

List of allowable exclusions

Insurers are only allowed to exclude the following treatment items, procedures, conditions and activities in their medical insurance product for Work Permit and S pass holders:

Group A: Treatment that is elective and not medically necessary

- Ambulance fees
- Cosmetic surgery
- Dental work (except due to accidental injuries)
- Vaccination
- Infertility, sub-fertility, assisted conception or any contraceptive operation, including their related complications
- Sex change operations, including their related complications
- Expenses incurred after the 7th calendar day from being certified to be medically fit for discharge from inpatient treatment and assessed to have a feasible discharge option by a medical practitioner
- Optional items which are outside the scope of treatment
- Health screening examinations for the purpose of diagnosis and any treatment of a preventive nature

Group B: Treatment resulting from employers'/workers' acts

- Treatment of conditions or injuries arising from any malicious / willful / illegal acts by employer or employer's family members
- Treatment for conditions or injuries arising from any criminal acts committed by worker
- Maternity charges (including Caesarean operations or abortions, and their related complications)
- Treatment for conditions or injuries arising from voluntary participation in hazardous sports
- Treatment of conditions or injuries arising directly or indirectly from nuclear fallout, war and related risk
- Repeat occurrence of:
 - a. Treatment of conditions or injuries arising from drug addiction (except that of illicit drugs) or alcoholism
 - b. Treatment of conditions or injuries arising from participation in civil commotion, riot, or strike
 - c. Treatment of mental conditions and conditions or injuries arising from self-inflicted injuries and attempted suicide
 - d. Treatment of venereal diseases and/or sexually transmitted diseases

Group C: Others

- Treatment of conditions deemed as pre-existing illnesses within the first 12 months of employment under the same employer
- Overseas medical treatment
- Private nursing charges
- Purchase of medical equipment
- Medical repatriation
- Outpatient rehabilitation such as physiotherapy, occupational therapy and speech therapy, unless recommended by a medical practitioner during hospitalisation period
- Traditional Chinese medicine or any forms of alternative treatment
- Treatment which has received reimbursement from Work Injury Compensation Insurance (WICI) and other forms of insurance coverage