



# Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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 2008-15)
- ◆ 《社區投資共享基金》社會資本企業義工大賞 — 最具温情獎 (2015)
- ◆ 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》香港企業領袖品牌2015 — 卓越旅遊保險品牌
- ◆ 《新假期》最受歡迎旅遊保險公司大獎 (2005-2014)
- ◆ 2014《指標》財富管理大獎 — 傑出表現獎
  - 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2014 — 最佳網上保險服務

藍十字在2015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](http://www.ambest.com)。

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 & 2008-15)
- ◆ *Community Investment and Inclusion Fund* Social Capital Corporate Volunteer Challenge – Most Caring Award (2015)
- ◆ Capital Outstanding Enterprise Awards – Medical and General Insurance (2012-2015)
- ◆ *Metro Finance Radio* Hong Kong Leaders’ Choice 2015 – Excellent Brand of Travel Insurance
- ◆ *Weekend Weekly* The Most Favorite Travel Insurance Company Award (2005-2014)
- ◆ *Benchmark* Wealth Management Awards 2014 – Outstanding Achiever
  - Healthcare Product (Insurance)
  - Product and Service Innovation (Insurance)
  - Online Usability (Insurance)
- ◆ e-zone e-brand awards 2014 – The Best of Online Insurance Service Provider

In 2015, Blue Cross was 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](http://www.ambest.com).



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**3608 2988**

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## 一站式門診醫療寶

## All-in-one Outpatient Insurance



## 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，本計劃連繫超過400名網絡醫生，遍佈港、九及新界。您只需於每次就診時，於指定網絡診所內出示此計劃的醫療卡及身份證明文件，即可獲得所需服務。

### 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

本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。

### 免費預防性體健檢查

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的客戶更無需自付費用。

## 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 400 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 designated network clinics.

### 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 Care Checkup

Each insured person of Plan B & Plan C is entitled to one free preventive 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.

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

## 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. 癧痕疙瘩注射  
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. 抽吸式耳鼓膜穿孔術  
Myringotomy with Aspiration
14. 以喉鏡清除異物  
Laryngoscopy for Removal of Foreign Body
15. 止血  
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 <sup>3</sup> Age	計劃 A Plan A	計劃 B Plan B	計劃 C Plan C
15日 - 4歲 <sup>4</sup> 15 days - 4 years old	1,828	2,618	3,688
5歲 - 60歲 5 - 60 years old	1,628	2,318	3,288
61歲 - 65歲 <sup>5</sup> 61 - 65 years old	1,828	2,618	3,688

## 現有藍十字團體成員優惠計劃

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，投保人可每年續保直至年滿65歲。

## 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歲或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、甲瘻等。
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，及女性賀爾蒙取治療法（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、運動心电图等。
11. 所有名貴補品及藥材，如燕窩、人蔘及靈芝等。
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歲的家長一起投保。
5. 只供續保之用。
  - 轉介信需由網絡醫生發出，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）。
  - 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。
  - 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。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。
  - 本單張的中英文版本如有差異，以英文版本為準。
  - 「一站式門診醫療寶」由香港獲授權之保險商 - 藍十字（亞太）保險有限公司承保。

## Special Privilege for Blue Cross Group Insurance Members

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 are not listed in our benefit schedule and those to be performed in hospital.
13. Any treatment not undertaken by the network doctors or designated 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 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.
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 parent(s) aged 18-60.
5. For renewal only.
  - 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).
  - All reapplication are subject to individual underwriting.
  - This leaflet is for reference only. Please refer to 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.
  - Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
  - All-in-one Outpatient Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.