



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2019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」級別。有關最新評級，請瀏覽www.ambest.com。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. 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 2019, Blue Cross was assigned the Financial Strength Rating of A (Excellent) and the Long-Term Issuer Credit Rating of "a" 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.

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重症醫療保險計劃

Major Medical Insurance Plan



加強現有醫療保障的最佳選擇！
The best choice for strengthening
current medical coverage!

2020年1月生效
With effect from Jan 2020

重症醫療保險計劃

「重症醫療保險計劃」是一份周全的環球醫療保險計劃。扣除指定自付額後，受保人可獲賠償住院及手術費用的90%，最高可達US\$250,000。如您希望獲得更高的保障額，亦可選擇將賠償限額加大至US\$1,000,000*。無論您已擁有其他醫療保險，或享有僱主所提供之團體醫療保險，「重症醫療保險計劃」是加強您整體保障之理想選擇。

*只適用於年齡75歲或以下受保人士。

卓越保障 安枕無憂

卓越的獨立醫療計劃

「重症醫療保險計劃」是一份獨立醫療計劃，為您提供卓越醫療保障。

- 不設等候期，保單生效即獲保障
- 投保手續簡單，無須驗身
- 全球醫療保障，保障額不會因身處外地時間長久而遞減

續保時不因索償記錄而加收保費

在您續保時，我們將不會根據您過往的索償記錄或健康狀況而個別徵收額外保費。

保證終身續保[^]

成功投保後，不論您投保後的健康狀況或索償記錄，我們都承諾為您提供終身續保，您的保單更可自動續保至下一個受保期。

[^]不適用於一百萬元保障*。本計劃保證續保(視乎續保時本公司仍否提供本計劃)，藍十字將不會根據個別受保人於續保時的健康狀況及索償記錄，向其額外收取保費或附加不保事項至個別保單。然而，藍十字將保留在續保時調整保費及更改條款及細則的權利，例如：因應受保人年齡組別的調整、特定風險級別或風險級別的轉變作出保費調整。

24小時全球緊急援助

若您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、醫療運送等。

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，只須憑此計劃提供的「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。

40日冷靜期

特長時間讓您審閱保險單內的條款和細則。

Major Medical Insurance Plan

Major Medical Insurance Plan is a comprehensive worldwide medical insurance plan. It pays 90% of the hospital and surgical expenses up to US\$250,000 in excess of a designated deductible. For those who look for a more ample-amount coverage, the benefit limit can be increased to US\$1,000,000*. It is an ideal supplementary policy to your existing medical coverage provided by your employer or any other medical insurance.

*Only applicable to insured aged 75 or below.

Total Peace of Mind with Excellent Protection

Superior Standalone Plan

Major Medical Insurance is a standalone plan that provides you with an excellent coverage.

- No waiting period — Medical protection starts once the policy takes effect
- Easy enrolment with no medical examination is required
- Worldwide coverage with benefit amounts remain unchanged regardless of the duration of overseas stay

No Additional Premium on Claim History upon Renewal

Regardless of your claim history and health status, no additional premium will be imposed individually upon policy renewal.

Guaranteed Lifetime Renewal[^]

After enrolment, we guarantee your policy will be renewable for lifetime, regardless of your health status or claim history. Moreover, your policy will be automatically renewed for another period of insurance.

[^]Not applicable to One Million Coverage Benefits*. Renewal is guaranteed (subject to the availability of the Plan at the time of renewal) and Blue Cross will neither charge extra premium nor impose additional exclusions on an individual policy based on the insured's health status and claim history at the time of renewal. However, Blue Cross reserves the right to revise the terms and conditions of the policy and adjust the premium upon policy renewal due to, for example, age-related adjustment, a particular risk class or change of risk class.

24-hour Worldwide Emergency Aid

If you need assistance in an emergency condition while travelling overseas, simply make a call to our 24-hour Worldwide Emergency Aid Hotline at any time, our dedicated officers will provide you with appropriate assistance such as hospital admission deposit guarantee service, medical repatriation, etc.

Emergency Medical Assistance in China

In case of emergency requiring hospitalisation in China, simply present the "Medpass Card" and you can receive medical treatments in over 200 network hospitals or medical units without paying any deposits.

A 40-day cooling-off period

An exceptional long period of time for you to review the terms and conditions of your insurance policies.

無索償折扣[†]

於續保時，若受保人並沒有在下表所述的無索償期內提出任何基本住院及手術保障的索償，基本住院及手術保障的保費可獲相應之無索償折扣。

緊接續保前之無索償期	折扣率
1年	5%
連續2年	5%
連續3年	10%
連續4年	10%
連續5年或以上	15%

[†] 如在保單持有人就該受保人之保障以無索償折扣續保後，藍十字才支付或須支付該受保人於上一個受保期就基本住院及手術保障條款項下產生的索償，保單持有人必須在藍十字發出繳費通知後21天內向藍十字償還折扣差額。除非藍十字收到該折扣差額，否則藍十字不會向受保人支付任何保單下的保障利益。

No Claim Discount[†]

Upon renewal, the insured will receive No Claim Discount on the premium payable for the Basic Hospital and Surgical Benefits, if no claim under Basic Hospital and Surgical Benefits has been made during the respective no claim period as specified in the table below.

No Claim Period Immediately Preceding Renewal	Discount Rate
1 year	5%
2 consecutive years	5%
3 consecutive years	10%
4 consecutive years	10%
5 consecutive years or more	15%

[†] In the event that after the insurance coverage for that insured is renewed at a No Claim Discount, a claim by that insured for any benefit under the Basic Hospital and Surgical Benefits section, which has accrued in the previous period of insurance, is paid or becomes payable by Blue Cross, the policyholder shall reimburse the discounted amount to Blue Cross within 21 days from the date of the invoice. No benefits shall be payable to the insured under this policy unless the discounted amount is received by Blue Cross.

基本住院及手術保障 Basic Hospital and Surgical Benefits

此保障支付90%可償醫療費用，每宗傷病在扣除自付額後，最高賠償額如下：The benefits cover 90% of eligible expenses in excess of a deductible of the applicable benefit for each disability, subject to the following maximum benefit limit per disability:

保障項目 Benefit Items	每宗傷病最高賠償額 Maximum Benefit Limit Per Disability (US\$)
病房費用 Room and Board 每天限額 Limit per day	300
醫院雜項費用 Miscellaneous Hospital Charges	合理慣例的費用 Reasonable and customary charges
外科醫生費用 Surgeon's Fees ¹ – 複雜手術 Complex 16,500 – 大型手術 Major 6,000 – 中型手術 Intermediate 3,000 – 小型手術 Minor 1,200	
麻醉科醫生費用 Anaesthetist's Fees ²	最高可為償外科醫生費用的30% Up to 30% of the eligible Surgeon's Fees
手術室費用 Operating Theatre Charges ²	合理慣例的費用 Reasonable and customary charges
醫生巡房、專科醫生、病理學家及放射學家費用 Physician's Visit Fees, Specialist's Fees, Pathologist's Fees and Radiologist's Fees	合理慣例的費用 Reasonable and customary charges
註冊私家看護費用及物理治療服務 Registered Private Nurse's Fees and Physiotherapy Services	合理慣例的費用 Reasonable and customary charges
特別費用 Special Charges 1. 血液及血漿 Blood and blood plasma 2. 人造義體/義肢 Prosthetic devices	合理慣例的費用 Reasonable and customary charges
妊娠期併發症 Complications of Pregnancy – 只限於嚴重併發症如血毒症、子癇症及子癇前期 症或同等病症 Limited to severe complication only, such as toxemia, eclampsia and pre-eclampsia or similar conditions of equivalent severity	合理慣例的費用 Reasonable and customary charges
精神病或心理治療 Mental or Psychological Treatment 每天限額 Limit per day 150 每年限額 Limit per year 3,000	
綜合最高賠償額 Overall Maximum Benefit Limit	250,000 ³

- 「外科醫生費用」根據外科手術表計算，包括按其主診醫生書面建議，於住院期間接受由外科醫生進行之外科程序或手術，或接受日症手術。「日症手術」指於門診設施由醫生進行屬醫療必要之醫療或外科程序。門診設施包括醫生診所，或醫院設立及營運之日症中心、日間護理中心、門診部或相等之門診設施。
- 藍十字在須支付「外科醫生費用」的情況下，方可賠償此保障所引致的費用。
- 住院及手術保障之綜合最高賠償額為每宗傷病US\$250,000，並以每項保障所列之賠償額為限。76歲或以上受保人士的綜合最高賠償額為US\$130,000。

- Surgeon's Fees will be calculated in accordance with the Surgical Schedule, including operation performed by a surgeon during a confinement or Day Case Procedure upon the written recommendation of the attending physician. "Day Case Procedure" means a medically necessary medical or surgical procedure which is performed by a physician in an outpatient facility. An outpatient facility may refer to a physician's clinic; or a day case centre, a day care centre or an outpatient department or equivalent facility established and operated by a Hospital.
- Charges for such benefits will be payable on condition that Surgeon's Fees are payable by Blue Cross.
- The overall maximum benefit limit for Hospital and Surgical Benefits is US\$250,000 per disability, subject to the limit of each benefit item. For insured aged 76 or above, such overall maximum benefit limit is US\$130,000.

附加保障 Optional Benefits

您可按個人需要，以額外保費自選提升以下保障之最高賠償額：

You can opt for increasing the limit of the benefit items below according to your own needs with additional premium:

- 病房費用賠償額可增加至每天US\$550
- 「外科醫生費用」根據外科手術表計算，每宗傷病最高賠償額可增加至以下金額：
 - 複雜手術：US\$40,000
 - 大型手術：US\$14,000
 - 中型手術：US\$ 7,200
 - 小型手術：US\$ 2,800
- 基本住院及手術保障的綜合最高賠償額可增加至每宗傷病US\$1,000,000，受限於每項保障最高賠償額。
- Increased limit for Room & Board to US\$550 per day
- Surgeon's Fees will be calculated in accordance with the Surgical Schedule. Below is the increased maximum benefit limit per disability:
 - Complex : US\$40,000
 - Major : US\$14,000
 - Intermediate : US\$ 7,200
 - Minor : US\$ 2,800
- The overall maximum benefit limit for Basic Hospital and Surgical Benefits can increase up to US\$1,000,000 per disability, subject to the maximum limit of each benefit item.

您可隨時下載Blue Cross HK數碼保險應用程式或登入www.bluecross.com.hk/supercare管理您的索償和查閱保單資料。

You can manage your claims and check your policy information anytime via Blue Cross HK Digital Insurance App or www.bluecross.com.hk/supercare.

主要不保事項

1. 並非屬醫療必要的治療或測試，或並非經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，純因為受保人於受保人生效日期前感染HIV病毒所引致。
6. 直接或間接因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、進行不法活動、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或並非與醫療有關的狀況之任何服務費用；聽力測試、例行血液測試、一般身體檢查、預防性治療、接種疫苗或防疫注射等。
8. 因牙科狀況接受之牙科治療及口腔外科手術（受保人因意外而需在住院期間接受的緊急牙科治療及手術除外），及因牙科狀況或於口腔外科手術後不論是以住院病人或門診病人身分接受的覆診治療。
9. 除保單條款及細則內有關「妊娠期併發症」項目所訂明外，與產科及其併發症有關的檢查、治療、外科程序及諮詢服務，包括懷孕或其後的分娩、墮胎或流產、節育或恢復生育、兩性結紮或變性、不育治療等。
10. 除保單條款及細則內有關「精神病或心理治療」項目所訂明外，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；或因參與陸軍、空軍、海軍及其他紀律性服務而引致的治療或傷病。

Major Exclusions

1. Treatment or test which is not Medically Necessary; or purchase of drugs which are not prescribed by a physician.
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 mutations, 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. Charges in respect of services for beautification or cosmetic purposes or non-medically related conditions; expenses for hearing tests, routine blood tests, general checkups, prophylaxis treatment, vaccinations or inoculations, etc.

8. Treatment of a dental condition and oral surgery (except treatment of an emergency and surgery arising from an accident received by the insured during confinement) as well as follow up treatment of the dental condition or oral surgery whether as an inpatient or outpatient.
9. Except as otherwise provided in the Terms and Conditions for "Complications of Pregnancy" in the policy, all investigation, treatment, surgical procedure and counselling service 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 or sex reassignment of either sex; infertility, etc.
10. Except as otherwise provided in the Terms and Conditions for "Mental or Psychological Treatment" in the policy, 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.

注意：

- 此單張只供參考之用，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，請瀏覽網址 www.bluecross.com.hk、Blue Cross HK數碼保險應用程式或致電藍十字客戶服務熱線 3608 2988。
- 此單張僅在香港派發。派發此單張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。
- 「重症醫療保險計劃」由香港獲授權之保險商- 藍十字（亞太）保險有限公司承保。
- 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。

Notes:

- This leaflet is for reference only. Should there be any discrepancy between the English and the Chinese versions of this leaflet, 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 visit www.bluecross.com.hk, Blue Cross HK Digital Insurance App or call Blue Cross Customer Service Hotline on 3608 2988.
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