

**Blue Cross 藍十字**

An AIA Company 友邦保險成員公司

Premium Discount Offer For Designated Voluntary Health Insurance Scheme (VHIS) Plans

Terms and Conditions

- In order to be eligible for the premium discount (the "Offer"), customer must successfully enroll in the designated individual medical insurance plans during the Promotion Period (the "Eligible Policies") where the effective date of the policies must fall between 1 January 2025 and 30 June 2025 (both dates inclusive) (the "Promotion Period").
- The premium discount rates illustrated below are **based on the actual premium paid for the 1st policy year after applying premium loading and family discount, if any.** The actual premium paid includes the standard premium, premiums for optional benefits and premium loading.

Designated Voluntary Health Insurance Scheme (VHIS) Plans	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 Love Yourself VHIS Plan	20%	15%	15%	50%
Blue Cross Dynasty VHIS Plan				
CareForYou Super Flexi Plan for VHIS				
CareForYou Standard Plan for VHIS				

The on-going family discount rates are illustrated below.

Designated Voluntary Health Insurance Scheme (VHIS) Plans	Number of Family Member(s) who Enrol(s) Together	On-going Family Discount
Blue Cross Love Yourself VHIS Plan / 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 before the effective dates of the Eligible 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 during the first 3 policy year(s):
 - i. 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. Increasing deductible in the 2nd or 3rd policy year which 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 levels in the 2nd or 3rd policy year which result in the reduction of policy 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. 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.
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.