

# 「保一世」住院現金保障計劃

## Whole Life Hospital Cash Insurance Plan

手術項目表 (參考資料)

Surgeries list (Reference information)

### 外科手術

### 類型

| 腹部                      |      |
|-------------------------|------|
| 胃、大小腸或直腸切除              | 複雜手術 |
| 膽囊切除或其他膽囊手術             | 複雜手術 |
| 胃腸接合、部分胃切除術             | 複雜手術 |
| 闌尾切除                    | 普通手術 |
| 胃鏡檢查、十二指腸鏡檢查、大腸鏡檢查      | 小型手術 |
| 截除直腸 - 結合同步手術           | 複雜手術 |
| 食管胃吻合術                  | 複雜手術 |
| 胰臟手術                    | 複雜手術 |
| 整個胃切除術                  | 複雜手術 |
| 切開腹腔切除一個或以上的器官 (闌尾切除除外) | 複雜手術 |

透過相同腹部切口進行兩個或以上外科手術將被視為一項手術。

### 膿腫 - 詳見腫瘤

| 截斷手術        |      |
|-------------|------|
| 股、腿         | 複雜手術 |
| 上臂、前臂、整隻手或足 | 普通手術 |
| 少於3隻手指或腳趾   | 小型手術 |

| 動脈及靜脈    |      |
|----------|------|
| 主動脈或動脈手術 | 複雜手術 |
| 門靜脈吻合術   | 複雜手術 |
| 脾腎接通術    | 複雜手術 |

| 肝及膽道                |      |
|---------------------|------|
| 肝管十二指腸吻合術           | 複雜手術 |
| 肝臟部分切除或切除術、部分肝葉切除手術 | 複雜手術 |
| 肝臟移植                | 複雜手術 |
| 膽管切除手術              | 小型手術 |
| 膽管切開引流手術            | 小型手術 |

### 外科手術

### 類型

| 乳房                                  |      |
|-------------------------------------|------|
| 良性腫瘤或囊泡切除                           | 普通手術 |
| 簡單切除一側或兩側                           | 普通手術 |
| 切開腋窩，徹底切除一側或兩側                      | 複雜手術 |
| 胸腔                                  |      |
| 整體胸廓成形術、經胸切開至胃部橫隔膜<br>食管、交感神經切除或喉切除 | 複雜手術 |
| 切除整個或部分肺部                           | 複雜手術 |
| 支氣管、食管鏡檢查                           | 小型手術 |
| 人工氣胸<br>初次                          | 小型手術 |
| 其餘每次加氣 (不超過12次)                     | 小型手術 |

### 囊泡 - 詳見腫瘤

| 接駁脫臼                   |      |
|------------------------|------|
| 髖、脊骨、踝關節、肘或膝關節 (膝蓋骨除外) | 小型手術 |
| 肩                      | 小型手術 |
| 下顎、鎖骨、腕或膝蓋骨            | 小型手術 |
| 任何需進行開刀手術的脫臼           | 普通手術 |

| 截除或固定手術                   |      |
|---------------------------|------|
| 髖關節                       | 複雜手術 |
| 肩關節、膝關節、半月形軟骨、肘、腕或<br>踝關節 | 普通手術 |
| 切除骨患處，包括刮除術 (泡狀凸除外)       | 普通手術 |

| 關節        |      |
|-----------|------|
| 切開手術，放液除外 | 小型手術 |
| 關節組織切除    | 普通手術 |

## 外科手術

## 類型

| 骨折 (石膏敷用、擺放釘、螺絲及金屬片)              |      |
|-----------------------------------|------|
| 股、脊椎骨、盆骨 (尾龍骨除外)                  | 普通手術 |
| 腿、膝蓋、上臂、踝 (波特氏)                   | 小型手術 |
| 下顎 (泡狀凸除外)、鎖骨、肩胛骨、前臂、手腕 (科雷司氏)、頭顱 | 小型手術 |
| 手、足                               | 小型手術 |
| 每隻手指或腳趾                           | 小型手術 |
| 鼻                                 | 小型手術 |
| 一條或多條肋骨                           | 小型手術 |

如屬多處骨折或開刀手術，手術的類型將由小型手術升為普通手術，或由普通手術提升為複雜手術 (視乎情況而定)。

| 韌帶及腱   |      |
|--------|------|
| 割除或移植： |      |
| 一處     | 普通手術 |
| 多處     | 複雜手術 |
| 腱縫合手術： |      |
| 一處     | 小型手術 |
| 多處     | 普通手術 |

| 靜脈曲張       |      |
|------------|------|
| 注射療法，完整程序： |      |
| 一條或兩條腿     | 小型手術 |
| 開刀手術，完整程序： |      |
| 一條腿        | 普通手術 |
| 兩條腿        | 複雜手術 |

| 耳、鼻或喉            |      |
|------------------|------|
| 窗孔手術，一側或兩側       | 複雜手術 |
| 簡單耳骨切除，一側或兩側     | 複雜手術 |
| 徹底耳骨切除，一側或兩側     | 複雜手術 |
| 扁桃腺或增殖腺或同時切除     | 普通手術 |
| 鼻竇開刀手術 (鼻膜刺穿術除外) | 普通手術 |
| 黏膜下切除鼻骨          | 普通手術 |
| 竇灌洗              | 小型手術 |
| 氣管切除術            | 普通手術 |
| 顯微喉鏡、喉鏡檢查、食管鏡檢查  | 小型手術 |
| 顯微喉鏡與聲帶及肉瘤切除術    | 普通手術 |
| 心房中隔置換術及鼻甲切除術    | 普通手術 |
| 鼓膜切開術            | 小型手術 |
| 中耳整復術、鼓膜切除術      | 複雜手術 |
| 內耳手術             | 複雜手術 |
| 咽喉手術             | 複雜手術 |

## 外科手術

## 類型

| 眼                           |      |
|-----------------------------|------|
| 視網膜脫落                       |      |
| 開刀手術                        | 複雜手術 |
| 激光治療                        | 普通手術 |
| 切除內障                        | 複雜手術 |
| 任何其他的眼球 (透過角膜或鞏膜) 或眼球肌肉開刀手術 | 普通手術 |
| 割除眼球                        | 普通手術 |
| 青光眼手術                       | 普通手術 |

| 泌尿生殖器                                    |      |
|--|------|
| 腎臟割除或開刀                                  | 複雜手術 |
| 固定腎臟位置                                   | 複雜手術 |
| 清除輸尿管、膀胱或腎腫瘤或石                           |      |
| 開刀手術                                     | 複雜手術 |
| 窺鏡檢查                                     | 小型手術 |
| 體外震盪碎石術                                  | 普通手術 |
| 膀胱鏡檢查                                    | 小型手術 |
| 切除前列腺：                                   |      |
| 開刀手術                                     | 複雜手術 |
| 窺鏡檢查                                     | 複雜手術 |
| 環狀切除手術                                   | 小型手術 |
| 精索靜脈曲張、陰囊積水、睪丸切除或附睪丸切除                   |      |
| 一側                                       | 普通手術 |
| 兩側                                       | 普通手術 |
| 切除子宮                                     | 複雜手術 |
| 由腹腔切開切除子宮及附屬結構                           | 普通手術 |
| 子宮頸截斷術                                   | 普通手術 |
| 子宮舒張及刮除 (並非產後) 手術、子宮頸燒灼術、肉瘤切除或同時進行上述多種手術 | 小型手術 |
| 陰戶整容手術，膀胱疝突出或直腸手術                        | 普通手術 |
| 腎臟移植                                     | 複雜手術 |
| 輸尿管移植                                    | 複雜手術 |

| 甲狀腺           |      |
|---------------|------|
| 甲狀腺切除         | 複雜手術 |
| 良性或惡性甲狀腺腫瘤的切除 | 普通手術 |

| 心臟             |      |
|----------------|------|
| 將導管插入心臟 (檢驗用途) | 普通手術 |
| 經皮冠狀動脈成形術      | 複雜手術 |
| 放置心臟起搏器        | 複雜手術 |

| 疝氣     |      |
|--------|------|
| 一處疝氣   | 普通手術 |
| 超過一處疝氣 | 複雜手術 |

備註：

1. 本資料僅供參考之用，如欲瞭解產品詳情，請參閱本計劃的保單文件。
2. 本資料與保單文件的內容若有任何不相符，概以保單文件為準。

**Surgical operation** **Classification**

| <b>Abdomen</b>  |              |
|---|--------------|
| Resection of stomach, bowel or rectum   | complex      |
| Removal of, or other operation on gall bladder                                      | complex      |
| Gastro-enterostomy, partial gastrectomy   | complex      |
| Appendectomy  | intermediate |
| Gastroscopy, duodenoscopy, Colonoscopy  | minor        |
| Excision of Rectum - combined synchronous   | complex      |
| Esophagogastrostomy   | complex      |
| Any operation on the Pancreas   | complex      |
| Total Gastrectomy   | complex      |
| Cutting into abdominal cavity for removal of one or more organs except Appendectomy | complex      |

Two or more surgical procedures performed through the same abdominal incision will be considered as one operation.

**Abscess - See Tumors**

| <b>Amputation</b>                       |              |
|---|--------------|
| Thigh, leg                              | complex      |
| Upper arm, forearm, entire hand or foot | intermediate |
| Fingers or toes, fewer than three       | minor        |

| <b>Arteries and Veins</b>                    |         |
|--|---------|
| Any operation on the aorta or Iliac arteries | complex |
| Portocaval Anastomosis                       | complex |
| Splenorenal Anastomosis                      | complex |

| <b>Biliary Tract</b>                                |         |
|---|---------|
| Hepaticoduodenostomy                                | complex |
| Partial hepatectomy or resection, partial lobectomy | complex |
| Transplantation of liver                            | complex |
| Cholecystectomy                                     | minor   |
| Cholecystostomy                                     | minor   |

| <b>Breast</b>   |              |
|---|--------------|
| Removal of benign tumor or cyst                               | intermediate |
| Amputation of one or both, simple                             | intermediate |
| Amputation of one or both, radical with resection into axilla | complex      |

**Surgical operation** **Classification**

| <b>Chest</b>   |                |
|--|----------------|
| Complete thoracoplasty, transthoracic approach to stomach, diaphragm, esophagus, sympathectomy or laryngectomy | complex        |
| Removal of lung or portion of lung   | complex        |
| Bronchoscopy, esophagoscopy  | minor          |
| Induction of artificial pneumothorax<br>Initial Refills each (not more than 12)                                | minor<br>minor |

**Cyst - See Tumors**

| <b>Dislocation, Reduction of</b>                                    |              |
|---|--------------|
| Hip, vertebra, ankle joint, elbow or knee joint (patella, excepted) | minor        |
| Shoulder  | minor        |
| Lower jaw, collar bone, wrist or patella                            | minor        |
| Any dislocations requiring an open operation                        | intermediate |

| <b>Excision or Fixation by cutting</b>   |              |
|--|--------------|
| Hip joint  | complex      |
| Shoulder joint, knee joint, semilunar cartilage, elbow, wrist or ankle joint           | intermediate |
| Removal of diseased portion of bone, including curettage (alveolar processes excepted) | intermediate |

| <b>Joint</b>                             |              |
|--|--------------|
| Incision into, tapping excepted          | minor        |
| Arthroscopic excision of joint structure | intermediate |

| <b>Fracture, application of Plaster of Paris, insertion of pins, screws or plates</b>              |              |
|--|--------------|
| Thigh, vertebra of vertebrae, pelvis (coccyx excepted)   | intermediate |
| Leg, Kneecap, upper arm, ankle (Potts)   | minor        |
| Lower jaw (alveolar process excepted), collar bone, shoulder blade, forearm, wrist (Colles), Skull | minor        |
| Hand, foot   | minor        |
| Fingers or toes, each  | minor        |
| Nose   | minor        |
| Rib or ribs  | minor        |

In the case of a compound fracture, or an open operation, the classification will be upgraded from minor to intermediate, or from intermediate to complex as the case may be.

**Surgical operation** **Classification**

| Ligaments and Tendons                        |                         |
|--|-------------------------|
| Cutting or transplant:<br>Single<br>Multiple | intermediate<br>complex |
| Suturing of tendon:<br>Single<br>Multiple    | minor<br>intermediate   |

**Varicose Veins**

|  |                         |
|--|-------------------------|
| Injection treatment, complete procedure:<br>One or both legs   | minor                   |
| Cutting operation, complete procedure:<br>One leg<br>Both legs | intermediate<br>complex |

**Ear, Nose or Throat**

|  |              |
|--|--------------|
| Fenestration, one or both sides                          | complex      |
| Mastoidectomy, one or both sides, simple                 | complex      |
| Mastoidectomy, one or both sides, radical                | complex      |
| Tonsillectomy, adenoidectomy, or both                    | intermediate |
| Sinus operation by cutting (puncture of antrum excepted) | intermediate |
| Submucous resection of nasal septum                      | intermediate |
| Antral Washout   | minor        |
| Tracheotomy  | intermediate |
| Microlaryngoscopy, Laryngoscopy, Esophagoscopy           | minor        |
| Microlaryngoscopy plus excision of vocal and polypectomy | intermediate |
| Septal replacement and Turbinectomy operation            | intermediate |
| Myringotomy  | minor        |
| Tympanoplasty, Tympanotomy                               | complex      |
| Any operation on the Inner Ear                           | complex      |
| Open operations of Larynx or Pharynx                     | complex      |

**Eye**

|   |                         |
|---|-------------------------|
| Detached retina<br>By cutting operation<br>By laser treatment   | complex<br>intermediate |
| Cataract, removal of  | complex                 |
| Any other cutting operation into the eyeball (through the cornea or sclera) or cutting operation on eye muscles | intermediate            |
| Removal of eyeball  | intermediate            |
| Glaucoma operation  | intermediate            |

**Surgical operation** **Classification**

| Genito Urinary Tract  |                                  |
|---|----------------------------------|
| Removal of, or cutting into, kidney   | complex                          |
| Fixation of kidney  | complex                          |
| Removal of tumors or stones in ureters, bladder or kidney:<br>By cutting operation<br>By endoscopic means<br>By extracorporeal shock-wave lithotripsy | complex<br>minor<br>intermediate |
| Cystoscopy  | minor                            |
| Removal of prostate:<br>By open operation<br>By endoscopic means  | complex<br>complex               |
| Circumcision  | minor                            |
| Vesicocele, hydrocele, orchidectomy or epididymectomy:<br>Single<br>Bilateral   | intermediate<br>intermediate     |
| Hysterectomy  | complex                          |
| Other cutting operations on uterus and its appendages with abdominal approach   | intermediate                     |
| Cervix amputation   | intermediate                     |
| Dilatation and curettage (non-puerperal), cervix cauterization, polypectomy or any combination of these   | minor                            |
| Vaginal plastic, operation for cystocele or rectocele   | intermediate                     |
| Transplantation of kidney   | complex                          |
| Transplantation of ureters  | complex                          |

**Goitre**

|   |              |
|---|--------------|
| Removal of thyroid, subtotal                  | complex      |
| Removal of adenoma or benign tumor of thyroid | intermediate |

**Heart**

|   |              |
|---|--------------|
| Cardiac Catheterization (for investigation purpose) | intermediate |
| Percutaneous Transluminal Coronary Angioplasty      | complex      |
| Insertion of Cardiac Pacemaker                      | complex      |

**Hernia**

|                      |              |
|----------------------|--------------|
| Single hernia        | intermediate |
| More than one hernia | complex      |

Remarks:

1. The above information is for reference only. For more details, please refer to the policy document of this plan accordingly.
2. If there is any discrepancy between this leaflet and the policy provision, the policy provision shall prevail.