

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

		Maximum Limit (HK\$) 最高賠償額 (港幣)			
A Hospital and Surgical Benefit^① 住院及手術保障^①		Plan 計劃 1, 4 Private^② 私家房^②	Plan 計劃 2, 5 Semi-private^② 半私家房^②	Plan 計劃 3, 6 Ward^② 大房^②	
1	Room and Board (Maximum 270 days each Contract Year) 住房及膳食費 (每合約年度最多270日)	每日 3,820 each day	每日 1,810 each day	每日 930 each day	
2	Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	46,000	25,950	16,300	
3	Intensive Care (Supplement to Room and Board)(Each Contract Year) 深切治療 (住房及膳食費之補足) (每合約年度計)	33,500	27,800	26,000	
4	Private Nursing (Maximum 120 days each Contract Year) 私家看護費 (每合約年度最多120日) ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日 1,030 each day	每日 700 each day	每日 430 each day	
5	Surgeon and Attendance Fees (For surgical case only)(Each operation) 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ◦ Complex 複雜 124,600 ◦ Major 大型 62,300 ◦ Intermediate 中型 26,400 ◦ Minor 小型 9,430	79,000 43,800 18,300 7,860	58,400 31,600 12,800 6,060		
6	Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 38,900 ◦ Major 大型 18,600 ◦ Intermediate 中型 8,600 ◦ Minor 小型 4,500	23,000 12,800 5,700 2,880	17,300 10,000 4,350 2,550		
7	Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 38,900 ◦ Major 大型 18,600 ◦ Intermediate 中型 8,600 ◦ Minor 小型 4,500	23,000 12,800 5,700 2,880	17,300 10,000 4,350 2,550		
8	In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療) (每合約年度最多270日)	每日 3,090 each day	每日 1,420 each day	每日 810 each day	
9	In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)	13,300	4,960	2,800	
10	Cancer Treatment and Kidney Dialysis (Each Contract Year) 癌症治療及洗腎 (每合約年度計) ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 單獨賠償經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之化療、放射性治療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症或洗腎的費用	159,000	121,000	87,300	
11	Companion Bed (Maximum 270 days each Contract Year) 住院加床費 (每合約年度最多270日)	每日 1,900 each day	每日 900 each day	每日 470 each day	
Day Case Procedure Benefits^④ 日間手術保障^④					
<ul style="list-style-type: none"> ◦ Items A12 - A13 cover expenses incurred for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner or (ii) Hospital Confinement without an overnight stay in Hong Kong. Supplementary Major Medical Benefit (if any) will not be applicable. ◦ Exclusively payable for eligible expenses incurred by the procedures below performed during overnight Hospital Confinement that is not Medically Necessary up to the Maximum Limit of other providers only. Supplementary Major Medical Benefit (if any) will not be applicable. If Hospital Confinement is Medically Necessary^⑤, eligible expenses shall be payable under benefit items A1 - A11 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable). ◦ A12至 A13 項將支付於香港 (i) 由註冊西醫於診所或醫院日症房進行診所手術或日症或 (ii) 無需過夜的住院的費用。附加醫療保障 (如有) 並不適用。 ◦ 單獨賠償在非醫療必需及需要過夜的住院期間進行以下程序而引致的合資格費用, 以其他供應商之最高賠償額為限, 附加醫療保障 (如有) 亦並不適用。如住院屬醫療必需^⑤, 合資格費用將在住院及手術保障 A1 - A11 項及附加醫療保障 (如適用) 下賠償。 					
12	Day Case Endoscopy Procedure (Each operation) 日間內窺鏡程序 (每次手術計)	At Bupa's designated medical centres^⑥ 於保柏指定醫療中心 ^⑥	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
		At other providers 於其他供應商	18,430	13,620	11,160
13	Day Case Viral Warts and Skin Lesions Procedure^⑥ (Each operation) 日間病毒性疣及皮損程序 ^⑥ (每次手術計)	At Bupa's designated medical centres^⑥ 於保柏指定醫療中心 ^⑥	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
		At other providers 於其他供應商	8,000	8,000	8,000

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A Hospital and Surgical Benefit ^① 住院及手術保障 ^①	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 1, 4 Private ^② 私家房 ^③	Plan 計劃 2, 5 Semi-private ^② 半私家房 ^③	Plan 計劃 3, 6 Ward ^② 大房 ^③
14 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including two pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括2次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用	6,030	3,510	2,180
15 Emergency Out-patient Benefit for Accidents (Each Contract Year) 緊急意外門診保障 (每合約年度計) ◦ Cover expenses for consultation, Western Medication, diagnostic imaging and laboratory tests, as well as other related medical fees incurred on an out-patient basis in the out-patient department or accident and emergency department of a Hospital as a result of an Accident ◦ 賠償因意外引致而於醫院門診部或急症部以門診形式接受治療的費用，包括診症費、西藥費、診斷影像及化驗費，以及其他有關醫療費用	12,200	8,900	6,800
16 Psychiatric Treatment (Each Contract Year) 精神科治療 (每合約年度計)	30,000		
Overall Annual Limit - Below attained age of 65 on the Contract Effective Date 每年最高賠償額 - 於合約生效日未滿65歲之會員	Unlimited 不設上限		
Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date 每年最高賠償額 - 於合約生效日年滿65歲或以上之會員	861,000	436,000	212,900

B Full Cover Benefit (Optional) ^⑧ 全數賠償保障 (自選保障) ^⑧	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 4 Private ^② 私家房 ^③	Plan 計劃 5 Semi-private ^② 半私家房 ^③	Plan 計劃 6 Ward ^② 大房 ^③

This benefit is payable for eligible expenses of the following items B1 to B13 incurred during your Hospital Confinement, Clinical Operation or Day Case provided by the Hospitals, Specialists and day-case centres appointed by Bupa subject to the Maximum Limit per Contract Year. Your treatment must be attended by a Bupa HealthCare Appointed Specialist.

此保障將支付有關下列 B1至B13項由保柏特選的醫院、專科醫生及日症中心所提供的住院、診所手術或日症所需的合資格費用，以每年最高賠償額為限。有關的治療必須經由保柏康健特選專科醫生進行及提供。

Bupa HealthCare Appointed Hospitals^⑧
保柏康健特選醫院^⑧

Canossa Hospital 嘉諾撒醫院
CUHK Medical Centre 香港中文大學醫院
Gleneagles Hong Kong Hospital 港怡醫院
HK Adventist Hospital - Stubbs Road
香港港安醫院 - 司徒拔道
HK Adventist Hospital - Tsuen Wan
香港港安醫院 - 荃灣
HK Baptist Hospital 香港浸信會醫院
HK Sanatorium & Hospital 養和醫院
St Paul's Hospital 聖保祿醫院
St Teresa's Hospital 聖德肋撒醫院
Union Hospital 仁安醫院

No. of Bupa HealthCare Appointed Specialists 保柏康健特選專科醫生數目

Around 約600

1 Room and Board 住房及膳食費	Full cover 全數賠償	Full cover 全數賠償	Full cover 全數賠償
2 Miscellaneous Hospital Services 住院雜費			
3 Intensive Care 深切治療			
4 Private Nursing 私家看護費 ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^⑨ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^⑨ 下由合資格護士於住院期間或出院後在家中提供之護理服務			
5 Surgeon and Attendance Fees 外科醫生費及巡房費			
6 Anaesthetist's Fees 麻醉科醫生費			
7 Operating Theatre Fees 手術室費用			
8 In-patient Physician's Fees 住院醫生巡房費			
9 In-patient Specialist's Fees 住院專科醫生費 ◦ Subject to written referral ^⑨ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^⑨ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)			
10 Cancer Treatment and Kidney Dialysis 癌症治療及洗腎 ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 單獨賠償經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之化療、放射性治療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症或洗腎的費用			
11 Companion Bed 住院加床費			
12 Day Case Endoscopy Procedure 日間內窺鏡程序			
13 Day Case Viral Warts and Skin Lesions Procedure ^⑩ 日間病毒性疣及皮膚損程序 ^⑩			
Maximum Limit (Each Contract Year) - Below attained age of 65 on the Contract Effective Date 最高賠償額 (每合約年度計) - 於合約生效日未滿65歲之會員	870,600	489,000	243,800
Maximum Limit (Each Contract Year) - Attained age of 65 or above on the Contract Effective Date 最高賠償額 (每合約年度計) - 於合約生效日年滿65歲或以上之會員	474,300	299,600	173,800

- Full Cover Benefit is payable for eligible medical expenses incurred during Hospital Confinement, Day Case and Clinical Operation up to the Maximum Limit per Contract Year. Pre-admission and Post-hospitalisation Out-patient Care, Emergency Out-patient Benefit for Accidents and Psychiatric Treatment will be paid under items A14 - A16.
- Your Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement or Clinical Operation(s) at the Bupa HealthCare Appointed Hospitals and day-case centres, as well as Specialists' clinics, subject to a credit limit approved by Bupa.
- After Full Cover Benefit is exhausted, you can claim the Hospital and Surgical Benefit for your next treatment.
- 全數賠償保障將支付住院、日症及診所手術之合資格醫療費用，以每年最高賠償額為上限。入院前及出院後之門診護理、緊急意外門診保障及精神科治療將於A14至A16項下作出賠償。
- 你可使用保柏康健卡支付保柏康健特選醫院及其日症中心、以及專科醫生收取之住院及診所手術費用，以保柏批核之信用額為限。
- 全數賠償保障耗盡後，你可於下一次治療時索償住院及手術保障。

Schedule of Benefits 保障金額表

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C Supplementary Major Medical Benefit (Optional) [®] 附加醫療保障 (自選保障) [®]	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 1, 4 Private [®] 私家房 [®]	Plan 計劃 2, 5 Semi-private [®] 半私家房 [®]	Plan 計劃 3, 6 Ward [®] 大房 [®]
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	638,700	331,600	134,500
Lifetime Limit (Only applicable to Members who attain the age of 65 or above) 終生最高賠償額 (只適用於年齡已屆 65 歲或以上的會員)	923,650	471,100	243,900

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days) or Full Cover Benefit (if applicable), which is subject to the Maximum Limit (or Lifetime Limit, if applicable) above and HK\$500 deductible per claim.
- Your Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement at designated private Hospitals in Hong Kong subject to a credit limit approved by Bupa. For the list of designated private Hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa CarePro. This list is subject to change from time to time.
- In case of overseas hospitalisation, only medical Emergency cases will be covered.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
 - From Semi-private Room to Private Room : 50%
 - From Ward to Semi-private Room : 50%
 - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- 此保障支付任何超出按住院及手術保障下 A1 - A11 項 (不論超出最高賠償額或最多日數) 或全數賠償保障 (如適用) 可獲賠償的合資格費用, 以上述最高賠償額 (或終生最高賠償額, 如適用) 為限, 每次索償的墊底費為港幣 500 元。
- 你可使用保柏康健卡支付指定的香港私家醫院之住院費用, 以保柏批核之信用額為限。你可瀏覽保柏網頁 www.bupa.com.hk > 個人醫療保險 > 卓康健醫療保險, 查看指定的香港私家醫院名單, 此名單可能會不時更改。
- 如身處海外, 只適用於因急症之住院治療。
- 此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。
- 如你入住比原有保障級別更高的病房級別, 保障額將作出如下調整:
 - 半私家房至私家房 : 50%
 - 大房至半私家房 : 50%
 - 大房至私家房 : 25%
- 然而, 有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別, 或因隔離原因而須入住指定住房級別的情況。

D Hospital Cash Benefit (Optional) 住院現金保障 (自選保障)

	Plan 計劃 1, 4	Plan 計劃 2, 5	Plan 計劃 3, 6
Payable from the third day of Hospital Confinement (Maximum 182 days each Contract Year) 由住院第 3 天起開始支付 (每合約年度最多 182 日)	每日 1,000 each day	每日 500 each day	每日 300 each day

E Clinical Benefit[®] (Optional) 門診保障[®] (自選保障)

	Plan 計劃 1, 4	Plan 計劃 2, 5	Plan 計劃 3, 6
1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	每次 520 each visit	每次 340 each visit	每次 240 each visit
2 Specialist (Consultation fee only) 專科醫生 (只限診症費) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry 須獲註冊西醫書面轉介[®]; 皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外 	每次 865 each visit	每次 640 each visit	每次 470 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次 900 each visit	每次 620 each visit	每次 470 each visit
4 Physiotherapist (Treatment fee only) 物理治療師 (只限診療費) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[®] 	每次 815 each visit	每次 540 each visit	每次 435 each visit
5 Chiropractor (Treatment fee only) 脊醫 (只限診療費) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[®] 	每次 815 each visit	每次 540 each visit	每次 435 each visit
6 Chinese Herbalist 中醫師 <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) 此保障支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 此保障支付由註冊中醫進行的針灸治療及推拿 	每次 405 each visit	每次 310 each visit	每次 245 each visit

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Maximum Limit (HK\$) 最高賠償額 (港幣)

E Clinical Benefit ^① (Optional) 門診保障 ^① (自選保障)	Plan 計劃 1, 4	Plan 計劃 2, 5	Plan 計劃 3, 6
7 Chinese Bonesetter 跌打醫師 <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) 此保障支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 此保障支付由註冊中醫進行的針灸治療及推拿 	每次 405 each visit	每次 310 each visit	每次 245 each visit
8 Psychiatric-related Treatments^② 精神科相關治療^② <ul style="list-style-type: none"> Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests 包括診症費、基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗 	每次 820 each visit	每次 620 each visit	每次 450 each visit
9 Psychological Counselling 臨床心理輔導 <ul style="list-style-type: none"> Subject to written referral^③ from a Psychiatrist 須獲精神科醫生書面轉介^③ 	每次 820 each visit	每次 620 each visit	每次 450 each visit
10 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) <ul style="list-style-type: none"> Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用 	5,700	3,530	2,180
11 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) <ul style="list-style-type: none"> Subject to written referral^④ from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor^⑤ for X-ray only and laboratory tests 須獲註冊西醫 (適用於所有診斷影像及化驗) 或註冊中醫 / 脊醫^⑤ (只適用於 X 光及化驗) 書面轉介^④ 	4,450	2,520	2,000

Maximum number of visits per Contract Year for items E1 – E9 above in aggregate is 30 in total, with a sub-limit of 10 visits per Contract Year for items E6 – E7 and E8 – E9 respectively. Subject to a maximum of one visit per item per day.
每合約年度內有關上文 E1 至 E9 之診治次數上限合共為 30 次，其中項目 E6 至 E7 及 E8 至 E9 之診治次數上限為每合約年度合共 10 次。每一項目以每日最多一次為限。

F Maternity Benefit (Optional) 產科保障 (自選保障)	Plan 計劃 1, 4	Plan 計劃 2, 5	Plan 計劃 3, 6
Normal Delivery (Per pregnancy) 順產 (每次懷孕計)	41,330	27,860	18,630
Caesarean Section (Per pregnancy) 剖腹生產 (每次懷孕計)	61,995	41,790	27,945
Miscarriage (Per pregnancy) 流產 (每次懷孕計)	20,665	13,930	9,315

- The Maternity Benefit shall cover medical expenses incurred for the following during pregnancy:
 - Hospital Confinement
 - Consultation of a Registered Medical Practitioner and Prescribed Western Medication
 - Diagnostic tests, prenatal check-up and postnatal check-up
 - Nursery care of newborn baby
- This Benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- This Benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this Benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Hospital and Surgical Benefit or other optional benefits (except for those maternity related psychiatric conditions covered under relevant Hospital and Surgical Benefit and/or Clinical Benefit items).
- 產科保障將支付因受孕引致以下項目之醫療費用：
 - 住院
 - 註冊西醫診症及醫生處方西藥
 - 診斷化驗、產前檢查及產後檢查
 - 初生嬰兒護理費用
- 此保障不包括任何初生嬰兒在住院期間之醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟會員必須於此產科保障生效日後受孕。為免存疑，若會員於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於住院及手術保障或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受住院及手術保障及 / 或門診保障有關項目覆蓋則除外)。

Schedule of Benefits 保障金額表

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Maximum Limit (HK\$) 最高賠償額 (港幣)

G Dental Benefit (Optional) (per Contract Year) 牙科保障 (自選保障) (每合約年度計)	Network Dental Centre benefit 網絡牙科中心保障		Non-Network Dental Centre benefit 非網絡牙科中心保障	
	Plan 計劃 A	Plan 計劃 B	Plan 計劃 A	Plan 計劃 B
No. of network dental centres 網絡牙科中心數目	12		N/A 不適用	
Eligibility 適用範圍	Only applicable to covered dental service items performed by a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item G1 only) at Network Dental Centres [®] within consultation hours. 只適用於在網絡牙科中心 [®] 診症時間內由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 G1) 進行的合資格牙科服務。		Applicable to eligible dental services from a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item G1 only) which are not performed at Network Dental Centres. All eligible dental expenses will be subject to the maximum limits below. Please settle the expenses with the dental providers directly and submit your claim to Bupa. 適用於在網絡牙科中心以外由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 G1) 進行的合資格牙科服務。所有合資格費用將以以下列的最高賠償額為限。請先直接向牙科服務供應商支付費用，然後再向保柏申請索償。	
Reimbursement percentage 賠償率	N/A 不適用		100%	100%
1 Scaling and polishing 洗牙	One visit in total per Contract Year 每合約年度共一次	Two visits in total per Contract Year 每合約年度共兩次		
2 Routine oral examination 定期口腔檢查				
3 Intra-oral X-rays and medications 口腔 X 光及藥物	Full cover [®] 全數賠償 [®]			
4 Fillings and extractions 補牙及脫牙	(Applicable to fillings and extractions due to tooth decay or gum disease only, including amalgam (silver) fillings for premolar and molar teeth and white (composite) fillings for front teeth. Extraction of wisdom teeth, complicated extractions, extractions requiring bone removal, surgical extractions or extractions for orthodontic reasons are excluded.) (只適用於蛀牙或患嚴重牙周病之牙齒之大牙 (銀粉) 或門牙 (瓷粉) 補牙。脫除智慧齒、複雜脫牙、口腔手術脫除牙腳、需移走牙骨或牙齒、任何口腔手術或因矯正牙齒而脫牙將不包括在保障內。)		300	500
5 Periodontal (gum) treatment 牙周病治療	Full cover [®] 全數賠償 [®] (Includes treatment of mild to moderate Periodontal (gum) disease, which involves curettage and root planing with medication as required, and is limited to treatment by a general Registered Dentist.) (只限由普通科註冊牙醫進行之輕微至中度的牙周病治療，包括清洗牙周袋內的牙菌膜及牙根刮治等牙科治療。)			
6 Emergency consultation and treatment 牙痛急症處理	Full cover [®] 全數賠償 [®] (Includes emergency pain relief of toothache (including dressing and medication), incision and drainage of abscesses only.) (只適用於緊急牙痛舒緩 (包括敷料及藥物)、膿瘡切割及排放。)			

H Free Bupa Worldwide Assistance Programme (Each Contract Year) 免費保柏國際援助計劃 (每合約年度計)

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.
提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣 12 萬元的額外住院保障，並設有 24 小時熱線提供旅遊、醫療或法律資訊及支援。

I Health Coaching Services 健康支援服務

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.
由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。

24-hour Healthline 24 小時健康專線
 • A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors.
 • 我們的合資格護士及健康管理團隊可透過電話為你解答健康相關問題，背後更有醫生作為顧問。

Healthcare Centre Choices 醫療中心選擇
 • Provide a list of clinics and hospitals based on your specific condition or needs for your reference.
 • 可根據你的指定情況或需要為你提供診所及醫院名單以供參考。

Care Manager 健康顧問
 • Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.
 • 我們的健康顧問可助你跟進索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時可前往探望你或致電慰問你。

Second Medical Opinion 第二醫療意見
 • We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.
 • 我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.
請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。

- Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午 9 時至下午 6 時 (香港時間)，公眾假期除外。
- 使用健康支援服務並不需額外費用。若我們建議的服務不在你的合約之賠償範圍內，你便須支付有關費用。

Schedule of Benefits 保障金額表

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Notes 附註

- ① About Hospital and Surgical Benefit
 - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- ② About Room Level
 - For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/gnhk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- ③ Referral letter
 - A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- ④ About Day Case Procedure Benefits
 - For endoscopy and viral warts and skin lesions procedures performed outside Hong Kong, eligible expenses shall be payable under benefit items A1 - A11 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable).
 - For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please refer to the Documents section of Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑤ Endoscopy and viral warts and skin lesions procedures performed during Hospital Confinement with an overnight stay may be considered Medically Necessary when the Member's medical symptoms or conditions cannot be safely treated in an outpatient setting. Please refer to the Contract for the full definition of Medically Necessary.
- ⑥ If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.
- ⑦ Please visit a Bupa's designated medical centre in Hong Kong and show your myBupa app at registration, then settle your expenses directly and submit your claim to Bupa. Please refer to www.bupa.com.hk/bupa-medical-centre to view the latest location list and the services available at each centre. This list is subject to change from time to time.
- ⑧ About Full Cover Benefit
 - Please follow the requirements below to enjoy Full Cover Benefit:
 - (i) Always present your doctor's referral letter (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and your BHC Card to the Bupa HealthCare Appointed Specialist upon registration.
 - (ii) Pre-authorization confirmation must be obtained from Bupa for the following situations:
 - Hospital Confinement or Day Case
 - Clinical Operation(s) (as required by Bupa's provider guidelines)
 - Specialist treatment for which the relevant specialty is not practised by any Bupa HealthCare Appointed Specialist.
 - (iii) If you have received treatment outside our office hours, please obtain authorisation from Bupa on the next working day.
 - (iv) Your treatment at any Bupa HealthCare Appointed Service Providers must be attended by the Bupa HealthCare Appointed Specialist.
 - (v) Please present your BHC Card to the Bupa HealthCare Appointed Hospital upon admission and use it to pay the medical expenses.
 - (vi) You must be confined at the restricted room level or lower.
 - If the above requirements are not followed, your claims, if eligible, will be paid under Hospital and Surgical Benefit.
 - Please settle your out-patient expenses at the Bupa HealthCare Appointed Specialist's clinic, unless Hospital Confinement, Day Case or Clinical Operation is Medically Necessary and pre-authorization, if required, is obtained during the same clinic visit.
- ⑨ About Bupa HealthCare Appointed Hospitals
 - The list of Bupa HealthCare Appointed Hospitals is current at the date of printing and it is subject to change from time to time. For the current list, please visit Bupa's website for more details.
- ⑩ About Supplementary Major Medical (SMM) Benefit
 - This Benefit is subject to the Maximum Limit per Contract Year or the remaining balance of Lifetime Limit (if applicable), whichever is lower. The SMM Benefit, which is paid from age 65 will be deducted from the Lifetime Limit and the remaining balance will become the Lifetime Limit of the next Contract Year. After the Lifetime Limit is exhausted, this Benefit shall automatically terminate.
- ⑪ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by general practitioners, specialists and Chinese herbalists of video consultation service providers (excluding any medication delivery or brewing charge).
- ⑫ This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
- ⑬ Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.
- ⑭ Network Dental Centre refers to the network of dental service providers appointed by Bupa to provide dental services items listed under "Network Dental Centre benefit" in the Schedule of Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tsung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to Bupa's customer service portal to view the latest location list. This list is subject to change from time to time. Please contact the Network Dental Centres for their consultation hours.
- ⑮ To enjoy full cover under Network Dental Centre benefit:
 - Members must use cashless service at designated Network Dental Centres by presenting their Bupa membership card, medical card or membership number and Hong Kong Identity Card for verification and record. If the payment is made by the Members to the Network Dental Centres directly, eligible claims will be paid under Non-network Dental Centre benefit and subject to the maximum limits thereunder.
 - There is no limit on the number of visits for Network Dental Centre benefit Items 3-6 per Contract Year.
- ⑯ 有關「住院及手術保障」
 - 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
- ⑰ 有關住房等級
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/gnhk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- ⑱ 轉介信
 - 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- ⑲ 有關日間手術保障
 - 如於香港以外的地方進行內窺鏡和病毒性疣及皮損程序，合資格費用將在住院及手術保障A1 - A11項及附加醫療保障(如適用)下賠償。
 - 有關受日間手術保障所保障之內窺鏡和病毒性疣及皮損程序的完整列表，請參閱保柏客戶服務網站myBupa上的會籍文件頁面。此列表可能會不時更改。
 - 如會員的病徵或病情難以在門診情況下安全地進行治療，於需要過夜的住院期間進行的內窺鏡和病毒性疣及皮損程序將可被視為醫療必需。請參考合約查閱醫療必需之完整定義。
 - 如會員於同一日同時接受多過一次的病毒性疣及皮損治療，將被算作一次手術。保柏保留權利要求你提供醫療報告以供備閱。
 - 請於本港的保柏指定醫療中心登記時出示你的myBupa手機應用程式，並直接繳付你的費用，然後向保柏索償。請瀏覽www.bupa.com.hk/bupa-medical-centre 查閱最新的醫療中心地址及每間中心所提供的服務。此名單會不時更改。
- ⑳ 有關「全數賠償保障」
 - 要享有「全數賠償保障」的賠償，請依循以下的規定：
 - (i) 請於登記時向保柏健康特選專科醫生出示你的醫生轉介信(皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外)及「保柏健康卡」。
 - (ii) 在以下的情況，必須獲得保柏初步保障審核確認：
 - 住院或日症
 - 診所手術(按保柏供應商指引之要求)
 - 專科治療而該專科並不屬於保柏健康特選專科醫生可提供之專科。
 - (iii) 如你於保柏辦公時間外接受治療，請於下一個工作日向保柏補辦審核。
 - (iv) 於保柏健康特選服務供應商接受的治療，必須經由保柏健康特選專科醫生進行及提供。
 - (v) 請於入住保柏健康特選醫院時，向醫院出示「保柏健康卡」，並以此卡繳付醫療費用。
 - (vi) 你必須入住原有保障級別或較低保障級別的病房。
 - 如沒有依循以上規定，合資格的醫療費用將於「住院及手術保障」下作出賠償。
 - 請向保柏健康特選專科醫生之診所繳付你的門診費用，如住院、日症或診所手術為醫療必需及於該次診症時申請初步保障審核則除外。
- ㉑ 有關保柏健康特選醫院
 - 此為於印刷日時最新之保柏健康特選醫院名單，此名單可能會不時更改。你可瀏覽保柏網頁以獲知最新名單。
- ㉒ 有關「附加醫療保障」
 - 此保障的賠償以每合約年度「最高賠償額」或「終生最高賠償額」餘額(如適用)之較低者為上限。65歲起支付的「附加醫療保障」將自「終生最高賠償額」中扣減，餘額將成為下一合約年度的「終生最高賠償額」。此保障將於「終生最高賠償額」耗盡後自動終止。
 - 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師醫療診症服務的診症費(不包括任何藥物運送費用及煎藥費用)。
 - 此保障適用於精神、心理、情緒或行為症狀、認知障礙症(包括阿茲海默症)及帕金森氏病的門診診治(因濫用藥物及酗酒而引致或相關的症狀或疾病除外)。若此保障下的費用亦同時受保於門診保障下的其他項目，有關費用只可獲此項目8的賠償，而不會獲得其他項目的賠償。
 - 部分診斷影像中心或不接受由註冊中醫及/或醫務轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。
 - 網絡牙科中心指由保柏委任的牙科中心網絡以提供保障金額表上「網絡牙科中心保障」所列的牙科服務項目。網絡牙科中心地點包括金鐘、銅鑼灣、鰂魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入保柏的客戶服務網站查閱最新的牙科中心地址。此名單會不時更改。有關診症時間請向個別網絡牙科中心查詢。
- ㉓ 要享有全數賠償的網絡牙科中心保障：
 - 會員必須於指定網絡牙科中心出示保柏會員卡、醫療卡或保單號碼，及香港身份證以作核實及紀錄便可使用免找數服務。如會員直接向網絡牙科中心繳付費用，合資格的索償將根據非網絡牙科中心保障作出賠償，並以最高賠償額為限。
 - 每合約年度，網絡牙科中心保障下項目3-6不設上限。

In the event of any discrepancy in respect of meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

中、英文之意義如有任何差別，概以英文為準。所有條款及細則以合約為準。Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits. 請參考合約查閱保障金額表內大楷詞語之定義。

Bupa (Asia) Limited 保柏(亞洲)有限公司

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Bupa CarePro
保柏卓康健

Staying healthy
just got easier
掌握健康 從此更輕易

www.bupa.com.hk

Introduction to Bupa CarePro 保柏卓康健醫療保障計劃簡介

Bupa CarePro offers you exceptional medical protection at an affordable rate, so you have access to quality healthcare when you need it. And because you won't be compromising on your cover in order to support your budget, Bupa CarePro is a sustainable option. What's more, we understand everyone's health needs are different, so we give you the flexibility to add on optional extras to suit your individual needs.

「保柏卓康健」以實惠的保費為你提供卓越的醫療保障，在有需要時，你便可享有優質的醫療保健服務。由於負擔保費並不吃力，你可輕鬆地延續保障。此外，保柏明白每個人對健康的不同需求，因此我們提供多項自選保障，靈活地切合你的個人需要。



There is no waiting period, meaning that you are protected as soon as your membership starts.

此計劃不設等候期，你的會籍生效後即可獲得保障。

Overview of your cover 你的保障概要

Cover at a glance 保障一覽表

Basic benefit 基本保障	Hospital and Surgical Benefit 住院及手術保障
Optional benefits 自選保障	Full Cover Benefit 全數賠償保障 Supplementary Major Medical Benefit 附加醫療保障 Hospital Cash Benefit 住院現金保障 Clinical Benefit 門診保障 Maternity Benefit 產科保障 Dental Benefit 牙科保障
Free benefit 免費保障	Free Bupa Worldwide Assistance Programme 免費保柏國際援助計劃
Medical card 醫療卡	Yes (For members choosing Full Cover Benefit and/or Supplementary Major Medical Benefit) 有 (適用於已加入全數賠償保障及 / 或附加醫療保障之會員)
Choice of benefit levels 保障等級選擇	Private (Plan 1 or 4) 私家房 (計劃 1 或 4) Semi-private (Plan 2 or 5) 半私家房 (計劃 2 或 5) Ward (Plan 3 or 6) 大房 (計劃 3 或 6)
Period of cover 保障期	1 year 1年
Eligibility 投保資格	
Issue age 投保年齡	18 years or above 18歲或以上
Renewal of scheme 續保	Renewal of your cover is guaranteed for life regardless of your claims or changes in your health [®] 無論索償多少或你的健康狀況有任何變化，保柏保證終生續保你的保障計劃 [®]

Please refer to the Schedule of Benefits for more information. 詳情請參閱保障金額表。

Step into a world of benefits

安心享有周全的保障

Our healthcare expertise means that we are able to offer unparalleled benefits to our members, from higher cover to expert healthcare and a lifetime of support.

我們在醫療保健上擁有豐富經驗，因此能為會員提供卓越的保障，包括更高賠償、專業的醫療保健服務以及終生的支援。

Higher pay-out from a lump sum benefit

The optimal combination of our Hospital and Surgical Benefit and Full Cover Benefit can cover your basic hospital expenses. The Full Cover Benefit guarantees that 100% of your eligible hospital expenses will be paid, regardless of each individual item limit, as long as the total bill falls within the annual limit (from HK\$243,800 to HK\$870,600). To enjoy the Full Cover Benefit, simply select an attending doctor from our network providers. And in renowned private hospitals appointed by Bupa, you can receive quality treatment without any payment or claims thanks to our pioneering medical card^①. If you wish to consult a doctor outside our network, you will still be covered under the Hospital and Surgical Benefit.

Top-up benefit to cover serious illnesses

Some serious or long-term illnesses can rack up unexpected costs. The Supplementary Major Medical Benefit will help to reduce potential out-of-pocket expenses by boosting your basic cover. It pays 80% of your medical expenses in excess of the amount covered by the Hospital and Surgical Benefit or Full Cover Benefit^②. Similar to Full Cover Benefit, you will receive a medical card. Before a hospital stay, simply call us to complete a simple registration process and present this card at designated private hospitals in Hong Kong^③. We will pay all your eligible medical expenses directly up to your credit limit, so you don't have to submit any claims.

No claims renewal bonus

If you do not claim within a specific period, you can enjoy an increasing renewal discount on your Hospital and Surgical Benefit and Full Cover Benefit. You will receive 5% discount if you do not claim for two or three consecutive years, 10% discount for four or five consecutive years and 15% discount for six or more consecutive years.

一筆過保障額 賠償更高

「住院及手術保障」和「全數賠償保障」的組合可助你應付基本的住院支出。「全數賠償保障」不限制於每項住院費用，只要合資格的住院總支出在每年保障額內（由港幣243,800元至870,600元），你便可獲100%賠償。要享有「全數賠償保障」，你只須從保柏網絡內選擇你的主診醫生，並可憑醫療卡於著名的特選私家醫院接受治療，而不用找數及索償^①。如果有需要時你亦可選擇網絡以外的醫生，而獲得「住院及手術保障」的賠償。

加添保障 應付嚴重疾病

嚴重或長期疾病的醫療支出往往在你意料之外，「附加醫療保障」可為你減低自付費用。當醫療費用超出「住院及手術保障」或「全數賠償保障」的賠償額時，「附加醫療保障」將賠償差額的8成^②。與「全數賠償保障」一樣，你將會獲發醫療卡。你只須於入院前致電保柏完成簡單的登記程序，並於入住指定的香港私家醫院^③時出示醫療卡，我們便會直接向醫院支付醫療費用（以你的信用額為上限），無須申請索償。

無索償保費折扣

若你在指定期間內未曾提出索償，你便可享有「住院及手術保障」和「全數賠償保障」的續保保費折扣。如連續兩年或三年未有索償，你可獲享5%保費折扣；連續四年或五年，可享10%保費折扣；連續六年或以上，更可享15%保費折扣。

^① Please refer to the Question Time section for more details. 詳情請參閱常見問題部分。

^② Supplementary Major Medical Benefit is not applicable to Pre-admission and Post-hospitalisation Out-patient Care, Emergency Out-patient Benefit for Accidents and Psychiatric Treatment. A small deductible is required. 「附加醫療保障」不適用於入院前、出院後之門診護理、緊急意外門診保障及精神科治療，並設有小額墊底費。

^③ For the list of designated private hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa CarePro. This list is subject to change from time to time. 你可瀏覽保柏網頁 www.bupa.com.hk > 個人醫療保險 > 卓康健醫療保險，查看指定的香港私家醫院名單，此名單可能會不時更改。



Comprehensive mental health coverage

To take care of your mental wellbeing, this scheme provides both inpatient and outpatient psychiatric-related coverage.

全面的情緒健康保障

本計劃提供住院及門診的精神科相關保障，全面照顧你的情緒健康。

No extra subscription

Regardless of your claim history or changes in health after joining Bupa CarePro, there will be no increase in subscription on an individual basis when you renew your contract.

Higher cover thanks to per-surgery benefit

Most insurance schemes pay for surgical fees per disability. This means that all operations related to the same condition will be paid out of a single maximum benefit limit. Once the limit is exhausted, you will need to pay the excess. With Bupa, you can claim up to the maximum benefit limit for each operation, allowing you to enjoy higher cover if you require more than one operation.

不收個人額外保費

在投保「保柏卓康健」後不論你的索償紀錄或健康變化，在你續保時我們絕不會收取個人額外保費。

逐次手術賠償，保障更高

大部分醫療保障計劃的手術賠償均以每病症計，即因相同病症而引致的手術費用均會在同一保障額內扣除。當保障額耗盡後，你便須要自付餘下的費用。保柏則逐次手術賠償至最高賠償額，如須要進行超過一次手術，你可獲更高的實際賠償金額。



Extra Cancer Treatment and Kidney Dialysis Benefit

Bupa Group has been dealing with the diagnosis and treatment of serious illness like cancer and kidney failure for over 70 years. As we understand that they often require prolonged treatment, we offer additional coverage of up to HK\$159,000 per year, making it easier for you to afford more costly and advanced treatment options. What's more, if this cover is fully claimed in any one year, it will be reinstated in the following year for the rest of your life.

Clinical surgery and day-case procedure

We know a lot of treatments do not require overnight hospital stay such as endoscopies or colonoscopies, so we have not included a minimum length of stay in your cover. Our Hospital and Surgical Benefit covers you for both day case and clinical operations, increasing the value of your cover.

Cover for accidental injuries

Accidents such as bumps, bruises, burns and scalds can occur anytime, so we now offer you Emergency Out-patient Benefit for Accidents, which covers emergency treatment received at the out-patient department or accident and emergency department of a hospital, from the result of an accident.

額外癌症治療及洗腎保障

保柏集團對治療和診斷癌症及腎病有逾 70 年經驗，我們明白患者有長期治療的需要，所以特別提供高達每年港幣 159,000 元的額外保障，讓你能負擔較昂貴的最新療法。此外，每年賠償額用盡後亦可於下一年還原，直至終生。

診所手術及日症治療

我們明白很多治療是無須住院的，如胃鏡或腸鏡等日症，因此我們在「住院及手術保障」下賠償這些無須住院的日症及診所手術，讓你在更多情況下獲得賠償。

照顧意外受傷

小意外如跌傷撞傷、燒傷燙傷經常都可能發生，因此我們提供「緊急意外門診保障」，賠償因意外引致，而須要到醫院門診部或急症室接受的緊急門診治療。

Guaranteed lifetime renewal

We guarantee that your cover can be renewed for life^④. And your subscription will be based on your age only no matter how much you claim on conditions arising after your membership starts.

Flexible optional benefits

Our Clinical Benefit is specially designed to include coverage for psychiatric-related treatments and psychological counselling, such as outpatient treatments for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease. Other items such as general practitioners, specialists, diagnostic imaging and laboratory tests are also covered.

To take care of mums-to-be, we will cover medical expenses related to your pregnancy needs including the obstetrician's fees, hospitalisation charges, prenatal and postnatal check-up costs, and nursery care for newborn baby for normal delivery, caesarean section and miscarriage. You will receive reimbursement after your maternity cover takes effect for 9 months or more.

You can also add our optional Dental Benefit to cover dental expenses such as scaling and polishing, fillings and extractions, emergency consultations and more. If you receive treatment at designated network dental centres^⑤, you can enjoy cashless service^⑥ for covered items.

Up to 50% discount for family enrolment

We want to support you as your family grows. If both you and your children enrol together, each child can enjoy a discount on Hospital and Surgical Benefit and Full Cover Benefit, if any, on Bupa Care Kid Health Insurance Scheme for as long as your membership continues. If one parent enrolls, each child will receive a 25% discount and if both parents enrol, then they will receive a 50% discount.

Easy enrolment

No medical examinations are required^⑦.

保證終生續保

我們保證終生續保你的保障^④，無論你因會籍開始後所患疾病索償多少，保費只會根據你的年齡而調整。

靈活的自選保障

本計劃的門診保障特設門診精神科相關治療及臨床心理輔導保障，賠償包括精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病等門診治療的費用。而其他項目，如普通科醫生、專科醫生、診斷影像及化驗等均可獲賠償。

我們特別為準備生育的女士提供產科保障，賠償因懷孕而引致的醫療費用，包括順產、剖腹生產或流產的產科醫生費用、住院費用、產前及產後檢查費用，以及初生嬰兒的護理費用。你將會在產科保障生效起9個月後開始獲得賠償。

你亦可附加牙科保障，保障包括洗牙、補牙及脫牙、牙痛急症等牙科治療。如你在指定網絡牙科中心^⑤接受診治，更可就覆蓋的服務項目享用免找數服務^⑥。

高達 50% 家庭投保優惠

隨著你的家庭增添成員，我們的支援仍伴你左右。如你和子女一同投保，每名子女可獲「保柏童康健」醫療保障計劃的「住院及手術保障」及「全數賠償保障」（如適用）的折扣優惠。如父母其中一人投保，子女可享 25% 保費折扣；如父母二人均投保，子女更可享 50% 保費折扣。在你會籍生效期間，子女可一直享有此折扣。

投保簡易

無須驗身^⑦，快捷簡單。

^④ Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

保柏保證每年續保你的保障至終生，只要你符合合約內所列明的續保要求。保柏保留在合約續保時更改保費、保障、條款及細則的權利。詳情請參閱你的合約。

^⑤ Network Dental Centre refers to the network of dental service providers appointed by Bupa to provide dental services listed under "Network Dental Centre benefit" in the Schedule of Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tseung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to Bupa's customer service portal to view the latest location list. This list is subject to change from time to time.

網絡牙科中心指由保柏委任的牙科中心網絡以提供保障金額表上「網絡牙科中心保障」所列的牙科服務項目。網絡牙科中心地點包括金鐘、銅鑼灣、鰂魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入保柏的客戶服務網站查閱最新的牙科中心地址。此名單會不時更改。

^⑥ Members can enjoy cashless service at designated Network Dental Centres by presenting their Bupa membership card, medical card or membership number and Hong Kong Identity Card for verification and record.

會員只需出示保柏會員卡、醫療卡或保單號碼，及香港身份證以作核實及紀錄，便可於指定網絡牙科中心享用免找數服務。

^⑦ If your Body Mass Index is considered as overweight, underweight or you're aged 65 or above at enrolment, Bupa may ask you to submit a check-up report as part of your health insurance application process. 如你於投保時的身高體重比例屬過重、過輕或年齡為 65 歲或以上，保柏或會要求你提交健康檢查報告，以便處理你的申請。



Health Coaching Services

健康支援服務

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. For more complicated conditions, our medical professionals can offer guidance to help you recover from your illness.

由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。當遇上較嚴重的疾病時，我們以專業知識為你提供指引，助你復原。

Assisting you
at all times
時刻為你提供協助

- Our **24/7 Customer Care helpdesk** operates 24 hours every day, with a “live” person to directly answer your queries.
- Our **24/7 Healthline** is staffed with a team of qualified nurses and health management professionals, supported by doctors^⑧, providing assistance and guidance from how to care for a sick child or elderly to discussing your symptoms, diagnosis and treatment options.
- 我們的 **24小時客戶服務專線** 由專人每天24小時，即時解答你的查詢。
- 我們的 **24小時健康專線** 由合資格護士及健康管理團隊為你提供協助及指導，例如怎樣照顧患病小孩或長者，以至助你了解病徵、診斷及治療方案，背後更有醫生作為顧問^⑧。

Supporting you
personally
給你個人支援服務

- A **dedicated Care Manager** can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.
- **個人健康顧問** 可與你緊密聯絡，跟進你的索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時並得到你的同意下，我們可前往醫院探望你或致電慰問你。

Guiding you through
your recovery
康復期間提供指引

- A **second medical opinion** can be arranged and paid for in the event of serious illnesses, so you will be assured of a professional opinion from a panel of medical specialists, helping you make an informed decision for your treatment options.
- We can provide **healthcare centre choices**, a list of clinics and hospitals based on your specific condition or needs for your reference.
- 可為你安排 **第二醫療意見服務**，當患上嚴重疾病時，你可免費獲得醫療專家為你提供專業意見，讓你掌握病情從而決定治療方法。
- 我們可提供 **醫療中心選擇**，根據你的指定情況或需要為你提供診所及醫院名單以供參考。

Availability of the above services is dependent on room level. Ward level members can only access 24/7 Customer Care helpdesk and 24/7 Healthline. Care Manager will support you in the event of cancer or heart disease.

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under your Bupa CarePro Health Insurance Scheme, you will be responsible for the fees incurred.

會員是否可享用以上的服務視乎投保的病房級別而定。投保大房級別的會員只可享24小時客戶服務專線及24小時健康專線服務，而健康顧問將於會員患上癌症或心臟病時提供協助。

使用健康支援服務並不需額外費用。若我們建議的服務不在你的「保柏卓康健」醫療保障計劃之賠償範圍內，你便須支付有關費用。

^⑧ Doctors will be available during scheduled office hours to support the nurses for answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.

醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。



One-stop specialist treatment programmes

一站式專科治療計劃

Bupa is here to support your health at different stages along your healthcare journey. That's why we have a series of treatment programmes for members focusing on different specialties, providing personalised care and guidance through network providers and a health coaching team. Through these programmes, you can enjoy the following benefits:

保柏在你的健康路上的不同階段，一心守護你的健康。因此，保柏為會員設立了一系列專注於不同專科的治療計劃，透過網絡供應商及健康支援團隊，提供個人化的服務指導。你可盡享以下計劃優勢：

Supporting your health every day, every way

健康 · 一心守護

- Multiple specialties to meet different medical needs
- Experienced health professionals to guide you from consultation through treatment and follow-up
- Quality assured network clinics and facilities
- Cashless service with eligible medical card
- 涵蓋多項專科，照顧不同醫療需要
- 資深醫療團隊由診症、治療以至跟進，全程提供支援
- 優質網絡診所及設施
- 憑合資格醫療卡可享免找數服務

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website 有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。



Insurance and wellness in your hands

保障、健康全掌握

With a single myBupa account, you can access two free Bupa apps designed to help you manage your policy and lead a healthier life.

你只需要一個 **myBupa** 帳戶，即可連結兩個免費的保柏手機應用程式，輕鬆管理保單及活出健康人生。






myBupa

Use our online customer service portal myBupa to manage your scheme anytime, anywhere. Find a network doctor, submit claims, view your clinical benefit usage and much more. You can also enjoy exclusive offers from popular merchants.

Blua Health

Connect your myBupa account to Blua Health app to unlock Bupa exclusive elite experience, enjoy the new AI powered health-tracking technology, and earn points to redeem for exciting rewards.

Explore Blua Health for a healthier you with features including:

-  Enjoy a variety of free health app features
-  Assess your health in 30 seconds with AI technology
-  Exercise with AI coach anytime, anywhere
-  Earn points to redeem rewards for healthy living
-  Set your goals for healthy lifestyle

myBupa

使用保柏的網上客戶服務平台 myBupa 即可隨時隨地輕鬆管理保單，例如搜尋網絡醫生、網上遞交索償、查閱門診保障使用量等。你更可享受一系列與健康、生活時尚相關的會員尊享禮遇。

Blua Health

連結myBupa帳戶到應用程式，解鎖Bupa客戶尊屬體驗，享受由AI科技帶來的健康新功能，更可賺取積分換領精彩獎賞。

Blua Health 助你贏健康賺獎賞，功能包括：

-  免費使用多項健康互動功能
-  30秒AI免費使用多項健康互動功能
-  與AI教練隨時隨地一起健身
-  賺取積分以換領各種獎賞
-  訂立飲食及運動等目標

Blua Health is offered, distributed and operated by Horizon Health and Care Limited which is a company registered in Hong Kong under the Bupa Group. Blua Health is not a medical device, and it does not provide personalised medical advice. The contents of the mobile app cannot replace the medical advice, diagnosis and treatment of medical professionals. If you have any question on your medical condition, please seek advice immediately from doctor or other qualified medical service provider.

Blua Health 由保柏集團成員、香港註冊公司 Horizon Health and Care Limited 提供、發佈及營運。Blua Health 並不是醫療設備，也不會提供個性化的醫療建議。該應用程式的內容並不能代替專業醫護人員的醫療建議、診斷或治療。如有任何關於醫療狀況的問題，請立即尋求醫生或其他合資格醫療服務提供者的建議。

The World of Bupa

環球保柏

Bupa – A global healthcare specialist

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

We are an international healthcare company serving over 38 million customers worldwide. With no shareholders, we reinvest profits into providing more and better healthcare for the benefit of current and future customers.

We directly employ around 85,000 people, principally in the UK, Australia, Spain, Chile, Poland, New Zealand, Hong Kong SAR, Türkiye, Brazil, Mexico, the US, Middle East and Ireland. We also have associate businesses in Saudi Arabia and India.

保柏—國際醫療保健專家

保柏的目標是幫助人們活出更長壽、更健康 and 更愉快的人生，並創造更美好的世界。

我們是國際醫療保健公司，於全球服務超過3,800萬客戶。我們不設股東，將盈餘投資於業務當中，為現在和未來的客戶提供更多更佳的醫療保健服務。

我們在全球的員工約85,000人，主要位於英國、澳洲、西班牙、智利、波蘭、紐西蘭、香港特別行政區、土耳其、巴西、墨西哥、美國、中東及愛爾蘭。我們亦於沙特阿拉伯及印度設有聯營業務。

Bupa Hong Kong

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

We are an international healthcare company serving over 38 million customers worldwide. With no shareholders, we reinvest profits into providing more and better healthcare for the benefit of current and future customers.

Rooted in Hong Kong since 1976, we are known as an integrated healthcare specialist, offering one-stop solutions across domestic health insurance, international health insurance, as well as primary care services through Quality HealthCare Medical Services (QHMS).

Quality HealthCare

Quality HealthCare Medical Services (QHMS) became part of Bupa, an international healthcare company, in October 2013. Our services include Western Medicine, Traditional Chinese Medicine, Diagnostics & Imaging, Dental, Physiotherapy, Mental Health and Wellness.

We provide service through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics.



保柏香港

保柏的目標是幫助人們活出更長壽、更健康 and 更愉快的人生，並創造更美好的世界。

我們是國際醫療保健公司，於全球服務超過3,800萬客戶。我們不設股東，將盈餘投資於業務當中，為現在和未來的客戶提供更多更佳的醫療保健服務。

保柏香港於1976年成立，是香港的綜合醫療保健專家，為顧客提供一站式的方案，服務涵蓋本地及國際醫療保險，並透過旗下的卓健醫療，為市民提供醫療保健服務。

卓健醫療

卓健醫療於2013年10月正式加入國際醫療保健公司—保柏。我們提供西醫、中醫、診斷及造影、牙科、物理治療、心理健康及保健等服務。

我們透過逾1,600個遍及全港的服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務。



Question Time

常見問題

1 Is there any minimum length of hospital stay?

There is no minimum length of stay, meaning that procedures such as endoscopy, a plaster cast, wound sutures, radiotherapy and chemotherapy, which do not require hospital confinement, are covered.

2 How do I pay my subscription?

You can pay your subscription monthly or annually according to your preference.

3 How do I use my Bupa medical card to get the most from my Full Cover Benefit?

You will need to visit a specialist and clinic appointed by Bupa and present your medical card upon registration. The specialist will then get pre-authorisation^⑨ of the medical expenses for you if hospital confinement is required. You can choose from one of the Bupa HealthCare Appointed Hospitals where your specialist is registered. Once the pre-authorisation is confirmed, we will issue the hospital with a Pre-authorisation Confirmation / Guarantee of Payment Letter for your hospital confinement. You will need to show your medical card to your selected hospital to enjoy cashless service. Upon discharge, all you need to do is sign on the claim form provided by the hospital. You are not required to submit any claims as Bupa will directly settle your expenses with the hospital.

You can also use the medical card to settle the expenses for medical procedure received at the appointed specialist's designated clinic and day case centres of designated private hospitals in Hong Kong.

For emergency hospital confinement outside our office hours, the pre-authorisation can be arranged on the next working day. Step-by-step details will be provided in your Membership Guide.

4 If I opt for the Supplementary Major Medical Benefit only, how do I use my Bupa medical card?

Call us and submit a pre-authorisation form^⑨ at least 2 working days before you are admitted to hospital. We will then give your hospital a Pre-authorisation Confirmation / Guarantee of Payment Letter. For emergency hospital confinement outside our office hours, the registration can be submitted on the next working day.

5 How can I check my membership details or claim status?

You can log in to Bupa's customer service portal or free mobile app to access a host of 24-hour online services or call our dedicated Customer Care helpdesk. If you have submitted a claim, once it has been processed you will also receive our e-confirmation if you provide us with an up-to-date mobile phone number.

1 是否設有最低住院時數？

此計劃沒有最低住院時數限制，因此無須住院的常見治療如照胃鏡、打石膏、傷口縫合、電療、化療等，均可獲賠償。

2 保費繳付方法如何？

你可選擇以月供或年供支付保費。

3 如何以保柏醫療卡盡享「全數賠償保障」賠償？

你須向保柏特選的專科醫生及診所求診，於登記時出示你的醫療卡。如須入院治療，專科醫生會代你向保柏為有關的醫療費用索取初步保障審核^⑨。你可選擇入住專科醫生已掛單的保柏康健特選私家醫院。當初步保障審核確認後，我們會向醫院發出「初步保障審核確認 / 付款保證信」以作入院之用。入院時，請向醫院出示你的醫療卡以享住院免找數服務。出院時你只須於醫院為你填妥的住院賠償申請表上簽署，保柏便會代你向醫院繳付費用，你無須申請索償。

你亦可使用你的醫療卡支付由特選專科醫生於指定的診所及香港指定私家醫院的日症中心提供的手術治療。

如在辦公時間外入院進行緊急治療，你可於下一個工作天補辦審核。

你可於你的《會員指引》中細閱有關詳情。

4 如我只有「附加醫療保障」，我應如何使用我的保柏醫療卡？

你只須於入院最少兩個工作天前致電保柏，並填妥初步保障審核表格^⑨，我們會向醫院發出「初步保障審核確認 / 付款保證信」。如在我們的辦公時間外入院進行緊急治療，你可於下一個工作天補辦登記。

5 若要查詢會籍資料或索償情況可怎辦？

你可登入保柏的客戶服務網站或免費手機應用程式，使用 24 小時網上服務。你亦可致電保柏客戶服務專線查詢。如你已向我們提供正確的手提電話號碼，我們會在辦妥賠償後發出電子訊息通知你。

^⑨ You'll need to provide your credit card information to obtain pre-authorisation. A temporary hold of HK\$500 will be placed on your credit card until the claim assessment is completed. It should take around 2 business days to complete the pre-authorisation once all necessary information is received with a signed application form. 向保柏索取初步保障審核時，你須提供信用卡資料。保柏會在你的信用卡保留港幣 500 元的信用額，直至索償程序完結為止。當保柏收妥所有所需資料及已簽署的申請表後，約兩個工作天即可完成初步保障審核。

Important information

重要資料

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand this scheme before you enrol. Please read the information below carefully.

Waiting period

There's no waiting period except for the optional benefits below. Coverage starts as soon as your contract is in effect.

Hospital Cash Benefit (Optional) Payable from the third day of hospital confinement.

Maternity Benefit (Optional) This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.

Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the contract effective date. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.

Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments.

Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, we won't be able to process your claim and it may be rejected.

Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions and choice of coverage.

Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

Renewal

This contract will last for 1 year and will be renewed with subscription payments collected automatically, unless you submit a written request to cancel your membership. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to upgrade your plan or add any benefit(s) in future, you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting.

Bupa may revise the benefits, contract terms and conditions every year at renewal. During the renewal process, we'll notify you in writing if there are any changes.

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障項目、條款及細則。

我們想幫助你在投保前了解本計劃。請細閱以下資料。

等候期

除以下自選保障外，本計劃的其他保障均不設等候期，合約生效後即可獲得保障：

住院現金保障（自選保障） 由住院第3天起開始支付。

產科保障（自選保障） 受保人必須於本保障生效日之後受孕方可獲得賠償，首9個月等候期內不會獲得賠償。倘若因為終止懷孕或早產（妊娠20至37週之間的分娩），此產科保障將不會應用9個月等候期而作賠償，惟會員必須於此產科保障生效日後受孕。為免存疑，若會員於妊娠37週後但於9個月等候期內分娩，將不獲此產科保障賠償。

冷靜期

你有權於合約生效日起計的21天內以書面通知保柏取消合約，唯有關通知必須由你簽署。若你並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

取消合約權益

你可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料以致影響保柏的風險評估，將會影響你的保障權益，後果包括合約被取消、施加提升保費／不受保障項目或索償款項被調低。

索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所需文件正本須於求診、診所手術、日症或出院後90天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。

保費調整

每名會員的首期保費會根據年齡、健康狀況、保障選擇等因素而定。

你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。其他會影響每年保費率的因素包括醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等。

續保

本合約生效期為期一年並會自動續保及收取保費，除非你以書面提出取消會籍。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保障至終生，只要你符合合約內列明的續保要求。

我們了解每個人人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你的保障項目。若你選擇提升計劃等級或增加保障項目，你須填寫健康聲明作核保之用。核保須經保柏批准。

保柏可於每年續保時更改合約條款及細則，有關改動將於續保時以書面通知你。

Payment of subscription

You may pay your subscription yearly or monthly by bank account or credit card autopay. If you've fulfilled the eligibility criteria for renewal, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

Termination of your contract

Your contract will be terminated automatically in the following situations, whichever is earliest:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unpaid at the expiration of the grace period; or
3. upon the death of the subscriber.

Please refer to the contract for details.

Changing to a new insurance scheme

If you're currently enrolled in a different health insurance scheme and you cancel it to enrol in this scheme, there may be changes to your coverage. For example, pre-existing conditions payable under your previous scheme won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers, from a group scheme to an individual scheme or from a non-VHIS scheme to a VHIS scheme (and vice versa).

General exclusions

- Pre-existing conditions (unless such conditions have been disclosed in the application and accepted by Bupa).
- Treatment, medical service, medication or investigation which is not medically necessary.
- Any illness or injury for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
- Any charges in respect of surgical or non-surgical cosmetic treatment (unless necessitated by injury caused by an accident and the member receives the medically necessary treatments or related services within one year of the accident), or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens.
- Congenital conditions, developmental conditions or hereditary conditions.
- Treatment that commenced during the first five years of the member's coverage commencement date of this contract and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus infection.
- Sexually transmitted (venereal) diseases or their sequel.
- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage (unless it is payable under Maternity Benefit); birth control, sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, premature ejaculation, regardless of cause.
- Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
- Treatment relating to any illness or injury resulting from participation in criminal activities.
- Alternative treatment including but not limited to Chinese medicines treatment, acupuncture, acupressure, tui na, hypnosis, rolfing, massage therapy, aromatherapy, unless it is payable under Chinese Herbalist Benefit or Chinese Bonesetter Benefit under Clinical Benefit.
- Senile Dementia (including Alzheimer's disease), Parkinson's disease (unless it is payable under Psychiatric-related Treatments Benefit or Psychological Counselling Benefit under Clinical Benefit).
- Psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia (unless it is payable under Psychiatric Treatment Benefit under Hospital and Surgical Benefit, or Psychiatric-related Treatments Benefit or Psychological Counselling Benefit under Clinical Benefit).
- Any charges for the procurement or use of special braces and appliances, including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches.
- Any treatment or investigation related to dental or gum conditions unless it is covered under Dental Benefit or Emergency treatment arising from Accidents or the extraction of impacted wisdom teeth during Hospital Confinement. Follow-up treatment which is related to such Hospital Confinement shall not be covered unless it is payable under Dental Benefit.
- Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.

繳付保費

你可選擇以銀行賬戶或信用卡自動轉賬年繳或月繳保費。只要你符合續保的資格條件，保柏將於合約續保時於指定銀行賬戶/信用卡自動扣取續保保費，除非我們接獲你的其他指示。

終止合約

你的合約將在下列最早出現的情況下自動終止：

1. 根據任何制裁，法律或法規而禁止或限制提供任何保障；
2. 在繳費寬限期屆滿時仍未支付保費；或
3. 投保人身故。

詳情請參閱合約。

轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。例如，於你的前計劃下可獲賠償的已存在病症將不獲受保，除非該些病症已被披露並獲保柏接納。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

不受保障項目

- 已存在病症（已於申請表披露並於登記加入時獲保柏接納為承保範圍內則除外）。
- 不是醫療必需的治療、醫療服務、藥物或檢驗。
- 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之治療疾病或損傷費用，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
- 在水療中心、天然治療中心、康復院、療養院、老人院或類似機構所提供之住宿、護理或服務的費用。
- 手術性或非手術性整容或整形治療（會員因意外而受傷，並於意外後一年內接受醫療上必需的服務則不屬此項）、聽覺測驗、常規驗血、例行檢驗、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療，包括但不限於常規視力測驗或所需之眼鏡或鏡片費用。
- 先天性疾病、發育異常或遺傳性疾病。
- 由保障開始日起首5年內，因感染人體免疫力缺損病毒所引致的治療。
- 性病及其後遺症。
- 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產（受產科保障涵蓋則除外）；與男女任何一方的節育、絕育或變性有關的治療；由於不育而直接或間接進行的治療，包括體外受孕，任何非自然受孕或人工受孕；與性機能失常有關之治療，包括但不限於陽萎、不舉、早泄（不論任何原因導致）。
- 誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺而直接或間接引致的治療。
- 任何因參與犯罪活動而引致之疾病或損傷。
- 另類治療，包括但不限於中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療（受門診保障下的「中醫師保障」或「跌打醫師保障」涵蓋則除外）。
- 老年性痴呆（包括阿茲海默症）、帕金森病（受門診保障下的「精神科相關治療保障」或「臨床心理輔導保障」涵蓋則除外）。
- 心病或精神病症，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱等直接或間接引致的治療（受住院及手術保障下的「精神科治療保障」或門診保障下的「精神科相關治療保障」或「臨床心理輔導保障」涵蓋則除外）。
- 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
- 任何與牙齒或牙肉疾病有關的治療或檢查，受牙科保障涵蓋或因意外引致緊急入院治療或住院脫除阻生智齒則除外。但不包括該住院後之跟進治療（受牙科保障涵蓋則除外）。
- 因戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等直接或間接引致的治療。

- Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
- Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.
- Any charges incurred at a medical practitioner, hospital or healthcare facility unrecognised by Bupa.
- 非醫療性服務，包括但不限於客人膳食、收音機、電話、影印、稅項（就醫療服務所徵收的增值稅或商品及服務稅除外）、醫療報告等費用。
- 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療成效的醫療技術或治療程序而招致的費用。
- 未經保柏認可的醫生、醫院或醫療保健機構產生的任何費用。

If you have any pre-existing medical conditions, special exclusions may be added after underwriting.

Medically necessary

We only cover the expenses of the member when they are medically necessary and normal and customary.

Medically necessary means the necessity to have a treatment, medical service or medication which is:

- consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- in accordance with standards of good and prudent medical practice;
- necessary for such a diagnosis or treatment;
- not furnished primarily for the convenience of the member, registered medical practitioner, registered Chinese medicine practitioner, physiotherapist, psychiatrist, psychologist, anaesthetist or any other medical service providers;
- furnished at the most appropriate level which can be safely and effectively provided to the member; and
- with respect to hospital confinement, not furnished primarily for diagnostic scanning purposes, imaging examination or physical therapy.

For the avoidance of doubt, the recommendation of the attending registered medical practitioner is not the sole factor to be considered when determining whether a treatment, medical service or medication is medically necessary.

Without prejudice to the generality of the foregoing, circumstances where a hospital confinement is considered medically necessary include, but are not limited to:

- the member is having an emergency that requires urgent treatment which should be performed at a hospital;
- surgical procedures which are medically required to be performed under general anaesthesia;
- equipment for surgical procedure is available in hospital and procedure cannot be done on a day case basis;
- there is significantly severe co-morbidity of the member; and/or
- taking into account the individual circumstances of the member and for the safety of the member, the medical service should only be conducted in hospital.

For the purposes of interpreting "standards of good and prudent medical practice", Bupa shall consider the following:

- standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- relevant specialty body recommendations; and
- in accordance with standards of generally accepted medical practice.

Normal and customary

In relation to fees, "normal and customary" means such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The "normal and customary" charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is "normal and customary", Bupa shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the Hong Kong government; and/or
- other pertinent source of reference in the locality where the treatments, services or supplies are provided.

如你有任何已存在病症，核保後可能加入除外條款。

醫療必需

保柏只會根據「醫療必需」和「正常及慣常」的原則，為會員所需支付的費用及／或開支作出賠償。

醫療必需指醫療上必需的治療、醫療服務或藥物：

- 以正常及慣常費用就病症之診斷提供相應之治療；
- 符合良好及謹慎的醫療標準；
- 就有關診斷或治療而所需的；
- 非純為會員、註冊西醫、註冊中醫、物理治療師、精神科醫生、心理學家、麻醉科醫生或任何其他醫療服務供應商提供方便；
- 以最合適之程度向會員提供安全及有效的治療；及
- 住院非純為診斷掃描目的、影像學檢驗或物理治療。

為免存疑，在考慮治療、醫療服務或藥物是否醫療必需時，主診註冊西醫的建議並不是唯一的考慮因素。

在不損害上述的一般性條件的原則下，符合醫療所需條件的住院情況包括但不限於以下例子：

- 會員因急症需要在醫院接受緊急治療；
- 手術在醫學上需要在全身麻醉下進行；
- 醫院具備手術或治療程序所需的設備，有關手術或治療程序並不能以日症病人的方式進行；
- 會員同時發生的傷病屬明顯嚴重；及／或
- 考慮到會員的個人情況及會員安全後，所需的醫療服務應在醫院內進行。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- 相關專業機構的建議；及
- 符合良好醫療守則標準。

正常及慣常

「正常及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。「正常及慣常」的收費水平由保柏合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

保柏必須參照以下資料（如適用）以釐定「正常及慣常」收費：

- 由保險或醫學界進行的治療或服務費用統計及調查；
- 公司內部或業界的賠償統計；
- 香港政府憲報；及／或
- 提供治療、服務或物料當地的其他相關參考資料。

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In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall prevail.

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本冊子中、英文之意思如有任何差別，概以英文為準。

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Table of Subscriptions 保費表

1 January 2024 Edition 2024 年1月1日版本

All figures in HK\$ 以港幣計算

Attained age 已屆年齡	A Hospital and Surgical Benefit 住院及手術保障						A Hospital and Surgical Benefit 住院及手術保障 + B Full Cover Benefit 全數賠償保障					
	Plan 計劃 1 Private 私家房		Plan 計劃 2 Semi-private 半私家房		Plan 計劃 3 Ward 大房		Plan 計劃 4 Private 私家房		Plan 計劃 5 Semi-private 半私家房		Plan 計劃 6 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	7,762	699	4,023	362	2,483	223	8,662	780	4,373	394	2,674	240
19	7,855	707	4,191	377	2,512	226	8,762	789	4,543	409	2,704	243
20	8,010	721	4,364	393	2,546	229	8,926	803	4,719	425	2,744	247
21	8,178	736	4,506	406	2,578	232	9,105	819	4,866	438	2,777	250
22	8,338	750	4,608	415	2,606	235	9,278	835	4,972	448	2,808	253
23	8,437	759	4,673	421	2,645	238	9,388	845	5,045	454	2,850	256
24	8,688	782	4,746	427	2,691	242	9,696	873	5,125	461	2,897	261
25	9,020	812	4,871	438	2,736	246	10,077	907	5,266	474	2,947	265
26	9,362	843	4,978	448	2,777	250	10,429	939	5,383	484	2,995	270
27	9,716	874	5,079	457	2,838	255	10,826	974	5,498	495	3,060	275
28	10,044	904	5,217	470	2,902	261	11,214	1,009	5,652	509	3,126	281
29	10,307	928	5,304	477	2,974	268	11,521	1,037	5,753	517	3,202	289
30	10,690	962	5,441	490	3,101	279	11,960	1,076	5,969	538	3,344	301
31	10,938	984	5,562	501	3,191	287	12,212	1,099	6,156	554	3,448	310
32	11,145	1,003	5,674	511	3,283	295	12,451	1,121	6,348	572	3,554	319
33	11,228	1,011	5,887	530	3,394	305	12,570	1,132	6,653	599	3,681	331
34	11,469	1,032	6,115	550	3,564	321	12,963	1,166	6,974	627	3,870	349
35	11,661	1,049	6,425	578	3,730	336	13,198	1,187	7,358	662	4,067	366
36	12,096	1,089	6,766	609	3,945	355	13,767	1,239	7,720	695	4,347	391
37	12,524	1,127	7,104	639	4,173	376	14,319	1,289	8,079	727	4,631	417
38	13,066	1,176	7,436	669	4,411	397	15,026	1,352	8,414	757	4,927	443
39	13,619	1,226	7,728	696	4,572	411	15,779	1,420	8,733	786	5,120	460
40	14,196	1,278	8,054	725	4,721	425	16,566	1,491	9,104	820	5,304	477
41	14,772	1,329	8,372	753	4,885	440	17,383	1,564	9,478	853	5,505	496
42	15,380	1,384	8,788	791	5,076	457	18,327	1,649	9,942	895	5,726	516
43	15,975	1,438	9,199	828	5,273	475	19,069	1,716	10,462	942	5,945	535
44	16,613	1,495	9,608	865	5,479	493	19,815	1,783	10,982	989	6,168	555
45	17,392	1,565	9,965	897	5,727	515	20,864	1,877	11,454	1,031	6,437	579
46	18,303	1,647	10,409	937	5,955	536	21,924	1,973	12,070	1,086	6,695	603
47	19,302	1,737	10,848	976	6,195	558	23,109	2,080	12,570	1,131	6,976	628
48	20,282	1,825	11,211	1,009	6,468	582	24,259	2,183	13,014	1,171	7,290	656
49	21,289	1,916	11,712	1,054	6,731	606	25,427	2,288	13,581	1,222	7,653	689
50	22,095	1,989	12,412	1,117	7,022	632	26,410	2,377	14,401	1,296	8,009	721
51	22,978	2,068	12,894	1,160	7,279	655	27,387	2,465	14,969	1,347	8,354	752
52	23,896	2,151	13,492	1,214	7,505	675	28,727	2,586	15,798	1,422	8,642	777
53	24,854	2,237	13,981	1,258	7,736	696	30,387	2,735	16,528	1,487	8,926	803
54	25,673	2,311	14,570	1,311	7,952	716	31,838	2,866	17,334	1,560	9,196	828
55	26,551	2,390	15,185	1,367	8,218	740	33,107	2,980	18,242	1,642	9,519	857
56	27,716	2,494	15,840	1,426	8,529	768	34,721	3,124	19,097	1,719	9,857	888
57	28,902	2,601	16,538	1,488	8,858	797	36,381	3,274	19,996	1,799	10,202	918
58	30,093	2,708	17,270	1,554	9,184	827	38,071	3,426	20,821	1,874	10,592	954
59	31,572	2,841	18,037	1,623	9,622	866	40,065	3,605	21,707	1,953	11,095	999
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60	33,322	2,999	18,851	1,697	9,987	899	42,262	3,804	22,679	2,042	11,551	1,040
61	35,234	3,171	19,643	1,768	10,344	931	44,882	4,039	23,590	2,123	12,018	1,082
62	36,458	3,281	20,463	1,842	10,764	969	46,867	4,218	24,619	2,216	12,516	1,127
63	37,240	3,352	21,308	1,918	11,167	1,005	47,912	4,312	25,721	2,315	13,026	1,172
64	38,989	3,509	22,156	1,994	11,596	1,044	50,545	4,549	26,897	2,421	13,501	1,215
65	41,069	3,696	23,296	2,097	11,954	1,076	53,110	4,780	28,563	2,571	13,955	1,256
66	42,368	3,813	24,115	2,170	12,508	1,126	54,872	4,938	30,012	2,701	14,699	1,323
67	43,872	3,948	25,009	2,251	13,076	1,177	58,121	5,230	31,699	2,853	15,583	1,403
68	45,818	4,124	25,667	2,310	13,590	1,223	61,712	5,554	32,554	2,930	16,409	1,477
69	48,257	4,343	26,568	2,391	14,126	1,271	66,076	5,947	33,764	3,039	17,111	1,540
70	51,261	4,613	27,495	2,475	14,674	1,321	69,811	6,283	35,014	3,152	17,831	1,605
71	55,165	4,965	28,370	2,553	15,231	1,371	75,211	6,769	36,220	3,260	18,537	1,669
72	59,095	5,319	28,996	2,610	15,567	1,401	81,064	7,296	37,174	3,346	19,050	1,714
73	62,189	5,597	29,467	2,652	15,875	1,429	85,052	7,655	37,935	3,414	19,578	1,762
74	64,753	5,828	29,888	2,690	16,068	1,446	88,112	7,930	38,599	3,474	20,001	1,800
75	67,793	6,101	30,237	2,721	16,214	1,459	92,039	8,283	39,248	3,532	20,388	1,835
76	70,670	6,360	30,576	2,752	16,335	1,470	96,370	8,673	39,768	3,579	20,758	1,868
77	73,773	6,640	30,991	2,789	16,432	1,479	100,382	9,035	40,369	3,633	21,052	1,895
78	76,949	6,925	31,268	2,814	16,515	1,486	104,582	9,412	41,006	3,690	21,312	1,918
79	79,924	7,193	31,505	2,835	16,596	1,494	108,586	9,773	41,764	3,758	21,640	1,948
80 or above 或以上	83,031	7,473	31,721	2,855	16,652	1,499	112,188	10,097	42,081	3,787	22,038	1,984

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1 January 2024 Edition 2024 年1月1日版本

All figures in HK\$ 以港幣計算

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18	10,047	905	5,339	480	3,296	296	10,947	986	5,689	512	3,487	313
19	10,153	914	5,538	498	3,331	300	11,060	996	5,890	530	3,523	317
20	10,332	930	5,744	517	3,372	303	11,248	1,012	6,099	549	3,570	321
21	10,538	948	5,924	534	3,415	307	11,465	1,031	6,284	566	3,614	325
22	10,774	969	6,068	546	3,452	311	11,714	1,054	6,432	579	3,654	329
23	10,940	984	6,176	556	3,502	315	11,891	1,070	6,548	589	3,707	333
24	11,261	1,014	6,294	566	3,562	320	12,269	1,105	6,673	600	3,768	339
25	11,671	1,051	6,465	581	3,621	326	12,728	1,146	6,860	617	3,832	345
26	12,095	1,089	6,618	596	3,677	331	13,162	1,185	7,023	632	3,895	351
27	12,528	1,127	6,755	608	3,758	338	13,638	1,227	7,174	646	3,980	358
28	12,930	1,164	6,936	625	3,840	345	14,100	1,269	7,371	664	4,064	365
29	13,265	1,194	7,085	637	3,930	354	14,479	1,303	7,534	677	4,158	375
30	13,748	1,237	7,255	653	4,098	369	15,018	1,351	7,783	701	4,341	391
31	14,087	1,267	7,435	670	4,214	379	15,361	1,382	8,029	723	4,471	402
32	14,414	1,297	7,591	684	4,331	389	15,720	1,415	8,265	745	4,602	413
33	14,641	1,318	7,845	706	4,468	402	15,983	1,439	8,611	775	4,755	428
34	15,080	1,357	8,100	729	4,678	421	16,574	1,491	8,959	806	4,984	449
35	15,463	1,391	8,566	771	4,892	441	17,000	1,529	9,499	855	5,229	471
36	16,082	1,448	9,014	811	5,157	464	17,753	1,598	9,968	897	5,559	500
37	16,689	1,502	9,443	850	5,428	489	18,484	1,664	10,418	938	5,886	530
38	17,408	1,567	9,871	888	5,723	515	19,368	1,743	10,849	976	6,239	561
39	18,151	1,634	10,276	925	5,927	533	20,311	1,828	11,281	1,015	6,475	582
40	18,966	1,707	10,705	964	6,193	557	21,336	1,920	11,755	1,059	6,776	609
41	19,744	1,776	11,130	1,001	6,428	579	22,355	2,011	12,236	1,101	7,048	635
42	20,579	1,852	11,663	1,050	6,688	602	23,526	2,117	12,817	1,154	7,338	661
43	21,408	1,927	12,191	1,097	6,953	626	24,502	2,205	13,454	1,211	7,625	686
44	22,267	2,004	12,703	1,144	7,232	651	25,469	2,292	14,077	1,268	7,921	713
45	23,279	2,095	13,154	1,184	7,555	680	26,751	2,407	14,643	1,318	8,265	744
46	24,434	2,199	13,730	1,236	7,866	708	28,055	2,525	15,391	1,385	8,606	775
47	25,654	2,309	14,302	1,287	8,189	737	29,461	2,652	16,024	1,442	8,970	807
48	26,849	2,416	14,809	1,333	8,551	769	30,826	2,774	16,612	1,495	9,373	843
49	28,082	2,527	15,450	1,390	8,909	802	32,220	2,899	17,319	1,558	9,831	885
50	29,467	2,652	16,351	1,472	9,291	836	33,782	3,040	18,340	1,651	10,278	925
51	30,741	2,767	16,967	1,527	9,648	868	35,150	3,164	19,042	1,714	10,723	965
52	32,090	2,888	17,722	1,595	9,981	898	36,921	3,323	20,028	1,803	11,118	1,000
53	33,611	3,025	18,360	1,652	10,316	928	39,144	3,523	20,907	1,881	11,506	1,035
54	35,039	3,154	19,047	1,714	10,646	958	41,204	3,709	21,811	1,963	11,890	1,070
55	36,327	3,270	19,806	1,783	11,016	992	42,883	3,860	22,863	2,058	12,317	1,109
56	38,016	3,421	20,951	1,886	11,454	1,031	45,021	4,051	24,208	2,179	12,782	1,151
57	39,707	3,573	22,099	1,988	11,908	1,072	47,186	4,246	25,557	2,299	13,252	1,193
58	41,412	3,727	23,064	2,075	12,366	1,113	49,390	4,445	26,615	2,395	13,774	1,240
59	43,446	3,910	24,116	2,170	12,950	1,166	51,939	4,674	27,786	2,500	14,423	1,299
The subscriptions below are for renewal only 以下保費只供續保之用												
60	46,076	4,147	25,252	2,273	13,461	1,212	55,016	4,952	29,080	2,618	15,025	1,353
61	48,622	4,376	26,367	2,373	13,985	1,259	58,270	5,244	30,314	2,728	15,659	1,410
62	50,508	4,546	27,538	2,479	14,578	1,312	60,917	5,483	31,694	2,853	16,330	1,470
63	51,989	4,679	28,650	2,579	15,194	1,367	62,661	5,639	33,063	2,976	17,053	1,534
64	54,472	4,902	29,789	2,681	15,745	1,417	66,028	5,942	34,530	3,108	17,650	1,588
65	56,962	5,126	31,093	2,799	16,211	1,459	69,003	6,210	36,360	3,273	18,212	1,639
66	59,321	5,339	32,228	2,900	17,201	1,548	71,825	6,464	38,125	3,431	19,392	1,745
67	62,725	5,645	33,501	3,015	18,588	1,673	76,974	6,927	40,191	3,617	21,095	1,899
68	67,039	6,034	34,893	3,140	19,948	1,795	82,933	7,464	41,780	3,760	22,767	2,049
69	72,031	6,483	36,863	3,318	21,241	1,911	89,850	8,087	44,059	3,966	24,226	2,180
70	78,599	7,073	39,001	3,511	22,520	2,027	97,149	8,743	46,520	4,188	25,677	2,311
71	85,808	7,723	40,999	3,690	23,327	2,100	105,854	9,527	48,849	4,397	26,633	2,398
72	91,758	8,259	42,663	3,840	23,979	2,158	113,727	10,236	50,841	4,576	27,462	2,471
73	96,988	8,729	44,183	3,976	24,507	2,206	119,851	10,787	52,651	4,738	28,210	2,539
74	101,836	9,165	45,604	4,104	24,900	2,241	125,195	11,267	54,315	4,888	28,833	2,595
75	107,298	9,656	46,849	4,216	25,365	2,283	131,544	11,838	55,860	5,027	29,539	2,659
76	112,817	10,153	47,850	4,307	25,958	2,336	138,517	12,466	57,042	5,134	30,381	2,734
77	118,720	10,685	49,008	4,411	26,374	2,374	145,329	13,080	58,386	5,255	30,994	2,790
78	124,878	11,239	50,020	4,502	26,659	2,399	152,511	13,726	59,758	5,378	31,456	2,831
79	131,039	11,793	50,894	4,580	26,850	2,417	159,701	14,373	61,153	5,503	31,894	2,871
80 or above 或以上	137,498	12,375	51,821	4,664	27,013	2,431	166,655	14,999	62,181	5,596	32,399	2,916

Table of Subscriptions 保費表

1 January 2024 Edition 2024 年1月1日版本

Additional Options 額外保障

All figures in HK\$ 以港幣計算

D Hospital Cash Benefit 住院現金保障 Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃 1, 4		Plan 計劃 2, 5		Plan 計劃 3, 6		Attained age 已屆年齡	Plan 計劃 1, 4		Plan 計劃 2, 5		Plan 計劃 3, 6	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	753	68	369	33	221	20	50	1,823	164	892	80	536	48
19	758	68	372	33	223	20	51	1,835	165	899	81	540	49
20	764	69	374	34	225	20	52	1,848	166	910	82	543	49
21	770	69	377	34	226	20	53	1,872	168	920	83	550	50
22	776	70	380	34	228	21	54	1,896	171	930	84	558	50
23	782	70	383	34	230	21	55	1,921	173	941	85	565	51
24	789	71	386	35	232	21	56	1,957	176	956	86	574	52
25	795	72	389	35	234	21	57	1,986	179	973	88	584	53
26	805	72	394	35	237	21	58	2,037	183	998	90	596	54
27	814	73	399	36	239	22	59	2,105	189	1,032	93	610	55
28	820	74	402	36	241	22	60	2,168	195	1,062	96	622	56
29	827	74	405	36	243	22	61	2,260	203	1,107	100	638	57
30	1,036	93	508	46	295	27	62	2,344	211	1,148	103	654	59
31	1,045	94	512	46	298	27	63	2,452	221	1,202	108	672	60
32	1,055	95	517	47	302	27	64	2,590	233	1,269	114	694	62
33	1,064	96	521	47	305	27	65	3,397	306	1,648	148	989	89
34	1,074	97	526	47	307	28	66	3,523	317	1,701	153	1,023	92
35	1,083	97	531	48	310	28	67	3,630	327	1,752	158	1,056	95
36	1,093	98	535	48	313	28	68	3,724	335	1,799	162	1,082	97
37	1,102	99	540	49	316	28	69	3,807	343	1,830	165	1,103	99
38	1,115	100	547	49	321	29	70	3,872	348	1,860	167	1,118	101
39	1,130	102	554	50	326	29	71	3,919	353	1,884	170	1,131	102
40	1,145	103	562	51	331	30	72	3,964	357	1,906	172	1,142	103
41	1,162	105	569	51	335	30	73	4,003	360	1,927	173	1,155	104
42	1,179	106	577	52	341	31	74	4,036	363	1,946	175	1,167	105
43	1,197	108	585	53	348	31	75	4,067	366	1,961	176	1,178	106
44	1,217	110	594	53	352	32	76	4,097	369	1,972	177	1,184	107
45	1,237	111	602	54	357	32	77	4,120	371	1,983	178	1,187	107
46	1,260	113	610	55	362	33	78	4,137	372	1,991	179	1,192	107
47	1,282	115	618	56	366	33	79	4,153	374	1,997	180	1,199	108
48	1,304	117	626	56	372	33	80 or above 或以上	4,163	375	2,006	181	1,203	108
49	1,324	119	636	57	378	34							

E Clinical Benefit 門診保障 Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃 1, 4		Plan 計劃 2, 5		Plan 計劃 3, 6		Attained age 已屆年齡	Plan 計劃 1, 4		Plan 計劃 2, 5		Plan 計劃 3, 6	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	6,715	604	5,341	481	4,246	382	50	14,426	1,298	10,712	964	8,512	766
19	6,827	614	5,415	487	4,317	389	51	14,745	1,327	10,928	984	8,668	780
20	6,954	626	5,497	495	4,399	396	52	15,022	1,352	11,153	1,004	8,744	787
21	7,086	638	5,590	503	4,476	403	53	15,351	1,382	11,383	1,024	8,838	795
22	7,223	650	5,690	512	4,560	410	54	15,673	1,411	11,615	1,045	8,943	805
23	7,363	663	5,792	521	4,648	418	55	15,999	1,440	11,850	1,067	9,064	816
24	7,508	676	5,925	533	4,772	429	56	16,269	1,464	12,096	1,089	9,172	825
25	7,656	689	6,002	540	4,901	441	57	16,595	1,494	12,325	1,109	9,283	835
26	7,810	703	6,073	547	5,081	457	58	16,840	1,516	12,623	1,136	9,367	843
27	7,975	718	6,125	551	5,160	464	59	17,143	1,543	12,869	1,158	9,537	858
28	8,169	735	6,242	562	5,248	472	60	17,489	1,574	13,160	1,184	9,717	875
29	8,396	756	6,422	578	5,269	474	61	17,877	1,609	13,445	1,210	9,885	890
30	8,893	800	6,566	591	5,330	480	62	18,271	1,644	13,709	1,234	10,132	912
31	9,165	825	6,835	615	5,383	484	63	18,671	1,680	13,998	1,260	10,405	936
32	9,441	850	7,213	649	5,571	501	64	19,082	1,717	14,227	1,280	10,686	962
33	9,726	875	7,475	673	5,768	519	65	20,127	1,811	14,522	1,307	10,877	979
34	10,023	902	7,728	696	5,940	535	66	20,566	1,851	14,818	1,334	11,069	996
35	10,207	919	8,007	721	6,134	552	67	21,014	1,891	15,111	1,360	11,252	1,013
36	10,328	930	8,196	738	6,281	565	68	21,457	1,931	15,454	1,391	11,397	1,026
37	10,643	958	8,361	752	6,410	577	69	21,836	1,965	15,749	1,417	11,523	1,037
38	10,959	986	8,551	770	6,571	591	70	22,123	1,991	15,998	1,440	11,645	1,048
39	11,287	1,016	8,727	785	6,754	608	71	22,380	2,014	16,218	1,460	11,754	1,058
40	11,515	1,036	8,899	801	6,942	625	72	22,603	2,034	16,390	1,475	11,818	1,064
41	11,777	1,060	9,066	816	7,196	648	73	22,816	2,053	16,615	1,495	11,898	1,071
42	12,047	1,084	9,232	831	7,403	666	74	23,009	2,071	16,706	1,504	11,922	1,073
43	12,320	1,109	9,402	846	7,570	681	75	23,169	2,085	16,739	1,507	12,005	1,080
44	12,607	1,135	9,575	862	7,697	693	76	23,309	2,098	16,788	1,511	12,121	1,091
45	12,895	1,161	9,776	880	7,800	702	77	23,422	2,108	16,889	1,520	12,203	1,098
46	13,189	1,187	9,919	893	7,972	717	78	23,520	2,117	16,983	1,528	12,230	1,101
47	13,490	1,214	10,117	911	8,128	732	79	23,605	2,124	17,080	1,537	12,231	1,101
48	13,797	1,242	10,294	926	8,386	755	80 or above 或以上	23,683	2,131	17,178	1,546	12,250	1,103
49	14,110	1,270	10,492	944	8,431	759							

Table of Subscriptions 保費表

1 January 2024 Edition 2024 年1月1日版本

Additional Options 額外保障

All figures in HK\$ 以港幣計算

F Maternity Benefit 產科保障 (For Female Members with Maternity Benefit only) (只供有產科保障的女性會員) Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃 1, 4		Plan 計劃 2, 5		Plan 計劃 3, 6	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18 - 29 years 歲	19,961	1,796	13,043	1,174	8,365	753
30 - 49 years 歲	26,614	2,395	17,392	1,565	11,154	1,004
50 - 54 years (For renewal only) 50 - 54 歲 (只供續保)	26,614	2,395	17,392	1,565	11,154	1,004

G Dental Benefit 牙科保障 Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃 A		Plan 計劃 B	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 80 years 歲	877	79	1,268	114

No Claim Renewal Discount 無索償續保折扣

A no claim renewal discount will be applied to the next renewal subscription of Hospital and Surgical Benefit and Full Cover Benefit provided that no claims payment has been made or is payable under Hospital and Surgical Benefit and Full Cover Benefit during any one of the following periods:
如於以下任何年期並無已付或應付之「住院及手術保障」及「全數賠償保障」賠償，下一年度「住院及手術保障」及「全數賠償保障」之續保保費將獲無索償續保折扣優惠：

Period without claims payment 無賠償紀錄之年期	No claim renewal discount 無索償續保折扣優惠
2 or 3 consecutive Contract Years 連續 2 或 3 個合約年度	5%
4 or 5 consecutive Contract Years 連續 4 或 5 個合約年度	10%
6 consecutive Contract Years or above 連續 6 個合約年度或以上	15%

Notes 附註

- This Table of Subscriptions is only applicable to Members who are aged 18 to 59 years (inclusive) on the Coverage Commencement Date. For those who are aged 60 years or above on the Coverage Commencement Date, please refer to other applicable Table of Subscriptions.
- Any new applicant who is aged between 60 and 69 years has to pay an extra 50% subscription of Hospital and Surgical Benefit and Full Cover Benefit as shown in the table upon enrolment and renewal. If the applicant is aged 70 years or above, the subscription of Hospital and Surgical Benefit and Full Cover Benefit will be doubled. However, they only have to pay standard subscriptions for Hospital Cash Benefit, Clinical Benefit and Dental Benefit upon enrolment and renewal.
- 此保費表只適用於在保障開始日年齡介乎 18 至 59 歲 (首尾歲數計算在內) 的會員。在保障開始日已屆 60 歲或以上的會員，請參考其他適用之保費表。
- 年滿 60 至 69 歲之新申請人，其「住院及手術保障」及「全數賠償保障」之投保及續保保費將會按照上表之保費調高 50%。而年滿 70 歲或以上之新申請人，其「住院及手術保障」及「全數賠償保障」之投保及續保保費將會按上表保費調高一倍。但投保及續保「住院現金保障」、「門診保障」及「牙科保障」只須繳付標準保費。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
保費並非保證，保柏有可能每年作出調整。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

有關保費徵費

由 2018 年 1 月 1 日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

In the event of any discrepancy in respect of meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。