

WOOLTRU HEALTHCARE FUND

SAVER OPTION AND COMPREHENSIVE OPTION

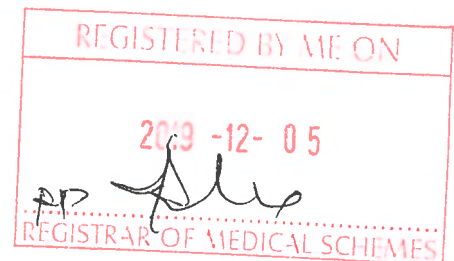
LIST OF DOCTORS' ROOMS PROCEDURES COVERED BY THE FUND

The services and procedures listed below, if performed in a doctor's surgery, shall be covered by the Fund from the Member's hospitalisation benefit at the percentage of benefits indicated on the benefit schedule for the relevant benefit options. Pre-authorisation is not a pre-requisite for the payment of benefits.

Benefits for anaesthetic costs related to such procedures shall be limited to local or regional anaesthetic. General anaesthetic costs are not covered by the Fund for procedures performed in a doctor's surgery. Please note stipulations indicated below.

**A: A co-payment as specified in the option Schedules of Benefits will apply should any of the procedures listed below (Items 1-9) be performed in hospital, without a clinical motivation and Fund approval.**

1. Gastroscopy and related procedures.
2. Oesophagoscopy and related procedures.
3. Colonoscopy and related procedures.
4. Sigmoidoscopy and related procedures.
5. Treatment of retina and choroids by cryotherapy (ophthalmologist only).

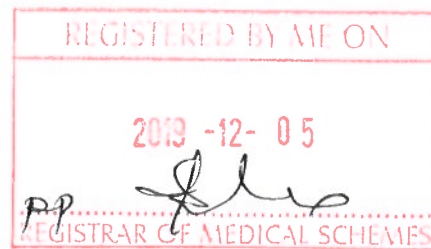


Two handwritten signatures in black ink, one to the left and one to the right, positioned at the bottom right of the page.

6. Pan retinal photocoagulation in one sitting (ophthalmologist only).
7. Laser capsulotomy (ophthalmologist only).
8. Laser trabeculoplasty (ophthalmologist only).
9. Laser apparatus : hire fee (ophthalmologist only).

**B: The procedures listed below will not be authorised in hospital unless motivated for and approved by the Managed Healthcare Organisation.**

10. Cone biopsy.
11. Cauterisation of warts.
12. Colposcopy.
13. Nasal Polypectomy.
14. Nasal Cautery.
15. Meibomian cyst excision.
16. Circumcision.
17. Drainage of superficial abscess.
18. Superficial foreign body removal.
19. Breast biopsy.



[Handwritten signatures]