



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

VHIS Series

Total Discount
for the first 3 policy years up to **50%***
+ Get up to 2 Hong Kong Disneyland Tickets**



Promotion Period: 1 July and 31 December 2026

1st policy year | **2nd policy year** (Subject to no claim in the 1st policy year) | **3rd policy year** (Subject to no claim in the 1st and 2nd policy years)

20%

15%

15%

Total Discount

for the first 3 policy years

50%*

Promotion Terms and Conditions



Plan Feature

Extra Discounts

- No Claim Discount up to **20% off[#]** and Family Discount up to **15% off[#]** (if applicable)

Blue Cross Love Yourself VHIS Plan

Market-first
among VHIS
Plans

- Flexible Adjustment of Deductible at Life Milestone Events[^]
 - The birth of a natural child
 - Buying a residential property in Hong Kong
 - Emigrating
- Full Cover for 17 Key Benefit Items
- Waive the related deductible if diagnosed with designated critical illnesses, sports-related injuries and permanent total disabilities

Blue Cross Dynasty VHIS Plan

- Superior Protection
- Full cover from day 31 on policy inception
 - unknown pre-existing conditions; and
 - congenital conditions which have been diagnosed at or after the age of 8

CareForYou Super Flexi Plan for VHIS

- Extensive Coverage
- Optional Supplementary Medical and Outpatient Benefits

CareForYou Standard Plan for VHIS

- Standardised Benefits

Illustrative Scenario

Assume premium of the 1st Policy Year is HK\$7,500

Policy Year	Percentage of Discount	Discount Amount (HK\$)
1 st	20%	\$1,500
2 nd	15%	\$1,125
3 rd	15%	\$1,125
Total	50%	\$3,750



Blue Cross HK App



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* The effective date of the policies must fall between 1 July and 31 December 2026 (both dates inclusive) (the "Promotion Period"). The total discount for the first 3 policy years is based on the premium of the first policy year.

** During the Promotional Period, each insured can get 1 Hong Kong Disneyland Ticket upon spending of actual premium for every HK\$7,500 per insured per policy, with up to maximum 2 tickets per insured per policy. Please click "Promotion Terms and Conditions" for more details.

[#] No Claim Discount and Family Discount can be applied with the promotion of total discount for the first 3 policy years.

[^] This right can be exercised once during the lifetime of the insured.

Notes:

- The above offers are subject to terms and conditions.
- This promotional material is for distribution in Hong Kong only. The distribution of this promotional material 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.
- This promotional material does not contain the full terms and conditions 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.
- The above individual medical insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
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