



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Premium Discount Offer For Enrolment of Designated Individual Medical Insurance Plans

Terms and Conditions

- The effective date of the policies must fall between 1 January 2024 and 31 March 2024 (both dates inclusive) (the “Promotion Period”). Customer who successfully enrolls in the designated individual medical insurance plans during the Promotion Period (the “Eligible Policies”) will be entitled to the Premium Discount Offer (the “Offer”).
- The premium discount rates illustrated below are **based on the actual premium paid for the 1st policy year after applying premium loading and discount, if any**. The actual premium paid includes the standard premium, premiums for optional benefits and premium loading.

Designated Individual Medical Insurance Plans - VHIS Series	Allocation of Premium Discount (based on actual premium paid for the 1 st policy year)			
	1 st policy year	2 nd policy year (Subject to no claim in the 1 st policy year)	3 rd policy year (Subject to no claim in the 1 st and 2 nd policy years)	Maximum Total Discount for the first 3 policy years
Blue Cross Dynasty VHIS Plan	20%	15%	15%	50%
CareForYou Super Flexi Plan for VHIS				
CareForYou Standard Plan for VHIS				

Remarks: The on-going family discount rates are illustrated below.

VHIS Series	Number of Family Member(s) who Enrol(s) Together	On-going Family Discount
Blue Cross Dynasty VHIS Plan	2	10%
	3 or more	15%
CareForYou Super Flexi Plan for VHIS	2 or more	10%

For details of the above products, please visit <https://www.bluecross.com.hk/en/Home/Index> or call Blue Cross Customer Service Hotline on 2839 6333.

- To enjoy the Offer, customers are required to meet ALL of the following criteria:
 - All eligible policies should be submitted and with effective dates falling within the Promotion Period;
 - The premium discount in the 2nd policy year will be offered provided that no claim is paid or payable during the 1st policy year. The premium discount in the 3rd policy year will be offered provided that no claim is paid or payable during the 1st and 2nd policy years;
 - Customers must not cancel any individual medical insurance policies underwritten by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) within 6 months after the effective dates of the policies;
 - The Offer is not applicable to customers who transfer their existing individual medical insurance policies underwritten by Blue Cross to the Eligible Policies.



4. The Offer will be withdrawn and any premium discount will be clawed back upon policy changes as specified below in the 2nd and/or 3rd policy year(s):
 - i. Removal of any optional benefits(s) enrolled
Removal of any optional benefits(s) enrolled at the policy renewal date within the first 3 policy years will immediately render the customer ineligible for the Offer;
 - ii. Increase deductible
Increasing deductible in the 2nd or 3rd policy year will result in the reduction of policy benefits and premium. It will immediately render the customer ineligible for the Offer. For avoidance of doubt, reducing deductible at any time during the first 3 policy years will not affect the premium discount applied according to the Offer;
 - iii. Change of plan type
Change of plan levels in the 2nd or 3rd policy year which will result in the reduction of benefits and premium will immediately render the customer ineligible for the Offer;
 - iv. Transfer of policy from the Eligible Policies to any other Blue Cross individual medical insurance plans; and
 - v. Paid or payable claim occurs within the first 2 policy years
Any claim paid or payable under the Eligible Policy during a policy year within the first 2 policy years will immediately render the customer ineligible for the Offer for the next policy year.
5. The Offer cannot be redeemed for cash and is non-replaceable and non-returnable.
6. The Offer cannot be enjoyed in conjunction with other promotion offer(s) of the same insurance product, except for the family discount and unless otherwise specified. Blue Cross reserves the sole right to vary or cancel this promotional programme and amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of Blue Cross shall be final and conclusive.
7. This leaflet is for distribution in Hong Kong only. The distribution of this leaflet is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong. Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.
8. The above individual medical insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions.
9. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or license.