

ClinicGo Outpatient Medical and Dental Care Plan

Designated medical network to enjoy hassle-free healthcare service

Want to avoid the long queues at public clinics and health centers when you or your child caught a flu? Skipping dental checkups due to the costly bills? ClinicGo Outpatient Medical and Dental Care Plan gives you diversified medical protection at an affordable price, so that you and your family members can enjoy quality healthcare services without spending a fortune.

With the ClinicGo e-Medical Card, you can enjoy healthcare services provided by our medical network and save the hassle for making claims afterwards.

Extensive network in Hong Kong

Medical network consisting of:

- 300+ general practitioners
- 150+ specialists
- 10+ physiotherapy centers, Chinese medicine centers and dental care centers



You can easily access medical treatments that are most convenient to you.

Simply present your ClinicGo e-Medical Card at the network centers to enjoy the medical care service.²

Flexible options to suit different budgets and needs

The Outpatient Medical Benefit and the Dental Benefit are available on its own or bundled.

- For outpatient medical benefits
 - three plan levels available
 - cost as low as HKD 99 per month
- For dental benefits
 - two plan levels available
 - cost as low as HKD 73 per month



Simple enrollment and hassle-free experience

- Available for individuals aged between 15 days to 64 years old.
- No health declaration is required for enrollment.
- Simply present your e-medical card at the clinic without the hassle of making claims.
- No waiting period so that you can enjoy the medical services on policy effective date.
- Virtual consultation service⁴ is available as an alternative option.



Wide range of services available

Based on the benefits chosen, the following medical services or treatments¹ are available:

Outpatient medical benefits

- General practice
- Specialty³
- Physiotherapy³
- Traditional Chinese medicine
- Chinese bone-setting
- X-ray and laboratory examinations³

Dental benefits

- Oral examination, scale and polish, emergency consultation, and more



¹ Maximum one visit per item per day

² Any medical expenses incurred outside the ClinicGo Medical Network will not be covered.

³ Referral letter from network general practitioner is required for Specialist Consultation (except dermatology, gynaecology, ophthalmology, orthopaedics, otolaryngology and paediatrics), Physiotherapy Treatment and X-ray & Laboratory Examination.

⁴ Applicable to some network general practitioners only. The medicine delivery fee charged by the medical service provider will not be covered under this plan.



Table of benefit

Outpatient Medical Benefit (medical network only)

Coverage (Maximum one visit per item per day)	Maximum benefit per insured person		
	Standard Plan	Enhanced Plan	Platinum Plan
1. General Practice - Maximum number of visits per policy year - Co-payment per visit	20 visits HKD 50	20 visits HKD 50	Unlimited visits Nil
2. Specialty ³ - Maximum number of visits per policy year - Co-payment per visit	10 visits HKD 200	10 visits HKD 200	10 visits Nil
3. Physiotherapy ³ - Maximum number of visits per policy year - Co-payment per visit	Not applicable	10 visits HKD 150	10 visits Nil
4. Traditional Chinese Medicine - Maximum number of visits per policy year - Co-payment per visit	Not applicable	10 visits HKD 50	10 visits Nil
5. Traditional Chinese Medicine - Bone-setting - Maximum number of visits per policy year - Co-payment per visit	Not applicable	10 visits HKD 100	10 visits Nil
6. X-ray & Laboratory Examination ²	Not applicable	Not applicable	HKD 2,000 per policy year

Dental Benefit (medical network only)

Coverage	Maximum benefit per insured person	
	Standard Plan	Enhanced Plan
1. Oral examination	One visit per policy year	Two visits per policy year
2. Scale and polish	One visit per policy year	Two visits per policy year
3. Intra-oral-X-Rays	Unlimited visits	Unlimited visits
4. Fillings due to decay	Unlimited visits	Unlimited visits
5. Emergency consultation and treatment (within consultation hours)	Unlimited visits	Unlimited visits
6. Simple extractions due to tooth decay or gum disease	Unlimited visits	Unlimited visits
7. Periodontal (gum) treatment	Unlimited visits	Unlimited visits
8. Medications	Unlimited visits	Unlimited visits

Premium table

Coverage	Annual Premium (HKD)		
	Standard Plan	Enhanced Plan	Platinum Plan
Outpatient Medical Benefit	1,310	1,720	4,038
Dental Benefit	1,030	1,560	Not applicable

³ Referral letter from network general practitioner is required for Specialist Consultation (except dermatology, gynaecology, ophthalmology, orthopaedics, otolaryngology and paediatrics), Physiotherapy Treatment and X-ray & Laboratory Examination.

General exclusions

(Please refer to policy document for complete list of exclusions)

The following treatments, items, conditions, activities and their related or consequential expenses are excluded:

1. Pre-existing conditions;
2. Prolonged or complicated by any pre-existing physical weakness, defect, disease or injury which an insured person has already sustained prior to the policy inception date;
3. Long term repeat medication for chronic illness (except consultation charges);
4. Congenital, developmental or hereditary conditions or diseases;
5. Routine physical examination and investigations;
6. Childbirth, sterilization, abortion or pregnancy including but not limited to pregnancy test and complications of pregnancy, primary infertility, contraceptive or contraceptive devices;
7. Female hormonal tests or assays and female hormonal replacement therapy unless resulting from a disease; pre-menopause, menopause and post-menopause treatments are all excluded;
8. Treatment arising from sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause;
9. Any treatment arising from any geriatric, psychogeriatric or psychiatric condition, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, mood disorder, mental diseases, behavioural disorders;
10. All cancer treatments, including but not limited to chemotherapy, radiotherapy, target therapy and IV infusion, PET and PET-CT scan, genetic tests;
11. Rental or purchase of prosthesis, prosthetic devices, or medical equipment or appliances, including but not limited to wheelchair, CPAP machine, hearing aids, crutches, aero chamber
12. Alcoholism and/or drug addiction or rest cures;
13. Dental treatment (except those items covered under Section 2 of Part 2)
14. Eye refraction treatment and/or correction;
15. Charges in respect of cosmetic surgery or treatment for cosmetic purpose such as consultation for Acne Vulgaris, overweight, hair loss, etc., routine eye or hearing tests, routine blood tests, vaccination or inoculations

Exclusions applicable to Dental Benefit

1. Any extraction of wisdom teeth, any complicated extractions, any extractions requiring bone removal, any surgical extractions or extractions for orthodontic reasons.
2. Consultation and treatment fees of dental specialists or dentists with specialty training (including but not limited to the treatment provided by dental specialists for young children who are unsuitable to be treated by a general dental practitioner).
3. Fillings for cosmetic reasons.
4. Treatment of advance periodontal (gum) disease.

Product limitation

Zurich only cover the medical treatment and services acquired by the insured person from the network doctors at the designated clinic or medical center, and from designated Diagnostic and Imaging Centers, both as stated in the list of network doctors, on medically necessary basis.

"Medically necessary" means the necessity to have a treatment or medical service of the injury or sickness involved which are widely accepted by medical practitioners as effective, appropriate and essential based upon recognized standards of the health care specialty involved and which are:

1. consistent with the diagnosis and is the customary medical treatment for the condition;
2. in accordance with standards of good and prudent medical practice;
3. not furnished primarily for the convenience of medical practitioner, dentist or any other medical service providers;
4. furnished at the most appropriate level sufficient to safely and adequately treat the insured person's disability and are performed in the least costly setting required for treatment of a covered disability; and
5. not rendered primarily for diagnostic tests, diagnostic scanning purpose, imaging examination, laboratory test or physiotherapy without medical treatment, medication or surgery.

Remarks

1. The medical and dental treatment and services provided by network doctors are rendered by service provider which is nominated by Zurich.
2. The insured person shall be entitled to the benefits as set out in the table of benefit only if you or the insured person has complied with all the following requirements:
 - a. The medical treatment must be performed by a network doctor and carried out at their clinics during clinical hours.
 - b. You or the insured person must make an appointment with the network doctor in advance (for details please refer to the list of network doctor).
 - c. The medical expenses must be settled by the medical card. The medical card and Hong Kong identity card (or Hong Kong birth certificate for insured person at or under the age of 12) of the insured person must be presented at the network doctor's clinic upon registration.
 - d. You or the insured person is required to make co-payment to the network doctor at the time the service is rendered if it is applicable. If any of the requirements listed above is not fulfilled, the insured person will not be entitled to any benefit under this policy.
3. Cover for insured person aged from 15 days to 64 years inclusive and renewable up to aged 75 years.
4. Up to three-day basic western medication supplied by the general practitioner and specialist and up to two-days basic herbal Chinese medicines supplied by the traditional Chinese practitioner.
5. The insured person must obtain a written referral letter from a General Practitioner on the list of network doctors before the insured person's visit to the following medical services:
 - a. Specialty (except dermatology, gynaecology, ophthalmology, orthopaedics, otolaryngology and paediatrics)
 - b. Physiotherapy
 - c. X-ray & Laboratory ExaminationA referral letter is valid for the same or related medical condition for 180 days from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.

6. Zurich is an authorized insurer in Hong Kong and the above information is not intended to solicit business outside Hong Kong.
7. The policy shall remain in force for a period of one year from the policy effective date and this policy will be automatically renewed at Zurich's discretion. Zurich reserves the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance by giving 30 days' written notice to you.
8. Zurich or you may cancel this policy by giving 30 days' notice of cancellation in writing by mailing to the other party's last known address. In the event that this policy is cancelled by Zurich, Zurich will return the pro rata unearned portion of any premium actually paid by you. In the event that this policy is cancelled by you, no premium will be refunded. If there is any claim made or service used during the current policy year, there will not be any refund of premium. In case of any insured person have obtained any medical care and treatment from Zurich's network doctor after this policy is terminated/cancelled, Zurich will recover such medical expenses by auto-debit from your payment account. Notwithstanding the above, if you are not satisfied with this policy, you may within 21 days immediately following the day of delivery of this policy, cancel the policy by returning the policy to us and attaching a notice signed by you requesting cancellation. In the event that no claim payment has been or is to be made, Zurich will refund to you all the premiums you have paid without interest. In the event that a benefit payment has been made or is to be made or a service rendered by the network doctor has been received by insured person, no refund of premium shall be made.
9. Zurich reserves the right to revise or adjust the premium under the following circumstances:
 - a. According to Zurich's applicable premium rate at the time of renewal (which will be based on several factors, including but not limited to medical price inflation, projected future medical costs, claims experience and expenses incurred by the insured person and/or in relation to this product, and any changes in benefit) by giving 30 days' advance written notice to you.
 - b. The premium rate should be adjusted automatically according to the attained age of the insured person at the time of renewal.
10. Coverage under this policy shall automatically terminate on the earliest of the dates specified below:
 - a. the date when any or any part of premium pertaining to this policy is not paid when due;
 - b. the date when the insured person attains age 76;
 - c. cover under this policy ceases pursuant to the Clause 4 – Misrepresentation, Non-disclosure or Fraud of the policy;
 - d. either party cancel this policy by giving 30 days written advance notice pursuant to Clause 7 – Cancellation of the policy.

This leaflet is only an illustration and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency. Zurich reserves the right of final approval and decision. The English version shall prevail in case of inconsistency between the English and Chinese versions of the leaflet.

About Zurich Insurance

Zurich Insurance (Hong Kong) is part of the Zurich Insurance Group, with its presence in Hong Kong dating back to 1961. Since then, Zurich Insurance (Hong Kong) has been dedicated to serving the Hong Kong community with a full range of flexible investment, life insurance and general insurance solutions for individuals, as well as commercial and corporate customers — attending to their insurance, protection and investment needs. Zurich Insurance (Hong Kong) is currently top five in the general insurance market¹. Please visit www.zurich.com.hk for more information of Zurich Insurance (Hong Kong).

¹ Annual statistics of the Insurance Authority on Hong Kong General Business from January to December 2022, based on gross premium.

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