

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	HKD50		
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	HKD50		
c) Extra medication allowance per visit	N/A	HKD40	HKD140
1.3 Physiotherapist's Visit¹	Limit to 1 visit per day		
a) Co-payment	HKD50		
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	HKD50		
c) Extra basic herbs or basic granules allowance per visit	HKD30		HKD130
d) Maximum number of visits per Policy Year	12	30	
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.