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常見手術收費參考資料 (不包括養和醫院)
Reference Charges for Common Surgical Procedures (Except for HKSH)

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

Surgery Name	手術名稱	Common Surgery Reference Fee (HKD) 常見手術參考收費（港幣）		
		Standard Ward 普通病房	Semi-Private Room 半私家房	Standard Private Room 標準私家房
Abdominal Operation	**腹部手術**			
Appendectomy	闌尾切除術	25,300	37,950	50,600
Bones and Joints	**骨骼及關節**			
Knee - collateral ligament repair (+/-) capsule repair	膝蓋 - 副韌帶修復(+/-) 修復膠囊	30,700	46,050	61,400
Arthoscopically aided ACL repair/reconstruciton	前十字韌帶重建手術	55,100	82,650	110,200
Arthroscopic knee with menisectomy (medial or lateral, including any meniscal shaving)	關節鏡半月板切除術	26,000	39,000	52,000
Total prosthetic replacement of hip joint	髖關節全關節置換術	50,500	75,750	101,000
Unicompartmental knee replacement	全膝關節置換術	44,700	67,050	89,400
Unilateral knee arthrosopy	單邊膝關節窺鏡	18,200	27,300	36,400
Breast	**乳房**			
Excision of cyst, fibroadenoma, or other benign lesion excluding malignant	囊腫，纖維腺瘤，或其他良性病變切除惡性腫瘤除外	18,700	28,050	37,400
Mastectomy, partial	乳房切除術，局部	25,300	37,950	50,600
Mastectomy, partial with axillary lymphadenectomy	乳房切除術，局部伴有腋窩淋巴結清掃術	47,100	70,650	94,200
Modified radical mastectomy	乳房切除術改良根治術	47,100	70,650	94,200
Radical mastectomy	乳房切除術根治術	62,700	94,050	125,400
Simple mastectomy	單純乳房切除術	33,000	49,500	66,000
Wide local excision of lesion of breast (partial mastectomy)	乳房腫塊/病變局部廣泛切除術（部分乳房切除術）	25,300	37,950	50,600
Wide local excision of lesion of breast and axillary lymph node sampling	乳房腫塊/病變局部廣泛切除術及腋窩淋巴結取樣	34,700	52,050	69,400
Eye	**眼**			
Cataract Extraction with Intra-ocular Lens Implant (Standard lens) (Day-Surgery)	白內障摘除人工晶體植入(「標準」人工眼內晶體) (日間手術)		17,250	
Laser photocoagulation / cryotherapy / radiotherapy of lesion of retina	視網膜病變激光光凝/冷凍/放療	16,200	24,300	32,400
Female Genital Tract	**女性生殖器官**			
Colposcopy, loop electrode excision	陰道鏡檢查，環形電極切除	11,700	17,550	23,400
Laparoscopic, Surgical, Myomectomy	腹腔鏡子宮肌瘤切除術	37,200	55,800	74,400
Ovarian cystectomy, wedge resection (unilateral & bilateral)	卵巢囊腫切除術，楔形切除術（單側和雙側）	34,700	52,050	69,400
Ovarian cystectomy, wedge resection by laparoscopy	卵巢囊腫切除術，腹腔鏡楔形切除	26,000	39,000	52,000

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	術			
Uterus, Various Lesions, Dilatation and Currettage	子宮，各種病變，擴張及刮除術	8,800	13,200	17,600
Hysterectomy (total abdominal) (+/-) salpingo-oophrectomy	經腹部全子宮及兩側輸卵管卵巢切除術	40,500	60,750	81,000
Gastro-intestinal Tract	**胃腸道**			
Colonoscopy, with biopsy (Day-Surgery)	結腸鏡檢查，活檢(日間手術)		6,000	
Colonoscopy (Day-Surgery)	結腸鏡檢查，沒有活檢(日間手術)		5,500	
Esophagoscopy, gastroscopy and duodenoscopy (OGD), with/without biopsy (Day-Surgery)	食管鏡，胃鏡及十二指腸內窺鏡（食管/胃/十二指腸鏡），有/無活檢(日間手術)		4,500	
Haemorrhoidectomy	痔瘡 切除術	21,500	32,250	43,000
Haemorrhoidectomy, injection sclerotherapy	痔瘡 切除術，注射硬化劑	4,300	6,450	8,600
Laparoscopic inguinal hernia repair, bilateral	腹腔鏡腹股溝疝修補術，雙側	52,000	78,000	104,000
Laparoscopic inguinal hernia repair, unilateral	腹腔鏡腹股溝疝修補術，單側	32,500	48,750	65,000
Laparoscopic repair of groin hernia	疝 - 腹股溝疝腹腔鏡修補	21,500	32,250	43,000
Heart	**心臟**			
Coronary Angiogram (Cardiac Catheterization)	經心導管檢查 冠狀動脈造影	32,500	48,750	65,000
Coronary intervention (angioplasty, stenting or other devices)	冠狀動脈介入（血管成形術，支架術或其他設備）	52,000	78,000	104,000
Hepato-Biliary System	**肝、膽道**			
Laparoscopic cholecystectomy	腹腔鏡膽囊切除術	42,900	64,350	85,800
Male Genital Tract	**男性生殖器官**			
Male Genital Tract - Circumcision	包皮環切術	19,500	29,250	39,000
Nervous system	**神經系統**			
Excision of acoustic neuorma	聽神經瘤切除術	122,400	183,600	244,800
Excision of lesion of tissue of brain	開顱腦部腫瘤切除術	103,900	155,850	207,800
Decompression procedure, percutaneous, of nucleus pulposus of intervertebral disc, any method, single or multiple levels, lumbar (e.g., manual or automated percutaneous discectomy, percutaneous laser discectomy)	椎間盤切除/解壓術	29,300	43,950	58,600
Surgery for Aneurysm, Arteriovenous Malformation or Vascular Diseases	開顱治療顱內動脈瘤手術	122,400	183,600	244,800
Nose and Sinuses	**鼻及鼻竇**			
Nose - Excision of lesion of septum of nose	鼻子-- 鼻中隔切除病灶	8,800	13,200	17,600
Nose - Nasal and Sinus Endoscopy - Diagnostic	診斷性鼻腔及鼻竇內視鏡檢查	5,200	7,800	10,400
Tonsillectomy, Adult (and bilateral)	扁桃腺切除術	23,400	35,100	46,800
Thoracic Operations	胸腔手術			
Thoracic - Fibreoptic bronchoscopy	光導纖維支氣管鏡檢查	11,700	17,550	23,400
Throat	喉部			
Diagnostic endoscopic examination of pharynx	診斷性咽喉內視鏡檢查	5,200	7,800	10,400
Microlaryngoscopy, with/without removal of tumour	顯微喉鏡，帶/不帶切除腫瘤	18,800	28,200	37,600
Neck	**頸部**			
Bilateral subtotal thyroidectomy	雙側甲狀腺次全切除	44,700	67,050	89,400
Hemi-thyroidectomy	半甲狀腺切除術	32,900	49,350	65,800
Subtotal thyroidectomy	甲狀腺次全切除	31,200	46,800	62,400
Total thyroid lobectomy	總甲狀腺葉切除術	50,500	75,750	101,000
Total thyroidectomy	甲狀腺全切除術	62,700	94,050	125,400

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Urinary Tract	泌尿系統			
Urinary Tract - Cystoscopy	膀胱鏡檢查	10,400	15,600	20,800
Urinary Tract - Extracorporeal shock wave lithotripsy (ESWL)	體外震波碎石術	19,500	29,250	39,000

IMPORTANT NOTE

1. 上述列表內的常見手術收費參考了一所高端網絡醫療中心的醫生手術收費而制成。

We took reference of one of the high end network doctor's charges when preparing the above reference table.

2.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.

3. 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 the surgery is not included in the table, we will apply the reasonable and customary charge according to the qualification and experience of the surgeon, as well as the complexity of the surgery.

4. 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.

5. 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。

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<u>何時行使合理及慣常條款?</u>

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。

<u>When do we exercise the "Reasonable & Customary" clause?</u>

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.

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12/01/2018'	
02/28/2019	Reviewed and no update
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