

# 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



2021年8月生效  
With effect from Aug 2021



**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

## Blue Cross (Asia-Pacific) Insurance Limited

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 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。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在 2021 年獲得保險行業國際信用評級機構和信息提供商 AM Best 授予財務實力評級及長期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](http://www.ambest.com)。

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. 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’ success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2021, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access [www.ambest.com](http://www.ambest.com).

### 藍十字給您的服務承諾

#### Blue Cross Service Commitment to You

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

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

此小冊子並不包含保單的完整條款且只供參考之用，中文及英文版本均為正式版本，具相同效力。若兩者存有歧義，必須以較有利保單持有人的詮釋為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請瀏覽網址 [www.bluecross.com.hk](http://www.bluecross.com.hk)、Blue Cross HK App 或致電藍十字客戶服務熱線 3608 2988。

This brochure does not contain the full terms of the policy and is for reference only. Both English and Chinese versions are official versions and neither one shall prevail over the other. Any inconsistency shall be interpreted in favour of the policyholder. Please refer to the policy for the exact terms and conditions and full list of policy exclusions. For more information or a copy of the policy terms and conditions, please visit [www.bluecross.com.hk](http://www.bluecross.com.hk), Blue Cross HK App or call Blue Cross Customer Service Hotline on 3608 2988.



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

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

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





## 主要特色 Key Features

「藍十字尊悅自願醫保計劃<sup>1</sup>」是獲食物及衛生局（「食衛局」）認可的自願醫保靈活計劃（「認可產品」），提供超卓及高透明度的保障，每年保障限額 HK\$10,000,000，終身保障限額更高達 HK\$48,000,000，結合保證終身續保<sup>2</sup>，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 Plan<sup>1</sup>, certified by the Food and Health Bureau (the “FHB”) as a voluntary health insurance scheme (the “VHIS”) flexi plan (the “Certified Plan”), in essence is a plan that provides superior protection with transparency. It guarantees lifetime renewal<sup>2</sup> 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」<sup>3,4,5</sup> 及「亞洲及澳紐」<sup>5,6,7,8</sup>）、以及 4 個每年自付費<sup>9</sup>（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<sup>10</sup> 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”<sup>3,4,5</sup> and “Asia & Australia-New Zealand”<sup>5,6,7,8</sup>) and 4 annual deductibles<sup>9</sup> (i.e. HK\$0, HK\$20,000, HK\$40,000 and HK\$80,000) to choose from. You can also reduce or remove<sup>10</sup> 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<sup>11</sup> Full Cover<sup>11</sup> 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<sup>12</sup>、深切治療、訂明診斷成像檢測<sup>12,13</sup>、入院前或出院後/日間手術<sup>14</sup> 前後的門診護理<sup>12</sup>、出院後私家看護<sup>12,15</sup>、緊急門診治療<sup>15</sup>、緊急門診牙科治療<sup>15</sup> 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 fee<sup>12</sup>, intensive care, prescribed diagnostic imaging tests<sup>12,13</sup>, pre- and post-confinement/ day case procedure<sup>14</sup> outpatient care<sup>12</sup>, post-confinement home nursing<sup>12,15</sup>, emergency outpatient treatment<sup>15</sup>, emergency outpatient dental treatment<sup>15</sup>, 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<sup>16</sup> 及門診腎透析<sup>12,15</sup> 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<sup>12,15</sup>）、以及睡眠窒息症治療<sup>12,15</sup>（自願醫保產品市場首創）。

Rehabilitation/ recovery from chronic illnesses such as cancer, kidney disease and stroke can take a considerable long period, which will impose heavy financial burden on patients due to the high cost of advanced medical treatments. The Certified Plan offers full cover for prescribed non-surgical cancer treatments<sup>16</sup> and outpatient kidney dialysis<sup>12,15</sup>. It also covers stroke rehabilitation treatment (including home facility enhancement benefit<sup>12,15</sup>), and sleep apnea treatment<sup>12,15</sup> (a market-first cover among VHIS plans).



## 超卓增值服務 Superb Value-added Services



### 免費周年健康檢查<sup>17</sup> Free Annual Health Checkup<sup>17</sup>

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.



### 免費第二醫療意見諮詢<sup>18</sup> Free Second Medical Opinion<sup>18</sup>

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

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



### 入院前索償評估 Pre-hospitalisation Claim Assessment

只需在入院或接受治療前的最少 3 個工作天前致電專線 3608 2988 提交相關資料，或於網上填寫「入院前索償評估」表格，我們即按您的保單計算可賠償金額<sup>19</sup>，讓您在財務上更有預算，安心接受治療。

Simply make a call to our hotline on 3608 2988 and provide related information, or complete the Pre-hospitalisation Claim Assessment Form online at least 3 working days prior to hospitalisation or treatment. We will help you to estimate the eligible claim amount<sup>19</sup> based on your policy coverage, allowing you to plan your budget in advance and undergo treatment with peace of mind.



### 出院免找數<sup>20</sup> No Hospital Bills to Pay<sup>20</sup>

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

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



### 24 小時全球緊急援助<sup>17</sup> 24-hour Worldwide Emergency Aid<sup>17</sup>

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

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



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

我們明白您在日常生活護理上需要專業的意見，因此，特意為您提供專屬的護理諮詢專線 3608 2908 解答您的疑問。如有需要，我們亦樂意轉介您至合適的家居護理服務，包括手術後護理、日常長者護理、孕婦護理、幼兒及兒童護理，以及其他護理服務轉介。

We understand you need professional advice on daily care, we are here to provide you with an exclusive nursing care hotline on 3608 2908 to answer your enquiries. We can also refer you to home care services if you need extra care at the comfort of your own home, including post-surgery care, daily care for elderly, maternity care, infant and child care and referral of other care services.



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

貴為 Super Care 會員，您可享一站式數碼醫療保險服務，隨時隨地查閱索償<sup>21</sup>記錄及保障詳情。

As a Super Care member, you can enjoy one-stop digital medical insurance services to keep track of your claim<sup>21</sup> status and benefit details round-the-clock.



Blue Cross HK App



## 保障表 Benefit Schedule

		賠償限額 Maximum Benefit Limit (HK\$)
計劃級別 Plan Level		全球 <sup>3,4,5</sup> / 亞洲及澳紐 <sup>5,6,7,8</sup> Worldwide <sup>3,4,5</sup> / Asia & Australia-New Zealand <sup>5,6,7,8</sup>
自付費 <sup>9</sup> (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 <sup>9</sup> (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 <sup>22</sup> Designated Ward Class <sup>22</sup>		<ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ 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</li> </ul>
保障項目 <sup>23</sup> Benefit Items <sup>23</sup>		
<b>I. 基本保障 Basic Benefits</b>		
a. 病房及膳食 Room and Board		全數賠償 <sup>11</sup> Full cover <sup>11</sup>
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 <sup>12</sup> Specialist's Fee <sup>12</sup>		
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 <sup>12,13</sup> Prescribed Diagnostic Imaging Tests <sup>12,13</sup>		
j. 訂明非手術癌症治療 <sup>16</sup> Prescribed Non-surgical Cancer Treatments <sup>16</sup>		
k. 入院前或出院後/日間手術 <sup>14</sup> 前後的門診護理 <sup>12</sup> Pre- and Post-confinement/ Day Case Procedure <sup>14</sup> Outpatient Care <sup>12</sup> <ul style="list-style-type: none"> <li>• 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</li> <li>• 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)</li> </ul>		
l. 精神科治療 <sup>3,7</sup> (每保單年度) Psychiatric Treatments <sup>3,7</sup> (per policy year)		60,000

賠償限額 Maximum Benefit Limit (HK\$)	
計劃級別 Plan Level	全球 <sup>3,4,5</sup> / 亞洲及澳紐 <sup>5,6,7,8</sup> Worldwide <sup>3,4,5</sup> / Asia & Australia-New Zealand <sup>5,6,7,8</sup>
自付費 <sup>9</sup> (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 <sup>9</sup> (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 <sup>22</sup> Designated Ward Class <sup>22</sup>	<ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ 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</li> </ul>
保障項目 <sup>23</sup> Benefit Items <sup>23</sup>	
<b>II. 額外保障<sup>15</sup> Enhanced Benefits<sup>15</sup></b>	
a. 門診腎透析 <sup>12</sup> Outpatient Kidney Dialysis <sup>12</sup>	全數賠償 <sup>11</sup> Full cover <sup>11</sup>
b. 復康治療 <sup>12</sup> (每日) Rehabilitation Treatment <sup>12</sup> (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 <sup>12</sup> (每次事故) Home Facility Enhancement Benefit <sup>12</sup> (per incident)	80,000
(2) 中風輔助保障 <sup>12</sup> (每次) Stroke Ancillary Benefit <sup>12</sup> (per visit) 每日 1 次，每保單年度最多 30 日及 每次事故最高 HK\$100,000 1 visit per day, maximum 30 visits per policy year and maximum HK\$100,000 per incident	1,000
(3) 傷殘津貼保障 (每月) Disability Subsidy Benefit (per month) 每次事故最多 24 個月 Maximum 24 months per incident	7,500
d. 緊急門診治療 Emergency Outpatient Treatment	
e. 緊急門診牙科治療 Emergency Outpatient Dental Treatment	
f. 住院陪床費用 Hospital Companion Bed	
g. 註冊私家看護費用 <sup>12</sup> Registered Private Nurse's Fees <sup>12</sup> 每保單年度最多 120 日 Maximum 120 days per policy year	全數賠償 <sup>11</sup> Full cover <sup>11</sup>
h. 出院後私家看護 <sup>12</sup> Post-confinement Home Nursing <sup>12</sup> 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)	



## 保障表 Benefit Schedule

		賠償限額 Maximum Benefit Limit (HK\$)
計劃級別 Plan Level		全球 <sup>3,4,5</sup> / 亞洲及澳紐 <sup>5,6,7,8</sup> Worldwide <sup>3,4,5</sup> / Asia & Australia-New Zealand <sup>5,6,7,8</sup>
自付費 <sup>9</sup> (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 <sup>9</sup> (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 <sup>22</sup> Designated Ward Class <sup>22</sup>		<ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ 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</li> </ul>
保障項目 <sup>23</sup> Benefit Items <sup>23</sup>		
<b>II. 額外保障<sup>15</sup> Enhanced Benefits<sup>15</sup></b>		
i. 出院後/日間手術 <sup>14</sup> 後中醫門診護理 (每次) Post-confinement/ Day Case Procedure <sup>14</sup> 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 <sup>12</sup> Reconstructive Surgery <sup>12</sup> (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)		180,000
o. 睡眠窒息症治療 <sup>12</sup> (每次睡眠窒息症診斷) Sleep Apnea Treatment <sup>12</sup> (per sleep apnea diagnosis)		10,000



賠償限額 Maximum Benefit Limit (HK\$)	
計劃級別 Plan Level	全球 <sup>3,4,5</sup> / 亞洲及澳紐 <sup>5,6,7,8</sup> Worldwide <sup>3,4,5</sup> / Asia & Australia-New Zealand <sup>5,6,7,8</sup>
自付費 <sup>9</sup> (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) <u>Deductible<sup>9</sup> (per policy year)</u> 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 <sup>22</sup> Designated Ward Class <sup>22</sup>  保障項目 <sup>23</sup> Benefit Items <sup>23</sup>	<ul style="list-style-type: none"> <li>▪ 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</li> <li>▪ 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</li> </ul>
<b>III. 其他保障<sup>15,24</sup> Other Benefits<sup>15,24</sup></b>	
a. 門診手術 <sup>25</sup> 現金津貼 (每項日間手術 <sup>14</sup> ) Outpatient Surgery <sup>25</sup> Cash Allowance (per day case procedure <sup>14</sup> )	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 <sup>26</sup> (住院期間每日) Cash Benefit for Top-up Subsidy <sup>26</sup> (per day of confinement) 每保單年度最多 60 日 Maximum 60 days per policy year	1,200
<b>IV. 其他限額 Other Limits</b>	
<u>每年保障限額</u> I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 <u>Annual Benefit Limits</u> For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits	10,000,000
<u>終身保障限額</u> I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 <u>Lifetime Benefit Limits</u> For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits	48,000,000

註 Note：

所有費用必須為「合理及慣常」及「醫療所需」的開支<sup>27</sup>。

All expenses incurred must be Reasonable and Customary and Medically Necessary<sup>27</sup>.



## 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<sup>28</sup> No Claim Discount<sup>28</sup>

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<sup>29</sup> Family Discount<sup>29</sup>

於保單生效日/續保日（以適用者為準） 受保合資格家庭成員 <sup>30</sup> 的人數 Number of Eligible Family Members <sup>30</sup> 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<sup>31</sup> Tax Deduction<sup>31</sup>

您可以就自己及受養人<sup>32</sup>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 dependants<sup>32</sup>. 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
<b>總額 Total</b>	<b>77,000</b>	<b>41,000</b>	<b>6,150</b>

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

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.



## 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礎醫療保障計劃，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		
▪ 自付費 Deductible		HK\$40,000
▪ 保單持有人 Policyholder		Frankie
▪ 保單生效日/續保日 Policy effective date/ renewal date		4 月 1 日 1 April

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」 1<sup>st</sup> - 3<sup>rd</sup> savings

#### 第 1 個保單年度 1<sup>st</sup> Policy Year

受保人 (投保年齡) Insured Person (Enrolment Age)	應付年繳保費 Annual Premium Payable (HK\$)			「慳錢有道」 第 3 式：稅務扣減 (假設稅率 = 15%) 3 <sup>rd</sup> 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 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)	18,083	8,137	6,916	6,916	1,037
Anne (37)	17,868	8,041	6,835	6,835	1,025
Lorraine (6)	11,807	5,313	4,516	4,516	677
應付保費總額 Total Premium Payable	47,758 A	21,491	18,267	可節省的 稅款總額 Total Tax Saved	2,739

Frankie 節省 \$26,267 保費，  
相等於 A 的 55%!  
Frankie saved \$26,267 of premium,  
i.e. 55% of A!

Frankie 再節省 \$3,224 保費，  
合共節省 \$29,491，相等於 A 的 62%!  
Frankie saved an additional \$3,224,  
making a total premium saving of  
\$29,491, i.e. 62% of A!

第 1 年度可節省的保費及稅款合共：  
Total premium and tax savings for the 1<sup>st</sup> policy year:  
\$29,491 + \$2,739 = \$32,230







第 4 至 7 式「慳錢有道」  
4<sup>th</sup> - 7<sup>th</sup> savings

第 2 個保單年度  
2<sup>nd</sup> 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 <sup>th</sup> 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 <sup>▲</sup> Tax-deductible Amount <sup>▲</sup>	可節省稅款 Amount of Tax Saved
Frankie (39)	18,876 <sup>▽#</sup>	8,494 <sup>◆#</sup>	8,069	6,859	6,859	1,029
Anne (38)	18,083 <sup>▽#</sup>	8,137 <sup>◆#</sup>	7,730	6,571	6,571	986
Lorraine (7)	11,629 <sup>▽#</sup>	5,233 <sup>◆#</sup>	4,971	4,226	4,226	634
應付保費總額 Total Premium Payable	48,588 <b>B</b>	21,864	20,770	17,656	可節省的 稅款總額 Total Tax Saved	2,649

Frankie 節省  
**\$26,724** 保費，  
相等於 **B** 的  
55%!  
Frankie saved  
**\$26,724** of  
premium,  
i.e. 55% of **B**!

Frankie 再節省  
**\$1,094** 保費，  
合共節省  
**\$27,818**，相等  
於 **B** 的 57%!  
Frankie saved  
an additional  
**\$1,094** of  
premium,  
making a total  
premium saving of  
**\$27,818**, i.e.  
57% of **B**!

Frankie 再節省  
**\$3,114** 保費，  
進一步合共節省  
**\$30,932**，相等  
於 **B** 的 64%!  
Frankie saved an  
additional **\$3,114**,  
further boosted  
the total premium  
saving up to  
**\$30,932**,  
i.e. 64% of **B**!

第 2 年度可節省的保費及稅款合共：  
Total premium and tax savings for the 2<sup>nd</sup> policy year:  
**\$30,932 + \$2,649 = \$33,581**





## 說明例子 Case Illustration

「藍十字尊悅自願醫保計劃」如何守護 Frankie 一家，讓他們安枕無憂？

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

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

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

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

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

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

- ▲ 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 2<sup>nd</sup> policy year, with the assumption that no claim has been made in respect of the 1<sup>st</sup> 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 2<sup>nd</sup> 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 2<sup>nd</sup> policy year, which are based on the annual premium (with HK\$40,000 deductible) for insured persons with the attained age of 39, 38, and 7 respectively as listed in the Premium Table. These figures are for illustrative purpose only.
- # 除了例子內提及因應受保人年齡而作出的調整，藍十字將保留在續保時就其他因素調整保費的權利，例如增加額外保障等。藍十字在得到食衛局同意後，可於續保時更改認可產品的條款及保障及/或向所有同一類別保單調整其標準保費。  
Apart from the age-related adjustment illustrated in this case, Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, subscription to additional benefits, etc. With the consent of the FHB, Blue Cross has the right to revise the terms and benefits of the Certified Plan and/ or adjust the Standard Premium on an overall portfolio basis upon policy renewal.
- ▽ 只適用於出院後 90 日內所有相關跟進門診。  
Only applicable to all related follow-up outpatient visits within 90 days after hospital discharge.

註：本說明例子所列之數值已約至最接近整數。

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



## 計劃摘要 Plan Summary

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

## 注釋 Remarks

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

「藍十字尊悅自願醫保計劃」的投保申請須經核保程序。健康及非健康因素包括職業<sup>++</sup>及通常居住地<sup>\*\*</sup>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<sup>++</sup>；或
- (e) 更改居住地<sup>##</sup>。

<sup>++</sup> 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。

<sup>\*\*</sup> 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。

<sup>##</sup> 「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<sup>++</sup> and place of usual residence<sup>\*\*</sup> may affect the underwriting decision. Blue Cross may (i) impose case-based exclusion(s) and/ or premium loading when accepting an application, (ii) decline an application or (iii) postpone an application. Blue Cross has the right to re-underwrite the terms and benefits at the time of renewal of policy if the policyholder/ insured person requests to:

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

<sup>++</sup> 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.

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

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

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

當藍十字成功收取保費後，保單將會自動續保。

Renewal is guaranteed up to lifetime of the insured person. Except those premium loading and/ or case-based exclusion(s) agreed by the policyholder during application, Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured person's claim history or change in health status at the time of renewal. However, Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, age-related adjustment or subscription to additional benefits, etc. With the consent of the FHB, 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無需重新核保，惟只可在受保人終身行使此權利 1 次。

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

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

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

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

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

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

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

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

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

15. 適用於此保障項目之條款及細則，請參閱補充文件。

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

16. 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。

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

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

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

18. 由於此服務不需要經食衛局認可，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 FHB and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details.

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

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

20. 「出院免找數」為「免付賬醫療服務」提供的其中一項服務。此服務不需要經食衛局認可，因此並不構成認可產品的一部分。詳情請參閱相關之條款及細則。「出院免找數」只適用於入住本港私家醫院。需於入院前至少 4 個工作天填妥及交回「入院前登記表格」以進行登記及確認手續。藍十字承保的責任只限於符合認可產品規定的合資格醫療費用，並會向受保人收取一切已繳付但不屬保單承保範圍的醫療費用（如有）。

"No Hospital Bills to Pay" is one of the services provided by "Credit Facilities Services". This service is not required to be certified by the FHB and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details. "No Hospital Bills to Pay" is only applicable to admission to private hospitals in Hong Kong. A Hospitalisation Pre-registration Form is required to be completed and returned to Blue Cross for registration and authorisation process at least 4 working days prior to admission. The liability of Blue Cross under the policy is limited to indemnify the insured person for the eligible medical expenses payable in accordance with the Certified Plan. Blue Cross shall recover from the insured person the medical expenses settled on behalf of the insured person which fall outside coverage of the policy (if any).

21. 任何索償申請須於出院或完成有關的醫療服務當日起計 90 天內遞交，可以郵寄方式或親身遞交已填妥的賠償申請表及所需之完整文件予藍十字。賠償申請表可向藍十字索取或於藍十字網頁下載。

Any claims must be submitted within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. A completed claim form and full documentation must be submitted to Blue Cross by post or in person. Claim form can be obtained from Blue Cross or downloaded from Blue Cross website.

## 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：

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

## 注釋 Remarks

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

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

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

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

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

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

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

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

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

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

31. 申請稅務扣減的資格如下：

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

<sup>+</sup> 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<sup>+</sup> 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.

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

\* Except for specific countries or regions

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

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

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

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

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

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

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

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

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

# 認可產品的常見問題

## Certified Plan FAQs

### 1. 認可產品與市場上其他醫療保險產品有什麼分別？

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

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

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

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

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

### 2. 標準計劃及靈活計劃的分別？

#### What are the differences between Standard Plans and Flexi Plans?

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

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 FHB.

### 3. 投保認可產品是否仍可使用公立醫院服務？

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

可以。投保認可產品屬自願性質，並不會影響您使用公立醫院服務的權利。

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



## 一般不保事項 General Exclusions

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。

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

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

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

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

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

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

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

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

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

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

Any charges in respect of services for –

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

## 一般不保事項 General Exclusions

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

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

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

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

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

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

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

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

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

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

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

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

12. 受保人年屆 8 歲前發病或確診的先天性疾病所招致的醫療服務費用。

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

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

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

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

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

注意 Notes :

- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。  
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## 藍十字尊悅自願醫保計劃 Blue Cross Dynasty VHIS Plan

### 保費表 Premium Table (HK\$)

#### HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
實際年齡 Attained Age								
0 - 2	12,503	6,408	3,251	1,095	7,710	3,952	2,005	675
3	12,348	6,329	3,211	1,081	7,614	3,903	1,980	667
4	12,155	6,230	3,161	1,064	7,495	3,842	1,949	656
5	11,976	6,138	3,114	1,048	7,386	3,786	1,921	647
6	11,807	6,052	3,070	1,034	7,282	3,733	1,894	638
7	11,629	5,960	3,024	1,018	7,171	3,676	1,865	628
8	11,436	5,861	2,974	1,001	7,052	3,615	1,834	618
9	11,232	5,757	2,921	983	6,926	3,550	1,801	607
10	11,088	5,683	2,883	971	6,837	3,504	1,778	599
11	10,908	5,591	2,837	955	6,726	3,448	1,749	589
12	10,884	5,579	2,830	953	6,713	3,441	1,746	588
13	10,824	5,548	2,815	948	6,676	3,422	1,736	585
14	10,776	5,523	2,802	943	6,644	3,406	1,728	582
15	10,752	5,511	2,796	941	6,630	3,398	1,724	581
16	10,716	5,492	2,787	938	6,608	3,387	1,719	579
17	10,691	5,480	2,780	936	6,594	3,380	1,715	577
18	10,608	5,437	2,759	929	6,542	3,353	1,701	573
19	10,668	5,468	2,774	934	6,578	3,372	1,711	576
20	10,691	5,480	2,780	936	6,594	3,380	1,715	577
21	11,088	5,683	2,883	971	6,837	3,504	1,778	599
22	11,629	5,960	3,024	1,018	7,171	3,676	1,865	628
23	12,288	6,298	3,195	1,076	7,578	3,884	1,971	664
24	13,008	6,667	3,383	1,139	8,022	4,112	2,086	702
25	13,440	6,888	3,495	1,176	8,288	4,248	2,155	726
26	14,508	7,436	3,773	1,270	8,947	4,586	2,327	783
27	15,168	7,774	3,944	1,328	9,354	4,794	2,433	819
28	15,732	8,063	4,091	1,377	9,702	4,973	2,523	849
29	16,127	8,266	4,194	1,412	9,945	5,097	2,586	871
30	16,476	8,444	4,284	1,442	10,160	5,207	2,642	889
31	16,668	8,543	4,334	1,459	10,279	5,268	2,673	900
32	16,776	8,598	4,362	1,468	10,345	5,302	2,690	906
33	17,196	8,813	4,471	1,505	10,605	5,436	2,758	928
34	17,412	8,924	4,528	1,524	10,737	5,503	2,792	940
35	17,569	9,005	4,568	1,538	10,834	5,553	2,817	948
36	17,735	9,090	4,612	1,552	10,937	5,606	2,844	957
37	17,868	9,158	4,646	1,564	11,019	5,648	2,865	965
38	18,083	9,268	4,702	1,583	11,150	5,715	2,899	976
39	18,876	9,674	4,908	1,652	11,639	5,965	3,027	1,019
40	19,729	10,112	5,130	1,727	12,166	6,236	3,164	1,065
41	20,616	10,566	5,361	1,804	12,713	6,516	3,306	1,113
42	21,469	11,003	5,582	1,879	13,240	6,786	3,443	1,159
43	22,343	11,451	5,810	1,956	13,779	7,062	3,583	1,206
44	23,387	11,986	6,081	2,047	14,423	7,392	3,750	1,263
45	24,324	12,467	6,325	2,129	15,000	7,688	3,900	1,313



## HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
46	25,309	12,971	6,581	2,215	15,607	7,999	4,058	1,366
47	26,292	13,475	6,836	2,301	16,213	8,310	4,216	1,419
48	27,312	13,998	7,102	2,390	16,842	8,632	4,379	1,474
49	28,585	14,650	7,433	2,502	17,627	9,034	4,584	1,543
50	29,845	15,296	7,760	2,612	18,403	9,432	4,785	1,611
51	31,176	15,978	8,106	2,728	19,224	9,853	4,999	1,683
52	32,484	16,649	8,446	2,843	20,031	10,266	5,209	1,753
53	33,840	17,343	8,799	2,961	20,868	10,695	5,426	1,826
54	35,652	18,272	9,270	3,120	21,986	11,268	5,717	1,924
55	37,572	19,256	9,769	3,288	23,169	11,875	6,024	2,028
56	39,444	20,216	10,256	3,452	24,324	12,467	6,325	2,129
57	41,387	21,211	10,761	3,622	25,524	13,082	6,637	2,234
58	43,332	22,208	11,267	3,792	26,723	13,696	6,948	2,339
59	46,453	23,808	12,078	4,065	28,646	14,682	7,448	2,507
60	49,729	25,487	12,930	4,352	30,665	15,716	7,973	2,684
61	53,088	27,208	13,803	4,646	32,738	16,779	8,512	2,865
62	56,508	28,961	14,693	4,945	34,846	17,859	9,060	3,050
63	60,000	30,750	15,600	5,250	37,000	18,963	9,620	3,238
64	63,972	32,786	16,633	5,598	39,448	20,218	10,257	3,452
65	68,052	34,877	17,694	5,955	41,964	21,507	10,911	3,672
66	72,193	36,999	18,771	6,317	44,517	22,815	11,575	3,896
67	76,212	39,059	19,816	6,669	46,997	24,086	12,220	4,113
68	79,967	40,984	20,792	6,998	49,313	25,273	12,822	4,315
69	82,608	42,337	21,479	7,229	50,942	26,108	13,245	4,458
70	85,152	43,641	22,140	7,451	52,511	26,912	13,653	4,595
以下保費只適用於續保 The premiums below are for renewal only								
71	88,080	45,141	22,901	7,707	54,317	27,838	14,123	4,753
72	90,961	46,618	23,650	7,960	56,091	28,747	14,584	4,908
73	93,889	48,119	24,412	8,216	57,898	29,673	15,054	5,067
74	97,284	49,859	25,294	8,513	59,992	30,746	15,598	5,250
75	100,428	51,470	26,112	8,788	61,929	31,739	16,102	5,419
76	103,873	53,235	27,007	9,089	64,053	32,828	16,654	5,605
77	107,412	55,049	27,928	9,399	66,238	33,947	17,222	5,796
78	111,072	56,925	28,879	9,719	68,494	35,104	17,809	5,994
79	114,876	58,874	29,868	10,052	70,840	36,306	18,419	6,199
80	118,644	60,806	30,848	10,382	73,165	37,498	19,023	6,402
81	122,639	62,853	31,887	10,731	75,627	38,759	19,664	6,618
82	126,528	64,846	32,898	11,072	78,025	39,988	20,287	6,828
83	130,033	66,642	33,809	11,378	80,187	41,096	20,849	7,017
84	134,136	68,745	34,876	11,737	82,716	42,392	21,507	7,238
85	138,193	70,824	35,931	12,092	85,218	43,675	22,157	7,457
86	142,237	72,897	36,982	12,446	87,712	44,953	22,806	7,675
87	146,183	74,919	38,008	12,792	90,146	46,200	23,438	7,888
88	150,193	76,974	39,051	13,142	92,619	47,468	24,081	8,105
89	154,801	79,336	40,249	13,546	95,461	48,924	24,820	8,353
90	159,444	81,716	41,456	13,952	98,323	50,391	25,564	8,604
91	164,028	84,065	42,648	14,353	101,150	51,840	26,299	8,851
92	168,636	86,426	43,846	14,756	103,992	53,296	27,038	9,100
93	173,196	88,763	45,031	15,155	106,804	54,738	27,770	9,346
94	177,337	90,886	46,108	15,517	109,357	56,046	28,433	9,569
95	181,356	92,945	47,153	15,869	111,837	57,317	29,078	9,786
96	185,497	95,068	48,230	16,231	114,390	58,625	29,742	10,010
97	189,552	97,146	49,284	16,586	116,890	59,907	30,392	10,228
98	193,632	99,237	50,345	16,943	119,406	61,196	31,046	10,449
99 +	193,873	99,360	50,407	16,964	119,555	61,272	31,085	10,462

## HK\$0 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	123,312	63,197	32,061	10,790	76,044	38,973	19,772	6,654
72	127,345	65,265	33,110	11,144	78,527	40,246	20,418	6,872
73	131,445	67,367	34,177	11,502	81,057	41,542	21,075	7,093
74	136,198	69,803	35,412	11,918	83,989	43,045	21,838	7,350
75	140,599	72,058	36,557	12,303	86,701	44,435	22,543	7,587
76	145,422	74,529	37,810	12,725	89,674	45,959	23,316	7,847
77	150,377	77,069	39,099	13,159	92,733	47,526	24,111	8,115
78	155,501	79,695	40,431	13,607	95,892	49,145	24,932	8,391
79	160,826	82,424	41,815	14,073	99,176	50,828	25,786	8,678
80	166,102	85,128	43,187	14,535	102,431	52,496	26,633	8,963
以下保費只適用於續保 The premiums below are for renewal only								
81	171,695	87,994	44,642	15,023	105,878	54,263	27,529	9,265
82	177,139	90,784	46,057	15,501	109,235	55,983	28,402	9,559
83	182,046	93,299	47,333	15,929	112,262	57,535	29,189	9,823
84	187,790	96,243	48,826	16,432	115,802	59,349	30,109	10,133
85	193,470	99,154	50,303	16,929	119,305	61,144	31,020	10,440
86	199,132	102,056	51,775	17,424	122,797	62,934	31,928	10,745
87	204,656	104,887	53,211	17,909	126,204	64,680	32,814	11,043
88	210,270	107,764	54,671	18,399	129,667	66,455	33,714	11,346
89	216,721	111,070	56,349	18,964	133,645	68,494	34,748	11,694
90	223,222	114,402	58,038	19,533	137,652	70,547	35,790	12,045
91	229,639	117,691	59,707	20,094	141,610	72,576	36,819	12,391
92	236,090	120,996	61,384	20,658	145,589	74,615	37,854	12,740
93	242,474	124,268	63,043	21,217	149,526	76,632	38,877	13,084
94	248,272	127,240	64,551	21,724	153,100	78,464	39,806	13,397
95	253,898	130,123	66,014	22,217	156,572	80,244	40,709	13,701
96	259,696	133,095	67,522	22,723	160,146	82,075	41,638	14,013
97	265,373	136,004	68,998	23,220	163,646	83,869	42,548	14,320
98	271,085	138,932	70,483	23,720	167,168	85,674	43,464	14,628
99 +	271,422	139,104	70,570	23,750	167,377	85,781	43,519	14,646

## HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	6,502	3,333	1,691	569	4,009	2,055	1,043	351
3	6,421	3,291	1,670	562	3,959	2,029	1,030	347
4	6,321	3,240	1,644	554	3,897	1,998	1,014	341
5	6,228	3,192	1,620	545	3,841	1,969	999	337
6	6,140	3,147	1,597	538	3,787	1,941	985	332
7	6,047	3,100	1,573	530	3,729	1,912	970	327
8	5,947	3,048	1,547	521	3,667	1,880	954	321
9	5,841	2,994	1,519	512	3,602	1,847	937	316
10	5,766	2,956	1,500	505	3,555	1,822	925	312
11	5,672	2,907	1,475	497	3,498	1,793	910	307
12	5,660	2,901	1,472	496	3,491	1,790	908	306
13	5,628	2,885	1,464	493	3,472	1,780	903	304
14	5,604	2,873	1,458	491	3,455	1,771	899	303
15	5,591	2,866	1,454	490	3,448	1,768	897	302
16	5,572	2,856	1,449	488	3,436	1,761	894	301
17	5,559	2,849	1,446	487	3,429	1,758	892	301
18	5,516	2,827	1,435	483	3,402	1,744	885	298
19	5,547	2,843	1,443	486	3,421	1,754	890	300
20	5,559	2,849	1,446	487	3,429	1,758	892	301
21	5,766	2,956	1,500	505	3,555	1,822	925	312
22	6,047	3,100	1,573	530	3,729	1,912	970	327
23	6,390	3,275	1,662	560	3,941	2,020	1,025	345
24	6,764	3,467	1,759	592	4,171	2,138	1,085	365
25	6,989	3,582	1,818	612	4,310	2,209	1,121	378
26	7,544	3,867	1,962	661	4,652	2,385	1,210	408
27	7,887	4,043	2,051	691	4,864	2,493	1,265	426
28	8,181	4,193	2,128	716	5,045	2,586	1,312	442
29	8,386	4,298	2,181	734	5,171	2,651	1,345	453
30	8,568	4,392	2,228	750	5,283	2,708	1,374	463
31	8,667	4,442	2,254	759	5,345	2,740	1,390	468
32	8,724	4,472	2,269	764	5,379	2,757	1,399	471
33	8,942	4,583	2,325	783	5,515	2,827	1,434	483
34	9,054	4,641	2,355	793	5,583	2,862	1,452	489
35	9,136	4,683	2,376	800	5,634	2,888	1,465	493
36	9,222	4,727	2,398	807	5,687	2,915	1,479	498
37	9,291	4,762	2,416	813	5,730	2,937	1,490	502
38	9,403	4,820	2,445	823	5,798	2,972	1,508	508
39	9,816	5,031	2,553	859	6,052	3,102	1,574	530
40	10,259	5,258	2,668	898	6,326	3,243	1,645	554
41	10,720	5,494	2,788	938	6,611	3,389	1,719	579
42	11,164	5,722	2,903	977	6,885	3,529	1,791	603
43	11,618	5,955	3,021	1,017	7,165	3,673	1,863	627
44	12,161	6,233	3,162	1,065	7,500	3,844	1,950	657
45	12,648	6,483	3,289	1,107	7,800	3,998	2,028	683
46	13,161	6,746	3,422	1,152	8,116	4,160	2,111	711
47	13,672	7,007	3,555	1,197	8,431	4,321	2,193	738
48	14,202	7,279	3,693	1,243	8,758	4,489	2,278	767
49	14,864	7,618	3,865	1,301	9,166	4,698	2,384	803
50	15,519	7,954	4,035	1,358	9,570	4,905	2,489	838

## HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
51	16,212	8,309	4,216	1,419	9,996	5,123	2,599	875
52	16,892	8,658	4,392	1,479	10,416	5,339	2,709	912
53	17,597	9,019	4,576	1,540	10,851	5,562	2,822	950
54	18,539	9,502	4,821	1,623	11,433	5,860	2,973	1,001
55	19,537	10,013	5,080	1,710	12,048	6,175	3,133	1,055
56	20,511	10,512	5,333	1,795	12,648	6,483	3,289	1,107
57	21,521	11,030	5,596	1,884	13,272	6,802	3,451	1,162
58	22,533	11,549	5,859	1,972	13,896	7,122	3,613	1,216
59	24,156	12,380	6,281	2,114	14,896	7,635	3,873	1,304
60	25,859	13,253	6,724	2,263	15,946	8,173	4,146	1,396
61	27,606	14,149	7,178	2,416	17,024	8,725	4,427	1,490
62	29,384	15,060	7,640	2,572	18,120	9,287	4,712	1,586
63	31,200	15,990	8,112	2,730	19,240	9,861	5,003	1,684
64	33,265	17,049	8,649	2,911	20,513	10,513	5,334	1,795
65	35,387	18,136	9,201	3,097	21,821	11,184	5,674	1,910
66	37,540	19,240	9,761	3,285	23,149	11,864	6,019	2,026
67	39,630	20,311	10,304	3,468	24,438	12,525	6,354	2,139
68	41,583	21,312	10,812	3,639	25,643	13,143	6,668	2,244
69	42,956	22,015	11,169	3,759	26,490	13,577	6,888	2,318
70	44,279	22,693	11,513	3,875	27,306	13,995	7,100	2,390
以下保費只適用於續保 The premiums below are for renewal only								
71	45,802	23,474	11,909	4,008	28,245	14,476	7,344	2,472
72	47,300	24,242	12,298	4,139	29,167	14,949	7,584	2,553
73	48,822	25,022	12,694	4,272	30,107	15,430	7,828	2,635
74	50,588	25,927	13,153	4,427	31,196	15,988	8,111	2,730
75	52,223	26,765	13,578	4,570	32,203	16,505	8,373	2,818
76	54,014	27,683	14,044	4,727	33,308	17,071	8,661	2,915
77	55,854	28,626	14,523	4,888	34,444	17,653	8,956	3,014
78	57,757	29,601	15,017	5,054	35,617	18,254	9,261	3,117
79	59,736	30,615	15,532	5,227	36,837	18,879	9,578	3,224
80	61,695	31,619	16,041	5,399	38,046	19,499	9,892	3,330
81	63,772	32,684	16,581	5,581	39,326	20,155	10,225	3,442
82	65,795	33,720	17,107	5,758	40,573	20,794	10,549	3,551
83	67,617	34,654	17,581	5,917	41,697	21,370	10,842	3,649
84	69,751	35,748	18,136	6,104	43,012	22,044	11,184	3,764
85	71,860	36,829	18,684	6,288	44,313	22,711	11,522	3,878
86	73,963	37,907	19,231	6,472	45,610	23,376	11,859	3,991
87	76,015	38,958	19,764	6,652	46,876	24,024	12,188	4,102
88	78,100	40,027	20,306	6,834	48,162	24,684	12,523	4,215
89	80,497	41,255	20,930	7,044	49,640	25,441	12,907	4,344
90	82,911	42,492	21,557	7,255	51,128	26,204	13,294	4,474
91	85,295	43,714	22,177	7,464	52,598	26,957	13,676	4,603
92	87,691	44,942	22,800	7,673	54,076	27,714	14,060	4,732
93	90,062	46,157	23,417	7,881	55,538	28,464	14,440	4,860
94	92,215	47,261	23,976	8,069	56,866	29,144	14,786	4,976
95	94,305	48,332	24,520	8,252	58,155	29,805	15,121	5,089
96	96,458	49,435	25,080	8,441	59,483	30,486	15,466	5,205
97	98,567	50,516	25,628	8,625	60,783	31,152	15,804	5,319
98	100,689	51,604	26,180	8,811	62,091	31,822	16,144	5,433
99 +	100,814	51,668	26,212	8,822	62,169	31,862	16,164	5,440

## HK\$20,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	64,123	32,863	16,672	5,611	39,543	20,266	10,282	3,461
72	66,220	33,938	17,218	5,795	40,834	20,928	10,617	3,573
73	68,351	35,030	17,772	5,981	42,150	21,602	10,959	3,689
74	70,823	36,297	18,415	6,198	43,674	22,384	11,356	3,822
75	73,112	37,471	19,010	6,398	45,084	23,106	11,722	3,945
76	75,620	38,756	19,662	6,617	46,631	23,899	12,125	4,081
77	78,196	40,076	20,331	6,843	48,222	24,714	12,538	4,220
78	80,860	41,441	21,024	7,076	49,864	25,556	12,965	4,364
79	83,630	42,861	21,744	7,318	51,572	26,431	13,409	4,513
80	86,373	44,267	22,457	7,558	53,264	27,299	13,849	4,661
以下保費只適用於續保 The premiums below are for renewal only								
81	89,281	45,757	23,214	7,813	55,056	28,217	14,315	4,818
82	92,113	47,208	23,950	8,060	56,802	29,112	14,769	4,971
83	94,664	48,516	24,613	8,284	58,376	29,918	15,178	5,108
84	97,651	50,047	25,390	8,545	60,217	30,862	15,657	5,269
85	100,604	51,560	26,158	8,803	62,038	31,795	16,130	5,429
86	103,548	53,069	26,923	9,061	63,854	32,726	16,603	5,588
87	106,421	54,541	27,670	9,312	65,626	33,634	17,063	5,743
88	109,340	56,037	28,429	9,568	67,427	34,557	17,531	5,900
89	112,696	57,757	29,301	9,861	69,496	35,617	18,069	6,081
90	116,075	59,489	30,180	10,157	71,579	36,685	18,611	6,264
91	119,413	61,200	31,048	10,449	73,637	37,740	19,146	6,444
92	122,767	62,919	31,920	10,743	75,706	38,800	19,684	6,625
93	126,087	64,620	32,783	11,033	77,753	39,849	20,216	6,804
94	129,101	66,165	33,567	11,297	79,612	40,802	20,700	6,967
95	132,027	67,664	34,328	11,553	81,417	41,727	21,169	7,124
96	135,041	69,209	35,111	11,817	83,276	42,680	21,652	7,287
97	137,994	70,722	35,879	12,075	85,096	43,612	22,126	7,446
98	140,965	72,245	36,651	12,335	86,927	44,551	22,602	7,607
99 +	141,140	72,335	36,697	12,350	87,037	44,607	22,630	7,616



## HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
0 - 2	5,626	2,884	1,463	493	3,470	1,779	903	304
3	5,557	2,848	1,445	487	3,426	1,756	891	300
4	5,470	2,804	1,423	479	3,373	1,729	877	296
5	5,389	2,762	1,402	472	3,324	1,704	865	291
6	5,313	2,723	1,382	465	3,277	1,680	853	287
7	5,233	2,682	1,361	458	3,227	1,654	840	283
8	5,146	2,638	1,338	451	3,173	1,627	825	278
9	5,054	2,591	1,315	443	3,117	1,598	811	273
10	4,990	2,558	1,298	437	3,077	1,577	801	270
11	4,909	2,516	1,277	430	3,027	1,552	788	265
12	4,898	2,511	1,274	429	3,021	1,549	786	265
13	4,871	2,497	1,267	427	3,004	1,540	782	263
14	4,849	2,486	1,261	425	2,990	1,533	778	262
15	4,838	2,480	1,258	424	2,984	1,530	776	262
16	4,822	2,472	1,254	422	2,974	1,525	774	261
17	4,811	2,466	1,251	421	2,967	1,521	772	260
18	4,774	2,447	1,242	418	2,944	1,509	766	258
19	4,801	2,461	1,249	421	2,960	1,517	770	259
20	4,811	2,466	1,251	421	2,967	1,521	772	260
21	4,990	2,558	1,298	437	3,077	1,577	801	270
22	5,233	2,682	1,361	458	3,227	1,654	840	283
23	5,530	2,835	1,438	484	3,410	1,748	887	299
24	5,854	3,001	1,523	513	3,610	1,851	939	316
25	6,048	3,100	1,573	530	3,730	1,912	970	327
26	6,529	3,347	1,698	572	4,026	2,064	1,047	353
27	6,826	3,499	1,775	598	4,209	2,158	1,095	369
28	7,079	3,628	1,841	620	4,366	2,238	1,136	383
29	7,257	3,720	1,887	635	4,475	2,294	1,164	392
30	7,414	3,800	1,928	649	4,572	2,344	1,189	401
31	7,501	3,845	1,951	657	4,626	2,371	1,203	405
32	7,549	3,869	1,963	661	4,655	2,386	1,211	408
33	7,738	3,966	2,012	678	4,772	2,446	1,241	418
34	7,835	4,016	2,038	686	4,832	2,477	1,257	423
35	7,906	4,052	2,056	692	4,875	2,499	1,268	427
36	7,981	4,091	2,076	699	4,922	2,523	1,280	431
37	8,041	4,122	2,091	704	4,959	2,542	1,290	434
38	8,137	4,171	2,116	712	5,018	2,572	1,305	440
39	8,494	4,354	2,209	744	5,238	2,685	1,362	459
40	8,878	4,550	2,309	777	5,475	2,806	1,424	480
41	9,277	4,755	2,413	812	5,721	2,933	1,488	501
42	9,661	4,952	2,512	846	5,958	3,054	1,550	522
43	10,054	5,153	2,615	880	6,201	3,179	1,613	543
44	10,524	5,394	2,737	921	6,490	3,327	1,688	568
45	10,946	5,610	2,846	958	6,750	3,460	1,755	591
46	11,389	5,837	2,962	997	7,023	3,600	1,826	615
47	11,831	6,064	3,077	1,036	7,296	3,740	1,897	639
48	12,290	6,299	3,196	1,076	7,579	3,885	1,971	664
49	12,863	6,593	3,345	1,126	7,932	4,066	2,063	695
50	13,430	6,883	3,492	1,176	8,281	4,245	2,154	725

## HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	14,029	7,190	3,648	1,228	8,651	4,434	2,250	757
52	14,618	7,492	3,801	1,280	9,014	4,620	2,344	789
53	15,228	7,805	3,960	1,333	9,391	4,813	2,442	822
54	16,043	8,223	4,172	1,404	9,894	5,071	2,573	866
55	16,907	8,665	4,396	1,480	10,426	5,344	2,711	913
56	17,750	9,097	4,615	1,554	10,946	5,610	2,846	958
57	18,624	9,545	4,843	1,630	11,486	5,887	2,987	1,006
58	19,499	9,994	5,070	1,707	12,025	6,163	3,127	1,053
59	20,904	10,714	5,436	1,830	12,891	6,607	3,352	1,128
60	22,378	11,469	5,819	1,959	13,799	7,072	3,588	1,208
61	23,890	12,244	6,212	2,091	14,732	7,551	3,831	1,290
62	25,429	13,033	6,612	2,226	15,681	8,037	4,078	1,373
63	27,000	13,838	7,020	2,363	16,650	8,534	4,329	1,457
64	28,787	14,754	7,485	2,519	17,752	9,098	4,616	1,554
65	30,623	15,695	7,962	2,680	18,884	9,679	4,910	1,653
66	32,487	16,650	8,447	2,843	20,033	10,267	5,209	1,753
67	34,295	17,577	8,917	3,001	21,149	10,839	5,499	1,851
68	35,985	18,443	9,357	3,149	22,191	11,373	5,770	1,942
69	37,174	19,052	9,666	3,253	22,924	11,749	5,961	2,006
70	38,318	19,638	9,963	3,353	23,630	12,111	6,144	2,068
以下保費只適用於續保 The premiums below are for renewal only								
71	39,636	20,314	10,306	3,469	24,443	12,528	6,356	2,139
72	40,932	20,978	10,643	3,582	25,241	12,937	6,563	2,209
73	42,250	21,654	10,985	3,697	26,054	13,353	6,775	2,280
74	43,778	22,437	11,383	3,831	26,996	13,836	7,019	2,363
75	45,193	23,162	11,751	3,955	27,868	14,283	7,246	2,439
76	46,743	23,956	12,154	4,091	28,824	14,773	7,495	2,523
77	48,335	24,772	12,568	4,230	29,807	15,277	7,750	2,609
78	49,982	25,616	12,996	4,374	30,822	15,797	8,014	2,697
79	51,694	26,494	13,441	4,524	31,878	16,338	8,289	2,790
80	53,390	27,363	13,882	4,672	32,924	16,874	8,561	2,881
81	55,188	28,284	14,349	4,829	34,032	17,442	8,849	2,978
82	56,938	29,181	14,804	4,983	35,111	17,995	9,129	3,073
83	58,515	29,989	15,214	5,121	36,084	18,494	9,382	3,158
84	60,361	30,936	15,694	5,282	37,222	19,077	9,678	3,257
85	62,187	31,871	16,169	5,442	38,348	19,654	9,971	3,356
86	64,007	32,804	16,642	5,601	39,470	20,229	10,263	3,454
87	65,782	33,714	17,104	5,756	40,566	20,791	10,548	3,550
88	67,587	34,639	17,573	5,914	41,679	21,361	10,837	3,647
89	69,660	35,701	18,112	6,096	42,957	22,016	11,169	3,759
90	71,750	36,772	18,655	6,279	44,245	22,676	11,504	3,872
91	73,813	37,830	19,192	6,459	45,518	23,328	11,835	3,983
92	75,886	38,892	19,731	6,641	46,796	23,983	12,167	4,095
93	77,938	39,944	20,264	6,820	48,062	24,632	12,497	4,206
94	79,802	40,899	20,749	6,983	49,211	25,221	12,795	4,306
95	81,610	41,826	21,219	7,141	50,327	25,793	13,086	4,404
96	83,474	42,781	21,704	7,304	51,476	26,382	13,384	4,505
97	85,298	43,716	22,178	7,464	52,601	26,959	13,677	4,603
98	87,134	44,657	22,655	7,625	53,733	27,539	13,971	4,702
99 +	87,243	44,713	22,684	7,634	53,800	27,573	13,988	4,708

## HK\$40,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	55,490	28,439	14,428	4,856	34,220	17,538	8,898	2,995
72	57,305	29,369	14,900	5,015	35,337	18,111	9,188	3,093
73	59,150	30,315	15,379	5,176	36,476	18,694	9,484	3,192
74	61,289	31,411	15,936	5,363	37,794	19,370	9,827	3,308
75	63,270	32,426	16,451	5,537	39,015	19,996	10,144	3,414
76	65,440	33,539	17,015	5,727	40,354	20,682	10,492	3,531
77	67,669	34,681	17,594	5,922	41,730	21,387	10,850	3,652
78	69,975	35,863	18,194	6,123	43,151	22,115	11,220	3,776
79	72,372	37,091	18,817	6,333	44,629	22,873	11,604	3,906
80	74,746	38,308	19,434	6,541	46,094	23,623	11,985	4,034
以下保費只適用於續保 The premiums below are for renewal only								
81	77,263	39,598	20,089	6,761	47,645	24,418	12,388	4,169
82	79,713	40,854	20,726	6,975	49,155	25,193	12,781	4,302
83	81,921	41,985	21,300	7,169	50,518	25,891	13,135	4,421
84	84,505	43,310	21,972	7,395	52,111	26,707	13,549	4,560
85	87,062	44,620	22,637	7,618	53,687	27,515	13,959	4,698
86	89,610	45,926	23,299	7,841	55,258	28,320	14,368	4,836
87	92,095	47,199	23,945	8,059	56,792	29,107	14,767	4,970
88	94,622	48,494	24,602	8,280	58,351	29,905	15,172	5,106
89	97,524	49,982	25,357	8,534	60,140	30,822	15,637	5,263
90	100,450	51,481	26,117	8,790	61,943	31,746	16,106	5,421
91	103,338	52,961	26,868	9,043	63,725	32,660	16,569	5,576
92	106,240	54,449	27,623	9,297	65,514	33,577	17,034	5,733
93	109,113	55,921	28,370	9,548	67,287	34,485	17,495	5,888
94	111,723	57,258	29,048	9,776	68,895	35,309	17,913	6,029
95	114,254	58,556	29,707	9,998	70,458	36,110	18,320	6,166
96	116,864	59,893	30,385	10,226	72,066	36,935	18,738	6,306
97	119,417	61,202	31,049	10,450	73,641	37,742	19,147	6,444
98	121,988	62,519	31,717	10,674	75,226	38,554	19,559	6,583
99 +	122,140	62,597	31,757	10,688	75,320	38,602	19,584	6,591

## HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	4,001	2,051	1,041	351	2,467	1,265	642	216
3	3,951	2,025	1,028	346	2,436	1,249	634	214
4	3,890	1,994	1,012	341	2,398	1,229	624	210
5	3,832	1,964	997	336	2,364	1,212	615	207
6	3,778	1,937	983	331	2,330	1,195	606	204
7	3,721	1,908	968	326	2,295	1,177	597	201
8	3,660	1,876	952	321	2,257	1,157	587	198
9	3,594	1,842	935	315	2,216	1,136	577	194
10	3,548	1,819	923	311	2,188	1,122	569	192
11	3,491	1,790	908	306	2,152	1,103	560	189
12	3,483	1,786	906	305	2,148	1,101	559	188
13	3,464	1,776	901	304	2,136	1,095	556	187
14	3,448	1,768	897	302	2,126	1,090	553	187
15	3,441	1,764	895	302	2,122	1,088	552	186
16	3,429	1,758	892	301	2,115	1,084	550	186
17	3,421	1,754	890	300	2,110	1,082	549	185
18	3,395	1,740	883	298	2,093	1,073	545	184
19	3,414	1,750	888	299	2,105	1,079	548	185
20	3,421	1,754	890	300	2,110	1,082	549	185
21	3,548	1,819	923	311	2,188	1,122	569	192
22	3,721	1,908	968	326	2,295	1,177	597	201
23	3,932	2,016	1,023	345	2,425	1,243	631	213
24	4,163	2,134	1,083	365	2,567	1,316	668	225
25	4,301	2,205	1,119	377	2,652	1,360	690	233
26	4,643	2,380	1,208	407	2,863	1,468	745	251
27	4,854	2,488	1,263	425	2,993	1,534	779	262
28	5,034	2,580	1,309	441	3,105	1,592	808	272
29	5,161	2,646	1,342	452	3,182	1,631	828	279
30	5,272	2,702	1,371	462	3,251	1,667	846	285
31	5,334	2,734	1,387	467	3,289	1,686	856	288
32	5,368	2,752	1,396	470	3,310	1,697	861	290
33	5,503	2,821	1,431	482	3,394	1,740	883	297
34	5,572	2,856	1,449	488	3,436	1,761	894	301
35	5,622	2,882	1,462	492	3,467	1,777	902	304
36	5,675	2,909	1,476	497	3,500	1,794	910	307
37	5,718	2,931	1,487	501	3,526	1,808	917	309
38	5,787	2,966	1,505	507	3,568	1,829	928	313
39	6,040	3,096	1,571	529	3,724	1,909	969	326
40	6,313	3,236	1,642	553	3,893	1,996	1,013	341
41	6,597	3,381	1,716	578	4,068	2,085	1,058	356
42	6,870	3,521	1,787	602	4,237	2,172	1,102	371
43	7,150	3,665	1,859	626	4,409	2,260	1,147	386
44	7,484	3,836	1,946	655	4,615	2,366	1,200	404
45	7,784	3,990	2,024	682	4,800	2,460	1,248	420
46	8,099	4,151	2,106	709	4,994	2,560	1,299	437
47	8,413	4,312	2,188	737	5,188	2,659	1,349	454
48	8,740	4,480	2,273	765	5,389	2,762	1,402	472
49	9,147	4,688	2,379	801	5,641	2,892	1,467	494
50	9,550	4,895	2,483	836	5,889	3,019	1,532	516

## HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 0 至 70 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	9,976	5,113	2,594	873	6,152	3,153	1,600	539
52	10,395	5,328	2,703	910	6,410	3,286	1,667	561
53	10,829	5,550	2,816	948	6,678	3,423	1,737	585
54	11,409	5,848	2,967	999	7,036	3,606	1,830	616
55	12,023	6,162	3,126	1,053	7,414	3,800	1,928	649
56	12,622	6,469	3,282	1,105	7,784	3,990	2,024	682
57	13,244	6,788	3,444	1,159	8,168	4,187	2,124	715
58	13,866	7,107	3,606	1,214	8,551	4,383	2,224	749
59	14,865	7,619	3,865	1,301	9,167	4,699	2,384	803
60	15,913	8,156	4,138	1,393	9,813	5,030	2,552	859
61	16,988	8,707	4,417	1,487	10,476	5,369	2,724	917
62	18,083	9,268	4,702	1,583	11,151	5,715	2,900	976
63	19,200	9,840	4,992	1,680	11,840	6,068	3,079	1,036
64	20,471	10,492	5,323	1,792	12,623	6,470	3,282	1,105
65	21,777	11,161	5,663	1,906	13,428	6,882	3,492	1,175
66	23,102	11,840	6,007	2,022	14,245	7,301	3,704	1,247
67	24,388	12,499	6,341	2,134	15,039	7,708	3,911	1,316
68	25,589	13,115	6,654	2,240	15,780	8,088	4,103	1,381
69	26,435	13,548	6,874	2,314	16,301	8,355	4,239	1,427
70	27,249	13,966	7,085	2,385	16,804	8,613	4,370	1,471
以下保費只適用於續保 The premiums below are for renewal only								
71	28,186	14,446	7,329	2,467	17,381	8,908	4,520	1,521
72	29,108	14,918	7,569	2,547	17,949	9,199	4,667	1,571
73	30,044	15,398	7,812	2,629	18,527	9,496	4,818	1,622
74	31,131	15,955	8,095	2,724	19,197	9,839	4,992	1,680
75	32,137	16,471	8,356	2,812	19,817	10,157	5,153	1,734
76	33,239	17,035	8,643	2,909	20,497	10,505	5,330	1,794
77	34,372	17,616	8,937	3,008	21,196	10,863	5,511	1,855
78	35,543	18,216	9,242	3,111	21,918	11,233	5,699	1,918
79	36,760	18,840	9,558	3,217	22,669	11,618	5,894	1,984
80	37,966	19,458	9,872	3,323	23,413	12,000	6,088	2,049
81	39,244	20,113	10,204	3,434	24,201	12,404	6,293	2,118
82	40,489	20,751	10,528	3,543	24,968	12,797	6,492	2,185
83	41,611	21,326	10,819	3,641	25,660	13,151	6,672	2,246
84	42,924	21,999	11,161	3,756	26,469	13,566	6,882	2,317
85	44,222	22,664	11,498	3,870	27,270	13,976	7,091	2,387
86	45,516	23,327	11,835	3,983	28,068	14,385	7,298	2,456
87	46,779	23,975	12,163	4,094	28,847	14,785	7,501	2,525
88	48,062	24,632	12,497	4,206	29,638	15,190	7,706	2,594
89	49,536	25,388	12,880	4,335	30,548	15,656	7,943	2,673
90	51,022	26,149	13,266	4,465	31,463	16,125	8,181	2,754
91	52,489	26,901	13,648	4,593	32,368	16,589	8,416	2,833
92	53,964	27,657	14,031	4,722	33,277	17,055	8,653	2,912
93	55,423	28,405	14,410	4,850	34,177	17,516	8,887	2,991
94	56,748	29,084	14,755	4,966	34,994	17,935	9,099	3,062
95	58,034	29,743	15,089	5,078	35,788	18,342	9,305	3,132
96	59,359	30,422	15,434	5,194	36,605	18,761	9,518	3,203
97	60,657	31,087	15,771	5,308	37,405	19,171	9,726	3,273
98	61,962	31,756	16,111	5,422	38,210	19,583	9,935	3,344
99 +	62,039	31,795	16,131	5,429	38,258	19,608	9,948	3,348



## HK\$80,000 自付費 Deductible

只適用於保單生效時年齡介乎 71 至 80 歲之受保人

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

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	39,460	20,224	10,260	3,453	24,333	12,471	6,327	2,130
72	40,751	20,885	10,596	3,566	25,129	12,879	6,534	2,199
73	42,062	21,557	10,937	3,681	25,938	13,294	6,744	2,270
74	43,583	22,337	11,332	3,814	26,876	13,774	6,988	2,352
75	44,992	23,059	11,698	3,937	27,744	14,219	7,214	2,428
76	46,535	23,849	12,099	4,072	28,696	14,707	7,461	2,511
77	48,121	24,662	12,512	4,211	29,674	15,209	7,716	2,597
78	49,760	25,503	12,938	4,355	30,685	15,727	7,979	2,685
79	51,464	26,376	13,381	4,504	31,737	16,266	8,252	2,777
80	53,152	27,241	13,820	4,651	32,778	16,799	8,523	2,869
以下保費只適用於續保 The premiums below are for renewal only								
81	54,942	28,158	14,285	4,808	33,881	17,365	8,810	2,965
82	56,685	29,051	14,738	4,960	34,955	17,915	9,089	3,059
83	58,255	29,856	15,147	5,098	35,924	18,412	9,341	3,144
84	60,094	30,798	15,625	5,259	37,057	18,992	9,635	3,243
85	61,911	31,730	16,097	5,418	38,178	19,567	9,927	3,341
86	63,722	32,658	16,568	5,576	39,295	20,139	10,217	3,439
87	65,491	33,564	17,028	5,731	40,386	20,698	10,501	3,534
88	67,287	34,485	17,495	5,888	41,493	21,266	10,789	3,631
89	69,350	35,543	18,032	6,069	42,767	21,919	11,120	3,743
90	71,431	36,609	18,573	6,251	44,048	22,575	11,453	3,855
91	73,485	37,661	19,106	6,430	45,315	23,225	11,782	3,966
92	75,550	38,720	19,643	6,611	46,588	23,877	12,113	4,077
93	77,592	39,767	20,174	6,790	47,848	24,522	12,441	4,187
94	79,447	40,717	20,657	6,952	48,992	25,109	12,738	4,287
95	81,248	41,640	21,125	7,110	50,103	25,678	13,027	4,385
96	83,103	42,591	21,607	7,272	51,247	26,265	13,325	4,485
97	84,920	43,522	22,080	7,431	52,367	26,839	13,616	4,583
98	86,747	44,458	22,555	7,591	53,494	27,416	13,909	4,681
99 +	86,855	44,513	22,583	7,600	53,561	27,451	13,926	4,687

注釋 Remarks :

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