

Bupa  
保柏

Bupa Civil Servants  
保柏公務員

Caring for your  
past and future  
照顧你的過去、  
現在與未來

[www.bupa.com.hk](http://www.bupa.com.hk)

# Introduction to Bupa Civil Servants 保柏公務員醫療保障計劃簡介

With over sixty years experience providing world-renowned healthcare, we know that health often comes with a rich history. That is why we have included many pre-existing conditions within your cover, meaning you will receive comprehensive protection, without any additional cost. Bupa has offered this inclusive cover, along with our applied healthcare expertise and affordable rates, to civil servants as your healthcare provider for more than 20 years.

憑藉過去六十多年來的環球醫療保健服務經驗，保柏明白每個人都曾受過疾病的困擾。因此，我們願意為你過往曾患有的疾病提供保障，而無須收取額外保費。保柏以專業的經驗和實惠的保費，為公務員提供照顧周全的醫療保健服務超過 20 年。





Providing quality medical cover to civil servants for more than 20 years.

為公務員提供優質的醫療保障超過 20 年。

## 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	Supplementary Major Medical Benefit 附加醫療保障 Clinical Benefit 門診保障 Bupa Worldwide Assistance Programme 保柏國際援助計劃
Reimbursement options 賠償率選擇	80% reimbursement on Hospital and Surgical Benefit 賠償 80% 的住院及手術保障費用 100% reimbursement on Hospital and Surgical Benefit 賠償 100% 的住院及手術保障費用
Choice of benefit levels 保障等級選擇	Private (Plan 1)      私家房 (計劃 1) Semi-private (Plan 2)      半私家房 (計劃 2) Ward (Plan 3)      大房 (計劃 3)
Period of cover 保障期	1 year 1 年

### Eligibility 投保資格

Yourself 閣下	Aged 18 - 64 years (applicable to current civil servants of the Hong Kong government, non-civil service contract staff with a minimum of one year uninterrupted employment history and contract term with the Hong Kong government or staff of the Legislative Council Secretariat) 18 至 64 歲的現職香港政府合資格公務員、受僱於香港政府而其受僱年資及合約期至少連續 1 年之非公務員合約僱員，或立法會秘書處職員
Spouse 配偶	Aged 18 - 64 years 18 至 64 歲
Children 子女	Aged under 18 years, or below 25 years if in full-time education 18 歲以下或 25 歲以下之全日制學生
Renewal of scheme 續保	<b>Yourself and your spouse:</b> guaranteed renewal every year up to age 65, and assured transfer to Bupa CarePro, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan with guaranteed renewal when you retire, terminate your employment or reach the maximum renewal age <sup>①</sup> <b>你及你的配偶:</b> 保證每年續保至 65 歲，及在你退休、離職或受保年齡屆滿時可將會籍轉移至保證續保的「保柏卓康健」、「保柏自願醫保計劃」或「保柏靈活配自願醫保計劃」 <sup>①</sup> <b>Children:</b> guaranteed renewal every year up to age 18 or 25 if in full-time education, and assured transfer to Bupa CarePro, Bupa Care Kid (if under 18 years), Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan with guaranteed renewal when you retire, terminate your employment or any member reaches the maximum renewal age <sup>①</sup> <b>子女:</b> 保證每年續保至 18 歲或 25 歲 (如屬全日制學生)，及在你退休、離職或個別成員受保年齡屆滿時可將會籍轉移至保證續保的「保柏卓康健」、「保柏童康健」(如未滿 18 歲)、「保柏自願醫保計劃」或「保柏靈活配自願醫保計劃」 <sup>①</sup>

<sup>①</sup> The transfer options are subject to the terms and conditions set out by Bupa. If you apply for an upgrade of your benefit level or add optional benefits under the new contract, your application will be subject to underwriting approval by Bupa. Please refer to the Health Insurance Contract of Bupa Civil Servants or Membership Transfer Arrangement for more information.

轉移選擇受保柏所訂之條款及細則限制。如於新計劃下提升保障級別或加入自選保障，均須經保柏核保。詳情請參閱「保柏公務員」醫療保險合約或會籍轉移安排文件。Please refer to the Schedule of Benefits for more information. 詳情請參閱保障金額表。

# Supporting you with medical expertise throughout your life

## 專注醫療保健 守護你人生每一階段

We have used our expertise and extensive experience in healthcare to bring you valuable benefits that complement your plan. To put it simply, we are here to support you by making healthcare affordable, applying our expertise to make your cover more inclusive and guaranteeing that we'll take care of you for life.

由於保柏擁有專業及豐富的醫療保健經驗，因此能為你提供更切合所需的醫療保障計劃和服務，讓你以實惠的保費，享有保障範圍更大而且保證終生續保的保障。

### Pre-existing condition cover

We cover many illnesses<sup>②</sup> previously suffered without any increase to your subscription.

### Higher cover thanks to per-operation benefit

Most insurance schemes pay surgical fees per disability. This means that all operations related to the same condition will be paid out of a single maximum benefit limit. So, 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.

### Clinical operation cover

We understand that not all treatment requires a hospital stay which is why we cover you for both day case and clinical operations within your Hospital and Surgical Benefit.

### Taking care of your mental and physical health

Your mental health is just as important as your physical health. That's why we cover psychiatric treatments during hospitalisation in Hong Kong as recommended by a specialist up to HK\$30,000 per contract year.

Our optional Clinical Benefit is also 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.

### Fast claims settlement so you're not left out of pocket

We settle claims in 5 to 7 working days after full documentation is received.

### No extra subscription increases so your healthcare is always affordable

Regardless of the claims you have made and the state of your health, we will not add any extra individual charges when you renew your contract.

### Flexibility to suit your needs and budget

You can adapt your cover to meet your needs and budget by choosing from a range of room and reimbursement levels, as well as additional cover options.

### Lifetime peace of mind for you and your family

We guarantee transfer to the designated Bupa individual medical insurance plans once your employment terminates or any member reaches the maximum renewal age, giving you continuous coverage.

To help you along the way, you and your family will receive an additional 20% first-year joining discount if choosing to transfer to Bupa CarePro or Bupa Care Kid (if under 18 years)<sup>③</sup>.

### Guaranteed acceptance of your application

Application is quick and easy. So long as you and your dependants are eligible, we welcome your application without any medical examinations or underwriting<sup>④</sup>.



### 保障投保前已患疾病

我們保障你多項投保前已患的疾病<sup>②</sup>，而且不會收取額外保費。

### 按每次手術賠償，保障更高

大部分醫療保障計劃的手術賠償以每病症計，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，你便須要自付費用。保柏則以每次手術獨立計算，每次手術均可索償至最高賠償額。

### 保障診所手術

我們明白不是所有治療都須要住院。因此，這些無須住院的日症及診所手術均可在你的「住院及手術保障」下賠償。

### 照顧你的身心健康

你的身心健康同樣重要。因此，我們保障你獲專科醫生建議後於香港進行的精神科住院治療，每合約年度賠償額高達港幣30,000元。

本計劃的自選門診保障亦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。

### 賠償服務快捷

我們於收妥所需文件後5至7個工作天內支付賠償。

### 不收個人額外保費

不論你的索償紀錄或健康狀況如何，在你續保時，我們均不會收取個人額外保費。

### 靈活選擇，符合你的預算及需要

你可因應自己的需要和預算，靈活地選擇保障級別和賠償率，及增添額外自選保障。

### 保障你和你的家人，一世無憂

我們保證你和你的家人可在你離職或受保年齡屆滿時，轉移會籍至指定的保柏個人醫療保障計劃，為你延續保障。

如你及家人選擇轉移會籍至「保柏卓康健」或「保柏童康健」（如未滿18歲），更可額外享有首年保費8折優惠<sup>③</sup>。

### 保證批核你的申請

投保手續快捷簡易，只要你和你的家人符合投保資格，投保申請便可獲批核，無須驗身和核保<sup>④</sup>。

<sup>②</sup> We cover your pre-existing conditions except for Bupa Worldwide Assistance Programme and the illnesses listed in the General Exclusions on P.8-9 of this brochure. If you upgrade the benefit level upon renewal, your medical expenses of any illness or injury occurred before such upgrade are payable in accordance with the previous benefit level.

除「保柏國際援助計劃」及在此小冊子第8-9頁的不受保障項目內列出之疾病外，保柏會保障你投保前的已存在疾病。如你在續保時提升保障級別，所有在提升保障前已患傷病的醫療費用將按之前的保障等級作賠償。

<sup>③</sup> In order to enjoy this discount, you need to transfer your membership via Bupa's health management consultant. This discount is not applicable to Bupa Care Kid's members who receive the Child Discount. 你須透過保柏健康管理顧問轉移會籍方可享此優惠，此優惠不適用於已享有子女折扣優惠的「保柏童康健」會員。

<sup>④</sup> If your Body Mass Index is considered as overweight or underweight 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或過輕，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<sup>③</sup>, 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<sup>③</sup>。

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 Civil Servants 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「保柏公務員」醫療保障計劃之賠償範圍內，你便須支付有關費用。

<sup>③</sup> 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。



# 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.

### Bupa4Life

Use your myBupa account to access Bupa's wellness app Bupa4Life to explore a wide range of wellness classes, activities, health tips, contents and more. You can also earn points and redeem exciting rewards such as shopping vouchers and healthcare services by achieving wellness goals.

### Explore Bupa4Life for a healthier you! Its functions include:

-  Redeem rewards for free such as shopping vouchers and healthcare services
-  Get a report about your health through a 5-minute survey
-  Personalise and achieve your goals on eating healthy, sleeping better, etc.
-  Read up on health topics like weight loss, nutrition, mental health and more
-  Enjoy user-exclusive events such as health talks, fitness classes and fun games with prizes






### 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。

### Bupa4Life

你可使用myBupa帳戶登入Bupa4Life健康應用程式，發掘一系列健康課程、活動、健康貼士和資訊等。達成目標，更可賺取積分，換領購物禮券及醫療保健服務等精彩獎賞。

### Bupa4Life 陪你變得更健康，功能包括：

-  免費換領購物禮券及醫療保健服務
-  完成5分鐘問卷，收取個人健康報告
-  自訂及達成目標，例如健康飲食、改善睡眠等
-  閱讀有關減重、營養及精神健康等的資訊
-  專享獨家為用戶而設的活動，如健康講座、運動課程及有獎遊戲等

# 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, Turkey, 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、更健康和更愉快的人生，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

In Hong Kong, we are known as the health insurance specialist. We have gained the trust of more than 400,000 individuals and 3,200 companies. We have provided quality health insurance for Hong Kong's civil servants for more than 20 years.

Bupa also provides primary care services through Quality HealthCare Medical Services, one of Hong Kong's largest private clinic networks.

### Quality HealthCare

Quality HealthCare Medical Services Limited (QHMS) became part of an international healthcare company, Bupa, in October 2013. QHMS' operations span diagnostics, primary healthcare and day care specialties. It offers western medicine, traditional Chinese medicine, diagnostics & imaging, dental, physiotherapy, mental health and wellness services. With roots tracing back to 1868, QHMS serves the community through a network of over 1,400 provider service points in Hong Kong, including over 100 Quality HealthCare multi-specialty medical centres and other affiliated clinics. It also operates a private nursing agency, Bupa medical centres and dental centres in Hong Kong, as well as the Bupa Quality HealthCare Guangzhou Medical Centre.



### 保柏香港

在香港，我們是醫療保險專家，受超過40萬名會員及3,200間公司所信賴。我們亦為本港公務員提供優質醫療保障逾20年。

此外，保柏透過旗下卓健醫療提供醫療保健服務，卓健醫療是本港最龐大的私營醫療網絡之一。

### 卓健醫療

卓健醫療服務有限公司（卓健醫療）於2013年10月正式加入國際醫療服務集團—保柏。卓健醫療的服務涵蓋診斷、基層保健及專科醫療，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。自1868年起植根香港，卓健醫療透過逾1,400個遍及全港的服務點，包括旗下超過100間設施齊備的卓健醫療中心，連同多間聯營診所，為香港市民及訪港旅客服務。卓健醫療並營運護理介紹所、在港的保柏醫療中心和保柏牙科中心、以及保柏卓健廣州綜合醫療中心。



# 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

Benefits payable under the Hospital and Surgical Benefit and other optional benefits are subject to the waiting period as follows:

<b>Hospital and Surgical Benefit</b>	No benefits shall be payable for <ul style="list-style-type: none"><li>medical expenses incurred by any illness occurring within 180 days from the coverage commencement date (except for accidental injury).</li><li>cataracts, endometriosis, tumours (except skin), diseased tonsils, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the coverage commencement date.</li><li>any treatment that arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection commenced within 5 years from the coverage commencement date.</li></ul>
<b>Optional Supplementary Major Medical Benefit</b>	
<b>Optional Clinical Benefit</b>	No waiting period, coverage starts as soon as your contract is in effect.
<b>Optional Bupa Worldwide Assistance Programme</b>	No waiting period. Except for pre-existing condition being excluded, coverage starts as soon as your contract is in effect.

### 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.

If you re-enrol for this scheme and apply for a higher benefit level or additional benefit items within 2 years after the cancellation of the existing Civil Servants membership, the new application will be subject to our underwriting approval.

### 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.

### Deductible

A deductible is the amount of eligible expenses that you must pay for each claim under the optional Supplementary Major Medical Benefit before Bupa will reimburse your eligible medical expenses. There're 2 deductible options for this optional benefit: HK\$500 and HK\$1,500.

### 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. As long as you meet the eligibility requirements as stated in the Renewal Clause of your contract, Bupa guarantees that insurance cover can be renewed every year until you/your spouse reach age 65 or your dependant child reaches age 18 or 25 (for full-time student), regardless of any changes in the health condition. You are required to submit an employment declaration to verify your eligibility upon renewal.

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

在住院及手術保障及其他自選保障下的賠償受以下等候期約束：

<b>住院及手術保障</b>	以下的費用均不獲賠償：
<b>自選附加醫療保障</b>	<ul style="list-style-type: none"><li>於保障開始日後180天內任何因疾病而引致之醫療費用（因意外導致之費用除外）。</li><li>於保障開始日後首12個月內發生之下列疾病：白內障、子宮內膜組織形成異位、腫瘤（皮膚除外）、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常及須動手術之竇病症。</li><li>在保障開始日後首5年內，因感染人體免疫力缺損病毒所引致的治療。</li></ul>
<b>自選門診保障</b>	不設等候期，合約生效後即可獲得保障。
<b>自選保柏國際援助計劃</b>	不設等候期。除了投保前已患的疾病不獲保障外，合約生效後即可獲得保障。

### 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。

若你在保障終止後兩年內重新申請此計劃並投保更高保障級別或增加自選保障項目，有關新申請須經保柏核保。

### 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。

### 墊底費

墊底費指在自選附加醫療保障下，每合約年度在保柏應付賠償金額前必須由你承擔的合資格醫療費用。本計劃的自選附加醫療保障設有兩項墊底費選擇：港幣500元及港幣1,500元。

### 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。只要你符合合約內列明的續保要求，無論在投保後的健康狀況有任何改變，保柏保證每年續保保障直至你/你的配偶年屆65歲，或你的子女年屆18歲或25歲（如為全日制學生）。你須於續保時提交受僱聲明，以確認你的續保資格。

When you retire, terminate your employment or reach the maximum renewal age, you may choose to convert to Bupa CarePro, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan which provide guaranteed renewal. The transfer options are subject to the terms and conditions set out by Bupa. If you apply for an upgrade of your benefit level or add optional benefits under the new contract, your application will be subject to underwriting approval by Bupa. Please refer to the Health Insurance Contract of Bupa Civil Servants or Membership Transfer Arrangement for more information.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits or add or remove family members from your contract 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. The medical expenses of any illness or injury that occurred before the upgrade are payable in accordance with the previous benefit level. Bupa may revise the benefits, contract terms and conditions from time to time. During the renewal process, we'll notify you in writing if there are any changes.

#### Payment of subscription

You may pay your subscription yearly by credit card. 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. upon the contract anniversary date immediately after the subscriber terminates the employment as a civil servant of the Hong Kong government, non-civil service contract staff of the Hong Kong government or any organisations of a public nature as agreed by Bupa or staff of the Legislative Council Secretariat;
3. when the subscriber exercises the membership transfer option under the contract;
4. after the subscriber reaches the age of 65;
5. when the subscription is unpaid at the expiration of the grace period; or
6. upon the death of the subscriber.

The coverage of your dependants will be ceased when your contract is terminated or when they're no longer eligible to the scheme. Please refer to the eligibility requirement in this brochure and contract for details.

#### General exclusions

- Any expenses in respect of hospital confinement, clinical operation or day case incurred by any illness occurring within 180 days from the coverage commencement date (except for accidental injury).
- Cataracts, endometriosis, tumours (except skin), diseased tonsils requiring surgery, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the coverage commencement date.
- 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 nonsurgical 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 checkups, 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 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 invitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction and 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 and aromatherapy.
- 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).

在你退休、離職或受保年齡屆滿時，你可將會籍轉移至保證續保的「保柏卓康健」、「保柏自願醫保計劃」或「保柏靈活自願醫保計劃」。轉移選擇受保柏所訂之條款及細則限制。如你在新合約下申請保障級別提升或增加自選保障，申請須經保柏核保。詳情請參閱「保柏公務員」醫療保險合約或會籍轉移安排文件。

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或增減合約內的受保會員。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。所有在提升保障級別或增加保障項目前已患傷病的醫療費用將按之前的保障作賠償。

保柏可不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

你可以用信用卡以年繳方式繳付保費。只要你符合續保的資格條件，保柏將於合約續保時從信用卡戶口自動扣取續保保費，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. 投保人終止其香港政府公務員、香港政府或經保柏同意之公營機構之非公務員合約僱員或立法會秘書處職員之僱傭合約（合約將於緊隨的合約週年日終止）；
3. 投保人在本合約下行使會籍轉移權；
4. 投保人年屆 65 歲；
5. 在繳費寬限期屆滿時仍未支付保費；或
6. 投保人身故。

你的家屬之保障將於你的合約終止時或他們已不再符合本計劃的資格時終止。詳情請參閱本冊子及合約內的資格條件。

#### 不受保障項目

- 於保障開始日後 180 天內任何因疾病而引致之住院、診所手術或日症之費用（因意外導致之費用除外）。
- 於保障開始日後首 12 個月內發生之下列疾病：白內障、子宮內膜組織形成異位、腫瘤（皮膚除外）、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常及須動手術之竇病症。
- 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。
- 在首 5 個合約年度內，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；與男女任何一方之節育、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、不舉或早泄（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之治療。
- 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、按摩治療或香薰治療。
- 老年性痴呆（包括阿茲海默氏症）、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）。

- 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.
- Supportive treatment of renal failure including dialysis.
- 心理病或精神病症，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、枱杖的費用。
- 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。
- 因腎機能衰退而引致之輔助性治療，包括洗腎。

### 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, physiotherapist, qualified nurse, 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 purpose, 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 followings:

- 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.

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。

### 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、物理治療師、註冊護士、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：

- 由保險或醫學業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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### Schedule of Benefits 保障金額表

1 July 2023 Edition 2023年7月1日版本

Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)

A Hospital and Surgical Benefit <sup>①</sup> 住院及手術保障 <sup>①</sup>	Plan 計劃 1 Private <sup>②</sup> 私家房 <sup>①</sup>		Plan 計劃 2 Semi-private <sup>②</sup> 半私家房 <sup>②</sup>		Plan 計劃 3 Ward <sup>②</sup> 大房 <sup>②</sup>	
	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2
Reimbursement percentage 賠償率	100%	80%	100%	80%	100%	80%
1 Room and Board (Maximum 182 days each Contract Year) 住房及膳食費 (每合約年度最多182日)	每日 3,010 each day		每日 1,700 each day		每日 850 each day	
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	37,500		24,200		15,300	
3 Private Nursing (Maximum 91 days each Contract Year) 私家看護費 (每合約年度最多91日) ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral <sup>③</sup> from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 <sup>③</sup> 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 760 each day		每日 550 each day		每日 320 each day	
4 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 80,100 ◦ Major 大型 49,300 ◦ Intermediate 中型 20,000 ◦ Minor 小型 6,700			53,200 34,600 14,500 5,700		36,700 26,800 10,700 4,600	
5 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 24,700 ◦ Major 大型 13,900 ◦ Intermediate 中型 5,400 ◦ Minor 小型 2,800			15,400 9,700 4,000 1,650		12,200 7,700 3,030 1,540	
6 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 24,700 ◦ Major 大型 13,900 ◦ Intermediate 中型 5,400 ◦ Minor 小型 2,800			15,400 9,700 4,000 1,650		12,200 7,700 3,030 1,540	
7 In-patient Physician's Fees (For non-surgical case only) (Maximum 91 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91日)	每日 2,310 each day		每日 1,110 each day		每日 630 each day	
8 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 <sup>③</sup> 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 <sup>③</sup> (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)	11,200		3,800		2,000	
<b>Day Case Procedure Benefits<sup>④</sup> 日間手術保障<sup>④</sup></b>						
◦ Items A9 - A10 cover expenses incurred for Clinical Operations or Day Case at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner in Hong Kong. Supplementary Major Medical Benefit (if any) will not be applicable.						
◦ Exclusively paid for eligible expenses incurred by the procedures below performed during Hospital Confinement with an overnight stay that is considered not medically necessary up to the Maximum Limit per Member of other providers only. Supplementary Major Medical Benefit (if any) will not be applicable. If Hospital Confinement is medically necessary <sup>⑤</sup> , eligible expenses shall be payable under benefit items A1 - A8 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable).						
◦ A9至 A10 項將支付於香港由註冊西醫於診所或醫院日症房進行診所手術或日症之費用。附加醫療保障 (如有) 並不適用。						
◦ 單獨賠償在被視為非醫療必需及需要過夜的住院期間進行以下程序而招致的合資格費用，以其他供應商之每位會員最高賠償額為限，附加醫療保障 (如有) 亦並不適用。如住院屬醫療必需 <sup>⑤</sup> ，合資格費用將在住院及手術保障A1 - A8 項及附加醫療保障 (如適用) 下賠償。						
9 Day Case Endoscopy Procedure (Each operation) 日間內窺鏡程序(每次手術計)	At Bupa Medical Centres <sup>⑦</sup> 於保柏醫療中心 <sup>⑦</sup>	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	12,300	9,000	7,680		
10 Day Case Viral Warts and Skin Lesions Procedure <sup>⑧</sup> (Each operation) 日間病毒性疣及皮損程序 <sup>⑧</sup> (每次手術計)	At Bupa Medical Centres <sup>⑦</sup> 於保柏醫療中心 <sup>⑦</sup>	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	7,680		
11 Post-hospitalisation Out-patient Care (Each Contract Year) 出院後之門診護理 (每合約年度計) ◦ Including all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括出院後6星期內所有與住院治療有關之跟進療程門診費用	4,900		2,700		1,730	
12 Psychiatric Treatments (Each Contract Year) 精神科治療 (每合約年度計)	30,000		30,000		30,000	

### Schedule of Benefits 保障金額表

1 July 2023 Edition 2023年7月1日版本

Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)

B Supplementary Major Medical Benefit (Optional) 附加醫療保障 (自選保障)	Plan 計劃 1 Private ② 私家房 ②		Plan 計劃 2 Semi-private ② 半私家房 ②		Plan 計劃 3 Ward ② 大房 ②	
	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2
Deductible (For each claim) 墊底費(每次索償)	500	1,500	500	1,500	500	1,500
Reimbursement percentage 賠償率	80%					
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	212,100		156,100		77,600	

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A8 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit above and HK\$500 or HK\$1,500 deductible per claim.
- Applicable to hospitalisation in Hong Kong only.
- This Benefit will not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors for room upgrade will be applied if Member is hospitalised not in accordance with plan 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 - A8項 (不論超出最高賠償額或最多日數) 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元或港幣1,500元。
- 只適用於香港之住院治療。
- 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。
- 如會員住院時並非根據原有之計劃住房, 保障額將因應升級住房而作出調整:
  - 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接受緊急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。

C Clinical Benefit ⑧⑩ (Optional) 門診保障 ⑧⑩ (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
Reimbursement percentage 賠償率	75%		
1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	每次 420 each visit	每次 280 each visit	每次 190 each visit
2 Specialist (Consultation fee only) 專科醫生 (只限診症費) ○ Subject to written referral ③ 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 ③, 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 780 each visit	每次 590 each visit	每次 380 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次 730 each visit	每次 530 each visit	每次 380 each visit
4 Physiotherapist (Treatment fee only) 物理治療師 (只限診療費) ○ Subject to written referral ③ from a Registered Medical Practitioner ○ 須獲註冊西醫書面轉介 ③	每次 690 each visit	每次 500 each visit	每次 380 each visit
5 Chiropractor (Treatment fee only) 脊醫 (只限診療費) ○ Subject to written referral ③ from a Registered Medical Practitioner ○ 須獲註冊西醫書面轉介 ③	每次 690 each visit	每次 500 each visit	每次 380 each visit
6 Psychiatric-related Treatments ⑨ 精神科相關治療 ⑨ ○ 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 780 each visit	每次 580 each visit	每次 380 each visit
7 Psychological Counselling 臨床心理輔導 ○ Subject to written referral ③ from a Psychiatrist ○ 須獲精神科醫生書面轉介 ③	每次 780 each visit	每次 580 each visit	每次 380 each visit
8 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) ○ 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	5,060	3,260	2,060
9 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) ○ Subject to written referral ③ from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor ⑩ 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 ⑩ (只適用於X光及化驗) 書面轉介 ③	3,420	1,900	1,590

### D Bupa Worldwide Assistance Programme (Optional) (Each Contract Year) 保柏國際援助計劃 (自選保障) (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。



### Schedule of Benefits 保障金額表

1 July 2023 Edition 2023年7月1日版本

E Health Coaching Services 健康支援服務	Plan 計劃 1 Private ① 私家房 ①	Plan 計劃 2 Semi-private ② 半私家房 ②	Plan 計劃 3 Ward ③ 大房 ③
<p>Staffed by a team of our appointed qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. 由我們委任的合資格護士、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><b>24-hour Healthline 24小時健康專線</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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。</li> </ul>	✓	✓	✓
<p><b>Healthcare Centre Choices 醫療中心選擇</b></p> <ul style="list-style-type: none"> <li>Provide a list of clinics and hospitals based on your specific condition or needs for your reference.</li> <li>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。</li> </ul>	✓	✓	Not applicable 不適用
<p><b>Care Manager 健康顧問</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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。</li> </ul>	✓	✓	✓ (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><b>Second Medical Opinion 第二醫療意見</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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。</li> </ul>	✓	✓	Not applicable 不適用
<p>Please refer to Bupa's website at <a href="http://www.bupa.com.hk/health-coaching-services">www.bupa.com.hk/health-coaching-services</a> for the terms and conditions of the Health Coaching Services. 請瀏覽保柏網站 <a href="http://www.bupa.com.hk/health-coaching-services">www.bupa.com.hk/health-coaching-services</a> 查閱健康支援服務的條款及細則。</p>			
<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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。</li> <li>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。</li> </ul>			

Notes 附註：

- 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 and a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- For in-patient treatments at Gleneagles Hong Kong Hospital, please visit [www.bupa.com.hk/pdf/gkhk.pdf](http://www.bupa.com.hk/pdf/gkhk.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.
- 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.
- 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 - A8 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.
- Endoscopy and viral warts and skin lesions procedures performed during Hospital Confinement with an overnight stay can 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.
- If a Member receives more than one viral warts and skin lesions treatment at the same time on the same day, it will be counted as 1 operation. Bupa may ask for a medical report for review from the 4<sup>th</sup> viral warts and skin lesions treatment onwards, or for claims over HK\$20,000.
- Please visit a Bupa 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](http://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.
- Maximum number of visits per Contract Year for items C1 - C7 in aggregate is 50 in total, with sub-limits of 15 visits per Contract Year for each condition under items C1 - C5 and 10 visits per Contract Year for items C6 - C7. Subject to a maximum of one visit per item per day.
- 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 6 and no benefit shall be payable under other benefit items.
- 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.
- General practitioner and specialist under Clinical Benefit also cover medical consultation conducted by a video consultation service provider. These benefits cover consultation fee and Medically Necessary Western Medication prescribed by the video consultation service provider and obtained at the respective clinic (excluding any medication delivery charges).
- 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。
- 入住港怡醫院接受治療前，請瀏覽 [www.bupa.com.hk/pdf/gkhk.pdf](http://www.bupa.com.hk/pdf/gkhk.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。
- 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。
- 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 - A8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。由第四次病毒性疣及皮損治療起或索償金額超過港幣20,000元，保柏可能會要求你提供醫療報告以供檢閱。
- 請於本港的保柏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](http://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。
- 每合約年度內有關C1至C7項之診治次數上限共為50次，其中每一病症於C1至C5項下之診治次數上限為每合約年度15次，而C6至C7項則為每合約年度10次。每一項目以每日最多一次為限。
- 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6的賠償，而不會獲得其他項目之賠償。
- 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。
- 門診保障下的普通科醫生及專科醫生亦涵蓋由視像診症服務供應商進行的醫療診症服務。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥（不包括任何藥物運送費用）。

## Schedule of Benefits 保障金額表

1 July 2023 Edition 2023年7月1日版本

### Remark 注意事項：

- No Hospital and Surgical Benefit nor Supplementary Major Medical Benefit will be paid for:
  - any expenses in respect of Hospital Confinement, Clinical Operation or Day Case incurred by any medical condition occurring within 180 days from the Coverage Commencement Date (except for accidental injury);
  - Cataracts, endometriosis, tumours (except skin), diseased tonsils requiring surgery, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the Coverage Commencement Date.
- If a Member enrolls for this scheme and applies for a higher benefit level or additional benefit items within two years after the termination of the Benefits, such new Application will be subject to Bupa's underwriting and may not be accepted.
- If you upgrade the benefit level upon renewal, your medical expenses of any illness or injury occurred before such upgrade are payable in accordance with the previous benefit level.
- We guarantee membership transfer to Bupa CarePro, Bupa Care Kid (if under 18 years), Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan when you retire, terminate your employment or any member reaches the maximum renewal age. The transfer options are subject to the terms and conditions set out by Bupa. If you apply for an upgrade of your benefit level or add optional benefits under the new contract, your application will be subject to underwriting approval by Bupa. Please refer to the Health Insurance Contract of Bupa Civil Servants or Membership Transfer Arrangement for more information.
- 「住院及手術保障」與「附加醫療保障」在以下情況將不獲賠償：
  - 於保障開始日後180天內任何因疾病而引致之住院、診所手術或日症之費用(因意外導致之費用除外)；
  - 於保障開始日後首12個月內發生之下列疾病：白內障、子宮內膜組織形成異位、腫瘤(皮膚除外)、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常及須動手術之竇病症。
- 如會員在保障終止後兩年內重新申請此計劃並投保更高保障級別或增選其他保障項目，該新申請須經保柏核保，有可能不獲批核。
- 如你在續保時提升保障等級，所有在提升保障前已患傷病的醫療費用將按之前的保障等級作賠償。
- 在你退休、離職或個別成員受保年齡屆滿時，保柏保證會籍可轉移至「保柏卓康健」、「保柏童康健」(如未滿18歲)、「保柏自願醫保計劃」或「保柏靈活自願醫保計劃」。轉移選擇受保柏所訂之條款及細則限制。如於新計劃下提升保障級別或加入自選保障，均須經保柏核保。詳情請參閱「保柏公務員」醫療保險合約或會籍轉移安排文件。

### Table of Subscriptions 保費表

1 July 2023 Edition 2023年7月1日版本

Annual Subscription per person (HK\$) 每人每年保費 (港幣)

#### A Hospital and Surgical Benefit 住院及手術保障

	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	
	Option 選擇1	Option 選擇2	Option 選擇1	Option 選擇2	Option 選擇1	Option 選擇2
Reimbursement percentage 賠償率	100%	80%	100%	80%	100%	80%
Attained Age ① 已屆年齡 ①						
0 - 17 years 歲	5,135	4,575	2,286	2,038	1,121	999
18-25 years 歲	6,622	5,895	3,542	3,155	1,708	1,503
26-29 years 歲	7,033	6,259	4,116	3,661	1,964	1,732
30-34 years 歲	8,458	7,565	4,247	3,780	2,174	1,915
35-39 years 歲	9,784	8,708	5,185	4,741	2,526	2,229
40-44 years 歲	12,036	10,711	5,985	5,322	2,973	2,619
45-49 years 歲	13,483	11,999	7,323	6,517	3,555	3,132
50-54 years 歲	16,912	15,054	8,847	7,874	4,410	3,886
55-59 years 歲	19,827	17,640	10,262	9,136	5,061	4,467
60-64 years 歲	21,232	18,899	11,492	10,225	5,325	4,696

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

	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	
	Option 選擇1	Option 選擇2	Option 選擇1	Option 選擇2	Option 選擇1	Option 選擇2
Reimbursement percentage 賠償率	80%					
Deductible 墊底費	500	1,500	500	1,500	500	1,500
Attained Age ① 已屆年齡 ①						
0 - 17 years 歲	2,577	2,489	1,226	1,139	724	644
18-25 years 歲	2,624	2,536	1,293	1,202	737	647
26-29 years 歲	2,664	2,568	1,436	1,328	854	753
30-34 years 歲	3,052	2,948	1,610	1,520	910	801
35-39 years 歲	3,741	3,613	1,928	1,789	1,196	1,052
40-44 years 歲	4,806	4,631	2,356	2,184	1,407	1,241
45-49 years 歲	5,357	5,167	2,797	2,597	1,730	1,525
50-54 years 歲	6,829	6,592	3,464	3,216	2,087	1,841
55-59 years 歲	7,875	7,599	3,898	3,617	2,407	2,125
60-64 years 歲	8,740	8,429	4,263	3,956	2,704	2,386

#### C Clinical Benefit (Optional) 門診保障 (自選保障)

	Plan 計劃1	Plan 計劃2	Plan 計劃3
Reimbursement percentage 賠償率	75%		
Attained Age ① 已屆年齡 ①			
0 - 17 years 歲	9,370	7,414	3,951
18-25 years 歲	10,653	8,158	4,427
26-29 years 歲	11,080	8,814	4,982
30-34 years 歲	12,095	9,480	5,108
35-39 years 歲	12,149	10,121	5,205
40-44 years 歲	12,562	10,667	5,460
45-49 years 歲	12,818	10,863	5,477
50-54 years 歲	13,457	11,486	5,492
55-59 years 歲	13,945	11,660	5,574
60-64 years 歲	14,076	11,797	5,632

#### D Bupa Worldwide Assistance Programme (Optional) 保柏國際援助計劃 (自選保障)

Attained Age ① 已屆年齡 ①	
0 - 25 years 歲	198
26-64 years 歲	396

#### Notes 附註:

① Applicant and spouse must be aged 18 to 64 years (attained age). Unmarried children aged under 18 or below 25 years if in full-time education must be enrolled as dependants.

① 申請人及配偶年齡必須介乎18至64歲 (已屆年齡)。若未婚子女為18歲以下或25歲以下之全日制學生，必須以受供養人身份投保，子女不可獨立投保。

#### Remark 注意事項:

○ Subscriber must be an eligible civil servant, non-civil service contract staff of the Hong Kong government or staff of the Legislative Council Secretariat. All eligible dependants must opt for the same cover and benefit level as that of the Subscriber.

投保人必須為合資格香港政府公務員、非公務員合約僱員或立法會秘書處職員本人，所有合資格的家屬必須跟投保人的保障項目及級別相同。

○ Subscription rates are not guaranteed and Bupa may adjust them on a yearly 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 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](http://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](http://www.bupa.com.hk/levy)。

In the event of any discrepancy in respect of the 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。