診斷性鼻喉鏡檢查
Diagnostic nasopharyngoscopy	診斷性鼻咽鏡檢查
Intratympanic injection of steroid	耳鼓室內類固醇注射
Simple incision and drainage of abscess	單純膿腫切開及引流術
Removal of foreign body in ear (except in uncooperative babies)	清除耳朵中的異物（不合作的嬰兒除外）
Nasal toilet	鼻清洗
Eye (眼)	
All conjunctival or corneal operations (except corneal grafting, severe corneal wound repair and keratoplasty)	所有結膜或角膜手術（角膜移植法、角膜嚴重損傷之修補及角膜成形術除外）
All eyelid operations except blepharoplasty and ptosis repair	所有眼瞼手術（眼瞼成形術及眼瞌下垂糾正手術除外）
Surgical treatment for glaucoma	外科手術治療青光眼
Removal of corneal foreign body	清除角膜異物
Lens operation including cataract removal and prosthetic lens insertion	晶狀體手術包括摘除白內障及置入人造晶狀體
Laser photocoagulation on retina	治療視網膜疾病的激光凝固術
Removal of pterygium (one or both sides)	切除胬肉（單側或雙側）
Incision of chalazion	切除霰粒腫手術
Open exploration of nasal lacrimal duct except simple probing	鼻淚管切開探查術（單純鼻淚腺管檢查除外）
Intravitreal injection	玻璃體內注射
Vitrectomy	玻璃體切除術
Destruction of localized lesion of choroid	清除眼球脈絡膜局部病灶
Gynaecology (婦科)	
Removal of cervical polyp	清除子宮頸息肉
Colposcopy	陰道鏡檢查術

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06/01/2017	Initial release
02/28/2019	Reviewed and no update
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