



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

無憂生活由此起

僱員醫療保障計劃 Employees Medical Contract

專為中小企而設
Exclusively for SME



2018年1月生效
With effect from Jan 2018

首年保費九折
*10% first year's
premium discount*

藍十字（亞太）保險有限公司

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員，於香港經營保險業務逾45年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。藍十字屢獲殊榮，保險產品及服務均獲廣泛認同：

- ◆ 商界展關懷公司（2005-06 及 2008-17）
- ◆ 香港傑出企業公民獎 — 「企業組別」及「義工隊組別」嘉許標誌（2017）
- ◆ 積金好僱主（2016-2017）
- ◆ 推動積金管理獎（2017）
- ◆ 《新城電台》香港傑出數碼品牌大獎 — 傑出網上旅遊保險服務（2017）
- ◆ 《Focus Media》Your Choice @ Focus 香港白領最愛「旅遊及一般保險」品牌大獎（2017）
- ◆ 《親子王》家庭最愛品牌選舉 — 家居保險大獎（2017）
- ◆ 《新假期》最受歡迎旅遊保險公司大獎（2005-2016）
- ◆ 《Flyagain.la又飛啦！》我最喜愛旅遊品牌大獎 — 我最喜愛旅遊保險（2015）
- ◆ 《社區投資共享基金》社會資本企業義工大賞 — 最具溫情獎（2015）
- ◆ 《資本雜誌》資本傑出企業成就獎 — 傑出醫療及一般保險（2012-2015）
- ◆ 《新城財經台及新城數碼財經台》香港企業領袖品牌 — 卓越旅遊保險品牌（2015）
- ◆ 《指標》財富管理大獎 — 傑出表現獎（2014）
 - 醫療保險產品（保險）
 - 產品及服務創新（保險）
 - 網上功能（保險）
- ◆ 《e-zone》e-世代品牌大獎 — 最佳網上保險服務（2014）

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

Blue Cross (Asia-Pacific) Insurance Limited

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) is a member of The Bank of East Asia Group. With over 45 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers. Blue Cross’ success in insurance products and services is reaffirmed by numerous awards and accolades:

- ◆ Caring Company (2005-06 & 2008-17)
- ◆ The Corporate Citizenship Logo in the Enterprise and Volunteer Categories of The Hong Kong Corporate Citizenships Awards (2017)
- ◆ Good MPF Employer Award (2016-2017)
- ◆ Support for MPF Management Award (2017)
- ◆ *Metro Radio Hong Kong Digital Brand Awards – Outstanding Online Travel Insurance Services* (2017)
- ◆ *Focus Media Your Choice @ Focus – Hong Kong White Collar’s Most Favourite “Travel & General Insurance” Brand Award* (2017)
- ◆ *Smart Parents’ Choice Brand Awards – Home Insurance* (2017)
- ◆ *Weekend Weekly The Most Favorite Travel Insurance Company Award* (2005-2016)
- ◆ *Flyagain.la My Favourite Travel Brand Awards – The Most Favourite Travel Insurance* (2015)
- ◆ *Community Investment and Inclusion Fund Social Capital Corporate Volunteer Challenge – Most Caring Award* (2015)
- ◆ *Capital Magazine Capital Outstanding Enterprise Awards – Medical and General Insurance* (2012-2015)
- ◆ *Metro Finance & Metro Finance Digital Radio Hong Kong Leaders’ Choice – Excellent Brand of Travel Insurance* (2015)
- ◆ *Benchmark Wealth Management Awards 2014 – Outstanding Achiever*
 - Healthcare Product (Insurance)
 - Product and Service Innovation (Insurance)
 - Online Usability (Insurance)
- ◆ *e-zone e-brand awards – The Best of Online Insurance Service Provider* (2014)

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

僱員醫療保障計劃

醫療保障是僱員福利中重要的一環。周全的醫療保障有助企業留住人材，維持團隊穩定性及提升生產力。藍十字深明中小企的需要，精心設計「僱員醫療保障計劃」，讓僱主為其員工提供既具成本效益而又靈活的醫療計劃，只需相宜的保費，即可為僱員提供周全的醫療保障，讓員工能夠無後顧之憂地專心拼搏，推動企業進一步發展業務。

計劃特點

周全而具靈活性的醫療保障

- 可按員工職級靈活組合所需的住院及門診保障
- 附加額外醫療保障
- 附加門診保障提供兩個賠償額以供選擇，分別是可償門診費用的80%或100%

完善醫療網絡

- 可於香港及澳門超過1,500間網絡診所使用醫療卡，方便快捷
- 除普通科醫生及專科醫生診症外，附加門診保障之中醫治療及物理治療亦可享用免付賬醫療服務
- 於網絡診所接受治療，如選擇賠償額80%的門診保障計劃，每次診症只須自付HK\$30；如選擇賠償額100%的計劃，更無須自付費

24小時全球緊急援助

若受保人身處外地而需要緊急支援，可隨時致電「24小時全球緊急援助」熱線，由專人安排代繳入院按金、醫療運送、或提供當地資訊、醫療及法律轉介等服務，以確保受保人於緊急情況下得到所需協助。

中國緊急醫療支援

倘於中國境內遭遇突發緊急事故，需要入院接受治療，只須憑本計劃提供的「任中橫」醫療卡，便可於全國超過200間網絡醫院或醫療單位接受治療，無須繳付入院保證金。

海外意外增值醫療保障

一旦於海外因意外受傷而需入院接受治療，「基本住院及手術保障」之最高賠償額將增加100%。

Employees Medical Contract

Medical protection is a key component of staff benefits. Comprehensive medical protection can help retain high calibre staff, maintain manpower stability and enhance productivity. Blue Cross fully understands the needs of small and medium enterprises and thus tailored the Employees Medical Contract, providing their employees with a cost-effective and flexible medical plan. At a modest premium, employers can offer their staff an all-round medical coverage, allowing employees to focus on their work worry-free, thereby fostering the further development of the enterprises.

Plan Highlights

Comprehensive and Flexible Benefits

- Flexible combinations of inpatient and outpatient benefits for different grades of employees
- Optional Supplementary Medical Benefits
- Optional Outpatient Benefits offer two reimbursement options - 80% or 100% of eligible expenses

Extensive Medical Network

- Healthcare Card offers extra convenience at over 1,500 network clinics in Hong Kong and Macau
- Apart from General Practitioner's and Specialist's consultations, Optional Outpatient Benefits are extended to offer credit facilities for Chinese Medicine Practitioner Treatment and Physiotherapy
- Consultations in network clinics are only subject to a co-payment of HK\$30 for the 80% reimbursement option; no co-payment is required for the 100% reimbursement option

24-hour Worldwide Emergency Aid

If the insured needs assistance in an emergency condition while travelling overseas, just call our 24-hour Worldwide Emergency Aid Hotline at any time, our dedicated officers will provide the insured with appropriate assistance such as hospital admission deposit guarantee service, medical repatriation, local information, and medical or legal referral service. The insured can be sure help is just a call away in case of emergency.

Emergency Medical Assistance in China

In case of emergency requiring hospitalisation in China, simply present the "Medpass Card" and the insured will be able to access a network of over 200 hospitals or medical units without paying any deposits.

Top-up Overseas Accidental Medical Expenses Benefits

In the event of accidental injury requiring hospitalisation overseas, the maximum limits of the Basic Hospital and Surgical Benefits will be increased by 100%.

至醒醫Claim專線

若受保人想在入院前了解醫療費用是否能夠獲得全數賠償，只需致電專線3608 2988（按 1153），即有專人提供「入院前索償評估」，並按受保人的保單計算可賠償金額[#]，讓財務上更有預算，安心接受治療。

便捷網上服務

- Super Care 會員專用網站 — 提供一站式網上保單、賠償及醫生名冊等資料查閱
- 電子賠償通知書 — 方便受保人了解賠償情況

尊享「增值保障」或「轉換保障」以加強或延續保障

僱員醫療保障計劃的成員更可在無需核保的情況下，投保藍十字指定的個人醫療保險計劃（「摯安心精選」*），於公司醫保以外，額外為自己加多一重保障。成員只需以相宜的保費，便可槓桿式地全面提高醫療保障額。即使日後打算退休或轉職，成員亦可選擇轉換至摯安心精選，延續與現時同級的醫療保障。摯安心精選的計劃特點包括：

- 無需核保
- 保證承保於公司醫保內已受保的傷病
- 保證續保

[#] 客戶須填妥並交回「入院前索償評估」表格。可賠償金額之評估只供客戶參考之用，實際賠償金額以最終理賠決定為準。所有保障項目只會在符合所有保單條款及細則及所有不保之事項的情況下支付。

* 有關「摯安心精選」醫療保險計劃之詳情，請參閱相關產品單張及保單。

Smart MedClaim Hotline

Prior to hospital stay, the insured can get to know whether the medical expenses can be fully covered. Simply call our Hotline on 3608 2988 (press 2153) for a Pre-hospitalisation Claim Assessment, our dedicated officer will help the insured estimate the eligible claim amounts[#] based on the policy coverage, enabling the insured to plan their budget ahead and undergo treatment with peace of mind.

Easy-to-use Online Services

- Member-exclusive “Super Care” website – a one-stop online platform for reviewing the information of policy, claims and doctor list
- e-claim notice – offers claims-related information for the convenience of the insured

Exclusive Top-up Option/Conversion Option to Maintain or Enhance Protection

Without underwriting, members under Employees Medical Contract can enrol in a selected individual medical insurance plan offered by Blue Cross (“Caring Medical Protection Plus”*) as a “top-up” cover to their company’s medical protection. At a modest premium, members can enhance their medical protection by “leveraging” their group cover. Even if members retire or move to a new job, they will be eligible to join Caring Medical Protection Plus, enjoying the same level of medical cover as before. Features of Caring Medical Protection Plus include:

- No underwriting is required
- Guaranteed acceptance of all disabilities covered by group medical plan
- Guaranteed renewal

[#] Customer must complete and submit the Pre-hospitalisation Claim Assessment Form. 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.

* For details of Caring Medical Protection Plus, please refer to the respective product leaflet and policy.

基本住院及手術保障

本保障支付100%可償醫療費用，每宗傷病最高賠償額如下：

Basic Hospital and Surgical Benefits

The benefits cover 100% of eligible expenses up to the following maximum limit per disability:

保障項目 Benefit Items	每宗傷病最高賠償額 Maximum Limit Per Disability (HK\$)				
計劃級別 Plan Level	HS1	HS2	HS3	HS4	HS5
病房級別 Entitled Level of Accommodation	私家房 Private	半私家房 Semi-private	普通房 Ward	普通房 Ward	普通房 Ward
病房費用 Room and Board 最長90天，每天限額 Max. 90 days, limit per day	2,500	1,500	900	600	450
醫院雜項費用 Miscellaneous Hospital Charges	30,000	20,000	12,000	10,000	5,000
外科醫生費用 Surgeon's Fees					
▪ 複雜手術 Complex	112,000	88,000	64,000	52,000	40,000
▪ 大型手術 Major	56,000	44,000	32,000	26,000	20,000
▪ 中型手術 Intermediate	28,000	22,000	16,000	13,000	10,000
▪ 小型手術 Minor	11,200	8,800	6,400	5,200	4,000
麻醉科醫生費用 Anaesthetist's Fees					
▪ 複雜手術 Complex	33,600	26,400	19,200	15,600	12,000
▪ 大型手術 Major	16,800	13,200	9,600	7,800	6,000
▪ 中型手術 Intermediate	8,400	6,600	4,800	3,900	3,000
▪ 小型手術 Minor	3,360	2,640	1,920	1,560	1,200
手術室費用 Operating Theatre Charges					
▪ 複雜手術 Complex	33,600	26,400	19,200	15,600	12,000
▪ 大型手術 Major	16,800	13,200	9,600	7,800	6,000
▪ 中型手術 Intermediate	8,400	6,600	4,800	3,900	3,000
▪ 小型手術 Minor	3,360	2,640	1,920	1,560	1,200
醫生巡房費用 Physician's Hospital Visits 最長90天，每天限額 Max. 90 days, limit per day	2,500	1,500	900	600	450
專科醫生費用 Specialist's Fees 需具書面轉介 Referral letter is required	10,000	7,500	5,000	3,000	1,000
深切治療費用 Charges for Intensive Care 最長30天，每天限額 Max. 30 days, limit per day	5,000	5,000	3,000	3,000	2,000
海外意外增值醫療保障 (不包括中國、香港及澳門) Top-up Overseas Accidental Medical Expenses Benefits (exclude China, Hong Kong and Macau)	以上「基本住院及手術保障」增加100% Increase by 100% of the above Basic Hospital and Surgical Benefits				
每天住院現金津貼* Daily Hospital Cash Allowance* 最長90天，每天限額 Max. 90 days, limit per day	1,250	750	450	300	225
門診手術現金津貼* Outpatient Surgery Cash Allowance* 每宗手術療程 Per surgical procedure	2,500	1,500	900	600	450
24小時全球緊急援助 24-hour Worldwide Emergency Aid	不設上限 Unlimited				
中國緊急醫療支援 Emergency Medical Assistance in China	伸延保障 Extended Benefit				

* 每天住院現金津貼只適用於入住香港公立醫院的普通病房。

* 只適用於以下指定日症手術療程：胃鏡（包括食道、胃、十二指腸鏡）檢查、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、視網膜脫落修補及子宮鏡檢查。

* Daily Hospital Cash Allowance applies to general ward of public hospital in Hong Kong only.

* Only applicable to the following day-case surgical procedures: gastroscopy (including esophagogastroduodenoscopy), colonoscopy, cystoscopy, arthroscopy, colposcopy, bronchoscopy, detached retina repair and hysteroscopy.

附加額外醫療保障

本保障支付超出基本住院及手術保障（於同等病房級別下）的可償醫療費用的80%，每宗傷病最高賠償額如下：

保障項目 Benefit Items	每宗傷病最高賠償額 Maximum Limit Per Disability (HK\$)				
	MM1	MM2	MM3	MM4	MM5
計劃級別 Plan Level	MM1	MM2	MM3	MM4	MM5
病房級別 Entitled Level of Accommodation	私家房 Private	半私家房 Semi-private	普通房 Ward	普通房 Ward	普通房 Ward
賠償百分比 Reimbursement Percentage	80%				
每宗傷病綜合最高賠償額 Overall Maximum Limit Per Disability	150,000	100,000	60,000	55,000	50,000

註：

- 附加額外醫療保障支付病房費用、醫院雜項費用、外科醫生費用、麻醉科醫生費用、手術室費用、醫生巡房費用、專科醫生費用及深切治療費用。
- 附加額外醫療保障必須與同等病房級別的基本住院及手術保障一併投保。

如受保人實際入住之病房和所用服務的級別高於可享有的級別，可獲的賠償金額將採用下列賠償基準計算：

可享有的病房級別 Entitled Level of Accommodation	實際入住的病房級別 Actual Level of Accommodation	可獲賠償百分比* Reimbursement Percentage of All Eligible Claims*
普通房 Ward	半私家房 Semi-private	50%
普通房 Ward	私家房 Private	25%
普通房 Ward	豪華房 Deluxe	12.5%
半私家房 Semi-private	私家房 Private	50%
半私家房 Semi-private	豪華房 Deluxe	25%
私家房 Private	豪華房 Deluxe	50%

* 只適用於附加額外醫療保障。Applicable to Optional Supplementary Medical Benefits only.

附加門診保障

門診保障提供兩個賠償額以供選擇，分別是可償門診費用的80%或100%。受保人可選擇於任何診所接受治療，而最高賠償額列於下表。

受保人將獲發藍十字醫療卡，於任何網絡診所接受普通科醫生診症、中醫治療、專科治療或物理治療。如選擇賠償門診費用80%的計劃，每次診症須自付HK\$30；如選擇賠償門診費用100%的計劃，則無須自付費用。

保障項目 Benefit Items	(HK\$)				
	計劃級別 Plan Level				
80% 賠償計劃 80% Reimbursement Option	OP1C	OP2C	OP3C	OP4C	OP5C
100% 賠償計劃 100% Reimbursement Option	OP1N	OP2N	OP3N	OP4N	-
普通科醫生診症* General Practitioner's Consultation* 每天1次，每次限額 1 visit per day, limit per visit	300	240	180	140	120
網絡醫生自付費 (80%賠償計劃) Network Doctor Co-payment (80% Reimbursement Option)	30	30	30	30	30
網絡醫生自付費 (100%賠償計劃) Network Doctor Co-payment (100% Reimbursement Option)	0	0	0	0	N/A

Optional Supplementary Medical Benefits

The benefits cover 80% of eligible expenses in excess of Basic Hospital and Surgical Benefits under the entitled level of accommodation, up to the following maximum limit per disability:

Remarks:

- Optional Supplementary Medical Benefits cover Room and Board, Miscellaneous Hospital Charges, Surgeon's Fees, Anaesthetist's Fees, Operating Theatre Charges, Physician's Hospital Visits, Specialist's Fees and Charges for Intensive Care.
- Optional Supplementary Medical Benefits must be enrolled together with the Basic Hospital and Surgical Benefits of the same level of accommodation.

If the insured is confined to a level of hospital facilities and services higher than the entitled level, the eligible expenses will be calculated based on below scale of reimbursement:

Optional Outpatient Benefits

Outpatient benefits offer two reimbursement options – 80% or 100% of eligible outpatient expenses. The insured may visit any clinic of their own choice and subject to the maximum reimbursement limits in the table below.

The insured is entitled to use Blue Cross Healthcare Card in any network clinic for general practitioner's consultations, Chinese medicine practitioner treatments, specialist's consultations or physiotherapy. Consultations in network clinics are subject to a co-payment of HK\$30 for the 80% reimbursement option and no co-payment is required for the 100% reimbursement option.

保障項目 Benefit Items	(HK\$)				
	計劃級別 Plan Level				
80% 賠償計劃 80% Reimbursement Option	OP1C	OP2C	OP3C	OP4C	OP5C
100% 賠償計劃 100% Reimbursement Option	OP1N	OP2N	OP3N	OP4N	-
中醫治療 (中醫、跌打及針灸)* Chinese Medicine Practitioner Treatment* (General practice, bone-setting and acupuncture) 每年10次，每天1次，每次限額 10 visits per year, 1 visit per day, limit per visit	250	200	150	120	100
網絡醫生自付費，適用於中醫 (80%賠償計劃) Network Doctor Co-payment for general practice (80% Reimbursement Option)	30	30	30	30	30
網絡醫生自付費，適用於中醫 (100%賠償計劃) Network Doctor Co-payment for general practice (100% Reimbursement Option)	0	0	0	0	N/A
*普通科醫生診症及中醫治療每年合共最多30次 *Max. 30 visits per year for General Practitioner's Consultation and Chinese Medicine Practitioner Treatment					
專科醫生診症 Specialist's Consultation 需具書面轉介^ Referral letter is required^ 每年10次，每天1次，每次限額 10 visits per year, 1 visit per day, limit per visit	600	480	360	280	240
網絡醫生自付費 (80%賠償計劃) Network Doctor Co-payment (80% Reimbursement Option)	30	30	30	30	30
網絡醫生自付費 (100%賠償計劃) Network Doctor Co-payment (100% Reimbursement Option)	0	0	0	0	N/A
X光診斷及化驗 Diagnostic X-rays and Laboratory Tests 需具書面轉介 Referral letter is required 每年限額 Limit per year	2,000	1,500	1,000	800	500
物理治療及脊椎治療服務 Physiotherapy and Chiropractic Services 物理治療需具書面轉介 Referral letter is required for Physiotherapy 每年10次，每天1次，每次限額 10 visits per year, 1 visit per day, limit per visit	300	240	180	140	120
網絡醫生自付費，適用於物理治療 (80%賠償計劃) Network Doctor Co-payment for Physiotherapy (80% Reimbursement Option)	30	30	30	30	30
網絡醫生自付費，適用於物理治療 (100%賠償計劃) Network Doctor Co-payment for Physiotherapy (100% Reimbursement Option)	0	0	0	0	N/A
處方藥物 Prescribed Medicines and Drugs 於醫院或診所以外註冊藥房購買，需具處方信件 Procured from outside pharmacy, prescription letter is required 每年限額 Limit per year	2,500	2,000	1,500	1,000	500

^ 婦科、骨科、皮膚科、眼科、腫瘤科、泌尿科、腎科及兒科除外。

^ Except Gynaecology, Orthopaedics & Traumatology, Dermatology, Ophthalmology, Oncology, Urology, Nephrology and Paediatrics.

註：

- 附加門診保障必須與基本住院及手術保障一併投保。

Remark:

- Optional Outpatient Benefits must be enrolled together with Basic Hospital and Surgical Benefits.

保費表 Premium Table (HK\$)

每年保費 [△] Annual Premium [△]										
基本住院及手術保障 Basic Hospital and Surgical Benefits										
僱員／家屬年齡 Employee/ Dependent Age [#]		HS1 私家房 Private	HS2 半私家房 Semi-private	HS3 普通房 Ward	HS4 普通房 Ward	HS5 普通房 Ward				
僱員／配偶 Employee/ Spouse	65歲或以下 Up to 65 years old	6,812	3,811	2,132	1,566	941				
	66歲至70歲 [^] 66 to 70 years old [^]	13,624	7,622	4,264	3,132	1,882				
	71歲至75歲 [^] 71 to 75 years old [^]	20,436	11,433	6,396	4,698	2,823				
子女** Child**	15日至23歲 15 days to 23 years old	5,449	3,049	1,706	1,252	754				
附加額外醫療保障 Optional Supplementary Medical Benefits										
僱員／家屬年齡 Employee/ Dependent Age [#]		MM1 私家房 Private	MM2 半私家房 Semi-private	MM3 普通房 Ward	MM4 普通房 Ward	MM5 普通房 Ward				
僱員／配偶 Employee/ Spouse	65歲或以下 Up to 65 years old	2,248	1,312	721	533	398				
	66歲至70歲 [^] 66 to 70 years old [^]	4,496	2,624	1,442	1,066	796				
	71歲至75歲 [^] 71 to 75 years old [^]	6,744	3,936	2,163	1,599	1,194				
子女** Child**	15日至23歲 15 days to 23 years old	1,799	1,049	577	426	318				
附加門診保障 Optional Outpatient Benefits										
僱員／家屬年齡 Employee/ Dependent Age [#]		OP1C*	OP1N*	OP2C*	OP2N*	OP3C*	OP3N*	OP4C*	OP4N*	OP5C*
		賠償百分比 Reimbursement Percentage								
		80%	100%	80%	100%	80%	100%	80%	100%	80%
僱員／配偶 Employee/ Spouse	65歲或以下 Up to 65 years old	3,800	4,940	2,693	3,501	2,088	2,716	1,680	2,184	1,621
	66歲至70歲 [^] 66 to 70 years old [^]	7,600	9,880	5,386	7,002	4,176	5,432	3,360	4,368	3,242
	71歲至75歲 [^] 71 to 75 years old [^]	11,400	14,820	8,079	10,503	6,264	8,148	5,040	6,552	4,863
子女** Child**	15日至23歲 15 days to 23 years old	5,700	7,408	4,041	5,253	3,133	4,073	2,520	3,275	2,432

△ 100%全數保費須由保單持有人支付。

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。

* C – 80%賠償 N – 100%賠償

** 年齡19至23歲的子女必須提供全日制學生證明。

^ 只適用於續保。

△ 100% of the full premium should be paid by the policyholder.

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.

* C – 80% Reimbursement N – 100% Reimbursement

** Full-time student identification has to be submitted for children aged 19-23.

^ Applicable to renewal only

註：

- 藍十字保留調整保費率及其後續保費的權利。
- 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。

Remarks:

- Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.
- 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.

計劃摘要 Plan Summary

投保年齡 Enrolment Age	15日至65歲人士 Aged from 15 days to 65
保障期 Protection Period	至76歲 Up to age 76
保單續保 Policy Renewal	每年續保至75歲 Annual renewal up to age 75
保單貨幣 Policy Currency	港元 HK\$
保障地域 Cover Area	環球 Worldwide
計劃級別 Plan Level	5
保費繳付方法 Premium Payment Mode	年繳 Annual
保費折扣 Premium Discount	首年保費九折 10% first year's premium discount

申請清單 Application Checklist

投保書 Application Form	✓
計劃參加表格 Enrolment Form	✓
商業登記證 Business Registration Certificate	✓
最少參與僱員人數 Minimum Number of Employees	3位或以上之僱員 3 employees or above
「個人健康記錄」表格（如適用） Personal Health Record Form (if applicable)	如受保僱員人數少於10人，須提交「個人健康記錄」表格 Submission of Personal Health Record Form is required if number of insured employees is less than 10
申請醫療卡（門診） Application of Healthcare Card - Outpatient	填妥投保書並於申請醫療卡（門診）一欄選擇「是」 Complete Application Form and tick "Yes" for Healthcare Card - Outpatient

主要不保事項

1. 並非屬醫療必要的治療或測試，或並非經註冊醫生處方購買的藥物。
2. 純粹因接受一般身體檢查、X光診斷、先進造影、化驗或物理治療而住院。
3. 任何先天性疾患（疝氣、斜視或包皮開口狹窄除外）或成長障礙狀況或相類似疾病的相關治療。
4. 已存在的狀況。
5. 直接或間接因後天免疫力缺乏症病毒（「HIV病毒」）及其有關的傷病而引致的費用，包括愛滋病及／或因愛滋病而引發的任何突變、衍生或變異，並因為受保人於受保人生效日期前感染HIV病毒而病發。
6. 直接或間接由於或因為以下事項所引致的治療或傷病：濫用藥物或酒精、自我毀傷或企圖自殺、不法活動、飲用超過規定水平的酒精或服用超過規定水平的藥物後駕駛或操控機器，或經由性接觸傳染的疾病或其後遺症。
7. 以美容或整形為目的之任何服務費用；並非與醫療有關之狀況及費用，包括聽力測試、例行血液測試、一般身體檢查、接種疫苗或防疫注射等。
8. 牙科治療及口腔外科手術，因意外而需在醫院接受的緊急治療及手術除外。保障不包括住院期間後所接受有關牙科治療及口腔外科手術後的覆診治療或口腔外科手術。
9. 與產科及其併發症有關的檢查、治療、外科程序及諮詢服務，包括驗孕及其後的分娩、墮胎或流產、節育或恢復生育、兩性結紮、不育治療等。
10. 直接或間接由任何精神或心理狀況，以及其生理及心理表現而引致的治療。
11. 直接或間接因戰爭（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；因參與陸軍、空軍、海軍及其他紀律性服務而引致的治療或傷病。

注意：

- 此小冊子只供參考之用，中英文版本如有差異，以英文版本為準。有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 此小冊子僅在香港派發。派發此小冊子並不構成亦不應被詮釋為在香港境外出售、游說顧客購買或提供任何保險產品。
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- 藍十字（亞太）保險有限公司乃東亞銀行有限公司之子公司及東亞銀行集團成員，與 Blue Cross and Blue Shield Association及其任何相關聯機構或許可證持有人並無任何關係。

Major Exclusions

1. Treatment or test which is not Medically Necessary; or purchase of drugs which are not prescribed by a Registered Medical Practitioner.
2. Confinement solely for the purpose of general checkup, diagnostic X-ray, advanced imaging, laboratory test, or physiotherapy.
3. Treatment related to Congenital Conditions (except Hernias, Strabismus and Phimosis) or Developmental Conditions or disease of similar kind.
4. Pre-existing Conditions.
5. Expenses directly or indirectly arising from Human Immunodeficiency Virus ("HIV") and its related Disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutation, derivation or variations thereof, consequential upon an HIV infection occurring before the Insured Effective Date.
6. Treatment or Disability directly or indirectly arising from or consequent upon: the abuse of drugs or alcohol, self-inflicted injuries or attempted suicide, illegal activity, or driving or maneuvering machines whilst exceeding the prescribed alcohol and drug limit, or venereal and sexually transmitted disease or its sequelae.
7. Any charges in respect of services for beautification or cosmetic purposes; not medically related conditions and expenses including hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, etc.
8. Dental treatment and oral surgery except for emergency treatment and surgery arising from an Accident received by the Insured during Confinement. Follow up dental treatment or oral surgery after Inpatient stay will not be covered.
9. Investigations, treatments, surgical procedure and counseling services relating to maternity conditions and its complications, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation of either sex; infertility, etc.
10. Treatment directly or indirectly arising from any psychotic, psychological, or psychiatric conditions and any physiological or psychosomatic manifestations thereof.
11. Treatment or Disability directly or indirectly arising from 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.

Notes:

- This brochure is for reference only. Should there be any discrepancy between the English and the Chinese versions of this brochure, the English version shall apply and prevail. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- This brochure is for distribution in Hong Kong only. The distribution of this brochure is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.
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藍十字給您的服務承諾 Blue Cross Service Commitment to You

我們竭誠迅速處理您的醫療索償，
現承諾門診和住院賠償將在收妥所需文件後，
分別於 7 個及 10 個工作天內支付。

We are committed to processing your medical claims promptly. Our promise is to settle outpatient and inpatient claims within 7 and 10 working days respectively after full documentation is received.

一經投保後，您可隨時登入我們的特設網頁 www.bluecross.com.hk/supercare 查閱您的保單資料，如理賠進度、索償手續等。

Once enrolled, you can check your policy information such as claims status, claims procedures, etc. via our designated website anytime: www.bluecross.com.hk/supercare



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員



客戶服務熱線
Customer Service Hotline
3608 2988

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