

Hong Kong Baptist University – Integrated Medical Scheme

香港浸會大學 – 綜合醫療計劃

List of Pre-existing Conditions

「已存在病狀」列表

Pre-existing conditions' shall mean:-

「已存在病狀」指：

- (a) Disabilities which existed before the Effective Date in respect of an Insured Person and which presented signs or symptoms of which the Insured Person was aware or should reasonably have been aware.
受保人在生效日之前已存在的傷病，而這類傷病已顯露受保人已察覺或應合理地察覺的癥狀。
- (b) The following Disabilities is considered as “Pre-existing condition” and is not covered for the 1st six months from the Effective Date. The list is mainly for reference when settling out-patient claims.
下列傷病為「已存在病狀」在生效日後首六月內將不獲賠償，而這列表主要供處理門診索償參考。
- (c) The above list below is not exhaustive and will be subject to annual review.
以下列表的傷病未能盡錄，大學會與醫療顧問及保險公司每年進行檢討。
- (d) For inpatient claims, final judgement of Pre-existing conditions is subject to the appointed Underwriter's decision.
住院賠償的「已存在的病狀」最終由委任的保險公司決定。

Descriptions	病症
Arthritis / Osteoarthritis (OA) / Rheumatism Arthritis (RA) / Knee Osteoarthritis/ Hip Osteoarthritis	關節炎 / 骨關節炎 / 類風濕性關節炎 / 膝部 關節炎 / 髖關節骨關節炎
Cardiac Arrhythmia / Atrial Fibrillation (AF) / Ventricular Fibrillation (VF) / Ventricular Tachycardia / Arrhythmia	心律失常 / 心房顫動 (心臟) / 心室顫動 (心 臟) / 心室性心搏過速 / 心律不正
Benign Prostatic Hyperplasia (BPH) / Chronic Prostatitis	前列腺肥大 / 前列腺增生症 / 慢性前列腺炎
Breast Lump / Breast Mass / Breast Cyst	乳房腫塊
Carcinoma (Ca)	癌症
Cataract	白內障
Chronic Obstructive Airway Disease (COAD) / Asthma / Croup / Chronic Obstructive Pulmonary Disease (COPD)	慢性氣管障礙疾病 / 哮喘 / 哮吼 / 慢性阻塞 性肺病
Coronary Artery Disease / Cardio Vascular Disease / Coronary Atherosclerosis	冠心病 / 心血管疾病 / 冠狀動脈粥樣硬化
Cyst / Mass / Tumour / Polyps / Lipoma	囊腫 / 腫塊 / 腫瘤 / 息肉 / 脂肪瘤
Diabetes Mellitus / Impaired Glucose Tolerance (IGT) / Hyperglycemia	糖尿病 / 葡萄糖耐受性異常 / 高血糖
Diseased Tonsils Requiring Surgery	需要動手術的扁桃腺病
Duodenal Ulcer / Duodenitis	十二指腸潰瘍 / 十二指腸炎
Endometriosis / Adenomyoma	子宮內膜組織異位 / 子宮腺肌瘤

Descriptions	病症
Epilepsy	癲癇
Fatty Liver	脂肪肝
Gallstone / Cholelith / Kidney Stone / Renal Stone / Urethra Stone / Bladder Stone	膽結石 / 腎結石 / 尿道結石 / 膀胱結石
Gastric Ulcer / Stomach Ulcer / Peptic Ulcer	胃潰瘍 / 消化性潰瘍
Glaucoma	青光眼
Gout / Gouty Arthritis / Hyperuricemia	痛風症 / 痛風性關節炎 / 高尿酸血症
Hallux Valgus	拇指外翻
Hemorrhoid / Piles / Anal Fistula	痔瘡 / 肛瘻
Hepatitis B (HBV)	乙型肝炎
Hypercholesterolemia	膽固醇過高 / 高膽固醇血症
Hyperlipidaemia	血脂過高
Hypertension / High Blood Pressure (HBP) / Hypotension	高血壓 / 低血壓
Hypothyroidism / Hyperthyroidism / Goiter / Thyrotoxicosis	甲狀腺機能不足 / 甲狀腺機能亢進 / 甲狀腺腫 / 甲狀腺毒症
Low Back Pain (LBP) / Cervical Spondylosis / Lumbosacral Pain / Lumbago / Spondylosis (Cervical / Spinal Cord / Joint) / Spondylitis	腰骨痛 / 頸部退化性脊椎炎 / 腰痛 / 下背痛 / 脊椎炎 (頸 / 脊髓 / 關節) / 強直性脊椎炎
Myocarditis	心肌炎
Nephropathy / Proteinuria / IgA Nephropathy	腎病 / 蛋白尿
Nodule - Lung	肺小結
Osteoporosis	骨質疏鬆症
Ovarian Cyst	卵巢囊腫
Parkinsonism	帕金森氏症
Pathological Abnormalities of Nasal Septum or Turbinates	鼻腔隔膜或鼻甲骨病變
Pneumoconiosis	肺塵埃沉着
Prolapsed Intervertebral Disc (PID)	椎間盤突出
Sciatica / Ischialgia	坐骨神經痛
Sinus Conditions Requiring Surgery	需要動手術的竇症
Sleep Apnoea / Obstructive Sleep Apnoea	睡眠窒息 / 阻塞型睡眠窒息
Stroke / Cerebrovascular Accident (CVA)	中風
Systemic Lupus Erythematosus (SLE)	紅斑性狼瘡
Transient Ischemic Attack	短暫性腦缺血
Tuberculosis (TB)	肺結核 / 肺癆 / 結核病
Uterine Fibroid	子宮肌瘤
Varicose Vein	靜脈曲張