

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



2026年1月生效
With effect from Jan 2026



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、銀行網絡、保險代理和經紀，以及旅行社代理。

藍十字在 2024 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, bank network, insurance agents and brokers, as well as travel agencies.

In 2024, Blue Cross was assigned financial strength rating of A+ (stable outlook) and issuer credit rating of A+ (stable outlook) by S&P Global Ratings.

此小冊子並不包含保單的完整條款及細則，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。

在此小冊子內，「藍十字」、「本公司」或「我們」是指藍十字（亞太）保險有限公司。

This brochure does not contain the full terms and conditions 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.

In this brochure, “Blue Cross”, “the Company”, “we”, “our”, or “us” refers to Blue Cross (Asia-Pacific) Insurance Limited.



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，讓生活更安心自在，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 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，保證每年續保，並提供終身保障²，終身保障上限 HK\$48,000,000，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 annual renewal with lifetime coverage², 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 can 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

假如患上頑疾，獲得實用的意見與經濟支援同樣重要。本認可產品將安排國際頂級醫療團隊為您提供免費醫療諮詢，有助掌握病情，從而選擇最妥善的治療。

Practical advice is every bit as important as financial assistance during times of debilitating health conditions. The Certified Plan will arrange free medical advice from a top-notch international medical team for you to better understand your health conditions before making informed choices on treatment.



內地醫療網絡¹⁸ Mainland Healthcare Network¹⁸

我們的醫療網絡已擴展至指定內地網絡醫院，涵蓋日間手術、住院及癌症治療。只需致電專線，即可預約診症，而指定內地網絡醫院亦會全程協助後續安排，包括治療準備及優先辦理入院等。上述醫院亦會提供行政支援，協助您申請「預先評估服務」及「免找數服務」。

We have extended our healthcare network to designated mainland network hospitals, covering day-case and hospitalisation procedure, and cancer care. Simply call the dedicated hotline to make your appointments, and the designated mainland network hospitals will assist with follow-up arrangements like treatment preparation, priority check-in and more. These hospitals can also provide administrative support in your application for “Pre-assessment Service” and “Cashless Service”.



預先評估服務 Pre-assessment Service

只需在接受手術或治療前最少 7 個工作天透過網上提供所需資料，我們即按您的保單保障範圍估算可賠償金額¹⁹，讓您在財務上更有預算，安心接受手術或治療。

Simply provide the required information online at least 7 working days before receiving the medical procedure or treatment. We will provide an estimate of the eligible claim reimbursement amount¹⁹ based on your policy coverage, allowing you to plan your budget in advance and undergo the medical procedure or treatment with peace of mind.



免找數服務²⁰ Cashless Service²⁰

如有需要，您可於入住我們在香港、澳門及內地指定網絡醫院前向我們申請「免找數服務」。申請一經批核，我們將直接為您支付住院費用，令您入院時既毋須繳付費用，出院後亦毋須申請索償。

If necessary, you can apply for our “Cashless Service” before admission to our designated hospitals in Hong Kong, Macau and the Mainland. If the application is approved, we will settle your hospital bill directly with no prepayment upon admission and no claims upon discharge.



24 小時全球緊急援助服務²¹ 24-Hour Worldwide Emergency Aid Service²¹

我們的「24 小時全球緊急援助服務」全天候運作。不論何時何地，只要您於外地需要醫療及緊急支援及/或服務，我們指定的服務供應商將提供熱線協助，包括但不限於醫療撤離、出院後返回原居地、入院按金保證及法律援助服務，讓您安枕無憂。

Our “24-Hour Worldwide Emergency Aid Service” operates round-the-clock. Whenever and wherever you need medical and emergency assistance and/or services while abroad, our designated service provider will provide a hotline for services including but not limited to medical evacuation, repatriation after treatment, hospital admission deposit guarantee and legal assistance service, providing you with peace of mind.



「Blue Cross HK」手機應用程式 “Blue Cross HK” Mobile App

下載「Blue Cross HK」手機應用程式並登入 BlueCross+，即可享用一站式數碼醫療保險服務，包括隨時隨地遞交索償、查閱索償申請狀況、索償記錄及保單資料。

Download the “Blue Cross HK” mobile app and log in to BlueCross+ to enjoy one-stop digital medical insurance services. You can submit claims, keep track of claim status and claim history, and check policy details 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²¹ Free Annual Health Checkup²¹

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 Checkup Items	
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

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) 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		■ 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



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) 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 Benefits ¹⁵	
a. 門診腎透析 ¹² Outpatient Kidney Dialysis ¹²	全數賠償 ¹¹ Full cover ¹¹
b. 復康治療 ¹² (每日) Rehabilitation Treatment ¹² (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) 1,000 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 (3) 傷殘津貼保障 (每月) Disability Subsidy Benefit (per month) 7,500 每次事故最多 24 個月 Maximum 24 months per incident	
d. 緊急門診治療 Emergency Outpatient Treatment	全數賠償 ¹¹ Full cover ¹¹
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 Fees ¹² 每保單年度最多 120 日 Maximum 120 days per policy year	
h. 出院後私家看護 ¹² Post-confinement Home Nursing ¹² 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) 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

i. 出院後/日間手術¹⁴ 後中醫門診護理 (每次) Post-confinement/ Day Case Procedure¹⁴ 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 Surgery¹² (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 Treatment¹² (per sleep apnea diagnosis) 等候期：24 個月 Waiting period: 24 months	10,000



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) 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	
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 Surgery²⁵ Cash Allowance (per day case procedure¹⁴)	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 Subsidy²⁶ (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}
<p>自付費⁹ (每保單年度)</p> <p>I. 基本保障：保障項目 (a) 至 (l)；及</p> <p>II. 額外保障：保障項目 (a) 至 (b)、(c1) 至 (c2) 及 (d) 至 (n)</p> <p><u>Deductible⁹ (per policy year)</u></p> <p>I. Basic Benefits: benefit items (a) – (l); and</p> <p>II. Enhanced Benefits: benefit items (a) – (b), (c1) – (c2) and (d) – (n)</p>	<p>0/ 20,000/ 40,000/ 80,000</p>
<p>指定病房級別²² Designated Ward Class²²</p> <p>保障項目²³ Benefit Items²³</p>	<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
IV. 其他限額 Other Limits	
<p>每年保障限額</p> <p>I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目</p> <p><u>Annual Benefit Limits</u></p> <p>For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits</p>	<p>10,000,000</p>
<p>終身保障限額</p> <p>I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目</p> <p><u>Lifetime Benefit Limits</u></p> <p>For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits</p>	<p>48,000,000</p>



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²⁷ No Claim Discount²⁷

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²⁸ Family Discount²⁸

於保單生效日/續保日（以適用者為準） 受保合資格家庭成員 ²⁹ 的人數 Number of Eligible Family Members ²⁹ 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³⁰ Tax Deduction³⁰

您可以就自己及受養人³¹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 dependants³¹. 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，上限為每名受保人 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 per insured person. 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

第 1 個保單年度 1 st Policy Year				「慳錢有道」 第 3 式：稅務扣減 (假設稅率 = 15%) 3 rd Saving: Tax Deduction (Assuming Tax Rate = 15%)	
受保人 (投保年齡) Insured Person (Enrolment Age)	應付年繳保費 Annual Premium Payable (HK\$)			(HK\$)	
	HK\$0 自付費， 沒有折扣 HK\$0 Deductible, no Discount	包括自付費 With Deductible	包括自付費及 家庭折扣 15% With Deductible and 15% Family Discount	稅務扣減▲ Tax-deductible Amount▲	可節省稅款 Amount of Tax Saved
Frankie (38)	25,027	11,263	9,574	8,000	1,200
Anne (37)	24,732	11,130	9,461	8,000	1,200
Lorraine (6)	16,343	7,355	6,252	6,252	938
應付保費總額 Total Premium Payable	66,102 A	29,748	25,287	可節省的 稅款總額 Total Tax Saved	3,338

Frankie 節省 \$36,354 保費，
相等於 A 的 55% !
Frankie saved \$36,354 of premium,
i.e. 55% of A !

Frankie 再節省 \$4,461 保費，
合共節省 \$40,815，相等於 A 的 62% !
Frankie saved an additional \$4,461,
making a total premium saving of
\$40,815, i.e. 62% of A !

第 1 個保單年度可節省的保費及稅款合共：
Total premium and tax savings for the 1st policy year:
\$40,815 + \$3,338 = \$44,153



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	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)	26,126 ^{◇#}	11,757 ^{◆#}	11,169	9,494	8,000	1,200
Anne (38)	25,027 ^{◇#}	11,263 ^{◆#}	10,700	9,095	8,000	1,200
Lorraine (7)	16,095 ^{◇#}	7,245 ^{◆#}	6,883	5,851	5,851	878
應付保費總額 Total Premium Payable	67,248 [Ⓑ]	30,265	28,752	24,440	可節省的 稅款總額 Total Tax Saved	3,278

Frankie 節省
\$36,983 保費，
相等於 **Ⓑ** 的 55%!
Frankie saved
\$36,983 of
premium,
i.e. 55% of **Ⓑ**!

Frankie 再節省
\$1,513 保費，
合共節省
\$38,496，相等
於 **Ⓑ** 的 57%!
Frankie saved
an additional
\$1,513 of premium,
making a total
premium saving
of **\$38,496**, i.e.
57% of **Ⓑ**!

Frankie 再節省
\$4,312 保費，
進一步合共節省
\$42,808，相等
於 **Ⓑ** 的 64%!
Frankie saved an
additional **\$4,312**,
further boosted
the total premium
saving up to
\$42,808,
i.e. 64% of **Ⓑ**!

第 2 個保單年度可節省的保費及稅款合共：
Total premium and tax savings for the 2nd policy year:
\$42,808 + \$3,278 = \$46,086



「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 毋須負擔任何費用。

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	<p>全數賠償：</p> <ul style="list-style-type: none"> ✓ 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▼ <p>Full cover:</p> <ul style="list-style-type: none"> ✓ 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	<p>全數賠償：</p> <ul style="list-style-type: none"> ✓ 出院後跟進門診▼ <p>Full cover:</p> <ul style="list-style-type: none"> ✓ 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. 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

認可產品類別 Type of the Certified Plan	靈活計劃 Flexi Plan	
認可產品名稱 Name of the Certified Plan	藍十字尊悅自願醫保計劃 ¹ Blue Cross Dynasty VHIS Plan ¹	
產品性質 Product Nature	醫療保障保險計劃（實報實銷） Medical protection insurance plan (Reimbursement)	
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（保障地域範圍） Plan Level (Territorial Scope of Cover)	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	
受保人資格 Eligibility of the Insured Person	<ul style="list-style-type: none"> ▪ 保單持有人； ▪ 保單持有人配偶/子女；及/或 ▪ 保單持有人或保單持有人配偶的父母/（外）祖父母/兄弟/姊妹 ▪ Policyholder; ▪ Spouse/ child of policyholder; and/ or ▪ 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	港元 HK\$	
受保期 Period of Insurance	1 年 1 year	
保單續保 Policy Renewal	保證每年續保，終身保障 ² Guaranteed annual renewal with lifetime coverage 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 21 days		
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

註 Note :

轉移至藍十字的自願醫保計劃 - 如您是藍十字的個人償款住院保險計劃的保單持有人，您可選擇轉移您現時的計劃至我們提供的自願醫保認可產品，惟須提供受保人最新的健康相關的資料給我們作重新評估。有關我們的自願醫保認可產品及保單轉移安排的詳情，請聯絡您的保險中介人或客戶服務熱線。

Migration to Blue Cross' VHIS plan - if you are a policyholder of Blue Cross' indemnity hospital insurance plan, you may choose to migrate your existing plan to our VHIS certified plans by providing the insured person's latest health-related information to us for reassessment. For details on our VHIS certified plans and the migration arrangement, please contact your insurance intermediary or Customer Service Hotline.

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 medical 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 the 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. 本認可產品保證每年續保，並為受保人提供終身保障。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。藍十字可於續保時更改本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。

Annual renewal is guaranteed with lifetime coverage for 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. 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.

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.

注釋

Remarks

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毋須重新核保，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，及按認可產品的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 of the Certified Plan, 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 this benefit item.

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.

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. 請透過藍十字網站或「Blue Cross HK」手機應用程式登入 BlueCross+ 以了解詳情。

For details, please log in to BlueCross+ via Blue Cross website or “Blue Cross HK” mobile app.

19. 可賠償金額之估算只供參考之用，實際賠償金額以藍十字最終理賠決定為準。所有保障項目只會在符合保單條款及細則及所有不保事項的情況下支付。

Assessment of the estimated eligible claim reimbursement amounts is for reference only. The actual eligible claim amount will be subject to the final claim decision of Blue Cross. All benefits will be payable subject to the terms and conditions of the policy and the full list of policy exclusions.

20. 「免找數服務」為藍十字提供的免付賬醫療服務的其中一項服務。此服務不需要經醫務衛生局認可，因此並不構成本認可產品的一部分。詳情請參閱相關之條款及細則。受保人如入住指定香港及澳門網絡醫院，需於入院前最少 7 個工作天填妥及向藍十字交回「預先評估表格」以進行申請及審批。受保人如入住指定內地網絡醫院，指定內地網絡醫院會提供行政支援，協助受保人申請「免找數服務」。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。藍十字可隨時終止或暫停免付賬醫療服務而不作事先通知，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本認可產品規定的合資格醫療費用，任何超出保單承保範圍的醫療費用須由保單持有人/受保人承擔。藍十字並會向保單持有人/受保人收取一切已代受保人繳付但不屬保單承保範圍的醫療費用（如有）。有關我們在香港、澳門及內地指定網絡醫院的名單，請透過藍十字網站或「Blue Cross HK」手機應用程式登入 BlueCross+ 查閱。

“Cashless Service” is one of the Credit Facilities Services provided by Blue Cross. 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. For admission to designated Hong Kong and Macau network hospitals, the insured person is required to complete and submit to Blue Cross the Pre-assessment Form for application and approval at least 7 working days prior to admission. For admission to designated mainland network hospitals, the designated mainland network hospitals can provide administrative support to the insured person in applying for the “Cashless Service”. 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 the Credit Facilities Services anytime without prior written notice. All matters and disputes in relation to the 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. Any medical expenses that fall outside policy coverage shall be borne by the policyholder/the insured person. Blue Cross shall also recover from the policyholder/the insured person the medical expenses settled on behalf of the insured person which fall outside policy coverage (if any). For the list of our designated Hong Kong, Macau and mainland network hospitals, please log in to BlueCross+ via Blue Cross website or “Blue Cross HK” mobile app.

21. 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。受保人可選擇不接受此服務，並致函通知藍十字，其選擇並不會對保費構成影響。

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. Opt-out is available for this service by giving a written notice to Blue Cross and it does not affect the premium.

注釋 Remarks

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：

- (a) 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；
- (b) 需要住院隔離導致需要入住特定級別的病房；或
- (c) 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 the scale of reimbursement below:

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:

- (a) unavailability of a designated or lower ward class due to room shortage at the hospital for emergency treatment;
- (b) confinement in isolation that requires a specific ward class; or
- (c) 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. 此等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.

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. 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' 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.

28. 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產品的保單，每名合資格家庭成員亦只會被視為 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.

注釋

Remarks

29. 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家庭折扣之差額。

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' reasonable demand.

30. 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

31. 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.

對於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.

4. 我可否投保多於一份認可產品保單？

Can I enrol in more than one Certified Plan policy?

可以。您可因應需要而投保多份認可產品保單，亦可為受養人投保。

Yes, you can enrol in more than one Certified Plan policy based on your needs. You can also enrol for your dependants.

對於認可產品的常見問題 Certified Plan FAQs

5. 作為「藍十字自願醫保計劃」的保單持有人，我可以把保單改由其他人持有嗎？ As a policyholder of a Blue Cross' VHIS plan, can I change the holder of the policy?

可以。作為保單持有人，您有權把您的保單持有人改為以下人士：

- (a) 受保人，假如受保人已年滿 18 歲；
- (b) 受保人的家長或監護人，假如受保人未滿 18 歲；或
- (c) 受保人親屬（有關親屬必須為藍十字根據當時適用的核保慣常做法而可以接受的親屬）。

假如您希望更改保單持有人，請提交「更改保單持有人申請表」予藍十字處理。

Yes. It is your right as a policyholder to change the holder of your policy to the following persons:

- (a) the insured person, if the insured person has reached age 18;
- (b) the parent or guardian of the insured person, if the insured person is under age 18; or
- (c) any person whose familial relationship with the insured person is accepted by Blue Cross according to our prevailing underwriting practices.

Please submit the "Request For Change Of Policyholder Form" for Blue Cross' handling if you want to change the holder of your policy.

6. 每份自願醫保保單是否允許多於一名保單持有人及多於一名受保人？ Is it allowed for a VHIS policy to have more than one policyholder and more than one insured person?

在同一份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。

Multiple policyholders are not allowed under the same VHIS policy and each policy can only cover one insured person.

7. 假如我已經擁有由藍十字承保的個人償款住院保險計劃，我可以轉移至「藍十字自願醫保計劃」嗎？如果可以，如何轉移？ If I already have an indemnity hospital insurance plan underwritten by Blue Cross, can I switch to a Blue Cross' VHIS plan? And if yes, how can I do so?

可以。由於藍十字已註冊成為自願醫保的產品提供者，我們會為現時由藍十字承保的個人償款住院保險計劃之保單持有人提供一次轉移至我們的自願醫保認可產品的機會。我們已經/將（視乎情況而定）向合資格的客戶以書面形式發出轉移邀請函連同細節安排（包括相關的核保安排）。有關詳情，請向您的保險中介人或致電我們的客戶服務熱線查詢。

Yes. As Blue Cross is registered as one of the VHIS providers, existing policyholders of indemnity hospital insurance plans underwritten by Blue Cross will be provided with one opportunity to migrate to our VHIS-certified plans. Invitation of migration with detailed arrangement (including the relevant underwriting arrangement) has been/ will be (as the case may be) sent to all eligible customers by written notification. For more details, please contact your insurance intermediary or our Customer Service Hotline.

8. 假如我是非香港居民，我可否投保認可產品？什麼人士可就認可產品所支付的合資格保費申請稅務扣減？
Can I enrol in the Certified Plan if I am not a Hong Kong resident? Who can claim tax deduction for the qualifying premiums paid for the Certified Plan?

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

有關稅務扣減資格的詳情，請向稅務局查詢。

[△] 指定國家或地區除外

[▽] 受保人包括納稅人本人或其受養人

Non-Hong Kong residents[△] can enrol in the Certified Plan although they are not eligible for tax deduction. 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 the Certified Plan; and
- (c) the insured person[▽] must be a Hong Kong resident

For more details of the eligibility for tax deduction, please contact the Inland Revenue Department.

[△] Except for specific countries or regions

[▽] Insured person includes the taxpayer himself/ herself or his/ her dependants

9. 假如我希望向監管機構作出查詢、尋求協助或作出投訴，可以聯絡那些機構？
If I wish to make an enquiry to, to seek assistance from or lodge a complaint to a regulatory body, which organisation should I contact?

您可以聯絡以下監管機構：

- (a) 醫務衛生局轄下的自願醫保計劃辦事處 – 處理與自願醫保相關的事宜，包括產品提供、認可產品的特點；
- (b) 保險業監管局 – 處理與保險公司及保險中介人一般操守相關的事宜；
- (c) 稅務局 – 處理申索稅項扣除的事宜；及
- (d) 保險投訴局 – 進行調解及裁決。

保單持有人及保險公司亦可以選擇把爭議訴諸香港法院前，先採用其他非訴訟排解糾紛的程序，包括在雙方同意的基礎下透過其他途徑進行調解及仲裁。

You may contact the following regulatory body:

- (a) VHIS Office of the Health Bureau – for issues specific to the VHIS including product availability, features of certified plan and compliance with the Code of Practice for Insurance Companies under the Ambit of the Voluntary Health Insurance Scheme;
- (b) Insurance Authority – for issues concerning the general conduct of insurance companies and intermediaries;
- (c) Inland Revenue Department – for issues concerning claims for tax deduction; and
- (d) Insurance Complaints Bureau – for mediation and adjudication.

Policyholders and insurance companies are also encouraged to settle dispute by other means of mediation and arbitration as mutually agreed between both parties before a dispute is referred to a Hong Kong court.

重要資料

Important Information

1. 此小冊子並不包含保單的完整條款，並非及不構成保險契約的一部分，是為提供本產品主要特點概覽而設。本計劃的精確條款及條件列載於保單契約。有關此計劃條款的定義、契約條款及條件之完整敘述，請參閱保單契約。此小冊子應與可能包括本產品附加資料及重要考慮因素有關的市場推廣資料（如有）一併閱覽。此外，請詳閱相關的產品資料，並在需要時諮詢獨立的專業意見。

This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. This brochure should be read along with other relevant marketing materials (if any), which may include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

2. 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。

This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.

3. 「藍十字尊悅自願醫保計劃」由香港獲授權之保險商 — 藍十字（亞太）保險有限公司承保。

Blue Cross Dynasty VHIS Plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.

4. 藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

主要產品風險

Key Product Risks

1. 您須為此計劃繳付保費。若您於保費到期日後 30 日內仍未繳交保費，保單將會於保費到期日當天終止，同時您/受保人也會失去保障。

You need to pay the premium for the plan. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated from the premium due date and you/the insured person will lose the cover.

2. 如以下任何一種情況發生，我們將會終止您的保單，而您/受保人將失去保障：

- 於保費到期日後 30 日內仍未繳交保費；
- 受保人身故翌日；或
- 我們不再獲《保險業條例》授權承保或繼續承保您的保單。

We will terminate your policy and you/the insured person will lose the cover when one of the following happens:

- you do not pay the premium within 30 days after the premium due date;
- the day immediately following the death of the insured person; or
- we have ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write your policy.

3. 此計劃由我們承保，因此您受我們的信貸風險所影響。若我們無法按保單下的承諾履行我們的財務責任，受保人可能損失其保障，而您亦可能損失保單年度餘下已繳的保費。

We underwrite the plan and you are subject to our credit risk. If we are unable to meet our financial obligations under the policy, the insured person may lose the cover and you may also lose the remaining premium paid for that policy year.

4. 通脹會導致未來醫療費用增加。因此，本計劃的賠償金額以及未來保費都有可能受調整，以反映通脹。

Future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium of the plan may be adjusted to reflect the inflation.

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).

重要資料

Important Information

一般不保事項

General Exclusions

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頰面手術的費用，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.

上述所提及之不保事項只供參考。有關全部及詳細之不保事項，請參閱保單條款及細則。

The above-mentioned exclusions are for reference only. Please refer to the terms and conditions of the policy for the complete list and details of the exclusions.

保費調整及產品內容改動

Premium Adjustment and Product Features Revision

1. 保費調整

Premium Adjustment

為了持續向您提供保障，我們會每年覆核您計劃下的保費。如有需要，我們會於保單年度終結時就續保保費作出相應調整。我們在覆核時會考慮的因素包括但不限於：

- 此計劃下所有保單的理賠成本及來年的預期理賠支出（反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響）
- 與保單直接有關的支出及分配至此產品的間接開支
- 受保人年齡的調整、特定風險級別或風險級別的轉變

In order to provide you with continuous protection, we will annually review the premium of your plan and if necessary, the renewal premium will be adjusted at the end of the policy year. We will consider factors including but not limited to the following during the review process:

- claim costs incurred from all policies under the plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions
- expenses directly related to the policy and indirect expenses allocated to this product
- age-related adjustment of the insured person, a particular risk class or change of risk class

2. 產品內容改動

Product Features Revision

我們保留於續保前不少於 30 日提前以書面事先通知您更改條款及保障之權利。只要我們仍然註冊為自願醫保的產品提供者，我們向您保證於續保時，該條款及保障將不差於香港政府公佈的標準計劃之條款及保障的當時之最新版本。

We reserve the right to revise the terms and benefits upon renewal by giving a not less than 30-day advance written notice. As long as we maintain the registration as a VHIS provider, we guarantee you that the terms and benefits will not be less favourable than the prevailing version of the Standard Plan terms and benefits published by the Government of Hong Kong at the time of renewal.

如有任何更改，我們會在續保或保單年度終結前不少於 30 日以書面通知您。

We will give you a written notice of any revision at least 30 days before the end of policy year or renewal.

產品限制

Product Limitation

1. 我們只會根據「醫療所需」和「合理及慣常」的原則，為受保人所需支付的費用及/或開支作出賠償。

「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。

「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。

重要資料

Important Information

產品限制

Product Limitation

We only cover the charges and/or expenses of the insured person on medically necessary and reasonable and customary basis.

“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.

“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.

2. 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。

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.

3. 「免費第二醫療意見諮詢」為額外增值服務，並不構成認可產品的一部分。藍十字保留修改、暫停或終止服務的權利，恕不另行通知。「免費第二醫療意見諮詢」由第三方服務提供者提供。藍十字概不負責或承擔他們的醫療建議、意見、服務或治療的任何行為、疏忽或遺漏的責任。

“Free Second Medical Opinion” is an additional value-added service and does not form part of the Certified Plan. Blue Cross reserves the right to amend, suspend or terminate the service without further notice. “Free Second Medical Opinion” is provided by third party service provider(s) and Blue Cross shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.

4. 醫療網絡服務由網絡醫院提供。對於網絡醫院在提供醫療網絡服務中的任何行為或疏忽，藍十字概不負責。藍十字保留修改、暫停或終止網絡醫院名單的權利，恕不另行通知。接受任何醫療服務前，請先向醫生尋求獨立意見以確保您的身體狀況適合接受有關醫療服務。

Medical network services are provided by network hospitals. Blue Cross shall not be responsible for any act or omission of network hospitals in the provision of medical network services. Blue Cross reserves the right to amend, suspend or terminate the list of network hospitals without further notice. Please seek independent advice from doctors before receiving any medical treatment to ensure such treatment is suitable to your health condition.

5. 「預先評估服務」為額外增值服務，並不構成認可產品的一部分。可賠償金額之估算只供參考之用，實際賠償金額以藍十字最終理賠決定為準。所有保障項目只會在符合保單條款及細則及所有不保事項的情況下支付。藍十字保留修改、暫停或終止服務的權利，恕不另行通知。

“Pre-assessment Service” is an additional value-added service and does not form part of the Certified Plan. Assessment of the estimated eligible claim reimbursement amounts is for reference only. The actual eligible claim amount will be subject to the final claim decision of Blue Cross. All benefits will be payable subject to the terms and conditions of the policy and the full list of policy exclusions. Blue Cross reserves the right to amend, suspend or terminate the service without further notice.

6. 「免找數服務」為額外增值服務，並不構成認可產品的一部分。藍十字保留修改、暫停或終止服務的權利，恕不另行通知。

“Cashless Service” is an additional value-added service and does not form part of the Certified Plan. Blue Cross reserves the right to amend, suspend or terminate the service without further notice.

7. 「24 小時全球緊急援助服務」下的所有服務只在原居地以外的旅程中提供。服務由第三方公司提供。藍十字概不負責或承擔他們的醫療建議、意見、服務或治療的任何行為、疏忽或遺漏的責任。藍十字保留修改、暫停或終止服務的權利，恕不另行通知。「24 小時全球緊急援助服務」為額外增值服務，並不構成認可產品的一部分。

All services under “24-Hour Worldwide Emergency Aid Service” are covered during a journey outside of the place of residence only. The services are provided by third party service provider(s). Blue Cross shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. Blue Cross reserves the right to amend, suspend or terminate the service without further notice. Services under “24-Hour Worldwide Emergency Aid Service” are additional value-added services and do not form part of the Certified Plan.

8. 「免費周年健康檢查」為額外增值服務，並不構成認可產品的一部分。藍十字保留修改、暫停或終止服務的權利，恕不另行通知。「免費周年健康檢查」由藍十字指定的第三方服務供應商安排及執行，並於該供應商醫務所進行。藍十字概不負責或承擔他們的醫療建議、意見、服務或治療的任何行為、疏忽或遺漏的責任。

“Free Annual Health Checkup” is an additional value-added service and does not form part of the Certified Plan. Blue Cross reserves the right to amend, suspend or terminate the service without further notice. The checkup items shall be organised and implemented by third party service provider(s) as designated by Blue Cross and shall be performed at medical clinics of such provider(s). Blue Cross shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.

9. 如您欲在保單生效後更改保障或保障範圍，有關申請須經藍十字批准。

If you would like to change your benefits or coverage after policy inception, such a request shall be subject to Blue Cross' approval.

索償過程 Claim Process

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.

重要資料

Important Information

取消保單權利 Cancellation Right

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.



Blue Cross 藍十字

An **AIA** Company 友邦保險成員公司



Blue Cross HK App



www.bluecross.com.hk

Blue Cross (Asia-Pacific) Insurance Limited
藍十字(亞太)保險有限公司



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

保費表 Premium Table (HK\$)

1. 認可產品 Certified Plan - HK\$0 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-05-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-01-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
0 - 2	17,306	8,871	4,502	1,517	10,673	5,472	2,778	937
3	17,091	8,761	4,446	1,497	10,540	5,404	2,742	927
4	16,825	8,623	4,377	1,474	10,374	5,320	2,699	911
5	16,576	8,497	4,311	1,452	10,224	5,242	2,661	898
6	16,343	8,379	4,251	1,434	10,080	5,168	2,624	886
7	16,095	8,251	4,187	1,412	9,927	5,090	2,584	871
8	15,828	8,113	4,117	1,389	9,761	5,005	2,540	858
9	15,546	7,969	4,044	1,362	9,587	4,915	2,496	842
10	15,348	7,867	3,992	1,346	9,465	4,851	2,463	831
11	15,099	7,739	3,929	1,324	9,310	4,774	2,422	818
12	15,065	7,722	3,918	1,322	9,293	4,765	2,418	817
13	14,981	7,680	3,897	1,314	9,242	4,738	2,405	813
14	14,915	7,647	3,881	1,306	9,197	4,716	2,394	807
15	14,882	7,629	3,871	1,304	9,177	4,705	2,388	806
16	14,832	7,602	3,860	1,301	9,147	4,690	2,381	803
17	14,798	7,586	3,849	1,299	9,127	4,679	2,376	801
18	14,683	7,527	3,821	1,288	9,056	4,644	2,357	796
19	14,767	7,571	3,842	1,295	9,105	4,669	2,369	799
20	14,798	7,586	3,849	1,299	9,127	4,679	2,376	801
21	15,348	7,867	3,992	1,346	9,465	4,851	2,463	831
22	16,095	8,251	4,187	1,412	9,927	5,090	2,584	871
23	17,009	8,717	4,424	1,492	10,490	5,379	2,730	920
24	18,004	9,230	4,684	1,579	11,104	5,692	2,889	974
25	18,602	9,536	4,839	1,630	11,473	5,881	2,985	1,008
26	20,080	10,293	5,224	1,761	12,384	6,350	3,223	1,085
27	20,995	10,761	5,460	1,840	12,949	6,636	3,369	1,135
28	21,773	11,161	5,664	1,907	13,430	6,885	3,494	1,177
29	22,322	11,442	5,806	1,956	13,765	7,056	3,581	1,208
30	22,804	11,687	5,931	1,997	14,064	7,209	3,659	1,232
31	23,069	11,826	6,001	2,021	14,227	7,294	3,702	1,247
32	23,219	11,900	6,039	2,034	14,319	7,341	3,725	1,256
33	23,800	12,199	6,191	2,086	14,680	7,526	3,820	1,286
34	24,099	12,352	6,268	2,112	14,862	7,619	3,866	1,303
35	24,317	12,465	6,325	2,131	14,997	7,688	3,902	1,314
36	24,546	12,582	6,385	2,150	15,140	7,760	3,938	1,326
37	24,732	12,677	6,431	2,166	15,252	7,818	3,966	1,337
38	25,027	12,830	6,511	2,192	15,433	7,911	4,014	1,353
39	26,126	13,391	6,794	2,288	16,110	8,256	4,192	1,413
40	27,305	13,996	7,101	2,393	16,839	8,633	4,381	1,475
41	28,532	14,624	7,421	2,499	17,595	9,019	4,577	1,543
42	29,715	15,230	7,728	2,602	18,326	9,394	4,767	1,606
43	30,923	15,851	8,043	2,709	19,071	9,776	4,960	1,671
44	32,368	16,590	8,417	2,836	19,963	10,232	5,191	1,750
45	33,665	17,257	8,755	2,949	20,761	10,642	5,399	1,819
46	35,028	17,954	9,109	3,068	21,601	11,072	5,618	1,893
47	36,389	18,650	9,464	3,188	22,440	11,503	5,835	1,967
48	37,800	19,374	9,831	3,310	23,310	11,948	6,062	2,043
49	39,563	20,276	10,289	3,465	24,397	12,506	6,346	2,137
50	41,305	21,170	10,741	3,616	25,472	13,054	6,624	2,232

1. 認可產品 Certified Plan - HK\$0 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-05-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-01-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
51	43,148	22,114	11,221	3,777	26,607	13,639	6,920	2,330
52	44,959	23,043	11,691	3,936	27,724	14,209	7,211	2,429
53	46,836	24,003	12,179	4,100	28,882	14,803	7,511	2,529
54	49,343	25,290	12,832	4,321	30,430	15,596	7,914	2,666
55	52,000	26,651	13,523	4,553	32,067	16,437	8,340	2,808
56	54,590	27,979	14,197	4,780	33,665	17,257	8,755	2,949
57	57,280	29,356	14,894	5,016	35,326	18,106	9,188	3,094
58	59,971	30,737	15,595	5,250	36,985	18,957	9,618	3,240
59	64,291	32,951	16,718	5,628	39,646	20,321	10,310	3,472
60	68,823	35,275	17,896	6,025	42,440	21,751	11,037	3,716
61	73,473	37,657	19,106	6,431	45,310	23,223	11,781	3,966
62	78,206	40,082	20,336	6,846	48,226	24,718	12,541	4,223
63	83,038	42,557	21,591	7,268	51,208	26,246	13,316	4,484
64	88,536	45,377	23,021	7,749	54,595	27,984	14,198	4,780
65	94,182	48,270	24,490	8,244	58,077	29,766	15,102	5,084
66	99,913	51,207	25,981	8,746	61,612	31,576	16,021	5,394
67	105,475	54,058	27,426	9,233	65,043	33,337	16,915	5,694
68	110,673	56,722	28,778	9,686	68,249	34,979	17,747	5,974
69	114,326	58,595	29,727	10,007	70,503	36,134	18,332	6,172
70	117,848	60,398	30,643	10,314	72,674	37,247	18,898	6,362
以下保費只適用於續保 The premiums below are for renewal only								
71	121,900	62,475	31,696	10,668	75,175	38,529	19,549	6,581
72	125,887	64,520	32,731	11,018	77,629	39,787	20,186	6,794
73	129,938	66,596	33,787	11,372	80,130	41,068	20,836	7,016
74	134,637	69,004	35,007	11,783	83,027	42,552	21,589	7,268
75	138,989	71,234	36,139	12,165	85,707	43,927	22,287	7,502
76	143,756	73,676	37,378	12,581	88,648	45,434	23,051	7,759
77	148,654	76,186	38,653	13,010	91,672	46,982	23,837	8,023
78	153,719	78,784	39,969	13,453	94,793	48,584	24,649	8,298
79	158,982	81,480	41,338	13,914	98,041	50,248	25,493	8,581
80	164,198	84,155	42,693	14,370	101,258	51,896	26,329	8,863
81	169,727	86,988	44,132	14,853	104,666	53,643	27,216	9,162
82	175,109	89,745	45,531	15,325	107,984	55,343	28,079	9,451
83	179,959	92,231	46,791	15,748	110,976	56,877	28,855	9,715
84	185,639	95,141	48,268	16,246	114,476	58,670	29,766	10,020
85	191,253	98,019	49,728	16,737	117,940	60,445	30,667	10,322
86	196,850	100,888	51,183	17,227	121,389	62,214	31,565	10,624
87	202,310	103,686	52,603	17,705	124,759	63,940	32,439	10,919
88	207,860	106,531	54,047	18,190	128,182	65,696	33,328	11,219
89	214,238	109,798	55,704	18,748	132,114	67,710	34,352	11,563
90	220,662	113,091	57,375	19,311	136,075	69,740	35,381	11,910
91	227,007	116,343	59,024	19,866	139,987	71,745	36,399	12,252
92	233,385	119,611	60,683	20,424	143,921	73,761	37,421	12,594
93	239,695	122,845	62,322	20,976	147,812	75,755	38,434	12,936
94	245,426	125,783	63,812	21,478	151,346	77,566	39,352	13,245
95	250,987	128,631	65,259	21,964	154,778	79,326	40,243	13,546
96	256,718	131,571	66,750	22,464	158,312	81,136	41,163	13,855
97	262,331	134,445	68,209	22,957	161,771	82,910	42,064	14,157
98	267,976	137,340	69,677	23,450	165,253	84,693	42,968	14,462
99 +	268,311	137,509	69,763	23,479	165,459	84,799	43,023	14,480

1. 認可產品 Certified Plan - HK\$0 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-05-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-01-000-01

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age 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	月繳 Monthly
71	170,659	87,462	44,373	14,935	105,242	53,938	27,366	9,212
72	176,240	90,324	45,824	15,424	108,679	55,699	28,260	9,513
73	181,914	93,235	47,301	15,921	112,180	57,494	29,169	9,818
74	188,492	96,605	49,010	16,497	116,238	59,573	30,225	10,173
75	194,582	99,726	50,595	17,030	119,992	61,498	31,201	10,503
76	201,258	103,146	52,329	17,613	124,106	63,607	32,269	10,861
77	208,114	106,661	54,111	18,213	128,338	65,775	33,370	11,233
78	215,207	110,295	55,956	18,834	132,710	68,016	34,506	11,616
79	222,575	114,072	57,872	19,479	137,255	70,345	35,689	12,011
80	229,877	117,814	59,771	20,119	141,760	72,652	36,861	12,407
以下保費只適用於續保 The premiums below are for renewal only								
81	237,617	121,780	61,784	20,793	146,531	75,098	38,100	12,823
82	245,151	125,643	63,743	21,456	151,177	77,479	39,309	13,232
83	251,942	129,122	65,507	22,047	155,366	79,628	40,398	13,597
84	259,892	133,196	67,575	22,742	160,265	82,137	41,671	14,026
85	267,754	137,226	69,619	23,430	165,114	84,622	42,932	14,451
86	275,588	141,242	71,656	24,117	169,946	87,100	44,188	14,872
87	283,234	145,160	73,643	24,787	174,662	89,515	45,414	15,284
88	291,003	149,140	75,664	25,465	179,455	91,973	46,659	15,704
89	299,931	153,717	77,985	26,247	184,958	94,793	48,091	16,186
90	308,928	158,327	80,324	27,034	190,504	97,635	49,533	16,671
91	317,809	162,879	82,633	27,811	195,981	100,443	50,958	17,151
92	326,737	167,453	84,954	28,591	201,489	103,264	52,390	17,633
93	335,571	171,982	87,250	29,365	206,937	106,055	53,806	18,111
94	343,595	176,094	89,338	30,067	211,883	108,592	55,091	18,542
95	351,382	180,085	91,361	30,749	216,688	111,055	56,340	18,964
96	359,405	184,197	93,448	31,450	221,635	113,588	57,627	19,396
97	367,262	188,224	95,490	32,137	226,477	116,072	58,886	19,821
98	375,168	192,274	97,546	32,829	231,353	118,570	60,153	20,246
99 +	375,634	192,514	97,667	32,869	231,642	118,717	60,231	20,271

保費表 Premium Table (HK\$)

2. 認可產品 Certified Plan - HK\$20,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-06-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-02-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
0 - 2	9,002	4,614	2,343	790	5,551	2,846	1,445	489
3	8,888	4,557	2,315	780	5,481	2,809	1,427	481
4	8,751	4,486	2,278	769	5,396	2,767	1,404	475
5	8,621	4,419	2,245	757	5,319	2,728	1,384	469
6	8,500	4,357	2,212	747	5,243	2,688	1,365	460
7	8,371	4,292	2,179	736	5,163	2,648	1,344	455
8	8,232	4,221	2,143	723	5,078	2,605	1,323	447
9	8,085	4,146	2,105	710	4,987	2,558	1,300	439
10	7,981	4,093	2,077	701	4,922	2,525	1,282	434
11	7,852	4,025	2,044	689	4,843	2,484	1,262	428
12	7,834	4,017	2,039	688	4,834	2,479	1,259	427
13	7,791	3,995	2,028	684	4,807	2,465	1,252	422
14	7,758	3,978	2,019	682	4,785	2,454	1,245	421
15	7,739	3,967	2,015	681	4,774	2,450	1,243	420
16	7,713	3,955	2,007	678	4,758	2,439	1,240	419
17	7,696	3,944	2,003	677	4,747	2,436	1,237	419
18	7,636	3,915	1,989	670	4,710	2,416	1,228	415
19	7,678	3,936	1,998	676	4,737	2,430	1,234	417
20	7,696	3,944	2,003	677	4,747	2,436	1,237	419
21	7,981	4,093	2,077	701	4,922	2,525	1,282	434
22	8,371	4,292	2,179	736	5,163	2,648	1,344	455
23	8,846	4,535	2,303	778	5,457	2,799	1,421	479
24	9,364	4,801	2,437	821	5,774	2,961	1,505	507
25	9,675	4,959	2,518	850	5,966	3,059	1,554	526
26	10,443	5,353	2,718	917	6,441	3,303	1,676	567
27	10,917	5,598	2,841	959	6,733	3,453	1,752	591
28	11,323	5,805	2,947	992	6,984	3,581	1,818	613
29	11,608	5,950	3,020	1,019	7,159	3,672	1,863	629
30	11,860	6,081	3,086	1,039	7,312	3,750	1,904	643
31	11,997	6,150	3,122	1,052	7,399	3,794	1,925	650
32	12,077	6,192	3,143	1,059	7,446	3,818	1,937	653
33	12,377	6,344	3,220	1,085	7,634	3,915	1,988	670
34	12,532	6,425	3,262	1,100	7,729	3,963	2,013	680
35	12,647	6,483	3,290	1,109	7,799	4,000	2,029	684
36	12,764	6,544	3,321	1,120	7,872	4,036	2,049	690
37	12,860	6,593	3,345	1,128	7,931	4,067	2,065	698
38	13,015	6,673	3,385	1,142	8,025	4,115	2,089	706
39	13,586	6,965	3,535	1,191	8,379	4,296	2,180	736
40	14,200	7,278	3,695	1,244	8,756	4,490	2,279	769
41	14,839	7,605	3,861	1,301	9,152	4,693	2,381	803
42	15,452	7,922	4,020	1,354	9,530	4,886	2,480	838
43	16,082	8,244	4,184	1,411	9,917	5,086	2,579	870
44	16,832	8,627	4,378	1,475	10,382	5,322	2,700	912
45	17,505	8,973	4,555	1,534	10,796	5,534	2,808	948
46	18,215	9,337	4,738	1,596	11,234	5,760	2,923	987
47	18,924	9,699	4,922	1,658	11,669	5,982	3,037	1,024
48	19,658	10,076	5,113	1,723	12,122	6,215	3,154	1,064
49	20,573	10,545	5,350	1,803	12,687	6,503	3,302	1,113
50	21,480	11,011	5,588	1,882	13,246	6,790	3,447	1,162

2. 認可產品 Certified Plan - HK\$20,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-06-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-02-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
51	22,439	11,502	5,835	1,967	13,836	7,093	3,599	1,213
52	23,380	11,985	6,081	2,049	14,417	7,391	3,751	1,264
53	24,354	12,484	6,334	2,134	15,020	7,699	3,907	1,316
54	25,659	13,152	6,675	2,248	15,824	8,112	4,116	1,389
55	27,041	13,859	7,033	2,368	16,675	8,547	4,338	1,462
56	28,388	14,550	7,382	2,487	17,505	8,973	4,555	1,534
57	29,786	15,266	7,747	2,610	18,369	9,416	4,779	1,610
58	31,186	15,985	8,111	2,731	19,232	9,858	5,001	1,685
59	33,433	17,134	8,694	2,927	20,617	10,569	5,362	1,807
60	35,790	18,344	9,308	3,133	22,071	11,314	5,740	1,934
61	38,208	19,582	9,936	3,345	23,562	12,078	6,130	2,065
62	40,668	20,845	10,576	3,562	25,080	12,855	6,523	2,198
63	43,181	22,132	11,229	3,781	26,629	13,648	6,926	2,334
64	46,038	23,597	11,971	4,031	28,391	14,551	7,385	2,487
65	48,976	25,102	12,737	4,287	30,202	15,481	7,854	2,646
66	51,956	26,629	13,511	4,549	32,038	16,420	8,332	2,806
67	54,848	28,111	14,262	4,803	33,823	17,337	8,796	2,962
68	57,550	29,496	14,965	5,038	35,490	18,192	9,231	3,108
69	59,451	30,469	15,460	5,205	36,663	18,791	9,536	3,211
70	61,281	31,408	15,935	5,365	37,792	19,370	9,828	3,310
以下保費只適用於續保 The premiums below are for renewal only								
71	63,389	32,489	16,483	5,550	39,091	20,036	10,166	3,423
72	65,462	33,552	17,021	5,731	40,369	20,690	10,499	3,535
73	67,569	34,632	17,570	5,915	41,668	21,356	10,835	3,650
74	70,013	35,883	18,206	6,130	43,175	22,130	11,226	3,781
75	72,276	37,043	18,793	6,327	44,570	22,845	11,589	3,903
76	74,754	38,313	19,438	6,544	46,098	23,627	11,988	4,036
77	77,301	39,619	20,101	6,767	47,671	24,433	12,397	4,173
78	79,933	40,969	20,786	6,997	49,295	25,265	12,819	4,317
79	82,674	42,371	21,497	7,236	50,983	26,129	13,257	4,464
80	85,383	43,762	22,202	7,474	52,655	26,987	13,692	4,610
81	88,259	45,234	22,948	7,726	54,427	27,896	14,153	4,766
82	91,058	46,669	23,677	7,971	56,153	28,780	14,601	4,917
83	93,580	47,962	24,333	8,192	57,707	29,577	15,008	5,052
84	96,533	49,476	25,102	8,450	59,529	30,510	15,481	5,211
85	99,452	50,971	25,860	8,704	61,328	31,433	15,948	5,369
86	102,362	52,463	26,617	8,959	63,123	32,354	16,415	5,526
87	105,202	53,917	27,354	9,209	64,875	33,250	16,869	5,679
88	108,087	55,396	28,105	9,461	66,655	34,164	17,334	5,834
89	111,405	57,098	28,968	9,751	68,701	35,211	17,865	6,014
90	114,746	58,808	29,836	10,043	70,760	36,268	18,400	6,194
91	118,045	60,499	30,694	10,332	72,795	37,309	18,928	6,373
92	121,361	62,199	31,555	10,621	74,840	38,357	19,460	6,551
93	124,642	63,881	32,409	10,909	76,864	39,394	19,986	6,728
94	127,622	65,408	33,183	11,171	78,701	40,336	20,465	6,888
95	130,515	66,891	33,937	11,424	80,485	41,252	20,928	7,045
96	133,494	68,418	34,712	11,684	82,322	42,194	21,406	7,206
97	136,413	69,913	35,469	11,938	84,121	43,114	21,874	7,365
98	139,350	71,419	36,233	12,197	85,933	44,043	22,344	7,520
99 +	139,523	71,508	36,278	12,212	86,041	44,096	22,372	7,531

2. 認可產品 Certified Plan - HK\$20,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-06-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-02-000-01

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age 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	月繳 Monthly
71	88,745	45,482	23,076	7,768	54,727	28,048	14,230	4,791
72	91,648	46,971	23,831	8,022	56,515	28,965	14,697	4,947
73	94,596	48,482	24,599	8,279	58,335	29,898	15,169	5,108
74	98,017	50,234	25,487	8,580	60,444	30,980	15,718	5,291
75	101,184	51,861	26,311	8,856	62,396	31,980	16,225	5,461
76	104,656	53,638	27,213	9,160	64,536	33,077	16,782	5,650
77	108,220	55,465	28,139	9,473	66,739	34,205	17,354	5,843
78	111,908	57,354	29,099	9,795	69,011	35,370	17,944	6,041
79	115,741	59,319	30,094	10,131	71,375	36,581	18,559	6,247
80	119,538	61,266	31,081	10,462	73,715	37,781	19,168	6,453
以下保費只適用於續保 The premiums below are for renewal only								
81	123,561	63,327	32,128	10,814	76,196	39,053	19,812	6,671
82	127,481	65,335	33,147	11,157	78,613	40,291	20,442	6,883
83	131,011	67,144	34,064	11,467	80,791	41,407	21,007	7,071
84	135,146	69,263	35,140	11,828	83,340	42,713	21,671	7,295
85	139,233	71,358	36,203	12,186	85,859	44,005	22,325	7,516
86	143,305	73,448	37,262	12,542	88,373	45,292	22,980	7,736
87	147,282	75,483	38,297	12,890	90,825	46,550	23,616	7,950
88	151,323	77,554	39,346	13,244	93,316	47,828	24,263	8,168
89	155,966	79,933	40,553	13,648	96,180	49,295	25,009	8,417
90	160,644	82,331	41,768	14,059	99,063	50,773	25,758	8,671
91	165,263	84,699	42,970	14,462	101,912	52,232	26,499	8,921
92	169,905	87,078	44,178	14,870	104,775	53,698	27,244	9,171
93	174,499	89,433	45,372	15,270	107,609	55,150	27,979	9,419
94	178,671	91,570	46,457	15,635	110,180	56,470	28,649	9,645
95	182,719	93,645	47,510	15,992	112,679	57,750	29,300	9,862
96	186,891	95,783	48,594	16,357	115,251	59,069	29,968	10,087
97	190,977	97,877	49,657	16,712	117,770	60,358	30,624	10,308
98	195,088	99,985	50,726	17,073	120,304	61,659	31,282	10,530
99 +	195,332	100,109	50,788	17,093	120,456	61,735	31,321	10,542

保費表 Premium Table (HK\$)

3. 認可產品 Certified Plan - HK\$40,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-07-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-03-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	7,789	3,994	2,027	684	4,805	2,464	1,252	422
3	7,693	3,943	2,002	677	4,744	2,433	1,235	417
4	7,573	3,883	1,972	665	4,670	2,395	1,216	411
5	7,460	3,824	1,943	657	4,602	2,360	1,199	405
6	7,355	3,771	1,915	646	4,537	2,327	1,183	399
7	7,245	3,713	1,885	636	4,467	2,292	1,165	393
8	7,124	3,653	1,855	627	4,394	2,254	1,144	387
9	6,997	3,589	1,822	615	4,317	2,213	1,124	380
10	6,908	3,542	1,798	608	4,261	2,185	1,111	377
11	6,796	3,483	1,770	597	4,192	2,150	1,093	369
12	6,780	3,478	1,765	596	4,184	2,146	1,090	369
13	6,744	3,458	1,756	592	4,160	2,134	1,084	366
14	6,713	3,443	1,747	590	4,140	2,124	1,079	365
15	6,697	3,434	1,743	589	4,133	2,118	1,075	365
16	6,676	3,423	1,738	587	4,117	2,113	1,073	363
17	6,659	3,414	1,734	586	4,109	2,107	1,071	361
18	6,609	3,388	1,722	581	4,076	2,090	1,062	359
19	6,647	3,408	1,730	586	4,098	2,103	1,069	360
20	6,659	3,414	1,734	586	4,109	2,107	1,071	361
21	6,908	3,542	1,798	608	4,261	2,185	1,111	377
22	7,245	3,713	1,885	636	4,467	2,292	1,165	393
23	7,656	3,926	1,993	672	4,721	2,420	1,230	416
24	8,104	4,156	2,110	711	4,998	2,565	1,302	439
25	8,372	4,292	2,179	736	5,165	2,648	1,344	455
26	9,038	4,634	2,352	794	5,574	2,858	1,451	491
27	9,449	4,844	2,458	830	5,828	2,989	1,517	513
28	9,799	5,022	2,550	861	6,043	3,099	1,574	531
29	10,046	5,151	2,614	881	6,195	3,177	1,613	545
30	10,262	5,261	2,670	900	6,330	3,247	1,647	557
31	10,384	5,323	2,703	912	6,404	3,284	1,667	563
32	10,449	5,358	2,719	917	6,445	3,304	1,678	567
33	10,712	5,491	2,787	940	6,607	3,387	1,721	581
34	10,846	5,559	2,823	952	6,689	3,431	1,742	588
35	10,944	5,611	2,848	960	6,749	3,460	1,758	592
36	11,047	5,664	2,876	970	6,814	3,494	1,774	599
37	11,130	5,708	2,897	977	6,865	3,520	1,787	603
38	11,263	5,774	2,930	988	6,947	3,562	1,808	611
39	11,757	6,029	3,059	1,032	7,251	3,720	1,886	638
40	12,289	6,297	3,199	1,077	7,579	3,885	1,973	666
41	12,841	6,583	3,341	1,125	7,920	4,061	2,063	697
42	13,373	6,856	3,479	1,172	8,249	4,229	2,147	725
43	13,917	7,135	3,620	1,220	8,584	4,402	2,234	754
44	14,567	7,467	3,790	1,278	8,984	4,607	2,339	789
45	15,150	7,767	3,941	1,328	9,344	4,790	2,431	820
46	15,764	8,081	4,101	1,382	9,721	4,984	2,529	853
47	16,376	8,393	4,261	1,436	10,099	5,178	2,627	888
48	17,011	8,719	4,425	1,492	10,491	5,380	2,730	920
49	17,803	9,126	4,631	1,560	10,980	5,629	2,857	963
50	18,588	9,527	4,836	1,630	11,463	5,877	2,983	1,005

3. 認可產品 Certified Plan - HK\$40,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-07-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-03-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
51	19,418	9,952	5,050	1,702	11,975	6,139	3,116	1,050
52	20,233	10,371	5,263	1,774	12,477	6,397	3,247	1,094
53	21,077	10,803	5,482	1,846	12,999	6,663	3,382	1,141
54	22,205	11,383	5,775	1,945	13,695	7,020	3,563	1,201
55	23,401	11,994	6,085	2,050	14,431	7,398	3,753	1,265
56	24,566	12,591	6,388	2,153	15,150	7,767	3,941	1,328
57	25,777	13,212	6,705	2,258	15,898	8,150	4,136	1,395
58	26,987	13,834	7,019	2,365	16,645	8,531	4,329	1,460
59	28,932	14,830	7,526	2,535	17,843	9,146	4,643	1,564
60	30,972	15,875	8,056	2,714	19,098	9,790	4,968	1,674
61	33,066	16,948	8,600	2,897	20,390	10,453	5,303	1,787
62	35,194	18,038	9,153	3,083	21,702	11,125	5,646	1,903
63	37,368	19,153	9,718	3,272	23,044	11,814	5,993	2,018
64	39,841	20,422	10,362	3,490	24,570	12,592	6,390	2,153
65	42,382	21,722	11,021	3,711	26,138	13,397	6,797	2,289
66	44,962	23,044	11,693	3,936	27,726	14,211	7,211	2,429
67	47,463	24,328	12,343	4,156	29,270	15,003	7,612	2,565
68	49,804	25,526	12,952	4,359	30,712	15,742	7,988	2,690
69	51,448	26,370	13,378	4,504	31,727	16,262	8,252	2,779
70	53,032	27,181	13,790	4,644	32,705	16,763	8,505	2,865
以下保費只適用於續保 The premiums below are for renewal only								
71	54,856	28,115	14,265	4,804	33,830	17,340	8,798	2,962
72	56,649	29,034	14,731	4,959	34,935	17,906	9,085	3,059
73	58,474	29,971	15,205	5,118	36,060	18,483	9,378	3,157
74	60,588	31,054	15,755	5,303	37,364	19,151	9,717	3,272
75	62,546	32,056	16,265	5,477	38,570	19,769	10,030	3,378
76	64,692	33,156	16,822	5,664	39,893	20,447	10,374	3,494
77	66,895	34,285	17,396	5,856	41,254	21,144	10,726	3,613
78	69,174	35,452	17,988	6,055	42,659	21,864	11,092	3,734
79	71,544	36,668	18,605	6,264	44,119	22,614	11,474	3,863
80	73,892	37,870	19,213	6,467	45,567	23,355	11,850	3,990
81	76,379	39,146	19,860	6,685	47,099	24,141	12,248	4,124
82	78,802	40,387	20,491	6,898	48,594	24,906	12,637	4,255
83	80,983	41,506	21,057	7,090	49,941	25,597	12,986	4,374
84	83,538	42,817	21,721	7,311	51,516	26,404	13,396	4,510
85	86,066	44,110	22,380	7,533	53,074	27,203	13,802	4,647
86	88,585	45,401	23,034	7,754	54,627	27,997	14,205	4,783
87	91,039	46,659	23,674	7,968	56,142	28,776	14,600	4,915
88	93,539	47,941	24,322	8,186	57,683	29,565	15,000	5,049
89	96,408	49,410	25,067	8,439	59,452	30,470	15,460	5,205
90	99,299	50,893	25,819	8,692	61,233	31,384	15,923	5,361
91	102,154	52,355	26,563	8,942	62,997	32,286	16,381	5,514
92	105,024	53,827	27,308	9,194	64,765	33,192	16,841	5,670
93	107,864	55,282	28,046	9,441	66,517	34,091	17,298	5,823
94	110,444	56,603	28,718	9,666	68,107	34,907	17,710	5,962
95	112,945	57,886	29,369	9,886	69,651	35,698	18,113	6,097
96	115,525	59,208	30,039	10,110	71,242	36,513	18,525	6,236
97	118,050	60,502	30,695	10,332	72,799	37,312	18,929	6,373
98	120,592	61,805	31,355	10,555	74,365	38,115	19,338	6,511
99 +	120,742	61,882	31,396	10,568	74,457	38,161	19,361	6,518

3. 認可產品 Certified Plan - HK\$40,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-07-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-03-000-01

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age 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	月繳 Monthly
71	76,798	39,359	19,969	6,724	47,361	24,274	12,316	4,147
72	79,309	40,648	20,622	6,943	48,907	25,066	12,719	4,283
73	81,861	41,956	21,286	7,166	50,483	25,874	13,128	4,419
74	84,822	43,473	22,058	7,424	52,307	26,810	13,603	4,580
75	87,565	44,878	22,771	7,666	53,996	27,676	14,041	4,727
76	90,568	46,418	23,549	7,928	55,850	28,624	14,523	4,888
77	93,652	47,999	24,351	8,198	57,754	29,602	15,017	5,057
78	96,844	49,634	25,182	8,476	59,722	30,608	15,531	5,228
79	100,161	51,334	26,045	8,766	61,765	31,656	16,063	5,408
80	103,446	53,018	26,898	9,055	63,793	32,695	16,589	5,587
以下保費只適用於續保 The premiums below are for renewal only								
81	106,928	54,802	27,804	9,358	65,940	33,795	17,147	5,772
82	110,319	56,542	28,686	9,656	68,030	34,867	17,690	5,956
83	113,376	58,107	29,480	9,924	69,916	35,833	18,182	6,121
84	116,952	59,941	30,410	10,237	72,120	36,963	18,753	6,313
85	120,491	61,753	31,330	10,545	74,303	38,081	19,321	6,503
86	124,017	63,561	32,246	10,854	76,476	39,196	19,888	6,695
87	127,455	65,323	33,140	11,156	78,598	40,285	20,440	6,881
88	130,953	67,115	34,051	11,462	80,756	41,389	20,999	7,069
89	134,969	69,174	35,095	11,814	83,233	42,659	21,642	7,286
90	139,019	71,248	36,148	12,167	85,727	43,936	22,292	7,505
91	143,016	73,298	37,187	12,517	88,193	45,202	22,933	7,719
92	147,032	75,357	38,231	12,869	90,669	46,470	23,577	7,937
93	151,007	77,395	39,264	13,216	93,124	47,728	24,214	8,152
94	154,620	79,245	40,202	13,532	95,348	48,867	24,793	8,346
95	158,124	81,041	41,115	13,838	97,512	49,977	25,356	8,535
96	161,734	82,891	42,054	14,154	99,737	51,118	25,935	8,730
97	165,268	84,702	42,972	14,465	101,917	52,234	26,501	8,921
98	168,827	86,526	43,897	14,774	104,111	53,358	27,071	9,113
99 +	169,036	86,632	43,953	14,794	104,242	53,426	27,106	9,124

保費表 Premium Table (HK\$)

4. 認可產品 Certified Plan - HK\$80,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-08-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-04-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
0 - 2	5,540	2,841	1,443	489	3,418	1,752	891	300
3	5,471	2,805	1,424	480	3,374	1,730	880	298
4	5,386	2,761	1,402	475	3,321	1,703	866	293
5	5,306	2,720	1,382	468	3,273	1,680	853	288
6	5,230	2,684	1,362	459	3,227	1,655	841	285
7	5,152	2,643	1,342	453	3,178	1,631	828	281
8	5,068	2,598	1,320	447	3,127	1,604	815	276
9	4,976	2,551	1,297	438	3,069	1,574	801	270
10	4,911	2,519	1,280	432	3,031	1,555	790	268
11	4,834	2,479	1,259	427	2,981	1,530	778	264
12	4,822	2,475	1,256	426	2,975	1,526	777	262
13	4,795	2,460	1,250	422	2,959	1,517	772	261
14	4,774	2,450	1,243	420	2,945	1,511	768	261
15	4,765	2,443	1,241	420	2,939	1,509	767	260
16	4,747	2,436	1,237	419	2,929	1,503	762	260
17	4,737	2,430	1,234	417	2,922	1,499	761	259
18	4,701	2,410	1,223	415	2,899	1,487	757	258
19	4,727	2,424	1,231	416	2,916	1,495	760	259
20	4,737	2,430	1,234	417	2,922	1,499	761	259
21	4,911	2,519	1,280	432	3,031	1,555	790	268
22	5,152	2,643	1,342	453	3,178	1,631	828	281
23	5,443	2,791	1,419	479	3,359	1,723	875	297
24	5,763	2,957	1,500	507	3,555	1,823	928	314
25	5,955	3,054	1,552	524	3,673	1,884	958	324
26	6,427	3,296	1,674	566	3,964	2,034	1,033	350
27	6,719	3,445	1,750	590	4,145	2,126	1,081	365
28	6,969	3,572	1,814	612	4,299	2,206	1,121	379
29	7,144	3,664	1,859	628	4,405	2,259	1,148	389
30	7,298	3,742	1,900	641	4,502	2,309	1,172	397
31	7,385	3,786	1,922	649	4,555	2,336	1,188	401
32	7,431	3,811	1,934	652	4,583	2,349	1,193	404
33	7,619	3,906	1,982	669	4,698	2,410	1,223	413
34	7,713	3,955	2,007	678	4,758	2,439	1,240	419
35	7,783	3,991	2,026	683	4,801	2,461	1,251	422
36	7,856	4,028	2,045	689	4,846	2,485	1,262	428
37	7,917	4,057	2,061	697	4,882	2,505	1,271	430
38	8,011	4,107	2,086	704	4,940	2,534	1,286	435
39	8,362	4,286	2,176	734	5,156	2,645	1,343	453
40	8,738	4,481	2,275	768	5,389	2,765	1,403	475
41	9,133	4,680	2,377	802	5,633	2,888	1,467	495
42	9,510	4,876	2,476	837	5,866	3,009	1,528	516
43	9,897	5,074	2,575	869	6,103	3,130	1,590	537
44	10,360	5,311	2,695	910	6,388	3,277	1,663	562
45	10,775	5,524	2,803	946	6,644	3,407	1,728	584
46	11,211	5,748	2,917	983	6,913	3,545	1,800	608
47	11,645	5,969	3,031	1,023	7,181	3,683	1,868	631
48	12,098	6,203	3,148	1,061	7,460	3,824	1,943	657
49	12,661	6,491	3,293	1,111	7,809	4,004	2,033	686
50	13,218	6,776	3,438	1,160	8,153	4,182	2,123	717

4. 認可產品 Certified Plan - HK\$80,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-08-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-04-000-01

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured persons from age 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	月繳 Monthly
51	13,808	7,078	3,592	1,210	8,517	4,366	2,216	748
52	14,388	7,375	3,744	1,262	8,873	4,550	2,309	779
53	14,989	7,682	3,899	1,314	9,244	4,740	2,406	813
54	15,792	8,095	4,109	1,384	9,740	4,993	2,535	854
55	16,642	8,530	4,328	1,460	10,262	5,261	2,670	900
56	17,471	8,955	4,544	1,532	10,775	5,524	2,803	946
57	18,331	9,396	4,768	1,606	11,307	5,798	2,941	991
58	19,191	9,838	4,993	1,682	11,837	6,066	3,080	1,038
59	20,574	10,547	5,350	1,803	12,689	6,505	3,302	1,113
60	22,024	11,290	5,730	1,931	13,583	6,963	3,534	1,191
61	23,513	12,052	6,115	2,061	14,500	7,432	3,772	1,271
62	25,027	12,830	6,511	2,192	15,435	7,911	4,015	1,353
63	26,573	13,621	6,910	2,327	16,388	8,401	4,263	1,436
64	28,333	14,523	7,369	2,481	17,472	8,957	4,544	1,532
65	30,140	15,449	7,840	2,640	18,586	9,526	4,836	1,628
66	31,975	16,388	8,315	2,801	19,715	10,107	5,129	1,727
67	33,753	17,300	8,777	2,957	20,815	10,671	5,415	1,823
68	35,417	18,152	9,212	3,103	21,841	11,196	5,680	1,913
69	36,586	18,751	9,516	3,204	22,562	11,565	5,869	1,977
70	37,712	19,329	9,808	3,303	23,258	11,922	6,051	2,038
以下保費只適用於續保 The premiums below are for renewal only								
71	39,011	19,994	10,144	3,418	24,057	12,331	6,257	2,107
72	40,287	20,648	10,479	3,527	24,842	12,733	6,462	2,176
73	41,582	21,311	10,813	3,640	25,643	13,144	6,671	2,247
74	43,085	22,083	11,205	3,772	26,569	13,619	6,910	2,327
75	44,478	22,797	11,566	3,894	27,428	14,059	7,135	2,403
76	46,003	23,578	11,964	4,028	28,369	14,541	7,379	2,485
77	47,571	24,382	12,371	4,165	29,336	15,035	7,629	2,570
78	49,191	25,212	12,793	4,307	30,336	15,547	7,889	2,657
79	50,875	26,077	13,230	4,455	31,375	16,082	8,159	2,748
80	52,544	26,931	13,665	4,600	32,404	16,609	8,428	2,838
81	54,313	27,837	14,125	4,755	33,496	17,169	8,712	2,934
82	56,036	28,721	14,572	4,905	34,557	17,712	8,986	3,027
83	57,590	29,516	14,975	5,041	35,514	18,203	9,236	3,110
84	59,405	30,447	15,449	5,200	36,634	18,776	9,526	3,209
85	61,203	31,367	15,914	5,359	37,742	19,344	9,816	3,306
86	62,994	32,285	16,381	5,514	38,847	19,910	10,102	3,401
87	64,741	33,182	16,836	5,668	39,925	20,464	10,384	3,497
88	66,517	34,091	17,298	5,823	41,020	21,024	10,666	3,592
89	68,558	35,138	17,826	6,002	42,278	21,670	10,994	3,702
90	70,613	36,191	18,362	6,181	43,545	22,318	11,323	3,813
91	72,645	37,233	18,889	6,358	44,798	22,961	11,648	3,922
92	74,685	38,278	19,420	6,537	46,055	23,606	11,977	4,032
93	76,705	39,314	19,944	6,714	47,301	24,242	12,301	4,142
94	78,537	40,253	20,423	6,874	48,432	24,824	12,593	4,240
95	80,318	41,164	20,885	7,029	49,531	25,387	12,880	4,337
96	82,152	42,105	21,362	7,190	50,662	25,966	13,175	4,436
97	83,948	43,025	21,829	7,348	51,769	26,533	13,463	4,533
98	85,754	43,951	22,299	7,506	52,883	27,103	13,753	4,630
99 +	85,861	44,005	22,326	7,516	52,949	27,139	13,768	4,635

4. 認可產品 Certified Plan - HK\$80,000 自付費 Deductible

認可產品編號 Certification Number of the Certified Plan

- 全球 Worldwide: F00059-08-000-01
- 亞洲及澳紐 Asia & Australia-New Zealand: F00059-04-000-01

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured persons from age 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	月繳 Monthly
71	54,612	27,991	14,201	4,781	33,677	17,262	8,758	2,950
72	56,399	28,907	14,666	4,937	34,778	17,825	9,045	3,046
73	58,213	29,836	15,140	5,096	35,900	18,400	9,335	3,144
74	60,318	30,916	15,685	5,280	37,197	19,065	9,674	3,259
75	62,268	31,915	16,190	5,452	38,398	19,680	9,986	3,362
76	64,404	33,008	16,746	5,638	39,716	20,356	10,328	3,478
77	66,599	34,133	17,318	5,830	41,070	21,051	10,680	3,595
78	68,867	35,297	17,907	6,030	42,469	21,768	11,044	3,720
79	71,224	36,505	18,520	6,235	43,924	22,513	11,424	3,845
80	73,562	37,701	19,129	6,440	45,364	23,250	11,798	3,974
以下保費只適用於續保 The premiums below are for renewal only								
81	76,039	38,971	19,772	6,656	46,890	24,033	12,195	4,105
82	78,451	40,207	20,399	6,866	48,378	24,795	12,581	4,235
83	80,623	41,321	20,964	7,057	49,719	25,484	12,930	4,354
84	83,167	42,624	21,627	7,280	51,287	26,286	13,337	4,490
85	85,683	43,914	22,279	7,501	52,837	27,083	13,740	4,626
86	88,189	45,200	22,932	7,719	54,384	27,874	14,143	4,762
87	90,637	46,453	23,567	7,932	55,895	28,647	14,536	4,895
88	93,124	47,728	24,214	8,152	57,426	29,433	14,933	5,026
89	95,978	49,191	24,956	8,402	59,190	30,337	15,392	5,182
90	98,858	50,667	25,706	8,654	60,961	31,244	15,853	5,338
91	101,702	52,122	26,444	8,901	62,715	32,145	16,307	5,491
92	104,558	53,588	27,186	9,152	64,477	33,047	16,766	5,645
93	107,385	55,039	27,922	9,400	66,220	33,940	17,220	5,798
94	109,951	56,352	28,590	9,624	67,805	34,752	17,631	5,936
95	112,444	57,630	29,239	9,842	69,342	35,539	18,031	6,072
96	115,012	58,947	29,905	10,067	70,925	36,351	18,443	6,210
97	117,528	60,234	30,559	10,287	72,476	37,146	18,846	6,344
98	120,054	61,530	31,218	10,508	74,034	37,943	19,251	6,481
99 +	120,205	61,605	31,254	10,520	74,127	37,992	19,275	6,488

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。
Age "0" means age 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. 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.
- 藍十字在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。藍十字會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。
Blue Cross may adjust the standard premium schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. Blue Cross will send out a written notice to the policyholders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- 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.