

Out-patient Exclusion List 門診不受保項目:

1. Treatment arising from infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy 任何與不育有關的醫療費用, 如試管或人工授孕所涉及的費用等
2. Charges relating to birth control or sterilisation of either sex 任何與男女性的絕育或計劃生育有關的醫療費用
3. Pregnancy and all matters related to pregnancy, childbirth, abortion or miscarriage 任何與妊娠、生育、墮胎、流產有關的醫療費用
4. Fetal surgery or treatment 胎兒手術或治療
5. Charges for accommodation, nursing and services received in health hydro, nature cure clinics, convalescent homes, rest home or similar establishments 任何與住宿、護理或由治療中心及康復中心所提供服務所涉及的費用於水療院、治療中心、療養院或康服中心內, 因住宿、護理或所提供服務所涉及的費用
6. Treatment arising from the abuse of drugs or alcohol 濫用藥物或酗酒的治療
7. Treatment arising from self-inflicted injuries whether sane or insane 不論是精神健全或失常而故意或蓄意令自己身體受傷所導致的醫療服務
8. Treatment arising from sexually transmitted diseases 由性病導致的治療
9. Treatment arises from Human Immunodeficiency Virus Infection 與人體免疫缺陷病毒有關的傷病或後天免疫力缺乏症 (愛滋病) 的任何治療
10. Treatment for congenital abnormalities and complications arising from congenital abnormalities 由先天性殘疾導致的治療
11. Treatment arising from any psychogeriatric or psychiatric condition, such as psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioral disorders etc. 由任何與精神病導致的治療, 如心理病、神經官能病、抑鬱、焦慮、精神性厭食、精神分裂或行為失常等
12. Treatment arising from sexual dysfunction such as impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause 任何與性障礙有關的治療或輔導所涉及的費用, 如陽萎、不舉及早洩等
13. Charges for blood or blood plasma 與血或血漿有關的費用
14. All organ transplantation, transplant procedures and acquisition of the organ itself to be used for organ transplantation;
所有器官移植、移植過程及獲取用作器官移植的器官
15. Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, or racing on horses or wheels or any form of powered water sports 因戰爭、侵略、外敵攻略、戰鬥 (不論戰爭已正式宣佈與否) 叛亂、革命、內戰、敵對狀態、恐怖主義活動或危險水上活動而直接或間接引致的醫療服務
16. Artificial life maintenance including mechanical ventilation, where such treatment will not or is not expected to result in the Person Insured's recovery, or restore the Person Insured to his/her previous state of health 人工生命維持包括機械通氣, 倘此種治療不會或預計不會導致「受保人」康復或恢復「受保人」以前的健康狀況
17. Sleep disorders including insomnia, snoring, sleep-related breathing problems or sleep studies 睡眠失調包括失眠、打鼾、睡眠相關呼吸困難或睡眠研究

18. Charges for the procurement of use of special braces, appliances, spectacles, hearing aids, wheelchairs, crutches or other equipment 購買特別支架、器械、眼鏡、拐杖、助聽器、輪椅及拐杖等費用
19. Correction of vision or eye refraction error such as myopia, hyperopia, presbyopia 矯正視力如近視、遠視、老花
20. Charges in respect of cosmetic surgery or treatment for cosmetic purpose such as consultation for Acne Vulgaris, weight problem, hair loss etc. 任何與美容或整容有關的手術或治療之費用如粉刺、青春痘、痤瘡、尋常性痤瘡、暗瘡、體重問題、脫髮等
21. Charges in respect of routine eye or hearing tests, routine or screening blood test, general check-ups, vaccination or inoculation 例行眼睛測試、聽力測試、血液檢查及任何疫苗注射或接種
22. Injection fee 注射費用
23. Dental Treatment 牙科治療
24. Routine physical examinations and investigations 例行或一般身體檢查
25. Any treatment or medication for non Medically Necessary weight control 任何非「醫療必須」控制體重的治療或藥物
26. X-ray using contrast media & Advanced imaging such as Barium Meal, Intravenous Pyelogram, Barium Swallow, Barium Enema Computerised axial tomography scan, Magnetic Resonance Imaging Scan, Positron Emission Tomography Scan, investigations involving radioactive substance, Gastroscopy with CLO Test, Colonoscopy etc. 專科 X 光檢驗及先進類型之造影, 如胃及十二指腸鋇餐造影、輸尿管及膀胱腎盂造影, 食道鋇餐造影, 大腸造影, 電腦素描、磁力素描、正離子核磁素描、涉及放射性物質的化驗, 上消化道內窺鏡 (胃鏡), 大腸內窺鏡等
27. Histopathology Examination of Biospy Specimen 活組織樣本檢查
28. Physiotherapy Treatment 物理治療: Shockwave Therapy 衝擊波, Manual Therapy (orthopedic massage and manipulation) 手法治療, Hydrotherapy 水療
29. Alternative treatment including to acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy etc 另類治療, 包括穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療等
30. Radiotherapy and chemotherapy 放射治療及化學治療
31. Long term repeat medication 長期藥物
32. Chronic illness; any diseases and disorders, with or without signs and symptoms, that persists more than six months and which requires regular medical attention.
慢性疾病: 無論有病徵與否, 任何持續六個月以上之疾病, 而患者需要接受定期醫療診治。
33. Experimental and/or new medical technology/procedure not yet approved by the Company 所有未經「本公司」批准之實驗性或最新治療
34. Non medical services such as guest meals, radio, telephone, photocopy, taxes, medical report charges and the like 醫療性服務, 如客人膳食、收音機、電話、影印、稅項、醫療報告費用及類似費用

In case of any dispute that it may cause, the decision of Health Maintenance Medical Practice Limited will be final. 如有任何爭議, 維健醫務有限公司保留最終決定權。