



Blue Cross 藍十字

An AIA Company 友邦保險成員公司



Customer-Centric Healthcare Network Services Seamless Worry-free Healthcare Journey



[Introduction Video](#)

Cashless Service

With deepening integration between Hong Kong and mainland China, an increasing number of Hong Kong residents are seeking medical care in the Greater Bay Area (“GBA”). In response to customers’ growing demand, Blue Cross has expanded its healthcare network in Hong Kong and other cities within the GBA. Through an expanded healthcare network together with the pre-assessment and cashless services for the medical expenses, Blue Cross’ customers can enjoy healthcare services in the GBA that aim to offer a seamless, affordable and professional healthcare experience.

The following medical institutions have newly joined Blue Cross’ healthcare network¹ as of 1 August 2025:

Designated Mainland Network Hospitals

- Shenzhen New Frontier United Family Hospital
- Guangzhou United Family Hospital
- Zhongshan Chen Xinghai Hospital of Integrated Traditional Chinese and Western Medicine

Designated Hong Kong Network Oncology Centres

- Hong Kong Integrated Oncology Centre
- HEAL Oncology

Eligible insureds of the eligible medical insurance plans of Blue Cross can directly book appointment via the Dedicated Hotline for Mainland Healthcare Network² (“Dedicated Hotline”) for medical consultations and surgical operations at the above Designated Mainland Network Hospitals in the GBA.

In the event of diagnosis of a cancer-related illness, the eligible insured can select to access (i) Designated Hong Kong Network Oncology Centres for diagnostic and treatment services³ and (ii) Designated Mainland Network Hospitals in the GBA for cancer-related treatments^{4,5}.

The eligible insured is entitled to one free medical consultation⁶ for cancer treatment at a Designated Mainland Network Hospital in his/her lifetime under each eligible policy provided that he/she has made an appointment with Designated Mainland Network Hospitals via the Dedicated Hotline or through Designated Hong Kong Network Oncology Centre(s). The insured is required to present the ‘Cross-Border Healthcare Card’ and a referral letter issued by a registered medical practitioner or the medical reports showing diagnosis of cancer during registration at the Designated Mainland Network Hospital subject to the terms and conditions thereof.



Dedicated Hotline for Mainland Medical Network: (852) 2607 9658

Key Features of Healthcare Network



Value-based Care

Healthcare network services feature seamless connectivity between Designated Hong Kong Network Oncology Centres and Designated Mainland Network Hospitals.



Dedicated Hotline²

It is available for enquiries on making appointment and expedited appointment bookings at Designated Mainland Network Hospitals.



Comprehensive Support

The insured can enjoy end-to-end assistance from dedicated personnel at Designated Mainland Network Hospitals from appointment scheduling to treatment preparation and hospitalisation documentation, and priority check-in and in-room check-out assistance is available to enhance a more seamless and comfortable experience throughout the hospitalisation stay.



Cashless Service⁷

Designated Mainland Network Hospitals can provide administrative support to the insured in applying for the pre-assessment and cashless services with Blue Cross for the medical expenses of hospitalisation. Once approved, Blue Cross will directly settle the pre-approved medical expenses with the Designated Mainland Network Hospitals after treatment, enabling the insured to enjoy hassle-free care without upfront payments or claim submissions.



Free Dental Service⁸

The eligible insured may receive one complimentary dental service, which includes an oral examination, scaling and polishing, after he/she has completed a day-case surgery or inpatient surgery at the Designated Mainland Network Hospital and the pre-assessment of the medical expenses of such surgery has been successfully approved prior to undergoing such surgery, subject to the terms and conditions thereof.

Designated Mainland Network Hospitals and Hong Kong Network Oncology Centres



How to Enjoy Pre-assessment and Cashless Services for

Day-Case and Hospitalisation Procedure⁹ at Designated Mainland Network Hospitals



Book a consultation

Call Dedicated Hotline² to make an appointment with a Designated Mainland Network Hospital.



Pre-surgery consultation

Present 'Cross-Border Healthcare Card' for eligibility verification during registration at the Designated Mainland Network Hospital and attend a pre-surgery consultation.



Administrative support by the Hospital

The Designated Mainland Network Hospital will provide administrative support to the insured in applying for the pre-assessment and cashless services.



Cashless service⁷

Upon successful approval of pre-assessment and cashless services, cashless service will be arranged for the surgical procedure for the insured and Blue Cross will settle the approved medical expenses with the hospital directly.

Cancer Care at Designated Mainland Network Hospitals



Book a consultation with Designated Hong Kong Network Oncology Centres

Make an appointment for consultation with a specialist at the Designated Hong Kong Network Oncology Centre.



Specialist consultation³

Present 'Outpatient Healthcare Card' during registration at the Designated Hong Kong Network Oncology Centre and attend a specialist consultation for diagnosis of cancer.



Book a consultation with Designated Mainland Network Hospital^{4,5}

If the insured wishes to receive cancer treatments at the Designated Mainland Network Hospital, the insured may request assistance from the Designated Hong Kong Network Oncology Centre⁵. The Designated Mainland Network Hospital would then contact the insured to make an appointment for consultation directly.

If the eligible insured has already received a specialist consultation for a cancer-related illness and selects to seek consultation from a Designated Mainland Network Hospital for cancer-related treatments, he/she may call Dedicated Hotline to make an appointment with the Designated Mainland Network Hospital⁴.



Medical consultation

Present 'Cross-Border Healthcare Card', a referral letter or medical documents showing diagnosis of cancer during registration at the Designated Mainland Network Hospital for eligibility verification.

The insured can obtain one free medical consultation⁶ for cancer treatment at the Designated Mainland Network Hospital in his/her lifetime under each eligible policy. Charges other than the consultation fee should be paid by the insured.

The insured may submit claims to Blue Cross after the consultation, and the claim reimbursement should be subject to the benefit entitlement and the terms and conditions of the eligible policy.



Administrative support by the Hospital

If a surgery is required, the Designated Mainland Network Hospital will provide administrative support to the insured in applying for the pre-assessment and cashless services.



Cashless service⁷

Upon successful approval of the pre-assessment and cashless services, cashless service will be arranged for the surgical procedure for the insured, and Blue Cross will settle the approved medical expenses with the Designated Mainland Network Hospital directly.

Cross-Border Healthcare Card



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Policy No. : VH00001.IF

Insured No. 0001

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Remarks

- 1 The list of healthcare service providers under Blue Cross' healthcare network is updated and amended from time to time without prior notice at Blue Cross' sole discretion. For the updated list, please refer to Blue Cross+ customer portal.
- 2 The Dedicated Hotline is operated by a third-party service provider engaged by Blue Cross during the designated service hours, subject to availability. The Dedicated Hotline provides general information for reference only and is not for answering any medical enquiries. It shall not be considered as a medical advice, diagnosis, treatment, or recommendation of any kind. If you are in doubt and/or consider it necessary, please seek medical advice from a healthcare service provider immediately and do not ignore or delay in seeking medical advice and treatment. For details of the Dedicated Hotline, please refer to Blue Cross+ customer portal.
- 3 The eligible insured is required to present the 'Outpatient Healthcare Card' as designated by Blue Cross to the healthcare network service providers prior to receiving the healthcare services. Otherwise, the insured is required to settle directly with the designated service providers for the charges of any services obtained. Please take note that the actual claim reimbursement under the eligible insurance plan(s) shall be subject to the provision of complete claim documents, the eligible insured's benefits entitlement, exclusions, the terms and conditions of the policy, and the final claim decision of Blue Cross. For details, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- 4 If an eligible insured has already received a specialist consultation for a cancer-related illness and he/she selects to seek consultation from Designated Mainland Network Hospital for cancer-related treatments, he/she is required to make an appointment with Designated Mainland Network Hospitals via the Dedicated Hotline for the consultation. Otherwise, all services as set out in this leaflet (including but not limited to one free medical consultation and one free dental service), subject to the terms and conditions of the relevant service(s) and fulfilment of other required conditions, would not be available to the insured. On the appointment day, the insured must present the 'Cross-Border Healthcare Card' and bring the relevant medical records related to the cancer diagnosis (including referral letter, medical report, treatment plan and any document as requested by the healthcare network service providers) to the Designated Mainland Network Hospital. For details, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- 5 If the insured chooses to make an appointment with a Designated Mainland Network Hospital through a Designated Hong Kong Network Oncology Centre, they must sign a consent form to authorise the Designated Hong Kong Network Oncology Centre to transfer the insured's related medical records (including referral letter, medical report, treatment plan and any documents as requested by the healthcare network service providers) to the Designated Mainland Network Hospital for further consultation. On the appointment day, the insured must present the 'Cross-Border Healthcare Card' to the Designated Mainland Network Hospital. For details, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- 6 To enjoy one free medical consultation for cancer treatment (once per insured in a lifetime under each eligible policy), the insured must (i) make an appointment with Designated Mainland Network Hospitals via the Dedicated Hotline or through Designated Hong Kong Network Oncology Centres and (ii) present the 'Cross-Border Healthcare Card' and a referral letter/ medical document showing diagnosis of cancer during registration at a Designated Mainland Network Hospital for eligibility verification. The insured is required to settle directly with the designated service providers for the charges of any services which are not covered, including but not limited to medications, treatments, examinations, etc under such complimentary medical consultation. For details, please contact the relevant service provider(s) providing the relevant service(s). Please take note that the actual claim reimbursement under the eligible insurance plan(s) shall be subject to the provision of complete claim documents, the eligible insured's benefits entitlement, exclusions, the terms and conditions of the policy, and the final claim decision of Blue Cross. For details, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- 7 Pre-assessment and cashless services are subject to the terms and conditions, benefit limits and exclusions of Blue Cross' eligible insurance plan(s) and the medical necessity of the healthcare services. You are required to reimburse Blue Cross for any medical expenses which (i) are not covered by the eligible insurance plan(s) or exceed the relevant benefit limit under the eligible insurance plan(s) and (ii) have been settled by Blue Cross. For details about the pre-assessment and cashless services, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- 8 Provided that the eligible insured has undergone and completed a day case surgery or inpatient surgery at the Designated Mainland Network Hospital and the application for the pre-assessment of the medical expenses of such surgery has been successfully approved by Blue Cross prior to undergoing such surgery, the insured is entitled to one complimentary dental service at the Designated Mainland Network Hospital within the prescribed validity period subject to the terms and conditions related thereto as specified in the dental service coupon. A dental service coupon will be issued by the Designated Mainland Network Hospital following the completion of such surgery. The dental service includes an oral examination, scaling, and polishing, provided by the Designated Mainland Network Hospital. Other procedures, such as X-rays and fillings, are not covered unless specifically stated. For details, please call the Dedicated Hotline.
- 9 Day surgeries and inpatient procedures include but are not limited to endoscopy, hemorrhoidectomy, cataract surgery, inguinal hernia repair, thyroidectomy, laparoscopic cholecystectomy, prostate surgery, hysterectomy, myomectomy, and total knee replacement surgery.

Important Information

- a. Subject to the terms and conditions of Blue Cross' eligible insurance plan(s), the above services (collectively, "Services") are value-added services, not guaranteed and do not form part of the contractual benefits under the policy contract.
- b. Blue Cross has the right to amend, suspend or terminate the Services (including the service providers, the scope and location of the Services, any details or terms and conditions relating thereto) at any time without prior notice at its absolute discretion. In the event of dispute, Blue Cross reserves the right of final decision.
- c. The Services are available to the eligible insured of Blue Cross' eligible insurance plan(s) subject to the eligibility of the insured, the availability and the relevant terms and conditions of the Services and the service providers (if applicable), and provided that Blue Cross' eligible group or individual medical insurance plan(s) are/is still in force.
- d. For details of each of the Services, please contact Blue Cross Customer Service Hotline at (852) 2839 6333.
- e. The pre-assessment and cashless services are subject to the terms and conditions, benefit limits and exclusions of Blue Cross' eligible insurance plan(s) and the medical necessity of the healthcare services. You are required to reimburse Blue Cross for any medical expenses which (i) are not covered by the eligible insurance plan(s) or exceed the relevant benefit limit under the eligible insurance plan(s) and (ii) have been settled by Blue Cross. Please take note that the actual claim reimbursement under the eligible insurance plan(s) shall be subject to the provision of complete claim documents, insured's benefits entitlement, exclusion, policy contract, terms and conditions of Blue Cross' eligible insurance plan(s), and the final decision of Blue Cross. For details, please contact Blue Cross Customer Service Hotline at (852) 2839 6333 for enquiry.
- f. Except for pre-assessment and cashless services, the Services are provided by designated independent third-party service providers subject to the relevant terms and conditions of the Services and the service providers (if applicable).
- g. The Dedicated Hotline provides general information for reference only and shall not be considered as medical advice, diagnosis, treatment, or recommendation of any kind.
- h. Please note that the healthcare network services and the Dedicated Hotline are not applicable for emergency care. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners immediately and do not ignore or delay in seeking medical advice and treatment.
- i. The complimentary medical consultation and the complimentary dental service cannot be exchanged for cash, credit, or other items, and may not be resold.
- j. Blue Cross is not the service provider, or the agent of the service providers, of the healthcare network services. Blue Cross makes no representation, warranty or undertaking as to the quality and availability of the Services, and shall not be responsible and liable for the Services provided by the service providers. Under no circumstance shall Blue Cross be responsible or liable for any act, omission or negligence in provision of the Services (including but not limited to diagnosis, treatment and medical and healthcare services).
- k. Any service, product or solicitation of any kind provided by the service providers are not sold or promoted by Blue Cross, and Blue Cross shall not be responsible and/or liable for any service, product or solicitation of any kind provided by the service providers.
- l. You are required to settle directly with the designated service providers for the charges of any services obtained which are not covered under the Services or benefits entitlement of the eligible insurance plan(s). For details, please contact the relevant service provider providing the relevant services.
- m. This leaflet is for distribution in Hong Kong only. This leaflet contains general information only and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product.
- n. In case of discrepancy or inconsistency between the Chinese and English version of the terms and conditions herein, the English version shall prevail.
- o. Blue Cross 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.

"Blue Cross" refers to Blue Cross (Asia-Pacific) Insurance Limited.

"Mainland China" refers to the People's Republic of China excluding Hong Kong and Macau.

"Greater Bay Area" refers to the Guangdong-Hong Kong-Macau Greater Bay Area.

"Hong Kong" and "Macau" refer to "Hong Kong Special Administrative Region" and "Macau Special Administrative Region" respectively.

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www.bluecross.com.hk



(852) 2839 6333



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