



Benefits of outpatient surgery

Faster, easier treatment with a more comfortable recovery at home

When you need a minor medical procedure, you can often have a choice; be treated as an inpatient, having to go through the hospital admissions procedures and spending the night in hospital recovering. Or you can receive treatment in an outpatient clinic with no need to go through admission or stay in hospital and recover in your own home.

The medical procedures are almost identical and performed by the staff with the same skills and sophisticated equipment. It's only natural that people are increasingly choosing the ease and simplicity of being treated as an outpatient.

The Benefits



More convenient and efficient

Being treated as an outpatient is much more convenient. When you are treated in a clinic or a day surgery centre, you do not have to go through lengthy hospitalisation procedures.

The waiting time is shorter too. That's because outpatient clinics concentrate on more routine, less complex procedures. In addition, there's far less risk of a shortage of beds or emergency surgeries delaying your treatment.



Lower costs

Advances in medical technology, inflation and a scarcity of hospital beds have led to a steady rise in medical costs. But the cost of outpatient surgery is in general lower than inpatient surgery as you do not need to pay for doctors' visit fees and other hospital-related charges.



More comfortable – safe and less stressful too

With today's medical technology, doctors can perform outpatient surgeries in standard operating rooms and with experienced teams – just like inpatient surgery.

Being treated as an outpatient means minimal disruption to your daily life. It is one of the reasons most people find outpatient surgery much less stressful than inpatient surgery. This is a particularly advantageous if you are worried about being away from home, and can be particularly reassuring for children if they need surgery.

Most people find themselves recovering faster too, simply because they are at home, in their familiar surroundings, along with their own family. There is also much less risk of acquiring hospital-related infections.



Your No Claim Discount/Bonus stays intact

Some of our plans offer a No Claim Discount/No Claim Bonus; a reduction/refund in your premium upon renewal if you have not made a claim during the previous 36 consecutive months. Even better, claiming for these specified outpatient surgeries **does not** affect this discount/bonus:

Selected Day Case Procedure Schedule		
Digestive System Anus, hemorrhoids, cryosurgery/injection/banding	Female Genital/Reproductive System Breast, cyst, needle aspiration Breast, various lesions, open biopsy Cervix, cone biopsy, loop electrosurgical excision procedure (LEEP) Cervix, polyp, excision/laser therapy Cervix, various lesions, curettage with colposcopy/biopsy/diathermy/cryosurgery/laser therapy Cervix, marsupialisation of cervical cyst Vagina, pessary, removal/insertion Vagina, various lesions, excision biopsy/cryosurgery/cauterisation/laser therapy Vulva, Bartholin cyst, incision/marsupialisation without use of laser Vulva, biopsy Vulva, warts excision/laser vaporisation Uterus, various lesions, dilatation and curettage	Haemic and Lymphatic System Lymph node, various lesions, aspiration, excisional biopsy Male Genital/Reproductive System Penis, penile warts excision/laser vaporisation Musculoskeletal System Ganglion/bursa/villo-nodular synovitis, excision Trigger finger, release Skin Nail, infection/injury, avulsion, wedge resection of toenail Skin and subcutaneous tissue, foreign body (subcutaneous), removal Skin and subcutaneous tissue, tumour/cyst, excision Suture of wound on skin Warts excision/laser vaporisation
Endocrine System Thyroid, various lesions, needle biopsy		
Endoscopies Colonoscopy Cystoscopy Esophagoscopy, gastroscopy, duodenoscopy Hysteroscopy Microlaryngoscopy Sigmoidoscopy		
Eye Cataract extraction Conjunctiva, pterygium, removal Cornea, foreign body, removal Eye, glaucoma, goniotomy/trabeculotomy Eyelids, chalazion cyst excision/curettage/cryotherapy		

How being treated as an outpatient could work for you

Example

Mrs. Cheung needs a colonoscopy and has these 2 options:



	2hr Outpatient surgery Treatment as a day patient in an outpatient clinic	Inpatient surgery Treatment as a patient being admitted to and staying overnight in hospital
Cost*	HKD 9,300	HKD 26,000
Time	<ul style="list-style-type: none"> Outpatient surgery finished in the clinic within 2 hours 	<ul style="list-style-type: none"> An overnight stay in hospital Takes almost 2 days to get through the hospitalisation admission and discharge process
No Claim Discount/Bonus	Her claim will not affect the eligibility of her No Claim Discount/Bonus	Her claim will affect the eligibility of her No Claim Discount/Bonus

*Source: Prudential's internal claim data in 2019.

Notes

Please talk to your doctor and get their advice when you choose between inpatient and outpatient surgery.

This leaflet is for distribution in Hong Kong or Macau only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong or Macau. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong or Macau where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.



Prudential Hong Kong Limited

(Part of Prudential plc (United Kingdom))

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: (852) 2281 1333

Corporate Website

www.prudential.com.hk

Prudential Hong Kong Limited (Macau Branch)

(Part of Prudential plc (United Kingdom))

12 Andar A, FIT Center of Macau, Avenida Doutor Mario Soares, Macau

Customer Service Hotline: (853) 8293 0833

Corporate Website

www.prudential.com.mo