

This Benefit Comparison provides a summary of the optional outpatient cover we provide per *period of insurance* unless stated otherwise. All limits and monetary amounts shall in all instances be in US\$. Cover is subject to our policy terms and conditions. In the event of any discrepancy, the policy terms and conditions shall prevail.

Optional Outpatient

	Plus	Mid
Annual Limit	Up to the overall limit of the Hospital & Surgical Plan selected.	Up to the overall limit of the Hospital & Surgical Plan selected.

General Practitioners & Specialists

General Practitioner consultations	Fully Covered	Fully Covered
Specialists consultations	Fully Covered	Fully Covered
Physiotherapy prescribed by an attending <i>physician</i>	35 sessions per <i>period of insurance</i>	25 sessions per <i>period of insurance</i>
Psychiatrists for a <i>mental and nervous condition</i>	\$5,000 lifetime	No Cover

Medicines and drugs

<i>Medicines and drugs</i> for which a <i>physician's</i> prescription is required for purchase	Fully Covered	Fully Covered
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Diagnostic Tests prescribed by an attending *Physician*

Lab tests, analysis	Fully Covered	Fully Covered
X-Ray	Fully Covered	Fully Covered
ECG	Fully Covered	Fully Covered
Scan and endoscopic exams	Fully Covered	Fully Covered

Appliances

Hearing Aids	Fully Covered	Fully Covered
Slings and Bandages		
Arch Support		
Rental of Medical Appliances		

Complementary Medicine & Traditional Chinese Medicine

Combined limit for all benefits listed below in the Complementary Medicine and Traditional Chinese Medicine section	\$2,500 per <i>period of insurance</i>	\$1,500 per <i>period of insurance</i>
Chiropractor, osteopath, homeopath, podiatrist, speech therapist, dietician Referral required from an attending GP or Specialist	\$2,500 per <i>period of insurance</i> Maximum limit per session including consultation and prescribed medicine \$200 per session per day	\$1,500 per <i>period of insurance</i> Maximum limit per session including consultation and prescribed medicine \$150 per session per day
Acupuncturist and bone setter and Chinese medicine practitioner	Up to \$150 per visit per day	Up to \$100 per visit per day

Chronic Conditions

Outpatient treatment of acute episodes of a <i>chronic condition</i>	Covered as per sub-limit for each outpatient benefit listed above.	Covered as per sub-limit for each outpatient benefit listed above.
Outpatient treatment of a <i>chronic condition</i> on a maintenance basis		

Medical check up & vaccinations

Medical check up	\$800 per <i>period of insurance</i>	\$500 per <i>period of insurance</i>
Vaccinations	\$600 per <i>period of insurance</i>	\$300 per <i>period of insurance</i>