

Cigna HealthFirst Choice Medical Plan (Cont'd)

Simplified Schedule of Operations

Surgical Procedure	Classification of Operation	Surgical Procedure	Classification of Operation
Abdomen		Ear, Nose or Throat	
Appendectomy	Intermediate	Fenestration, one or both sides	Major
Removal of, or other operation on gall bladder	Major	Mastoidectomy, simple, one side or both sides	Intermediate
Gastro-enterostomy	Major	Mastoidectomy, radical, one side or both sides	Major
Resection of stomach, bowel or rectum	Major	Tonsillectomy, Adenoidectomy or both	Minor
Oesophagogastrostomy	Complex	Antrum puncture	Minor
Pancreatectomy	Complex	Sinus operation by cutting, intranasal or extranasal	Intermediate
Total Gastrectomy	Complex	Excision of nasal polyp	Minor
Biliary Tract		Submucous resection of nasal septum	Intermediate
Hepaticoduodenostomy	Complex	Tracheotomy	Intermediate
Partial Hepatectomy or Resection (liver)	Complex	Cauterization of turbinate	Minor
Amputations		Pharyngectomy	Complex
Thigh, leg	Major	Pharyngolaryngectomy	Complex
Upper arm, forearm, entire hand or foot	Intermediate	Laryngectomy	Major
Fingers or toes, each	Minor	Laryngectomy with radical neck dissection	Complex
Breast		Eye	
Removal of benign tumor or cyst	Minor	Laser Coagulation or photo Coagulation of detached retina	Intermediate
Simple amputation	Intermediate	Operation for detached retina	Major
Radical amputation	Major	Squint correction	Major
Chest/Heart		Cataract, removal of	Major
Complete thoracoplasty, transthoracic approach to stomach, diaphragm, esophagus, sympathectomy or laryngectomy	Major	Any other cutting operation into the eyeball (through the cornea or sclera) or cutting operation on eye muscles	Intermediate
Cardiac Catheterisation	Intermediate	Removal of eyeball	Intermediate
Angiocardiology	Intermediate	Incision and Curettage of styte or chalazion	Minor
Insertion of Cardiac pacemaker	Intermediate	Fractures	
Coronary Angioplasty	Major	Treatment of Thigh, vertebra or vertebrae, pelvis	
Removal of lung or portion of lung	Major	- Simple Fracture	Intermediate
Bronchoscopy, esophagoscopy	Minor	- Compound fracture or fracture requiring an open operation	Major
Induction of artificial pneumothorax, initial refills each (not more than 12)	Minor	Treatment of leg, kneecap, upper arm, ankle (Potts)	
Any operation on the heart and great vessels including Coronary Artery Bypass	Complex	- Simple fracture, compound fracture or fracture requiring an open operation	Intermediate
Portocaval Anastomosis	Complex	Treatment of lower jaw (alveolar process excepted), collar bone, shoulder blade, forearm, wrist (colles), skulls	
Dislocation, Reduction of		- Simple or compound fracture	Minor
Hip, vertebra or vertebrae, ankle joint, elbow or knee joint (patella excepted)	Minor	- fracture requiring an open operation	Intermediate
Shoulder	Minor	Treatment of hand, foot, fingers or toes, nose, rib or ribs	
Lower jaw, collar bone, wrist or patella	Minor	- Simple, compound or fracture requiring an open operation	Minor
Any dislocation involving an open operation	Intermediate	Removal of pins and screws from old fractures	Minor
Excision or Fixation by Cutting			
Hip joint	Major		
Shoulder, knee joint, semilunar cartilage, wrist or ankle joint	Intermediate		
Removal of diseased portion of bone, including curettage (alveolar process excepted)	Intermediate		
Revision hip replacement	Complex		
Revision knee replacement	Complex		

Cigna HealthFirst Choice Medical Plan (Cont'd)

Simplified Schedule of Operations (Continued)

Surgical Procedure	Classification of Operation	Surgical Procedure	Classification of Operation
Genito-urinary Tract		Skin and Subcutaneous Tissues	
Removal of or cutting into kidney	Major	Burns and scalds, treatment under anaesthesia	Intermediate
Fixation of kidney	Major	Free graft	Minor
Removal of tumors or stones in ureter or bladder		Skin grafting	Intermediate
- By cutting operation	Major	Suture or excision and suture of wounds	Minor
- By endoscopic means	Minor	Removal of Pilonidal Sinus or Cyst	Intermediate
- By extracorporeal shock wave lithotripsy treatment	Intermediate		
Cystoscopy	Minor	Skull	
Total Cystectomy	Complex	Trephine	Minor
Prostatectomy		Carotid Aneurysm	Complex
- simple punch for median bar	Minor	Carotid Endarterectomy	Complex
- partial resection via cystoscope	Intermediate	Craniotomy for brain abscess, excision of brain tumor (cerebral glioma), meningioma, posterior fossa craniectomy for aneurysm, acoustic neuroma, trigeminal rhizotomy	Complex
- complete removal, any approach	Major	Operation for fractured skull including compound and depressed fracture	Complex
Circumcision	Minor	Burr Holes for abscess, evacuation of hematoma, tumor biopsy	Major
Varicocele, hydrocele, orchidectomy or epididymectomy		Operation on Trigeminal nerve root	Major
- Single or bilateral	Intermediate	Cranioplasty	Major
Hysterectomy or panhysterectomy	Major		
Hysterotomy	Major	Spine or Spinal Cord	
Excision of ovarian cyst	Intermediate	Operation for spinal cord tumor	Major
Oophorectomy, Salpingectomy or Salpingostomy	Major	Operation with removal of portion of vertebra or vertebrae	Major
Cervix amputation	Intermediate	Removal of part or all of coccyx, or of transverse or spinous process	Intermediate
Dilatation and curettage (non-puerperal), cervix cauterization or conization, polypectomy, or any combination of these	Minor	Manipulation or traction of the lumbar spine	Minor
Vaginal plastic, operation for cystocele or rectocele	Intermediate	Cordotomy	Complex
		Cervical decompression of spinal nerve root for disc lesions	Complex
Goitre		Spinal stenosis	Complex
Removal of thyroid, total or subtotal	Major	Decompression of Spinal Cord	Complex
Removal of adenoma or benign tumor of thyroid	Intermediate	Exploration of Spinal Cord with removal of lesion	Complex
		Spinal meningioma	Complex
Hernia		Tumors	
Single hernia	Intermediate	Benign or Superficial tumor and cysts, warts, corns or abscesses requiring hospital confinement or not requiring hospital confinement	Minor
More than one hernia	Major	Malignant tumors of face, lip or skin	Intermediate
Joint			
Incision into, tapping excepted	Minor	Varicose Veins	
Ligaments and Tendons		Injection treatment, complete procedure, one or both legs	Minor
Cutting or transplant, single or multiple	Intermediate	Cutting operation, complete procedure	
Suturing of tendon, single	Minor	- one leg	Minor
Suturing of tendon, multiple	Intermediate	- both legs	Intermediate
Paracentesis			
Tapping	Minor		
Rectum			
Sclerotherapy of Piles	Minor		
Hemorrhoidectomy, external, internal or both	Intermediate		
Cutting operation for fissure	Minor		
Cutting operation for thrombosed hemorrhoids	Minor		
Cutting operation for fistula-in-ano single or multiple	Intermediate		

If the operation performed is not shown in the Simplified Schedule of Operations and is not expressly excluded by any of the terms of this Policy, the Company shall determine the classification for such operation. An operation of equivalent gravity and severity will be used as a basis for the Company's settlement. The Company reserve the right to amend the classification of operation from time to time.

信諾自選醫療保 (續)

簡明手術表

「外科手術程序」	手術類別	「外科手術程序」	手術類別
腹部		胸心	
闌尾切除 膽囊切除或該器官的手術 胃腸吻合術	中 大 大	胸廓成形術、經胸廓進入胃部、橫膈膜、食道、交感神經切除術或喉切除術	大 中
胃部、結腸或直腸切除 胃食管吻合術 胰腺切除術 胃全部切除術	大 複雜 複雜 複雜	心臟導管插入術 心血管造影術 安裝心臟起搏器 冠狀動脈成形術 切除肺部或部份肺部 支氣管內窺檢查、食道內窺檢查 製造人工氣胸，每個首次充氣	中 中 大 大 小
膽管道		(以後不超過十二次)	小
肝管十二指腸吻合術 肝部份切除術或切除	複雜 複雜	任何心臟或大血管手術，包括冠狀動脈分流術	複雜 複雜
截肢		門腔靜脈吻合術	
股、腿部 上臂、前臂、整隻手掌或腳掌 每隻手趾或腳趾	大 中 小	脫位、復位術	
乳房		臀部、一節或多節脊椎骨、足踝關節、手肘或膝部關節(膝蓋骨除外)	小 小
良性腫瘤或囊腫切除 全乳房切除 根治性乳房切除	小 中 大	肩膊 下顎、鎖骨、手腕或膝蓋骨 任何涉及開刀手術的移位	小 小 中
		切除或切開復位及固定	
		腕關節	大
		肩膊、膝部關節、關節半月板、手腕或足踝關節	中
		切除骨骼的有病部份，包括刮除術(不包括牙槽窩骨)	中
		矯正腕關節移位	複雜
		矯正膝部移位	複雜

信諾自選醫療保 (續)

簡明手術表 (接上頁)

「外科手術程序」	手術類別	「外科手術程序」	手術類別
<p>耳、鼻、喉</p> <p>開窗術，單耳或雙耳 簡單乳突小房鑿開，單邊或雙邊 徹底乳突小房鑿開，單邊或雙邊 扁桃體切除術、增殖腺切除術或二者 竇穿刺 切割鼻竇手術，鼻內或鼻外 切除鼻息肉 鼻黏膜黏膜下層切除 氣管切開術 鼻甲骨燒灼 咽切除術 咽喉切除術 喉切除術 喉切除術，需根治性解剖</p>	<p>大 中 大 小 小 中 小 中 中 小 複雜 複雜 大 複雜</p>	<p>骨折</p> <p>治療股、一節或多節脊椎骨、盆骨 - 單純性骨折 - 複合骨折或需進行開刀手術的骨折 治療腿部、膝蓋、上臂、足踝 (波特氏骨折) - 單純性、複合骨折或需進行開刀手術的骨折 治療下顎(不包括牙槽窩骨)、鎖骨、肩胛骨、前臂、手腕 (科勒斯骨折)、頭蓋骨 - 單純性或複合骨折 - 需進行開刀手術的骨折 治療手、腳、手趾或腳趾、鼻、肋骨 - 單純性、複合或需進行開刀手術的骨折 為舊骨折拆除釘或螺絲</p>	<p>中 大 中 小 中 小 小</p>
<p>眼</p> <p>雷射或激光凝固視網膜脫離 治療視網膜脫離手術 斜視矯正 切除白內障 其他眼球切入手術(切入角膜或鞏膜)或 眼部肌肉的切割手術 切除眼球 切割或刮除麥粒腫或臉板腺囊腫</p>	<p>中 大 大 大 中 中 小</p>		

信諾自選醫療保 (續)

簡明手術表 (接上頁)

「外科手術程序」	手術類別	「外科手術程序」	手術類別
生殖泌尿道		甲狀腺腫	
切除或切入腎臟	大	切除甲狀腺、全部或部份	大
腎臟固定	大	切除甲狀腺腺瘤或良性腫瘤	中
清除輸尿管或膀胱的腫瘤或結石		疝	
- 使用切除手術	大	一粒疝	中
- 使用內窺鏡	小	一粒以上	大
- 使用體外衝擊波碎石術	中	關節	
膀胱鏡檢查	小	切入術，穿刺放液法除外	小
全膀胱切除術	複雜	韌帶及腱	
前列腺切除術		切割或移植，一條或多條	中
- 正中山脊鑿孔術	小	腱縫合，一條	小
- 透過膀胱鏡進行部份切除	中	腱縫合，多條	中
- 以任何方法完全切除	大	穿刺術	
包皮環切	小	穿刺放液法	小
精索靜脈曲張、陰囊水囊腫、睪丸切除 術或附睪切除術	中	直腸	
- 一個或一對	中	痔瘡硬化治療	小
子宮切除術或全子宮切除術	大	痔切除術，外部、內部或二者	中
子宮切開術	大	切割撕裂手術	小
切除卵巢囊腫	中	形成血栓痔切割手術	小
卵巢切除術、輸卵管切除術或輸卵管造 口術	大	肛門・管切除手術，一條或多條	中
子宮頸截除	中		
擴張術及刮除術(非產後)、子宮頸燒灼 或錐形切除術、息肉切除術、或上 述任何組合	小		
陰道整形、膀胱突出或直腸突出的手術	中		

信諾自選醫療保 (續)

簡明手術表 (接上頁)

「外科手術程序」	手術類別	「外科手術程序」	手術類別
<p>皮膚及皮下組織 燒傷及燙傷，使用麻醉治療 游離移植 皮膚移植 傷口縫合或切除及縫合 切除藏毛竇囊或囊腫</p> <p>頭蓋骨 環鋸 頸動脈動脈瘤 頸動脈內膜切除術 顱骨切開術，以治療腦膿腫、切除腦腫瘤(大腦神經膠質瘤)、腦膜瘤、後窩 顱骨切開術，以治療動脈瘤、聽覺神經瘤、三叉神經脊神經根切除術 為破裂的頭蓋骨，包括有創及凹陷骨裂，施行手術 施行鑽孔，以治療腦膿腫、清除血腫、腫瘤活組織檢查 三叉神經根手術 顱骨成形術</p>	<p>中 小 中 小 中</p> <p>小 複雜 複雜</p> <p>複雜</p> <p>複雜</p> <p>大 大 大</p>	<p>頸部脊骨神經根減壓術，以治療椎間盤機能障礙 脊柱狹窄 脊髓減壓術 探查移除機能障礙的脊髓 脊膜瘤</p> <p>腫瘤 良性或表面腫瘤及囊腫、疣、雞眼或膿瘡，需「住院」或毋需「住院」 面部、唇或皮膚的惡性腫瘤</p> <p>靜脈曲張 注射治療，完整程序，單腳或雙腳 切入手術，完整程序 - 單腳 - 雙腳</p>	<p>複雜 複雜 複雜 複雜 複雜</p> <p>小 中</p> <p>小 小 中</p>
<p>脊柱及脊髓 脊髓腫瘤手術 切除一節或多節脊骨手術 切除部份或全部尾骨、橫突或棘突 推拿或牽引腰部脊柱 脊髓前側柱切斷術</p>	<p>大 大 中 小 複雜</p>	<p>倘所施行的手術並無列於「簡明手術表」，而「本保單」細則亦無明確表示豁免，則「本公司」須決定該項手術的分類。嚴重程度相似的任何手術將作為「本公司」最後決定的基準。「本公司」保留權利不時更改手術類別。</p>	