

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 40 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.

Throughout the years, Blue Cross has received major awards in recognition of its contributions in the spheres of insurance provision and customer service, such as the Best Recommendation Awards 2008, the Quality Life Award 2008 - Quality Insurance Service Award, the Capital Weekly Service Award 2008 - Medical Insurance, the Most Popular Travel Insurance Company Award (2005-2008), the Hong Kong Top Service Brand Awards - Emerging Service Brand (2007), the High Flyer Achievement Award - Health Insurer (2006), Caring Company (2005/06 and 2008/09), the Superbrands Award (2003 and 2006), the M.I.S. Asia IT Excellence Award: Best Business Enabler - Banking and Finance (2005), the Hong Kong Award for Services - Innovation Award of the Year (2004) and the Asia Pacific Customer Relationship Excellence Award - Innovative Technology of the Year (2003).

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)乃東亞銀行集團成員,於香港經營保險業務40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。

多年來,藍十字屢獲殊榮,引證了其在保險及客戶服務上的卓越成就。獲頒獎項包括「2008最佳保險服務大獎」、「2008優質生活大獎—優質保險服務大獎」、「資本—週服務大獎 2008—醫療保險」、「最受歡迎旅遊保險公司大獎」(2005-2008)、香港服務名牌選舉—最具潛質服務品牌(2007)、傑出企業成就獎—醫療保險(2006)、「商界展關懷公司」(2005/06及2008/09)、「超級品牌」(2003及2006)、MIS亞洲區資訊科技卓越獎—銀行及金融組別(2005)、「香港服務業獎—創意獎」(2004)及亞太傑出顧客關係服務獎—最佳創意科技(2003)。



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

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藍十字(亞太)保險有限公司

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Medical Scheme for Civil Servant/Non-Civil Service Contract Staff is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
公務員/非公務員合約僱員醫療護理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。

MD056/07-2009



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Medical Scheme for Civil Servant/ Non-Civil Service Contract Staff 公務員/非公務員合約僱員醫療護理計劃



2009年7月1日生效
With effect from
1st July 2009

MEDICAL SCHEME FOR CIVIL SERVANT/ NON-CIVIL SERVICE CONTRACT STAFF

Civil servants/non-civil service contract staff shoulder the mission in serving Hong Kong citizens. Blue Cross fully understands the importance in keeping you healthy. With our tailor-made medical scheme for civil servant/non-civil service contract staff, you will enjoy total protection with your family for the joy of life - free of worry!

As long as you are a full-time Hong Kong civil servant/non-civil service contract staff aged 60 or below, you are eligible to apply for the scheme. What's more, your spouse and children (from 15 days of age to age 18, or up to age 23 for being a full-time student) can enjoy the medical coverage as well!

PLAN FEATURES

Multiple Healthcare Plans

3 optional benefit levels are available. Apart from the Basic Hospital & Surgical Plan, there are also Optional Major Medical Benefits, Optional Outpatient Benefits and Optional Dental Benefits to suit the needs of you and your family.

Extra Privileges

Total Protection After Retirement

Retirement means no benefit coverage? Once you purchase insurance policy from Blue Cross, you can continue to enjoy the same coverage up to age 75, or you may apply for our Super Medical Insurance Series before 65 (age nearest birthday) at a privileged rate.

- **Comprehensive Health Check-up Program**

You can enjoy our comprehensive health check-up program at a very competitive cost.

- **24-hour Worldwide Emergency Aid**

Whilst travelling abroad, you can call the Blue Cross Worldwide Emergency Aid 24-hour Alarm Centre to receive professional medical, legal and travel advice and services anywhere in the world.

- **Emergency Medical Assistance in China**

In case of emergency requiring hospitalisation in China, simply present the "Medpass Card" and you will be able to access a network of over 100 hospitals or medical units without paying any deposits.

- **Pre-surgical Fee Enquiries**

You can call us for pre-surgical fee assessment and surgical arrangement.

APPLY NOW!

It is easy to apply. Simply complete the enclosed application form, mail it to Blue Cross and fax it to 3608 2909. You can also visit the exclusive website for civil servant/non-civil service contract staff, www.bluecross.com.hk/civilservant. The total protection is yours!

公務員 / 非公務員合約僱員醫療護理計劃

公務員/非公務員合約僱員肩負起服務香港市民的重任，自身保障當然不容忽視。有見及此，藍十字特意推薦「公務員/非公務員合約僱員醫療護理計劃」，為你及摯愛家人提供全面醫療保障，專享無後顧之憂的生活。凡全職香港公務員/非公務員合約僱員而年齡不超過60歲者均可投保，該計劃並適用於投保人的配偶及子女（出生滿15天至18歲，或未滿23歲的全日制學生），同享各項醫療保障。

計劃特色

多項醫療護理計劃選擇

特設3個額外保障計劃以供選擇。除了基本住院及手術保障外，你更可選擇附加重症醫療保障、附加門診保障及附加牙齒保健計劃，以迎合你及家人的需要。

額外保障令你安心

退休後續享醫療保障

退休便失去醫療保障？一經投保藍十字保險，你便可享有相同的保障直至75歲，你亦可於65歲前（以最近的生日日期計算）以優惠價投保藍十字超卓醫療保險系列。

- **全面身體健康檢查計劃**

你可以優惠的價錢享用全面的身體健康檢查計劃，讓你更了解本身的健康狀況，以防範疾病於未然。

- **24小時全球緊急援助**

當你身處外地時，只需致電藍十字全球緊急援助熱線，便可在世界各地獲得專業的醫療、法律及旅遊諮詢服務。

- **中國緊急醫療支援**

倘於中國境內遭遇突發緊急事故而需要入院接受治療，只要憑本計劃提供的「任中橫」醫療卡，便可於全國超過100間網絡醫院或醫療單位接受治療，無需繳付任何入院保證金。

- **手術費用諮詢**

你可致電查詢有關手術費用及安排之事項。

請即申請！

投保簡易，只需填妥附上的投保書，寄回藍十字及傳真至3608 2909，你亦可瀏覽公務員/非公務員合約僱員的專有網頁 www.bluecross.com.hk/civilservant。請即讓你和家人分享全面的保障！

For enquiry, please contact
Customer Service Hotline: 3608 2966

查詢詳情，請致電客戶服務熱線：3608 2966

Schedule of Benefits 保障項目

(A) Basic Hospital & Surgical Plan

基本住院及手術計劃

Blue Cross Basic Hospital & Surgical Plan provides world-wide coverage and pays 100% of the eligible expenses up to the following benefits limits for each disability.

藍十字基本住院及手術計劃提供全球保障，並賠償可償醫療費用的100%，最高限額如下。

	Plan 1 計劃一 Private 私家房 HK\$港元	Plan 2 計劃二 Semi-Private 半私家房 HK\$港元	Plan 3 計劃三 Ward 普通房 HK\$港元
Surgeon's Fee 外科醫生費用			
Complex Operation (max.) 繁複手術(最高限額)	60,000	40,000	24,000
Major Operation (max.) 大型手術(最高限額)	30,000	20,000	12,000
Intermediate Operation (max.) 中型手術(最高限額)	15,000	10,000	6,000
Minor Operation (max.) 小型手術(最高限額)	7,500	5,000	3,000
Daily Room and Board Up to 45 days 每天病房費用，以 45 天為限	1,650	990	500
Miscellaneous Hospital Charges (including Anaesthetist's Fee and Operating Theatre Charges) 醫院雜項費用 (包括麻醉科醫生費用及手術室費用)	30,000	20,000	12,000
Daily Physician's Hospital Visits Up to 45 days 醫生每天巡房費用，以 45 天為限	1,650	990	500
Specialist's Fee (upon recommendation by the attending Physician) 專科醫生費用 (須獲主診醫生推薦)	10,000	7,500	5,000
Private Duty Registered Nurse Limit per day for up to 45 days 私家註冊看護 每天限額，以 45 天為限	600	450	300

(B) Optional Major Medical Benefits*

附加重症醫療保障*

Pays 80% of eligible expenses which are reasonable and customary in excess of the Basic Hospital & Surgical Plan up to the maximum limit for each disability and subject to the deductible amount of HK\$1,000 for MM1, HK\$750 for MM2 and HK\$500 for MM3.

賠償基本住院及手術保障總賠償額以外所支付合理慣例的可償醫療費用的80%，最高限額如下。計劃一的自付額為1,000港元，計劃二的自付額為750港元及計劃三的自付額為500港元。

	MM 1 計劃一 Private 私家房 HK\$港元	MM 2 計劃二 Semi-Private 半私家房 HK\$港元	MM 3 計劃三 Ward 普通房 HK\$港元
Surgeon's Fee 外科醫生費用	Up to 50% of the amount payable under the Surgeon's Fee of the Basic Hospital & Surgical Plan elected 最高為基本住院及手術計劃外科醫生費用的50%		
Daily Room and Board In excess of 45 days 每天病房費用 超過 45 天後的每天限額	1,650	990	500
Daily Physician's Hospital Visits In excess of 45 days 醫生每天巡房費用 超過 45 天後的每天限額	1,650	990	500
Miscellaneous Hospital Charges 醫院雜項費用 Specialist's Fee 專科醫生費用 Private Duty Registered Nurse 私家註冊看護	Such amount as is Reasonable and Customary 合理慣例的費用		
Maximum Limit Exclusive of Basic Plan Per Disability 每項傷病超出基本住院及 手術保障賠償額的總賠償上限	300,000	200,000	100,000

* Note: If the insured member has chosen a level of hospital facilities and services higher than the entitled level then the following scale of reimbursement will apply:

註：如受保成員的實際住房級別高於受保障範圍，可獲的賠償金額將採用下列公式計算：

Entitled Level of Accommodation 可享有的病房級別	Actual Level of Accommodation 實際病房級別	Reimbursement of all eligible claims (percentage of claimable reimbursement from Optional Major Medical Benefits) 可獲賠償額 (計算附加重症醫療保障的賠償百分比)
Ward 普通房	Semi-private 半私家房	50%
Ward 普通房	Private 私家房	25%
Ward 普通房	Deluxe 特級房	12.5%
Semi-private 半私家房	Private 私家房	50%
Semi-private 半私家房	Deluxe 特級房	25%
Private 私家房	Deluxe 特級房	50%

(C) Optional Outpatient Benefits

附加門診保障

Option A - Consultation with Free Choice of Doctor (Op 1a, Op 2a, Op 3a)

Option B - Consultation with Blue Cross Network Provider (Op 1b, Op 2b, Op 3b)

選擇甲：自由選擇門診醫生（計劃一甲、二甲、三甲）

選擇乙：藍十字網絡醫生（計劃一乙、二乙、三乙）

Option A - Consultation with Free Choice of Doctor			
選擇甲 - 自由選擇門診醫生			
	Op 1a 計劃一甲 HK\$港元	Op 2a 計劃二甲 HK\$港元	Op 3a 計劃三甲 HK\$港元
*General Practitioner's Consultation 普通科醫生診症			
Inclusive of medicines 包括藥物 1 visit / day 每天一次			
Limit for each visit 每次限額	\$350	\$250	\$150
% of reimbursement 賠償百分比	80%	80%	80%
Specialist's Consultation 專科醫生診症			
Referral letter is required 需具書面轉介 1 visit / day 每天一次			
Limit for each visit 每次限額	\$700	\$500	\$300
% of reimbursement 賠償百分比	80%	80%	80%
Maximum no. of visits per year 每人每年最多診症次數	10	10	10
Option B - Consultation with Blue Cross Network Provider			
選擇乙 - 藍十字網絡醫生			
	Op 1b 計劃一乙 HK\$港元	Op 2b 計劃二乙 HK\$港元	Op 3b 計劃三乙 HK\$港元
*General Practitioner's Consultation 普通科醫生診症			
Inclusive of up to 3 days of medicines 包括最多3天藥物 1 visit / day 每天一次			
% of reimbursement 賠償百分比	100%	100%	100%
Co-payment 自付金額	\$30	\$30	\$30
Specialist's Consultation 專科醫生診症			
Referral letter from network provider is required 需具網絡醫生書面轉介 Inclusive of simple medicines, 1 visit / day 包括簡單藥物，每天一次			
% of reimbursement 賠償百分比	100%	100%	100%
Co-payment 自付金額	\$50	\$50	\$50
Maximum no. of visits per year 每人每年最多診症次數	10	10	10
For both Option A and Option B 選擇甲及選擇乙均可享有以下保障			
	Op 1a & 1b 計劃一甲及一乙 HK\$港元	Op 2a & 2b 計劃二甲及二乙 HK\$港元	Op 3a & 3b 計劃三甲及三乙 HK\$港元
Prescribed Medicine and Drugs 處方藥物			
Procured from outside pharmacy and prescription letter is required 於醫院或診所以外註冊藥房購買及需具處方信件			
Limit for each year 每年限額	\$3,000	\$2,000	\$1,000
% of reimbursement 賠償百分比	100%	100%	100%
Diagnostic X-rays & Laboratory Tests X光診斷及化驗			
Referral Letter is required 需具書面轉介			
Limit for each year 每年限額	\$3,000	\$2,000	\$1,000
% of reimbursement 賠償百分比	100%	100%	100%
* Chinese Medicine Practitioner Treatment (Including General Practice & Bonesetting) 中醫治療（包括一般應診及跌打）			
Inclusive of medicines, 1 visit / day 包括藥物，每天一次			
Limit for each visit 每次限額	\$180	\$120	\$120
% of reimbursement 賠償百分比	80%	80%	80%
Maximum no. of visits per year 每人每年最多診症次數	10	10	10
* Maximum no. of visits per person per year for all kinds of consultation	30	30	15
* 所有診症類別，每人每年診症次數總上限			

MEDICAL SCHEME FOR CIVIL SERVANT/NON-CIVIL SERVICE CONTRACT

(D) Optional Dental Benefits

附加牙齒保健計劃

Pays 80% of eligible expenses for benefits items 1-9 and 100% for No. 10.

保障項目(1)至(9)的賠償可達費用的80%，保障項目(10)的費用可獲全數賠償。

Benefits 保障利益	Maximum Payable (HK\$) 最高賠償 (港元)
(1) X-rays required prior to performance of dental service 牙齒服務前所需的 X 光測驗 a) Single film 單片 b) Each additional film 每附加片	Each 每張片 \$60 Each 每張片 \$55
(2) Abscesses 膿瘡 a) Without surgery 非手術治療 b) With surgery 手術治療	Each 每牙瘡 \$280 Each 每牙瘡 \$560
(3) Amalgam Fillings 齒科汞合金 Molar & Pre-molar 臼齒與臼齒前的牙 a) Per Filling - 1 surface 每次補牙 (一面) b) Each additional surface 每附加面 c) Maximum per tooth 每隻牙最高限額	Each 每次 \$280 Each 每面 \$140 Each 每隻 \$560
(4) Pins for Cusp Restoration 補置牙峰的牙冠釘 a) First pin 第一口釘 b) Subsequent pin for same tooth 同一牙齒隨後所需用釘	Each 每口 \$210 Each 每口 \$110
(5) Anterior Fillings 前牙的填補 a) Composite (合成) 樹脂 b) With acid etch 帶酸性 (蝕刻)	Each 每隻 \$320 Each 每隻 \$640
(6) Root Canal Fillings 齒根管的填補 a) One root 單根 b) Subsequent roots for same tooth 同一牙齒隨後需填補的齒根	Each 每單根 \$1,400 Each 每單根 \$700
(7) Extractions 脫牙 a) Uncomplicated 簡單 b) Surgical, impacted wisdom teeth 手術治療, 阻生智齒	Each 每隻 \$350 Each 每隻 \$1,750
(8) Apicoectomy 齒根尖切除術 Anterior teeth 前面的牙	Each 每隻 \$1,750
(9) Dentures - When required as a result of accident only 假牙 (義齒) - 祇適用於因意外引致所需者 a) Both sets full upper & lower 上排整套及下排整套 b) One full set upper or lower 上排整套或下排整套 c) Partial set 非整套 i) Preparation plate 倒模 ii) Each tooth 每一假牙	\$7,000 \$3,500 \$1,400 \$230
(10) Routine Oral Examination 例行口腔檢查 * Scale & Polish & Prophylaxis 洗牙及預防治療	Each 每次 \$400
Maximum limit per year (Excluding cost of dentures) 每年最高總限額 (不包括假牙所需費用)	\$7,000

Note 註: The benefits will become effective immediately after the completion of a pre-insurance oral examination with a report certified by the examining dentist. (Waiver of pre-insurance oral examination applies to child aged under 4.)
在完成受保前之口腔檢驗及經檢驗牙醫作出報告後，牙齒保健計劃始告生效。
(4歲以下兒童可豁免受保前的口腔檢驗。)

The pre-insurance oral examination is required to be performed by a dentist nominated by Blue Cross, but any subsequent treatments may be obtained from any qualified dentist. The examination fee of HK\$350 shall be borne by the insured.

受保前之口腔檢驗須由藍十字指定的牙醫進行，但隨後治療可由任何註冊牙醫負責。受保人須自付 350 港元之檢驗費。

* This benefit is subject to an Elimination Period of 365 days. 此保障利益於保單生效一年後，方可獲得賠償。

Annual Premium (HK\$)

每年保費 (港元)

Basic Hospital & Surgical Plan 基本住院及手術計劃						
Age 年齡	Plan 1 計劃一		Plan 2 計劃二		Plan 3 計劃三	
Child (15 days – 23) 子女 (出生15天至23歲)	2,073		1,220		732	
	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶
19 - 29	1,683		991		595	
30 - 39	2,412		1,418		851	
40 - 49	3,738		2,198		1,319	
50 - 60	5,498		3,234		1,940	
61 - 65*	8,681		5,106		3,064	
66 - 70*	10,852		6,383		3,830	
71 - 75*	12,539		7,375		4,426	

Optional Major Medical Benefits 附加重症醫療保障

Age 年齡	MM 1 計劃一		MM 2 計劃二		MM 3 計劃三	
Child (15 days – 23) 子女 (出生15天至23歲)	706		475		358	
	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶
19 - 29	572		386		292	
30 - 39	820		553		418	
40 - 49	1,271		858		647	
50 - 60	1,870		1,261		951	
61 - 65*	2,952		1,991		1,501	
66 - 70*	3,690		2,490		1,876	
71 - 75*	4,264		2,877		2,168	

Optional Outpatient Benefits (Option A) 附加門診保障 (選擇甲)

Age 年齡	Op1a 計劃一甲		Op2a 計劃二甲		Op3a 計劃三甲	
Child (15 days – 23) 子女 (出生15天至23歲)	8,621		5,747		2,874	
	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶
19 - 29	4,530	6,115	3,020	4,077	1,511	2,038
30 - 39	5,147	6,948	3,431	4,632	1,716	2,316
40 - 49	7,027	9,485	4,683	6,323	2,342	3,162
50 - 60	9,008	12,159	6,005	8,107	3,003	4,053
61 - 65*	10,448	14,106	6,966	9,403	3,482	4,702
66 - 70*	12,765	17,232	8,510	11,488	4,255	5,744
71 - 75*	14,258	19,247	9,505	12,831	4,753	6,415

Optional Outpatient Benefits (Option B) 附加門診保障 (選擇乙)

Age 年齡	Op1b 計劃一乙		Op2b 計劃二乙		Op3b 計劃三乙	
Child (15 days – 23) 子女 (出生15天至23歲)	2,874		2,396		2,322	
	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶	Employee 僱員	Spouse 配偶
19 - 29	1,511	2,038	1,258	1,698	1,221	1,647
30 - 39	1,716	2,316	1,430	1,930	1,386	1,872
40 - 49	2,342	3,162	1,951	2,634	1,893	2,556
50 - 60	3,003	4,053	2,502	3,378	2,427	3,276
61 - 65*	3,482	4,702	2,902	3,918	2,814	3,801
66 - 70*	4,255	5,744	3,546	4,787	3,440	4,644
71 - 75*	4,753	6,415	3,960	5,347	3,843	5,187

Optional Dental Benefits 附加牙齒保健計劃

Employee 僱員	846
Spouse 配偶	978
Children (age below 4) 子女 (4歲以下)	423
Children (age 4 - 23) 子女 (4歲至23歲)	846

Note 註: Age refers to the nearest birthday of the insured person. 年齡以最近的生日日期計算。

* For renewal at age above 60 only. 只限 60 歲以上人士作續保申請。

STAFF 公務員/非公務員合約僱員醫療護理計劃

- Remarks:
1. Maximum issue age is 60 and renewable up to age 75.
 2. Benefit coverage is subject to individual underwriting.
 3. Student proof has to be submitted for children aged 19 - 23.
 4. Optional Major Medical Benefits, Optional Outpatient Benefits and Optional Dental Benefits must be taken in conjunction with Basic Hospital & Surgical Plan.
 5. MM1, Op 1a or Op 1b are only attachable to Plan 1. MM2, Op 2a or Op 2b are only attachable to Plan 2 and MM3, Op 3a or Op 3b are only attachable to Plan 3.
 6. Monthly payment mode is not applicable to Out-Patient Benefits (Option B).

- 備註：
1. 投保年齡以60歲為上限，續保年齡最高為75歲。
 2. 保障於核保後方正式生效。
 3. 年齡屆乎19-23歲的子女，須提交學生證明。
 4. 附加重症醫療保障、附加門診保障及附加牙齒保健計劃必須與基本住院及手術計劃一併選用。
 5. MM1、Op 1a 或 Op 1b 只可附加於計劃一。MM2、Op 2a 或 Op 2b 只可附加於計劃二，而 MM3、Op 3a 或 Op 3b 只可附加於計劃三。
 6. 月繳保費並不適用於門診保障（選擇乙）。

Major Exclusions

1. Sickness or illness occurs within the first 30 days of the policy effective date.
2. Purchase of drugs, treatment or tests which are not medically necessary; or are not prescribed; or not performed by a registered medical practitioner.
3. Hospitalisation solely for the purpose of general checkup, diagnostic X-ray, advanced imaging, laboratory tests or physiotherapy.
4. Treatment for congenital or developmental conditions or disease of any kind.
5. Pre-existing conditions.
6. Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) and its related disability, including Acquired Immunization Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, consequential upon an HIV infection occurring before the effective date of coverage applicable to such Insured.
7. 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 whilst exceeding the prescribed alcohol limit, or venereal and sexually transmitted disease or its sequelae.
8. Any charges in respect of services for beautification purposes, cosmetic surgery, hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, etc.
9. Dental treatment and oral surgery except for emergency treatment arising from an accident received during confinement. Follow up treatment from such hospital confinement relating to dental treatment or oral surgery shall not be covered.
10. All investigation, treatment and counseling services relating to maternity and its complications.
11. Treatment directly or indirectly arising from any psychotic, psychological, or psychiatric condition of any and all kinds, and any physiological or psychosomatic manifestations thereof.
12. 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.

Note: This brochure is for reference only. Please refer to the actual policy for exact terms and conditions and full list of exclusions. If discrepancy exists between the English version and the Chinese version of this brochure, the English version shall prevail.

主要不保事項

1. 保單生效日期後首30天內出現之疾病。
2. 並非屬必需醫療，或並非經由註冊醫生處方購買的藥物或進行的治療或測試。
3. 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。
4. 任何先天性疾患或成長障礙狀況或疾病的治療。
5. 既有傷病。
6. 直接或間接因後天免疫力缺乏症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，並於受保人的保障生效日期前因感染後天免疫力缺乏症病毒而病發。
7. 直接或間接由於或因為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、不法活動、飲用超過規定水平的酒精後駕駛，或經由性接觸傳染的疾病或其後遺症。
8. 以美容為目的的任何服務費用、整形外科、聽力測試、例行血液測試、一般身體檢查、接種疫苗或防疫注射等。
9. 牙科治療及口腔外科手術，因意外而需在醫院接受的緊急治療除外。保障不包括因住院期間接受有關牙科治療及口腔外科手術後所需的覆診治療。
10. 與婦產及其併發症有關的所有檢查、治療及諮詢服務。
11. 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引致的治療。
12. 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所引致的治療或傷病。

註：本小冊子只供參考之用；有關詳盡條款及規定及所有不保事項，請參閱保單原文。本冊子的中、英文本如有歧異，概以英文本為準。