

Avo Insurance Company Limited

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This Benefit Schedule forms part of Your Policy with Avo Insurance Company Limited and it contains the limits which apply to the Plan you have chosen. You must read this Benefit Schedule together with Your Policy and Policy Schedule.

| Avo OutpatientGuard Protection - Benefit Schedule | | | |
|---|----------------------------------|-------------|--------------|
| Benefits | Lite | Plus | Prime |
| Section 1 - Outpatient Benefits | | | |
| Maximum number of visits for item 1.1 - 1.4 per Policy Year | 30 | 100 | |
| 1.1 General Practitioner Consultation | Limit to 1 visit per day | | |
| a) Basic medication | Up to 3 days | | |
| b) Co-payment | HKD0 | | |
| c) Extra medication allowance per visit | N/A | HKD30 | HKD130 |
| 1.2 Specialist Practitioner Consultation¹ | Limit to 1 visit per day | | |
| a) Basic medication | Up to 5 days | | |
| b) Co-payment | HKD60 | HKD0 | |
| c) Extra medication allowance per visit | N/A | HKD40 | HKD140 |
| 1.3 Physiotherapist's / Chiropractor's Visit¹ | Limit to 1 visit per day | | |
| a) Co-payment | HKD40 | HKD20 | HKD0 |
| 1.4 Traditional Chinese Medicine – Herbalist Consultation | Limit to 1 visit per day | | |
| a) Basic herbs or basic granules | Up to 2 days | | |
| b) Co-payment | HKD0 | | |
| c) Extra basic herbs or basic granules allowance per visit | HKD30 | | HKD130 |
| 1.5 Outpatient Simple X-ray & Laboratory Tests¹ | HKD1,500 | HKD2,000 | HKD2,500 |
| 1.6 Dental Scaling and Polishing | Limit to 1 visit per Policy Year | | |
| 1.7 Mental Wellness Service | Included | | |
| Section 2 - Accidental Death Benefit | | | |
| 2.1 Accidental Death Benefit | HKD10,000 | | |

¹ A referral letter from a network doctor is required.

