

**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

## Welcome Offer For Enrolment of Designated Individual Medical Insurance Plans

### Terms and Conditions

- The effective date of the policies must fall between 1 January 2023 and 31 March 2023 (both dates inclusive) (the “Promotion Period”). Customer who successfully enrolls in the designated individual medical insurance plans during the Promotion Period will be entitled to the welcome offer (the “Offer”).
- (a) The maximum first-year premium discount rates applicable to family enrolment are illustrated below:

VHIS Series	Number of Family Member(s) who Enrol(s) Together	Welcome Premium Discount	Family Discount	Maximum First-Year Premium Discount
Blue Cross Dynasty VHIS Plan	1	30% off	N/A	30% off
	2		10% off	37% off
	3 or more		15% off	40.5% off
CareForYou Super Flexi Plan for VHIS	1		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				

Extra Protection	Number of Family Member(s) who Enrol(s) 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
All-in-one Outpatient Insurance	1 or more		N/A	10% off

- (b) **Extra \$500 Supermarket Cash Coupon (per insured)** for designated individual medical insurance plans:

VHIS Series	Plan Levels
Blue Cross Dynasty VHIS Plan	Any plan levels with an annual deductible of HK\$0 or HK\$20,000
CareForYou Super Flexi Plan for VHIS	Plan A, B or C

For detailed features of the products above, please visit <https://www.bluecross.com.hk/en/Home/Index> or call Blue Cross Customer Service Hotline on 3608 2988.

3. To enjoy the Offer, ALL customers are required to meet ALL of the following criteria:
  - Successfully enrol in the designated individual medical insurance plan during the Promotion Period; and
  - Submit the applications at the same time to calculate the eligible maximum first-year premium discount; and
  - For enrolment of 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 number of family member(s) is not fulfilled on policy effective date. Policyholder shall repay Blue Cross the difference between the premium discount already applied and the recalculated actual eligible premium 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. The Offer cannot be redeemed for cash and is non-replaceable and non-returnable. Use of the coupon is bound by the terms and conditions issued by the participating merchants.
6. The coupon or the redemption letter for the coupon will be delivered to eligible members by post or email approximately 3 months after the premium is settled. Failure to provide a genuine and complete postal address or email address for the purpose of mailing of the coupon or redemption letter may result in loss of delivery or Blue Cross being unable to deliver the coupon or the redemption letter to the eligible member. Blue Cross shall not be responsible or liable for the failure of delivery and the coupon or the redemption letter will not be reissued. The delivery option of the coupon and the redemption letter shall be subject to the decision by Blue Cross.
7. The Offer cannot be enjoyed in conjunction with other promotion offer(s) 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.
8. This leaflet on Terms and Conditions 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.
9. 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.
10. 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 licensees.