



**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。藍十字屢獲殊榮，其保險產品及服務均獲廣泛認同。

藍十字在2022年獲得保險行業國際信用評級機構和信息提供商AM Best授予財務實力評級及長期發行人信用評級分別為A（優秀）及「a」（優秀）級別。有關最新評級，請瀏覽[www.ambest.com](http://www.ambest.com)。

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’ success in insurance products and services is reaffirmed by numerous awards and accolades.

In 2022, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of “a” (Excellent) by AM Best, a global rating agency and information provider with a unique focus on the insurance industry. For the latest rating, please access [www.ambest.com](http://www.ambest.com).



Blue Cross HK App



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

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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

一站式門診醫療寶

All-in-one Outpatient Insurance



2023年1月生效  
With effect from Jan 2023

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。

## 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，此計劃**特設門診手術保障**，讓您在指定網絡診所內進行手術療程。

## 計劃特點

### 龐大的醫生網絡

為讓您享受方便而優質的門診服務，此計劃連繫超過360名網絡醫生，遍佈港、九及新界。您可以使用藍十字醫療卡，於任何藍十字網絡診所接受普通科醫生診症、中醫治療或專科醫生診症。

### 普通科醫生門診服務

您每次於指定網絡診所求診時，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

此計劃除提供基本門診醫療保障外，亦提供門診手術保障，經網絡醫生建議，便可在指定網絡診所內進行指定的手術療程。

### 免費預防性身體檢查

凡參與計劃B及計劃C的受保人，每年可到指定的醫療中心免費接受預防性身體檢查一次。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B及計劃C更包括X光診斷及化驗。選擇計劃C的客戶更無須自付費用。

### Blue Cross HK 手機應用程式

貴為Super Care會員，您可於指定診所出示電子醫療卡進行登記，盡享快捷體驗。

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.

## 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 overlook health issues. The best way for you to ensure that your body remains healthy is to have regular checkups 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 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 clinical procedures to be performed at the designated network clinics.**

## Plan Features

### Extensive Doctor Network

A network of over 360 doctors throughout Hong Kong Island, Kowloon, and the New Territories is available to serve you. You are entitled to use healthcare card at Blue Cross network clinics for general practitioner's consultations, Chinese medicine practitioner treatments or specialist's consultations.

### General Practitioner Outpatient Services

By paying co-payment according to the selected plan at the designated network clinics, 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 at the designated network clinics, upon a network doctor's recommendation.

### Free Preventive Health Checkup

Each insured person of Plan B & Plan C is entitled to one free preventive health checkup at a designated centre, once a year. The checkup 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.

### "Blue Cross HK" Mobile App

As a Super Care member, you can enjoy speedy check-in for consultation at designated clinics with e-medical card.

## 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。如有需要，我們亦樂意轉介您至合適的家居護理服務，包括手術後護理、日常長者護理、孕婦護理、幼兒及兒童護理、以及其他護理服務轉介。

## 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<sup>1</sup>內已繳付的保費亦會全數獲得退回。

## 保障期<sup>2</sup>

成功投保後，您便可獲得保障直至75歲，而保單更可自動續保至下一個受保期。保單將由收到投保書起計12個工作天後生效，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

投保手續既快捷又簡單，所有65歲或以下人士均可投保及無須驗身。

## Blue Cross Nursing Care Hotline

We understand you need professional advice on daily care, we are here to provide you with an exclusive nursing care hotline to answer your enquiries. We can also refer you to home care services if you need extra care at the comfort of your own home, including post-surgery care, daily care for elderly, maternity care, infant and child care and referral of other care services.

## 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<sup>1</sup>.

## Insurance Period<sup>2</sup>

After enrolment, you can enjoy the coverage up to the age of 75 and your policy will also be automatically renewed for another period of insurance. Each coverage period is 1 year, with effect from the 12<sup>th</sup> 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 65 or below is eligible to apply. No medical examination is required.

| 保障範圍*<br>Schedule of Benefits*  | 計劃 A<br>Plan A                  | 計劃 B<br>Plan B                  | 計劃 C<br>Plan C                  |
|---|---------------------------------|---------------------------------|---------------------------------|
| 1. 普通科醫生門診包括3天處方藥物<br>General Practitioner Consultation in doctor's office including medication for 3 days<br><ul style="list-style-type: none"> <li>▪ 每次自付費用<br/>Co-payment per visit</li> <li>▪ 每年診症次數（每天一次）<br/>No. of visits per year (1 visit per day)</li> </ul>                      | HK\$30<br><br>不限次數<br>Unlimited | HK\$30<br><br>不限次數<br>Unlimited | HK\$30<br><br>不限次數<br>Unlimited |
| 2. 專科醫生門診包括3天處方藥物（需經轉介）<br>Specialist Consultation including medication for 3 days (Subject to referral)<br><ul style="list-style-type: none"> <li>▪ 每次自付費用<br/>Co-payment per visit</li> <li>▪ 每年診症次數（每天一次）<br/>No. of visits per year (1 visit per day)</li> </ul>                        | HK\$80<br><br>5次<br>5 visits    | HK\$80<br><br>12次<br>12 visits  | HK\$80<br><br>不限次數<br>Unlimited |
| 3. 中醫門診（僅適用於中醫全科）包括2包中藥處方<br>Chinese Medicine Practitioner Consultation (General Practice Only) including 2 packs of medication<br><ul style="list-style-type: none"> <li>▪ 每次自付費用<br/>Co-payment per visit</li> <li>▪ 每年診症次數（每天一次）<br/>No. of visits per year (1 visit per day)</li> </ul> | 不適用<br>N/A<br><br>不適用<br>N/A    | HK\$30<br><br>5次<br>5 visits    | HK\$30<br><br>10次<br>10 visits  |
| 4. X光診斷及化驗 <sup>‡</sup> （需經轉介）<br>Diagnostic X-ray and Laboratory Test <sup>‡</sup> (Subject to referral)<br><ul style="list-style-type: none"> <li>▪ 自付費用<sup>▲</sup><br/>Co-payment<sup>▲</sup></li> <li>▪ 每年限額<br/>Limit per year</li> </ul>   | 不適用<br>N/A<br><br>不適用<br>N/A    | 20%<br><br>HK\$2,000            | 0%<br><br>HK\$5,000             |
| 5. 物理治療（需經轉介）<br>Physiotherapist Treatment (Subject to referral)<br><ul style="list-style-type: none"> <li>▪ 每次自付費用<br/>Co-payment per visit</li> <li>▪ 每年診症次數（每天一次）<br/>No. of visits per year (1 visit per day)</li> </ul>  | 不適用<br>N/A<br><br>不適用<br>N/A    | 不適用<br>N/A<br><br>不適用<br>N/A    | HK\$60<br><br>10次<br>10 visits  |
| 6. 門診手術 Clinical Procedures<br><ul style="list-style-type: none"> <li>▪ 自付費用<sup>▲</sup><br/>Co-payment<sup>▲</sup></li> <li>▪ 每年限額<br/>Limit per year</li> </ul>   | 20%<br><br>HK\$4,000            | 20%<br><br>HK\$4,000            | 20%<br><br>HK\$4,000            |
| 7. 預防性身體檢查<br>Preventive Health Checkup   | 不適用<br>N/A                      | 每年1次<br>Once per year           | 每年1次<br>Once per year           |

註 Remarks:

\* 每項保障只限每天求診一次。如須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。所有費用必須為「必需醫療服務」的開支。

<sup>‡</sup> 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。

<sup>▲</sup> 受限於每年限額，當20%自付費用適用時，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；而在0%自付費用下，藍十字將全數支付合資格費用。

\* Coverage per item is limited to one consultation per day. The network doctors reserve the right to charge extra fee for medication if, in the opinion of the network doctor, the prescription required is specific and expensive. All expenses must be incurred by Medically Necessary Services<sup>‡</sup>.

<sup>‡</sup> 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.

<sup>▲</sup> Subject to the limit per year, when 20% co-payment applies, Blue Cross will reimburse 80% of the eligible expenses incurred, and customer will have to bear the remaining 20%; while 100% of the eligible expenses incurred will be paid by Blue Cross if 0% co-payment applies.

## 門診手術 Clinical Procedures

下列手術可於指定網絡診所進行：

The following procedures can be undertaken at the designated network clinics:

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

## 保費表 Premium Table (HK\$)

### 每年保費 Annual Premium

| 年齡<br>Age   | 計劃 A<br>Plan A | 計劃 B<br>Plan B | 計劃 C<br>Plan C |
|---|----------------|----------------|----------------|
| 15日 - 4歲 <sup>^</sup><br>15 days - 4 years old <sup>^</sup> | 1,956          | 2,801          | 3,946          |
| 5歲 - 60歲<br>5 - 60 years old                                | 1,742          | 2,480          | 3,518          |
| 61歲 - 65歲<br>61 - 65 years old                              | 1,956          | 2,801          | 3,946          |
| 66歲 - 70歲*<br>66 - 70 years old*                            | 3,912          | 5,603          | 7,892          |
| 71歲 - 75歲*<br>71 - 75 years old*                            | 4,890          | 7,003          | 9,865          |

<sup>^</sup>5歲以下受保兒童須連同年滿18-65歲的家長一起投保。

Insured(s) under the age of 5 must join the plan with their parent(s) aged 18-65.

\*只適用於續保。Applicable to renewal only.

註 Remarks:

- 轉介信須由網絡醫生發出，並由發信日期起計6個月內有效，以同一病症計算。
- 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）。
- 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，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)。
- 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.
- Once the selected plan has been accepted by Blue Cross 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).
- 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 the right to 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

|   |  |
|---|--|
| 產品名稱<br>Product Name                                | 一站式門診醫療寶<br>All-in-one Outpatient Insurance  |
| 購買目的及需要<br>Purchase Objectives and Needs            | 為將來的醫療需要作準備<br>以支付醫療費用<br>Prepare for future health care needs<br>to settle medical expenses |
| 產品類型<br>Product Type                                | 僅償款<br>Indemnity only  |
| 保單期<br>Period of Cover                              | 1年 Year  |
| 投保年齡<br>Enrolment Age                               | 15日至65歲人士<br>Age from 15 days to 65 years  |
| 保單續保<br>Policy Renewal                              | 每年續保至75歲<br>Annual renewal up to age 75  |
| 保單貨幣<br>Policy Currency                             | 港元<br>HKD  |
| 保障地域<br>Cover Area                                  | 香港<br>Hong Kong  |
| 冷靜期 <sup>1</sup><br>Cooling-off Period <sup>1</sup> | 15日 Days   |
| 繳費方法<br>Payment Mode                                | 年繳<br>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) 查閱保單資料。  
You can 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

- 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：
  - 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15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15日的期間內。然而，若第15日當天並非工作日，則冷靜期將包括隨後的工作天的一天在內；及
  - 如曾經因索償而獲得賠償，則不會獲發還保費。冷靜期過後，若客戶在該保單年度期間沒有就本保單獲得任何賠償，客戶可以在30日前以書面方式通知藍十字要求取消本保單。
- 因風險變動有機會影響保單的保障，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。
- 「必需醫療服務」指包括傷病護理或治療之必需服務。根據認可健康護理專業標準，此等服務必須在香港特別行政區獲廣泛認為有效、適當及必要的。以下事項（不排除其他）將不被視為必須的：
  - 不要求具有相關專業技術服務者所提供之服務。
  - 主要是為受保人、護理受保人之任何人士或受保人之任何家庭成員提供個人舒適或方便之服務及設施。
  - 受保人之傷病可在不用住院下得到安全及足夠的治療的情況下，以住院病人身分獲得的服務及設施。
  - 超出用於安全及足夠治療受保人傷病的服務或設施費用的額外開支。
- 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:
  - 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 15 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 15 day period. However, if the last day of the 15 day period is not a working day, the period shall include the next working day; and
  - No refund can be made if a claim payment has been made.Customer 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.
- 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 the policy.

- “Medically Necessary Services” shall mean the services which are necessary for the care or treatment of the disability involved. Such services must be widely accepted professionally in Hong Kong Special Administrative Region as effective, appropriate and essential based upon recognised standards of the health care specialty involved. In no event will the following (but not to the exclusion of all others) be considered to be necessary: a) those services rendered by a provider that do not require the technical skills of such a provider. b) those services and supplies furnished mainly for the personal comfort or convenience of the insured, any individual who cares for him or any individual who is part of his family. c) those services and supplies furnished to an insured solely because he is an inpatient on any day on which the insured's disability could safely and adequately be treated while not confined. d) that part of the cost which exceeds that of any other service or supply that would have been sufficient to safely and adequately treat the insured's disability.

## 主要不保事項 Major Exclusions

- 先天性疾患及受保前已存在之傷病。
- 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、甲癩等。
- 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。
- 蓄意自我毀傷、酗酒或吸毒。
- 與美容有關之治療、眼球屈光或視力測試、助聽器及義肢。
- 懷孕、分娩、墮胎、流產前後之護理及節育和不育治療。
- 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）。
- 牙科治療。
- 精神或神經混亂。
- 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。
- 所有名貴補品及藥材，如燕窩、人蔘及靈芝等。
- 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）。
- 非網絡醫生或中心的任何治療。
- 保單生效後首30天內的所有門診手術。

- Congenital and pre-existing conditions.
- 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.
- Any treatment for infectious diseases such as sexually transmitted diseases, and treatment of the human immunodeficiency virus, AIDS, or AIDS-related complications and tuberculosis.
- Intentional self-inflicted injury, alcoholism, or drug addiction.
- Cosmetic medical services and plastic surgery for the purpose of beautification, eye refractions or eye sight test, hearing aids and prosthetic limbs.
- Pregnancy, childbirth, miscarriage, abortion, prenatal or postnatal care, contraceptive methods or treatment pertaining to infertility.
- Female hormonal tests or assays and female hormonal replacement therapy (unless resulting from a disease).
- Dental care and treatment.
- Psychotic or mental disorders.
- 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.
- Tonic and nutrient herbs including Bird's Nest, Ginseng, Lingzhi, etc.
- Any clinical procedures that are not listed in our benefit schedule and those to be performed in hospital.
- Any treatment not undertaken by the network doctors or designated centres.
- Any listed clinical procedures when conducted during the first 30 days of the initial period of insurance.

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