



## Benefits of outpatient surgery

### Faster, easier treatment with a more comfortable recovery at home

When you need a minor medical procedure, you can often have a choice; be treated as an inpatient, having to go through the hospital admissions procedures and spending the night in hospital recovering. Or you can receive treatment in an outpatient clinic with no need to go through admission or stay in hospital and recover in your own home.

The medical procedures are almost identical and performed by the staff with the same skills and sophisticated equipment. It's only natural that people are increasingly choosing the ease and simplicity of being treated as an outpatient.

#### The Benefits



##### **More convenient and efficient**

Being treated as an outpatient is much more convenient. When you are treated in a clinic or a day surgery centre, you do not have to go through lengthy hospitalisation procedures.

The waiting time is shorter too. That's because outpatient clinics concentrate on more routine, less complex procedures. In addition, there's far less risk of a shortage of beds or emergency surgeries delaying your treatment.



##### **Lower costs**

Advances in medical technology, inflation and a scarcity of hospital beds have led to a steady rise in medical costs. But the cost of outpatient surgery is in general lower than inpatient surgery as you do not need to pay for doctors' visit fees and other hospital-related charges.



##### **More comfortable – safe and less stressful too**

With today's medical technology, doctors can perform outpatient surgeries in standard operating rooms and with experienced teams – just like inpatient surgery.

Being treated as an outpatient means minimal disruption to your daily life. It is one of the reasons most people find outpatient surgery much less stressful than inpatient surgery. This is a particularly advantageous if you are worried about being away from home, and can be particularly reassuring for children if they need surgery.

Most people find themselves recovering faster too, simply because they are at home, in their familiar surroundings, along with their own family. There is also much less risk of acquiring hospital-related infections.



## Your No Claim Discount/Bonus stays intact

Some of our plans offer a No Claim Discount/No Claim Bonus; a reduction/refund in your premium upon renewal if you have not made a claim during the previous 36 consecutive months. Even better, claiming for these specified outpatient surgeries **does not** affect this discount/bonus:

Selected Day Case Procedure Schedule		
<b>Digestive System</b>	<b>Female Genital/Reproductive System</b>	<b>Haemic and Lymphatic System</b>
Anus, hemorrhoids, cryosurgery/injection/banding	Breast, cyst, needle aspiration Breast, various lesions, open biopsy	Lymph node, various lesions, aspiration, excisional biopsy
<b>Endocrine System</b>	Cervix, cone biopsy, loop electrosurgical excision procedure (LEEP)	<b>Male Genital/Reproductive System</b>
Thyroid, various lesions, needle biopsy	Cervix, polyp, excision/laser therapy	Penis, penile warts excision/laser vaporisation
<b>Endoscopies</b>	Cervix, various lesions, curettage with colposcopy/biopsy/diathermy/cryosurgery/laser therapy	<b>Musculoskeletal System</b>
Colonoscopy	Cervix, marsupialization of cervical cyst	Ganglion/bursa/villo-nodular synovitis, excision
Cystoscopy	Vagina, pessary, removal/insertion	Trigger finger, release
Esophagoscopy, gastroscopy, duodenoscopy	Vagina, various lesions, excision biopsy/cryosurgery/cauterization/laser therapy	<b>Skin</b>
Hysteroscopy	Vulva, Bartholin cyst, incision/marsupialization without use of laser	Nail, infection/injury, avulsion, wedge resection of toenail
Microlaryngoscopy	Vulva, biopsy	Skin and subcutaneous tissue, foreign body (subcutaneous), removal
Sigmoidoscopy	Vulva, warts excision/laser vaporisation	Skin and subcutaneous tissue, tumour/cyst, excision
<b>Eye</b>	Uterus, various lesions, dilatation and curettage	Suture of wound on skin
Cataract extraction		Warts excision/laser vaporisation
Conjunctiva, pterygium, removal		
Cornea, foreign body, removal		
Eye, glaucoma, goniotomy/trabeculotomy		
Eyelids, chalazion cyst excision/curettage/cryotherapy		

## How being treated as an outpatient could work for you

Example

Mrs Cheung needs a colonoscopy and has these two options:



	<b>2hr</b> <b>Outpatient surgery</b> Treatment as a day patient in an outpatient clinic	<b>Inpatient surgery</b> Treatment as a patient being admitted to and staying overnight in hospital
Cost*	HKD9,300	HKD26,000
Time	<ul style="list-style-type: none"> <li>Outpatient surgery finished in the clinic within <b>2 hours</b></li> </ul>	<ul style="list-style-type: none"> <li>An overnight stay in hospital</li> <li>Takes almost <b>2 days</b> to get through the hospitalisation admission and discharge process</li> </ul>
No Claim Discount/Bonus	Her claim will <b>not</b> affect the eligibility of her No Claim Discount/Bonus.	Her claim <b>will affect</b> the eligibility of her No Claim Discount/Bonus

\*Source: Prudential's internal claim data in 2019.

## Notes

Please talk to your doctor and get their advice when you choose between inpatient and outpatient surgery.

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