

January 3, 2012

Dear Policy Owner,

**Subject: Introducing Clinical Surgery for our existing Hospital Benefit**

Thank you for choosing MassMutual Asia.

As part of our continuous efforts to provide better protection and service to our clients, starting from January 3, 2012, we are pleased to introduce Clinical Surgery for your Hospital Benefit. In fact, some simple surgeries can be done in day case unit in hospitals or clinics as they can offer immediate and quality medical treatment same as in hospitals. By introducing the Clinical Surgery, no hospital confinement is required for the insured if he / she unfortunately requires medical attention.

For details of the new clinical surgery, please refer to the document appended below.

We are committed to providing you with professional advice and excellent service. If the above arrangements do not meet your needs in any way, or should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2919-9710 (Hong Kong) or (853)2832-2622 (Macau).

Policy Owner Service Department

親愛的保單持有人：

**事項： 住院醫療保障計劃之新增門診手術**

承蒙閣下一直對美國萬通亞洲予以支持和信賴，謹此致謝。

為使客戶享有更佳的保障和服務，我們已於二零一二年一月三日起，為閣下在現有住院醫療保障計劃中新增門診手術保障。事實上，醫院日症房或診所可進行某些簡單的手術，而其質素及效率均可與醫院媲美。日後，客戶如不幸需要接受治療時，則無須入院而得到合適的診治。

有關新增門診手術之詳情，請參閱隨本通知書附奉之文件。

本公司一向致力為客戶提供專業建議及優質服務。如上述之安排未能符合閣下的需要，又或閣下需要進一步的資料或服務，歡迎與閣下的顧問聯絡，又或致電(852)2919-9710(香港)或(853)2832-2622(澳門)向本公司客戶服務主任查詢。

保戶服務部謹啓

Subject to the terms, conditions and provisions of your policy, we shall pay the following benefit(s) / fee(s) to you when we receive proof (which is acceptable to us and subject to the terms, conditions and provisions of your policy) that the Insured receives Medically Necessary surgical procedure on the recommendation of his/her attending Doctor due to Disability in the day case unit of a Hospital or in a clinic in Hong Kong/Macau.

在符合本保單內所註明的條件、情況及保單條款，當我們收到受保人因傷病在醫院日症房或在香港／澳門地域內的診所或在醫院以留院方式住院，接受根據醫生建議因醫療上必須的手術之證明(該等證明文件必須是我們接納的，並符合本保單內所註明的條件、情況及保單條款)，我們會支付下列之手術津貼／費用：

- HOSPITAL SPECIAL SERVICES 特別住院費
  - We shall pay the pathology fees actually charged by the day case unit of a Hospital or the clinic which is directly related to and is a result of the Surgical Procedures. 我們會支付該醫院日症房或診所直接因該項手術而需進行之病理化驗費。
- SURGICAL BENEFIT 手術津貼：
  - SURGEON'S FEE 外科醫生的手術收費
  - ANAESTHETIST'S FEE 麻醉師費
  - OPERATING THEATRE FEE 手術室租金
  - POST-SURGERY OUT-PATIENT TREATMENT 手術後門診津貼
- SUPPLEMENTARY MAJOR MEDICAL BENEFIT 自選額外醫療保障 (If applicable 如適用)

Please note that only the following surgical procedures are allowed to be performed in the day case unit of a Hospital or in a clinic in Hong Kong/Macau. We reserve the right to determine the eligibility of a clinic.

請注意，只有下列手術可於醫院日症房或在香港／澳門地域內的診所進行。我們保留決定合資格診所的權利。

Description of Surgical Procedures	Classification	手術收費分類表 手術名稱	類別
<b>ABDOMEN</b>			
# Gastroscopy .....	Minor	<b>腹部</b> #胃鏡 .....	小型
# Colonoscopy .....	Minor	#腸鏡 .....	小型
<b>BREAST</b>			
# Breast Cyst, Needle Aspiration .....	Minor	<b>乳房</b> #乳房囊腫、針吸細胞活檢術 .....	小型
<b>CHEST</b>			
# Bronchoscopy, oesophagoscopy .....	Minor	<b>胸部</b> #支氣管鏡、食道鏡檢查 .....	小型
<b>DISLOCATION, Reduction of</b>			
# Hip, vertebra, ankle joint, elbow or knee joint (partial excepted) .....	Minor	<b>脫位 — 復合手術</b> # 髖部、脊椎骨、踝關節、肘部或膝關節 (部份脫位除外) .....	小型
# Shoulder .....	Minor	# 肩膀 .....	小型
# Lower jaw, collar bone, wrist or patella .....	Minor	# 下頷、鎖骨、手腕或膝蓋骨 .....	小型
<b>EAR, NOSE OR THROAT</b>			
# Removal of foreign body from external auditory canal, one or both sides .....	Minor	<b>耳、鼻或喉</b> #外耳道異物取出術 (一側或兩側) .....	小型
<b>EYE</b>			
# Operation for detached retina .....	Major	<b>眼部</b> # 矯正視網膜脫落手術 .....	大型
# Cataract, removal of .....	Intermediate	# 白內障之切除 .....	中型
# Removal of corneal foreign body .....	Minor	# 眼角膜異物取出術 .....	小型
<b>GENITO-URINARY TRACT</b>			
Removal of tumours or stones in ureters or bladder		<b>泌尿生殖系統</b> 清除輸尿管或膀胱之腫瘤或結石	
# by endoscopic means .....	Minor	# 使用內窺鏡者 .....	小型
# cystoscopy .....	Minor	# 膀胱鏡檢查 .....	小型
# Circumcision .....	Minor	# 包皮環截術 .....	小型
# Dilatation and curettage (non-puerperal), cervix cauterization or conization, polypectomy, or any combination of these .....	Minor	# 舒張及刮除(並非產後)、子宮頸烙術、圓錐形子宮頸切除術或肉瘤切除或上述任何合併手術 .....	小型
<b>GOITRE</b>			
# Thyroid lesions, needle biopsy .....	Minor	<b>甲狀腺腫</b> # 甲狀腺病變組織，針吸活組織檢查 .....	小型
<b>RECTUM</b>			
Haemorrhoidectomy,		<b>直腸</b>	
# external .....	Intermediate	# 外痔切除手術 .....	中型
# internal or internal and external .....	Intermediate	# 內或內外痔切除 .....	中型
# Banding of haemorrhoids .....	Minor	# 痔瘡結紮手術 .....	小型
# Cutting operation for fissure .....	Minor	# 肛裂 .....	小型
# Cutting operation for thrombosed haemorrhoids .....	Minor	# 血栓痔手術 .....	小型
<b>SKIN AND SUBCUTANEOUS TISSUE</b>			
# Excision lesion of skin or subcutaneous tissue .....	Minor	<b>皮膚及皮下組織</b> # 皮膚病變組織或皮下組織切除 .....	小型
# Drainage of lesion of skin including abscess .....	Minor	# 引流皮膚病變組織包括膿腫 .....	小型
<b>TUMOURS</b>			
# Benign or superficial tumours and cysts or abscesses ...	Minor	<b>腫瘤</b> # 良性或表面腫瘤及囊腫或膿腫 .....	小型

If the operation performed is not shown above, we have the absolute right to determine the Maximum Surgeon's Fee benefit for such operation and whether the operation performed in the day case unit of a Hospital or the clinic is payable by us. An operation of equivalent gravity and severity will be used as a basis for the settlement. 如所進行的手術沒有於上表列出，我們會根據具同等嚴重性及複雜性的手術決定該手術可獲的最高手術津貼保障及我們是否就醫院日症房或診所進行的手術作出賠償，我們有最終的決定權。

The maximum benefit for a surgical procedure shall not exceed the maximum limit specified in the Benefit Limits of Policy Schedule and determined in accordance with the Classification of Surgical Procedures stated in the below Surgical Benefit Schedule of Fees. The maximum benefit for all surgical operations performed in any one Disability shall not exceed the maximum amount payable for Complex Operation as specified in the Policy Schedule.

每一次手術的最高保障不會多於註明於保單計劃表內的保障限額，並按照下列手術收費分類表內所列的類別釐定。每一宗傷病獲支付的最高保障(包括所有手術)不會多於註明於保單計劃表內複雜手術的最高保障限額。