

門診手術免找數服務

您可於我們的指定網絡診所進行胃鏡或腸鏡手術。若您需要任何關於此服務的協助，請聯絡您的理財顧問或我們的熱線：2281 1345。服務時間：星期一至五（公眾假期除外），早上九時至晚上六時。



毋須留院



毋須先行支付手術費用



毋須為提交索償申請而操心



可選擇在任何指定網絡診所完成手術

流程簡介

幾個簡單步驟 即可享用服務：



服務概要

1. 門診手術免找數服務（「免找數服務」）乃指定網絡診所提供之付款保證服務。英國保誠保險有限公司（「英國保誠」）會以受保人/保單持有人之名義向網絡診所支付款項。任何由英國保誠就本服務之保障向網絡診所支付之款項將不會償還予受保人/保單持有人。
2. 門診免找數服務中的服務由保誠指定的服務供應商提供。保誠並非服務供應商或服務供應商代理，對於上述服務之質素及其供應並不作出任何的陳述、保證或承諾，亦不會承擔服務供應商所提供的服務所引致的責任及法律責任。在任何情況下，保誠都不會就服務供應商之行為或失當或服務而承擔任何責任及法律責任。如有任何異議，本公司保留最終之決定權。
3. 免找數服務只適用於終身保醫療計劃、健樂醫療計劃、健愉醫療計劃、醫療護惠計劃、「親恩寶」醫療保障計劃、保誠自主醫保計劃及保誠靈活自主醫保計劃（「受保障計劃」）。受保障計劃須受保單合約所列的條款、細則及不保事項所限制。
4. 保障只限於醫療必需的上消化道內視鏡或腸鏡手術。大部份情況下毋須支付醫療費用及索償，然而，由於實際的醫療費用根據受保人的情況、病情的複雜性和個別醫生的收費等而定，因此可能超過英國保誠預先批核的受保醫療費用或可能無法獲得全數賠償。如與實際醫療費用有任何差額，受保人/保單持有人(如受保人為 18 歲以下)需直接向指定網絡診所繳付有關差額。
5. 若受保人在同一網絡診所進行已獲預先批核之手術，手術前及手術後的診症費用皆獲豁免。請注意門診服務並不包括處方藥物，您需自行向網絡診所繳交藥物費用。
6. 手術前診症只限一次。若然求診後沒有安排門診手術，您需自行向網絡診所繳交求診費用。
7. 手術後診症只限一次作講解報告用途。
8. 若門診手術於預先批核階段已被拒絕，則相關門診費用需由客戶繳付。
9. 若門診手術已得到預先批核，但客戶未能於手術當天出席，您須承擔因門診手術中所產生的差額費用。英國保誠保留對所有安排的最終決定。
10. 就這次手術所得的結果，不論本公司對有否作出賠償，本公司保留向受保人的其他保單作出調查的權利。
11. 您須承擔因門診手術中所產生的差額費用，包括不受保障項目等（如有）。在差額得到全數繳付之前，您的保單不會支付任何進一步的賠償。

12. 使用表格申請預先批核門診手術的實際批核日期需視乎網絡診所遞交所需文件，請於安排手術前預留最少三個工作天進行預先批核。
13. 手術前診症須於致電預約的三十日內進行。
14. 英國保誠就此免找數安排服務之批核不構成最終賠償結果。英國保誠將根據診所提供的醫療文件、保單合約所列的保障範圍、不保事項和有關條款及細則約束作考慮，並決定最終賠償結果。
15. 本單張只提供免找數服務的一般資料，不能構成英國保誠與任何人士所訂立之任何合約。本單張並非保單，有關受保障計劃之詳細條款、細則及不保事項，請參考有關保單合約。

服務供應商地址

請參考以下列表：



服務供應商	服務供應商地址	預約電話
香港區		
百度內視鏡及醫療中心 	香港中環干諾道中 13 號歐陸貿易中心 1902 室	3955 8750
國際醫療中心 	香港中環德輔道中 22 號 國際醫療中心 28 樓	2878 2988
卓健醫療體檢中心 	香港中環遮打道 10 號太子大廈 501 室	8100 8138
晏打臣醫生醫務所 	香港中環皇后大道中 30 號娛樂行 14 樓	8100 8138
港怡醫院 	香港黃竹坑南風徑 1 號	3153 9086
嘉諾撒醫院 	香港舊山頂道 1 號	2825 5805 / 2825 5806
九龍區		
香港腸胃內視鏡中心 	九龍尖沙咀堪富利士道 8 號格蘭中心 18 樓全層	2366 1268
九龍半島醫學中心 (KPM) 	九龍尖沙咀彌敦道 19-21 號商場一樓全層九龍酒店	3893 6888
卓健醫療體檢中心 	九龍尖沙咀漢口道 28 號亞太中心 6 樓 601-605 室	8100 8138
香港專科 	九龍旺角彌敦道 639 號雅蘭中心一期 20 樓全層	3405 8288
仁安醫院分科診所(尖沙咀) *只提供會診服務* 	尖沙咀彌敦道 132 號美麗華廣場 A 座 18 樓 1802 室	2375 3323
香港浸信會醫院	香港九龍塘窩打老道 222 號	2339 5981
新界區		
仁安內視鏡及日間手術中心	新界沙田大圍富健街 18 號仁安醫院 1 樓	2608 3380
仁安微創中心 *只提供會診服務* 	新界沙田大圍富健街 18 號仁安醫院 8 樓全層	2608 3383
仁安醫院分科診所(將軍澳) *只提供會診服務* 	將軍澳寶業路 8 號新都城中心三期商場 1 樓 101-102 號舖位	2721 0100
仁安醫院分科診所(荃灣) *只提供會診服務* 	新界荃灣眾安街 68 號荃灣千色匯 I 12 樓 1204-1206 及 1209-1210 室	2608 3399
仁安醫院分科診所(馬鞍山) *只提供會診服務* 	香港新界馬鞍山鞍誠街 8 號新港城中心大街地下 G-3, 52-54 及 69-70 號舖	2608 3377

FAQ 常見問題

1. 問: 如需協助, 我應該跟誰聯繫?

答: 如需協助, 請聯繫本公司的理財顧問或致電我們的門診免找數服務熱線 2281 1345。服務時間: 星期一至五 (公眾假期除外), 早上九時至晚上六時。

2. 問: 預先批核申請表可在那處找到?

答: 預先批核申請表可在本公司網站中找到, 連結:
<https://www.prudential.com.hk/caops>。

3. 問: 我在甚麼情況下需要自行繳付求診費用?

答: 於手術前診症期間, 如醫生確認無需要安排手術, 或您在預約的手術時間缺席, 您需要自行繳付求診費用。所需費用預計為一千港元左右, 由網絡診所釐定。

4. 問: 有甚麼收費項目是需要自行繳付?

答: 若然手術有使用額外藥物、儀器用品例如超聲波、止血鉗、多於基本用量之瀉藥等等, 您需要即場自行繳付。此外, 門診服務並不包括處方藥物, 您需要自行向網絡診所繳交藥物費用。

5. 問: 我可同時進行胃鏡及腸鏡手術嗎?

答: 若您有的醫療計劃附有額外醫療計劃, 您可於醫生建議下同時進行胃鏡及腸鏡手術。

6. 問: 我可以怎樣更改手術時間或地點?

答: 如有任何更改, 請直接致電網絡醫院/診所。

7. 問: 若我失去了登記服務的確認短訊, 我應怎樣做?

答: 請再次聯絡您的理財顧問查詢「醫通保」參考編號。

Cashless Arrangement for Outpatient Surgery

You can have your oesophago-gastro-duodenoscopy ("OGD") or colonoscopy surgery performed at our designated network clinics. Should you need assistance with any matter pertaining to this service, please contact your financial consultant or our hotline at 2281 1345. Service hour: 9am to 6pm, Monday to Friday except public holiday.



No need to stay in a hospital overnight



No need to pay the surgical expenses upfront



No need to worry about claim submission



Free to choose any of our designated network to perform surgery

Process Outline

Few simple steps to enjoy this service:



Arrangement Summary

1. The Cashless Arrangement for Outpatient Surgeries (“Cashless Arrangement”) is a credit facility provided by the designated network clinics. Payments are made by Prudential Hong Kong Limited (“Prudential”) on behalf of the Life Assured/Policyowner to the network clinics. Any payment made by Prudential to the network clinics under this arrangement will not be reimbursed to the Life Assured/Policyowner.
2. The services under this Cashless Arrangement for Outpatient Surgery are provided by third party service providers appointed by Prudential. Prudential is not any of the service providers or the agent of the service providers. Prudential makes no representation, warranty or undertaking as to the quality and availability of the services and shall not accept any responsibility or liability for the services provided by the service providers. In case of disputes, Prudential’s decision shall be final.
3. The Cashless Arrangement is applicable to PRUmed lifelong care plan, PRUmed better care plan, PRUmed health care plan, PRUmed care plan, PRUparent medical care plan, PRUHealth corechoice medical plan and PRUHealth flexichoice medical plan (“covered plans”) only. The covered plans are subject to the terms, conditions and exclusions set out in its policy contract.
4. Only those oesophago-gastro-duodenoscopies and colonoscopies which are considered medically necessary will be covered. No medical bill and claims procedure are required in most of the cases, however, the actual medical expenses incurred which depend on the Life Assured condition, case complexity and individual doctor’s charge incurred, etc., may exceed the covered medical expenses pre-authorised by Prudential or may not be fully covered. In case of any shortfall for the actual medical expenses, the Life Assured/Policyowner (if the Life Assured is under age 18) must settle such shortfall directly with the designated network clinic.
5. Pre-surgery consultation fee and the post-surgery consultation fee will be waived if the Life Assured has undergone the pre-authorised surgery at the same network clinic. Please be reminded that the consultation does not include home medication, please settle the medication fee directly with the network clinic.
6. Pre-surgery consultation will be limited to one visit only. If no outpatient surgery will be performed after pre-surgery consultation, please settle the pre-surgery consultation fee directly with the network clinic.
7. Post-surgery consultation will be limited to one visit for report explanation only.
8. If the outpatient surgery is declined during the pre-approval stage, the client is liable to settle the bill of the related consultation with the network clinic.
















9. If the outpatient surgery is approved during the pre-approval stage, but the client fails to show up, you will be required to pay for any shortfall incurred. Any final decision is subject to the discretion of Prudential.
10. Upon the findings of this surgery, whether it is reimbursed by our company or not, Prudential reserves the right to investigate other policies of the Life Assured.
11. You will be required to pay for any shortfall incurred in the outpatient surgery, including any uncovered items (if any). No further claims payment could be reimbursed from your policies until the shortfall is settled.
12. The actual date of application form for pre-approval of outpatient surgery depends on the submission of required documents by the network clinic, please reserve at least three working days before surgery arrangement for pre-approval processing.
13. The pre-surgery consultation date should be within 30 days from the date of the booking.
14. The approval of the Cashless Arrangement Service does not constitute the final claims decision which will be made by Prudential based on relevant supporting documents provided by the clinic, details of the insurance coverage, exclusions and terms and conditions of your policy contract.
15. This guide contains general information of the Cashless Arrangement only and does not constitute any contract between any other parties and Prudential. It is not a policy. For detailed terms, conditions and exclusions of the covered plans, please refer to the policy contract.

Service Provider Address

Please refer to the following table:



Support instant approval

Service Provider	Address of Service Provider	Booking No
Hong Kong Island		
Best View Endoscopy Centre 	Suite 1902, 19/F, Euro Trade Centre, 21-23 Des Voeux Road, Central, Hong Kong	3955 8750
International Medical Centre 	28/F, International Medical Centre One Chinachem Central, 22 Des Voeux Road Central, Hong Kong	2878 2988
Quality HealthCare Medical Centre 	Rm 501, Prince's Building, 10 Chater Road, Central, Hong Kong	8100 8138
Drs. Anderson & Partners 	14/F, Entertainment Building, 30 Queen' s Road Central, Central, Hong Kong	8100 8138
Gleneagles Hong Kong Hospital 	1 Nam Fung Path, Wong Chuk Hang, Hong Kong	3153 9086
Canossa Hospital (Caritas)	1 Old Peak Road, Hong Kong	2825 5805/ 2825 5806
Kowloon		
HKGI Endoscopy Centre 	18/F Grand Centre, 8 Humphreys Avenue, Tsim Sha Tsui, Kowloon	2366 1268
KPM Health Limited 	1/F, The Kowloon Hotel, 19-21 Nathan Road, Tsim Sha Tsui, Kowloon	3893 6888
Quality HealthCare Medical Centre 	Rm 601-605, Hong Kong Pacific Centre, 28 Hankow Road, Tsim Sha Tsui, Kowloon	8100 8138
The Specialists 	20/F Office TowerOne, Grand Plaza, 625 & 639 Nathan Road, Mongkok, Kowloon	3405 8288
Union Hospital Polyclinic (Tsim Sha Tsui)  <i>*For consultation service only</i>	Unit 1802, 18F, Mira Place Tower A, 132 Nathan Road, Tsim Sha Tsui, Kowloon	2375 3323
Hong Kong Baptist Hospital	222 Waterloo Road, Kowloon	2339 5981
New Territories		
Union Hospital (Day Surgery Centre) 	1/F Medical Centre, Union Hospital & Polyclinic 18 Fu Kin Street, Tai Wai, Shatin, N.T.	2608 3380
Union Minimally invasive Centre  <i>*For consultation service only</i>	8/F Medical Centre, Union Hospital & Polyclinic 18 Fu Kin Street, Tai Wai, Shatin, N.T.	2608 3383
Union Hospital Polyclinic (Tseung Kwan O)  <i>*For consultation service only</i>	Shop No. 101 - 102, Level 1 MCP Discovery, Shopping Arcade, Tseung Kwan O, N.T.	2721 0100
Union Hospital Polyclinic (Tsuen Wan)  <i>*For consultation service only</i>	Room 1204 - 1206 & 1209 - 1210, 12/F, KOLOUR - Tsuen Wan I, 68 Chung On Street, Tsuen Wan, N.T	2608 3399
Union Hospital Polyclinic (Ma On Shan)  <i>*For consultation service only</i>	Shop Nos. G-3, 52-54 & 69-70 G/F, Mostown Street, 8 On Shing Street, Ma On Shan, N.T.	2608 3377

FAQ 常見問題

1. Q: Who should I contact if I have any queries?
A: Please contact your Financial Consultant or our Outpatient Surgery Cashless Arrangement Hotline at 2281 1345. Service hour: 9am to 6pm, Monday to Friday except public holiday.
2. Q: Where can I locate the Pre-Authorisation Form?
A: The Pre-Authorisation Form can be found in Prudential website link <https://www.prudential.com.hk/caops>.
3. Q: Is there any chance that I shall pay consultation fee at my own cost?
A: During pre-surgery consultation, if network doctor confirmed no surgery is required, or if you did not show up at the scheduled surgery time, you shall pay the consultation fee at own cost. The cost is estimated to be around HKD 1,000 subject to determination of network clinic.
4. Q: Is there any item which I need to pay at my own cost?
A: If there are any extra materials used for performing surgery (ultrasound, haemostatic forceps or more than the basic amount for laxatives... etc), you shall pay at own cost upfront. Also, the consultation does not include home medication, please settle the medication fee directly with the network clinic.
5. Q: Can I perform oesophago-gastro-duodenoscopy ("OGD") and colonoscopy surgery at the same time?
A: If your benefit has PruMajor Med cover, you can perform both oesophago-gastro-duodenoscopy ("OGD") and colonoscopy surgeries at the same time with doctor's recommendation.
6. Q: How may I change the time and place of the surgery?
A: For any change of the appointment, please contact Clinic or hospital directly.
7. Q: What should I do if I lost the confirmation SMS?
A: Please contact your financial consultant to enquiry the H2P reference number.