

# Cigna HealthFirst Choice Medical Plan (Cont'd)

## Simplified Schedule of Operations

| Surgical Procedure   | Classification of Operation | Surgical Procedure   | Classification of Operation |
|--|-----------------------------|--|-----------------------------|
| <b>Abdomen</b>   |                             | <b>Ear, Nose or Throat</b>   |                             |
| 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                       |
| <b>Biliary Tract</b>   |                             | Submucous resection of nasal septum  | Intermediate                |
| Hepaticoduodenostomy   | Complex                     | Tracheotomy  | Intermediate                |
| Partial Hepatectomy or Resection (liver)   | Complex                     | Cauterization of turbinate   | Minor                       |
| <b>Amputations</b>   |                             | 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                     |
| <b>Breast</b>  |                             | <b>Eye</b>   |                             |
| 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                       |
| <b>Chest/Heart</b>   |                             | 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                |
| Angiocardiography  | Intermediate                | Incision and Curettage of sty or chalazion   | Minor                       |
| Insertion of Cardiac pacemaker   | Intermediate                | <b>Fractures</b>   |                             |
| Coronary Angioplasty   | Major                       | Treatment of Thigh, vertebra or vertebrae, pelvis  | Intermediate                |
| Removal of lung or portion of lung   | Major                       | - Simple Fracture  |                             |
| 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 |                             |
| <b>Dislocation, Reduction of</b>   |                             | - 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                       |
| <b>Excision or Fixation by Cutting</b>   |                             |  |                             |
| 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                     |  |                             |

### Simplified Schedule of Operations (Continued)

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.

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

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

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

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