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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.

<b>Avo OutpatientGuard Protection - Benefit Schedule</b>			
<b>Benefits</b>	<b>Lite</b>	<b>Plus</b>	<b>Prime</b>
<b>Section 1 - Outpatient Benefits</b>			
<b>Maximum number of visits for item 1.1 - 1.4 per Policy Year</b>	<b>30</b>	<b>100</b>	
<b>1.1 General Practitioner Consultation</b>	Limit to 1 visit per day		
a) Basic medication	Up to 3 days		
b) Co-payment	HKD0		
c) Extra medication allowance per visit	N/A	HKD30	HKD130
<b>1.2 Specialist Practitioner Consultation<sup>1</sup></b>	Limit to 1 visit per day		
a) Basic medication	Up to 5 days		
b) Co-payment	HKD60	HKD0	
c) Extra medication allowance per visit	N/A	HKD40	HKD140
<b>1.3 Physiotherapist's Visit<sup>1</sup></b>	Limit to 1 visit per day		
a) Co-payment	HKD40	HKD20	HKD0
<b>1.4 Traditional Chinese Medicine – Herbalist Consultation</b>	Limit to 1 visit per day		
a) Basic herbs or basic granules	Up to 2 days		
b) Co-payment	HKD0		
c) Extra basic herbs or basic granules allowance per visit	HKD30		HKD130
<b>1.5 Outpatient Simple X-ray &amp; Laboratory Tests<sup>1</sup></b>	HKD1,500	HKD2,000	HKD2,500
<b>1.6 Dental Scaling and Polishing</b>	Limit to 1 visit per Policy Year		
<b>1.7 Mental Wellness Service</b>	Included		
<b>Section 2 - Accidental Death Benefit</b>			
<b>2.1 Accidental Death Benefit</b>	HKD10,000		

<sup>1</sup> A referral letter from a network doctor is required.

