



MSIG

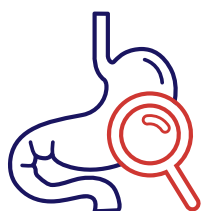
**PROTECTING
GOALS
POWERING
FUTURES**

A Member of MS&AD INSURANCE GROUP

Day case endoscopy at MSIG's premium medical service network

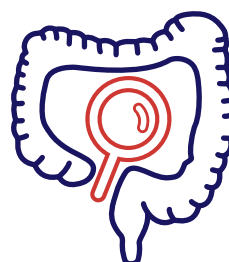
If your doctor recommends you to have Oesophago-Gastro-Duodenoscopy (OGD) or Colonoscopy and you are unsure how to proceed, we are here to help. Our new endoscopy programme offers convenient services for healthcare insurance customers.

Our services



Oesophago-Gastro-Duodenoscopy

An examination of the inside of the upper digestive tract (down to duodenum)



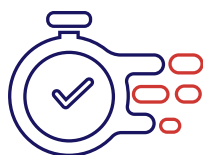
Colonoscopy (with/without polypectomy)

A procedure to examine the colon and rectum; potentially to remove polyps/other obvious pathologies

Key benefits

Convenient and
time-saving

1



Day case endoscopy lets you have the procedure and **return home the same day**

Enjoy a seamless
cashless experience

2



Without the need to pay any upfront deposits or out-of-pocket amount upon pre-approval

Quality network
coverage

3



Our premium medical service network provides access to **trusted specialists** and day case endoscopy services

How to book a day case endoscopy?

1 Pre-endoscopy consultation booking

- Call the MSIG Emergency Assistance Hotline at **+852 3122 6899** (press 4) after you have a doctor's referral letter.
- During the call, we will ask you the following:
 - Preferred **dates** and **timeslots** for the consultation
 - Preference for a **female** or **male** network specialist
 - Preferred **locations** of consultation



2 Appointment scheduling

- MSIG will then contact the network specialist to **schedule your pre-endoscopy consultation** and **send you a confirmation of the appointment**.



4 Letter of guarantee

- Upon approval, MSIG will issue a "**Letter of guarantee**" to you by email within 3 working days. A copy will also be sent to the endoscopy day centre.



3 Pre-authorisation process

- If an endoscopy is required, the clinic nurse will ask you and your specialist to **complete the pre-authorisation form**.

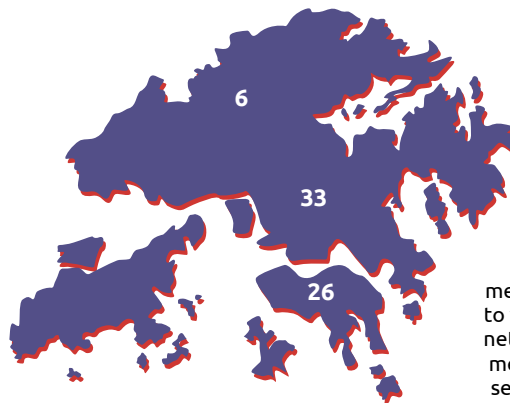


Premium network of specialist for endoscopy services

No. of doctor for pre-endoscopy
consultation by area

- Hong Kong Island **26**
- Kowloon **33**
- New Territories **6**

Total no. of
doctors
65



For group medical insurance members, please scan the QR code to view the details of MSIG medical network of specialist; for individual medical customers, please call the service hotline at +852 3122 6899 (press 4) for enquiries.



Enquiries and pre-endoscopy
consultation booking

+852 3122 6899 (press 4)

Service hours:
Mon – Sun, 9:00am – 9:00pm

**We are here
to help**

Frequently Asked Questions – Day Case Endoscopy (OGD and Colonoscopy)

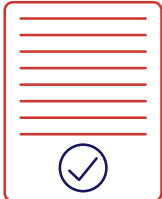
1 What is the Day Procedure Centre Cashless Service?

The Day Procedure Centre Cashless Service helps **eligible policyholders** who need day surgery (OGD/colonoscopy, with or without polypectomy). MSIG will **settle eligible charges directly with the provider upon approval**. All claims are still subject to your policy's terms and conditions.



2

How can I use the Cashless Service?



Please call the Booking Hotline at **+852 3122 6899** (press 4) and provide booking information (e.g., doctor, location, time) to arrange a consultation with a network specialist. After the specialist consultation, the clinic will send MSIG the completed **pre-approval form**. Upon receipt, MSIG will issue a **letter of guarantee** stating the approved amount and any extra you need to pay.

3

Can I use this service if my doctor is not in the MSIG network?

If you choose a non-network doctor, you must **pay first** and submit a **claim for reimbursement**, which will be subject to your policy terms.

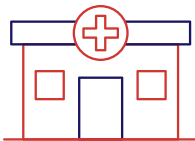


4

Do I need to pay for the consultation fee?

You will need to pay for the consultation fee in the following cases:

■ Your policy **does not cover** outpatient consultations



■ The doctor has not arranged surgery for you



■ You have **used up your** outpatient benefit limits



5

Why might my application for Cashless Service be declined?

We will reject your application if:

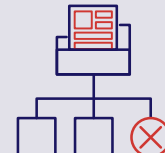
■ The procedure is **not medically necessary**



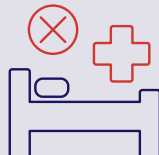
■ The **condition is excluded** under your policy



■ The pre-approval **application is incomplete**



■ You have **used up your** inpatient benefit limits



■ You have an **outstanding premium** or shortfall



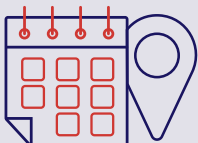
6 How will I be notified of the result?

If complete information is provided, MSIG will contact you **by email or phone of the result within 3 working days**. We will also let you know the **approved credit amount** and **any extra you need to pay** (if any).

If you do not hear from us after 3 working days, please get in touch with the MSIG Emergency Assistance Hotline at **+852 3122 6899** (press 4).



7 Can I change the date or location of my surgery?



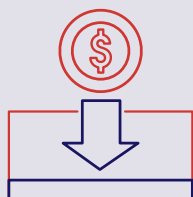
Yes. Please get in touch with your network doctor directly to make any changes.

8 Will MSIG pay for all expenses if I use this service?

MSIG will pay only for the **approved treatment up to the agreed amount** and within the policy limits. You must pay any non-eligible costs, expenses above policy limits, or those exceeding the approved amount.



9 Is the Cashless Service guaranteed under the policy?



No. The cashless service is a value-added service offered at MSIG's sole discretion. We may amend, suspend, or withdraw the service without notice.

10 How long is the approval valid for?

The approval is valid for **30 days**. Please have your approved procedure performed within this period.



Remarks:

1. This FAQ is for general reference only. It does not form part of any insurance contract or confer any rights. For full details of your coverage, terms and conditions, please refer to the relevant policy document.
2. "MSIG", "we", "our" or "us" refers to MSIG Insurance (Hong Kong) Limited.
3. MSIG reserves the right to change or terminate the services or arrangements mentioned in this FAQ at any time without prior notice. In case of any dispute, MSIG's decision shall be final.
4. This FAQ is for use only in Hong Kong and is not an offer or invitation to sell or purchase insurance products outside Hong Kong.
5. If there is any inconsistency between this FAQ's English and Chinese versions, the English version shall prevail.



MSIG

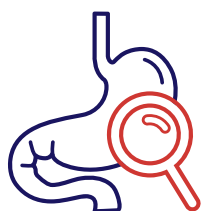
PROTECTING
GOALS
POWERING
FUTURES

A Member of MS&AD INSURANCE GROUP

於MSIG優越醫療服務網絡進行日間內窺鏡檢查

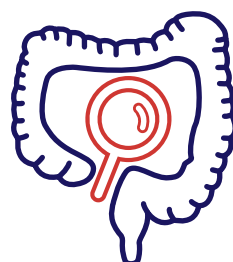
如您的醫生建議您進行食道胃十二指腸內窺鏡檢查(俗稱胃鏡)或結腸內窺鏡，但您不確定該怎樣做，我們在此為您提供協助。我們全新的內窺鏡檢查計劃為醫療保險客戶提供方便快捷的服務。

我們的服務



食道胃十二指腸
內窺鏡檢查(俗稱胃鏡)

用於觀察至十二指腸
的上消化道部分



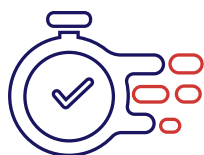
結腸內窺鏡
(有/無息肉切除手術)

檢查結腸和直腸內的狀
況，並在需要時切除息
肉或其他肉眼可見的病變

主要優點

方便及省時

1



日間內窺鏡檢查讓您在**同一天**
完成檢查並回家

享受無縫的
免找數體驗

2



經預先批准後，**無需支付**
任何按金或自費金額

優質醫療網絡
覆蓋

3



我們的優質醫療服務網絡，
為您提供**可信賴**的專科醫生
及日間內視鏡檢查的服務

如何預約日間內窺鏡檢查？

1 預約內窺鏡檢查前診症

如果您持有醫生轉介信，您可以致電MSIG緊急支援熱線

+852 3122 6899 (按4字)。

在通話過程中，我們將收集以下資料：

首選的診症日期和時間

首選的網絡專科醫生性別

首選的診症地點



2 預約安排

MSIG將聯繫網絡專科醫生，為您預約內窺鏡檢查前診症及發送預約確認書給您。



4 信用保證書

一經批核，MSIG將在三個工作日內通過電子郵件向您發送「信用保證書」。副本也將發送至內窺鏡日間中心。



3 授權流程

如果需要進行內窺鏡檢查，診所護士將要求您和您的專科醫生填寫授權表格。



內窺鏡檢查服務之優越專科醫生網絡

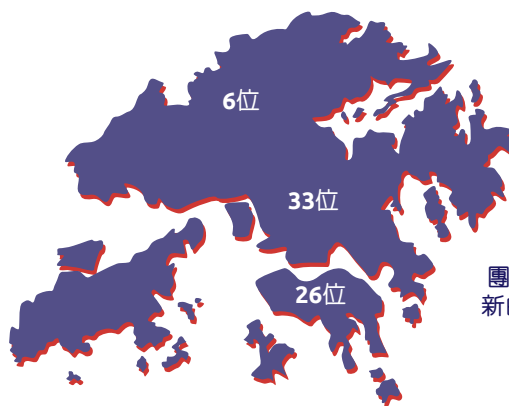
內窺鏡檢查診症的醫生數目(以區域計)

香港島 **26位**

九龍 **33位**

新界 **6位**

醫生總數
65



團體醫療成員請掃描此二維碼查閱最新的MSIG醫療網絡專科醫生的詳情；
個人醫療客戶請致電服務熱線
+852 3122 6899 (按4字)查詢。



查詢及預約內窺鏡檢查前診症

+852 3122 6899 (按4字)

服務時間：星期一至星期日，
上午9時至晚上9時

隨時
為您服務

日間內窺鏡檢查常見問題（胃鏡及結腸內窺鏡）

1 甚麼是日間手術中心免找數服務？

日間手術中心免找數服務是幫助**合資格保單持有人**進行胃鏡或結腸內窺鏡日間手術（有或無息肉切除）。經批核後，MSIG可**直接向醫療機構支付合資格費用**。所有索償最終仍需根據保單條款進行審批。



2 我如何使用免找數服務？



請致電預約熱線 **+852 3122 6899**（按 4），提供醫生、地點、時間等資料，安排與網絡醫生會診。在專科醫生的諮詢後，診所將向 MSIG 發送已填寫的**預先批准表格**。收到後，MSIG 將發出一封「**信用保證書**」，列明批核金額及您需自付的費用。

3 如果主診醫生不屬於MSIG醫療網絡，是否仍可使用此服務？

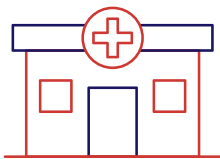
如選擇非網絡醫生，您需**先自付費用**，然後提交**索償申請**，索償會根據保單條款審批。



4 我需要支付門診診症費嗎？

以下情況下您需自行支付門診費用：

■ 保單**不包括門診保障**



■ 而醫生亦認為**無須進行手術**；或



■ 您的**門診保障次數已用盡**



5 甚麼情況下申請可能被拒？

以下原因可能導致申請被拒：

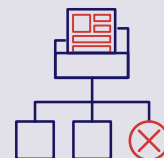
■ 手術**非屬醫療所需**



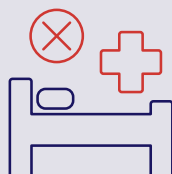
■ 所申請之情況屬於**保單不保事項**



■ 預先批准申請**資料不完整**



■ 您的**住院保障限額已用盡**

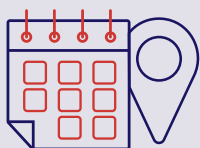


■ 您有**逾期保費或差額未清繳**



6 如何得知申請結果？

如提供的資料齊全，我們會以**電郵**或**電話**通知您申請結果、**批核金額**及您**需自付的費用**（如有）。如果您在三個工作日後仍未收到我們的消息，請聯絡MSIG緊急支援熱線：**+852 3122 6899**（按4）。



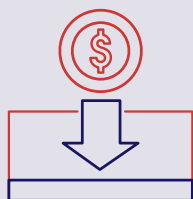
7 我可以更改手術日期或地點嗎？

可以。

如需更改安排，請直接聯絡您的網絡主診醫生。

8 使用免找數服務後，MSIG是否支付所有費用？

MSIG只會支付**經批准的醫療所需費用**，並以已批核金額為上限。所有不受保、超出保單保障或超出批准金額的費用須由您承擔。



9 此服務是否保單保障之一？

不是。這是一項MSIG額外提供的增值服務，MSIG保留隨時修改、暫停或取消的絕對酌情權。

10 批核有效期有多久？

批核有效期為**30天**。
請於此期間內進行已批核之手術。



備註：

1. 本常見問題僅供一般參考之用，並不構成任何保險合約的一部分，亦不賦予任何權利。如欲了解保障詳情、條款及細則，請參閱相關保單文件。
2. 「MSIG」、「我們」或「本公司」指三井住友海上火災保險（香港）有限公司。
3. MSIG可隨時更改或終止本常見問題中所述的服務或安排，恕不另行通知。如有任何爭議，MSIG保留最終決定權。
4. 本常見問題僅供於香港使用，並不構成於香港以外出售或邀請購買任何保險產品。
5. 如本常見問題的中英文版本有任何歧異，概以英文版本為準。