



Blue Cross 藍十字

Member of BEA Group 東亞銀行集團成員

藍十字（亞太）保險有限公司（「藍十字」）乃東亞銀行集團成員。於香港經營保險業務逾40年，致力為個人及企業客戶提供多元化的保險產品及服務，包括醫療、旅遊及一般保險。

藍十字屢獲殊榮，奠定其在保險及客戶服務上的卓越成就。獲頒獎項包括「資本傑出企業成就獎 - 最佳醫療及一般保險」（2012及2013）、「最受歡迎旅遊保險公司大獎」（2005-2012）、「2012 TVB 最受歡迎電視廣告大獎 - 最受歡迎資訊系列」、「資本壹週智選品牌大獎 - 醫療及一般保險」（2009-2011）、「優質生活大獎 - 優質保險服務」（2008、2009及2011）、「最佳保險服務大獎」（2008及2009）、「資本壹週服務大獎 - 醫療保險」（2008）。藍十字更在2013年獲得金融服務業國際評級機構 A.M. Best Company 評定財政實力及信貸狀況分別為A- (Excellent) 及「a-」級別。

Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") is a member of The Bank of East Asia Group. With over 40 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel and general insurance, which cater to the needs of both individual and corporate customers.

Blue Cross' success in insurance provision and customer service is regularly re-affirmed through professional recognition and commendations. Major awards include the Capital Outstanding Enterprise Awards – Medical and General Insurance (2012 & 2013), The Most Favorite Travel Insurance Company Award (2005-2012), the TVB Most Popular TV Commercial Awards 2012 – Info-service, the Capital Weekly PRO Choice Awards – Medical & General Insurance (2009-2011), the Quality Life Awards – Quality Insurance Service Award (2008, 2009 & 2011), the Best Editor's Pick (2008 & 2009), the Capital Weekly Service Awards – Medical Insurance (2008). In 2013, Blue Cross was assigned a financial strength rating of A- (Excellent) and an issuer credit rating of "a-" by A.M. Best Company, a global full-service credit rating firm specialising in the financial service industry.



客戶服務熱線
Customer Service Hotline
3608 2988

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護齒保險計劃 Dental Plan



2014年1月1日生效
With effect from 1 Jan 2014



護齒保險計劃

牙齒保健 不容忽視

牙痛慘過大病，更何況要面對日益高昂的護齒費用？「護齒保險計劃」助您及家人應付昂貴的護齒費用（包括例行檢查）。

獨立的護齒保險計劃 全面保障您的牙齒健康

- 您可選擇標準計劃或特級計劃
- 您可向任何註冊牙醫求診，並獲得賠償
- 您可享受有全球保障

投保簡易

- 申請手續簡單，無須驗牙或個別核保

不限投保年齡，請立即投保！

Dental Plan

Never Neglect Your Dental Care

Toothache can give you a hard time. What’s worse are the escalating costs of dental care. Dental Plan covers expensive dental services costs including routine oral examinations for you and your family.

A Standalone Dental Plan To Meet Your Dental Needs

- You may choose between 2 benefit levels - Standard Plan or Executive Plan
- Your coverage extends to treatments by any registered dentist of your own choice
- You can enjoy a worldwide coverage

Easy Enrolment

- Application is free from dental examination or individual underwriting

No entry age limit. Enrol in a Dental Plan now!

1. 標準計劃 Standard Plan (STD14)

除特別指明外，此計劃支付可償醫療費用的80%，最高可達至以下賠償限額：
The plan covers 80% of eligible expenses up to the following maximum limit, unless otherwise stated:

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
1. 牙齒服務前所需的X光測驗 X-rays required prior to performance of dental service a) 單片 Single film b) 附加片 Additional film	每張片 Each film 85 75
2. 膿瘡 Abscesses a) 非手術治療 Non-surgical b) 手術治療 Surgical	每牙瘡 Each abscess 350 700
3. 補牙 Fillings a) 齒科汞合金 Amalgam b) 合成（例如：樹脂）Composite (e.g. resin) c) 以酸性蝕刻 With acid etch	每隻牙 Each tooth 700 460 750
4. 修復齒尖的牙冠釘 Pins for Cusp Restoration a) 第一口釘 First pin b) 同一牙齒隨後所需用的釘 Subsequent pin for the same tooth	每口釘 Each pin 245 125
5. 齒根管的治療 Root Canal Treatment a) 單根 One root b) 同一牙齒隨後需填補的齒根 Subsequent root for the same tooth	每單根 Each root 1,750 810
6. 脫牙 Extractions a) 非手術治療 Non-surgical b) 手術治療 Surgical	每隻牙 Each tooth 460 2,100
7. 齒根尖切除術 Apicoectomy 前面的牙 Anterior teeth	每隻牙 Each tooth 2,100
8. 假牙（只適用於因意外引致） Dentures (caused by accident only) a) 上排整套及下排整套 Both sets full upper and lower b) 上排整套或下排整套 One full set upper or lower c) 非整套 Partial set i. 倒膜 Preparation plate ii. 每一假牙 Each tooth	 8,100 4,100 4,100 290
9. 口腔檢查 Oral Examination 洗牙及預防治療（每年兩次） Scale and polish and prophylaxis (twice a year) 100%賠償 100% Reimbursement	每次 Each 460
每年綜合最高賠償額 Overall Maximum Limit Per Year （不包括假牙所需費用 exclude cost of dentures）	9,000

2. 特級計劃 Executive Plan (EXE14)

此計劃支付可償醫療費用的100%，最高可達至以下賠償限額：
The plan covers 100% of eligible expenses up to the following maximum limit:

保障項目 Benefit Items	最高賠償額 Maximum Limit (HK\$)
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特級計劃包括保障項目1至20，除第8項由第14項代替。
Executive Plan covers benefit items 1 to 20, except item 8 which is replaced by item 14.

10. 牙周病的手術 Periodontal Surgery a) 牙齦切刮術（每次治療） Subgingival curettage (per treatment) b) 牙齦切除術（每四分一圓，包括手術後的約見） Gingivectomy (per quadrant including post surgical visits) c) 牙齦切除術（少於6隻牙） Gingivectomy (less than 6 teeth)	每次 Each 790 1,750 580
11. 齒根尖切除術（白齒及白齒前的牙） Apicoectomy (Molar and Pre-molar)	每隻牙 Each tooth 2,550
12. 金牙鑲嵌 Gold Inlay a) 一面 One surface b) 兩面 Two surfaces c) 三面 Three surfaces	每隻牙 Each tooth 2,150 2,900 3,700
13. 齒冠與齒橋 Crowns and Bridges a) 塑膠齒套 Acrylic jacket crown b) 磁質齒套 Porcelain jacket crown c) 齒橋 Bridgework	每個齒冠或齒橋 Each crown or bridge 1,970 2,900 2,550
14. 假牙（適用於因意外或疾病引致） Dentures (caused by accident or disease) a) 上排整套及下排整套 Both sets full upper and lower b) 上排整套或下排整套 One full set upper or lower c) 非整套 Partial set i. 倒膜（因意外引致） Preparation plate (caused by accident) ii. 倒膜（因疾病引致） Preparation plate (caused by disease) iii. 每一假牙 Each tooth	8,100 4,100 4,100 1,910 290

15. 意外緊急治療 Accident Emergency Treatment a) 包括X光、短期止痛、短期填補、藥物使用、膿瘡切割及排放 Include X-rays, temporary pain relief, temporary fillings, medication, incision and drainage of abscess b) 非辦公時間治療服務 Non-working hours treatment	每宗意外 Each accident 580 1,390
16. 部分軟組織阻生 Partial Soft-tissue Impaction	每症 Each disability 810
17. 整體軟組織阻生 Complete Soft-tissue Impaction	每症 Each disability 2,100
18. 牙骨阻生 Bony Impaction	每症 Each disability 1,270
19. 牙齒矯正治療 Orthodontic Treatment （影響受保人的健康狀況並由註冊醫生或牙醫建議需要接受的治療） (necessitated by threat to the health of the insured and recommended as necessary by qualified physician or dentist)	每個保單年度 Each policy year 6,930
20. 全視牙照 Panoramic Film	每個保單年度 Each policy year 290
每年綜合最高賠償額 Overall Maximum Limit Per Year （不包括假牙所需費用 exclude cost of dentures）	16,800

所有保障項目（除第9項）於90天等候期後方可獲賠償（續保除外）。
All benefit items (except item 9) are subject to a waiting period of 90 days (not applicable for policy renewal).



年繳保費表 Annual Premium Table (HK\$)

計劃級別 Plan Level	標準計劃 Standard Plan (STD14)	特級計劃 Executive Plan (EXE14)
成人 Adult		
男性 Male	2,038	5,524
女性 Female	2,349	6,906
子女 Child*		
3歲或以下 3 years old or below	1,019	2,763
4至18歲或23歲（學生） 4-18 or 23 years old (student)	2,038	5,524

*「子女」是指由出生後15天至18歲，經濟上完全依賴投保人的未婚人士，或在註冊認可的教育機構就讀的全日制學生而年齡未超過23歲者。
“Child” means any person who has attained the age of 15 days but under 18 years old, is an unmarried person and is financially dependent upon an insured, or up to 23 years old for those registered as a full-time student at a recognised education institution.

註：

- 1. 年齡以最近生日日期計算。如您下一個生日是在投保日期起計6個月之內，保費將以下一個生日年齡計算，否則以目前年齡計算。如保單生效日期與投保日期不同，即以保單生效日期決定已屆年齡。
- 2. 藍十字保留調整保費率及其後續保保費的權利。

Remarks:

- 1. Age refers to the nearest birthday. If your next birthday falls within the coming 6 months from the application date, the premium rate will be based on your next age attained. Otherwise, it will be based on your current age. Policy effective date will be used to determine the age attained if it is different from the application date.
- 2. Blue Cross reserves the right to adjust the premium rate and the subsequent renewal premium.

主要不保事項

- 1. 除特別指明外，在保單生效後首90天內的護齒治療。
- 2. 蓄意自我毀傷、酗酒或吸毒。
- 3. 任何可從其他保險公司索償的牙科醫療費用。
- 4. 任何競賽（賽跑除外）、駕駛或乘搭電單車、跳傘、配備水肺潛水、攀山、並非以認可航空公司合格班機乘客身分飛行。
- 5. 蓄意令自己處於極度危險中（拯救生命除外）。
- 6. 所有戰爭、暴亂或騷動。

Major Exclusions

- 1. All dental treatment within the first 90 days of initial period of insurance, unless otherwise stated.
- 2. Self-inflicted injuries, alcoholism or drug addiction.
- 3. Dental expenses which are payable by any other insurance company.
- 4. Racing (except foot-racing), motor-cycling, skydiving, scuba diving, mountain climbing, air travel except as a fare-paying passenger on a duly licensed commercial aircraft.
- 5. Deliberate exposure to exceptional danger except in an attempt to save human life.
- 6. Any act of war, riot or civil commotion.

注意：

- 本單張只供參考之用；有關詳盡條款及細則及所有不保之事項，概以保單為準。如有查詢或欲索取保單條款及細則，請致電藍十字客戶服務熱線3608 2988。
- 本單張的中英文版本如有差異，以英文版本為準。

Notes:

- This leaflet is for reference only. Please refer to policy for the exact terms and conditions and the full list of policy exclusions. For more information or a copy of the policy terms and conditions, please call Blue Cross Customer Service Hotline at 3608 2988.
- Should there be any discrepancy between the English and the Chinese versions of this leaflet, the English version shall apply and prevail.

「護齒保險計劃」由香港獲授權之保險商，藍十字（亞太）保險有限公司承保。
Dental Plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, an authorised insurer in Hong Kong.