

Terms and Conditions for the Network Video Consultation Service Provided by QHMS:

1. The network video consultation service ("Service") is provided by Quality HealthCare Medical Services ("QHMS") appointed by Bupa (Asia) Limited ("Bupa" or "we" or "us") under eligible medical insurance Plans (defined below).
2. The Service is only available to existing insured members of a Bupa or Hang Seng Bupa Personal or Group Medical Insurance Plan ("Plan") of all ages (those aged below 18 must be accompanied by a parent or guardian) where the Plan has General Practitioner Benefit or Chinese Herbalist Benefit under network Clinical Benefit with an eligible medical card issued ("Qualified Insured Person"). The Plan must be still in force at the time of consultation.
3. The Service is applicable when the Qualified Insured Person is treated by a general practitioner or Chinese medicine practitioner through QHMS, and incurs medical expenses which include consultation fee, Medically Necessary Western Medication or Chinese Medicine prescribed by such practitioner and obtained at his/her clinic and medication delivery charge.
4. Before using the Service, the Qualified Insured Person should check and ensure that the Plan includes General Practitioner Benefit or Chinese Herbalist Benefit under network Clinical Benefit and the medical card is eligible for network coverage. Please refer to the eligible medical card types on Bupa's website at www.bupa.com.hk/vc. Currently, all appointments must be made through the QHMS app.
5. When using the QHMS app, the Qualified Insured Person should select a video consultation service provider included in the list of network providers for the Plan. After booking, QHMS's staff will check the Qualified Insured Person's eligibility under the Plan and provide an appointment confirmation through the app.
6. Bupa is not the developer, controller or operator of the QHMS app. The use of the QHMS app is subject to the terms and conditions set out in the QHMS app. Bupa is not responsible or liable for any costs, losses or damages in connection with the use of the QHMS app and makes no guarantees, representations or warranties of any kind, expressed or implied, about the security, completeness, accuracy, reliability, suitability or availability with respect to the QHMS app. The Qualified Insured Person should acknowledge that the download, installation and use of the QHMS app and any transmission of information via the app are at their own risk.
7. The Qualified Insured Person is required to provide personal details, including name, email address and contact number, and upload an image of a valid Bupa medical card upon booking an appointment through the QHMS app. QHMS may collect further information from the Qualified Insured Person, including home delivery address, for future contact purposes.
8. All eligible video consultation services shall be counted as a General Practitioner or Chinese Herbalist consultation under network Clinical Benefit of the Plan. Subject to the coverage of the Plan, eligible extra medication prescribed by the General Practitioner will be covered if the Plan also includes Western Medication Benefit under the network Clinical Benefit.
9. If QHMS considers that a physical visit at the appointed clinic is necessary (e.g. for an examination or assessment), the Qualified Insured Person may visit the designated clinic free of charge within 24 hours after the video consultation (or on the next working day for video consultation on Saturday). Such follow up visit will not be deducted from the remaining balance of the network Clinical Benefit.
10. The Qualified Insured Person may be required to settle any co-payment or extra medication fee with QHMS using the payment method prescribed by QHMS.
11. If the medical expenses incurred exceed the Qualified Insured Person's coverage under the Plan or aren't covered by Plan (e.g. excluded conditions), the Qualified Insured Person will need to settle the expenses

directly with QHMS. For any ineligible expenses settled by a Bupa medical card, a shortfall notice will be sent for settlement.

12. For the sake of clarity, all video consultations which are offered by network or non-network providers other than QHMS shall be covered under non-network Clinical Benefit (if applicable). Only eligible consultation fees and basic medication fees will be reimbursed according to your plan's coverage, excluding any medication delivery or brewing charges.
13. The Service is subject to the terms and conditions set by QHMS. Please refer to the QHMS app for details.
14. The Service only covers eligible medical expenses and all reimbursements are subject to our final claims assessment and benefit coverage of the Plan. We may require the Qualified Insured Person and QHMS to furnish further documents and medical information for claims assessment purposes.
15. Medically Necessary shall be construed according to the contract of the Plan.
16. We reserve the right to change these terms and conditions or terminate the Service at any time without prior notice. In case of any objections or disputes, we have the final decision.
17. Video consultation services offered by this Service are subject to the medical insurance coverage and clinical benefit limits of the Qualified Insured Person under the Plan. All terms and conditions (including the general exclusions) under the Plan shall govern the eligibility of medical services covered. Please contact our Customer Care helpdesk for more information if needed.
18. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

(last updated in November 2022)

由卓健醫療提供的網絡視像診症服務之條款及細則：

1. 網絡視像診症服務（「服務」）是於合資格醫療保險計劃下（定義見下）由保柏（亞洲）有限公司（「保柏」或「我們」）指定的醫療服務供應商卓健醫療所提供。
2. 服務只適用於現有保柏或恒生保柏個人或團體醫療保險計劃（「計劃」）之網絡門診保障下享有普通科醫生或中醫師保障及持有合資格醫療卡之所有年齡的受保會員（「合資格受保人」）（18歲以下必須有家長或監護人陪同），而該計劃需於接受診症時仍然生效。
3. 服務只適用於合資格受保人經卓健醫療由普通科醫生或中醫進行診症並招致的醫療費用，此費用包括診症費、由該醫生處方並於其診所取得之醫療必需西藥或中藥費用及藥物運費。
4. 使用服務前，合資格受保人須檢查並確保計劃下的網絡門診保障涵蓋普通科醫生或中醫師保障及其醫療卡涵蓋網絡服務。請到保柏網站查閱符合資格的醫療卡：www.bupa.com.hk/vc。目前，所有預約均須透過卓健醫療應用程式進行。
5. 在使用卓健醫療應用程式時，合資格受保人應選擇計劃之網絡醫生名單上的視像診症服務供應商。完成預約後，卓健醫療之職員會檢查合資格受保人之計劃下的資格，並透過應用程式確認預約。
6. 保柏並非卓健醫療應用程式的開發商、操作商或營運商。卓健醫療應用程式的使用受程式上所訂之條款及細則約束。對於使用卓健醫療應用程式而招致的任何費用、損失或損害，保柏概不承擔任何責任，亦不會就卓健醫療應用程式之安全性、完整性、準確性、可信性、穩定性或可用性，作出任何明示或隱含的保證、陳述或擔保。合資格受保人須同意自行承擔下載、安裝和使用卓健醫療應用程式及任何資料傳輸所帶來的風險。
7. 合資格受保人在使用卓健醫療應用程式預約時，必須提供姓名、電郵地址、電話等個人資料，並上載有效的保柏醫療卡之圖片。卓健醫療或會向合資格受保人索取進一步的資料，包括送遞地址以作聯絡之用。
8. 所有合資格的視像診症將被算作為在計劃內之網絡門診保障下的一次普通科醫生或中醫師診症。視乎計劃的保障範圍，如果計劃的網絡門診保障包括處方西藥，由普通科醫生處方的合資格的額外藥物將會獲得保障。
9. 當卓健醫療認為合資格受保人需要親臨指定診所時（如進行檢查或評估），如該診症是在視像診症後的24小時內進行（如視像診症在星期六進行，則為下一個工作天），將會豁免收費。是次診症亦不會從網絡門診保障餘額中扣減。
10. 合資格受保人可能需透過卓健醫療指定的付款方式繳付任何自負費或額外藥物費用（如適用）。

11. 如產生的醫療費用超出合資格受保人於計劃下之保障，或不受保於其計劃內（如不保事項），合資格受保人需自行向卓健醫療繳付所需的費用。就任何已由保柏醫療卡所支付的不合資格費用，我們會向會員發出差額通知書要求繳付。
12. 為清晰起見，所有由卓健醫療以外的網絡或非網絡供應商所提供的視像診症將於非網絡門診保障（如適用）下獲得保障。合資格診症費和基本藥物費用將根據你的計劃保障範圍獲得賠償，但不包括任何藥物運送費用及煎藥費用。
13. 服務受卓健醫療所訂之條款及細則約束，請於卓健醫療應用程式內查閱詳情。
14. 此服務只保障合資格的醫療費用，所有賠償均以我們的最終理賠審核及計劃之保障範圍為準。我們或會要求合資格受保人及卓健醫療提供進一步文件及醫療資料，以進行理賠審核之用。
15. 「醫療必需」將按計劃合約之定義闡釋。
16. 我們有權隨時更改此條款及細則或終止服務而毋須另行通知。如有任何異議或任何爭議，我們擁有最終決定權。
17. 於此服務下提供的視像診症服務均受合資格受保人之計劃的醫療保障範圍及門診賠償限額所限。計劃下的所有條款及細則（包括不保事項）將決定醫療服務是否符合保障資格。如欲了解更多詳情，可致電我們的客戶服務專線。
18. 如本條款及細則之中，中文版與英文版有任何差異，概以英文版本為準。

（最後更新：2022年11月）