



MSIG

**PROTECTING
GOALS
POWERING
FUTURES**

Viral warts and skin lesion treatment at MSIG's premium medical service network

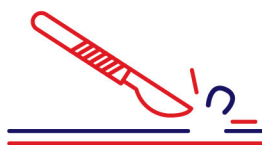
If you are experiencing skin conditions such as benign growths like flat/plane warts, plantar warts or skin lesions, we are here to help. Our new viral warts and skin lesion treatment service is designed to provide safe, effective, and medically supervised care performed by registered doctors. This service ensures professional treatment tailored to your needs, supporting better skin health and peace of mind.

Treatment options include



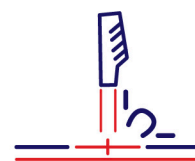
Electrosurgery

This treatment involves burning away the wart's tissues using a specially designed heated needle.



Curettage

This treatment involves cutting out the warts to remove it.



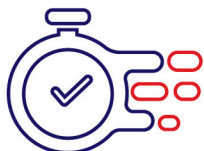
Laser surgery

This treatment uses laser light to heat and destroy tiny blood vessels inside the warts and skin lesion, cutting off the blood supply and killing the warts and skin lesion.

Key benefits

Convenient and time-saving

1



Dedicated hotline for enquiries and appointments.

Enjoy a seamless cashless experience

2



Cashless treatment where eligible will be covered under your entitled benefits.

Quality network coverage

3



High-quality and professional clinics staffed by a team of dedicated health professionals.

How to book a pre-consultation for viral warts and skin lesion treatment?

1 Pre-consultation booking

Call the MSIG Emergency Assistance Hotline at **+852 3122 6899** (press 4).

During the call, we will ask you the following:

- Preferred **dates** and **timeslots** for the consultation
- Preference for a **network doctor** (if any)
- Preferred **locations of consultation**



2 Appointment scheduling

MSIG will then contact the network doctor to **schedule your pre-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 and notify you by phone. A copy will also be sent to the clinic.



3 Pre-authorisation process

If a treatment is required, the clinic nurse will ask your doctor to **complete the pre-authorisation form**.



Alternatively, you may contact your preferred doctor from MSIG's premium network to schedule your appointment directly.

Premium network of doctors for viral warts and skin lesion treatment

No. of doctors for viral warts and skin lesion treatment by area*

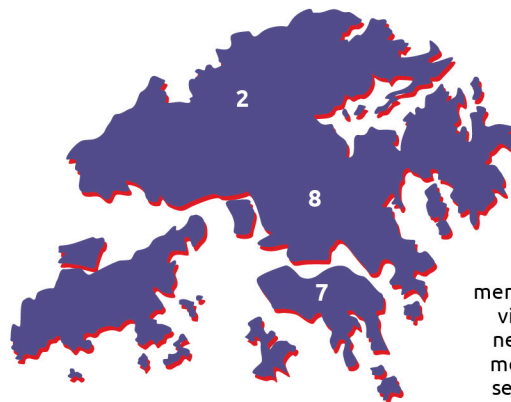
Hong Kong Island **7**

Kowloon **8**

New Territories **2**

Total no. of doctors

17



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



Enquiries and pre-consultation booking

+852 3122 6899 (press 4)

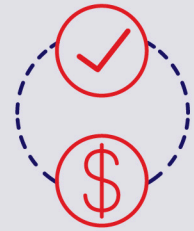
Service hours:
Mon – Sun, 9:00am – 9:00pm

We are here to help

Frequently Asked Questions – Viral Warts and Skin Lesion treatment

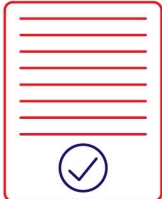
1 What is the Viral Warts and Skin Lesion Cashless Service?

The Viral Warts and Skin Lesion Cashless Service helps **eligible policyholders** who need procedures for viral warts and skin lesion. 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 doctor. After the doctor 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.

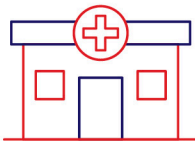


4

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 procedure 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**



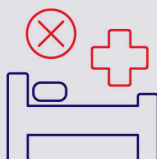
■ The **condition is excluded** under your policy



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



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



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



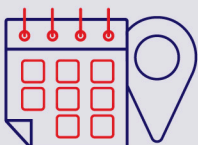
6 How will I be notified of the result?

If complete information is provided, MSIG will contact you **by email and 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 procedure?



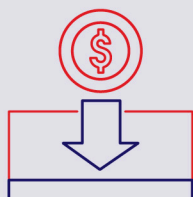
Yes. Please get in touch with your network doctor directly to make any changes.

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.