



## Q-Choice FAQ

Q: Who is eligible to Q-Choice?

**A: Q-Choice is a privileged offer to the corporate clients of QHMS and all staff & dependants of these Companies/Institutions are eligible to join as a Q-Choice member.**

Q: I am about to reach my retirement, can I join Q-Choice too?

**A: As well as many other features, Q-Choice is designed to provide the answer to your medical benefits after your retirement. You can enjoy the affordable medical benefit provided by QHMS because you are a member of your caring Company/Institution.**

Q: I am 70 years old and have left my company a few years ago, am I still eligible to Q-Choice and how can I get information on this after leaving my company?

**A: Yes, of course! Q-Choice does not have any age limit for the retirees. There are three schemes available under Q-Choice, namely Pre-paid Scheme (PP), Fee-for-Service Scheme (FFS), and Top-up Scheme (TU). There is no age limit for FFS and both PP & TU are open for individuals aged from 1 to 65 where renewal can be made up to 100 years old. As an answer to continuity of care, Q-Choice is designed for retirees to enjoy medical coverage upon their retirement; it is not advisable to be a late-joiner. However, retirees are only given a period of three months after their retirements to join Q-Choice.**

Q: I was once a Q-Choice member but had my membership terminated a few months ago, can I rejoin now?

**A: As designed to offer continuity of care, it is not advisable for members of Q-Choice not to renew their memberships. However, for any reasons that this becomes inevitable, members can rejoin Q-Choice and enjoy their Loyalty Rate (if any) within 3 months from the date of termination or simply join Q-Choice as a new member.**

Q: Would the medicine be different from that of the cash patient if I visit doctors as a member of Q-Choice?

**A: At Quality HealthCare, we safeguard the health of our patient by implementing stringent "Medicine Procurement Policy" which we ensure only quality medicine is available from our medical centres to all of our patients.**

Q: I have a history of hypertension, would my chronic illness be excluded from Q-Choice?

**A: As an outpatient coverage, Q-Choice does not have exclusions on any specific long-term illnesses. However, the inpatient coverage by HSBC may require member to declare such information and exclusion may apply\*.**

Q: What are exactly the physical check-up and other premiums as the Welcome Gift?

**A: The FREE physical check-up includes assessments on Blood Pressure & Pulse, Height, Weight & BMI, Blood Glucose (Fasting) with Medical Report. In addition, the Welcome Pack & other for new members includes seasonal offers, quarterly newsletters, Q-Choice website access, and activity invitations.**

Q: For the coverage of 50 GP and 10 SP consultations for the Pre-paid Plan, can the balance be carried forward to my renewal next year?

**A: The pre-paid visits are for the membership year only and these cannot be carried forward to the next renewal.**

Q: There is a remark on "referral is required for Specialist Consultation and Physiotherapy Session for a certain period of validity", how exactly does this mean?

**A: The remarks on "Doctor's referral is required for physiotherapy with one month of validity from the date of issue" applies to the first session of the same diagnosis only; all follow-up sessions on the same diagnosis would not require referral letter every time. Likewise, the validity of three months for specialist consultation only applies to the first consultation of the same diagnosis.**

Q: I am currently seeing a panel specialist (SP) of QHMS, do I need to get another referral to see the same doctor if I joined Q-Choice?

**A: The panel specialist of Q-Choice may differ from that of your current one and, in this case, you would be required to be referred by a General Practitioner from the panel of QHMS in order to be seen by the SP. However, if you are currently seen by one of the SPs of the panel of Q-Choice, then there is no need for another referral for your continual consultation (For the same diagnosis only).**



Q: Can the referral from a doctor outside the panel of Q-Choice be used for Specialist Consultation and/or Physiotherapy Session?

**A: To streamline the referral system within the network of QHMS, all referrals must be made from providers within the panel of QHMS only; referrals from doctors from outside the network would not be accepted.**

Q: There is no Chiropractor services offered under Q-Choice, would this be included in the future?

**A: Q-Choice is a platform designed for individuals to enjoy the quality services offered by QHMS. The full range of services provided by QHMS is now or would be later incorporated into Q-Choice allowing members to enjoy them at privileged rates, but not for services that are not currently provided by QHMS (e.g.: Chiropractor).**

Q: For the annual renewal with Q-Choice, would my membership fee be increased every year?

**A: In general, the membership fee should remain the same at renewal. However, adjustment may be applied due to factors like utilization of the Schemes; the annual membership fee may be adjusted up for high usage members or down for low usage ones.**

Q: What are the "Loyalty Program" & "Bonus Scheme"?

**A: In phase II of Q-Choice, the launch of the "Loyalty Program" & "Bonus Scheme" would offer privileged renewal rates for those loyal (i.e.: Members of over three years with Q-Choice) or healthy members (i.e.: Members with low utilization rate).**

Q: What is the meaning of "Not Applicable" as shown on the fee schedule?

**A: It means that certain type of services is not applicable for the specific age group. For example, "Physiotherapy Services" is not that appropriate for children aged under 5.**

Q: Is the "Ask the Doctor" on the E-News just some kinds of FAQ?

**A: No, it is actually an interactive platform for all Q-Choice members to ask our Doctors or other medical professionals questions.**



Q: When can I see the doctor / use the services after joining Q-Choice?

**A: Your scheme will be effective two weeks upon receipt of your application form and payment. Then, you can enjoy services of the scheme chosen by presenting the Q-Choice Membership Card at the designated centres.**

Q: After I joined Q-Choice, can I choose different schemes afterwards?

**A: Yes, you can change your choice of scheme upon the renewal each year.**

Q: What is the meaning for "Prime Centre"? Does it mean the quality there is much better than the others?

**A: "Prime Centre" means our medical centres at Prince's Building, Admiralty Centre and Pacific Centre. They are both Polyclinics with more facilities, such as Day Surgery, etc., and these centres are under a different tier.**

Q: Can I join the Top Up scheme directly?

**A: Yes, the Top Up scheme is designed for the existing staff of our corporate clients. However, after you leave the company for any reason, you have to join either the Pre-paid or FFS Scheme.**

Q: I am a contract staff, can my dependents join Q-Choice after my contract expired?

**A: Your dependents can join Q-Choice while you are still working with your company and can be renewed continuously afterwards.**

Q: Why do I have to pay \$399 membership for joining the FFS Scheme? What can I get from this?

**A: The \$399 is an annual membership fee for Q-Choice. After you become our member, there are a lot of "extras" such as free Physical Check Up, Special Offers, our Health News/Tips, members' activities, non-stop seasonal offers, and more!**



Q: Can I review the doctors' list of your network before I join Q-Choice?

**A: Yes, you can check with your HR Department, call our customer service hotline 8301 8301 or visit our website [www.qhms.com](http://www.qhms.com) for details of our doctors' list.**

Q: Can you explain more about the Inpatient scheme underwritten by HSBC?

**A: For the Inpatient scheme, we can arrange the qualified insurance agent from HSBC Insurance to give you all the details.**

Q: Does it mean the premium of the Inpatient scheme is lower if we join through Q-Choice?

**A: This Inpatient scheme is tailor-made for Q-Choice members exclusively and not for the public through the Bank. Therefore, it is not comparable as the coverage and benefits are different.**

**Remarks:**

**\* Please refer to Hospital Cover Plan Details**