

HONG KONG BAPTIST UNIVERSITY
INTEGRATED MEDICAL SCHEME
General Exclusions

1. Medical expenses incurred outside Hong Kong.
2. Routine or general check-up or routine blood tests, health examinations, check-ups or tests not incidental to treatment or diagnosis of a covered disability. (Note: An annual physical / gynaecological check-up for staff aged 35 and above will be separately covered by the University.)
3. Cost incurred as a result of treatment, which is not medically necessary, or expenses not incurred as a result of accidental bodily injury, disease or sickness, as well as any experimental, investigational or unproven treatments.
4. Injuries or sickness arising prior to effective date of membership in the Scheme and which presented signs or symptoms of which the Member was aware or should reasonably have been aware of. Nonetheless, expenses incurred for such disability shall be considered covered expenses after an Insured Member has joined the scheme for six months. (Please refer to [a list of pre-existing conditions](#) for details.)
5. Treatment directly or indirectly arising from self-inflicted injuries or sexually transmitted diseases.
6. Treatment directly or indirectly arising from infertility including in-vitro fertilization or any other artificial method of inducing pregnancy.
7. Birth control or sterilization.
8. Treatments, supplies and prescribed drugs for smoking cessation programmes and the treatment of nicotine addiction.
9. Prescribed drugs used in connection with drug addiction, alcoholism, weight reduction, and treatment of baldness.
10. Treatment which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection (AIDS).
11. Treatment for congenital abnormalities or diseases. (Note: Previous “Old Scheme” members who had been receiving reimbursement on this item on or before 30 June 2004 would not be affected by this exclusion item.)
12. Treatment (including psychological therapy and counseling and psychiatric treatment) directly or indirectly arising from any insanity, psycho-geriatrics or psychiatric condition including but not confined to psychoses, neuroses of any kind, anorexia nervosa, bulimia, schizophrenia and other behavioral disorders except that minor psychiatric conditions such as stress, anxiety and depression will be covered under out-patient benefits and for staff members only.
13. Charges for Blood and Blood Plasma.
14. Charges for procurement or use of special braces, appliances, spectacles, hearing aids, wheelchairs, crutches, any implants, contact lenses, correction of eye refraction, prosthesis, fitting of the same or other medical equipment, and non-medical services such as television, telephone and domestic use equipment and appliances.

15. Cosmetic surgery, any treatment for the purpose of beautification unless necessitated by an accident or illness during the period of membership, treatment of acne, routine eye or hearing tests, preventive vaccinations.
16. Treatment directly or indirectly arising from or consequent upon war (whether war is declared or not), invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts, or racing on horses or wheels.
17. Rest cures or treatment in sanatoria, clinical home care, custodial care in any setting; day care; hospice; private duty nursing, respite care.
18. Alternative treatments (such as but not limited to hypnotism, acupressure, rolfing, massage therapy, aroma therapy, and other forms of alternative treatment).
19. Other education treatment (such as but not limited to occupational therapy, speech improvement, health treatment classes and nutritional treatments, or group support treatments).
20. Room, board, general nursing care or special hospital services not in accordance with the diagnosis and treatment of the condition for which the hospital confinement is required.
21. Any treatment not performed or referred by registered medical practitioners.
22. Expenses that are recoverable from a third party.