



**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（「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.



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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 HK App



[www.bluecross.com.hk](http://www.bluecross.com.hk)

**Blue Cross (Asia-Pacific) Insurance Limited**

藍十字（亞太）保險有限公司



**Blue Cross 藍十字**

An **AIA** Company 友邦保險成員公司

## 護齒保險計劃 Dental Plan



2025年1月生效  
With effect from Jan 2025

此單張並不包含保單的完整條款且只供參考之用，有關詳盡條款及細則及所有不保之事項，概以保單為準。  
This leaflet does not contain the full terms of the policy and is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.

## 護齒保險計劃

### 牙齒保健 不容忽視

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

### 獨立的護齒保險計劃 全面保障您的牙齒健康

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

### 投保簡易

此保單有效期為一年<sup>1</sup>。投保手續簡單，毋須驗牙或個別核保，您的保單更可自動續保至下一個受保期。此外，常規口腔檢查保障可即買即保，而其他保障項目一般需90天等候期後方可獲賠償（續保除外）。

### 藍十字護理諮詢專線

我們明白您在日常生活護理上需要專業的意見，因此特意為您提供專屬的護理諮詢專線解答您的疑問，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。

### Blue Cross HK 手機應用程式

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<sup>2</sup>，更可隨時隨地查閱索償記錄。

## 立即投保，盡享全面牙齒保障！

## Dental Plan

### Never Neglect Your Dental Care

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

### A Standalone Dental Plan to Meet Your Dental Needs

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

### Easy Enrolment

The period of cover of this policy is 1 year<sup>1</sup>. Enrolment is free from dental examination or individual underwriting and your policy will also be automatically renewed for another period of insurance. What's more, there is no waiting period for routine oral examination benefit upon enrolment. Other benefit items are subject to a waiting period of 90 days (exclude policy renewal).

### Blue Cross Nursing Care Hotline

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" Mobile App

As a Super Care member, you can enjoy one-stop digital medical insurance services including 3-step instant claim submission<sup>2</sup>, keeping track of claim status round-the-clock.

## Enrol Now to Enjoy All-round Dental Protection!

## 1. 標準計劃 Standard Plan (STD)

此計劃支付80%合資格費用，最高賠償額如下。藍十字將會賠償80%的合資格費用，而客戶將要承擔剩餘20%的金額。

This plan covers 80% of the eligible expenses up to the following maximum benefit limits. Blue Cross will reimburse 80% of the eligible expenses incurred, and customer will have to bear the remaining 20%.

保障項目 Benefit Items	最高賠償額 Maximum Benefit Limit (HK\$)
1. 牙齒服務前所需的X光測驗 X-rays required prior to performance of dental service a) 單片 Single film b) 附加片 Additional film	每張片 Per film 120 110
2. 膿瘡 Abscesses a) 非手術治療 Non-surgical b) 手術治療 Surgical	每牙瘡 Per abscess 460 900
3. 補牙 Fillings a) 齒科汞合金 Amalgam b) 合成（例如：樹脂）Composite (e.g. resin) c) 以酸性蝕刻 With acid etch	每隻牙 Per tooth 900 600 980
4. 修復齒尖的牙冠釘 Pins for Cusp Restoration a) 第一口釘 First pin b) 同一牙齒隨後所需用的釘 Subsequent pin for the same tooth	每口釘 Per pin 320 165
5. 齒根管的治療 Root Canal Treatment	每隻牙 Per tooth 3,600
6. 脫牙 Extractions a) 手術或非手術方式拔除（項目6b 除外） Surgical or non-surgical extraction (except item no. 6b) b) 手術方式將阻生的智慧齒拔除 Surgical extraction of an impacted wisdom tooth	每隻牙 Per tooth 600 2,800
7. 齒根尖切除術 Apicoectomy 前排牙齒 Anterior teeth	每隻牙 Per tooth 2,800
8. 假牙（只適用於因意外引致） Dentures (caused by accident only) a) 上排整套及下排整套 Both full sets (upper and lower) b) 上排整套或下排整套 One full set (upper or lower) c) 非整套 Partial set i. 每一倒膜 Per preparation plate ii. 每一假牙 Per denture	11,000 5,600 5,600 380
9. 牙齒治療所需之藥物（需由牙醫處方） Medication for dental treatments as prescribed by a dentist	每保單年度 Per policy year 600
10. 常規口腔檢查 Routine Oral Examination 洗牙及預防治療（每保單年度2次） Scale & polish and prophylaxis (twice per policy year) 100%賠償 100% Reimbursement	每次 Per visit 600
<b>每保單年度綜合最高賠償額 Overall Maximum Benefit Limit Per Policy Year （不包括假牙所需費用 exclude cost of dentures）</b>	12,500

## 2. 特級計劃 Executive Plan (EXE)

此計劃支付100%合資格費用，最高賠償額如下。

This plan covers 100% of the eligible expenses up to the following maximum benefit limits.

保障項目 Benefit Items	最高賠償額 Maximum Benefit Limit (HK\$)
11. 牙周病的手術 Periodontal Surgery a) 牙齦切刮術 (每次治療) Subgingival curettage (per treatment) b) 牙齦切除術 (合共6隻牙或以上，或每四分一圓) Gingivectomy (6 teeth or above in total, or per quadrant) c) 牙齦切除術 (合共5隻牙或以下) Gingivectomy (5 teeth or below in total)	1,100 2,300 820
12. 齒根尖切除術 (臼齒及前臼齒) Apicoectomy (Molar and Pre-molar)	每隻牙 Per tooth 3,600
13. 金牙鑲嵌 Gold Inlay a) 一面 One surface b) 兩面 Two surfaces c) 三面 Three surfaces	每隻牙 Per tooth 3,000 3,800 5,000
14. 齒冠與齒橋 Crowns and Bridges a) 塑膠齒冠 Acrylic jacket crown b) 磁質齒冠 Porcelain jacket crown c) 齒橋 Bridgework	每個齒冠或齒橋 Per crown or bridge 2,700 3,800 3,600
15. 假牙 (適用於因意外或牙科狀況引致) Dentures (caused by accident or dental condition) a) 上排整套及下排整套 Both full sets (upper and lower) b) 上排整套或下排整套 One full set (upper or lower) c) 非整套 Partial set i. 每一倒膜 (因意外引致) Per preparation plate (caused by accident) ii. 每一倒膜 (因牙科狀況引致) Per preparation plate (caused by dental condition) iii. 每一假牙 Per denture	11,000 5,600 5,600 2,500 380

16. 意外緊急治療 Accident Emergency Treatment a) 包括X光、短期止痛、短期填補、藥物使用、膿瘡切割及排放 Include X-rays, temporary pain relief, temporary fillings, medication, incision and drainage of abscess b) 非辦公時間治療服務 Non-working hours treatment	每宗意外 Per accident 820  1,900
17. 部分軟組織阻生 Partial Soft-tissue Impaction	每宗意外/牙科狀況 Per accident/dental condition 1,100
18. 整體軟組織阻生 Complete Soft-tissue Impaction	每宗意外/牙科狀況 Per accident/dental condition 2,800
19. 牙骨阻生 Bony Impaction	每宗意外/牙科狀況 Per accident/dental condition 1,700
20. 牙齒矯正治療 Orthodontic Treatment (影響受保人的健康狀況並由註冊醫生或牙醫建議必要接受的治療) (necessitated by threat to the health of the insured and recommended as medically necessary by qualified physician or dentist)	每保單年度 Per policy year 9,200
21. 全視牙照 Panoramic Film	每保單年度 Per policy year 380
<b>每保單年度綜合最高賠償額 Overall Maximum Benefit Limit Per Policy Year (不包括假牙所需費用 exclude cost of dentures)</b>	24,000

- 所有費用必須為「合理慣例」<sup>3</sup>及「醫療必要」<sup>4</sup>的開支。  
All expenses incurred must be Reasonable and Customary<sup>3</sup> and Medically Necessary<sup>4</sup>.
- 所有保障項目 (除第10項) 需於90天等候期後方可獲賠償 (續保除外)。  
All benefit items (except item 10) are subject to a waiting period of 90 days (exclude policy renewal).

## 年繳保費表 Annual Premium Table (HK\$)

計劃級別 Plan Level	標準計劃 Standard Plan (STD)	特級計劃 Executive Plan (EXE)
<b>年齡 Age</b>		
3歲或以下 Age 3 or below	1,878	5,090
4至18歲 Age 4-18	3,755	10,178
18歲以上之男性 Male over age 18	3,755	10,178
18歲以上之女性 Female over age 18	4,326	12,724

### 註 Remarks :

- 年齡以最近生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以下一個生日年齡計算，否則以目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
- 藍十字保留在續保時調整保費，例如因應受保人年齡的調整、增加額外保障等，及更改條款及細則的權利。
- 保險業監管局將按照法例透過保險公司向投保人收取保費徵費。如欲得悉更多有關保險業監管局收取徵費的資料，請瀏覽藍十字網頁 [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection)。
- Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the enrolment date, the premium rate will be charged according to your next age attained. Otherwise, it will be charged based on your current age. Policy effective date will be used to determine the age attained if it is different from the enrolment date.
- Blue Cross reserves the right to adjust the premium upon policy renewal due to, for example, age-related adjustment of insured or subscription to additional benefits, etc. and revise the terms and conditions of this policy.
- The Insurance Authority will collect a levy on insurance premiums from policyholders through insurance companies in accordance with the law. For further information about the levy imposed by the Insurance Authority, please visit Blue Cross website at [http://bluecross.com.hk/document/general/levy\\_collection](http://bluecross.com.hk/document/general/levy_collection).

## 計劃摘要 Plan Summary

<b>產品名稱</b> Product Name	護齒保險計劃 Dental Plan
<b>購買目的及需要</b> Purchase Objectives and Needs	為將來的醫療需要作準備 以支付醫療費用 Prepare for future health care needs to settle medical expenses
<b>產品類型</b> Product Type	僅償款 Indemnity only
<b>保單期</b> Period of Cover	1 年 Year
<b>投保年齡</b> Enrolment Age	12日或以上 12 days or above
<b>保單續保</b> Policy Renewal	每年續保 Annual Renewal
<b>保單貨幣</b> Policy Currency	港幣 HKD
<b>保障地域</b> Cover Area	全球 Worldwide
<b>繳費模式</b> Payment Mode	年繳 Annual

您可隨時下載 Blue Cross HK App 或登入 [www.bluecross.com.hk/supercare](http://www.bluecross.com.hk/supercare) 管理您的索償<sup>2</sup> 和查閱保單資料。

You can manage your claims<sup>2</sup> and check your policy information anytime via Blue Cross HK App or [www.bluecross.com.hk/supercare](http://www.bluecross.com.hk/supercare).

### 重要事項 Important Note

- 因風險變動有機會影響本保單的保障，保單持有人在受保期內，必須就受保人之地址、居留地、職業變更或其他風險變動即時通知藍十字。
  - 任何索償申請須於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。
  - 「合理慣例」指就牙科治療、服務或物料收費不超過在當地由具相若水平的相關服務或物料供應者，為同一性別和年齡的人士針對類似牙科狀況或傷患提供的相類似的牙科治療、服務或物料所收取的收費水平。合理慣例的收費在任何情況下均不應高於所招致的實際收費。藍十字會參照以下資料（如適用）以釐定合理慣例的醫療費用：a) 載列於由香港政府發佈之憲報中，於香港進行之牙科治療或服務的費用；b) 由業界進行的治療或服務費用調查；c) 內部索償數據；d) 受保程度或水平；及/或 e) 於提供治療、服務或物料當地之其他適當相關參考資料。
  - 「醫療必要」指需要就牙科狀況或受傷接受治療或服務，而所進行的治療或服務按照一般公認的牙科標準乃屬必要的。被視為「醫療必要」的治療或服務必須符合以下各項：a) 需要牙醫的專業知識；b) 與診斷一致，並對醫治該狀況而言屬必需；c) 根據專業而審慎的牙科標準提供，而並非主要為使受保人、其家庭成員、護理人員或牙醫帶來方便或感到舒適而提供；及d) 在該情況下以最具有成本效益的方式和設定提供。
- 客戶可向藍十字發出不少於7天的書面通知以取消保單。如於首個受保期內符合以下條件：a) 無任何索償；及 b) 無尚未繳付之每年保費，客戶可獲無息退還部分已繳保費。詳情請參閱保單條款及細則。

此外，保單會在下列情況自動終止，以較早者為準：a) 當保單持有人取消保單或當保單因沒有繳付保費或根據保單條款及細則所列的情形被取消；或 b) 保單最後一名在生之受保人身故當日。

1. During the period of insurance, the policyholder shall give immediate notice to Blue Cross in respect of any change of address, residency, occupation of an insured or any other change of risk which may affect the cover of this policy.

2. Any claims must be submitted within 90 days after 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.

3. "Reasonable and Customary" refers to a charge for dental treatments, services or supplies which does not exceed the general level of charges being charged by the relevant service providers or suppliers of similar standing in the locality where the charge is incurred for similar treatments, services or supplies to individuals of the same sex and age, for a similar dental condition or injury. The Reasonable and Customary charges shall not in any event exceed the actual charges incurred. In determining whether an expense is Reasonable and Customary, Blue Cross may make reference to the following (if applicable): a) the gazette issued by the Hong Kong Government which sets out the fees for dental treatment or service in Hong Kong; b) industrial treatment or service fee survey; c) internal claim statistics; d) extent or level of benefit insured; and/or e) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

4. "Medically Necessary" shall mean the need to have treatment or service for the purpose of treating a dental condition or an injury in accordance with the generally accepted standards of dental practice and such treatment or service must: a) require the expertise of a dentist; b) be consistent with the diagnosis and necessary for the treatment of the condition; c) be rendered in accordance with professional and prudent standards of dental practice, and not be rendered primarily for the convenience or the comfort of an insured, his family members, caretaker or dentist; and d) be rendered in the most cost-efficient manner and setting appropriate in the circumstances.

Customer can request to cancel the policy by giving not less than 7 days' prior written notice to Blue Cross. Customer may be entitled to a refund of part of the premium paid without interest during the first period of insurance if the following conditions are fulfilled: a) no claims have been made; and b) there is no outstanding annual premium under the policy. Please refer to the terms and conditions of policy for details.

In addition, the policy shall be automatically terminated on the earlier of the following: (a) when the policyholder cancels the policy, or the policy is cancelled due to non-payment of premiums or any circumstance as set out in the terms and conditions of the policy; or (b) the date of death of the last remaining life insured under the policy.

## 主要不保事項 Major Exclusions

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

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

### 注意 Notes :

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