



Individual Medical Insurance Plan 2012 Exclusive Privileges

New Benefit

Clinical Surgery And Day Case Surgery Cash Allowance

Thanks to recent medical advancements, certain surgical procedures that previously required hospital stays can now commonly be performed in outpatient clinics or day case centres. In view of this, Blue Cross now offers enhanced medical insurance plans¹ with a new Clinical Surgery And Day Case Surgery Cash Allowance benefit for both new and renewal customers to meet today's medical needs. Customers undertaking an eligible surgical procedure² without hospitalisation will receive this new flexible cash allowance on top of the Surgeon's Fees benefit.

Plan	Clinical Surgery And Day Case Surgery Cash Allowance
Taipan Medical Insurance Plan	US\$200
Super Medical Insurance Series Comprehensive Family Plan	HK\$800
Aeconomedical Plan	HK\$500

¹ Only applicable to customers who enrol in or renew a "Taipan Medical Insurance Plan", "Super Medical Insurance Series", "Comprehensive Family Plan" or "Aeconomedical Plan" between 1st January and 31st December, 2012. Customers can enjoy this benefit an unlimited number of times for up to 12 months from the policy effective date or renewal date.

² Only applicable to the following surgical procedures: Gastroscopy (including Esophagogastroduodenoscopy), Colonoscopy, Cystoscopy, Arthroscopy, Colposcopy, and Bronchoscopy.

Notes:

- Customers who undergo an eligible surgical procedure in an outpatient facility in Hong Kong (including doctor's clinics and day case centres) will be entitled to this cash allowance, provided that the Surgeon's Fees for the procedure are covered under the Policy. If the customer undergoes more than one surgical procedure at the same time, the "Clinical Surgery And Day Case Surgery Cash Allowance" will be paid once only.
- Please refer to the policy endorsement for the exact terms and conditions.

Value-added Services

People today know the importance of preparing for any eventuality by protecting themselves and their families with medical insurance. We fully understand that you would like to know the estimated eligible claim amounts¹ in advance, allowing you to prepare and plan your budget in case hospitalisation is required. In view of this, we have two value-added services – Pre-hospitalisation Claim Assessment and "No Hospital Bills to Pay". With professional assessment before hospitalisation and direct medical charges settlement, you can undertake the best treatment and concentrate on your recovery, worry-free.

(1) Pre-hospitalisation Claim Assessment

You can now enquire about estimated eligible claim amounts¹ for all surgical procedures and benefit items in relation to your policy. Simply call the Blue Cross Customer Service Hotline on 3608 2988 before hospitalisation to make an enquiry², enabling you to plan your budget and undergo treatment with peace of mind.

(2) "No Hospital Bills to Pay"^{3, 4}

The "No Hospital Bills to Pay" service grants you worry-free hospitalisation. Simply complete and return the "Hospitalisation Pre-registration Form" to Blue Cross, and we will settle your bill directly with the relevant private hospital (once the application is validated), no claims upon discharge. This service is only applicable to admission to 12 designated private hospitals in Hong Kong. For more details, please visit www.bluecross.com.hk or call our Customer Service Hotline on 3608 2988.

¹ Estimated eligible claim amounts are for customer's reference only. Benefit(s) (if any) will be payable subject to all the terms, exclusions and conditions of the policy.

² The Pre-hospitalisation Claim Assessment Form must be completed and submitted by the insured person.

³ Only applicable to "Taipan Medical Insurance Plan", "Super Medical Insurance Series", "Comprehensive Family Plan" or "Aeconomedical Plan".

⁴ Only applicable to admission to private hospitals in Hong Kong. Upon the return of a completed Hospitalisation Pre-registration Form, 4 working days are required for registration and authorisation process prior to admission. The liability of Blue Cross under the policy is limited to indemnify the customers for the eligible medical expenses payable in accordance with the relevant insurance plans. Blue Cross shall recover from the customers the medical expenses settled by them on the insured person's behalf which fall outside coverage of the policy (if any).



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員



2012 個人醫療保險計劃 尊享優惠

■ 新增保障

「診所手術及日症手術現金津貼」

隨著醫療科技不斷進步，不少過往必須在醫院進行的手術，現已普及至可於門診診所或日症中心內進行。有見及此，藍十字特別更新醫療保險計劃¹，為新投保或續保的客戶新增「診所手術及日症手術現金津貼」，配合現今的醫療需要。客戶凡在毋須住院情況下作指定手術療程²，除可獲賠償「外科醫生費用」外，更可獲此新增及更具靈活性的現金津貼。

計劃	「診所手術及日症手術現金津貼」
大班醫療保險計劃	US\$200
超卓醫療保險系列 家庭綜合醫療保險計劃	HK\$800
安康醫療保險計劃	HK\$500

1 只適用於客戶於2012年1月1日至12月31日期間投保或續保「大班醫療保險計劃」、「超卓醫療保險系列」、「家庭綜合醫療保險計劃」及「安康醫療保險計劃」。客戶可在保單生效日或續保日起計的12個月內享此保障，次數不限。

2 只適用於以下指定手術療程：胃鏡（含食道胃十二指腸鏡）檢查、腸鏡檢查、膀胱鏡檢查、關節鏡檢查、陰道鏡檢查及支氣管鏡檢查。

註：

- 只要客戶在香港任何門診診所包括醫生診所及日症中心接受指定手術療程，並獲賠償保單內的「外科醫生費用」，便可同時獲享此現金津貼。若客戶在過程中進行超過一項指定手術療程，則只會獲賠償「診所手術及日症手術現金津貼」一次。
- 有關詳盡條款及細則，概以批單為準。

■ 增值服務

現代人大都懂得未雨綢繆，為自己和家人投保醫療保險。藍十字明白您一旦需要入住醫院，自然希望預先獲知估計可償金額¹，從而及早預算。有見及此，我們特別提供兩項增值服務——「入院前索償評估」和「出院免找數」，透過專業的入院前評估及代付醫療費用，讓您安心無憂地作最理想的治療和專心康復。

(1) 「入院前索償評估」

客戶只要在入院前致電藍十字客戶服務熱線 3608 2988，即可查詢有關保單就各種大小手術及保障之估計可償金額^{1,2}，讓您在財務方面更有預算，安心入院接受治療。

(2) 「出院免找數」^{3,4}

「出院免找數」服務讓客戶在入院時可無後顧之憂。只要在入院前填妥及交回有關表格，藍十字便會在確認後直接支付醫療費用予有關私家醫院，免除繁瑣的索償申請，方便快捷。此服務適用於全港12間指定私家醫院，有關詳情，請登入 www.bluecross.com.hk 或致電客戶服務熱線 3608 2988 查詢。

1 估計可償金額只供客戶參考之用。保障項目只會在符合所有保單條款、不保事項及細則的規限下支付。

2 受保人必須填妥並交回「入院前索償評估」表格。

3 只適用於以下醫療保險計劃：「大班醫療保險計劃」、「超卓醫療保險系列」、「家庭綜合醫療保險計劃」及「安康醫療保險計劃」。

4 只適用於入住本港私家醫院。需於入院前4個工作天內進行登記及確認手續，並填妥及交回「入院前登記表格」。藍十字（亞太）保險有限公司承保的責任只限於符合有關的保險計劃規定的合資格醫療費用，並會向客戶收取一切已繳付但不屬保單承保範圍的醫療費用（如有）。



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員