

### Group Voluntary Plan

If you are an existing member of Blue Cross group insurance plan you can extend your medical protection to your spouse and children by joining All-in-one Outpatient Insurance. Under a group voluntary plan arrangement, you will be entitled a preferential rate during application. For details, please contact your insurance consultant of the group policy or our customer service hotline at 3608 2988.

### Your Right to Review

If you find that the plan does not meet your needs, simply send us a written request and the original copy of the Policy with the Medical Card to cancel your policy within 15 days from the policy effective date. Any premiums that have been paid will be refunded to you in full, provided that you have not obtained any medical treatment under the plan within the cooling off period.

### Insurance Period

This is a yearly renewable plan up to age 65. Each coverage period is 1 year, with effect from the 12th working day after we have received the application form.

### Premium Payment Options

Annual premium can be paid by cash/cheque or autopay through any specified bank or credit card account.

### Easy Enrolment

Enrolment is quick and easy. Anyone aged 60 or below is eligible to apply. No medical examination is required.

### Major Exclusions

1. Congenital and pre-existing conditions
2. Long-term repeated medication that exceeds 3-day treatment. No medication will be provided for treatment of chronic diseases including but not limited to Chronic Bronchitis, Chronic Eczema, Diabetes Mellitus, Hypertension, Onychomycosis, etc.
3. Any treatment for infectious diseases such as sexually transmitted diseases, and treatment of the human immunodeficiency virus, AIDS, or AIDS-related complications and tuberculosis
4. Intentional self-inflicted injury, alcoholism, or drug addiction
5. Cosmetic medical services and plastic surgery for the purpose of beautification, eye refractions or eye sight test, hearing aids and prosthetic limbs
6. Pregnancy, childbirth, miscarriage, abortion, prenatal or postnatal care, contraceptive methods or treatment pertaining to infertility
7. Female hormonal tests or assays and female hormonal replacement therapy (unless resulting from a disease)
8. Dental care and treatment
9. Psychotic or mental disorders
10. Specialised X-rays and investigations including mammogram, X-ray with contrast medium, X-ray involving computerised scanning, MRI, ultrasound examination, echocardiogram, endoscopy, treadmill ECG, etc.
11. Tonic and nutrient herbs including Bird's Nest, Ginseng, Lingzhi, etc.
12. Any clinical procedures that were not listed in our benefit schedule and those to be performed in hospital
13. Any treatment not undertaken by the network doctors or appointed centres
14. Any listed clinical procedures when conducted during the first 30 days of the initial period of insurance

### Notes:

1. Coverage per item is limited to one consultation per day. The network doctor reserves the right to charge extra fee for medication if, in the opinion of the network doctor, the prescription required is special and expensive.
2. X-rays and laboratory tests include non-specialised X-ray investigations and laboratory tests performed as outpatient treatment upon the recommendation of a network doctor.
3. "Age" refers to the nearest birthday of the insured person.
4. Insured persons under the age of 5 must join the plan with their parents aged 18-60.
5. Age over 60 is acceptable for renewal only.
6. The referral must be made by a network doctor and is valid for a period of 6 months from the date of issue of the referral letter, per disability.
7. Once the selected plan has been accepted by the company and made effective, no change of plan is permitted and no premium will be refunded for policy cancellation or termination (except within the cooling off period specified by the company).
8. All "reapplication" are subject to individual underwriting.

- This brochure is for reference only. Please refer to the actual policy for exact terms and conditions.

### 團體成員優惠計劃

假如您現時為藍十字團體保險的成員，您及/或您的配偶及子女可透過團體成員優惠計劃，享用優惠價投保「一站式門診醫療寶」，獲得額外保障。詳情請聯絡您所屬團體保單的代理或經紀，或致電藍十字客戶服務熱線3608-2988查詢。

### 保單審閱權利

如計劃未能配合您的需要，只要未曾使用計劃內的醫療服務，並於保單生效日起計15天內，以書面通知本公司及將保單正本和醫療卡退還，即可要求取消該份保險。在此保單冷靜期內已繳付的保費亦會全數獲得退回。

### 保障期

保單將由收到投保書起計12個工作天後開始生效，有效期為1年。

### 繳付保費形式

每年保費可以現金/支票支付，或以自動轉賬經指定的銀行或信用卡戶口支付。

### 簡易投保程序

投保手續快捷而簡單。所有60歲以下人士均可投保及無需驗身。

### 主要不承保事項

1. 先天性疾患及受保前已存在之傷病
2. 超過3日的長期藥物治療，及慢性疾病的所有藥物，包括慢性支氣管炎、慢性濕疹、糖尿、高血壓、甲癬等
3. 任何傳染性疾病、性病、以及免疫力缺乏病毒、愛滋病或與愛滋病有關的併發症及肺結核的治療
4. 蓄意自我毀傷、酗酒或吸毒
5. 與美容有關之治療、眼球屈光或視力測試、助聽器及義肢
6. 懷孕、分娩、墮胎、流產前後之護理及節育和不育治療
7. 女性賀爾蒙檢驗或化驗，及女性賀爾蒙取代療法(因疾病引致除外)
8. 牙科治療
9. 精神或神經混亂
10. 專科X光檢查，包括乳房X光照片及X光造影、電腦掃描、磁力共振掃描、超聲波檢查、超聲波心動圖、內窺鏡檢查、運動心電圖等
11. 所有名貴補品及藥材，如燕窩、人參及靈芝等
12. 除列明的門診手術，任何手術及治療(包括在診所及醫院進行)
13. 非網絡醫生或中心的任何治療
14. 保單生效後首30天內的所有門診手術

### 註:

1. 每項保障只限每天求診一次。如需特別處方特效及昂貴的藥物，網絡醫生保留額外徵收藥費的權利。
2. X光及化驗測試包括按網絡醫生因病症建議，以門診方式接受的普通X光檢驗及化驗測試。
3. 年齡以最近的生日日期計算。
4. 5歲以下受保兒童需連同年滿18-60歲的父親或母親一起投保。
5. 只限60歲以上人士作續保申請。
6. 轉介信需由網絡醫生發出，並由發信日期起6個月內有效，以同一病症計算。
7. 一旦所投保的計劃被接納生效後，不能中途轉換計劃；而終止或取消保單，將不獲退回保費(保單冷靜期內除外)。
8. 保單到期後重新申請此計劃的投保人需通過個人核保程序。

- 本小冊子只供參考之用；有關詳盡條款及規定，概以保單為準。

## 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 more than 35 years of experience in the insurance industry, Blue Cross provides a comprehensive range of products including life, travel, medical and general insurance, which caters to the needs of both individual and corporate customers.

Blue Cross has a strong track record in the development of new products and tailor-made services. As a pioneer in the development of managed care, Blue Cross is the first insurer to develop a 'Preferred Provider Organization' in Hong Kong and introduce preventive health check-up programs for its customers.

Blue Cross has received major awards in recognition of its contribution to the fields of insurance and customer services, such as the Hong Kong Award for Services – Innovation Award of the Year, the Superbrands Award, the Asia Pacific Customer Relationship Excellence Award – Innovative Technology of the Year and the Most Popular Travel Insurance Company Award.

## 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」）是東亞銀行集團成員，於香港營運超過35年，提供多元化的保險產品，服務個人及公司團體客戶，當中包括人壽保險、旅遊保險、醫療保險及一般保險等，務求滿足客戶的不同需要。

藍十字擅於設計嶄新的保險計劃和服務，成績卓著，率先在香港成立「醫療護理網絡」，同時是首間為客戶提供預防性身體檢驗服務的保險公司。

藍十字屢獲殊榮，曾獲頒保險業及服務業多個主要獎項，例如「香港服務業獎 — 創意獎」、「超級品牌」、「亞太顧客服務協會 — 最佳創意科技獎」及「最受歡迎旅遊保險公司」大獎等。



## Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

Blue Cross (Asia-Pacific) Insurance Limited

藍十字（亞太）保險有限公司

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## Blue Cross 藍十字

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## All-in-one Outpatient Insurance 一站式門診醫療寶



## All-in-one Outpatient Insurance 一站式門診醫療寶

### All-in-one Outpatient Insurance

Health is your most precious asset. However, when you're feeling fine and life keeps you busy, it's easy to forget to take the time to check your health. The best way for you to ensure that your body remains healthy is to have regular check-ups and consult a doctor whenever you experience physical signs that concern you.

Blue Cross All-in-one Outpatient Insurance is specially designed for you to live life to the fullest. The plan helps lessen the burden of personal health care expenses and includes a wide range of general and specialist consultation services plus preventive and diagnostic tests to ensure your body stays in tip top shape for life. The plan also **covers common clinical procedures to be performed at appointed network doctor's clinic.**

### Plan Features

#### General Practitioner Outpatient Services

By paying co-payment according to the selected plan, you are eligible to enjoy an unlimited number of general consultation services.

#### Specialist Consultation

Upon a network doctor's referral, you are eligible to receive specialist consultation services upon appropriate co-payment. The maximum number of visits per year will be based on the plan selected.

#### Clinical Procedures

Providing comprehensive outpatient coverage, this plan covers specific clinical procedures that can be performed in the appointed network clinic, upon network doctor's recommendation.

#### Free Preventive Care Check-up

Each insured person of Plan B & Plan C is entitled to one free preventive check-up at an appointed centre, once a year. The check-up includes a basic physical examination and any 3 of the following 8 items: Complete Blood Count, Total Cholesterol, Triglycerides, Fasting Glucose, AST, ALT, Uric Acid and Urinalysis.

#### Diagnostic X-ray and Laboratory Test

Upon a network doctor's referral, Plan B & Plan C also cover diagnostic X-ray and laboratory test. No co-payment is required for Plan C.

#### Extensive Doctor Network

A network of over 500 doctors throughout Hong Kong Island, Kowloon, and the New Territories is available to serve you. You simply need to present your medical card and personal identification document to obtain covered medical care at the network clinic.

### 一站式門診醫療寶

健康就是我們最珍貴的財富，然而忙碌的生活往往令人忽略了自身的健康。其實，當身體發出任何不適的警號時，便應盡快向醫生求診，同時為身體進行定期檢查，這都是確保身體健康的最佳方法。

藍十字「一站式門診醫療寶」為您的健康帶來細意周全的保障，讓您無需擔心每次求診的開支，您更可使用網絡醫生提供的專業門診及化驗服務，讓您保持健康的體魄以迎接美好生活，本計劃**特設門診手術保障，讓您在指定網絡醫生診所內進行手術療程。**

### 計劃特點

#### 普通科醫生門診服務

您只需在每次求診時，繳付投保計劃內訂明的自付費用，便可無限次使用普通科門診服務。

#### 專科醫生診症服務

若經過網絡醫生轉介，您可獲得專科醫生診症服務。每次就診時所需的自付費用及每年求診次數的上限，則按您所選的計劃而定。

#### 門診手術

本計劃除提供基本門診醫療保障外，亦提供門診手術保障，一旦經過網絡醫生推薦，便可在醫生診所內進行指定的手術療程。

#### 免費預防性體健檢查

凡參與計劃乙及計劃丙的受保人，每年可到指定的醫療中心免費接受預防性體健檢查一次。檢查項目包括基本體格檢查，及於以下8項中選取其中3項，包括全血球數量、總膽固醇、三酸甘油酯、空腹血糖、谷草轉氨酶、谷丙轉氨酶、尿酸及尿液常規檢驗。

#### X光診斷及化驗

為全面切合您的醫療需要，若經過網絡醫生轉介，計劃乙及計劃丙更包括X光診斷及化驗。選擇計劃丙的客戶更無需自付費用。

#### 龐大的醫生網絡

為讓您享受方便而優質的門診服務，本計劃連繫超過500名網絡醫生，遍佈港、九及新界。您只需於每次就診時出示此計劃的醫療卡及身分證明文件，即可獲得所需服務。

Benefit Schedule <sup>1</sup> 保障範圍	Plan A 計劃甲	Plan B 計劃乙	Plan C 計劃丙
1. General Practitioner Consultation in Doctor's office including medication for 3 days 普通科醫生門診包括3天處方藥物 • Co-payment per visit 每次自付費用  • No. of visits per year 診症次數(每個保單年度計)	HK\$30  Unlimited 不限次數	HK\$30  Unlimited 不限次數	HK\$30  Unlimited 不限次數
2. Specialist Consultation including medication for 3 days (Subject to referral) 專科醫生門診包括3天處方藥物(需經轉介) • Co-payment per visit 每次自付費用  • No. of visits per year 診症次數(每個保單年度計)	HK\$80  5 visits 5次	HK\$80  12 visits 12次	HK\$80  Unlimited 不限次數
3. Chinese Medicine Practitioner Consultation (General Practice Only) including 2 packs of medication 中醫門診(僅適用於中醫全科)包括2包中藥處方 • Co-payment per visit 每次自付費用  • No. of visits per year 診症次數(每個保單年度計)	N/A 不適用  N/A 不適用	HK\$30  5 visits 5次	HK\$30  10 visits 10次
4. Diagnostic X-ray and Laboratory Test <sup>2</sup> (Subject to referral) X光診斷及化驗(需經轉介) • Co-payment 自付費用  • Annual Limit 每年最高金額	N/A 不適用  N/A 不適用	20%  HK\$2,000	0%  HK\$5,000
5. Physiotherapist Treatment (Subject to referral) 物理治療(需經轉介) • Co-payment per visit 每次自付費用  • No. of visits per year 診症次數(每個保單年度計)	N/A 不適用  N/A 不適用	N/A 不適用  N/A 不適用	HK\$60  10 visits 10次
6. Clinical Procedures 門診手術 • Co-payment 自付費用  • Annual Limit 每年最高金額	20%  HK\$4,000	20%  HK\$4,000	20%  HK\$4,000
7. Preventive Check Up 預防性體健檢查	N/A 不適用	Once per year 每年1次	Once per year 每年1次

### Clinical Procedures 門診手術

The following are procedures to be undertaken at appointed clinics:  
受保的門診手術包括下列小手術：

- Cryotherapy  
冷凍治療
- Incision and Drainage/Puncture Aspiration of Abscess/Cyst/Hematoma/Seroma  
膿腫/囊腫/血腫/血清腫的切割和排液/穿刺抽吸術
- Incision and Removal of Foreign Body, Subcutaneous  
切割及清除皮下組織的異物
- Excision Benign Skin Lesions  
切除良性皮膚損害
- Excision of Nail/Nail Matrix for Permanent Removal  
永久切除指甲/指甲基質
- Wedge Excision of Skin of Nailfold/Avulsion of Nail Plate (Ingrown Toenail)  
楔形切除甲褶/撕脫嵌生趾甲的手術
- Keloid Injection  
癩痕疙瘩注射
- Repair Superficial Wound  
修補表皮創傷
- Office Dressings  
診所內敷藥
- Injection Sclerotherapy for Hemorrhoid  
注射式硬化痔瘡治療
- Removal of Foreign Body, Ear  
清除耳朵異物
- Removal of Impacted Earwax (Ear Lavage)  
清除嵌入性耳垢(洗耳)
- Myringotomy with Aspiration  
抽吸式耳鼓膜穿刺術
- Laryngoscopy for Removal of Foreign Body  
以喉鏡清除異物
- Control of Nasal Hemorrhage  
止血
- Removal of Foreign Body, Nose  
清除鼻腔異物
- Antral Lavage  
沖洗鼻竇
- Removal of Foreign Body, Eye  
清除眼睛異物
- Removal of Chalazion/Meibomian Cyst  
清除眼挑針/眼瘡
- Removal of Eyelid Lesions  
清除眼瞼的害病
- Injection Tendon Sheath/Ligament/Trigger Points/Ganglion Cyst  
注射式清除肌腱鞘/韌帶/彈弓指/腱膜囊腫
- Arthrocentesis, Aspiration and Injection  
抽吸及注射式關節穿刺

### Premium Table 保費表

#### Annual Premium (HK\$)

每年保費 (港幣)

Age <sup>3</sup> 年齡	Plan A 計劃甲	Plan B 計劃乙	Plan C 計劃丙
15 days - 4 years old <sup>4</sup> 15日 - 4歲	1,828	2,618	3,688
5 - 60 years old 5歲 - 60歲	1,628	2,318	3,288
61 - 65 years old <sup>5</sup> 61歲 - 65歲	1,828	2,618	3,688