Benefit Schedule

(Bowtie StillCover Medical Plan (Advance))

Area cover	**Hong Kong and the Greater Bay Area ("GBA")**
Benefit limits	Limit 1 : Each benefit item has an individual benefit limit as listed in the table below Limit 2 : **HKD500,000** aggregate limit per Policy Year across benefit items (a), (b), (c) and (e) below Bowtie fully covers all benefits items, as long as the reimbursement does not exceed the above limits and subject to your Coinsurance (if applicable) – Learn more about how Bowtie covers them below and in the next section.

Benefit item	Benefit limit (in HKD)
(a) **Inpatient and Day Case Procedure (Hong Kong Public Hospital)** – include: (i) room and board; (ii) miscellaneous charge (iii) attending doctor's visit fees; (iv) Specialist's fee; (v) intensive care; (vi) Surgeon's fee; (vii) Anaesthetist's fees; (viii) operating theatre charges; (ix) Prescribed Diagnostic Imaging Tests; (x) Prescribed Non-surgical Cancer Treatments; and (xi) pre- and post Confinement/Day Case Procedure Outpatient care	**Full coverage** subject to the following conditions: **1. Standard Ward Room only** **2. 2 prior outpatient visits or Emergency consultation per Confinement/Day Case Procedure** **3. 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)**

in a Hong Kong Public Hospital only	4. **Your Coinsurance of** 20% of the charges E.g. If the relevant charge amount is \$5,000, your Coinsurance will be: \$5,000 × 20% = \$1,000; The maximum charge to be reimbursed will be: \$5,000 × 80% = \$4,000
(b) **Inpatient and Day Case Procedure (Hong Kong Private Hospital and GBA Hospital**) – include: (i) room and board; (ii) miscellaneous charge (iii) attending doctor's visit fees; (iv) specialist's fee; (v) intensive care; (vi) surgeon's fee; (vii) anaesthetist's fees; (viii) operating theatre charges; (ix) Prescribed Non-surgical Cancer Treatments; and (x) pre- and post Confinement/Day Case Procedure Outpatient care **for a Designated Surgery (except for Prescribed Non-surgical Cancer Treatments); and** **in a Hong Kong Private Hospital or GBA Hospital under the Designated Medical Network only.**	**Full coverage** subject to the following conditions: **1. Ward class adjustment** ● Standard Ward Room: Full Coverage ● Standard Semi-Private Room: 50% of Eligible Expenses ● Standard Private Room or Above Standard Private Room: 25% of Eligible Expenses **2. 2 prior outpatient visits or Emergency consultation per Confinement/Day Case Procedure** **3. 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)**

	4. Your Coinsurance of ● 50% of the charges on the first and second Policy Year; or ● 20% of the charges from the third Policy Year and thereafter **5. Pre-approval from us has been obtained**
(c) **Designated Medical Network Prescribed Diagnostic Imaging Tests**	**Full coverage** subject to the following conditions: **1. Your Coinsurance of** ● 50% of the charges on the first and second Policy Year; or ● 20% of the charges from the third Policy Year and thereafter **2. Pre-approval from us has been obtained**
(d) **Medical second opinion** — include consultation in a Hong Kong Private Hospital under the Designated Medical Network for confirming a diagnosis or treatment plan that was made by a Registered Medical Practitioner as a second opinion to treat a Disability.	○ **$800** per visit **;** ○ **2 visits** per Policy Year

(e) **Hong Kong Public Hospital self-financed medications and medical items**	**Full coverage** subject to **your Coinsurance of** 20% of the charges
(f) **Hong Kong Public Hospital reporting support** – include charges for obtaining medical reports for making a claim under this Plan.	**$1,000** per Policy Year
(g) **Compassionate death benefit**	**$5,000**