

藍十字尊悅自願醫保計劃 Blue Cross Dynasty VHIS Plan

自願醫保計劃認可產品
VHIS Certified Plan



2024年1月生效
With effect from Jan 2024



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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

藍十字（亞太）保險有限公司

Blue Cross (Asia-Pacific) Insurance Limited

藍十字（亞太）保險有限公司（「藍十字」）乃友邦保險控股有限公司之子公司，於香港經營保險業務逾 50 年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字通過龐大的分銷渠道銷售其產品，包括友邦香港營業團隊、網上平台、直銷渠道、東亞銀行網絡、保險代理和經紀，以及旅行社。

藍十字在 2023 年獲標普全球評級分別授予財務實力評級 A+（展望穩定）及發行人信用評級 A+（展望穩定）。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a subsidiary of AIA Group Limited. With over 50 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross distributes its products through various channels, including AIA agency force, online platform, direct sales, BEA network, insurance agents and brokers, as well as travel agencies.

In 2023, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

藍十字給您的服務承諾

Blue Cross Service Commitment to You

讓客戶滿意是藍十字的服務宗旨，我們竭誠迅速處理您的醫療索償。收妥所需文件後，我們承諾會在 3 個工作天內完成經 Super Care 會員平台遞交的門診索償批核。而住院索償批核會在 8 個工作天內完成。

Customer satisfaction is of Blue Cross's highest priority, which is why your medical claims are promptly processed. Upon receipt of full documentation, we promise to complete assessment of outpatient claims via Super Care member's platform in 3 working days. For inpatient claims, we will complete assessment within 8 working days.

此小冊子並不包含保單的完整條款且只供參考之用，中文及英文版本均為正式版本，具相同效力。若兩者存有歧義，必須以較有利保單持有人的詮釋為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。

This brochure does not contain the full terms of the policy and is for reference only. Both English and Chinese versions are official versions and neither one shall prevail over the other. Any inconsistency shall be interpreted in favour of the policyholder. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.



藍十字尊悅自願醫保計劃 Blue Cross Dynasty VHIS Plan

家庭猶如一個小皇朝，均以愛與奉獻穩固它；憑藉遠見及明智的選擇，給王子公主們強大後盾，讓他們在自己的舞台上豐盛成長。我們誠意為您推出「藍十字尊悅自願醫保計劃」，一份超卓的醫療保險計劃配合您和家人的實際需要，確保生活安枕無憂，共譜寫意人生。

Family is an epitome of dynasty, with love and dedication as its solid foundation. Being foresighted and making wise choices will surely furnish our little princes and princesses with strong backing, which allows them to live their lives to the fullest. To ensure total peace of mind for you and your family, we are pleased to introduce Blue Cross Dynasty VHIS Plan, a top-notch medical insurance plan to answer your practical medical needs.



主要特色 Key Features

「藍十字尊悅自願醫保計劃¹」是獲醫務衛生局認可的自願醫保靈活計劃（「認可產品」），提供超卓及高透明度的保障，每年保障限額 HK\$10,000,000，終身保障限額更高達 HK\$48,000,000，結合保證終身續保²，成為您強大可靠的財政後盾，助您輕鬆享受人生每一步。

Blue Cross Dynasty VHIS Plan¹, certified by the Health Bureau as a voluntary health insurance scheme (the “VHIS”) flexi plan (the “Certified Plan”), in essence is a plan that provides superior protection with transparency. It guarantees lifetime renewal² with an annual benefit limit of HK\$10,000,000 and a lifetime benefit limit of HK\$48,000,000. It is a reliable strong financial insurance that empowers you to savour your life.



8 個計劃選項 8 Plan Options

認可產品提供 2 個計劃級別（即「全球」^{3,4,5} 及「亞洲及澳紐」^{5,6,7,8}）、以及 4 個每年自付費⁹（即 HK\$0、HK\$20,000、HK\$40,000 及 HK\$80,000）以供選擇，您可以靈活設計自己專屬的醫療保障計劃，亦可因應需要上的轉變，減少或免除¹⁰ 已選擇的每年自付費，令每一分保費都用得其所，兼享成本效益。

The Certified Plan offers 2 plan levels (i.e. “Worldwide”^{3,4,5} and “Asia & Australia-New Zealand”^{5,6,7,8}) and 4 annual deductibles⁹ (i.e. HK\$0, HK\$20,000, HK\$40,000 and HK\$80,000) to choose from. You can also reduce or remove¹⁰ the annual deductible selected when there are changes to your own needs. In other words, you can design a cost-effective yet flexible medical protection plan tailor-made for yourself.



全面保障未知的投保前已有病症及先天性疾病 Full Cover for Unknown Pre-existing and Congenital Conditions

因未知的投保前已有病症及於 8 歲或以後確診的先天性疾病所產生的費用，均可在保單生效第 31 天起獲得全面保障。

The Certified Plan also fully covers unknown pre-existing conditions and congenital conditions which have been diagnosed at or after the age of 8, with coverage starting from day 31 on policy inception.



17 個主要保障項目全數賠償¹¹ Full Cover¹¹ for 17 Key Benefit Items

無論是入院前、住院期間還是出院後的治療，認可產品均會全數賠償您的主要醫療費用，包括病房及膳食、外科醫生費、專科醫生費¹²、深切治療、訂明診斷成像檢測^{12,13}、入院前或出院後/日間手術¹⁴ 前後的門診護理¹²、出院後私家看護^{12,15}、緊急門診治療¹⁵、緊急門診牙科治療¹⁵ 等，由診斷、手術以至康復均全程守護。

Rest assured your major medical expenses will be fully covered, before, during and after your hospital stay, from diagnosis, surgery to recovery, e.g. room and board, surgeon's fee, specialist's fee¹², intensive care, prescribed diagnostic imaging tests^{12,13}, pre- and post-confinement/ day case procedure¹⁴ outpatient care¹², post-confinement home nursing^{12,15}, emergency outpatient treatment¹⁵, emergency outpatient dental treatment¹⁵, etc.



貼身守護癌症、腎病、中風及睡眠窒息症病人 Special Care for Cancer, Kidney Disease, Stroke and Sleep Apnea Patients

癌症、腎病及中風等慢性病的復康/痊癒時間往往非常漫長，加上涉及先進技術的療程，費用高昂，成為病人沉重的經濟負擔。認可產品為訂明非手術癌症治療¹⁶ 及門診腎透析^{12,15} 提供全數賠償，並涵蓋中風復康治療（包括家居設備提升保障^{12,15}）、以及睡眠窒息症治療^{12,15}（自願醫保產品市場首創）。

Rehabilitation/ recovery from chronic illnesses such as cancer, kidney disease and stroke can take a considerable long period, which will impose heavy financial burden on patients due to the high cost of advanced medical treatments. The Certified Plan offers full cover for prescribed non-surgical cancer treatments¹⁶ and outpatient kidney dialysis^{12,15}. It also covers stroke rehabilitation treatment (including home facility enhancement benefit^{12,15}), and sleep apnea treatment^{12,15} (a market-first cover among VHIS plans).



超卓增值服務 Superb Value-added Services



免費第二醫療意見諮詢¹⁷ Free Second Medical Opinion¹⁷

假如受保人不幸患上嚴重疾病，可透過國際頂級醫療團隊獲得免費醫療諮詢，有助掌握病情，從而選擇最妥善的治療。

An insured person with critical illness will receive free medical advice from a top-notch international medical team to better understand his/ her situation before making informed choices on treatment.



入院前索償評估 Pre-hospitalisation Claim Assessment

只需在入院或接受治療前的最少 3 個工作天致電熱線提交相關資料，或於網上填寫「入院前索償評估」表格，我們即按您的保單估算可賠償金額¹⁸，讓您在財務上更有預算，安心接受治療。

Simply make a call to our hotline and provide related information, or complete the Pre-hospitalisation Claim Assessment Form online at least 3 working days prior to hospitalisation or treatment. We will help you to estimate the eligible claim amount¹⁸ based on your policy coverage, allowing you to plan your budget in advance and undergo treatment with peace of mind.



出院免找數¹⁹ No Hospital Bills to Pay¹⁹

我們直接為您支付住院費用，因此入院時無需繳付費用及免除出院後繁瑣的索償申請。

We will settle your hospital bill directly with no pre-payment for admission and no claims upon discharge.



24 小時全球緊急援助²⁰ 24-hour Worldwide Emergency Aid²⁰

我們為您提供 24/7 服務，若您身處外地需緊急支援，可隨時致電熱線，由專人為您安排代繳入院按金、提供當地醫療或法律轉介等，以確保您於緊急情況下得到所需協助。

We are here for you 24/7. Simply call our hotline when you need assistance in an emergency situation while travelling overseas, and our dedicated officers will provide you with all-round assistance such as hospital admission deposit guarantee service, local medical or legal referral service, etc.



藍十字護理諮詢專線 Blue Cross Nursing Care Hotline

我們明白您在日常生活護理上需要專業的意見，因此，特意為您提供專屬的護理諮詢專線解答您的疑問，諮詢範圍包括手術後護理、日常長者護理、孕婦護理、幼兒及兒童護理。

We understand you need professional advice on daily care, and we are here to provide you with an exclusive nursing care hotline to answer your enquiries about post-surgery care, daily care for elderly, maternity care, infant and child care.



Blue Cross HK 手機應用程式 "Blue Cross HK" Mobile App

貴為 Super Care 會員，您可享一站式數碼醫療保險服務包括 3 步即時遞交索償²¹，更可隨時隨地查閱索償記錄。

As a Super Care member, you can enjoy one-stop digital medical insurance services including 3-step instant claim submission²¹, keeping track of claim status round-the-clock.



Blue Cross HK App



超卓增值服務 Superb Value-added Services



免費周年健康檢查²⁰ Free Annual Health Checkup²⁰

免費周年身體檢查，讓您及早發現初期病徵，助您掌握自己的身體狀況。檢查範圍包括：心臟病、中風、腸病、肝功能及腎功能。

Free annual checkup programmes to help you detect early diseases and monitor your health conditions, including screening on heart disease, stroke, intestinal diseases, liver and renal function, etc.

檢查項目 Profile	
1. 醫療顧問分析化驗報告及普通體格評估	1. Medical advice on laboratory reports and general physical measurements
2. 貧血及血病檢查 (i) 全血計算 (ii) 紅血球沉降率 (iii) 血小板量	2. Anaemia and blood diseases screening (i) Complete blood count (ii) ESR (iii) Platelet
3. 血型及血因子類別 (i) 血型及血因子	3. Blood grouping (i) ABO blood group and Rh factor
4. 糖尿病檢查 (i) 血糖	4. Diabetic screening (i) Glucose
5. 痛風症檢查 (i) 尿酸	5. Gout screening (i) Uric acid
6. 心肺病檢查 (i) 胸部 X 光檢查及報告 (ii) 心電圖及報告	6. Heart and lung diseases screening (i) Chest X-ray with report (ii) Electrocardiogram (ECG) with report
7. 心臟病及中風檢查 (i) 高低密度膽固醇	7. Heart disease and stroke risk factors screening (i) HDL, LDL
8. 腸病檢查 (i) 大便常規檢查	8. Intestinal diseases screening (i) Stool (routine examination)
9. 血脂肪檢查 (i) 總膽固醇 (ii) 三酸甘油脂	9. Lipids pattern screening (i) Cholesterol total (ii) Triglycerides
10. 肝功能試驗 (i) 谷草轉氨酶 (ii) 谷丙轉氨酶	10. Liver function tests (i) SGOT (AST) (ii) SGPT (ALT)
11. 腎功能試驗 (i) 肌肝酸 (ii) 尿素 (iii) 小便常規檢查	11. Renal function tests (i) Creatinine (ii) Urea (iii) Urine (routine examination)
12. 甲狀腺功能試驗 (i) 甲狀腺素 (T4)	12. Thyroid function test (i) Thyroxine (T4)



保障表 Benefit Schedule

		賠償限額 Maximum Benefit Limit (HK\$)
計劃級別 Plan Level		全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}
自付費 ⁹ (每保單年度) I. 基本保障：保障項目 (a) 至 (l)；及 II. 額外保障：保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n) Deductible ⁹ (per policy year) I. Basic Benefits: benefit items (a) – (l); and II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)		0/ 20,000/ 40,000/ 80,000
指定病房級別 ²² Designated Ward Class ²²		<ul style="list-style-type: none"> ▪ 半私家房 Semi-private Room： 於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China ▪ 私家房 Private Room： 於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China
保障項目 ²³ Benefit Items ²³		
I. 基本保障 Basic Benefits		
a. 病房及膳食 Room and Board		全數賠償 ¹¹ Full cover ¹¹
b. 雜項開支 Miscellaneous Charges		
c. 主診醫生巡房費 Attending Doctor's Visit Fee		
d. 專科醫生費 ¹² Specialist's Fee ¹²		
e. 深切治療 Intensive Care		
f. 外科醫生費 Surgeon's Fee		
g. 麻醉科醫生費 Anaesthetist's Fee		
h. 手術室費 Operating Theatre Charges		
i. 訂明診斷成像檢測 ^{12,13} Prescribed Diagnostic Imaging Tests ^{12,13}		
j. 訂明非手術癌症治療 ¹⁶ Prescribed Non-surgical Cancer Treatments ¹⁶		
k. 入院前或出院後/日間手術 ¹⁴ 前後的門診護理 ¹² Pre- and Post-confinement/ Day Case Procedure ¹⁴ Outpatient Care ¹² <ul style="list-style-type: none"> • 住院/日間手術前最多 2 次門診或急症診症 2 prior outpatient visits or emergency consultations per confinement/ day case procedure • 出院/日間手術後 90 日內所有相關跟進門診 All related follow-up outpatient visits per confinement/ day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 		
l. 精神科治療 ^{3,7} (每保單年度) Psychiatric Treatments ^{3,7} (per policy year)		60,000



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計劃級別 Plan Level	賠償限額 Maximum Benefit Limit (HK\$)
	全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}
自付費⁹ (每保單年度) I. 基本保障：保障項目 (a) 至 (l)；及 II. 額外保障：保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n) Deductible⁹ (per policy year) I. Basic Benefits: benefit items (a) – (l); and II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)	0/ 20,000/ 40,000/ 80,000
指定病房級別²² Designated Ward Class²²	<ul style="list-style-type: none"> ▪ 半私家房 Semi-private Room： 於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China ▪ 私家房 Private Room： 於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China
保障項目²³ Benefit Items²³	
II. 額外保障¹⁵ Enhanced Benefits¹⁵	
a. 門診腎透析¹² Outpatient Kidney Dialysis¹²	全數賠償 ¹¹ Full cover ¹¹
b. 復康治療¹² (每日) Rehabilitation Treatment¹² (per day) 每保單年度最多 90 日 (於出院後的 90 日內) Maximum 90 days per policy year (within 90 days after discharge from hospital)	1,800
c. 中風復康治療 Stroke Rehabilitation Treatment	
(1) 家居設備提升保障 ¹² (每次事故) Home Facility Enhancement Benefit ¹² (per incident)	80,000
(2) 中風輔助保障 ¹² (每次) Stroke Ancillary Benefit ¹² (per visit) 每日 1 次，每保單年度最多 30 日及 每次事故最高 HK\$100,000 1 visit per day, maximum 30 visits per policy year and maximum HK\$100,000 per incident	1,000
(3) 傷殘津貼保障 (每月) Disability Subsidy Benefit (per month) 每次事故最多 24 個月 Maximum 24 months per incident	7,500
d. 緊急門診治療 Emergency Outpatient Treatment	
e. 緊急門診牙科治療 Emergency Outpatient Dental Treatment	
f. 住院陪床費用 Hospital Companion Bed	
g. 註冊私家看護費用¹² Registered Private Nurse's Fees¹² 每保單年度最多 120 日 Maximum 120 days per policy year	全數賠償 ¹¹ Full cover ¹¹
h. 出院後私家看護¹² Post-confinement Home Nursing¹² 每保單年度最多 196 日 Maximum 196 days per policy year (於醫院進行手術或入住深切治療部後出院的 196 日內) (within 196 days after discharge from hospital following surgery or admission to intensive care unit)	

		賠償限額 Maximum Benefit Limit (HK\$)
計劃級別 Plan Level		全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}
自付費 ⁹ (每保單年度) I. 基本保障: 保障項目 (a) 至 (l); 及 II. 額外保障: 保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n) Deductible ⁹ (per policy year) I. Basic Benefits: benefit items (a) – (l); and II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)		0/ 20,000/ 40,000/ 80,000
	指定病房級別 ²² Designated Ward Class ²²	<ul style="list-style-type: none"> ▪ 半私家房 Semi-private Room : 於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China ▪ 私家房 Private Room : 於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China
保障項目 ²³ Benefit Items ²³		

II. 額外保障¹⁵ Enhanced Benefits¹⁵

i. 出院後/日間手術 ¹⁴ 後中醫門診護理 (每次) Post-confinement/ Day Case Procedure ¹⁴ Chinese Medicine Practitioner Outpatient Care (per visit) 每日 1 次跟進門診、出院/日間手術後 90 日內 最多 15 次跟進門診 1 follow-up outpatient visit per day, maximum 15 follow-up outpatient visits per confinement/ day case procedure (within 90 days after discharge from hospital or completion of day case procedure)		600
j. 重建手術 ¹² Reconstructive Surgery ¹² (每次意外/乳房切除手術) (per accident/ mastectomy)		180,000
k. 重建手術之醫療裝置 Medical Appliance for Reconstructive Surgery 每保單年度每項 Each item per policy year		100,000
l. 捐贈者保障 (適用於香港) Donor's Benefit (applicable in Hong Kong) (只限於香港進行的心臟、腎、肝、肺或骨髓移植) (For transplantation of heart, kidney, liver, lung or bone marrow in Hong Kong only)		總移植費用的 30% 30% of total transplantation cost
m. 善終服務 (每保單年度) Hospice Care (per policy year)		100,000
n. 懷孕併發症 (每保單年度) Pregnancy Complications (per policy year) 等候期: 12 個月 Waiting period: 12 months		180,000
o. 睡眠窒息症治療 ¹² (每次睡眠窒息症診斷) Sleep Apnea Treatment ¹² (per sleep apnea diagnosis) 等候期: 24 個月 Waiting period: 24 months		10,000



保障表 Benefit Schedule

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計劃級別 Plan Level		全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}
自付費⁹ (每保單年度) I. 基本保障：保障項目 (a) 至 (l)；及 II. 額外保障：保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n) Deductible⁹ (per policy year) I. Basic Benefits: benefit items (a) – (l); and II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)		0/ 20,000/ 40,000/ 80,000
指定病房級別 ²² Designated Ward Class ²²		<ul style="list-style-type: none"> ▪ 半私家房 Semi-private Room： 於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China ▪ 私家房 Private Room： 於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China
保障項目 ²³ Benefit Items ²³		
III. 其他保障¹⁵ Other Benefits¹⁵ 適用於選擇 HK\$0 自付費的保單 ²⁴ Available for policies with HK\$0 deductible ²⁴		
a. 門診手術 ²⁵ 現金津貼 (每項日間手術 ¹⁴) Outpatient Surgery ²⁵ Cash Allowance (per day case procedure ¹⁴)		2,400
b. 住院現金保障 (每日) Hospital Cash Benefit (per day) 每保單年度最多 60 日 Maximum 60 days per policy year		1,600
c. 額外現金補貼保障 ²⁶ (住院期間每日) Cash Benefit for Top-up Subsidy ²⁶ (per day of confinement) 每保單年度最多 60 日 Maximum 60 days per policy year		1,200

		賠償限額 Maximum Benefit Limit (HK\$)
計劃級別 Plan Level		全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}
自付費⁹ (每保單年度) I. 基本保障：保障項目 (a) 至 (l)；及 II. 額外保障：保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n) Deductible⁹ (per policy year) I. Basic Benefits: benefit items (a) – (l); and II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)		0/ 20,000/ 40,000/ 80,000
指定病房級別 ²² Designated Ward Class ²²		<ul style="list-style-type: none"> ▪ 半私家房 Semi-private Room： 於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China ▪ 私家房 Private Room： 於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China
保障項目 ²³ Benefit Items ²³		
IV. 其他限額 Other Limits		
每年保障限額 I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 Annual Benefit Limits For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits		10,000,000
終身保障限額 I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 Lifetime Benefit Limits For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits		48,000,000

註 Note：

所有費用必須為「合理及慣常」及「醫療所需」的開支²⁷。

All expenses incurred must be Reasonable and Customary and Medically Necessary²⁷.



折扣優惠 Discount Offer

為鼓勵您與家人保持身心健康，藍十字特別送上精彩優惠。

Fabulous offers to encourage healthy living for individuals and for the whole family.

無索償折扣²⁸ No Claim Discount²⁸

緊接保單續保前 之無索償期 No Claim Period Immediately Preceding Policy Renewal	1 年 year	連續 Consecutive			
		2 年 years	3 年 years	4 年 years	5 年或以上 5 years or more
折扣率 Premium Discount	5%	5%	10%	10%	15%

家庭折扣²⁹ Family Discount²⁹

於保單生效日/續保日（以適用者為準） 受保合資格家庭成員 ³⁰ 的人數 Number of Eligible Family Members ³⁰ Insured on the Policy Effective Date/ Renewal Date (as applicable)	2 名成員 2 members	3 名成員 或以上 3 members or more
每份認可產品保單保費 可享有之家庭折扣 Family Discount on Premium of each Certified Plan policy	10%	15%





稅務扣減³¹ Tax Deduction³¹

您可以就自己及受養人³²所支付之保費獲享稅務扣減。作為保單持有人，在您名下的認可產品保單數目越多，可節省的稅款越多。

You can enjoy tax deduction for the premiums paid for yourself and your dependants³². As the policyholder, the more Certified Plan policies under your name, the more tax saving you may enjoy.

稅務扣減 Tax Deduction

- 每年可就購買認可產品所支付的保費獲得稅務扣減，最高為每名受保人 HK\$8,000
Annual tax deduction ceiling is HK\$8,000 per insured person for the premiums paid in relation to the Certified Plan
- 申請稅務扣減的認可產品或受保人數目不設上限
No limit on the number of Certified Plan policy or insured person to apply for tax deduction

例子 Example

若您是保單持有人，您為自己及以下每位家庭成員各投保一份認可產品保單，您有機會節省合共 HK\$6,150 的稅款。

If you are the policyholder and enrol in one Certified Plan policy for yourself and each of your following family members, you may save a total of HK\$6,150 in tax.

受保人 Insured Person	認可產品保單每年保費 Annual Premium for Certified Plan Policy (HK\$)	可獲稅務扣減的金額 Tax-deductible Amount (HK\$)	可節省的稅款 (假設稅率 = 15%) Amount of Tax Saved (Assuming Tax Rate = 15%) (HK\$)
您本人 You	10,000	8,000	1,200
配偶 Spouse	8,000	8,000	1,200
父親 Father	30,000	8,000	1,200
母親 Mother	20,000	8,000	1,200
兒子 Son	4,000	4,000	600
女兒 Daughter	5,000	5,000	750
總額 Total	77,000	41,000	6,150

可申請稅務扣減的課稅年度將根據支付保費的日期而定，並不取決於保單的繳費模式。以月繳方式的保單為例，您應計算保單在同一個課稅年度內實際已支付的月繳保費總額，便可得出可申請稅務扣減的合資格保費金額，上限為 HK\$8,000。有關稅務扣減資格的詳情，請向稅務局查詢。

The date of premium payment determines the tax year for tax deduction, regardless of the payment mode. If you are paying monthly premium for example, the total premium qualified for tax deduction in a particular tax year would be the total monthly premium actually paid in the same tax year, with the tax-deductible amount up to HK\$8,000. For more details of the eligibility for tax deduction, please contact the Inland Revenue Department.



說明例子 Case Illustration

Frankie 如何受惠於「藍十字尊悅自願醫保計劃」的成本效益？

How could Frankie benefit from the cost-effective Blue Cross Dynasty VHIS Plan?

Frankie 是跨國公司的高級行政人員，凡事盡早規劃，未雨綢繆。他與妻子 Anne 育有一女兒 Lorraine，家庭生活美滿。儘管 Frankie 一家已享有由公司提供的基本醫療保障計劃，但 Frankie 為了讓家人享有周全保障，他決定為自己、Anne 及 Lorraine 每人投保一份「藍十字尊悅自願醫保計劃」（全球），合共 3 份認可產品保單。由於 Frankie 一家已享有公司的醫療保障，他為每份保單選擇 HK\$40,000 自付費，節省保費與全面保障兩者兼得。

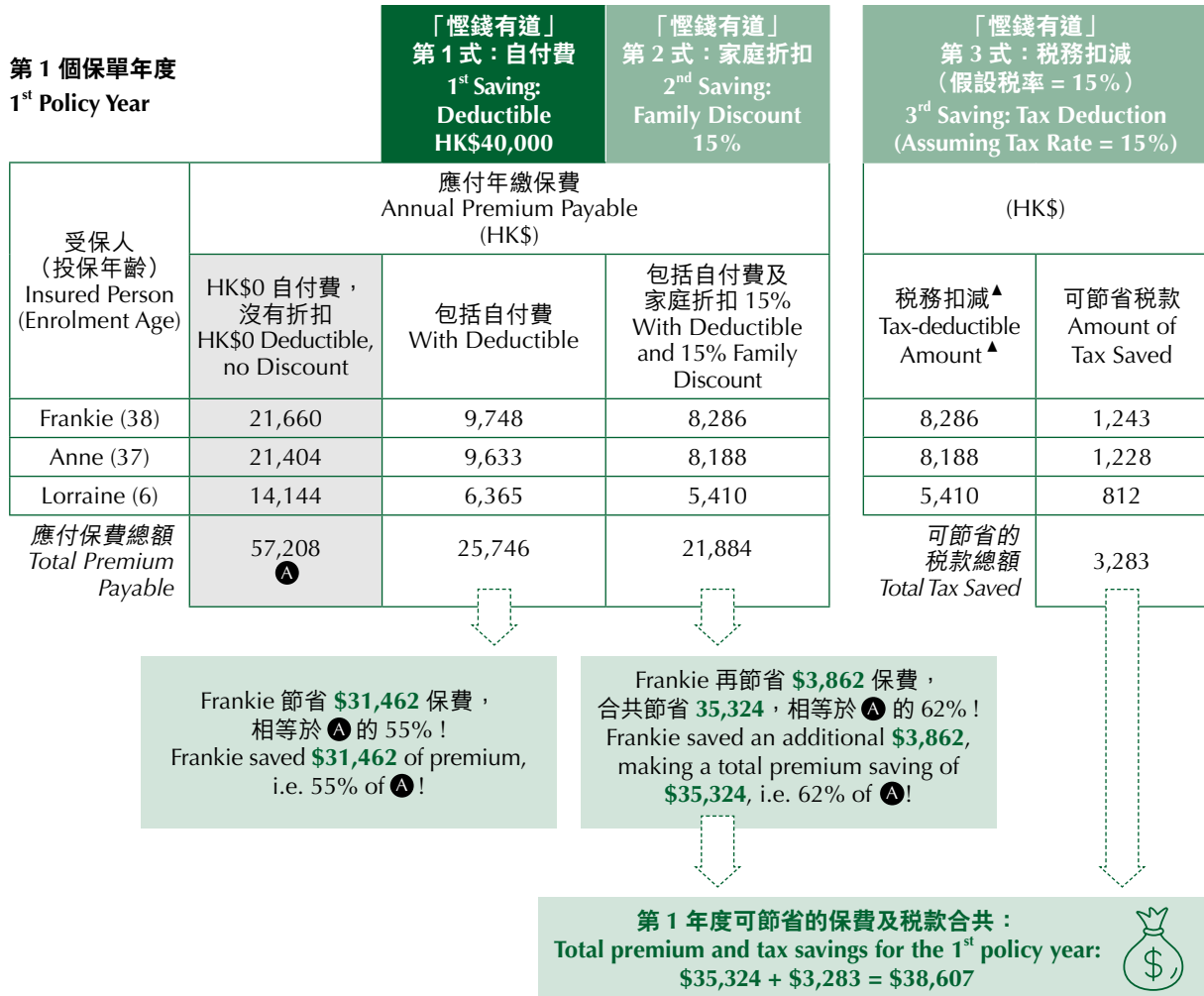
Frankie is a senior executive of a multi-national conglomerate, who always well plans ahead. He is happily living with his wife Anne and their daughter Lorraine. To bring comprehensive protection to the family, Frankie enrolled himself, Anne and Lorraine in Blue Cross Dynasty VHIS Plan (Worldwide), altogether 3 Certified Plan policies, on top of his company's basic medical policy. With the basic protection from his employer, Frankie had selected HK\$40,000 deductible for all the 3 policies, so that he and his family would enjoy all-round cover with a lower premium.

所投保計劃 Plan insured	「藍十字尊悅自願醫保計劃」（全球） Blue Cross Dynasty VHIS Plan (Worldwide)
3 份保單 3 policies	
<ul style="list-style-type: none"> ▪ 自付費 Deductible ▪ 保單持有人 Policyholder ▪ 保單生效日/續保日 Policy effective date/ renewal date 	<p>HK\$40,000 Frankie 4 月 1 日 1 April</p>

在保單首 2 個年度，Frankie 已受惠於 7 式「慳錢有道」，為其節省開支。
Frankie already enjoyed 7 savings for the first 2 policy years.



第 1 至 3 式「慳錢有道」
1st - 3rd savings





說明例子 Case Illustration



第 4 至 7 式「慳錢有道」
4th - 7th savings

第 2 個保單年度
2nd Policy Year

受保人 (實際年齡) Insured Person (Attained Age)	應付年繳保費 Annual Premium Payable (HK\$)				「慳錢有道」 第 7 式：稅務扣減 (假設稅率 = 15%) 7 th Saving: Tax Deduction (Assuming Tax Rate = 15%)	
	HK\$0 自付費， 沒有折扣 HK\$0 Deductible, no Discount	「慳錢有道」 第 4 式： 自付費 4 th Saving: Deductible HK\$40,000	「慳錢有道」 第 5 式： 無索償折扣 5 th Saving: No Claim Discount 5% ^^	「慳錢有道」 第 6 式： 家庭折扣 6 th Saving: Family Discount 15%	(HK\$)	
		包括自付費 With Deductible	包括自付費 及無索償 折扣 5% With Deductible and 5% No Claim Discount	包括自付費、 無索償折扣 5% 及 家庭折扣 15% With Deductible, 5% No Claim Discount and 15% Family Discount	稅務扣減 [▲] Tax-deductible Amount [▲]	可節省稅款 Amount of Tax Saved
Frankie (39)	22,611 ^{▽#}	10,175 ^{◆#}	9,666	8,216	8,216	1,232
Anne (38)	21,660 ^{▽#}	9,748 ^{◆#}	9,261	7,872	7,872	1,181
Lorraine (7)	13,930 ^{▽#}	6,269 ^{◆#}	5,956	5,063	5,063	759
應付保費總額 Total Premium Payable	58,201 B	26,192	24,883	21,151	可節省的 稅款總額 Total Tax Saved	3,172

Frankie 節省
\$32,009 保費，
相等於 **B** 的
55%!
Frankie saved
\$32,009 of
premium,
i.e. 55% of **B**!

Frankie 再節省
\$1,309 保費，
合共節省
\$33,318，相等
於 **B** 的 57%!
Frankie saved
an additional
\$1,309 of
premium,
making a total
premium saving of
\$33,318, i.e.
57% of **B**!

Frankie 再節省
\$3,732 保費，
進一步合共節省
\$37,050，相等
於 **B** 的 64%!
Frankie saved an
additional **\$3,732**,
further boosted
the total premium
saving up to
\$37,050,
i.e. 64% of **B**!

第 2 年度可節省的保費及稅款合共：
Total premium and tax savings for the 2nd policy year:
\$37,050 + \$3,172 = \$40,222



「藍十字尊悅自願醫保計劃」如何守護 Frankie 一家，讓他們安枕無憂？

How could Frankie and his family be protected with total peace of mind by Blue Cross Dynasty VHIS Plan?

在第 2 個保單年度，Frankie 與家人在瑞士享受冰上假期，期間遇到滑雪意外，他的左腳不幸骨折。他在當地醫院接受治療，手術後返港繼續門診跟進至康復。

Frankie 的公司醫療保險所提供的賠償金額正好抵銷其「藍十字尊悅自願醫保計劃」的 HK\$40,000 自付費，而餘下的醫療費用則由「藍十字尊悅自願醫保計劃」全數賠償，換言之 Frankie 無需負擔任何費用。

During the 2nd policy year, Frankie and his family went to Switzerland for a holiday on ice. Unfortunately, Frankie had his left leg fractured during skiing. He was hospitalised for operation, then returned to Hong Kong for follow-up outpatient treatment until full recovery.

The claim payment covered by Frankie's company medical policy had offset the HK\$40,000 deductible of his Blue Cross Dynasty VHIS Plan policy. And the balance expenses were fully covered by his Blue Cross Dynasty VHIS Plan policy. In other words, Frankie did not need to bear any medical cost himself.

治療地點 Place of Treatment	由「藍十字尊悅自願醫保計劃」承擔的醫療費用 Medical Expenses Covered by Blue Cross Dynasty VHIS Plan
瑞士 Switzerland	全數賠償： ✓ 住院（包括外科醫生費、病房及膳食、檢測等） ✓ 住院陪床 ✓ 出院後跟進門診 [▽] Full cover: ✓ Hospital stay (including surgeon's fee, room and board, diagnostic tests, etc.) ✓ Hospital companion bed ✓ Post-confinement follow-up outpatient visits [▽]
香港 Hong Kong	全數賠償： ✓ 出院後跟進門診 [▽] Full cover: ✓ Post-confinement follow-up outpatient visits [▽]

- ▲ 稅務扣減將根據相關保單年度的應付年繳保費（已包括自付費及折扣）計算，每年上限為每名受保人 HK\$8,000。
Tax-deductible amount will be based on the annual premium payable (with deductible applied and net of discount) for the respective policy year, with an annual ceiling of HK\$8,000 per insured person.
- ▲▲ 假設於第 1 個保單年度，全部 3 份認可產品保單均無任何索償，便可於第 2 個保單年度享有 5% 無索償折扣。
All the 3 Certified Plan policies enjoyed a 5% No Claim Discount in the 2nd policy year, with the assumption that no claim has been made in respect of the 1st policy year.
- ▽ 所列數字為 3 份認可產品在沒有自付費的情況下因續保而需要繳交的第 2 個保單年度年繳保費，相等於保費表所列適用於受保人實際年齡 39 歲、38 歲及 7 歲的年繳保費（自付費為 HK\$0）。所列數字只供說明之用。
These figures are the annual premium without deductible for the 3 Certified Plan policies when they are renewed for the 2nd policy year, which are based on the annual premium (with HK\$0 deductible) for insured persons with the attained age of 39, 38, and 7 respectively as listed in the Premium Table. These figures are for illustrative purpose only.
- ◆ 所列數字為 3 份認可產品因續保而需要繳交的第 2 個保單年度年繳保費，相等於保費表所列適用於受保人實際年齡 39 歲、38 歲及 7 歲的年繳保費（自付費為 HK\$40,000）。所列數字只供說明之用。
These figures are the annual premium for the 3 Certified Plan policies when they are renewed for the 2nd policy year, which are based on the annual premium (with HK\$40,000 deductible) for insured persons with the attained age of 39, 38, and 7 respectively as listed in the Premium Table. These figures are for illustrative purpose only.
- # 除了例子內提及因應受保人年齡而作出的調整，藍十字將保留在續保時就其他因素調整保費的權利，例如增加額外保障等。藍十字在得到醫務衛生局同意後，可於續保時更改認可產品的條款及保障及/或向所有同一類別保單調整其標準保費。
Apart from the age-related adjustment illustrated in this case, Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, subscription to additional benefits, etc. With the consent of the Health Bureau, Blue Cross has the right to revise the terms and benefits of the Certified Plan and/ or adjust the Standard Premium on an overall portfolio basis upon policy renewal.
- ▽ 只適用於出院後 90 日內所有相關跟進門診。
Only applicable to all related follow-up outpatient visits within 90 days after hospital discharge.

註：本說明例子所列之數值已約至最接近整數。

Note: The figures in this case illustration are rounded to the nearest integer.



計劃摘要 Plan Summary

產品名稱 Product Name	藍十字尊悅自願醫保計劃 ¹ Blue Cross Dynasty VHIS Plan ¹			
購買目的及需要 Purchase Objectives and Needs	為將來的醫療需要作準備： Prepare for future health care needs: <ul style="list-style-type: none"> ▪ 支付醫療費用；及 To settle medical expenses; and ▪ 彌補住院期間之收入損失 To compensate for the loss of income during hospital confinement 			
產品類型 Product Type	償款，但包含非償款現金保障 Indemnity, but incorporated with non-indemnity cash benefits			
每年保障限額 Annual Benefit Limit	HK\$10,000,000			
終身保障限額 Lifetime Benefit Limit	HK\$48,000,000			
每年自付費 ⁹ Annual Deductible ⁹	HK\$0/ HK\$20,000/ HK\$40,000/ HK\$80,000			
計劃級別（保障地域） Plan Level (Cover Area)	全球 ^{3,4,5} / 亞洲及澳紐 ^{5,6,7,8} Worldwide ^{3,4,5} / Asia & Australia-New Zealand ^{5,6,7,8}			
指定病房級別 ²² Designated Ward Class ²²	半私家房 Semi-private Room	於香港、澳門或中國大陸住院 For confinement in Hong Kong, Macau or Mainland China		
	私家房 Private Room	於香港、澳門或中國大陸以外的地區住院 For confinement outside Hong Kong, Macau or Mainland China		
選擇醫療服務提供者 Choice of Healthcare Service Providers	無限制 No restriction			
合資格受保人 Eligible Insured Person	<ul style="list-style-type: none"> ▪ 保單持有人； Policyholder; ▪ 保單持有人配偶/子女；及/或 Spouse/ child of policyholder; and/ or ▪ 保單持有人或保單持有人配偶的父母/（外）祖父母/兄弟/姊妹 Parent/ grandparent/ brother/ sister of policyholder or policyholder's spouse 			
投保年齡 Enrolment Age	12 日至 80 歲 Aged from 12 days to 80 years			
保單貨幣 Policy Currency	港幣 HKD			
保單期 Period of Cover	一年 1 year			
保單續保 Policy Renewal	每年續保至終身（保證） ² Annual renewal for life (guaranteed) ²			
繳費模式 Payment Mode	年繳/半年繳/季繳/月繳 Annual/ Semi-annual/ Quarterly/ Monthly			
冷靜期 Cooling-off Period	21 日 days ³³			
認可產品編號 Certification Number of the Certified Plan	每年自付費選項 Annual Deductible Options	計劃級別 Plan Level		
		全球 Worldwide	亞洲及澳紐 Asia & Australia-New Zealand	
		HK\$0	F00059-05-000-01	F00059-01-000-01
		HK\$20,000	F00059-06-000-01	F00059-02-000-01
		HK\$40,000	F00059-07-000-01	F00059-03-000-01
HK\$80,000	F00059-08-000-01	F00059-04-000-01		

注釋 Remarks

1. 在同一份「藍十字尊悅自願醫保計劃」的保單內，不允許多個保單持有人，而每份保單只能保障一名受保人。

「藍十字尊悅自願醫保計劃」的投保申請須經核保程序。健康及非健康因素包括職業⁺⁺及通常居住地^{**}有可能影響核保結果。藍十字可 (i) 在接受申請時加入個別不保項目條文及/或收取附加保費、(ii) 拒絕投保申請或 (iii) 押後投保申請。藍十字亦有權因應保單持有人/受保人在保單續保時提出以下要求，重新核保其保單條款及保障：

- (a) 增加額外保障；
- (b) 轉換到另一份提供更佳或額外保障的醫療保險計劃；
- (c) 取消先前附加的個別不保項目或減低附加保費；
- (d) 更改職業⁺⁺；或
- (e) 更改居住地^{##}。

⁺⁺ 如受保人因從事高風險職業包括 (i) 於建築地盤內從事體力勞動工作；(ii) 於離地面或樓面 10 米以上工作；(iii) 職業拳手；(iv) 騎師；或 (v) 特技人，藍十字有權拒絕其投保申請。

^{**} 如藍十字接受投保申請，而該保單受保人在 12 個月內於俄羅斯或土耳其通常居住 6 個月或以上，須支付 15% 額外地域附加保費。藍十字亦有權拒絕受保人通常居住於指定國家或地區的申請。

^{##} 「居住地」指某人士在法律上擁有居留權的司法管轄區。為免存疑，某人士若對該司法管轄區只有法律上的入境許可，而非居留權（例如留學、工作或旅遊），該司法管轄區並不可被視為該人士的居住地。

Multiple policyholders are not allowed under the same policy of Blue Cross Dynasty VHIS Plan and each policy can only cover one insured person.

The application for Blue Cross Dynasty VHIS Plan is subject to underwriting. Health and non-health factors including occupation⁺⁺ and place of usual residence^{**} may affect the underwriting decision. Blue Cross may (i) impose case-based exclusion(s) and/ or premium loading when accepting an application, (ii) decline an application or (iii) postpone an application. Blue Cross has the right to re-underwrite the terms and benefits at the time of renewal of policy if the policyholder/ insured person requests to:

- (a) Subscribe additional benefits;
- (b) Switch to another insurance plan which provides upgrade or addition of benefits;
- (c) Remove the case-based exclusion(s) or reduce premium loading which was/ were previously applied;
- (d) Change the occupation⁺⁺; or
- (e) Change of place of residence^{##}.

⁺⁺ For insured person who engages in high-risk occupation including (i) manual works at construction site; (ii) work at a height (exceeding 10 meters above ground or floor level); (iii) professional boxer; (iv) jockey; or (v) stuntman, Blue Cross reserves the right to decline the application.

^{**} Should Blue Cross accept the application, a fixed geographical loading of 15% shall be applied if the insured person usually resides in Russia or Turkey for 6 months or more in average within a 12 month period. For insured person with place of usual residence in some specific countries or regions, Blue Cross also reserves a right to decline the application.

^{##} "Place of residence" shall mean the jurisdiction(s) in which a person legally has the right of abode. For the avoidance of doubt, a jurisdiction in which a person legally has the right or permission of access only but without the right of abode, such as for the purpose of study, work or vacation, will not be treated as a place of residence.

2. 本認可產品保證終身續保。除保單持有人在申請過程中同意的額外附加保費及/或個別不保項目條文外，藍十字將不會根據個別受保人於續保時的索償記錄或健康狀況之變動，向其額外收取保費或附加不保事項至個別保單。然而，藍十字將保留在續保時就其他因素調整保費的權利，例如：因應受保人年齡的調整、增加額外保障等。藍十字在得到醫務衛生局同意後，可於續保時更改認可產品的條款及保障及/或向所有同一類別保單調整其標準保費。

當藍十字成功收取保費後，保單將會自動續保。

Renewal is guaranteed up to lifetime of the insured person. Except those premium loading and/ or case-based exclusion(s) agreed by the policyholder during application, Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured person's claim history or change in health status at the time of renewal. However, Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, age-related adjustment or subscription to additional benefits, etc. With the consent of the Health Bureau, Blue Cross has the right to revise the terms and benefits of the Certified Plan and/ or adjust the Standard Premium on an overall portfolio basis upon policy renewal.

Auto-renewal of policy is subject to the successful collection of premium by Blue Cross.

注釋 Remarks

3. 「全球」不設地域範圍限制，惟精神科治療及捐贈者保障（適用於香港）只於香港適用。

There is no geographic limitation for “Worldwide”, except for Psychiatric Treatments and Donor’s Benefit (applicable in Hong Kong) which apply to Hong Kong only.

4. 就「全球」計劃而言，若同一份保單的受保人於加拿大或英國接受非緊急治療，並於該治療之前的連續 12 個月在該地逗留累積達 6 個月或以上，有關的賠償額將減少至應付賠償之 60%。此項減少適用於保障表內 I. 基本保障之保障項目 (a) 至 (k)、II. 額外保障之保障項目 (a) 至 (c)、(f) 至 (k)、以及 (m) 至 (o)。

For a “Worldwide” plan, the benefits payable for non-emergency treatments received in Canada or the United Kingdom will be reduced to 60% when the insured person of the same policy has stayed in that location for an aggregate of 6 months or more in the past 12 consecutive months immediately before his/ her receiving such non-emergency treatment. Such reduction applies to benefit items (a) to (k) of I. Basic Benefits, benefit items (a) to (c), (f) to (k), and (m) to (o) of II. Enhanced Benefits as specified in the Benefit Schedule.

5. 若受保人於過去 12 個月內有 6 個月或以上居住、逗留或留學於美國或歐洲（英國除外），或受保人計劃於未來 12 個月內居住、逗留或留學於美國或歐洲（英國除外），受保人只可投保「亞洲及澳紐」計劃級別。

若受保人的居住地更改為美國或歐洲（英國除外），藍十字保留於續保時將計劃級別由「全球」更改為「亞洲及澳紐」的權利。

Insured persons who have resided or have stayed/ studied in the United States or Europe (except the United Kingdom) for 6 months or more in the past 12 months, or insured persons planning to reside, stay or study in the United States or Europe (except the United Kingdom) in the next 12 months, are only eligible to select “Asia & Australia-New Zealand” as the plan level.

Upon policy renewal, Blue Cross reserves the right to change the plan level from “Worldwide” to “Asia & Australia-New Zealand” if the place of residence of the insured person has changed to the United States or Europe (except the United Kingdom).

6. 「亞洲及澳紐」指阿富汗、澳洲、孟加拉、不丹、汶萊、柬埔寨、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、中國內地、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、紐西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。

“Asia & Australia-New Zealand” shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Mainland China, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

7. 保障表所列全部保障項目適用於「亞洲及澳紐」的保障地域，惟精神科治療及捐贈者保障（適用於香港）只於香港適用。

All benefit items listed in the Benefit Schedule are applicable to the cover area of “Asia & Australia-New Zealand”, except for Psychiatric Treatments and Donor’s Benefit (applicable in Hong Kong) which apply to Hong Kong only.

8. 若受保人於「亞洲及澳紐」以外地區接受緊急治療，藍十字將根據「亞洲及澳紐」計劃級別之條款及保障賠償合資格費用及/或其他費用。

若受保人於「亞洲及澳紐」以外地區接受非緊急治療，藍十字將根據香港政府所公佈自願醫保標準計劃之條款及保障所載保障表賠償合資格費用及/或其他費用。

For emergency treatments received outside “Asia & Australia-New Zealand”, Blue Cross will reimburse the eligible expenses and/ or other expenses incurred in accordance with the Terms and Benefits for the plan level “Asia & Australia-New Zealand”.

For non-emergency treatments received outside “Asia & Australia-New Zealand”, Blue Cross will reimburse the eligible expenses and/ or other expenses incurred in accordance with the Benefit Schedule attached to the Terms and Benefits of the VHIS Standard Plan published by the government of Hong Kong.

9. 自付費適用於保障表內 I. 基本保障及 II. 額外保障（中風康復治療之傷殘津貼保障、以及睡眠窒息症治療除外）之所有保障項目。受限於保障表內相關保障項目的賠償限額，藍十字將賠償超出由客戶承擔自付費後的合資格費用；當自付費為 HK\$0，藍十字將全數賠償合資格費用。

Deductible applies to all the benefit items under I. Basic Benefits and II. Enhanced Benefits (except Disability Subsidy Benefit under Stroke Rehabilitation Treatment and Sleep Apnea Treatment) as specified in the Benefit Schedule. Subject to the maximum benefit limit for the corresponding benefit items listed in the Benefit Schedule, if the customer has chosen a deductible other than HK\$0, Blue Cross will reimburse the eligible expenses incurred in excess of the deductible which is borne by the customer; while 100% of the eligible expenses incurred will be paid by Blue Cross if HK\$0 deductible applies.

10. 保單持有人可在受保人年屆 50 歲、55 歲、60 歲、65 歲、70 歲、75 歲、80 歲或 85 歲時減少或免除自付費而無需重新核保，惟只可在受保人終身行使此權利 1 次。

Policyholder can exercise the right to reduce or remove the deductible selected when the insured person reaches age 50, 55, 60, 65, 70, 75, 80 or 85 without re-underwriting. This right can only be exercised once during the lifetime of the insured person.

11. 全數賠償是指不設分項賠償限額，及按條款及保障應支付的合資格費用及其他費用的實際金額，並須受每年保障限額及終身保障限額所規限。有關可全數賠償的保障項目詳情，請參閱保障表。

Full cover shall mean no itemised benefit sublimit, and the actual amount of eligible expenses and other expenses payable in accordance with the Terms and Benefits, which shall be subject to the annual benefit limit and lifetime benefit limit. Please refer to the Benefit Schedule for items eligible for full cover.

12. 藍十字有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。

Blue Cross shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.

13. 檢測只包括電腦斷層掃描（「CT」掃描）、磁力共振掃描（「MRI」掃描）、正電子放射斷層掃描（「PET」掃描）、PET-CT 組合及 PET-MRI 組合。

Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.

14. 「日間手術」是指受保人作為日症病人在具備康復設施的診所、日間手術中心或醫院內因檢查或治療而進行醫療所需的外科手術。

"Day Case Procedure" shall mean a medically necessary surgical procedure for investigation or treatment to the insured person performed in a medical clinic, or day case procedure centre or hospital with facilities for recovery as a day patient.

15. 適用於此保障項目之條款及細則，請參閱補充文件。

Please refer to the Supplement for the terms and conditions applicable to these benefit items.

16. 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。

Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

注釋 Remarks

17. 由於此服務不需要經醫務衛生局認可，因此並不構成認可產品的一部分。詳情請參閱相關之條款及細則。

This service is not required to be certified by the Health Bureau and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details.

18. 可賠償金額之評估只供客戶參考之用，實際賠償金額以最終理賠決定為準。所有保障項目只會在符合保單條款及細則及所有不保之事項的情況下支付。

Assessment of the estimated eligible claim amounts is for customers' reference only, the actual eligible claim amounts will be subject to the final claim decision. All benefits will be payable subject to the terms and conditions and the full list of policy exclusions.

19. 「出院免找數」為「免付賬醫療服務」提供的其中一項服務。此服務不需要經醫務衛生局認可，因此並不構成認可產品的一部分。詳情請參閱相關之條款及細則。「出院免找數」只適用於入住本港私家醫院。需於入院前至少 4 個工作天填妥及交回「入院前登記表格」以進行申請及審批手續。藍十字有權拒絕發出「住院付款保證書」或加設住院掛賬限額。藍十字可隨時發出書面通知以終止或暫停任何免付賬醫療服務，並保留所有與免付賬醫療服務相關事項及爭議的最終決定權。藍十字承保的責任只限於符合認可產品規定的合資格醫療費用，並會向受保人收取一切已代為繳付但不屬保單承保範圍的醫療費用（如有）。

“No Hospital Bills to Pay” is one of the services provided by “Credit Facilities Services”. This service is not required to be certified by the Health Bureau and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details. “No Hospital Bills to Pay” is only applicable to admission to private hospitals in Hong Kong. A Hospitalisation Pre-registration Form is required to be completed and returned to Blue Cross for application and approval process at least 4 working days prior to admission. Blue Cross reserves the right to not issue the Letter of Guarantee (LOG) or issue the LOG with a particular limit. Blue Cross may withdraw or suspend any credit facilities service anytime by giving a written notice. All matters and disputes in relation to credit facilities services will be subject to the final decision of Blue Cross. The liability of Blue Cross under the policy is limited to indemnify the insured person for the eligible medical expenses payable in accordance with the Certified Plan. Blue Cross shall recover from the insured person the medical expenses settled on behalf of the insured person which fall outside coverage of the policy (if any).

20. 由於此等服務/保障不需要經醫務衛生局認可，因此並不構成認可產品的一部分。詳情請參閱相關之條款及細則。受保人可選擇不接受此服務/保障，並致函通知藍十字，其選擇並不會對保費構成影響。

These services/ benefits are not required to be certified by the Health Bureau and therefore do not form part of the Certified Plan. Please refer to the relevant terms and conditions for details. Opt-out is available for these services/ benefits by giving a written notice to Blue Cross and it does not affect the premium.

21. 任何索償申請須於出院或完成有關的醫療服務當日起計 90 天內遞交。客戶可經藍十字網頁或 Blue Cross HK 手機應用程式遞交已填妥的賠償申請表及所需之完整文件予藍十字。賠償申請表可於藍十字網頁下載。

Any claims must be submitted within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. Customer can submit a completed claim form and required full documentation to Blue Cross via Blue Cross website or “Blue Cross HK” mobile app. Claim form can be downloaded from Blue Cross website.

22. 如受保人在自願情況下，實際入住之病房和所用服務的級別高於保障表列明的指定病房級別，可獲賠償金額將採用下列賠償基準計算：

指定病房級別	實際住院的病房級別	所有合資格費用可獲賠償百分比
半私家房	私家房	50%
	私家房以上之病房級別	25%
私家房	私家房以上之病房級別	25%

因採用上述賠償基準而減少後的應付賠償額，不會低於香港政府所公佈自願醫保標準計劃之條款及保障所載保障表之應付賠償額。

若受保人由於以下原因於住院時入住較高級別的病房，上述賠償基準並不適用：

- 在醫院接受急症治療的情況下，指定病房級別或較之為低的病房級別床位短缺；
- 需要住院隔離導致需要入住特定級別的病房；或
- 任何其他不涉及保單持有人及/或受保人個人對住院病房級別偏好的原因。

If the insured person is voluntarily confined to a level of hospital facilities and services higher than the designated ward class as specified in the Benefit Schedule, the eligible claims made will be calculated based on below scale of reimbursement:

Designated Ward Class	Actual Confined Ward Class	Reimbursement Percentage of All Eligible Claims
Semi-private Room	Private room	50%
	Any ward class above private room	25%
Private Room	Any ward class above private room	25%

The reduced benefits payable after applying this scale of reimbursement shall not be less than the benefits payable in accordance with the Benefit Schedule attached to the Terms and Benefits of the VHIS Standard Plan published by the government of Hong Kong.

This scale of reimbursement shall not be applied if the insured person is confined in a room at a higher level ward class resulting from:

- unavailability of a designated or lower ward class due to room shortage at the hospital for emergency treatment;
- confinement in isolation that requires a specific ward class; or
- any other reason not involving the policyholder and/ or insured person's own individual preference for the confined ward class.

23. 除非另有說明，否則同一項目的合資格費用不可獲保障表中多於一個保障項目的賠償。

Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item of the Benefit Schedule.

24. 此保障項目不適用於選擇 HK\$20,000/HK\$40,000/HK\$80,000 自付費的保單。

These benefit items are not available for a policy with HK\$20,000/ HK\$40,000/ HK\$80,000 deductible.

注釋 Remarks

25. 只適用於以日間手術形式接受以下手術：食道胃十二指腸內窺鏡檢查、結腸鏡檢查、膀胱鏡檢查、關節鏡檢查、陰道鏡檢查、支氣管鏡檢查、視網膜脫落的修補手術及宮腔鏡檢查。

Only applicable to the following day case procedures: oesophagogastroduodenoscopy, colonoscopy, cystoscopy, arthroscopy, colposcopy, bronchoscopy, repair of retinal detachment and hysteroscopy.

26. 當受保人於醫院住院，而是次住院所產生的合資格費用獲得藍十字以外之註冊保險公司的任何其他實報實銷醫療保險計劃（不論屬個人或團體保單）部分或全數賠償時，假如已獲賠償的合資格費用根據認可產品的條款及保障本屬應賠償的費用，則藍十字將就每一日的住院支付額外現金補貼保障。

For an insured person who is confined in a hospital and the eligible expenses incurred by such confinement are partly or fully paid by any other hospital reimbursement plans offered by a licensed insurance company other than Blue Cross (regardless of whether it is an individual or group policy), if the eligible expenses reimbursed would have been payable under the terms and benefits of the Certified Plan, Blue Cross will pay the Cash Benefit for Top-up Subsidy for each day of confinement.

27. 若保單持有人擁有認可產品以外的其他保障，保單持有人將有權向該等保障或認可產品進行索償。不論如何，若保單持有人或受保人已從其他保障索償全部或部分費用，則藍十字只會對未被其他保障賠償的合資格費用（如有）作出賠償。

「合理及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。「合理及慣常」的收費水平由藍十字合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。藍十字必須參照以下資料（如適用）以釐定「合理及慣常」收費：(a) 由保險或醫學業界進行的治療或服務費用統計及調查；(b) 公司內部或業界的賠償統計；(c) 政府憲報；及/或 (d) 提供治療、服務或物料當地的其他相關參考資料。

「醫療所需」是指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：(a) 需要註冊醫生的專業知識或轉介；(b) 符合該傷病的診斷及治療所需；(c) 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；(d) 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及 (e) 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供。

If the policyholder has taken out other insurance coverage besides the Certified Plan, the policyholder shall have the right to claim under any such other insurance coverage or the Certified Plan. However, if the policyholder or the insured person has already recovered all or part of the expenses from any such other insurance coverage, Blue Cross shall only be liable for such amount of eligible expense, if any, which is not compensated by any such other insurance coverage.

Reasonable and Customary refers to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Blue Cross in utmost good faith. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Reasonable and Customary, Blue Cross shall make reference to the following (if applicable): (a) treatment or service fee statistics and surveys in the insurance or medical industry; (b) internal or industry claim statistics; (c) gazette published by the government; and/ or (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Medically Necessary refers to the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must: (a) require the expertise of, or be referred by, a registered medical practitioner; (b) be consistent with the diagnosis and necessary for the investigation and treatment of the disability; (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner; (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

28. 於續保時，若受保人沒有在表內所述無索償期內提出任何有關認可產品的索償，認可產品所應繳付之保費可獲相應之無索償折扣。

如已經獲得無索償折扣後，藍十字就任何過去之保單年度支付任何賠償，藍十字將會就支付有關賠償後的所有保單年度，重新計算實際合資格的無索償折扣。在藍十字的合理要求下，保單持有人須向藍十字交還已經扣減的無索償折扣及重新計算實際合資格的無索償折扣之差額。任何就緊急門診治療、緊急門診牙科治療、門診手術現金津貼或額外現金補貼保障（如適用）作出的索償將不會影響受保人獲得無索償折扣的資格。

Premium discount will apply on the aggregate premium payable for the Certified Plan as soon as next year's policy renewal, if no claim has been made during the respective no claim periods listed in the table.

In the event any benefit in respect of any previous policy years is paid by Blue Cross after a no claim discount has been applied, the actual eligible no claim discount shall be recalculated for all policy year(s) subsequent to such benefit being paid. The policyholder shall repay to Blue Cross the difference between the no claim discount already applied by Blue Cross and the recalculated actual eligible no claim discount upon Blue Cross's reasonable demand. Any claim made under Emergency Outpatient Treatment, Emergency Outpatient Dental Treatment, Outpatient Surgery Cash Allowance or Cash Benefit for Top-up Subsidy (if applicable) will not affect the insured person's eligibility for the No Claim Discount.

29. 就家庭折扣而言，合資格家庭成員指您（作為保單持有人）、您的配偶/子女、您或配偶的父母/（外）祖父母/兄弟/姊妹。

於計算表格內所要求的合資格家庭成員人數時，不論已就該名合資格家庭成員繕發多少份認可計劃的保單，每名合資格家庭成員亦只會被視作為 1 名合資格家庭成員計算。

For the purpose of family discount, eligible family members refer to you as the policyholder, your spouse/ child, your or your spouse's parent/ grandparent/ brother/ sister.

In counting the required number of eligible family members specified in the table, each eligible family member shall only be considered as one eligible family member regardless of the number of policies of the Certified Plan issued for that eligible family member.

30. 如在獲得家庭折扣後未能於保單生效日或續保日當日滿足合資格家庭成員人數要求，相關保單年度的家庭折扣將會重新計算。在藍十字的合理要求下，保單持有人須向藍十字交還已經扣減的家庭折扣及重新計算實際合資格的折扣之差額。

In the event that the required number of eligible family members as at the policy effective date or renewal date cannot be fulfilled after a family discount has been applied, the family discount shall be recalculated for the relevant policy year(s). The policyholder shall repay to Blue Cross the difference between the family discount already applied by Blue Cross and the recalculated actual eligible family discount upon Blue Cross's reasonable demand.

31. 申請稅務扣減的資格如下：

- (a) 申請人須為納稅人；
- (b) 納稅人本人或其配偶為認可產品的保單持有人；及
- (c) 受保人⁺須為香港居民。

非香港居民* 可投保認可產品，惟未能符合申請稅務扣減的資格。有關稅務扣減資格的詳情，請向稅務局查詢。

⁺ 受保人包括納稅人本人或其受養人

* 指定國家或地區除外

Eligibility for tax deduction is as follows:

- (a) The applicant must be a taxpayer;
- (b) The taxpayer who or whose spouse is the policyholder of a Certified Plan; and
- (c) The insured person⁺ must be a Hong Kong resident.

Non-Hong Kong residents* can enrol in a Certified Plan although they are not eligible for tax deduction. For more details of the eligibility for tax deduction, please contact the Inland Revenue Department.

⁺ Insured person includes the taxpayer himself/ herself or his/ her dependants

* Except for specific countries or regions

注釋 Remarks

32. 受養人包括您的配偶或子女，您本人或您配偶的父母、祖父母、外祖父母、兄弟或姊妹。

Dependants include your spouse/ child, your or your spouse's parent/ grandparent/ brother/ sister.

33. 保單持有人可在冷靜期內行使權利取消保單及獲發還全數已付保費及保費徵費，但行使此項權利時，必須符合以下條件：
- (a) 取消要求必須由保單持有人簽署，藍十字必須於冷靜期內直接收到該要求。冷靜期為緊接保單或冷靜期通知書交付予保單持有人或其指定代表之日起計的 21 日的期間，以較早者為準。為免生疑問，交付保單或冷靜期通知書當天並不包括在計算 21 日的期間內。然而，若第 21 日當天並非工作天，則冷靜期將包括隨後的工作天的一天在內；及
 - (b) 如曾經因索償而獲得賠償，則不會獲發還保費。

冷靜期過後，若保單持有人在該保單年度期間沒有就保單獲得任何賠償，保單持有人可以在 30 日前以書面方式通知藍十字要求取消保單。

此外，保單會在以下情況自動終止，以最先者為準：(a) 保單持有人在 30 天寬限期屆滿時仍未繳交保費；(b) 受保人身故翌日；或 (c) 藍十字不再獲《保險業條例》授權承保或繼續承保該保單。

The policyholder may exercise the right to cancel the policy with full refund of paid premiums and levy during the cooling-off period. The cancellation right is subject to the following conditions:

- (a) The request to cancel must be signed by the policyholder and received directly by Blue Cross within the cooling-off period. The cooling-off period is the period of 21 days immediately following the day of the delivery to the policyholder or the nominated representative of the policyholder, of the policy or the cooling-off notice, whichever is the earlier. For the avoidance of doubt, the day of delivery of the policy or the cooling-off notice is not included for the calculation of the 21 day period. However, if the last day of the 21 day period is not a working day, the period shall include the next working day; and
- (b) No refund can be made if a claim payment has been made.

The policyholder can request to cancel the policy after the cooling-off period by giving 30 days' prior written notice to Blue Cross, provided that there has been no benefit payment during the relevant policy year.

In addition, the policy shall be automatically terminated on the earliest of the following: (a) where such policy is terminated due to non-payment of premiums after the 30-day grace period; (b) the day immediately following the death of the insured person; or (c) Blue Cross has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write such policy.

認可產品的常見問題

Certified Plan FAQs

1. 認可產品與市場上其他醫療保險產品有什麼分別？

What are the differences between the Certified Plan and other medical insurance products in the market?

認可產品設有標準的保單條款及細則、最低保障範圍及保障額，而市場上其他醫療保險產品是由個別保險公司設定的。以下為認可產品的主要特點：

- 保證終身續保
- 設有 21 日冷靜期
- 保費支出可申請稅務扣減
- 保障未知的投保前已有病症及於 8 歲或以後確診的先天性疾病

The Certified Plan provides standardised policy terms and conditions with minimum benefit coverage and benefit amounts, while other medical insurance products in the market are designed by individual insurance companies. Below are some key features of the Certified Plan:

- Guaranteed lifetime renewal
- Cooling-off period of 21 days
- Tax deduction for the premiums paid
- Coverage for unknown pre-existing conditions and congenital conditions diagnosed at or after age of 8

2. 標準計劃及靈活計劃的分別？

What are the differences between Standard Plans and Flexi Plans?

標準計劃的條款及保障是劃一的，並設有最低要求，例如最低保障範圍及保障額。而靈活計劃必須提供相等於標準計劃的基本保障，再加上具彈性的附加保障，如更高的保障額及更多保障項目，以切合市場需要，而該附加保障則受限於醫務衛生局發出的相關規則。

For Standard Plans, the terms and benefits are standardised with prescribed minimum requirements, such as minimum benefit coverage and amounts. For Flexi Plans, on top of the basic protection equivalent to that in Standard Plans, more flexible top-up protection such as higher benefit amounts and more benefit items are offered to suit market needs which is subject to certain rules set out by the Health Bureau.

3. 投保認可產品是否仍可使用公立醫院服務？

Can I still use public hospital services if I enrol in the Certified Plan?

可以。投保認可產品屬自願性質，並不會影響您使用公立醫院服務的權利。

Yes. Enrolment in the Certified Plan is entirely voluntary and will not affect your rights to use public healthcare services.

一般不保事項 General Exclusions

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。

Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.

2. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷，或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療，則不屬此項。

Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for Medically Necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.

3. 在保單生效日前，因感染或出現人體免疫力缺乏病毒（「HIV」）及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件（若藍十字在保單條款及細則內第一部分第 8 節提出要求，則包括相關必需資料的任何更新及改動）時是否知悉，若此傷病在保單生效日前已存在，認可產品的條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間，則此傷病於保單生效日起計 5 年內發病，將被推定為於保單生效日前已感染或出現；若在這 5 年後發病，將被推定為於保單生效日後感染或出現。

惟本第 3 節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受 HIV 感染所引致的傷病，有關賠償將按認可產品的條款及保障內其他條款處理。

Expenses arising from Human Immunodeficiency Virus ("HIV") and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policyholder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by Blue Cross under Section 8 of Part 1 in the policy terms and conditions) such disability shall be generally excluded from any coverage of the terms and benefits of the Certified Plan if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first 5 years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such 5 years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the terms and benefits of the Certified Plan shall apply.

4. 因倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症（HIV）及其相關的傷病將按本一般不保事項第 3 節處理）的醫療服務費用。

Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 of this General Exclusions applies).

5. 以下服務的收費：
 - (a) 以美容或整容為目的的服務，惟受保人因意外而受傷，並於意外後 90 日內接受的必要醫療服務，或受保於認可產品 II. 額外保障之保障項目 (j) 及 (k)（分別為重建手術及重建手術之醫療裝置）則不屬此項；或
 - (b) 矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療、角膜激光矯視手術（LASIK），以及任何相關的檢測、治療程序及服務。

Any charges in respect of services for –

- (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within 90 days of the accident, or except to the extent covered by the reconstructive surgery and the medical appliance for reconstructive surgery payable under benefit items (j) and (k) of II. Enhanced Benefits of the Certified Plan respectively; or
- (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.

6. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及/或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑，本第 6 節並不適用於：
- (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序；
 - (b) 移除癌前病變；及
 - (c) 為預防過往傷病復發或其併發症的治療。

Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/ or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –

- (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
 - (b) removal of pre-malignant conditions; and
 - (c) treatment for prevention of recurrence or complication of a previous disability.
7. 牙科醫生進行的牙科治療及口腔頷面手術的費用，惟受保人因意外引致在住院期間接受的急症治療及手術、或受保於認可產品 II. 額外保障下之保障項目 (e) (緊急門診牙科治療) 則不屬此項。除受保於上述緊急門診牙科治療外，出院後的跟進牙科治療及口腔手術則不會獲得賠償。

Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident or to the extent covered by the emergency outpatient dental treatment payable under benefit item (e) of II. Enhanced Benefits of the Certified Plan. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered, except to the extent covered by the aforesaid emergency outpatient dental treatment.

8. 下列醫療服務及輔導服務的費用 - 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；任何性別的結紮或變性；不育（包括體外受孕或任何其他人工受孕）；以及性機能失常，包括但不限於任何原因導致的陽萎、不舉或早泄，除非是受保於認可產品 II. 額外保障之保障項目 (n) (懷孕併發症)。

Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause, except to the extent covered by the pregnancy complications payable under benefit item (n) of II. Enhanced Benefits of the Certified Plan.

9. 購買屬耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間或日間手術當日所租用的醫療設備及儀器，或分別受保於認可產品 II. 額外保障之保障項目 (c1) 及 (o) (分別為家居設備提升保障及睡眠窒息症治療) 則不屬此項。

Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure, or except to the extent covered by the home facility enhancement benefit payable and the sleep apnea treatment payable under benefit items (c1) and (o) of II. Enhanced Benefits of the Certified Plan respectively.

10. 傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療，除非是受保於認可產品內 II. 額外保障之項目 (c2) 及 (i) (分別為中風輔助保障及出院後/日間手術後中醫門診護理)。

Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments, except to the extent covered by the stroke ancillary benefit and the post-confinement/ day case procedure Chinese medicine practitioner outpatient care payable under benefit items (c2) and (i) of II. Enhanced Benefits of the Certified Plan respectively.

一般不保事項 General Exclusions

11. 按接受治療、治療程序、檢測或服務所在地的普遍標準（或尚未經當地認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。

Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.

12. 受保人年屆 8 歲前發病或確診的先天性疾病所招致的醫療服務費用。

Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years.

13. 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。

Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.

14. 因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。

Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

注意 Notes :

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
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Blue Cross (Asia-Pacific) Insurance Limited
藍十字(亞太)保險有限公司



Blue Cross 藍十字

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We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

2024年1月生效

With effect from Jan 2024

藍十字尊悅自願醫保計劃 Blue Cross Dynasty VHIS Plan

保費表 Premium Table (HK\$)

HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
實際年齡 Attained Age								
0 - 2	14,978	7,677	3,896	1,312	9,236	4,735	2,403	810
3	14,791	7,582	3,847	1,295	9,121	4,676	2,372	801
4	14,561	7,463	3,787	1,275	8,978	4,603	2,335	787
5	14,346	7,353	3,731	1,256	8,848	4,536	2,302	776
6	14,144	7,251	3,679	1,240	8,723	4,472	2,270	766
7	13,930	7,140	3,623	1,221	8,591	4,404	2,235	753
8	13,699	7,021	3,563	1,201	8,448	4,331	2,198	742
9	13,454	6,897	3,500	1,178	8,297	4,253	2,159	728
10	13,283	6,808	3,454	1,164	8,191	4,198	2,131	718
11	13,067	6,698	3,400	1,145	8,057	4,131	2,096	707
12	13,038	6,683	3,390	1,143	8,042	4,123	2,092	706
13	12,966	6,646	3,372	1,136	7,998	4,100	2,081	702
14	12,908	6,617	3,358	1,130	7,959	4,081	2,071	698
15	12,880	6,602	3,350	1,128	7,942	4,071	2,066	697
16	12,836	6,579	3,340	1,125	7,916	4,058	2,060	694
17	12,807	6,565	3,331	1,123	7,899	4,049	2,055	692
18	12,707	6,514	3,306	1,114	7,837	4,018	2,039	688
19	12,780	6,551	3,324	1,120	7,880	4,040	2,050	691
20	12,807	6,565	3,331	1,123	7,899	4,049	2,055	692
21	13,283	6,808	3,454	1,164	8,191	4,198	2,131	718
22	13,930	7,140	3,623	1,221	8,591	4,404	2,235	753
23	14,720	7,544	3,828	1,290	9,078	4,654	2,362	796
24	15,582	7,987	4,053	1,366	9,610	4,926	2,500	842
25	16,100	8,252	4,187	1,410	9,929	5,089	2,583	871
26	17,379	8,908	4,520	1,523	10,717	5,495	2,788	938
27	18,170	9,313	4,725	1,592	11,206	5,743	2,915	982
28	18,844	9,659	4,901	1,650	11,623	5,958	3,023	1,017
29	19,318	9,902	5,024	1,692	11,913	6,106	3,099	1,045
30	19,736	10,115	5,133	1,728	12,171	6,238	3,166	1,066
31	19,966	10,234	5,193	1,749	12,313	6,312	3,203	1,079
32	20,095	10,299	5,226	1,760	12,392	6,352	3,223	1,086
33	20,598	10,557	5,357	1,804	12,704	6,513	3,305	1,112
34	20,857	10,690	5,424	1,827	12,862	6,593	3,345	1,127
35	21,046	10,787	5,473	1,844	12,979	6,653	3,376	1,136
36	21,244	10,889	5,525	1,860	13,102	6,716	3,407	1,147
37	21,404	10,971	5,566	1,874	13,200	6,766	3,432	1,156
38	21,660	11,103	5,634	1,897	13,356	6,846	3,473	1,170
39	22,611	11,589	5,880	1,980	13,942	7,145	3,627	1,222
40	23,632	12,113	6,145	2,070	14,573	7,471	3,791	1,276
41	24,694	12,656	6,422	2,162	15,228	7,805	3,961	1,334
42	25,717	13,181	6,687	2,251	15,860	8,130	4,125	1,389
43	26,763	13,718	6,960	2,344	16,505	8,460	4,292	1,446
44	28,014	14,358	7,284	2,453	17,277	8,855	4,492	1,514
45	29,136	14,935	7,577	2,551	17,967	9,210	4,672	1,573

HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
46	30,316	15,538	7,883	2,654	18,695	9,582	4,862	1,637
47	31,494	16,141	8,190	2,758	19,421	9,955	5,050	1,701
48	32,715	16,767	8,508	2,864	20,174	10,340	5,246	1,767
49	34,241	17,548	8,904	2,998	21,115	10,823	5,492	1,849
50	35,749	18,322	9,296	3,129	22,045	11,298	5,733	1,931
51	37,344	19,139	9,711	3,268	23,028	11,803	5,988	2,016
52	38,911	19,943	10,117	3,406	23,994	12,297	6,240	2,101
53	40,535	20,774	10,540	3,548	24,997	12,811	6,500	2,188
54	42,705	21,887	11,105	3,739	26,336	13,498	6,849	2,306
55	45,005	23,066	11,703	3,940	27,753	14,225	7,217	2,430
56	47,247	24,215	12,286	4,136	29,136	14,935	7,577	2,551
57	49,575	25,407	12,890	4,340	30,574	15,670	7,951	2,677
58	51,904	26,602	13,497	4,543	32,010	16,406	8,323	2,803
59	55,643	28,518	14,468	4,870	34,313	17,587	8,922	3,004
60	59,566	30,530	15,488	5,214	36,731	18,825	9,551	3,216
61	63,590	32,591	16,535	5,566	39,215	20,099	10,196	3,432
62	67,686	34,690	17,600	5,924	41,739	21,393	10,853	3,654
63	71,868	36,833	18,686	6,289	44,319	22,715	11,524	3,880
64	76,627	39,273	19,924	6,706	47,251	24,219	12,287	4,136
65	81,514	41,777	21,195	7,134	50,265	25,762	13,070	4,400
66	86,474	44,318	22,485	7,568	53,324	27,328	13,866	4,667
67	91,288	46,786	23,736	7,990	56,294	28,852	14,639	4,927
68	95,786	49,092	24,906	8,383	59,068	30,273	15,359	5,169
69	98,949	50,713	25,728	8,660	61,019	31,273	15,866	5,341
70	101,997	52,274	26,520	8,926	62,899	32,236	16,355	5,505
以下保費只適用於續保 The premiums below are for renewal only								
71	105,503	54,071	27,432	9,233	65,063	33,346	16,918	5,695
72	108,954	55,841	28,328	9,535	67,187	34,434	17,470	5,880
73	112,461	57,638	29,242	9,842	69,351	35,544	18,033	6,071
74	116,528	59,722	30,298	10,198	71,859	36,828	18,684	6,289
75	120,294	61,652	31,278	10,528	74,179	38,018	19,288	6,492
76	124,420	63,766	32,350	10,888	76,724	39,322	19,950	6,715
77	128,659	65,938	33,453	11,259	79,341	40,662	20,630	6,943
78	133,043	68,186	34,592	11,643	82,043	42,049	21,333	7,181
79	137,599	70,520	35,777	12,042	84,853	43,489	22,064	7,426
80	142,113	72,835	36,950	12,436	87,638	44,916	22,787	7,670
81	146,898	75,287	38,196	12,854	90,587	46,427	23,554	7,929
82	151,556	77,673	39,406	13,263	93,459	47,899	24,301	8,179
83	155,754	79,825	40,497	13,629	96,049	49,226	24,973	8,407
84	160,670	82,344	41,775	14,060	99,078	50,778	25,762	8,671
85	165,529	84,834	43,039	14,485	102,076	52,315	26,541	8,933
86	170,373	87,317	44,298	14,909	105,062	53,846	27,318	9,194
87	175,099	89,739	45,527	15,323	107,978	55,339	28,075	9,450
88	179,902	92,201	46,777	15,743	110,941	56,859	28,845	9,709
89	185,422	95,030	48,211	16,226	114,344	58,602	29,731	10,007
90	190,983	97,880	49,657	16,713	117,772	60,359	30,621	10,307
91	196,474	100,694	51,084	17,193	121,158	62,095	31,502	10,603
92	201,994	103,522	52,520	17,676	124,563	63,839	32,387	10,900
93	207,455	106,321	53,939	18,154	127,931	65,566	33,264	11,195
94	212,416	108,865	55,229	18,588	130,989	67,133	34,058	11,463
95	217,229	111,330	56,481	19,009	133,960	68,656	34,830	11,723
96	222,189	113,874	57,771	19,442	137,018	70,222	35,626	11,991
97	227,047	116,362	59,034	19,868	140,012	71,758	36,405	12,252
98	231,933	118,867	60,304	20,295	143,026	73,301	37,188	12,516
99 +	232,222	119,014	60,379	20,320	143,204	73,393	37,235	12,532

HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

For insured person from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	147,704	75,698	38,404	12,925	91,086	46,683	23,684	7,972
72	152,535	78,175	39,660	13,349	94,061	48,207	24,458	8,233
73	157,446	80,694	40,938	13,779	97,091	49,760	25,245	8,497
74	163,139	83,611	42,417	14,277	100,603	51,560	26,159	8,804
75	168,410	86,312	43,789	14,738	103,852	53,226	27,003	9,089
76	174,188	89,272	45,290	15,243	107,413	55,051	27,928	9,400
77	180,122	92,315	46,833	15,763	111,076	56,928	28,881	9,721
78	186,261	95,460	48,429	16,300	114,860	58,867	29,864	10,052
79	192,638	98,729	50,087	16,858	118,794	60,883	30,888	10,395
80	198,958	101,967	51,731	17,412	122,693	62,880	31,902	10,737
以下保費只適用於續保 The premiums below are for renewal only								
81	205,657	105,400	53,473	17,996	126,822	64,997	32,975	11,098
82	212,178	108,743	55,168	18,569	130,843	67,057	34,021	11,451
83	218,055	111,754	56,696	19,081	134,468	68,917	34,964	11,767
84	224,936	115,281	58,485	19,683	138,709	71,089	36,066	12,138
85	231,740	118,768	60,254	20,278	142,905	73,239	37,157	12,506
86	238,521	122,244	62,017	20,872	147,087	75,384	38,244	12,871
87	245,138	125,635	63,737	21,452	151,169	77,474	39,305	13,228
88	251,863	129,080	65,486	22,039	155,317	79,601	40,383	13,591
89	259,590	133,041	67,495	22,716	160,081	82,043	41,622	14,008
90	267,377	137,032	69,519	23,397	164,881	84,502	42,870	14,428
91	275,063	140,971	71,518	24,069	169,621	86,933	44,103	14,843
92	282,790	144,930	73,527	24,745	174,388	89,374	45,343	15,261
93	290,436	148,850	75,514	25,415	179,103	91,790	46,568	15,674
94	297,381	152,409	77,321	26,022	183,384	93,985	47,681	16,048
95	304,120	155,863	79,072	26,613	187,543	96,117	48,762	16,413
96	311,065	159,422	80,879	27,219	191,824	98,310	49,875	16,786
97	317,865	162,907	82,646	27,814	196,016	100,460	50,965	17,154
98	324,707	166,413	84,425	28,413	200,235	102,621	52,062	17,522
99 +	325,111	166,620	84,530	28,448	200,485	102,749	52,129	17,544

HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
0 - 2	7,790	3,993	2,027	683	4,803	2,463	1,250	422
3	7,692	3,943	2,002	674	4,743	2,431	1,234	416
4	7,573	3,882	1,970	665	4,669	2,394	1,215	410
5	7,461	3,824	1,942	654	4,602	2,360	1,197	405
6	7,356	3,770	1,914	646	4,537	2,326	1,181	398
7	7,244	3,714	1,885	636	4,467	2,291	1,163	393
8	7,124	3,652	1,854	625	4,394	2,253	1,144	386
9	6,997	3,587	1,821	614	4,316	2,213	1,124	379
10	6,907	3,542	1,797	606	4,259	2,184	1,109	375
11	6,795	3,483	1,768	596	4,191	2,149	1,091	369
12	6,780	3,476	1,764	595	4,183	2,145	1,089	368
13	6,742	3,457	1,754	591	4,160	2,133	1,083	365
14	6,714	3,442	1,747	589	4,140	2,123	1,077	364
15	6,698	3,433	1,743	588	4,131	2,119	1,075	363
16	6,675	3,422	1,736	586	4,117	2,110	1,072	362
17	6,660	3,413	1,733	585	4,108	2,107	1,069	362
18	6,608	3,387	1,720	579	4,076	2,090	1,062	358
19	6,645	3,406	1,729	584	4,099	2,102	1,067	360
20	6,660	3,413	1,733	585	4,108	2,107	1,069	362
21	6,907	3,542	1,797	606	4,259	2,184	1,109	375
22	7,244	3,714	1,885	636	4,467	2,291	1,163	393
23	7,655	3,924	1,992	672	4,722	2,421	1,229	414
24	8,103	4,154	2,108	710	4,997	2,562	1,301	438
25	8,373	4,291	2,179	734	5,163	2,647	1,344	454
26	9,037	4,633	2,351	793	5,574	2,858	1,450	490
27	9,448	4,844	2,458	829	5,827	2,987	1,516	511
28	9,800	5,023	2,550	858	6,044	3,099	1,572	530
29	10,046	5,149	2,613	881	6,195	3,177	1,612	544
30	10,264	5,262	2,670	899	6,328	3,245	1,647	555
31	10,383	5,322	2,701	910	6,403	3,283	1,666	562
32	10,451	5,358	2,719	916	6,444	3,303	1,676	565
33	10,712	5,490	2,786	938	6,606	3,387	1,719	579
34	10,846	5,560	2,822	951	6,688	3,429	1,741	587
35	10,945	5,610	2,847	959	6,750	3,461	1,755	591
36	11,047	5,663	2,873	968	6,813	3,492	1,772	597
37	11,130	5,705	2,894	975	6,864	3,519	1,786	603
38	11,264	5,775	2,929	987	6,945	3,561	1,807	610
39	11,758	6,027	3,059	1,030	7,251	3,717	1,886	636
40	12,289	6,299	3,197	1,076	7,578	3,885	1,971	665
41	12,842	6,582	3,341	1,125	7,920	4,061	2,060	694
42	13,373	6,855	3,479	1,171	8,248	4,228	2,146	724
43	13,918	7,134	3,620	1,220	8,583	4,401	2,232	752
44	14,567	7,466	3,788	1,276	8,984	4,605	2,336	788
45	15,150	7,766	3,941	1,327	9,343	4,789	2,430	819
46	15,765	8,081	4,100	1,381	9,722	4,984	2,529	853
47	16,378	8,394	4,259	1,434	10,099	5,177	2,628	885
48	17,013	8,720	4,424	1,490	10,491	5,378	2,729	920
49	17,805	9,126	4,630	1,560	10,980	5,628	2,857	963
50	18,590	9,529	4,835	1,628	11,464	5,876	2,983	1,005

HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	19,420	9,954	5,050	1,701	11,974	6,138	3,114	1,049
52	20,234	10,372	5,262	1,772	12,477	6,396	3,246	1,093
53	21,078	10,804	5,482	1,846	12,999	6,663	3,381	1,138
54	22,207	11,383	5,776	1,945	13,695	7,020	3,562	1,201
55	23,403	11,994	6,086	2,049	14,432	7,397	3,753	1,265
56	24,569	12,592	6,388	2,151	15,150	7,766	3,941	1,327
57	25,779	13,212	6,704	2,258	15,898	8,149	4,135	1,393
58	26,991	13,834	7,019	2,363	16,645	8,532	4,328	1,457
59	28,935	14,829	7,524	2,533	17,843	9,147	4,640	1,563
60	30,975	15,876	8,055	2,711	19,101	9,791	4,967	1,673
61	33,068	16,948	8,599	2,894	20,392	10,452	5,304	1,786
62	35,198	18,040	9,152	3,082	21,706	11,125	5,645	1,901
63	37,372	19,154	9,717	3,271	23,047	11,812	5,994	2,019
64	39,845	20,422	10,360	3,488	24,571	12,593	6,391	2,151
65	42,388	21,725	11,023	3,710	26,139	13,398	6,797	2,289
66	44,967	23,047	11,693	3,936	27,728	14,211	7,211	2,428
67	47,470	24,329	12,343	4,156	29,273	15,004	7,612	2,563
68	49,809	25,528	12,951	4,360	30,716	15,744	7,988	2,689
69	51,454	26,370	13,380	4,504	31,731	16,263	8,252	2,778
70	53,038	27,183	13,791	4,643	32,708	16,764	8,505	2,864
以下保費只適用於續保 The premiums below are for renewal only								
71	54,863	28,118	14,266	4,802	33,833	17,340	8,798	2,962
72	56,656	29,038	14,731	4,959	34,938	17,906	9,086	3,059
73	58,480	29,973	15,206	5,118	36,063	18,483	9,377	3,158
74	60,596	31,056	15,756	5,304	37,367	19,152	9,716	3,271
75	62,554	32,060	16,265	5,475	38,574	19,771	10,030	3,377
76	64,699	33,159	16,823	5,663	39,897	20,449	10,375	3,492
77	66,903	34,289	17,397	5,856	41,258	21,146	10,729	3,611
78	69,182	35,458	17,989	6,055	42,664	21,866	11,094	3,735
79	71,553	36,671	18,605	6,262	44,125	22,614	11,473	3,863
80	73,899	37,875	19,215	6,467	45,572	23,356	11,850	3,989
81	76,387	39,150	19,861	6,686	47,106	24,143	12,249	4,124
82	78,810	40,391	20,492	6,898	48,600	24,908	12,636	4,255
83	80,993	41,510	21,059	7,089	49,945	25,598	12,988	4,371
84	83,549	42,820	21,725	7,313	51,521	26,405	13,398	4,509
85	86,075	44,115	22,381	7,533	53,079	27,204	13,802	4,646
86	88,594	45,406	23,036	7,753	54,633	28,001	14,206	4,782
87	91,051	46,665	23,674	7,969	56,149	28,777	14,600	4,915
88	93,549	47,945	24,324	8,187	57,689	29,568	15,001	5,049
89	96,420	49,417	25,071	8,438	59,460	30,474	15,461	5,204
90	99,312	50,898	25,822	8,691	61,242	31,389	15,924	5,360
91	102,167	52,361	26,565	8,941	63,003	32,290	16,382	5,515
92	105,037	53,833	27,310	9,192	64,773	33,197	16,842	5,669
93	107,877	55,288	28,050	9,441	66,525	34,095	17,297	5,822
94	110,456	56,610	28,719	9,667	68,115	34,910	17,712	5,961
95	112,960	57,893	29,371	9,886	69,659	35,702	18,113	6,097
96	115,538	59,215	30,042	10,112	71,249	36,518	18,526	6,236
97	118,065	60,509	30,698	10,332	72,806	37,315	18,931	6,373
98	120,607	61,813	31,359	10,555	74,374	38,118	19,338	6,508
99 +	120,756	61,889	31,398	10,568	74,467	38,165	19,362	6,517

HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

For insured person from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	76,808	39,364	19,971	6,722	47,366	24,275	12,316	4,146
72	79,320	40,652	20,625	6,942	48,913	25,068	12,719	4,281
73	81,872	41,960	21,289	7,165	50,488	25,876	13,128	4,420
74	84,833	43,477	22,058	7,425	52,314	26,813	13,603	4,579
75	87,574	44,884	22,771	7,664	54,003	27,678	14,042	4,726
76	90,579	46,423	23,552	7,927	55,855	28,627	14,524	4,889
77	93,664	48,004	24,353	8,198	57,762	29,603	15,019	5,056
78	96,855	49,639	25,184	8,477	59,728	30,612	15,530	5,228
79	100,173	51,340	26,046	8,767	61,774	31,660	16,062	5,406
80	103,459	53,025	26,900	9,054	63,800	32,699	16,589	5,584
以下保費只適用於續保 The premiums below are for renewal only								
81	106,941	54,809	27,806	9,359	65,947	33,800	17,147	5,773
82	110,334	56,547	28,688	9,655	68,039	34,871	17,692	5,956
83	113,389	58,113	29,482	9,924	69,924	35,837	18,181	6,119
84	116,968	59,947	30,413	10,236	72,130	36,967	18,755	6,313
85	120,505	61,760	31,333	10,546	74,310	38,085	19,321	6,504
86	124,030	63,568	32,250	10,854	76,486	39,200	19,888	6,695
87	127,472	65,330	33,145	11,155	78,608	40,288	20,439	6,880
88	130,969	67,122	34,053	11,462	80,765	41,394	20,999	7,068
89	134,988	69,182	35,098	11,812	83,243	42,664	21,645	7,284
90	139,036	71,257	36,150	12,167	85,738	43,943	22,293	7,504
91	143,034	73,306	37,190	12,516	88,204	45,206	22,934	7,720
92	147,052	75,366	38,235	12,869	90,682	46,475	23,579	7,936
93	151,028	77,403	39,268	13,216	93,134	47,732	24,215	8,151
94	154,639	79,253	40,208	13,532	95,360	48,874	24,795	8,347
95	158,143	81,049	41,119	13,840	97,523	49,982	25,358	8,534
96	161,753	82,900	42,057	14,156	99,749	51,123	25,936	8,730
97	165,290	84,712	42,977	14,464	101,929	52,239	26,504	8,920
98	168,848	86,536	43,902	14,776	104,122	53,365	27,074	9,113
99 +	169,059	86,644	43,956	14,793	104,254	53,431	27,107	9,123

HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	6,740	3,456	1,753	591	4,158	2,132	1,083	365
3	6,657	3,412	1,732	585	4,105	2,105	1,068	360
4	6,553	3,360	1,706	575	4,041	2,072	1,051	355
5	6,456	3,309	1,681	567	3,983	2,042	1,037	350
6	6,365	3,263	1,656	558	3,926	2,013	1,023	345
7	6,269	3,213	1,631	550	3,866	1,983	1,007	339
8	6,165	3,161	1,604	542	3,802	1,950	989	334
9	6,055	3,105	1,576	532	3,735	1,915	972	328
10	5,978	3,065	1,555	525	3,687	1,890	961	325
11	5,881	3,014	1,531	516	3,627	1,860	945	318
12	5,867	3,009	1,527	515	3,620	1,856	943	318
13	5,836	2,992	1,519	512	3,600	1,846	937	316
14	5,809	2,979	1,511	510	3,583	1,837	933	315
15	5,796	2,971	1,508	509	3,576	1,833	930	315
16	5,777	2,962	1,503	507	3,563	1,828	928	314
17	5,763	2,954	1,500	506	3,555	1,823	926	312
18	5,719	2,932	1,489	502	3,527	1,808	918	310
19	5,752	2,949	1,497	506	3,546	1,819	924	311
20	5,763	2,954	1,500	506	3,555	1,823	926	312
21	5,978	3,065	1,555	525	3,687	1,890	961	325
22	6,269	3,213	1,631	550	3,866	1,983	1,007	339
23	6,625	3,397	1,724	581	4,085	2,094	1,064	359
24	7,013	3,596	1,825	615	4,325	2,219	1,126	379
25	7,245	3,714	1,885	636	4,469	2,291	1,163	393
26	7,821	4,010	2,034	686	4,823	2,473	1,255	424
27	8,177	4,192	2,127	717	5,043	2,586	1,312	443
28	8,480	4,346	2,206	744	5,230	2,682	1,362	459
29	8,694	4,457	2,262	762	5,361	2,749	1,395	471
30	8,881	4,552	2,310	778	5,478	2,809	1,425	482
31	8,986	4,606	2,338	788	5,542	2,841	1,442	486
32	9,043	4,636	2,352	793	5,577	2,859	1,451	490
33	9,270	4,751	2,411	813	5,717	2,931	1,488	502
34	9,386	4,811	2,442	823	5,788	2,968	1,507	508
35	9,471	4,855	2,464	830	5,840	2,994	1,520	512
36	9,560	4,901	2,488	838	5,897	3,023	1,534	517
37	9,633	4,939	2,506	845	5,941	3,046	1,546	521
38	9,748	4,997	2,535	854	6,012	3,082	1,564	528
39	10,175	5,217	2,647	892	6,275	3,218	1,632	551
40	10,635	5,450	2,767	932	6,559	3,362	1,707	576
41	11,113	5,697	2,891	973	6,854	3,514	1,784	602
42	11,573	5,933	3,010	1,014	7,138	3,659	1,857	627
43	12,044	6,174	3,133	1,055	7,429	3,809	1,933	651
44	12,607	6,462	3,280	1,105	7,775	3,986	2,023	682
45	13,112	6,721	3,410	1,149	8,086	4,145	2,103	709
46	13,643	6,993	3,549	1,195	8,413	4,313	2,188	737
47	14,172	7,264	3,687	1,242	8,740	4,481	2,273	767
48	14,722	7,546	3,829	1,290	9,079	4,655	2,362	796
49	15,408	7,898	4,007	1,350	9,502	4,871	2,472	833
50	16,087	8,245	4,184	1,410	9,920	5,085	2,581	869

HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	16,805	8,613	4,370	1,472	10,364	5,313	2,696	908
52	17,511	8,975	4,554	1,534	10,798	5,535	2,809	946
53	18,241	9,350	4,744	1,597	11,250	5,766	2,926	986
54	19,217	9,851	4,998	1,683	11,852	6,075	3,083	1,038
55	20,252	10,380	5,266	1,773	12,489	6,402	3,248	1,094
56	21,261	10,897	5,528	1,863	13,112	6,721	3,410	1,149
57	22,309	11,434	5,802	1,953	13,759	7,053	3,579	1,206
58	23,356	11,972	6,074	2,046	14,405	7,383	3,746	1,263
59	25,040	12,834	6,513	2,193	15,442	7,915	4,017	1,352
60	26,805	13,739	6,971	2,348	16,529	8,472	4,299	1,448
61	28,617	14,667	7,442	2,506	17,647	9,046	4,589	1,546
62	30,460	15,611	7,921	2,667	18,783	9,628	4,885	1,646
63	32,341	16,576	8,410	2,831	19,944	10,224	5,186	1,746
64	34,482	17,674	8,967	3,019	21,265	10,898	5,530	1,863
65	36,681	18,800	9,538	3,211	22,621	11,594	5,882	1,981
66	38,914	19,944	10,119	3,406	23,996	12,299	6,240	2,101
67	41,079	21,055	10,682	3,596	25,333	12,984	6,587	2,219
68	43,104	22,092	11,209	3,772	26,581	13,624	6,913	2,327
69	44,528	22,822	11,578	3,898	27,459	14,074	7,141	2,404
70	45,899	23,524	11,934	4,018	28,305	14,507	7,360	2,479
以下保費只適用於續保 The premiums below are for renewal only								
71	47,477	24,333	12,346	4,157	29,279	15,007	7,614	2,563
72	49,029	25,128	12,749	4,291	30,235	15,497	7,862	2,647
73	50,608	25,939	13,159	4,429	31,209	15,996	8,116	2,732
74	52,438	26,876	13,635	4,589	32,337	16,574	8,409	2,831
75	54,133	27,744	14,077	4,739	33,382	17,109	8,680	2,923
76	55,990	28,696	14,559	4,901	34,527	17,696	8,978	3,023
77	57,897	29,673	15,055	5,067	35,704	18,300	9,283	3,126
78	59,869	30,683	15,567	5,240	36,920	18,922	9,600	3,231
79	61,920	31,735	16,101	5,420	38,184	19,571	9,930	3,343
80	63,952	32,776	16,628	5,597	39,437	20,213	10,255	3,452
81	66,105	33,880	17,188	5,785	40,764	20,893	10,600	3,568
82	68,202	34,954	17,734	5,969	42,057	21,555	10,936	3,682
83	70,090	35,922	18,224	6,135	43,223	22,153	11,238	3,784
84	72,301	37,057	18,799	6,327	44,586	22,851	11,593	3,902
85	74,489	38,176	19,369	6,519	45,934	23,543	11,945	4,021
86	76,669	39,294	19,935	6,710	47,279	24,231	12,294	4,139
87	78,794	40,383	20,489	6,896	48,590	24,905	12,635	4,253
88	80,957	41,492	21,050	7,084	49,924	25,587	12,982	4,369
89	83,440	42,764	21,695	7,303	51,455	26,371	13,380	4,504
90	85,943	44,047	22,346	7,522	52,997	27,162	13,781	4,639
91	88,414	45,313	22,989	7,738	54,523	27,943	14,177	4,771
92	90,898	46,586	23,634	7,956	56,053	28,727	14,575	4,906
93	93,355	47,846	24,273	8,170	57,569	29,505	14,970	5,039
94	95,588	48,989	24,854	8,365	58,946	30,211	15,327	5,159
95	97,753	50,100	25,418	8,555	60,283	30,896	15,676	5,276
96	99,986	51,244	25,998	8,750	61,659	31,601	16,033	5,397
97	102,171	52,364	26,566	8,941	63,007	32,293	16,383	5,515
98	104,371	53,491	27,137	9,134	64,362	32,987	16,736	5,634
99 +	104,501	53,558	27,172	9,146	64,442	33,028	16,756	5,640

HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

For insured person from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	66,467	34,065	17,283	5,818	40,990	21,008	10,659	3,588
72	68,641	35,180	17,848	6,008	42,328	21,694	11,007	3,706
73	70,850	36,312	18,422	6,201	43,692	22,393	11,362	3,824
74	73,413	37,625	19,090	6,425	45,271	23,203	11,772	3,963
75	75,786	38,841	19,707	6,634	46,733	23,952	12,151	4,090
76	78,385	40,174	20,381	6,861	48,337	24,773	12,568	4,230
77	81,055	41,542	21,075	7,095	49,985	25,619	12,997	4,376
78	83,817	42,957	21,794	7,335	51,688	26,490	13,441	4,524
79	86,688	44,429	22,541	7,586	53,457	27,398	13,901	4,680
80	89,532	45,886	23,280	7,836	55,212	28,297	14,357	4,834
以下保費只適用於續保 The premiums below are for renewal only								
81	92,546	47,431	24,064	8,099	57,070	29,249	14,840	4,995
82	95,481	48,936	24,827	8,356	58,879	30,177	15,310	5,154
83	98,126	50,291	25,514	8,588	60,512	31,013	15,735	5,297
84	101,221	51,878	26,319	8,859	62,419	31,991	16,230	5,463
85	104,284	53,447	27,116	9,126	64,308	32,958	16,721	5,628
86	107,336	55,011	27,908	9,393	66,189	33,923	17,212	5,794
87	110,312	56,536	28,682	9,654	68,026	34,866	17,690	5,954
88	113,339	58,087	29,470	9,919	69,894	35,821	18,174	6,117
89	116,815	59,869	30,374	10,224	72,037	36,920	18,731	6,305
90	120,320	61,665	31,285	10,530	74,196	38,026	19,293	6,495
91	123,780	63,438	32,184	10,833	76,331	39,121	19,848	6,680
92	127,255	65,220	33,088	11,137	78,473	40,219	20,405	6,868
93	130,696	66,984	33,983	11,437	80,598	41,308	20,956	7,054
94	133,823	68,585	34,794	11,711	82,523	42,294	21,457	7,222
95	136,855	70,140	35,584	11,976	84,396	43,254	21,945	7,386
96	139,980	71,741	36,397	12,250	86,321	44,242	22,446	7,555
97	143,039	73,309	37,191	12,518	88,208	45,208	22,935	7,720
98	146,119	74,887	37,992	12,786	90,107	46,181	23,429	7,886
99 +	146,300	74,979	38,040	12,803	90,220	46,239	23,459	7,896

HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	4,794	2,458	1,248	422	2,957	1,516	770	259
3	4,734	2,427	1,232	415	2,919	1,497	761	257
4	4,661	2,389	1,213	410	2,873	1,473	749	252
5	4,591	2,353	1,195	404	2,832	1,453	737	249
6	4,526	2,322	1,178	397	2,792	1,432	727	246
7	4,458	2,286	1,161	391	2,750	1,411	716	242
8	4,385	2,248	1,142	386	2,705	1,387	704	238
9	4,306	2,207	1,121	378	2,655	1,362	692	233
10	4,250	2,180	1,107	373	2,622	1,345	683	231
11	4,183	2,145	1,089	368	2,579	1,323	672	228
12	4,172	2,141	1,086	367	2,574	1,320	671	226
13	4,150	2,128	1,081	365	2,560	1,312	667	225
14	4,131	2,119	1,075	363	2,548	1,307	664	225
15	4,123	2,114	1,073	363	2,543	1,305	663	224
16	4,108	2,107	1,069	362	2,534	1,300	659	224
17	4,099	2,102	1,067	360	2,528	1,297	658	223
18	4,067	2,085	1,058	358	2,508	1,286	654	222
19	4,090	2,097	1,065	359	2,523	1,293	657	223
20	4,099	2,102	1,067	360	2,528	1,297	658	223
21	4,250	2,180	1,107	373	2,622	1,345	683	231
22	4,458	2,286	1,161	391	2,750	1,411	716	242
23	4,710	2,415	1,227	414	2,906	1,490	756	256
24	4,987	2,558	1,298	438	3,076	1,577	802	271
25	5,153	2,642	1,342	452	3,178	1,630	828	280
26	5,562	2,851	1,448	489	3,430	1,760	893	302
27	5,815	2,981	1,514	510	3,586	1,839	934	315
28	6,031	3,091	1,569	529	3,720	1,908	969	327
29	6,183	3,170	1,608	543	3,812	1,954	993	335
30	6,316	3,238	1,644	554	3,896	1,998	1,014	343
31	6,391	3,276	1,663	561	3,941	2,021	1,027	346
32	6,431	3,298	1,673	564	3,966	2,033	1,032	349
33	6,593	3,380	1,715	578	4,066	2,085	1,058	356
34	6,675	3,422	1,736	586	4,117	2,110	1,072	362
35	6,735	3,453	1,752	590	4,154	2,129	1,082	365
36	6,799	3,485	1,769	596	4,193	2,150	1,091	369
37	6,851	3,511	1,783	602	4,224	2,167	1,100	371
38	6,933	3,553	1,804	608	4,275	2,192	1,112	376
39	7,236	3,709	1,883	634	4,462	2,288	1,162	391
40	7,562	3,878	1,968	664	4,664	2,392	1,214	410
41	7,903	4,050	2,056	693	4,874	2,499	1,268	428
42	8,230	4,219	2,142	723	5,076	2,603	1,321	446
43	8,565	4,391	2,228	751	5,282	2,708	1,375	464
44	8,966	4,596	2,332	786	5,528	2,835	1,438	485
45	9,325	4,780	2,425	817	5,750	2,948	1,495	504
46	9,702	4,974	2,524	850	5,983	3,067	1,557	525
47	10,078	5,166	2,622	884	6,215	3,186	1,616	545
48	10,470	5,367	2,724	917	6,456	3,309	1,681	567
49	10,957	5,617	2,850	961	6,758	3,465	1,759	593
50	11,439	5,864	2,975	1,003	7,055	3,618	1,836	619

HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

For insured person from age of 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	11,950	6,125	3,108	1,047	7,370	3,778	1,917	647
52	12,452	6,383	3,239	1,091	7,679	3,937	1,998	673
53	12,972	6,648	3,374	1,136	8,000	4,101	2,082	702
54	13,667	7,005	3,555	1,197	8,429	4,320	2,193	738
55	14,402	7,382	3,745	1,263	8,881	4,552	2,310	778
56	15,120	7,750	3,932	1,325	9,325	4,780	2,425	817
57	15,865	8,132	4,126	1,389	9,785	5,017	2,545	857
58	16,609	8,514	4,320	1,455	10,244	5,250	2,665	898
59	17,806	9,128	4,630	1,560	10,982	5,629	2,857	963
60	19,061	9,770	4,958	1,670	11,755	6,026	3,058	1,030
61	20,350	10,430	5,292	1,783	12,549	6,432	3,264	1,100
62	21,660	11,103	5,634	1,897	13,358	6,846	3,474	1,170
63	22,998	11,788	5,980	2,013	14,183	7,270	3,689	1,242
64	24,521	12,568	6,377	2,147	15,121	7,751	3,932	1,325
65	26,085	13,370	6,784	2,284	16,085	8,244	4,184	1,408
66	27,673	14,183	7,196	2,423	17,063	8,747	4,438	1,494
67	29,213	14,972	7,596	2,558	18,015	9,234	4,685	1,577
68	30,652	15,710	7,972	2,684	18,902	9,689	4,916	1,655
69	31,665	16,228	8,235	2,772	19,527	10,009	5,079	1,710
70	32,639	16,729	8,488	2,858	20,129	10,317	5,236	1,763
以下保費只適用於續保 The premiums below are for renewal only								
71	33,763	17,304	8,779	2,957	20,820	10,671	5,415	1,823
72	34,867	17,870	9,068	3,051	21,500	11,019	5,592	1,883
73	35,988	18,444	9,358	3,150	22,193	11,375	5,773	1,944
74	37,289	19,112	9,697	3,264	22,995	11,786	5,980	2,013
75	38,495	19,730	10,010	3,369	23,738	12,167	6,174	2,079
76	39,815	20,406	10,354	3,485	24,552	12,584	6,385	2,150
77	41,172	21,101	10,706	3,604	25,389	13,012	6,602	2,223
78	42,574	21,820	11,071	3,727	26,255	13,455	6,827	2,299
79	44,032	22,568	11,450	3,855	27,154	13,918	7,061	2,378
80	45,476	23,308	11,826	3,981	28,045	14,374	7,294	2,455
81	47,007	24,092	12,224	4,115	28,990	14,859	7,539	2,538
82	48,499	24,857	12,611	4,245	29,908	15,329	7,777	2,619
83	49,843	25,545	12,960	4,362	30,736	15,754	7,993	2,691
84	51,415	26,351	13,370	4,500	31,706	16,250	8,244	2,777
85	52,970	27,148	13,773	4,637	32,665	16,741	8,495	2,861
86	54,520	27,942	14,177	4,771	33,621	17,232	8,742	2,943
87	56,033	28,718	14,570	4,905	34,554	17,711	8,986	3,026
88	57,569	29,505	14,970	5,039	35,502	18,196	9,231	3,108
89	59,336	30,411	15,428	5,194	36,591	18,754	9,515	3,203
90	61,115	31,322	15,891	5,349	37,687	19,316	9,800	3,300
91	62,873	32,224	16,348	5,502	38,772	19,872	10,081	3,394
92	64,639	33,129	16,807	5,657	39,860	20,430	10,366	3,489
93	66,387	34,025	17,261	5,810	40,938	20,981	10,646	3,584
94	67,973	34,838	17,675	5,949	41,917	21,484	10,899	3,668
95	69,515	35,627	18,075	6,083	42,868	21,971	11,147	3,752
96	71,101	36,441	18,488	6,222	43,847	22,473	11,402	3,838
97	72,656	37,237	18,892	6,359	44,805	22,964	11,651	3,922
98	74,219	38,039	19,299	6,496	45,769	23,457	11,902	4,006
99 +	74,312	38,085	19,322	6,504	45,827	23,488	11,916	4,011

HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

For insured person from age of 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	47,266	24,225	12,290	4,137	29,147	14,939	7,579	2,552
72	48,813	25,018	12,693	4,272	30,100	15,427	7,828	2,635
73	50,383	25,822	13,102	4,410	31,070	15,924	8,079	2,720
74	52,204	26,757	13,574	4,569	32,193	16,500	8,372	2,819
75	53,892	27,621	14,012	4,717	33,233	17,033	8,642	2,909
76	55,741	28,567	14,493	4,879	34,373	17,617	8,938	3,009
77	57,641	29,541	14,988	5,045	35,545	18,218	9,243	3,111
78	59,603	30,549	15,498	5,218	36,756	18,839	9,558	3,218
79	61,644	31,594	16,028	5,396	38,016	19,484	9,886	3,327
80	63,667	32,630	16,555	5,573	39,262	20,122	10,210	3,438
以下保費只適用於續保 The premiums below are for renewal only								
81	65,811	33,729	17,112	5,760	40,583	20,800	10,554	3,552
82	67,899	34,799	17,654	5,942	41,870	21,459	10,888	3,665
83	69,779	35,763	18,144	6,107	43,031	22,055	11,190	3,767
84	71,981	36,890	18,717	6,300	44,388	22,750	11,542	3,885
85	74,158	38,007	19,282	6,491	45,730	23,439	11,891	4,003
86	76,327	39,119	19,847	6,680	47,068	24,124	12,240	4,120
87	78,446	40,204	20,397	6,865	48,376	24,793	12,580	4,235
88	80,598	41,308	20,956	7,054	49,701	25,473	12,924	4,350
89	83,068	42,574	21,599	7,271	51,228	26,256	13,321	4,484
90	85,561	43,851	22,248	7,489	52,761	27,041	13,720	4,619
91	88,022	45,111	22,886	7,703	54,279	27,820	14,113	4,751
92	90,494	46,380	23,529	7,920	55,804	28,601	14,510	4,884
93	92,941	47,635	24,166	8,134	57,313	29,374	14,903	5,017
94	95,162	48,772	24,744	8,329	58,684	30,077	15,259	5,136
95	97,319	49,878	25,305	8,517	60,015	30,758	15,605	5,254
96	99,542	51,017	25,882	8,712	61,384	31,461	15,962	5,374
97	101,719	52,132	26,448	8,902	62,727	32,149	16,310	5,490
98	103,906	53,253	27,018	9,094	64,076	32,839	16,661	5,608
99 +	104,036	53,318	27,050	9,104	64,156	32,882	16,682	5,615

注釋 Remarks:

- 年齡指受保人的實際年齡，保費將以實際年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
Age refers to insured person's attained age. Premium rate will be charged according to your attained age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
- 「0」歲指出生滿 12 日。
"0" year old means the age of 12 days.
- 藍十字將保留在續保時就其他因素調整保費的權利，例如：因應受保人年齡的調整、增加額外保障等。藍十字在得到醫務衛生局同意後，可於續保時更改「藍十字尊悅自願醫保計劃」的條款及保障及/或向所有同一類別保單調整其標準保費。
Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, age-related adjustment or subscription to additional benefits, etc. With the consent of the Health Bureau, Blue Cross has the right to revise the terms and benefits of Blue Cross Dynasty VHIS Plan and/ or adjust the standard premium on an overall portfolio basis upon policy renewal.
- 保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽藍十字網頁 http://bluecross.com.hk/document/general/levy_collection。
The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at http://bluecross.com.hk/document/general/levy_collection.
- 保費表並未包括由保險業監管局徵收的保費徵費。
The premium tables do not include levy collected by the Insurance Authority.
- 上述注釋適用於本文件所有保費表。
The above remarks are applicable to all the premium tables listed herein.