



## Welcome offer for enrolment of designated individual medical insurance plans Terms and Conditions

- The effective date of the policies must fall between 16 August and 31 December 2021 (both dates inclusive) (“Promotion Period”). Customer who successfully enrolls in the designated medical insurance plans during the promotion period will be entitled to the welcome offer (the “Promotion Offer”).
- The maximum first-year premium discount rates applicable to family enrolment are illustrated at table below:

VHIS Series	No. of family member(s) who enrol together	Welcome Premium Discount	Early Bird Discount	Family Discount	Maximum First-Year Premium Discount
Blue Cross Dynasty VHIS Plan	1	30% off	16% off	n/a	41.2% off
	2			10% off	47.1% off
	3 or more			15% off	50% off
CareForYou Super Flexi Plan for VHIS	1		n/a	n/a	30% off
	2 or more			10% off	37% off
CareForYou Flexi Plan for VHIS	1 or more			n/a	30% off
CareForYou Standard Plan for VHIS					

High-end Plans	No. of family member(s) who enrol together	Welcome Premium Discount	Family Discount	Maximum First-Year Premium Discount
Taipan Medical Insurance Plan / Tycoon Medical Insurance Plan	1	25% off	n/a	25% off
	2	30% off	5% off	33.5% off
	3	35% off	10% off	41.5% off
	4 or more	40% off	10% off	46% off

Extra Protection	No. of family member(s) who enrol together	Welcome Premium Discount	Family Discount	Maximum First-Year Premium Discount
Major Medical Insurance Plan	1	10% off	n/a	10% off
	2		5% off	14.5% off
	3 or more		10% off	19% off
Dental Plan	1 or more		n/a	10% off
All-in-one Outpatient Insurance				



3. To enjoy the Promotion Offer, ALL Customers are required to meet ALL of the following eligibility criteria:
  - Successfully enrol in the designated individual medical insurance plan during the Promotion Period; and
  - All Customers must submit their applications at the same time to calculate the eligible maximum first-year premium discount; and
  - For Taipan Medical Insurance Plan, Tycoon Medical Insurance Plan and Major Medical Insurance Plan, all proposed insureds must enrol at the same time under ONE application form for corresponding welcome premium discount and family discount entitlement. Any late or subsequent submission(s) shall be counted afresh at the time of submission and no retrospective discount will be given; and
  - Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”) shall recalculate the entitled family discount of corresponding policy year based on the requirements stated above if the no. of family member(s) is not fulfilled on policy effective date. Policyholder shall repay Blue Cross the difference between the Promotion Offer already applied and the recalculated actual eligible promotion discount upon Blue Cross’s reasonable request
4. The maximum first-year premium discount shall apply to the premium for basic benefits and optional benefits (if applicable).
5. This Promotion Offer cannot be enjoyed in conjunction with other promotion offer of the same insurance product, 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.
6. This promotional material is for reference only. Please refer to the policy for the exact terms and conditions and the full list of policy exclusions of the product. For more information or a copy of the policy terms and conditions, please visit [www.bluecross.com.hk](http://www.bluecross.com.hk), Blue Cross HK Digital Insurance App or call Blue Cross Customer Service Hotline on 3608 2988.
7. The above individual medical insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.
8. This promotional material is for distribution in Hong Kong only. The distribution of this promotional material 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.
9. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
10. Should there be any discrepancy between the English and the Chinese versions of this Terms and Conditions, the English version shall apply and prevail.