

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



2025年1月生效
With effect from Jan 2025



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Thank you for considering Sun Flower to be one of your selected intermediaries.
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.



Blue Cross 藍十字
An AIA Company 友邦保險成員公司

藍十字（亞太）保險有限公司

Blue Cross (Asia-Pacific) Insurance Limited

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

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

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

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

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

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



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

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

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



主要特色 Key Features

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

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



8 個計劃選項 8 Plan Options

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

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



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

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

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



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

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

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



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

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

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



超卓增值服務 Superb Value-added Services



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

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

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



手術/治療前索償評估 Pre-procedure Claim Assessment

只需在接受手術或治療前 4-7 個工作天透過網上提供所需資料，我們即按您的保單保障範圍估算可賠償金額¹⁸，讓您在財務上更有預算，安心接受治療。

Simply provide the required information online 4-7 working days prior to receiving procedure or treatment. We will help you to estimate the eligible claim amount¹⁸ based on your policy coverage, allowing you to plan your budget in advance and undergo treatment with peace of mind.



出院免找數¹⁹ No Hospital Bills to Pay¹⁹

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

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



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

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

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



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

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

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



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

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

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



Blue Cross HK App



超卓增值服務 Superb Value-added Services



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

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

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

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



保障表 Benefit Schedule

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



保障表 Benefit Schedule

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

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

II. 額外保障¹⁵ Enhanced Benefits¹⁵

<p>i. 出院後/日間手術¹⁴ 後中醫門診護理 (每次) Post-confinement/ Day Case Procedure¹⁴ Chinese Medicine Practitioner Outpatient Care (per visit)</p> <p>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)</p>	600
<p>j. 重建手術¹² Reconstructive Surgery¹² (每次意外/乳房切除手術) (per accident/ mastectomy)</p>	180,000
<p>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</p>	100,000
<p>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)</p>	總移植費用的 30% 30% of total transplantation cost
<p>m. 善終服務 (每保單年度) Hospice Care (per policy year)</p>	100,000
<p>n. 懷孕併發症 (每保單年度) Pregnancy Complications (per policy year) 等候期：12 個月 Waiting period: 12 months</p>	180,000
<p>o. 睡眠窒息症治療¹² (每次睡眠窒息症診斷) Sleep Apnea Treatment¹² (per sleep apnea diagnosis) 等候期：24 個月 Waiting period: 24 months</p>	10,000



保障表 Benefit Schedule

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

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

IV. 其他限額 Other Limits

每年保障限額 I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 Annual Benefit Limits For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits		10,000,000
終身保障限額 I. 基本保障、II. 額外保障、及 III. 其他保障之所有保障項目 Lifetime Benefit Limits For all benefit items of I. Basic Benefits, II. Enhanced Benefits, and III. Other Benefits		48,000,000

註 Note：

所有費用必須為「合理及慣常」及「醫療所需」的開支²⁷。

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



折扣優惠 Discount Offer

為鼓勵您與家人保持身心健康，藍十字特別送上精彩優惠。

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

無索償折扣²⁸ No Claim Discount²⁸

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

家庭折扣²⁹ Family Discount²⁹

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





稅務扣減³¹ Tax Deduction³¹

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

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

稅務扣減 Tax Deduction

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

例子 Example

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

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

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

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

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



說明例子 Case Illustration

Frankie 如何受惠於「藍十字尊悅自願醫保計劃」的成本效益？

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

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

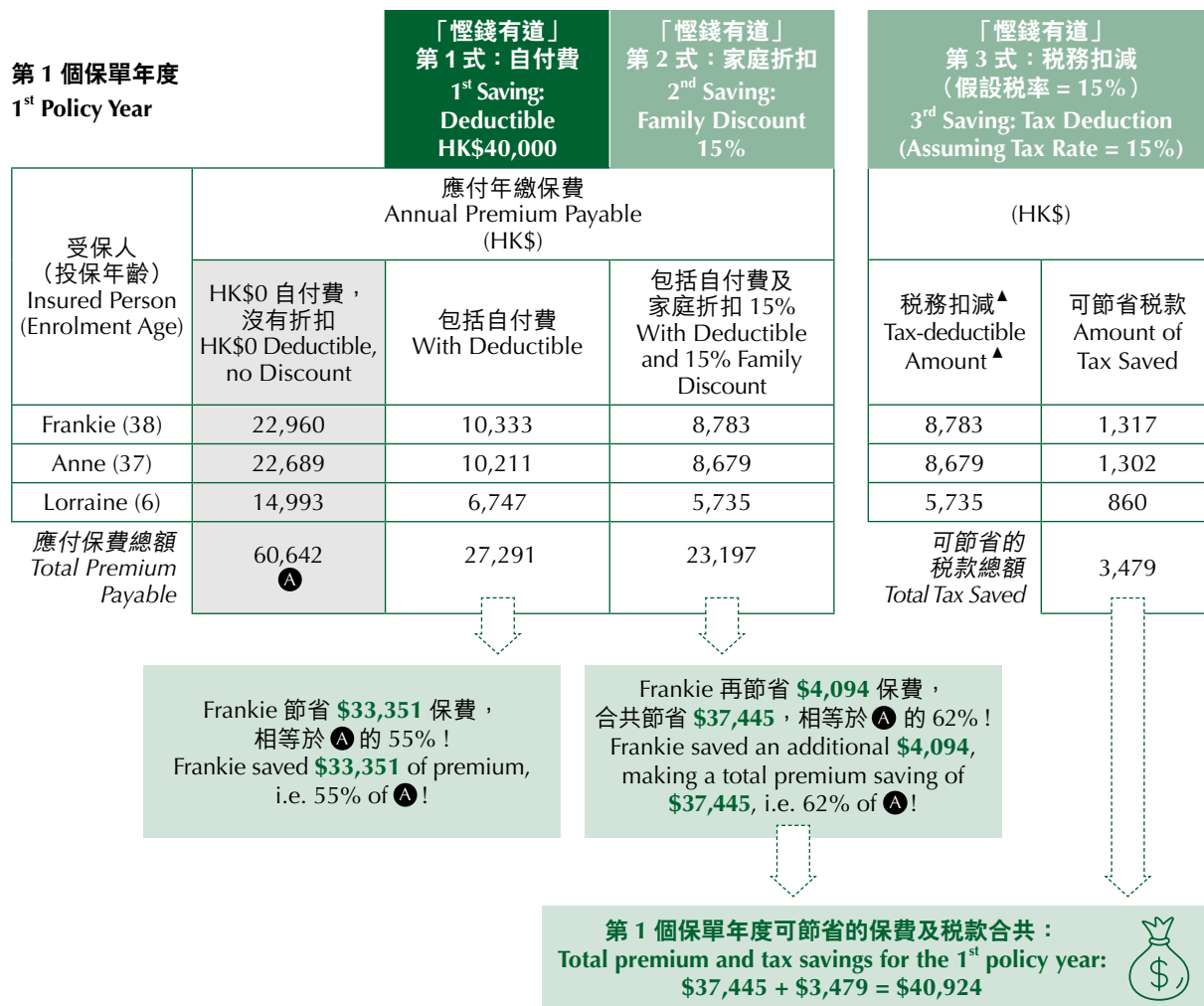
Frankie is a senior executive of a multi-national conglomerate, who always well plans ahead. He is happily living with his wife Anne and their daughter Lorraine. To bring comprehensive protection to the family, Frankie enrolled himself, Anne and Lorraine in Blue Cross Dynasty VHIS Plan (Worldwide), altogether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

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

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



第 1 至 3 式「慳錢有道」
1st - 3rd savings





說明例子 Case Illustration



第 4 至 7 式「慳錢有道」
4th - 7th savings

第 2 個保單年度
2nd Policy Year

受保人 (實際年齡) Insured Person (Attained Age)	應付年繳保費 Annual Premium Payable (HK\$)				「慳錢有道」 第 7 式：稅務扣減 (假設稅率 = 15%) 7 th Saving: Tax Deduction (Assuming Tax Rate = 15%)	
	HK\$0 自付費， 沒有折扣 HK\$0 Deductible, no Discount	「慳錢有道」 第 4 式： 自付費 4 th Saving: Deductible HK\$40,000	「慳錢有道」 第 5 式： 無索償折扣 5 th Saving: No Claim Discount 5% ^^	「慳錢有道」 第 6 式： 家庭折扣 6 th Saving: Family Discount 15%	稅務扣減 [▲] Tax-deductible Amount [▲]	可節省稅款 Amount of Tax Saved
Frankie (39)	23,968 ^{◇#}	10,786 ^{◆#}	10,247	8,710	8,710	1,307
Anne (38)	22,960 ^{◇#}	10,333 ^{◆#}	9,816	8,344	8,344	1,252
Lorraine (7)	14,766 ^{◇#}	6,646 ^{◆#}	6,314	5,367	5,367	805
應付保費總額 Total Premium Payable	61,694 B	27,765	26,377	22,421	可節省的 稅款總額 Total Tax Saved	3,364

Frankie 節省
\$33,929 保費，
相等於 **B** 的 55%!
Frankie saved
\$33,929 of
premium,
i.e. 55% of **B**!

Frankie 再節省
\$1,388 保費，
合共節省
\$35,317，相等
於 **B** 的 57%!
Frankie saved
an additional
\$1,388 of premium,
making a total
premium saving
of **\$35,317**, i.e.
57% of **B**!

Frankie 再節省
\$3,956 保費，
進一步合共節省
\$39,273，相等
於 **B** 的 64%!
Frankie saved an
additional **\$3,956**,
further boosted
the total premium
saving up to
\$39,273,
i.e. 64% of **B**!

第 2 個保單年度可節省的保費及稅款合共：
Total premium and tax savings for the 2nd policy year:
\$39,273 + \$3,364 = \$42,637



「藍十字尊悅自願醫保計劃」如何守護 Frankie 一家，讓他們安枕無憂？

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

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

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

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

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

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

[▲] 稅務扣減將根據相關保單年度的應付年繳保費（已包括自付費及折扣）計算，每年上限為每名受保人 HK\$8,000。
Tax-deductible amount will be based on the annual premium payable (with deductible applied and net of discount) for the respective policy year, with an annual ceiling of HK\$8,000 per insured person.

^{▲▲} 假設於第 1 個保單年度，全部 3 份認可產品保單均無任何索償，便可於第 2 個保單年度享有 5% 無索償折扣。
All the 3 Certified Plan policies enjoyed a 5% No Claim Discount in the 2nd policy year, with the assumption that no claim has been made in respect of the 1st policy year.

[◇] 所列數字為 3 份認可產品在沒有自付費的情況下因續保而需要繳交的第 2 個保單年度年繳保費，相等於保費表所列適用於受保人實際年齡 39 歲、38 歲及 7 歲的年繳保費（自付費為 HK\$0）。所列數字只供說明之用。
These figures are the annual premium without deductible for the 3 Certified Plan policies when they are renewed for the 2nd policy year, which are based on the annual premium (with HK\$0 deductible) for insured persons with the attained age of 39, 38, and 7 respectively as listed in the Premium Table. These figures are for illustrative purpose only.

[◆] 所列數字為 3 份認可產品因續保而需要繳交的第 2 個保單年度年繳保費，相等於保費表所列適用於受保人實際年齡 39 歲、38 歲及 7 歲的年繳保費（自付費為 HK\$40,000）。所列數字只供說明之用。
These figures are the annual premium for the 3 Certified Plan policies when they are renewed for the 2nd policy year, which are based on the annual premium (with HK\$40,000 deductible) for insured persons with the attained age of 39, 38, and 7 respectively as listed in the Premium Table. These figures are for illustrative purpose only.

[#] 除了例子內提及因應受保人年齡而作出的調整，藍十字將保留在續保時就其他因素調整保費的權利，例如增加額外保障等。藍十字可於續保時更改認可產品的條款及保障及/或向所有同一類別保單調整其標準保費。
Apart from the age-related adjustment illustrated in this case, Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, subscription to additional benefits, etc. Blue Cross has the right to revise the terms and benefits of the Certified Plan and/ or adjust the Standard Premium on an overall portfolio basis upon policy renewal.

[▼] 只適用於出院後 90 日內所有相關跟進門診。
Only applicable to all related follow-up outpatient visits within 90 days after hospital discharge.

註：本說明例子所列之數值已約至最接近整數。
Note: The figures in this case illustration are rounded to the nearest integer.



計劃摘要 Plan Summary

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

冷靜期 Cooling-off Period	21 日 ³³ 21 days ³³		
認可產品編號 Certification Number of the Certified Plan	每年自付費選項 Annual Deductible Options	計劃級別 Plan Level	
		全球 Worldwide	亞洲及澳紐 Asia & Australia-New Zealand
	HK\$0	F00059-05-000-01	F00059-01-000-01
	HK\$20,000	F00059-06-000-01	F00059-02-000-01
	HK\$40,000	F00059-07-000-01	F00059-03-000-01
	HK\$80,000	F00059-08-000-01	F00059-04-000-01

註 Note :

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

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

注釋 Remarks

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

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

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

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

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

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

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

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

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

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

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

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

2. 本認可產品保證終身續保。除保單持有人在申請過程中同意的額外附加保費及/或個別不保項目條文外，藍十字將不會根據個別受保人於續保時的索償記錄或健康狀況之變動，向其額外收取保費或附加不保事項至個別保單。然而，藍十字將保留在續保時就其他因素調整保費的權利，例如：因應受保人年齡的調整、增加額外保障等。藍十字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. Blue Cross has the right to revise the terms and benefits of the Certified Plan and/ or adjust the Standard Premium on an overall portfolio basis upon policy renewal.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

注釋 Remarks

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

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

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

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

11. 全數賠償是指不設分項賠償限額，及按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 this benefit item.

16. 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。

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

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

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

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

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

19. 「出院免找數」為「免付賬醫療服務」提供的其中一項服務。此服務不需要經醫務衛生局認可，因此並不構成認可產品的一部分。詳情請參閱相關之條款及細則。「出院免找數」只適用於入住本港私家醫院，需於入院前 4-7 個工作天填妥及交回「手術/治療前索償評估表格」以進行申請及審批手續。藍十字有權拒絕發出「住院付款保證書」或加設住院掛賬限額。藍十字可隨時發出書面通知以終止或暫停任何免付賬醫療服務，並保留所有與免付賬醫療服務相關事項及爭議的最終決定權。藍十字承保的責任只限於符合認可產品規定的合資格醫療費用，任何超出保單承保範圍的醫療費用須由保單持有人/受保人承擔。藍十字並會向保單持有人/受保人收取一切已代受保人繳付但不屬保單承保範圍的醫療費用（如有）。

“No Hospital Bills to Pay” is one of the services provided by “Credit Facilities Services”. This service is not required to be certified by the Health Bureau and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details. “No Hospital Bills to Pay” is only applicable to admission to private hospitals in Hong Kong. A Pre-procedure Claim Assessment Form is required to be completed and returned to Blue Cross for application and approval process 4-7 working days prior to admission. Blue Cross reserves the right to not issue the Letter of Guarantee (LOG) or issue the LOG with a particular limit. Blue Cross may withdraw or suspend any credit facilities service anytime by giving a written notice. All matters and disputes in relation to credit facilities services will be subject to the final decision of Blue Cross. The liability of Blue Cross under the policy is limited to indemnify the insured person for the eligible medical expenses payable in accordance with the Certified Plan. Any medical expenses that fall outside policy coverage shall be borne by the policyholder/the insured person. Blue Cross shall also recover from the policyholder/the insured person the medical expenses settled on behalf of the insured person which fall outside policy coverage (if any).

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

This service is not required to be certified by the Health Bureau and therefore does not form part of the Certified Plan. Please refer to the relevant terms and conditions for details. Opt-out is available for this service by giving a written notice to Blue Cross and it does not affect the premium.

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

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

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

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

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

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

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

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

27. 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's reasonable demand. Any claim made under Emergency Outpatient Treatment, Emergency Outpatient Dental Treatment, Outpatient Surgery Cash Allowance or Cash Benefit for Top-up Subsidy (if applicable) will not affect the insured person's eligibility for the No Claim Discount.

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

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

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

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

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

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

31. 申請稅務扣減的資格如下：

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

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

[▽] 受保人包括納稅人本人或其受養人

[△] 指定國家或地區除外

Eligibility for tax deduction is as follows:

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

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

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

[△] Except for specific countries or regions

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，如更高保障額及更多保障項目，以切合市場需要，而該附加保障則受限於醫務衛生局發出的相關規則。

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

3. 投保認可產品是否仍可使用公立醫院服務？

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

可以。投保認可產品屬自願性質，並不會影響您使用公立醫院服務的權利。

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

4. 我可否投保多於一份認可產品保單？

Can I enrol in more than one Certified Plan policy?

可以。您可因應需要而投保多份認可產品保單，亦可為受養人投保。

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

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

可以。作為保單持有人，您有權把您的保單持有人改為以下人士：

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

假如您希望更改保單持有人，請提交「更改保單持有人申請表」予藍十字處理。

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

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

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

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

在同一份自願醫保計劃的保單內，不允許多個保單持有人，而每份保單只能保障一名受保人。

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

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

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

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

認可產品的常見問題 Certified Plan FAQs

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

非香港居民[△]可投保認可產品，惟未能符合申請稅務扣減的資格。有關資格如下：

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

有關稅務扣減資格的詳情，請向稅務局查詢。

[△] 指定國家或地區除外

[▽] 受保人包括納稅人本人或其受養人

Non-Hong Kong resident[△] can enrol in the Certified Plan although they are not eligible for tax deduction. Eligibility for tax deduction is as follows:

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

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

[△] Except for specific countries or regions

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

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

您可以聯絡以下監管機構：

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

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

You may contact the following regulatory body:

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

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

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 :

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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\$)

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	15,877	8,138	4,130	1,391	9,791	5,020	2,548	859
3	15,679	8,037	4,078	1,373	9,669	4,957	2,515	850
4	15,435	7,911	4,015	1,352	9,517	4,880	2,476	835
5	15,207	7,795	3,955	1,332	9,379	4,809	2,441	823
6	14,993	7,687	3,900	1,315	9,247	4,741	2,407	812
7	14,766	7,569	3,841	1,295	9,107	4,669	2,370	799
8	14,521	7,443	3,777	1,274	8,955	4,591	2,330	787
9	14,262	7,311	3,710	1,249	8,795	4,509	2,289	772
10	14,080	7,217	3,662	1,234	8,683	4,450	2,259	762
11	13,852	7,100	3,604	1,214	8,541	4,379	2,222	750
12	13,821	7,084	3,594	1,212	8,525	4,371	2,218	749
13	13,744	7,045	3,575	1,205	8,478	4,346	2,206	745
14	13,683	7,015	3,560	1,198	8,437	4,326	2,196	740
15	13,653	6,999	3,551	1,196	8,419	4,316	2,190	739
16	13,607	6,974	3,541	1,193	8,391	4,302	2,184	736
17	13,576	6,959	3,531	1,191	8,373	4,292	2,179	734
18	13,470	6,905	3,505	1,181	8,308	4,260	2,162	730
19	13,547	6,945	3,524	1,188	8,353	4,283	2,173	733
20	13,576	6,959	3,531	1,191	8,373	4,292	2,179	734
21	14,080	7,217	3,662	1,234	8,683	4,450	2,259	762
22	14,766	7,569	3,841	1,295	9,107	4,669	2,370	799
23	15,604	7,997	4,058	1,368	9,623	4,934	2,504	844
24	16,517	8,467	4,297	1,448	10,187	5,222	2,650	893
25	17,066	8,748	4,439	1,495	10,525	5,395	2,738	924
26	18,422	9,443	4,792	1,615	11,361	5,825	2,956	995
27	19,261	9,872	5,009	1,688	11,879	6,088	3,090	1,041
28	19,975	10,239	5,196	1,749	12,321	6,316	3,205	1,079
29	20,478	10,497	5,326	1,794	12,628	6,473	3,285	1,108
30	20,921	10,722	5,441	1,832	12,902	6,613	3,356	1,130
31	21,164	10,849	5,505	1,854	13,052	6,691	3,396	1,144
32	21,301	10,917	5,540	1,866	13,136	6,734	3,417	1,152
33	21,834	11,191	5,679	1,913	13,467	6,904	3,504	1,179
34	22,109	11,332	5,750	1,937	13,634	6,989	3,546	1,195
35	22,309	11,435	5,802	1,955	13,758	7,053	3,579	1,205
36	22,519	11,543	5,857	1,972	13,889	7,119	3,612	1,216
37	22,689	11,630	5,900	1,987	13,992	7,172	3,638	1,226
38	22,960	11,770	5,973	2,011	14,158	7,257	3,682	1,241
39	23,968	12,285	6,233	2,099	14,779	7,574	3,845	1,296
40	25,050	12,840	6,514	2,195	15,448	7,920	4,019	1,353
41	26,176	13,416	6,808	2,292	16,142	8,274	4,199	1,415
42	27,261	13,972	7,089	2,387	16,812	8,618	4,373	1,473
43	28,369	14,542	7,378	2,485	17,496	8,968	4,550	1,533
44	29,695	15,220	7,722	2,601	18,314	9,387	4,762	1,605
45	30,885	15,832	8,032	2,705	19,046	9,763	4,953	1,668
46	32,135	16,471	8,356	2,814	19,817	10,157	5,154	1,736
47	33,384	17,110	8,682	2,924	20,587	10,553	5,353	1,804
48	34,678	17,774	9,019	3,036	21,385	10,961	5,561	1,874
49	36,296	18,601	9,439	3,178	22,382	11,473	5,822	1,960
50	37,894	19,422	9,854	3,317	23,368	11,976	6,077	2,047

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	39,585	20,288	10,294	3,465	24,410	12,512	6,348	2,137
52	41,246	21,140	10,725	3,611	25,434	13,035	6,615	2,228
53	42,968	22,021	11,173	3,761	26,497	13,580	6,890	2,320
54	45,268	23,201	11,772	3,964	27,917	14,308	7,260	2,445
55	47,706	24,450	12,406	4,177	29,419	15,079	7,651	2,576
56	50,082	25,668	13,024	4,385	30,885	15,832	8,032	2,705
57	52,550	26,932	13,664	4,601	32,409	16,611	8,429	2,838
58	55,019	28,199	14,307	4,816	33,931	17,391	8,823	2,972
59	58,982	30,230	15,337	5,163	36,372	18,643	9,458	3,185
60	63,140	32,362	16,418	5,527	38,935	19,955	10,125	3,409
61	67,406	34,547	17,528	5,900	41,568	21,305	10,808	3,638
62	71,748	36,772	18,656	6,280	44,244	22,677	11,505	3,874
63	76,181	39,043	19,808	6,667	46,979	24,078	12,216	4,113
64	81,225	41,630	21,120	7,109	50,087	25,673	13,025	4,385
65	86,405	44,284	22,467	7,563	53,281	27,308	13,855	4,664
66	91,663	46,978	23,835	8,023	56,524	28,968	14,698	4,948
67	96,766	49,594	25,161	8,470	59,672	30,584	15,518	5,223
68	101,534	52,038	26,401	8,886	62,613	32,090	16,281	5,480
69	104,886	53,756	27,272	9,180	64,681	33,150	16,818	5,662
70	108,117	55,411	28,112	9,462	66,673	34,171	17,337	5,836
以下保費只適用於續保 The premiums below are for renewal only								
71	111,834	57,316	29,078	9,787	68,967	35,347	17,934	6,037
72	115,492	59,192	30,028	10,108	71,219	36,501	18,519	6,233
73	119,209	61,097	30,997	10,433	73,513	37,677	19,115	6,436
74	123,520	63,306	32,116	10,810	76,171	39,038	19,806	6,667
75	127,512	65,352	33,155	11,160	78,630	40,300	20,446	6,882
76	131,886	67,592	34,291	11,542	81,328	41,682	21,147	7,118
77	136,379	69,895	35,461	11,935	84,102	43,102	21,868	7,360
78	141,026	72,278	36,668	12,342	86,966	44,572	22,613	7,612
79	145,855	74,752	37,924	12,765	89,945	46,099	23,388	7,872
80	150,640	77,206	39,167	13,183	92,897	47,611	24,155	8,131
81	155,712	79,805	40,488	13,626	96,023	49,213	24,968	8,405
82	160,650	82,334	41,771	14,059	99,067	50,773	25,760	8,670
83	165,100	84,615	42,927	14,447	101,812	52,180	26,472	8,912
84	170,311	87,285	44,282	14,904	105,023	53,825	27,308	9,192
85	175,461	89,925	45,622	15,355	108,201	55,454	28,134	9,469
86	180,596	92,557	46,956	15,804	111,366	57,077	28,958	9,746
87	185,605	95,124	48,259	16,243	114,457	58,660	29,760	10,017
88	190,697	97,734	49,584	16,688	117,598	60,271	30,576	10,292
89	196,548	100,732	51,104	17,200	121,205	62,119	31,515	10,608
90	202,442	103,753	52,637	17,716	124,839	63,981	32,459	10,926
91	208,263	106,736	54,150	18,225	128,428	65,821	33,393	11,240
92	214,114	109,734	55,672	18,737	132,037	67,670	34,331	11,554
93	219,903	112,701	57,176	19,244	135,607	69,500	35,260	11,867
94	225,161	115,397	58,543	19,704	138,849	71,161	36,102	12,151
95	230,263	118,010	59,870	20,150	141,998	72,776	36,920	12,427
96	235,521	120,707	61,238	20,609	145,240	74,436	37,764	12,711
97	240,670	123,344	62,577	21,061	148,413	76,064	38,590	12,988
98	245,849	126,000	63,923	21,513	151,608	77,700	39,420	13,267
99 +	246,156	126,155	64,002	21,540	151,797	77,797	39,470	13,284

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured person from age 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	156,567	80,240	40,709	13,701	96,552	49,484	25,106	8,451
72	161,688	82,866	42,040	14,150	99,705	51,100	25,926	8,727
73	166,893	85,536	43,395	14,606	102,917	52,746	26,760	9,007
74	172,928	88,628	44,963	15,134	106,640	54,654	27,729	9,333
75	178,515	91,491	46,417	15,623	110,084	56,420	28,624	9,635
76	184,640	94,629	48,008	16,158	113,858	58,355	29,604	9,964
77	190,930	97,854	49,643	16,709	117,741	60,344	30,614	10,305
78	197,437	101,188	51,335	17,278	121,752	62,400	31,656	10,656
79	204,197	104,653	53,093	17,870	125,922	64,536	32,742	11,019
80	210,896	108,086	54,835	18,457	130,055	66,653	33,817	11,382
以下保費只適用於續保 The premiums below are for renewal only								
81	217,997	111,724	56,682	19,076	134,432	68,897	34,954	11,764
82	224,909	115,268	58,479	19,684	138,694	71,081	36,063	12,139
83	231,139	118,460	60,098	20,226	142,537	73,053	37,062	12,474
84	238,433	122,198	61,995	20,864	147,032	75,355	38,230	12,867
85	245,645	125,895	63,870	21,495	151,480	77,634	39,387	13,257
86	252,833	129,579	65,739	22,125	155,913	79,908	40,539	13,644
87	259,847	133,174	67,562	22,740	160,240	82,123	41,664	14,022
88	266,975	136,825	69,416	23,362	164,637	84,378	42,806	14,407
89	275,166	141,024	71,545	24,079	169,686	86,966	44,120	14,849
90	283,420	145,254	73,691	24,801	174,774	89,573	45,443	15,294
91	291,567	149,430	75,810	25,514	179,799	92,149	46,750	15,734
92	299,758	153,626	77,939	26,230	184,852	94,737	48,064	16,177
93	307,863	157,781	80,045	26,940	189,850	97,298	49,363	16,615
94	315,224	161,554	81,961	27,584	194,388	99,625	50,542	17,011
95	322,368	165,215	83,817	28,210	198,796	101,885	51,688	17,398
96	329,729	168,988	85,732	28,853	203,334	104,209	52,868	17,794
97	336,937	172,682	87,605	29,483	207,777	106,488	54,023	18,184
98	344,190	176,398	89,491	30,118	212,250	108,779	55,186	18,574
99 +	344,618	176,618	89,602	30,155	212,515	108,914	55,257	18,597

保費表 Premium Table (HK\$)

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	8,258	4,233	2,149	724	5,092	2,611	1,325	448
3	8,154	4,180	2,123	715	5,028	2,577	1,309	441
4	8,028	4,115	2,089	705	4,950	2,538	1,288	435
5	7,909	4,054	2,059	694	4,879	2,502	1,269	430
6	7,798	3,997	2,029	685	4,810	2,466	1,252	422
7	7,679	3,937	1,999	675	4,736	2,429	1,233	417
8	7,552	3,872	1,966	663	4,658	2,389	1,213	410
9	7,417	3,803	1,931	651	4,575	2,346	1,192	402
10	7,322	3,755	1,905	643	4,515	2,316	1,176	398
11	7,203	3,692	1,875	632	4,443	2,278	1,157	392
12	7,187	3,685	1,870	631	4,434	2,274	1,155	391
13	7,147	3,665	1,860	627	4,410	2,261	1,148	387
14	7,117	3,649	1,852	625	4,389	2,251	1,142	386
15	7,100	3,639	1,848	624	4,379	2,247	1,140	385
16	7,076	3,628	1,841	622	4,365	2,237	1,137	384
17	7,060	3,618	1,837	621	4,355	2,234	1,134	384
18	7,005	3,591	1,824	614	4,321	2,216	1,126	380
19	7,044	3,611	1,833	620	4,345	2,229	1,132	382
20	7,060	3,618	1,837	621	4,355	2,234	1,134	384
21	7,322	3,755	1,905	643	4,515	2,316	1,176	398
22	7,679	3,937	1,999	675	4,736	2,429	1,233	417
23	8,115	4,160	2,112	713	5,006	2,567	1,303	439
24	8,590	4,404	2,235	753	5,297	2,716	1,380	465
25	8,876	4,549	2,310	779	5,473	2,806	1,425	482
26	9,580	4,911	2,493	841	5,909	3,030	1,537	520
27	10,015	5,135	2,606	879	6,177	3,167	1,607	542
28	10,388	5,325	2,703	910	6,407	3,285	1,667	562
29	10,649	5,458	2,770	934	6,567	3,368	1,709	577
30	10,880	5,578	2,831	953	6,708	3,440	1,746	589
31	11,006	5,642	2,864	965	6,788	3,480	1,766	596
32	11,079	5,680	2,883	971	6,831	3,502	1,777	599
33	11,355	5,820	2,954	995	7,003	3,591	1,823	614
34	11,497	5,894	2,992	1,009	7,090	3,635	1,846	623
35	11,602	5,947	3,018	1,017	7,155	3,669	1,861	627
36	11,710	6,003	3,046	1,027	7,222	3,702	1,879	633
37	11,798	6,048	3,068	1,034	7,276	3,731	1,894	640
38	11,940	6,122	3,105	1,047	7,362	3,775	1,916	647
39	12,464	6,389	3,243	1,092	7,687	3,941	2,000	675
40	13,027	6,677	3,389	1,141	8,033	4,119	2,090	705
41	13,613	6,977	3,542	1,193	8,396	4,305	2,184	736
42	14,176	7,267	3,688	1,242	8,743	4,482	2,275	768
43	14,754	7,563	3,838	1,294	9,098	4,666	2,366	798
44	15,442	7,914	4,016	1,353	9,524	4,882	2,477	836
45	16,059	8,232	4,178	1,407	9,904	5,077	2,576	869
46	16,711	8,566	4,346	1,464	10,306	5,284	2,681	905
47	17,361	8,898	4,515	1,521	10,705	5,488	2,786	939
48	18,034	9,244	4,690	1,580	11,121	5,701	2,893	976
49	18,874	9,674	4,908	1,654	11,639	5,966	3,029	1,021
50	19,706	10,101	5,126	1,726	12,152	6,229	3,162	1,066

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	20,586	10,552	5,353	1,804	12,693	6,507	3,301	1,112
52	21,449	10,995	5,578	1,879	13,226	6,780	3,441	1,159
53	22,343	11,453	5,811	1,957	13,779	7,063	3,584	1,207
54	23,540	12,066	6,123	2,062	14,517	7,442	3,776	1,274
55	24,808	12,714	6,452	2,172	15,298	7,841	3,979	1,341
56	26,044	13,348	6,772	2,281	16,059	8,232	4,178	1,407
57	27,326	14,005	7,107	2,394	16,852	8,638	4,384	1,477
58	28,611	14,665	7,441	2,505	17,644	9,044	4,588	1,545
59	30,672	15,719	7,976	2,685	18,914	9,696	4,919	1,657
60	32,834	16,829	8,539	2,874	20,248	10,379	5,266	1,774
61	35,053	17,965	9,115	3,068	21,616	11,080	5,623	1,894
62	37,310	19,123	9,702	3,267	23,009	11,793	5,984	2,016
63	39,615	20,304	10,301	3,468	24,430	12,521	6,354	2,141
64	42,236	21,648	10,982	3,698	26,046	13,349	6,775	2,281
65	44,932	23,029	11,685	3,933	27,708	14,202	7,205	2,427
66	47,666	24,430	12,395	4,173	29,392	15,064	7,644	2,574
67	50,319	25,789	13,084	4,406	31,030	15,905	8,069	2,717
68	52,798	27,060	13,729	4,622	32,559	16,689	8,468	2,851
69	54,542	27,953	14,183	4,775	33,635	17,239	8,748	2,945
70	56,221	28,814	14,619	4,922	34,671	17,770	9,016	3,036
以下保費只適用於續保 The premiums below are for renewal only								
71	58,155	29,806	15,122	5,091	35,863	18,381	9,326	3,140
72	60,056	30,781	15,615	5,257	37,035	18,981	9,632	3,243
73	61,989	31,772	16,119	5,426	38,227	19,592	9,940	3,348
74	64,232	32,920	16,702	5,623	39,610	20,302	10,299	3,468
75	66,308	33,984	17,241	5,804	40,889	20,958	10,632	3,580
76	68,581	35,149	17,833	6,003	42,291	21,676	10,998	3,702
77	70,918	36,347	18,441	6,208	43,734	22,415	11,373	3,828
78	73,333	37,586	19,069	6,419	45,224	23,178	11,760	3,960
79	75,847	38,872	19,722	6,638	46,773	23,971	12,162	4,095
80	78,333	40,148	20,368	6,856	48,307	24,758	12,561	4,229
81	80,971	41,499	21,053	7,088	49,933	25,592	12,984	4,372
82	83,539	42,815	21,722	7,312	51,516	26,403	13,395	4,511
83	85,853	44,001	22,323	7,515	52,942	27,134	13,768	4,634
84	88,562	45,390	23,029	7,752	54,613	27,990	14,202	4,780
85	91,240	46,762	23,724	7,985	56,264	28,837	14,631	4,925
86	93,910	48,131	24,419	8,219	57,911	29,682	15,059	5,069
87	96,515	49,465	25,095	8,448	59,518	30,504	15,476	5,210
88	99,162	50,822	25,784	8,679	61,151	31,343	15,902	5,352
89	102,206	52,383	26,576	8,945	63,028	32,303	16,389	5,517
90	105,271	53,952	27,372	9,213	64,917	33,273	16,880	5,682
91	108,298	55,503	28,159	9,478	66,784	34,228	17,365	5,846
92	111,340	57,063	28,949	9,744	68,660	35,189	17,853	6,010
93	114,350	58,606	29,733	10,008	70,517	36,141	18,335	6,172
94	117,084	60,007	30,443	10,248	72,202	37,005	18,775	6,319
95	119,738	61,367	31,134	10,480	73,839	37,845	19,200	6,463
96	122,471	62,768	31,845	10,719	75,524	38,710	19,638	6,611
97	125,149	64,140	32,540	10,952	77,175	39,554	20,067	6,756
98	127,844	65,522	33,241	11,189	78,837	40,406	20,499	6,899
99 +	128,002	65,603	33,282	11,203	78,936	40,455	20,524	6,909

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured person from age 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	81,417	41,726	21,170	7,126	50,208	25,732	13,055	4,395
72	84,080	43,092	21,863	7,359	51,848	26,573	13,483	4,538
73	86,785	44,478	22,567	7,595	53,518	27,429	13,916	4,686
74	89,923	46,086	23,382	7,871	55,453	28,422	14,420	4,854
75	92,829	47,578	24,138	8,124	57,244	29,339	14,885	5,010
76	96,014	49,209	24,966	8,403	59,207	30,345	15,396	5,183
77	99,284	50,885	25,815	8,690	61,228	31,380	15,921	5,360
78	102,667	52,618	26,696	8,986	63,312	32,449	16,462	5,542
79	106,184	54,421	27,609	9,294	65,481	33,560	17,026	5,731
80	109,667	56,207	28,514	9,598	67,628	34,661	17,585	5,920
以下保費只適用於續保 The premiums below are for renewal only								
81	113,358	58,098	29,475	9,921	69,904	35,828	18,176	6,120
82	116,955	59,940	30,410	10,235	72,122	36,964	18,754	6,314
83	120,193	61,600	31,251	10,520	74,120	37,988	19,272	6,487
84	123,987	63,544	32,238	10,851	76,458	39,186	19,881	6,692
85	127,736	65,466	33,213	11,179	78,769	40,371	20,481	6,895
86	131,472	67,383	34,185	11,506	81,076	41,552	21,082	7,097
87	135,121	69,250	35,134	11,825	83,325	42,706	21,666	7,293
88	138,828	71,150	36,097	12,150	85,611	43,878	22,259	7,493
89	143,088	73,333	37,204	12,521	88,238	45,224	22,944	7,722
90	147,379	75,533	38,319	12,898	90,883	46,580	23,631	7,955
91	151,617	77,705	39,422	13,267	93,497	47,919	24,311	8,184
92	155,876	79,888	40,530	13,642	96,123	49,264	24,994	8,413
93	160,090	82,048	41,625	14,009	98,723	50,596	25,668	8,641
94	163,918	84,009	42,621	14,344	101,082	51,807	26,283	8,848
95	167,632	85,912	43,587	14,671	103,375	52,981	26,880	9,047
96	171,459	87,874	44,581	15,006	105,734	54,191	27,493	9,254
97	175,208	89,795	45,556	15,332	108,045	55,374	28,095	9,456
98	178,979	91,729	46,537	15,663	110,370	56,567	28,699	9,660
99 +	179,203	91,843	46,594	15,681	110,510	56,637	28,734	9,671

保費表 Premium Table (HK\$)

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	7,145	3,664	1,859	627	4,408	2,260	1,148	387
3	7,057	3,617	1,836	621	4,352	2,232	1,133	382
4	6,947	3,562	1,809	610	4,284	2,197	1,115	377
5	6,844	3,508	1,782	602	4,222	2,165	1,100	371
6	6,747	3,459	1,756	592	4,162	2,134	1,085	366
7	6,646	3,406	1,729	583	4,098	2,102	1,068	360
8	6,535	3,351	1,701	575	4,031	2,067	1,049	355
9	6,419	3,292	1,671	564	3,960	2,030	1,031	348
10	6,337	3,249	1,649	557	3,909	2,004	1,019	345
11	6,234	3,195	1,623	547	3,845	1,972	1,002	338
12	6,220	3,190	1,619	546	3,838	1,968	1,000	338
13	6,187	3,172	1,611	543	3,816	1,957	994	335
14	6,158	3,158	1,602	541	3,798	1,948	989	334
15	6,144	3,150	1,599	540	3,791	1,943	986	334
16	6,124	3,140	1,594	538	3,777	1,938	984	333
17	6,109	3,132	1,590	537	3,769	1,933	982	331
18	6,063	3,108	1,579	533	3,739	1,917	974	329
19	6,098	3,126	1,587	537	3,759	1,929	980	330
20	6,109	3,132	1,590	537	3,769	1,933	982	331
21	6,337	3,249	1,649	557	3,909	2,004	1,019	345
22	6,646	3,406	1,729	583	4,098	2,102	1,068	360
23	7,023	3,601	1,828	616	4,331	2,220	1,128	381
24	7,434	3,812	1,935	652	4,585	2,353	1,194	402
25	7,680	3,937	1,999	675	4,738	2,429	1,233	417
26	8,291	4,251	2,157	728	5,113	2,622	1,331	450
27	8,668	4,444	2,255	761	5,346	2,742	1,391	470
28	8,989	4,607	2,339	789	5,544	2,843	1,444	487
29	9,216	4,725	2,398	808	5,683	2,914	1,479	500
30	9,414	4,826	2,449	825	5,807	2,978	1,511	511
31	9,526	4,883	2,479	836	5,875	3,012	1,529	516
32	9,586	4,915	2,494	841	5,912	3,031	1,539	520
33	9,827	5,037	2,556	862	6,061	3,107	1,578	533
34	9,950	5,100	2,589	873	6,136	3,147	1,598	539
35	10,040	5,147	2,612	880	6,191	3,174	1,612	543
36	10,134	5,196	2,638	889	6,251	3,205	1,627	549
37	10,211	5,236	2,657	896	6,298	3,229	1,639	553
38	10,333	5,297	2,688	906	6,373	3,267	1,658	560
39	10,786	5,531	2,806	946	6,652	3,412	1,730	585
40	11,274	5,777	2,934	988	6,953	3,564	1,810	611
41	11,780	6,039	3,065	1,032	7,266	3,725	1,892	639
42	12,268	6,289	3,191	1,075	7,567	3,879	1,969	665
43	12,767	6,545	3,321	1,119	7,875	4,038	2,049	691
44	13,364	6,850	3,477	1,172	8,242	4,226	2,145	723
45	13,899	7,125	3,615	1,218	8,572	4,394	2,230	752
46	14,462	7,413	3,762	1,267	8,918	4,572	2,320	782
47	15,023	7,700	3,909	1,317	9,265	4,750	2,410	814
48	15,606	7,999	4,059	1,368	9,624	4,935	2,504	844
49	16,333	8,372	4,248	1,431	10,073	5,164	2,621	883
50	17,053	8,740	4,436	1,495	10,516	5,391	2,736	922

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	17,814	9,130	4,633	1,561	10,986	5,632	2,858	963
52	18,562	9,514	4,828	1,627	11,446	5,868	2,978	1,003
53	19,336	9,911	5,029	1,693	11,925	6,112	3,102	1,046
54	20,371	10,443	5,298	1,784	12,564	6,440	3,268	1,101
55	21,468	11,003	5,582	1,880	13,239	6,787	3,443	1,160
56	22,537	11,551	5,860	1,975	13,899	7,125	3,615	1,218
57	23,648	12,121	6,151	2,071	14,585	7,477	3,794	1,279
58	24,758	12,691	6,439	2,169	15,270	7,826	3,971	1,339
59	26,543	13,605	6,904	2,325	16,369	8,390	4,259	1,434
60	28,414	14,564	7,390	2,489	17,521	8,981	4,557	1,535
61	30,335	15,548	7,889	2,657	18,706	9,589	4,865	1,639
62	32,288	16,548	8,397	2,828	19,910	10,206	5,179	1,745
63	34,282	17,571	8,915	3,001	21,141	10,838	5,498	1,851
64	36,551	18,735	9,506	3,201	22,541	11,552	5,862	1,975
65	38,882	19,928	10,111	3,404	23,979	12,290	6,235	2,100
66	41,249	21,141	10,727	3,611	25,436	13,037	6,615	2,228
67	43,544	22,319	11,323	3,812	26,853	13,764	6,983	2,353
68	45,691	23,418	11,882	3,999	28,176	14,442	7,328	2,467
69	47,200	24,192	12,273	4,132	29,107	14,919	7,570	2,549
70	48,653	24,936	12,651	4,260	30,004	15,378	7,802	2,628
以下保費只適用於續保 The premiums below are for renewal only								
71	50,326	25,793	13,087	4,407	31,036	15,908	8,071	2,717
72	51,971	26,636	13,514	4,549	32,050	16,427	8,334	2,806
73	53,645	27,496	13,949	4,695	33,082	16,956	8,603	2,896
74	55,585	28,489	14,454	4,865	34,278	17,569	8,914	3,001
75	57,381	29,409	14,922	5,024	35,385	18,136	9,201	3,099
76	59,350	30,418	15,433	5,196	36,599	18,758	9,517	3,205
77	61,371	31,454	15,959	5,372	37,847	19,398	9,840	3,314
78	63,462	32,524	16,502	5,555	39,136	20,058	10,176	3,425
79	65,636	33,640	17,068	5,746	40,476	20,746	10,526	3,544
80	67,790	34,743	17,626	5,933	41,804	21,426	10,871	3,660
81	70,072	35,913	18,220	6,133	43,210	22,147	11,236	3,783
82	72,295	37,052	18,799	6,328	44,581	22,849	11,593	3,903
83	74,296	38,078	19,318	6,504	45,817	23,483	11,913	4,012
84	76,640	39,281	19,927	6,707	47,262	24,223	12,289	4,137
85	78,959	40,467	20,532	6,911	48,691	24,956	12,662	4,263
86	81,270	41,652	21,132	7,113	50,116	25,685	13,032	4,388
87	83,522	42,806	21,719	7,310	51,506	26,400	13,394	4,509
88	85,815	43,982	22,313	7,510	52,920	27,123	13,761	4,632
89	88,447	45,330	22,997	7,742	54,543	27,954	14,183	4,775
90	91,100	46,690	23,687	7,974	56,177	28,792	14,608	4,918
91	93,719	48,032	24,369	8,203	57,795	29,620	15,028	5,058
92	96,352	49,382	25,053	8,434	59,417	30,451	15,450	5,201
93	98,957	50,717	25,730	8,661	61,024	31,276	15,869	5,342
94	101,324	51,929	26,346	8,867	62,483	32,024	16,247	5,469
95	103,619	53,106	26,944	9,069	63,900	32,750	16,617	5,593
96	105,986	54,319	27,558	9,275	65,359	33,498	16,995	5,721
97	108,302	55,506	28,160	9,478	66,788	34,231	17,366	5,846
98	110,634	56,701	28,766	9,683	68,224	34,967	17,741	5,973
99 +	110,772	56,772	28,803	9,695	68,309	35,010	17,762	5,979

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured person from age 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand				
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly
71	70,456	36,109	18,320	6,168	43,450	22,269	11,299	3,804	
72	72,760	37,291	18,919	6,369	44,868	22,996	11,668	3,929	
73	75,101	38,491	19,528	6,574	46,314	23,737	12,044	4,054	
74	77,818	39,883	20,236	6,811	47,988	24,596	12,479	4,201	
75	80,334	41,172	20,890	7,033	49,537	25,390	12,881	4,336	
76	83,089	42,585	21,604	7,273	51,238	26,260	13,323	4,484	
77	85,919	44,035	22,340	7,521	52,985	27,157	13,777	4,639	
78	88,847	45,535	23,102	7,776	54,790	28,080	14,248	4,796	
79	91,890	47,095	23,894	8,042	56,665	29,042	14,736	4,961	
80	94,904	48,640	24,677	8,307	58,525	29,995	15,219	5,125	
以下保費只適用於續保 The premiums below are for renewal only									
81	98,099	50,277	25,508	8,585	60,495	31,004	15,731	5,295	
82	101,210	51,873	26,317	8,858	62,412	31,988	16,229	5,464	
83	104,014	53,309	27,045	9,104	64,143	32,874	16,680	5,615	
84	107,295	54,991	27,899	9,391	66,165	33,911	17,204	5,791	
85	110,542	56,654	28,743	9,674	68,167	34,936	17,725	5,966	
86	113,777	58,312	29,583	9,957	70,161	35,959	18,245	6,142	
87	116,931	59,929	30,403	10,234	72,108	36,958	18,752	6,312	
88	120,140	61,573	31,239	10,515	74,088	37,971	19,265	6,485	
89	123,824	63,462	32,197	10,838	76,360	39,136	19,855	6,684	
90	127,540	65,365	33,163	11,162	78,648	40,308	20,451	6,885	
91	131,207	67,245	34,116	11,483	80,911	41,469	21,039	7,081	
92	134,891	69,134	35,074	11,806	83,182	42,633	21,630	7,281	
93	138,538	71,004	36,022	12,124	85,434	43,787	22,214	7,478	
94	141,853	72,701	36,882	12,414	87,475	44,832	22,745	7,656	
95	145,067	74,349	37,720	12,695	89,460	45,850	23,262	7,830	
96	148,379	76,046	38,581	12,985	91,501	46,897	23,793	8,009	
97	151,622	77,708	39,423	13,270	93,501	47,921	24,312	8,184	
98	154,887	79,381	40,272	13,554	95,514	48,952	24,835	8,360	
99 +	155,078	79,478	40,323	13,572	95,634	49,014	24,867	8,370	

保費表 Premium Table (HK\$)

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
0 - 2	5,082	2,606	1,323	448	3,135	1,607	817	275
3	5,019	2,573	1,306	440	3,095	1,587	807	273
4	4,941	2,533	1,286	435	3,046	1,562	794	268
5	4,867	2,495	1,267	429	3,002	1,541	782	264
6	4,798	2,462	1,249	421	2,960	1,518	771	261
7	4,726	2,424	1,231	415	2,915	1,496	759	257
8	4,649	2,383	1,211	410	2,868	1,471	747	253
9	4,565	2,340	1,189	401	2,815	1,444	734	247
10	4,505	2,311	1,174	396	2,780	1,426	724	245
11	4,434	2,274	1,155	391	2,734	1,403	713	242
12	4,423	2,270	1,152	390	2,729	1,400	712	240
13	4,399	2,256	1,146	387	2,714	1,391	708	239
14	4,379	2,247	1,140	385	2,701	1,386	704	239
15	4,371	2,241	1,138	385	2,696	1,384	703	238
16	4,355	2,234	1,134	384	2,687	1,378	699	238
17	4,345	2,229	1,132	382	2,680	1,375	698	237
18	4,312	2,211	1,122	380	2,659	1,364	694	236
19	4,336	2,223	1,129	381	2,675	1,371	697	237
20	4,345	2,229	1,132	382	2,680	1,375	698	237
21	4,505	2,311	1,174	396	2,780	1,426	724	245
22	4,726	2,424	1,231	415	2,915	1,496	759	257
23	4,993	2,560	1,301	439	3,081	1,580	802	272
24	5,287	2,712	1,376	465	3,261	1,672	851	288
25	5,463	2,801	1,423	480	3,369	1,728	878	297
26	5,896	3,023	1,535	519	3,636	1,866	947	321
27	6,164	3,160	1,605	541	3,802	1,950	991	334
28	6,393	3,277	1,664	561	3,944	2,023	1,028	347
29	6,554	3,361	1,705	576	4,041	2,072	1,053	356
30	6,695	3,433	1,743	588	4,130	2,118	1,075	364
31	6,775	3,473	1,763	595	4,178	2,143	1,089	367
32	6,817	3,496	1,774	598	4,204	2,155	1,094	370
33	6,989	3,583	1,818	613	4,310	2,211	1,122	378
34	7,076	3,628	1,841	622	4,365	2,237	1,137	384
35	7,140	3,661	1,858	626	4,404	2,257	1,147	387
36	7,207	3,695	1,876	632	4,445	2,279	1,157	392
37	7,263	3,722	1,890	639	4,478	2,298	1,166	394
38	7,349	3,767	1,913	645	4,532	2,324	1,179	399
39	7,671	3,932	1,996	673	4,730	2,426	1,232	415
40	8,016	4,111	2,087	704	4,944	2,536	1,287	435
41	8,378	4,293	2,180	735	5,167	2,649	1,345	454
42	8,724	4,473	2,271	767	5,381	2,760	1,401	473
43	9,079	4,655	2,362	797	5,599	2,871	1,458	492
44	9,504	4,872	2,472	834	5,860	3,006	1,525	515
45	9,885	5,067	2,571	867	6,095	3,125	1,585	535
46	10,285	5,273	2,676	901	6,342	3,252	1,651	557
47	10,683	5,476	2,780	938	6,588	3,378	1,713	578
48	11,099	5,690	2,888	973	6,844	3,508	1,782	602
49	11,615	5,955	3,021	1,019	7,164	3,673	1,865	629
50	12,126	6,216	3,154	1,064	7,479	3,836	1,947	657

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 0 至 70 歲之受保人 For insured person from age 0 to 70 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
51	12,667	6,493	3,295	1,110	7,813	4,005	2,033	686
52	13,200	6,766	3,434	1,157	8,140	4,174	2,118	714
53	13,751	7,047	3,577	1,205	8,480	4,348	2,207	745
54	14,488	7,426	3,769	1,269	8,935	4,580	2,325	783
55	15,267	7,825	3,970	1,339	9,414	4,826	2,449	825
56	16,028	8,215	4,168	1,405	9,885	5,067	2,571	867
57	16,817	8,620	4,374	1,473	10,373	5,319	2,698	909
58	17,606	9,025	4,580	1,543	10,859	5,565	2,825	952
59	18,875	9,676	4,908	1,654	11,641	5,967	3,029	1,021
60	20,205	10,357	5,256	1,771	12,461	6,388	3,242	1,092
61	21,571	11,056	5,610	1,890	13,302	6,818	3,460	1,166
62	22,960	11,770	5,973	2,011	14,160	7,257	3,683	1,241
63	24,378	12,496	6,339	2,134	15,034	7,707	3,911	1,317
64	25,993	13,323	6,760	2,276	16,029	8,217	4,168	1,405
65	27,651	14,173	7,192	2,422	17,051	8,739	4,436	1,493
66	29,334	15,034	7,628	2,569	18,087	9,272	4,705	1,584
67	30,966	15,871	8,052	2,712	19,096	9,789	4,967	1,672
68	32,492	16,653	8,451	2,846	20,037	10,271	5,211	1,755
69	33,565	17,202	8,730	2,939	20,699	10,610	5,384	1,813
70	34,598	17,733	8,998	3,030	21,337	10,937	5,551	1,869
以下保費只適用於續保 The premiums below are for renewal only								
71	35,789	18,343	9,306	3,135	22,070	11,312	5,740	1,933
72	36,960	18,943	9,613	3,235	22,790	11,681	5,928	1,996
73	38,148	19,551	9,920	3,339	23,525	12,058	6,120	2,061
74	39,527	20,259	10,279	3,460	24,375	12,494	6,339	2,134
75	40,805	20,914	10,611	3,572	25,163	12,898	6,545	2,204
76	42,204	21,631	10,976	3,695	26,026	13,340	6,769	2,279
77	43,643	22,368	11,349	3,821	26,913	13,793	6,999	2,357
78	45,129	23,130	11,736	3,951	27,831	14,263	7,237	2,437
79	46,674	23,923	12,137	4,087	28,784	14,754	7,485	2,521
80	48,205	24,707	12,536	4,220	29,728	15,237	7,732	2,603
81	49,828	25,538	12,958	4,362	30,730	15,751	7,992	2,691
82	51,409	26,349	13,368	4,500	31,703	16,249	8,244	2,777
83	52,834	27,078	13,738	4,624	32,581	16,700	8,473	2,853
84	54,500	27,933	14,173	4,770	33,609	17,225	8,739	2,944
85	56,149	28,777	14,600	4,916	34,625	17,746	9,005	3,033
86	57,792	29,619	15,028	5,058	35,639	18,266	9,267	3,120
87	59,395	30,442	15,445	5,200	36,628	18,774	9,526	3,208
88	61,024	31,276	15,869	5,342	37,633	19,288	9,785	3,295
89	62,897	32,236	16,354	5,506	38,787	19,880	10,086	3,396
90	64,782	33,202	16,845	5,670	39,949	20,475	10,388	3,498
91	66,646	34,158	17,329	5,833	41,099	21,065	10,686	3,598
92	68,518	35,117	17,816	5,997	42,252	21,656	10,988	3,699
93	70,371	36,067	18,297	6,159	43,395	22,240	11,285	3,800
94	72,052	36,929	18,736	6,306	44,433	22,774	11,553	3,889
95	73,686	37,765	19,160	6,448	45,441	23,290	11,816	3,978
96	75,368	38,628	19,598	6,596	46,478	23,822	12,087	4,069
97	77,016	39,472	20,026	6,741	47,494	24,342	12,351	4,158
98	78,673	40,322	20,457	6,886	48,516	24,865	12,617	4,247
99 +	78,771	40,371	20,482	6,895	48,577	24,898	12,631	4,252

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

認可產品編號 Certification Number of the Certified Plan

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

只適用於保單生效時年齡介乎 71 至 80 歲之受保人 For insured person from age 71 to 80 at policy commencement

計劃級別 Plan Level	全球 Worldwide				亞洲及澳紐 Asia & Australia-New Zealand			
	實際年齡 Attained Age	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly	月繳 Monthly	年繳 Annual	半年繳 Semi-annual	季繳 Quarterly
71	50,102	25,679	13,028	4,386	30,896	15,836	8,034	2,706
72	51,742	26,520	13,455	4,529	31,906	16,353	8,298	2,794
73	53,406	27,372	13,889	4,675	32,935	16,880	8,564	2,884
74	55,337	28,363	14,389	4,844	34,125	17,490	8,875	2,989
75	57,126	29,279	14,853	5,001	35,227	18,055	9,161	3,084
76	59,086	30,282	15,363	5,172	36,436	18,675	9,475	3,190
77	61,100	31,314	15,888	5,348	37,678	19,312	9,798	3,298
78	63,180	32,382	16,428	5,532	38,962	19,970	10,132	3,412
79	65,343	33,490	16,990	5,720	40,297	20,654	10,480	3,527
80	67,488	34,588	17,549	5,908	41,618	21,330	10,823	3,645
以下保費只適用於續保 The premiums below are for renewal only								
81	69,760	35,753	18,139	6,106	43,018	22,048	11,188	3,766
82	71,973	36,887	18,714	6,299	44,383	22,747	11,542	3,885
83	73,966	37,909	19,233	6,474	45,613	23,379	11,862	3,994
84	76,300	39,104	19,841	6,678	47,052	24,115	12,235	4,119
85	78,608	40,288	20,439	6,881	48,474	24,846	12,605	4,244
86	80,907	41,467	21,038	7,081	49,893	25,572	12,975	4,368
87	83,153	42,617	21,621	7,277	51,279	26,281	13,335	4,490
88	85,434	43,787	22,214	7,478	52,684	27,002	13,700	4,611
89	88,053	45,129	22,895	7,708	54,302	27,832	14,121	4,754
90	90,695	46,483	23,583	7,939	55,927	28,664	14,544	4,897
91	93,304	47,818	24,260	8,166	57,536	29,490	14,960	5,037
92	95,924	49,163	24,941	8,396	59,153	30,318	15,381	5,178
93	98,518	50,494	25,616	8,623	60,752	31,137	15,798	5,319
94	100,872	51,699	26,229	8,829	62,206	31,882	16,175	5,445
95	103,159	52,871	26,824	9,029	63,616	32,604	16,542	5,570
96	105,515	54,079	27,435	9,235	65,068	33,349	16,920	5,697
97	107,823	55,260	28,035	9,437	66,491	34,078	17,289	5,820
98	110,141	56,449	28,640	9,640	67,921	34,810	17,661	5,945
99 +	110,279	56,518	28,673	9,651	68,006	34,855	17,683	5,952

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。藍十字可於續保時更改「藍十字尊悅自願醫保計劃」的條款及保障及/或向所有同一類別保單調整其標準保費。
Blue Cross reserves the right to adjust the premium upon policy renewal due to other factors, for example, age-related adjustment or subscription to additional benefits, etc. Blue Cross has the right to revise the terms and benefits of Blue Cross Dynasty VHIS Plan and/ or adjust the standard premium on an overall portfolio basis upon policy renewal.
- 保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽藍十字網頁 http://bluecross.com.hk/document/general/levy_collection。
The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at http://bluecross.com.hk/document/general/levy_collection.
- 保費表並未包括由保險業監管局徵收的保費徵費。
The premium tables do not include levy collected by the Insurance Authority.
- 藍十字在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。藍十字會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費（包括附加保費（如適用））及保費徵費。
Blue Cross may adjust the standard premium schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. Blue Cross will send out a written notice to the policyholders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- 上述注釋適用於本文件所有保費表。
The above remarks are applicable to all the premium tables listed herein.