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## Cashless arrangement for Oesophagogastroduodenoscopy ("OGD") and/or Colonoscopy

In designated medical insurance plans, you can have your OGD and/or colonoscopy performed at our designated network day case procedure centres ("Network centre(s)")<sup>3</sup> with hassle-free cashless arrangement<sup>1,2</sup>.

### ► Direct billing



You do not need to settle your medical expenses upfront<sup>2,4</sup>

### ► No claims procedure<sup>2,5</sup>



You do not need to submit claims for reimbursement<sup>2,5</sup>

### ► No hospitalisation



You can have an option of completing OGD and/or colonoscopy at the Network Centre<sup>3</sup>, avoiding hospital confinement

### ► Simple steps to enjoy this service



1 Appointment

2 Pre-OGD and/or colonoscopy consultation<sup>2</sup>

3 Pre-authorisation request submission

4 Making reservation and receiving OGD and/or colonoscopy

5 Post-OGD and/or colonoscopy consultation<sup>5</sup>



Book your pre-OGD and/or colonoscopy consultation from our Network Centres<sup>3</sup>



Present your personal identification document and AXA health card to the chosen Network Centre<sup>3</sup>



Once doctor at the Network Centre<sup>3</sup> confirmed OGD and/or colonoscopy is/are medically necessary, you need to sign the request form and the Network Centre<sup>3</sup> will handle the submission for you. Upon confirmation from AXA, you will enjoy cashless arrangement<sup>1,2</sup>



The Network Centre<sup>3</sup> will inform you of the pre-authorisation result and make the appointment for you



Receive medical report with explanation from doctor at Network Centre<sup>3</sup>

### Designated medical insurance plans

The cashless arrangement<sup>1,2</sup> for OGD and/or colonoscopy is/are applicable to the following medical insurance plans:

- AXA WiseGuard Medical Insurance Plan
- Smart Medicare

### Limited Offer Get a HKD1,000 voucher<sup>6</sup>

As your health care partner, we wish to express our care by offering you a HKD1,000 voucher upon the completion of your OGD and/or colonoscopy at Network Centres<sup>3</sup>.

**Important notes on claims for medical expenses related to OGD and/or colonoscopy:**

Under the terms and benefits of your medical insurance policy, medical expenses arising from OGD and/or colonoscopy which are performed in an inpatient setting at a hospital will only be regarded as an inpatient claim if it is considered as medically necessary, otherwise the eligible medical expenses in respect of such OGD and/or colonoscopy will only be payable as if they are performed at a day case procedure centre. In general and subject to the terms and benefits of your medical insurance policy, medical necessity for admission as inpatient at a hospital for OGD and/or colonoscopy includes (but not limited to) the following situations:

- (a) where patients present with bowel obstruction symptoms;
- (b) where patients have comorbidities like heart failure or bleeding tendency;
- (c) where it requires instruments/equipment that are only available in hospital setting; or
- (d) where there are other clinical indications that a registered medical practitioner would see it fits, subject to pre-authorisation of AXA.

Should you have any queries, please contact your Financial Consultant or call our Customer Service Hotline at (852) 2802 2812.

**Terms and Conditions**

1. Cashless arrangement is a credit facility and is not part of the product features of the relevant policies. Payments under such cashless arrangement could be made by AXA on behalf of the policy holder directly to Network Centres in respect of the relevant policy. It is not an admission of claims eligibility and the actual reimbursement entitlement to the eligible medical expenses is subject to the terms and benefits of the relevant policy. Only the eligible medical expenses of medically necessary OGD and/or colonoscopy within the pre-authorisation limit will be covered under this cashless arrangement.
2. Notwithstanding the cashless arrangement described in paragraph 1 above, there could be situations where upfront payment for pre-OGD and/or colonoscopy consultation is required. In such circumstances, if the insured person has undergone the pre-authorised OGD and/or colonoscopy at the same chosen Network Centre, the upfront payment may be refunded. The refund will be arranged by the Network Centre directly. Such pre-OGD and/or colonoscopy consultation entitling to the refund will be limited to one visit only and must be done within one month prior to OGD and/or colonoscopy. For the avoidance of doubt, such pre-OGD and/or colonoscopy consultation with upfront payment refunded will not be considered as a claim under the “pre- and post-confinement/day case procedure outpatient care” under the relevant policy.
3. Please login to Emma by AXA or other channels made available by AXA or call AXA Customer Care Hotline on (852) 2802 2812 for the latest list of Network Centres. Network Centres are independent third parties and are not agents of AXA. AXA shall not be responsible for any act or failure to act on the part of those Network Centres.
4. The actual medical expenses incurred will depend on factors including but not limited to the insured person's condition, case complexity and individual doctor's charges incurred. In situations where medical expenses exceed the pre-authorisation limit, the policy holder has to settle the shortfall directly with Network Centres.
5. Post-OGD and/or colonoscopy consultation fee will be waived if the insured person has undergone the pre-authorised OGD and/or colonoscopy at the same chosen Network Centre. Post-OGD and/or colonoscopy consultation will be limited to one visit per pre-authorised OGD and/or colonoscopy for report explanation only. For the avoidance of doubt, such post-OGD and/or colonoscopy consultation with payment waived will not be considered as “pre- and post-confinement/day case procedure outpatient care” under the relevant policy.
6. Each insured person will be offered a HKD1,000 voucher upon (i) completion of OGD and/or colonoscopy and (ii) utilisation of the cashless arrangement at Network Centres. AXA reserves the right to make changes to the offer of a voucher and/or to amend terms and conditions related to the offer of a voucher at any time without prior notice. In the case of a dispute, the decision of AXA shall be final and conclusive. The voucher will be sent by registered mail to the policy holder's last known correspondence address of the relevant policy on AXA's record within one month of the date of the OGD and/or colonoscopy, and cannot be exchanged or redeemed for cash under any circumstances. The relevant policy must remain in force at the time when the voucher is sent. The voucher will not be replaced if lost or damaged. AXA shall have no obligations or liabilities whatsoever in relation to the goods and/or service(s) (including, without limitation, their quality and supply) provided by the selected merchant.

The designated medical insurance plans are subject to the terms, benefits and exclusions set out in their policy contract. This leaflet contains general information of the cashless arrangement only and does not constitute any contract between any other parties and AXA. It is not a policy. For detailed terms, benefits and exclusions of the designated medical insurance plans, please refer to the policy contract.

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