

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、使用數碼導航刀或加碼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				
◦ 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
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		

Bupa Care Kid Health Insurance Scheme

保柏童康健醫療保障計劃



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Maximum Limit (HK\$) 最高賠償額 (港幣)

B Full Cover Benefit (Optional) ^⑧ 全數賠償保障 (自選保障) ^⑧	Plan 計劃 4 Private ^② 私家房 ^②	Plan 計劃 5 Semi-private ^② 半私家房 ^②	Plan 計劃 6 Ward ^② 大房 ^②
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This Benefit is payable for eligible expenses of the following items B1 to B13 incurred during 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. The 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			
2 Miscellaneous Hospital Services 住院雜費			
3 Intensive Care 深切治療			
4 Private Nursing 私家看護費			
<ul style="list-style-type: none"> 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	Full cover 全數賠償	Full cover 全數賠償	Full cover 全數賠償
<ul style="list-style-type: none"> 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			
<ul style="list-style-type: none"> 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) 最高賠償額 (每合約年度計)	870,600	489,000	243,800

- 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.
- The 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 the 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。

C Supplementary Major Medical Benefit (Optional) 附加醫療保障 (自選保障)	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
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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

- 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 above and HK\$500 deductible per claim.
- The 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 Care Kid. 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 your child is confined in a higher room level than the 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 > 童康健醫療保險，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。
- 如你的子女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下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。

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	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 1, 4	Plan 計劃 2, 5	Plan 計劃 3, 6
D Hospital Cash Benefit (Optional) 住院現金保障 (自選保障)			
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)			
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
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® 精神科相關治療® <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[®] from a Psychiatrist 須獲精神科醫生書面轉介[®] 	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[®] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor[®] 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[®] (只適用於X光及化驗) 書面轉介[®] 	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各10次。每一項目以每日最多一次為限。

F 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。

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G Health Coaching Services 健康支援服務	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
<p>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。</p>			
<p>24-hour Healthline 24 小時健康專線</p> <ul style="list-style-type: none"> 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。 	✓	✓	✓
<p>Healthcare Centre Choices 醫療中心選擇</p> <ul style="list-style-type: none"> Provide a list of clinics and hospitals based on your child's 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。 	✓	✓	Not applicable 不適用
<p>Care Manager 健康顧問</p> <ul style="list-style-type: none"> 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。 	✓	✓	✓ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
<p>Second Medical Opinion 第二醫療意見</p> <ul style="list-style-type: none"> 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第二意見，讓你掌握病情從而決定治療方法。 	✓	✓	Not applicable 不適用
<p>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。</p>			
<ul style="list-style-type: none"> 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/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your child's 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 the doctor's referral letter (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and the BHC Card to the Bupa HealthCare Appointed Specialist upon registration.
 - (ii) Pre-authorisation 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 your child has received treatment outside our office hours, please obtain authorisation from Bupa on the next working day.
 - (iv) Treatment at any Bupa HealthCare Appointed Service Providers must be attended by the Bupa HealthCare Appointed Specialist.
 - (v) Please present the BHC Card to the Bupa HealthCare Appointed Hospital upon admission and use it to pay the medical expenses.
 - (vi) Your child must be confined at the restricted room level or lower.
 - If the above requirements are not followed, the claims, if eligible, will be paid under Hospital and Surgical Benefit.
 - Please settle the out-patient expenses at the Bupa HealthCare Appointed Specialist's clinic, unless Hospital Confinement, Day Case or Clinical Operation is Medically Necessary and pre-authorisation, 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 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).
- ⑪ 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.
- ⑫ 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.
- ⑬ 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。診所手術及日症指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。
- ⑭ 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/ghk.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。
- ⑮ 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该轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- ⑯ 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。
- ⑰ 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。
- ⑱ 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，將被算作為一次手術。保柏保留權利要求你提供醫療報告以供檢閱。
- ⑲ 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) 請於登記時向保柏康健特選專科醫生出示醫生轉介信（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「保柏康健卡」。
 - (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康健特選專科醫生可提供之專科。
 - (iii) 如你的子女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) 於保柏康健特選服務供應商接受的治療，必須經由保柏康健特選專科醫生進行及提供。
 - (v) 請於入住保柏康健特選醫院時，向醫院出示「保柏康健卡」，並以此卡繳付醫療費用。
 - (vi) 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。
 - 請向保柏康健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同時申請初步保障審核則除外。
- ㉑ 有關保柏康健特選醫院
 - 此為於印刷日時最新之保柏康健特選醫院名單，此名單可能會不時更改。你可瀏覽保柏網頁以獲取最新名單。
- ㉒ 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）。
- ㉓ 此保障適用於精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病的門診診治（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之賠償。
- ㉔ 部分診斷影像中心或不接受由註冊中醫及/或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。

Bupa Care Kid
保柏童康健

**For their
growing needs**
照顧健康成長的需要

www.bupa.com.hk

Introduction to Bupa Care Kid 保柏童康健醫療保障計劃簡介

Bupa Care Kid gives your little ones a running start with cover from 15 days old and guaranteed transfer to Bupa CarePro at 18 years old, securing them with a lifetime of protection. The comprehensive cover comes at an affordable rate, and with optional extras you can afford to protect their growing health needs within a budget that suits you.

從你的子女出生15天起，「保柏童康健」便開始保障他們的健康，一直伴隨他們成長。當子女年滿18歲，我們更保證將他們的會籍轉移至「保柏卓康健」以享終生保障。此計劃保費實惠，保障全面，你更可因應你的預算和子女的成長需要額外增添自選保障。



There is no waiting period, meaning that your child is protected as soon as their membership starts.

此計劃不設等候期，子女的會籍生效後即可獲得保障。

Overview of their cover 子女的保障概要

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
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
Child discount 子女保費折扣	25% discount when the child enrolls with one parent 父或母與子女一同投保可享 25% 保費折扣 50% discount when the child enrolls with both parents 父母與子女一同投保可享 50% 保費折扣 This discount will apply to both Hospital and Surgical Benefit and Full Cover Benefit 子女保費折扣適用於「住院及手術保障」及「全數賠償保障」

Eligibility 投保資格

Issue age 投保年齡	15 days to 17 years 由出生 15 天至 17 歲
Renewal of scheme 續保	Guaranteed renewal up to age 18, followed by transfer to Bupa CarePro which offers lifetime guaranteed renewal ^④ 保證續保至 18 歲，其後可轉保至保證終生續保的「保柏卓康健」 ^④

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

Wrap them up in a world of benefits

照顧子女成長的周全保障

Our healthcare expertise means that we are able to offer unparalleled benefits to your child, 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，因此能為你的子女提供卓越的保障，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 child's basic hospital expenses. The Full Cover Benefit guarantees that 100% of the 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, your child 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, your child will still be covered under the Hospital and Surgical Benefit.

Top-up benefit to cover serious illnesses

Some serious illnesses can rack up unexpected costs. The Supplementary Major Medical Benefit will help to reduce potential out-of-pocket expenses by boosting your child's basic cover. It pays 80% of their 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 child's eligible medical expenses directly up to their 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 child's 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」的組合可助你應付子女基本的住院支出。「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子女的主診醫生，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，並於子女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(以信用額為上限)，無須申請索償。

無索償保費折扣

若在指定期間內未曾提出索償，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，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 Care Kid. 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 > 童健康醫療保險，查看指定的香港私家醫院名單，此名單可能會不時更改。



If you choose to add the Full Cover Benefit to your child's cover, we will pre-authorise their medical expenses before their hospital admission meaning all you have to think about is your little one's recovery.

如你選擇為子女附加「全數賠償保障」，我們將會在子女入院前，預先批核醫療費用，讓你可安心照顧你的子女。

No extra subscription

Regardless of your child's claims history or changes in health after joining Bupa Care Kid, there will be no increase in their subscription on an individual basis when you renew their contract.

Companion Bed Benefit

We cover the expenses of a companion bed for parents or family members who look after their children during hospitalisation.

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 your child requires more than one operation.

不收個人額外保費

在投保「保柏童康健」後不論子女的索償紀錄或健康變化，在子女續保時我們絕不會收取個人額外保費。

住院加床費保障

於子女住院期間，父母或家人的住院加床費亦會獲得賠償。

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。



Comprehensive mental health coverage

To take care of your child's 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，全面照顧你子女的情緒健康。

Cover for accidental injuries

Children's play can often lead to accidental injuries from bumps and bruises to eating inedible substances. Should any of these accidents occur, you may want to seek your doctor's advice immediately. We cover the related expenses including consultation, medication and diagnostic imaging examinations received at the out-patient or accident and emergency department of a hospital. If a procedure or surgery such as wound sutures or plaster cast is required, we will pay the expenses, whether or not the injury is incurred by an accident.

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 child's life.

照顧意外受傷

小孩活潑好動，撞傷擦傷或誤吞異物等很常見。如果這些意外發生，你一定想立刻找醫生為他們診治。我們賠償你的子女到醫院門診或急症室診治的醫療費用，包括診症費、藥費及診斷影像費等。如須接受小手術如縫針或打石膏等，無論是否意外引致，亦可獲得賠償。

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。

Taking care of your child's mental wellness

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 (including hyperactivity and autism). Other items such as general practitioners, specialists, diagnostic imaging and laboratory tests are also covered.

Guaranteed lifetime renewal

We guarantee that your child's cover is renewable for life, regardless of any changes in their health condition after becoming our member. When your child turns 18, we will arrange a conversion of membership to the same benefit level of Bupa CarePro[®]. No further underwriting is needed and any medical conditions developed after your child has joined Bupa Care Kid will be covered by Bupa CarePro.

Up to 50% discount for family enrolment

We want to support you as your family grows. If you enrol in Bupa CarePro and your children enrol in Bupa Care Kid, each child can enjoy a discount on Hospital and Surgical Benefit and Full Cover Benefit, if any, for as long as your membership continues. If one parent enrolls in Bupa CarePro, 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.

照顧你子女的情緒健康

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（包括過度活躍症和自閉症）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。

保證終生續保

無論子女在投保後的健康有任何變化，我們均保證終生續保他們的保障。當你的子女年滿18歲，我們將會轉移子女的會籍至相同保障等級的「保柏卓康健」^④，無須審核，一切在投保「保柏童康健」後發生的傷病仍可在「保柏卓康健」內繼續受保。

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。如你投保「保柏卓康健」，並與子女一同投保「保柏童康健」，每名子女可獲「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，快捷簡單。

^④ Bupa guarantees that your child's cover can be renewed every year for life as long as you and your child 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子女的保障至終生，只要你與子女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。



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 through your child's recovery journey.

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，助你的子女復原。

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^⑤, providing assistance and guidance from how to care for a sick child or elderly to discussing your child's 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，以至助你了解子女的病徵、診斷及治療方案，背後更有醫生作為顧問^⑤。

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 your child's treatment and recovery, from explaining treatment plan and overseeing costs to arranging follow-up consultations. If your child is 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、全程協助你子女的治療至康復過程，包括解釋治療計劃和醫療開支以至安排跟進治療。當你的子女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或致電慰問。

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 child's treatment options.
- We can provide **healthcare centre choices**, a list of clinics and hospitals based on your child's specific condition or needs for your reference.
- 可為你安排 **第二醫療意見服務**，當子女患上嚴重疾病時，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子女的治療方法。
- 我們可提供 **醫療中心選擇**，根據你子女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 Care Kid Health Insurance Scheme, you will be responsible for the fees incurred.

會員是否可享受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「保柏童康健」醫療保障計劃之賠償範圍內，你便須支付有關費用。

^⑤ 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.

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

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.

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。

Explore Blua Health for a healthier you with features including:

Blua Health 助你贏健康賺獎賞，功能包括：



Enjoy a variety of free health app features



免費使用多項健康互動功能



Assess your health in 30 seconds with AI technology



30秒AI免費使用多項健康互動功能



Exercise with AI coach anytime, anywhere



與AI教練隨時隨地一起健身



Earn points to redeem rewards for healthy living



賺取積分以換領各種獎賞



Set your goals for healthy lifestyle



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 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 the Bupa medical card to get the most from the Full Cover Benefit?

Your child will need to visit a specialist and clinic appointed by Bupa and present the medical card upon registration. The specialist will then get pre-authorisation^⑥ 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 a Pre-authorisation Confirmation / Guarantee of Payment Letter for your hospital confinement. You will need to show the 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 the Membership Guide.

4 If my child's cover only includes the Supplementary Major Medical Benefit, how do I use the Bupa medical card?

Call us and submit a pre-authorisation form^⑥ at least 2 working days before your child is 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 child's 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？

子女須向保柏特選的專科醫生及診所求診，於登記時出示醫療卡。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^⑥。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《會員指引》中細閱有關詳情。

4 如子女只有「附加醫療保障」，應如何使用保柏醫療卡？

你只須於子女入院前最少兩個工作天致電保柏，並填妥初步保障審核表格^⑥，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。

^⑥ 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 benefit below. Coverage starts as soon as your contract is in effect.

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

Cooling-off period

You have the right to cancel your child's 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 child's 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 child's 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 child's 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 child's subscription at renewal. However, renewal subscriptions may still increase as your child gets 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 child's cover can be renewed up to age 18, followed by transfer to Bupa CarePro, regardless of any changes to his/her health condition after joining. After transferring to Bupa CarePro, we guarantee that your child's cover can be renewed every year for life as long as he/she meets the requirements as stated in the Renewal Clause of the contract.

We understand that your child's healthcare needs may change throughout his/her life, so you have the flexibility to change your child's benefits every year upon renewal. If you wish to upgrade your child's 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.

Payment of subscription

You may pay your child's subscription yearly or monthly by bank account or credit card autopay. If your child has fulfilled the eligibility criteria for renewal, we will charge the 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;
3. at the Contract Anniversary Date immediately following the attainment of 18 years old of the member; or
4. upon the death of the member.

Please refer to the contract for details.

Changing to a new insurance scheme

If you child is currently enrolled in a different health insurance scheme and you cancel it to enrol in this scheme, there may be changes to their coverage. For example, pre-existing conditions payable under their 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).

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。

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，唯有有關通知必須由你簽署。若你的子女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，將會影響你子女的保障權益，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須文件正本須於求診、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。

你子女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。無論你的子女在投保後的健康狀況有任何改變，保柏均保證續保至18歲，其後可轉保至「保柏卓康健」。轉保至「保柏卓康健」後，保柏保證每年續保你子女的保障至終生，只要其符合合約內列明的續保要求。

我們了解每個人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你子女的保障項目。若你選擇為你的子女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。

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。只要你的子女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；
3. 緊隨會員年屆18歲之合約週年日；或
4. 會員身故。

詳情請參閱合約。

轉換至新的保險計劃

如你子女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，你子女的保障範圍或會有所改變。例如，於你子女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。

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; 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, hypnotism, 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 except for emergency treatment arising from accidents or the extraction of impacted wisdom teeth during hospital confinement. Follow-up treatment from such hospital confinement shall not be covered.
- 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.
- 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.

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.

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; 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 (包括阿茲海默氏症)、帕金遜病 (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, 因意外引致緊急入院治療或住院脫除阻生智慧齒則除外。但不包括該住院後之跟進治療。
- 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。
- 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。

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。

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:

- (i) the member is having an emergency that requires urgent treatment which should be performed at a hospital;
- (ii) surgical procedures which are medically required to be performed under general anaesthesia;
- (iii) equipment for surgical procedure is available in hospital and procedure cannot be done on a day case basis;
- (iv) there is significantly severe co-morbidity of the member; and/or
- (v) 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:

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- II. relevant specialty body recommendations; and
- III. 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):

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

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：

- (i) 會員因急症需要在醫院接受緊急治療；
- (ii) 手術在醫學上需要在全身麻醉下進行；
- (iii) 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；
- (iv) 會員同時發生的傷病屬明顯嚴重；及 / 或
- (v) 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：

- I. 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；
- II. 相關專業機構的建議；及
- III. 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：

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

This scheme is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR.

Subscriptions paid under this contract aren't eligible for claiming tax deduction.

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.

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

就本合約所繳付之保費不可用作申請稅項扣減。

本冊子中、英文之意思如有任何差別，概以英文為準。

Bupa (Asia) Limited
保柏(亞洲)有限公司

6/F, Tower 2,
The Quayside,
77 Hoi Bun Road,
Kwun Tong, Kowloon,
Hong Kong
香港九龍觀塘
海濱道77號
海濱匯第2座6樓

Telephone 電話 : (852) 2517 5175
Facsimile 傳真 : (852) 2548 1848

www.bupa.com.hk



Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Child enrolls independently 子女獨立投保

All figures in HK\$ 以港幣計算

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
Scheme Options 計劃選擇						
A Hospital and Surgical Benefit 住院及手術保障	11,942	1,075	6,508	586	3,684	332
A Hospital and Surgical Benefit + B Full Cover Benefit 住院及手術保障 全數賠償保障	13,287	1,196	7,254	653	4,094	369
A Hospital and Surgical Benefit + C Supplementary Major Medical Benefit 住院及手術保障 附加醫療保障	14,693	1,323	8,034	723	5,016	452
A Hospital and Surgical Benefit + B Full Cover Benefit + C Supplementary Major Medical Benefit 住院及手術保障 全數賠償保障 附加醫療保障	16,038	1,444	8,780	790	5,426	489
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	8,746	787	6,960	626	5,502	495

Child enrolls with one parent - 25% discount on Hospital and Surgical Benefit as well as Full Cover Benefit

子女與父或母同時投保 - 住院及手術保障及全數賠償保障保費75折

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
Scheme Options 計劃選擇						
A Hospital and Surgical Benefit 住院及手術保障	8,957	806	4,881	440	2,763	249
A Hospital and Surgical Benefit + B Full Cover Benefit 住院及手術保障 全數賠償保障	9,965	897	5,441	490	3,071	277
A Hospital and Surgical Benefit + C Supplementary Major Medical Benefit 住院及手術保障 附加醫療保障	11,708	1,054	6,407	577	4,095	369
A Hospital and Surgical Benefit + B Full Cover Benefit + C Supplementary Major Medical Benefit 住院及手術保障 全數賠償保障 附加醫療保障	12,716	1,145	6,967	627	4,403	397
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	8,746	787	6,960	626	5,502	495

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Child enrolls with both parents -

50% discount on Hospital and Surgical Benefit as well as Full Cover Benefit

子女與父母同時投保 - 住院及手術保障及全數賠償保障保費半價

All figures in HK\$ 以港幣計算

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
Scheme Options 計劃選擇						
A Hospital and Surgical Benefit 住院及手術保障	5,971	538	3,254	293	1,842	166
A Hospital and Surgical Benefit + B Full Cover Benefit 住院及手術保障 + 全數賠償保障	6,644	598	3,627	327	2,047	185
A Hospital and Surgical Benefit + C Supplementary Major Medical Benefit 住院及手術保障 + 附加醫療保障	8,722	786	4,780	430	3,174	286
A Hospital and Surgical Benefit + B Full Cover Benefit + C Supplementary Major Medical Benefit 住院及手術保障 + 全數賠償保障 + 附加醫療保障	9,395	846	5,153	464	3,379	305
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	8,746	787	6,960	626	5,502	495

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%

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。

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
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址：香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話：(852) 2517 5175 Facsimile 傳真：(852) 2548 1848 Website 網址：www.bupa.com.hk

