



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字(亞太)保險有限公司(「藍十字」)乃東亞銀行集團成員,於香港經營保險業務逾45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。藍十字屢獲殊榮,保險產品及服務均獲廣泛認同:

- ◆ 商界展關懷公司(2005-06及2008-17)
- ◆ 香港傑出企業公民獎—「企業組別」及「義工隊組別」嘉許標誌(2017)
- ◆ 積金好僱主(2016-2017)
- ◆ 推動積金管理獎(2017)
- ◆ 《新城電台》香港傑出數碼品牌大獎—傑出網上旅遊保險服務(2017)
- ◆ 《Focus Media》Your Choice @ Focus 香港白領最喜愛「旅遊及一般保險」品牌大獎(2017)
- ◆ 《親子王》家庭最愛品牌選舉—家居保險大獎(2017)
- ◆ 《新假期》最受歡迎旅遊保險公司大獎(2005-2016)
- ◆ 《Flyagain.la又飛啦!》我最喜愛旅遊品牌大獎—我最喜愛旅遊保險(2015)
- ◆ 《社區投資共享基金》社會資本企業義工大賞—最具温情獎(2015)
- ◆ 《資本雜誌》資本傑出企業成就獎—傑出醫療及一般保險(2012-2015)

藍十字在2017年獲得金融服務業國際信用評級機構A.M. Best Company評定財務實力評級及發行人信用評級分別為A(優秀)及「a」級別。有關最新評級,請瀏覽www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 45 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' success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-17)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenships Awards (2017)
- ◆ Good MPF Employer Award (2016-2017)
- ◆ Support for MPF Management Award (2017)
- ◆ Metro Radio Hong Kong Digital Brand Awards – Outstanding Online Travel Insurance Services (2017)
- ◆ Focus Media Your Choice @ Focus – Hong Kong White Collar's Most Favourite "Travel & General Insurance" Brand Award (2017)
- ◆ Smart Parents' Choice Brand Awards – Home Insurance (2017)
- ◆ Weekend Weekly The Most Favorite Travel Insurance Company Award (2005-2016)
- ◆ Flyagain.la My Favourite Travel Brand Awards – The Most Favourite Travel Insurance (2015)
- ◆ Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Magazine Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)

In 2017, Blue Cross is assigned a financial strength rating of A (Excellent) and an issuer credit rating of "a" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry. For the latest rating, please access www.ambest.com.



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護齒保險計劃 Dental Plan



2018年1月生效
With effect from Jan 2018

護齒保險計劃

牙齒保健 不容忽視

牙痛慘過大病，更何況要面對日益高昂的護齒費用？「護齒保險計劃」助您及家人應付昂貴的護齒費用包括常規口腔檢查。

獨立的護齒保險計劃 全面保障您的牙齒健康

- 您可按需要選擇標準計劃或特級計劃
- 您可向任何註冊牙醫求診，並獲得保障
- 您可享受有全球保障

投保簡易

- 投保手續簡單，無須驗牙或個別核保。

立即投保，盡享全面牙齒保障！

Dental Plan

Never Neglect Your Dental Care

Toothache can give you a hard time. What's worse are the escalating costs of dental care. Dental Plan covers expensive dental services costs including routine oral examinations for you and your family.

A Standalone Dental Plan to Meet Your Dental Needs

- You may choose between Standard Plan or Executive Plan according to your needs
- Your coverage extends to treatments by any registered dentists of your own choice
- You can enjoy a worldwide coverage

Easy Enrolment

- Enrolment is free from dental examination or individual underwriting.

Enrol Now to Enjoy All-round Dental Plan!

1. 標準計劃 Standard Plan (STD)

除特別指明外，此計劃支付80%可償醫療費用，最高賠償額如下：

The plan covers 80% of eligible expenses up to the following maximum limit, unless otherwise stated:

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
1. 牙齒服務前所需的X光測驗 X-rays required prior to performance of dental service a) 單片 Single film b) 附加片 Additional film	每張片 Per film 95 85
2. 膿瘡 Abscesses a) 非手術治療 Non-surgical b) 手術治療 Surgical	每牙瘡 Per abscess 380 780
3. 補牙 Fillings a) 齒科汞合金 Amalgam b) 合成（例如：樹脂）Composite (e.g. resin) c) 以酸性蝕刻 With acid etch	每隻牙 Per tooth 780 500 820
4. 修復齒尖的牙冠釘 Pins for Cusp Restoration a) 第一口釘 First pin b) 同一牙齒隨後所需用的釘 Subsequent pin for the same tooth	每口釘 Per pin 270 140
5. 齒根管的治療 Root Canal Treatment	每隻牙 Per tooth 3,000
6. 脫牙 Extractions a) 手術或非手術方式拔除（項目6b 除外） Surgical or non-surgical extraction (except item no. 6b) b) 手術方式將阻生的智齒齒拔除 Surgical extraction of an impacted wisdom tooth	每隻牙 Per tooth 500 2,300
7. 齒根尖切除術 Apicoectomy 前排牙齒 Anterior teeth	每隻牙 Per tooth 2,300
8. 假牙（只適用於因意外引致） Dentures (caused by accident only) a) 上排整套及下排整套 Both full sets (upper and lower) b) 上排整套或下排整套 One full set (upper or lower) c) 非整套 Partial set i. 每一倒膜 Per preparation plate ii. 每一假牙 Per denture	 9,000 4,600 4,600 320
9. 牙齒治療所需之藥物 Medication for dental treatments	每保單年度 Per policy year 500
10. 常規口腔檢查 Routine Oral Examination 洗牙及預防治療（每保單年度2次） Scale & polish and prophylaxis (twice per policy year) 100%賠償 100% Reimbursement	每次 Per visit 500
每保單年度綜合最高賠償額 Overall Maximum Limit Per Policy Year (不包括假牙所需費用 exclude cost of dentures)	10,500

2. 特級計劃 Executive Plan (EXE)

此計劃支付100%可償醫療費用，最高賠償額如下：

The plan covers 100% of eligible expenses up to the following maximum limit:

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
特級計劃包括保障項目1至21，除第8項由第15項代替。 Executive Plan covers benefit items 1 to 21, except item 8 which is replaced by item 15.	
11. 牙周病的手術 Periodontal Surgery	
a) 牙齦刮術 (每次治療) Subgingival curettage (per treatment)	890
b) 牙齦切除術 (合共6隻牙或以上，或每四分之一圓) Gingivectomy (6 teeth or above in total, or per quadrant)	1,950
c) 牙齦切除術 (合共5隻牙或以下) Gingivectomy (5 teeth or below in total)	650
12. 齒根尖切除術 (白齒及前白齒) Apicoectomy (Molar and Pre-molar)	每隻牙 Per tooth 2,880
13. 金牙鑲嵌 Gold Inlay	每隻牙 Per tooth
a) 一面 One surface	2,400
b) 兩面 Two surfaces	3,250
c) 三面 Three surfaces	4,050
14. 齒冠與齒橋 Crowns and Bridges	每個齒冠或齒橋 Per crown or bridge
a) 塑膠齒冠 Acrylic jacket crown	2,200
b) 磁質齒冠 Porcelain jacket crown	3,250
c) 齒橋 Bridgework	2,880
15. 假牙 (適用於因意外或牙齒狀況引致) Dentures (caused by accident or dental condition)	
a) 上排整套及下排整套 Both full sets (upper and lower)	9,000
b) 上排整套或下排整套 One full set (upper or lower)	4,600
c) 非整套 Partial set	
i. 每一倒膜 (因意外引致) Per preparation plate (caused by accident)	4,600
ii. 每一倒膜 (因牙齒狀況引致) Per preparation plate (caused by dental condition)	2,150
iii. 每一假牙 Per denture	320

16. 意外緊急治療 Accident Emergency Treatment	每宗意外 Per accident 650
a) 包括X光、短期止痛、短期填補、藥物使用、膿瘡切割及排放 Include X-rays, temporary pain relief, temporary fillings, medication, incision and drainage of abscess	
b) 非辦公時間治療服務 Non-working hours treatment	1,550
17. 部分軟組織阻生 Partial Soft-tissue Impaction	每宗意外/牙科狀況 Per accident/dental condition 910
18. 整體軟組織阻生 Complete Soft-tissue Impaction	每宗意外/牙科狀況 Per accident/dental condition 2,300
19. 牙骨阻生 Bony Impaction	每宗意外/牙科狀況 Per accident/dental condition 1,400
20. 牙齒矯正治療 Orthodontic Treatment (影響受保人的健康狀況並由註冊醫生或牙醫建議必要接受的治療) (necessitated by threat to the health of the insured and recommended as medically necessary by qualified physician or dentist)	每保單年度 Per policy year 7,800
21. 全視牙照 Panoramic Film	每保單年度 Per policy year 320
每保單年度綜合最高賠償額 Overall Maximum Limit Per Policy Year (不包括假牙所需費用 exclude cost of dentures)	20,500

所有保障項目(除第10項)需於90天等候期後方可獲賠償(續保除外)。
All benefit items (except item 10) are subject to a waiting period of 90 days (exclude policy renewal).



年繳保費表 Annual Premium Table (HK\$)

計劃級別 Plan Level	標準計劃 Standard Plan (STD)	特級計劃 Executive Plan (EXE)
成人 Adult		
男性 Male	2,430	6,587
女性 Female	2,800	8,234
子女 Child*		
3歲或以下 3 years old or below	1,215	3,294
4至18歲或未超過25歲之全日制學生 4-18 or up to 25 years old full-time student	2,430	6,587

*「子女」是指由出生後12天至18歲，經濟上完全依賴投保人的未婚人士，或在註冊認可的教育機構就讀的全日制學生而年齡未超過25歲者。
“Child” means any person who has attained the age between 12 days after birth and 18 years old, is an unmarried person and is financially dependent upon an insured, or up to 25 years old of those registered as a full-time student at a recognised education institution.

註：

1. 年齡以最近生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以下一個生日年齡計算，否則以目前年齡計算。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。
2. 藍十字保留調整保費率及其後續保費的權利。
3. 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。

Remarks:

1. Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the enrolment date, the premium rate will be charged according to your next age attained. Otherwise, it will be charged based on your current age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
2. Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
3. 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.

一經投保後，您可隨時登入 www.bluecross.com.hk/supercare 查閱您的保單資料。
Once enrolled, you can check your policy information anytime via www.bluecross.com.hk/supercare.

不保事項

1. 除續保或特別指明外，在保單生效後首90天內的護齒治療。
2. 根據任何法例、牙科計劃或其他保單，可向任何政府、公司、其他保險公司或任何第三者追討的任何損失或費用。
3. 受保人蓄意自我造成的疾病或受傷（不論其精神情況正常與否）。
4. 飲用酒精或服用藥物而引致之情況或受傷。
5. 在受保期屆滿後或在保單持有人將受保人從保單中刪除之日後出現之情況或疾病。
6. 任何並非於持牌之牙科診所、醫療設施或以進行牙科程序為主之相類似設施進行的牙科程序。
7. 戰爭（不論宣戰與否）、暴動、罷工、內亂、叛亂、革命、起義、核災；或於任何國家之陸軍、海軍或空軍中履行職責。
8. 參與任何性質之競賽（賽跑除外）；非於鋪有路面或未鋪有路面之道路上駕駛或乘坐電車、航空旅行（除非受保人以付費乘客身份乘坐由妥善持牌的航空公司所經營的航機）；跳傘；水肺潛水；爬山；或蓄意令自己處於極度危險的情況（試圖拯救他人生命則除外）而引致之情況或受傷。
9. 非牙科服務，包括但不限於影印費、牙科報告費、牙齒護理用品（例如牙刷、牙膏及牙線）之費用、稅項及相類似項目。

Exclusions

1. Except for policy renewal or otherwise specified, all dental treatments within the first 90 days after the policy is in effect.
2. Losses or expenses which are recoverable under any law, dental program, or other insurance policy provided by any government, company, other insurers or any other third party.
3. Self-inflicted disease or injury whether the Insured is sane or insane.
4. Conditions or injury arising from the use or consumption of alcohol or drugs.
5. Condition or disease which become manifested to an Insured after the expiry of the period of insurance or after the date of deletion of the Insured by the policyholder from this policy.
6. Any dental procedure not performed in a licensed dental clinic, medical facility, or similar facility the primary function of which is to perform dental procedures.
7. Declared or undeclared war, riot, strike, civil commotion, rebellion, revolution, insurrection, nuclear holocaust, or performance of duty while in any military, naval or air forces of any country.
8. Condition or injury arising from racing of any kind (except foot racing); motorcycling on not paved or unpaved roads, air travel other than as a fare paying passenger on a duly licensed commercial aircraft; sky diving; scuba diving; mountain climbing; or deliberate exposure to exceptional danger except in attempt to save human life.
9. Non-dental services, including but not limited to photocopying charges, dental report charges, costs for dental products such as toothbrushes, paste and floss, taxes and the like.

注意：

- 此單張只供參考之用，中英文版本如有差異，以英文版為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 此單張僅在香港派發。派發此單張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。
- 「護齒保險計劃」由香港獲授權之保險商 - 藍十字（亞太）保險有限公司承保。
- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與 Blue Cross and Blue Shield Association 及其任何相關聯機構或許可證持有人並無任何關係。

Notes:

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- This leaflet is for distribution in Hong Kong only. The distribution of this leaflet 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.
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