



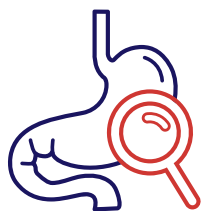
MSIG

Insurance
that sees
the heart in
everything

Day case endoscopy at MSIG's premium medical service network

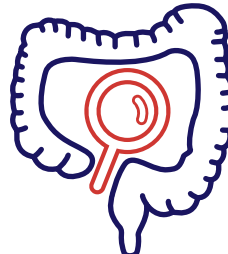
If your doctor recommends you to have Oesophago-Gastro-Duodenoscopy (OGD) or Colonoscopy and you are unsure how to proceed, we are here to help. Our new endoscopy programme offers convenient services for healthcare insurance customers.

Our services



Oesophago-Gastro-Duodenoscopy

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



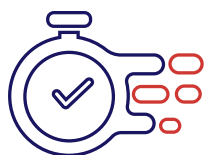
Colonoscopy (with/without polypectomy)

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?

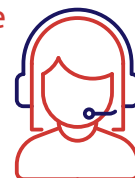
1 Pre-endoscopy consultation booking

- 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

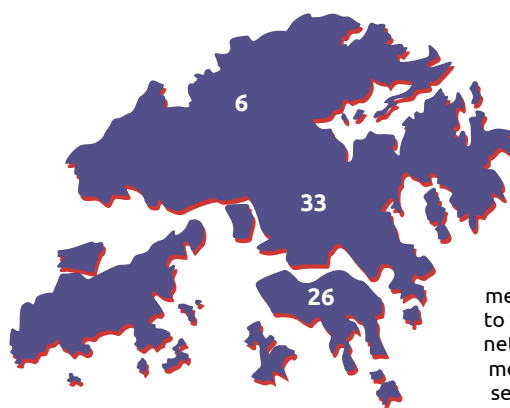
Hong Kong Island **26**

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)

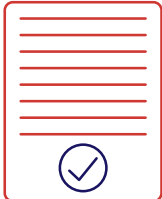
1 What is the Day Procedure Centre Cashless Service?

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.

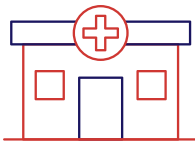


4

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:

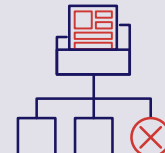
■ The procedure is **not medically necessary**



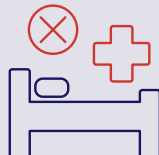
■ The **condition is excluded** under your policy



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



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



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



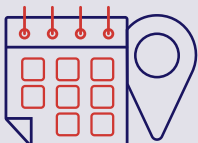
6 How will I be notified of the result?

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?



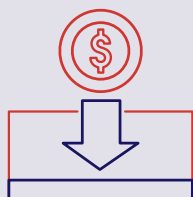
Yes. Please get in touch with your network doctor directly to make any changes.

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.