

保柏易增值  
醫療保障計劃

Bupa VTop  
Health Insurance  
Scheme





## 保柏易增值醫療保障計劃

## Bupa VTop Health Insurance Scheme

### 在不同人生階段增值你的醫療保障

不論你正追求事業新方向、踏入結婚生子的人生另一階段，或正為退休後的第二人生做準備，作為本港的醫療保險專家，保柏均時刻為你提供保障。只要你現時受保於保柏團體醫療保障計劃，你和家人均可於不同人生階段終生投保一次**保柏易增值醫療保障計劃**（「保柏易增值」），以提升保障，即使就業狀況改變亦可延續保障。

不論你的健康狀況如何，你均可投保「保柏易增值」而無須核保<sup>1</sup>。只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，我們便會承保你的已存在病症<sup>2</sup>，讓你享有終生保障<sup>3</sup>。

### Top up your medical coverage at different life stages

As the health insurance specialist in Hong Kong, Bupa is always here to provide coverage for you - no matter if you're pursuing a new career, beginning a new chapter by getting married or starting a family, or planning for a second life after retirement. As long as you're insured under a Bupa group medical scheme, you and your dependants can enrol in **Bupa VTop Health Insurance Scheme** ("Bupa VTop") at different life stages once per lifetime, for additional coverage and continued protection even if your employment status changes.

You can enrol in Bupa VTop without underwriting<sup>1</sup> regardless of your health conditions. If you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, we'll cover your pre-existing conditions<sup>2</sup>, so you'll be assured of lifelong protection<sup>3</sup> from Bupa.

<sup>1</sup> 無須核保只適用於「住院及手術保障」及自選「附加醫療保障」。投保自選門診保障須進行核保。

<sup>2</sup> 只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。非保柏團體醫保會員不設已存在病症的保障。

<sup>3</sup> 保柏保證每年續保你的保障至終生，只要你符合合約內所列明的續保要求。保柏保留在合約續保時更改保費、保障、條款及細則的權利。詳情請參閱你的合約。

<sup>1</sup> Enrolment without underwriting is only applicable to Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit. Enrolment in Optional Clinical Benefit requires underwriting.

<sup>2</sup> All pre-existing conditions which are payable under your Bupa group scheme shall be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you have been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.

<sup>3</sup> Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

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## 計劃特點 Scheme features



### 即使就業狀況改變，亦享無間斷保障 Continuous coverage even if your employment status changes

你可投保與你的團體計劃相同住房級別的「住院及手術保障」，以提升你的現有團體醫療保障，同時確保你在轉職時或退休後不會出現保障真空期。

You can enrol in the Hospital and Surgical Benefit of the same room type as your group membership, to boost your existing group medical coverage as well as to ensure there's no gap in protection when switching jobs or after retirement.



### 保障已存在病症 Covers pre-existing conditions

有別於大部分個人醫保計劃不保障或以附加保費方式承保已存在病症，在本計劃下，只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，我們便會承保你的已存在病症<sup>2</sup>。

Unlike most individual medical insurance plans which provide no coverage or insure pre-existing conditions only with an additional subscription, your pre-existing conditions<sup>2</sup> will be covered by this scheme as long as you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months.



### 無須核保，保證接受申請 No underwriting and guaranteed acceptance

不論健康狀況如何，你均可投保保柏易增值的「住院及手術保障」及自選「附加醫療保障」<sup>4</sup>而無須核保。保柏保證接受你的申請。

You can enrol in Bupa VTop's Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit<sup>4</sup> without underwriting regardless of your health conditions. Bupa guarantees that your application will be accepted.



### 人生不同階段均可投保 Multiple enrolment windows throughout your life

為照顧你不同階段的保障需要，你可在新入職、每年團體醫保續保時、離職前後或退休前，甚至結婚或子女出生時投保本計劃<sup>5</sup>，給你更大靈活性。

To take care of your medical needs at different life stages, you can enrol in Bupa VTop when you start a new job, upon renewal of your group scheme, before or after changing jobs, before retirement, or even when you get married/have children<sup>5</sup> for greater flexibility.

<sup>4</sup> 自選「附加醫療保障」只適用於合資格的團體計劃會員投保。詳情請參閱「投保資格」部分。

<sup>5</sup> 終生只限投保一次。

<sup>4</sup> Optional Supplementary Major Medical Benefit is available for enrolment for eligible group members only. For details, please refer to the "Eligibility" section.

<sup>5</sup> Enrolment is only allowed once per lifetime.

## 計劃特點 Scheme features



### 在團體醫保上更添一重保障 Boosting your group cover

我們會先從你的保柏團體醫保計劃批出賠償，然後於保柏易增值賠償餘下的合資格費用（如適用），讓你無須自付任何費用。即使在退休後失去團體醫保的保障，本計劃仍可按逐次手術賠償至最高賠償額，或賠償合資格醫療費用的8成（視乎所選計劃而定）。

We'll pay your expenses under your Bupa group scheme first, and then reimburse the remaining eligible expenses under Bupa VTop to fully cover your medical expenses (if applicable) without paying anything out-of-pocket. Even after you're retired without any group coverage, this scheme can pay up to the maximum benefit limit for each operation, or reimburse 80% of your eligible medical expenses (depending on your choice of plan).



### 不設等候期 No waiting period

你可延續享有無間斷的保障是十分重要的，因此你的保障將在保柏易增值計劃生效後即時開始<sup>6</sup>，沒有任何等候期，團體計劃會籍終止後及此計劃生效前不會出現保障真空期。

It's important that you can enjoy continuous cover without interruption. That's why your cover will start immediately once your Bupa VTop scheme is in effect without any waiting period<sup>6</sup>, and there's no gap between the end of your group membership and the inception of this scheme.



### 保障全面，包括癌症治療及情緒支援 Comprehensive coverage for cancer treatments and mental health

除住房及膳食、深切治療等常見的保障項目外，本計劃亦涵蓋癌症治療及洗腎保障以及精神科治療保障。

Apart from common items such as room and board, intensive care and so on, this scheme also provides Cancer Treatment and Kidney Dialysis Benefit and Psychiatric Treatment Benefit.



### 保證終生續保 Guaranteed lifetime renewal

保柏保證終生續保你的保障<sup>3</sup>。無論你在投保後的健康狀況有任何變化，保費只會根據你的年齡而調整。

Bupa guarantees that your cover can be renewed for life<sup>3</sup>. Your subscription will be based on your age only regardless of any changes in your health after joining.

<sup>6</sup> 如你的團體計劃會籍的最後受保日為該月的最後一日，你的保柏易增值計劃將於團體計劃會籍最後受保日下一個月的第一日生效。否則，你的保障將在團體計劃會籍終止當月的第一日生效。

<sup>6</sup> This scheme will be effective on the 1st day of the month which immediately follows the last date of your group membership should it be the last day of a month. Otherwise, your cover will be effective on the 1st day of the same month when your group membership is terminated.



## 自選保障 Optional benefits



### 附加醫療保障<sup>4</sup>

#### Supplementary Major Medical Benefit<sup>4</sup>

「附加醫療保障」可加強你的住院保障，當醫療費用超出「分項住院及手術保障」的賠償額時，此保障將賠償差額的8成，減低你的自付費用。

The Supplementary Major Medical Benefit can top up your hospital cover by paying 80% of your medical expenses in excess of the amount covered by the Itemised Hospital and Surgical Benefit, which helps to reduce your potential out-of-pocket expenses.



### 門診保障<sup>7</sup>

#### Clinical Benefit<sup>7</sup>

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、專科、診斷影像及化驗等均可獲賠償。憑保柏醫療卡更可於網絡診所享免找數服務及全數賠償<sup>8</sup>。

此外，你可安坐家中使用視像診症服務，由我們特選的醫生為你診症。詳情請瀏覽 [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc)。受條款及細則約束。

Our Clinical Benefit is specially designed to include coverage for psychiatric-related treatments and psychological counselling, such as outpatient treatments for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease. Other items such as general practitioners, specialists, diagnostic imaging and laboratory tests are also covered. You can also enjoy cashless service and full cover at network clinics with a Bupa medical card<sup>8</sup>.

What's more, you can enjoy video consultation services to consult our selected doctors through a video call comfortably and safely at home. Visit [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc) for details. Terms and conditions apply.

<sup>7</sup> 申請自選門診保障須經保柏批核。

<sup>8</sup> 請登入保柏的客戶服務網站 myBupa 查閱網絡診所名單，此名單可能會不時更改。

<sup>7</sup> Application for Optional Clinical Benefit requires underwriting.

<sup>8</sup> Please log in to Bupa's customer service portal myBupa to view the list of network clinics. This list is subject to change from time to time.

## 投保資格 Eligibility



### 現有保柏團體醫保計劃會員，並受保於「住院及手術保障」 Existing Bupa group scheme members with Hospital and Surgical Benefit

- ✓ 無須核保<sup>1</sup> No underwriting required<sup>1</sup>
- ✓ 可於以下任何一段時間投保<sup>9</sup>：  
Eligible for enrolment during any one of the following periods<sup>9</sup>:
  1. 加入保柏團體醫保計劃的60天內；  
Within 60 days of joining a Bupa group scheme;
  2. 保柏團體醫保計劃的合約週年日後60天內；  
Within 60 days after the Contract Anniversary Date of a Bupa group scheme;
  3. 若離職或退休，可於其保柏團體醫保計劃終止之前或後30天內；或  
Within 30 days before or after the last day of the Bupa group scheme membership for employment termination or retirement; or
  4. 在結婚或子女出生後30天內。  
Within 30 days after marriage or child's birth.



### 非保柏團體醫保會員 Non-Bupa group scheme members

- ✓ 現有保柏團體醫保計劃會員的家屬，包括其配偶、同居伴侶、子女、父母、兄弟姐妹，而其並非保柏團體醫保計劃的會員  
Spouse, domestic partner, children, parents or siblings of an existing Bupa group scheme member who are not a member of a Bupa group scheme
- ✓ 可於年屆81歲前的任何時間投保，並須進行核保  
Enrol any time before age 81, subject to underwriting

### 申請自選保障 Application for optional benefits

#### 附加醫療保障 Supplementary Major Medical Benefit

- 無須核保，並只供已選擇「分項住院及手術保障」之人士於投保時加入此自選保障。你不可於合約開始後加入此自選保障。  
No underwriting is required. Only applicable to individuals who have chosen the Itemised Hospital and Surgical Benefit during enrolment. Addition of this optional benefit after the contract commencement is not allowed.
- 只適用於現有保柏團體醫保計劃下享有附加醫療保障之人士。有關其他資格條件，請參閱合約及申請表。  
Only applicable to individuals who have Supplementary Major Medical Benefit coverage under their existing Bupa group scheme. For other eligibility requirements, please refer to the contract and application form.

#### 門診保障 Clinical Benefit

- 可於投保或續保時加入此自選保障，並通過核保要求。  
You can add this optional benefit at enrolment or renewal, subject to underwriting.
- 如你曾終止此自選保障，再次申請將不會被接納。  
If you've terminated this optional benefit before, you'll not be allowed to re-apply.

### 投保年齡 Issue age

#### 現有保柏團體醫保計劃會員 Existing Bupa group scheme members

保單生效時年齡須為15日或以上  
Aged 15 days or above at contract commencement

#### 非保柏團體醫保會員 Non-Bupa group scheme members

保單生效時年齡須為15日至80歲（包括首尾歲數）  
Aged 15 days to 80 years (inclusive) at contract commencement

### 投保 Application

終生只可投保一次 Enrolment is allowed only once per lifetime



## 保障一覽表 Cover at a glance

### 基本保障 Basic benefit

分項住院及手術保障 或 總額住院及手術保障  
Itemised Hospital and Surgical Benefit or  
Lump Sum Hospital and Surgical Benefit

### 自選保障 Optional benefits

附加醫療保障  
(只適用於選擇了「分項住院及手術保障」並符合資格的團體計劃會員)  
Supplementary Major Medical Benefit  
(only applicable to eligible group members who have chosen the  
Itemised Hospital and Surgical Benefit)

門診保障  
Clinical Benefit

### 免費保障及服務 Free benefits and services

保柏國際援助計劃  
Bupa Worldwide Assistance Programme

健康支援服務  
Health Coaching Services

### 醫療卡 Medical card

有 (如加入門診保障)  
Yes (if opting for Clinical Benefit)

### 保障等級 Benefit levels

私家房 (計劃1, 4)、半私家房 (計劃 2, 5) 或大房 (計劃3, 6)<sup>10</sup>  
Private (Plan 1, 4), Semi-private (Plan 2, 5) or Ward (Plan 3, 6)<sup>10</sup>

### 保障期 Period of cover

一年，可每年自動續保<sup>11</sup>  
1 year, renewable yearly automatically<sup>11</sup>

### 續保 Renewal

保證終生續保<sup>3</sup>  
Guaranteed lifelong renewal<sup>3</sup>

<sup>9</sup> 若你所屬的企業參加保柏團體醫保計劃的僱員人數為2 - 9人，你只可於離職時 (退休除外)，在你的保柏團體醫保計劃終止前或後30天內投保本計劃。

<sup>10</sup> 請選擇與你的團體計劃相同或較低的保障等級。此計劃於續保時不設病房級別提升，亦不可於「分項住院及手術保障」及「總額住院及手術保障」之間轉換。

<sup>11</sup> 除非你在合約週年日10天前以書面通知保柏不再續保或因根據合約條款規定不獲續保，否則合約將會每年自動續保。在續保時，保柏會於你指定的銀行賬戶/信用卡 (如適用) 自動扣取保費。

<sup>9</sup> If the number of employees joining your company's Bupa group scheme is between 2 - 9, you can only enrol in this scheme within 30 days before or after termination of your Bupa group scheme membership when your employment ends (except when you retire).

<sup>10</sup> Please select the benefit level which is the same as or lower than your entitled room level under your group scheme. Room level upgrade or switching between Itemised Hospital and Surgical Benefit and Lump Sum Hospital and Surgical Benefit is not allowed upon renewal.

<sup>11</sup> Your contract will be renewed automatically on a yearly basis unless you give written notice to Bupa at least 10 days before the contract anniversary date or it is not renewed according to the terms of the contract. Subscriptions will be automatically deducted from your designated bank account/credit card (where applicable) upon renewal.





## 保障一覽表 Cover at a glance

### 保障已存在病症<sup>12</sup> Cover for pre-existing conditions<sup>12</sup>

只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。

All pre-existing conditions which are payable under your Bupa group scheme will be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, except for those specified under the General Exclusions of the Bupa VTop contract.

### 例子 Example



<sup>12</sup> 非保柏團體醫保會員不設已存在病症的保障。

<sup>12</sup> Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.



## 計劃 1 – 3：特別適合準備離職或退休人士，提供較高及無間斷的保障 Plans 1 – 3: Especially suitable for people planning to leave the workforce/retire, providing higher and continuous coverage

黃女士於35歲時剛誕下兒子，正準備離職並全職照顧家庭。由於擔心在離職後失去公司團體醫保的保障，黃女士於其保柏團體醫保計劃終止前30天內投保了保柏易增值計劃。黃女士的計劃詳情如下：

Ms. Wong gave birth to her son at the age of 35. Afterwards, she planned to leave her job and be a full-time mom. To ensure she has continued protection after her group scheme ends, Ms. Wong enrolled in Bupa VTop within 30 days before the termination of her Bupa group membership. Ms. Wong's scheme details are as follows:

### 計劃 Plan 1 — 分項住院及手術保障 Itemised Hospital and Surgical Benefit

#### 每年最高賠償額 Overall annual limit

65歲前不設上限，按逐次手術賠償至個別項目的最高賠償額  
No limit before age 65, payable up to the maximum limit of each benefit item for each operation

#### 住房級別 Room level

私家房 Private room



一年後，黃女士因病入住醫院私家房並進行手術，合資格醫療費用為HK\$91,700。

A year later, Ms. Wong is sick and confined to the private room of a private hospital for surgery. Her eligible medical expenses are HK\$91,700.

	合資格醫療費用 Eligible medical expenses	計劃1之「分項住院及手術保障」 下的最高賠償額 Maximum limit under Itemised Hospital and Surgical Benefit Plan 1	計劃1之「分項住院及手術保障」 下可獲賠償 Benefit paid under Itemised Hospital and Surgical Benefit Plan 1
住房及膳食費 Room and board	HK\$3,200	HK\$3,600	HK\$3,200
住院醫生巡房費 In-patient physician's fees	HK\$3,000	HK\$3,400	HK\$3,000
手術室費用 (大型) Operating theatre fees (major)	HK\$18,000	HK\$20,500	HK\$18,000
外科醫生費及巡房費 (大型) Surgeon and attendance fees (major)	HK\$40,000	HK\$66,700	HK\$40,000
麻醉科醫生費 (大型) Anaesthetist's fees (major)	HK\$18,000	HK\$20,500	HK\$18,000
住院雜費 Miscellaneous hospital services	HK\$9,500	HK\$40,800	HK\$9,500
<b>總額 Total</b>	<b>HK\$91,700</b>		<b>HK\$91,700</b>

由於黃女士於每個保障項目下的實際開支低於計劃1的「分項住院及手術保障」下的最高賠償額，她的所有合資格費用均可獲得全數賠償 (HK\$91,700)，黃女士無需自負任何費用。

Since Ms. Wong's actual expenses under each benefit item are lower than the maximum limits of her Itemised Hospital and Surgical Benefit Plan 1, her eligible expenses can be fully covered (HK\$91,700). Ms. Wong doesn't need to pay any out-of-pocket expenses.



## 計劃 4 - 6：特別適合已有團體醫保的人士，為自己加添保障 Plans 4 - 6: Especially suitable for existing group scheme members who wish to boost their coverage

陳先生在 25 歲時入職新公司，其僱主有提供保柏團體醫保，然而陳先生希望以實惠的保費自行投保多一份個人醫保，為自己加添保障，於是在加入保柏團體醫保計劃的 60 天內投保了保柏易增值計劃。陳先生的計劃詳情如下：

Mr. Chan joined a new company at the age of 25, which provides Bupa group scheme coverage. However, Mr. Chan would like to buy an individual insurance scheme to boost his coverage at an affordable rate. He enrolled in Bupa VTop within 60 days of joining his company's Bupa group scheme. Mr. Chan's scheme details are as follows:

計劃 Plan 4 — 總額住院及手術保障 Lump Sum Hospital and Surgical Benefit



賠償率  
Reimbursement percentage  
80%

每年墊底費  
Annual deductible  
HK\$100,000

指定病房級別  
Restricted room level  
私家房 Private room

兩年後，陳先生因病入住醫院私家房並進行手術，合資格醫療費用為 HK\$500,000。陳先生先在團體醫保下索償了 HK\$400,000，保柏易增值可賠償的金額為以下較低者：

Two years later, Mr. Chan is sick and confined to the private room of a private hospital for surgery. He incurred eligible medical expenses of HK\$500,000. Mr. Chan claimed HK\$400,000 from his group scheme. The amount payable under Bupa VTop is the lower of the below:

(合資格費用 - 每年墊底費) × 賠償率

(Eligible expenses - annual deductible) × reimbursement percentage

(HK\$500,000 - HK\$100,000) × 80% = **HK\$320,000**

合資格費用 - 由其他保單支付的賠償

Eligible expenses - amount payable under other insurance policy

HK\$500,000 - HK\$400,000 = **HK\$100,000**



因此，保柏易增值將賠償 HK\$100,000。陳先生在團體醫保及保柏易增值下可獲全數賠償醫療費用共 HK\$500,000，他無須自負任何費用。

So, Bupa VTop will reimburse HK\$100,000. Mr. Chan's total expenses of HK\$500,000 can be fully covered under his group scheme and Bupa VTop. He doesn't need to pay any out-of-pocket expenses.

## 免費保障及服務 Free benefits and services

### 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

你可免費使用保柏國際援助計劃。當你於海外或國內需要醫療支援時，此計劃可提供協助。

You will have free access to our worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.

### 健康支援服務 Health Coaching Services



#### 24小時健康專線 24/7 Healthline

我們的合資格健康管理團隊可為你提供協助及指導，背後更有醫生作為顧問<sup>13</sup>—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

Our team of qualified health management professionals, supported by doctors<sup>13</sup> can provide assistance and guidance—from how to care for a sick relative to discussing symptoms, treatment and more.



#### 第二醫療意見及醫療中心選擇 2<sup>nd</sup> medical opinion and healthcare centre choices

我們可安排醫療專家為你提供專業的<sup>2</sup>意見，讓你掌握病情從而決定治療方法。我們亦可根據你的指定情況或需要提供診所及醫院名單以供參考。

We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment. We can also provide a list of clinics and hospitals based on your specific condition or needs for your reference.



#### 健康顧問 Care Manager

我們的健康顧問可與你緊密聯絡，跟進索償、全程協助治療至康復過程，包括解釋治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時並得到你同意下，我們可前往醫院探望或致電慰問。

Our Care Manager can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plans and overseeing costs to arranging follow-up consultations. If you are admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.

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「保柏易增值」醫療保障計劃之賠償範圍內，你便須支付有關費用。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小時健康專線服務，倘若會員不幸患上癌症或心臟病，健康顧問將提供協助。

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under Bupa VTop Health Insurance Scheme, you will be responsible for the fees incurred. Availability of the above services is dependent on room level chosen. Ward level members can only access 24/7 Healthline. Care Manager will support you in the event of cancer or heart disease.

<sup>13</sup> 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。

<sup>13</sup> Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.

## 一站式專科治療計劃 One-stop specialist treatment programmes

保柏在你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，提供個人化的服務及指導。你可盡享以下計劃優勢：

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:

### 健康·一心守護 Supporting your health every day, every way



涵蓋多項專科，照顧不同醫療需要  
Multiple specialties to meet different medical needs



優質網絡診所及設施  
Quality assured network clinics and facilities



資深醫療團隊由診症、治療以至跟進，全程提供支援  
Experienced health professionals to guide you from consultation through treatment and follow-up



憑合資格醫療卡可享免找數服務  
Cashless service with eligible medical card

有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website.



## 網上管理你的計劃 Manage your scheme online

你可隨時隨地透過保柏的一站式客戶服務網站及手機應用程式 **myBupa** 管理你的保單、查詢索償狀態，甚至領取會員特別優惠。

Bupa's one-stop online customer service portal and smartphone app **myBupa** provide quick and easy access to your scheme whenever you need it. Manage your scheme and claims on the go or redeem special discounts for Bupa customers.



### 會籍文件 e-Documents

查閱及下載重要的會籍文件，包括合約、會員指引等。

View and download important documents including your contract, membership guide and more.



### 網上索償 Claims assistance

網上提交住院、日症及門診索償、查詢索償狀況，或查閱差額通知書。

Submit hospital, day case and clinical claims, track your claims status or view shortfall invoices.



### 搜尋網絡醫生 Network doctors finder

透過地點或專科分類，搜尋網絡醫生及診所資料。

Search for network doctors and clinics around Hong Kong by location or specialty.



### 會籍資料 Your profile

網上更新你的聯絡資料。

Update your contact information at any time.



### 尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。

View and redeem special offers on a variety of services and products.



## Blua Health 助你贏健康賺獎賞

## Manage your health and earn rewards in Blua Health

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Blua Health** 應用程式透過 AI 科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！

Staying healthy is the greatest commitment you can make to yourself and your family. **Blua Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more!



免費使用多項健康互動功能  
Enjoy a variety of free health app features



30秒AI評估你的身心健康  
Assess your health in 30 seconds with AI technology



與AI教練隨時隨地一起健身  
Exercise with AI coach anytime, anywhere



賺取積分以換領健康獎賞  
Earn points to redeem rewards for healthy living

立即下載 **Blua Health**，未來健康由你掌握！

Download **Blua Health** now and take control of your healthier future!



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。

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.



## 保柏—你的明智之選 Why choose Bupa

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance schemes to suit every life stage and lifestyle.



### 信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

我們於香港及世界各地提供醫療保險及醫療保健服務

- 全球服務超過3,800萬客戶
- 不設股東，以客為本
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務

Providing healthcare funding and provision for people in Hong Kong and beyond

- Serving over 38 million customers worldwide
- With no shareholders, our customers are our focus
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics



### 賠償服務承諾 Our claims service pledge

我們承諾提供快捷簡便的索償服務

- 收妥所需文件後，5 - 7 個工作天內即可完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知

Promising a quick and easy claims process

- All claims settled within 5-7 working days after receiving full documentation
- Submit claims online
- Notifications when your claim has been processed



### 24小時支援 Our round-the-clock support

全面支援，讓你隨時隨地管理保單

- 24小時客戶服務專線
- 客戶服務網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Online customer service portal





## 常見問題 Frequently asked questions

### 1. 「保柏易增值」可保障在我的會籍生效前出現的已存在病症嗎？

只要你受保於保柏團體醫保及／或保柏易增值合共最少連續 12 個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。然而，非保柏團體醫保會員不設已存在病症的保障。

### 2. 我可以在我的會籍生效後提升病房級別或加入自選保障嗎？

當你的會籍生效後，你便不可提升病房級別，亦不可於「分項住院及手術保障」及「總額住院及手術保障」之間轉換。

你可在續保時加入自選門診保障，並須進行核保。然而，如你曾終止此自選門診保障，再次申請將不會被接納。

自選附加醫療保障只供投保時申請加入，你不可於續保時加入此自選保障。

### 3. 我因轉換工作或退休而終止了我的保柏團體醫保計劃，我仍可在「保柏易增值」下獲得賠償嗎？

如你的保柏團體醫保計劃已終止，你仍可在「保柏易增值」申請索償。根據「保柏易增值」的合約條款，你必須先在任何其他生效中的醫療保障計劃（不論是由保柏或其他保險公司承保）下申請索償。當獲得這些計劃的賠償後，你可於「保柏易增值」就剩餘的費用向保柏申請第二索償。

然而，如你除「保柏易增值」以外並沒有任何其他生效中的醫療保障計劃，你仍可直接從「保柏易增值」申請索償，賠償將以你所選的保障級別之每年墊底費（如適用）、每年最高賠償額及個別保障項目的限額（如適用）為限。

### 4. 如我曾終止「保柏易增值」計劃，我可在日後再次申請嗎？

不可以。「保柏易增值」終生只可投保一次。

### 1. Will Bupa VTop cover all pre-existing conditions that arose before my membership was effective?

All pre-existing conditions which are payable under your Bupa group scheme shall be covered under Bupa VTop's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you have been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. However, coverage for pre-existing conditions isn't available for non-Bupa group scheme members.

### 2. Can I upgrade my room level or add optional benefits after my membership is effective?

Room level upgrade or switching between Itemised Hospital and Surgical Benefit and Aggregate Hospital and Surgical Benefit is not allowed after your membership is effective.

You can add the Optional Clinical Benefit upon renewal, subject to underwriting. However, if you've terminated this optional benefit before, you'll not be allowed to re-apply.

Application for the Optional Supplementary Major Medical Benefit is only allowed during enrolment. You can't add this optional benefit at renewal.

### 3. Will I still be reimbursed if my Bupa group scheme is terminated when I change my job or retire?

If your Bupa group scheme is terminated, you'll still be able to claim from Bupa VTop. According to Bupa VTop's contract terms, you must file claims under any other active health insurance schemes first, either underwritten by Bupa or other insurers. After your claims have been processed, you can submit a second claim for the remaining expenses to be reimbursed under Bupa VTop.

However, if you don't have any other active health insurance schemes besides Bupa VTop, you'll be able to claim from Bupa VTop from the first dollar, subject to the annual deductible (if applicable), overall annual limit and item limits (if applicable) of your chosen benefit level.

### 4. If I've terminated my Bupa VTop scheme, can I re-apply in the future?

No. Enrolment in Bupa VTop is allowed only once per lifetime.



## 重要資料 Important information

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、不受保障事項、條款及細則。

我們想幫助你在投保前了解其內容。請細閱以下資料。

### 等候期

除以下已存在病症外，本計劃不設等候期，合約生效後即可獲得保障：

已存在病症	只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。非保柏團體醫保會員不設已存在病症的保障。
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### 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。

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 pre-existing conditions as shown below. Coverage starts as soon as your contract is in effect.

Pre-existing conditions	Pre-existing conditions which are payable under your Bupa group scheme will be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.
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### 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.



## 重要資料 Important information

### 有關核保之資料披露

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

### 索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所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

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

你可於續保時加入自選門診保障，前提是通過核保及你並無曾經終止此自選保障。當你的合約生效後，你不可增加自選附加醫療保障或提升保障等級、以及將保障等級由計劃 1 至 3（分項住院及手術保障）轉換至計劃 4 至 6（總額住院及手術保障），反之亦然。你可在每年續保時申請終止自選保障（如適用）或調低保障等級，有關更改將於合約週年日生效。

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。

### Disclosure of information for underwriting

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

### Claims procedure

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

### Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions and choice of coverage. Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

### Renewal

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

You have the option to add Optional Clinical Benefit upon renewal, subject to underwriting and only if you've not previously terminated this benefit. Addition of Optional Supplementary Major Medical Benefit or upgrade of benefit level, as well as switching of benefit level from Plans 1 to 3 (Itemised Hospital and Surgical Benefit) to Plans 4 to 6 (Lump Sum Hospital and Surgical Benefit) or vice versa is not allowed once your contract has taken effect. You can apply for termination of any optional benefit (if applicable) or downgrade your benefit level every year upon renewal. All changes will be effective on the contract anniversary date.

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.



## 重要資料 Important information

### 繳付保費

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

### 終止合約

你的合約將在下列最早出現的情況下自動終止：

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

如你有加入自選附加醫療保障，以下附加條款 4 將適用：

4. 當「終生最高賠償額」的餘額低於下一合約年度於此自選附加醫療保障所需繳付的保費，此保障將會自動終止。

詳情請參閱合約。

### 轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

### 不受保障項目

- 已存在病症（除非該病症於你的保柏團體計劃下可獲賠償，以及你是現有團體會員且在連續十二個月的等候期持續受保柏團體醫療保障計劃及／或保柏易增值醫療保障計劃保障）。
- 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。

### Payment of subscription

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

### Termination of your contract

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

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

If you've added the Optional Supplementary Major Medical Benefit, an additional clause 4 applies:

4. When the remaining balance of lifetime limit is lower than the subscription of the Optional Supplementary Major Medical Benefit for the next contract year, this benefit shall automatically terminate.

Please refer to the contract for details.

### Changing to a new insurance scheme

If you're currently enrolled in a different health insurance scheme and you cancel it to enrol in this scheme, there may be changes to your coverage. Please be mindful of the differences in coverage when you change insurers, from a group scheme to an individual scheme or from a non-VHIS scheme to a VHIS scheme (and vice versa).

### General exclusions

- Pre-existing conditions (unless such conditions are payable under your Bupa group scheme and you are an existing group member and has been continuously covered under Bupa Group Health Insurance Scheme and/or Bupa VTop Health Insurance Scheme for a total waiting period of twelve consecutive months).
- 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.



## 重要資料

### Important information

- 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。
- 由保障開始日起首五年內，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；與性功能失常有關之治療，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。
- 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）、帕金森病（受門診保障下的「精神科相關治療保障」或「臨床心理輔導保障」涵蓋則除外）。
- 心理病或精神病症，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（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。
- 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 payable 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.

## 重要資料 Important information

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。

### 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：

- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
- (b) 符合良好及謹慎的醫療標準；
- (c) 就有關診斷或治療而所需的；
- (d) 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、合資格護士、麻醉科醫生或任何其他醫療服務供應商提供方便；
- (e) 以最合適之程度向會員提供安全及有效的治療；及
- (f) 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：

- (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；

- 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.

### 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:

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

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

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

- (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;



## 重要資料

### Important information

- (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) 由保險或醫學業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。

- (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.

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。

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.

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Bupa Hong Kong





## Schedule of Benefits 保障金額表

2024年1月1日版本 1 January 2024 Edition

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

A1 分項住院及手術保障 <sup>①</sup> Itemised Hospital and Surgical Benefit <sup>①</sup>	最高賠償額 (港幣) Maximum Limit (HK\$)		
	計劃 Plan 1 私家房 <sup>②</sup> Private <sup>③</sup>	計劃 Plan 2 半私家房 <sup>②</sup> Semi-private <sup>③</sup>	計劃 Plan 3 大房 <sup>②</sup> Ward <sup>③</sup>
1 住房及膳食費 (每合約年度最多270日) Room and Board (Maximum 270 days each Contract Year)	每日 3,600 each day	每日 1,640 each day	每日 1,020 each day
2 住院雜費 (每合約年度計) Miscellaneous Hospital Services (Each Contract Year)	40,800	26,000	18,200
3 深切治療 (住房及膳食費之補足) (每合約年度計) Intensive Care (Supplement to Room and Board) (Each Contract Year)	32,500	27,500	25,700
4 私家看護費 (每合約年度最多120日) Private Nursing (Maximum 120 days each Contract Year) ◦ 經主診註冊西醫書面轉介 <sup>④</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 ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral <sup>④</sup> from the attending Registered Medical Practitioner	每日 1,080 each day	每日 710 each day	每日 430 each day
5 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) Surgeon and Attendance Fees (For surgical case only)(Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	133,300 66,700 28,700 10,300	87,000 46,200 20,000 8,420	62,300 33,800 13,800 6,650
6 麻醉科醫生費 (每次手術計) Anaesthetist's Fees (Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	41,000 20,500 10,300 5,200	25,200 14,900 6,270 3,070	19,200 11,300 4,630 2,880
7 手術室費用 (每次手術計) Operating Theatre Fees (Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	41,000 20,500 10,300 5,200	25,200 14,900 6,270 3,070	19,200 11,300 4,630 2,880
8 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) In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year)	每日 3,400 each day	每日 1,530 each day	每日 910 each day
9 住院專科醫生費 (每合約年度計) In-patient Specialist's Fees (Each Contract Year) ◦ 須獲主診註冊西醫以書面轉介 <sup>④</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) ◦ Subject to written referral <sup>④</sup> from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)	15,400	5,100	3,050
10 癌症治療及洗腎 (每合約年度計) Cancer Treatment and Kidney Dialysis (Each Contract Year) ◦ 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 ◦ 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	150,000	110,000	95,000
11 住院加床費 (每合約年度最多270日) Companion Bed (Maximum 270 days each Contract Year)	每日 1,850 each day	每日 800 each day	每日 500 each day
12 入院前及出院後之門診護理 (每合約年度計) Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) ◦ 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 ◦ 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	6,200	3,590	2,350
13 緊急意外門診保障 (每合約年度計) Emergency Out-patient Benefit for Accidents (Each Contract Year)	11,300	9,230	7,700
14 精神科治療 (每合約年度計) Psychiatric Treatment (Each Contract Year)	30,000		
每年最高賠償額 - 於合約生效日未滿 65 歲之會員 Overall Annual Limit - Below attained age of 65 on the Contract Effective Date	不設上限 Unlimited		
每年最高賠償額 - 於合約生效日年滿 65 歲或以上之會員 Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date	681,000	344,000	204,200

		最高賠償額 (港幣) Maximum Limit (HK\$)		
A2 總額住院及手術保障 <sup>①</sup> Lump Sum Hospital and Surgical Benefit <sup>①</sup>		計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
指定病房級別 Restricted room level		私家房 <sup>②</sup> Private <sup>②</sup>	半私家房 <sup>②</sup> Semi-private <sup>②</sup>	大房 <sup>②</sup> Ward <sup>②</sup>
1	住房及膳食費 (每合約年度最多270日) Room and Board (Maximum 270 days each Contract Year)			
2	住院雜費 (每合約年度計) Miscellaneous Hospital Services (Each Contract Year)			
3	深切治療 (住房及膳食費之補足) (每合約年度計) Intensive Care (Supplement to Room and Board) (Each Contract Year)			
4	私家看護費 (每合約年度最多120日) Private Nursing (Maximum 120 days each Contract Year) ◦ 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 ◦ 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			
5	外科醫生費及巡房費 (只適用於外科手術) Surgeon and Attendance Fees (For surgical case only) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
6	麻醉科醫生費 Anaesthetist's Fees ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
7	手術室費用 Operating Theatre Fees ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
8	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) In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year)			
9	住院專科醫生費 (每合約年度計) In-patient Specialist's Fees (Each Contract Year) ◦ 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) ◦ 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)			
10	癌症治療及洗腎 (每合約年度計) Cancer Treatment and Kidney Dialysis (Each Contract Year) ◦ 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 ◦ 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			
11	住院加床費 (每合約年度最多270日) Companion Bed (Maximum 270 days each Contract Year)			
12	入院前及出院後之門診護理 (每合約年度計) Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) ◦ 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 ◦ 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			
13	緊急意外門診保障 (每合約年度計) Emergency Out-patient Benefit for Accidents (Each Contract Year)			
14	精神科治療 (每合約年度計) Psychiatric Treatment (Each Contract Year)			
	每年墊底費 Annual Deductible	100,000	80,000	30,000
	每年最高賠償額 Overall Annual Limit	600,000	300,000	150,000

支付合資格醫療費用的80%  
Payable for 80% of eligible medical expenses

- 此保障所支付的賠償取決於你住院時所入住的病房級別，以上述每年最高賠償額為限。
- 此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。
- 如你入住比原有保障級別更高的病房級別，保障額將作出如下調整：
  - 半私家房至私家房 : 50%
  - 大房至半私家房 : 50%
  - 大房至私家房 : 25%
- 然而，有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。
- Benefit payable under this Benefit is dependent on the ward level you stay in during Confinement, which is subject to the Overall Annual Limit above.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
  - From Semi-private Room to Private Room : 50%
  - From Ward to Semi-private Room : 50%
  - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.

自選保障 Optional benefits

B 自選附加醫療保障 <sup>④</sup> Optional Supplementary Major Medical Benefit <sup>④</sup> (只適用於選擇「分項住院及手術保障」並符合資格的現有保柏團體計劃會員) (For eligible existing Bupa group members who have chosen the Itemised Hospital and Surgical Benefit only)	最高賠償額 (港幣) Maximum Limit (HK\$)		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
指定病房級別 Restricted room level	私家房 <sup>②</sup> Private <sup>②</sup>	半私家房 <sup>②</sup> Semi-private <sup>②</sup>	大房 <sup>②</sup> Ward <sup>②</sup>
賠償率 Reimbursement percentage	80%		
最高賠償額 (每合約年度計) Maximum Limit (Each Contract Year)	204,000	153,000	82,000
終生最高賠償額 Lifetime Limit	408,000	306,000	164,000

- 此保障支付任何超出按分項住院及手術保障下 A1 - A11 項 (不論超出最高賠償額或最多日數) 可獲賠償的合資格費用, 以上述最高賠償額及終生最高賠償額為限。
- 此保障並不會就入住總統套房 / 貴賓房 / 豪華房的住院費用而作出賠償。
- 如你入住比原有保障級別更高的病房級別, 保障額將作出如下調整:
  - 半私家房至私家房 : 50%
  - 大房至半私家房 : 50%
  - 大房至私家房 : 25%
- 然而, 有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別, 或因隔離原因而須入住指定住房級別的情況。
- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Itemised Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit and Lifetime Limit above.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
  - From Semi-private Room to Private Room : 50%
  - From Ward to Semi-private Room : 50%
  - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.

		最高賠償額 (港幣) Maximum Limit (HK\$)					
C 自選門診保障 <sup>®</sup> Optional Clinical Benefit <sup>®</sup>	網絡保障 <sup>®</sup> HealthNet Benefit <sup>®</sup>	非網絡保障 Non-HealthNet Benefit					
		計劃 Plan 1, 4	計劃 Plan 2, 5	計劃 Plan 3, 6	計劃 Plan 1, 4	計劃 Plan 2, 5	計劃 Plan 3, 6
網絡服務供應商的數目 No. of HealthNet Service Providers	約 Around 2,200	不適用 N/A					
1 普通科醫生 (每次診治計) General Practitioner (Per visit)	全數支付合資格的醫療費用 (包括診症費及最多5日之處方基本醫療必需西藥費用) Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication)	530	340	240	(只限診症費 Consultation fee only)		
2 專科醫生 (每次診治計) Specialist (Per visit) ◦ 須獲註冊西醫書面轉介 <sup>®</sup> , 皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科及兒科除外 ◦ Subject to written referral <sup>®</sup> from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery and paediatrics	Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication)	850	640	475	(只限診症費 Consultation fee only)		
3 家中應診 (每次診治計) Home Consultation (Per visit)	不適用 N/A	920	620	470	(只限診症費 Consultation fee only)		
4 物理治療師 (每次診治計) (只限診症費) Physiotherapist (Per visit) (Treatment fee only) ◦ 須獲註冊西醫書面轉介 <sup>®</sup> ◦ Subject to written referral <sup>®</sup> from a Registered Medical Practitioner	全數支付合資格的醫療費用 Full cover for eligible medical expenses	800	540	435			
5 脊醫 (每次診治計) (只限診症費) Chiropractor (Per visit) (Treatment fee only) ◦ 須獲註冊西醫書面轉介 <sup>®</sup> ◦ Subject to written referral <sup>®</sup> from a Registered Medical Practitioner	不適用 N/A	800	540	435			
6 中醫師 (每次診治計) Chinese Herbalist (Per visit) ◦ 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之基本醫療必需中藥費用) ◦ 此保障將於非網絡保障下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 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained at a legitimate source) ◦ 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) under Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit	全數支付合資格的醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用) Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines)	390	300	245			
7 跌打醫師 (每次診治計) Chinese Bonesetter (Per visit) ◦ 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之基本醫療必需中藥費用) ◦ 此保障將於非網絡保障下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 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained at a legitimate source) ◦ 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) under Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit	全數支付合資格的醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用) Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines)	390	300	245			
8 精神科相關治療 <sup>®</sup> (每次診治計) Psychiatric-related Treatments <sup>®</sup> (Per visit)	不適用 N/A	820	620	450	(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 Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)		
9 臨床心理輔導 (每次診治計) Psychological Counselling (Per visit) ◦ 須獲精神科醫生書面轉介 <sup>®</sup> ◦ Subject to written referral <sup>®</sup> from a Psychiatrist	不適用 N/A	820	620	450			
10 診斷影像及化驗 (每合約年度計) Diagnostic Imaging and Laboratory Tests (Each Contract Year) ◦ 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 <sup>®</sup> (只適用於X光及化驗) 書面轉介 <sup>®</sup> ◦ Subject to written referral <sup>®</sup> from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor <sup>®</sup> for X-ray only and laboratory tests	全數支付合資格的醫療費用 Full cover for eligible medical expenses	4,600	2,600	1,980			
11 醫生處方西藥 (每合約年度計) Prescribed Western Medication (Each Contract Year) ◦ 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 ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained from a legitimate source	不適用 N/A	5,700	3,500	2,200			

以「網絡保障」及「非網絡保障」合計，每合約年度項目C1至C9之診治次數上限共為30次，其中項目C6至C7及C8至C9之診治次數上限分別為每合約年度合共各10次。每一項目以每日最多一次為限。  
Maximum number of visits for both Network Benefit and Non-network Benefit in aggregate per Contract Year for items C1 - C9 is 30 in total, with sub-limits of 10 visits per Contract Year for items C6 - C7 and C8 - C9 respectively. Subject to a maximum of one visit per item per day.

免費保障及服務 Free benefits and services

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

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。 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.

**E 健康支援服務**  
**Health Coaching Services**

計劃 Plan 1, 4  
私家房<sup>②</sup>  
Private<sup>②</sup>

計劃 Plan 2, 5  
半私家房<sup>②</sup>  
Semi-private<sup>②</sup>

計劃 Plan 3, 6  
大房<sup>②</sup>  
Ward<sup>②</sup>

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。 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.

<p><b>24小時健康專線 24-hour Healthline</b></p> <ul style="list-style-type: none"> <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> <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> </ul>	✓	✓	✓
<p><b>醫療中心選擇 Healthcare Centre Choices</b></p> <ul style="list-style-type: none"> <li>我們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> <li>We can provide a list of clinics and hospitals based on your specific condition or needs for your reference.</li> </ul>	✓	✓	不適用 Not applicable
<p><b>健康顧問 Care Manager</b></p> <ul style="list-style-type: none"> <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> <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> </ul>	✓	✓	✓ (健康顧問將於會員患上癌症或心臟病時提供協助 Care Manager will support you in the event of cancer or heart disease)
<p><b>第二醫療意見 Second Medical Opinion</b></p> <ul style="list-style-type: none"> <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> <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> </ul>	✓	✓	不適用 Not applicable

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

- 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。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- 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.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

## 附註 Notes

- ① 有關「分項住院及手術保障」及「總額住院及手術保障」
  - 同一項目的合資格費用不可獲「分項住院及手術保障」或「總額住院及手術保障」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「分項住院及手術保障」或「總額住院及手術保障」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。
- ② 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](http://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。
- ③ 轉介信
  - 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- ④ 有關「自選附加醫療保障」
  - 此保障的賠償以每合約年度「最高賠償額」或「終生最高賠償額」餘額（如適用）之較低者為上限。當「終生最高賠償額」低於下一合約年度於此自選附加醫療保障所需繳付的保費，此保障將於下一個合約週年日自動終止。
- ⑤ 有關「精神科相關治療保障」
  - 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。
- ⑥ 有關由註冊中醫或脊醫發出的轉介信
  - 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。
- ⑦ 有關「自選門診保障」下的「網絡保障」
  - 要在網絡保障下享有全數賠償的合資格門診治療，你必須依循以下的規定：
    - 在網絡服務供應商接受治療前必須出示「保柏網絡醫療卡」，並以此卡來繳付醫療費用；
    - 門診治療必須由網絡服務供應商於其診所進行（除非屬專科治療，而保柏網絡未能提供該專科，並已取得初步保障審核）；
    - 專科醫生診症（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）及物理治療必須經由註冊西醫書面轉介；
    - 診斷影像及化驗（如適用）必須經由註冊西醫書面轉介，並於網絡診斷中心進行（保柏亦接受由註冊中醫及脊醫用於X光及化驗的書面轉介）；
    - 以下各項必須得到保柏初步保障審核：
      - 診斷影像或化驗（按保柏供應商指引之要求）；
      - 由網絡註冊西醫轉介之專科治療，而保柏網絡未能提供該專科。
  - 如沒有依循以上規定，合資格的醫療費用將會根據「非網絡保障」作出賠償。
  - 請登入保柏的客戶服務網站myBupa查閱適用於門診保障的完整網絡服務供應商名單，此名單可能會不時更改。
- ⑧ 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、專科醫生及中醫師的醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用（包括普通科醫生及中醫師）。指定的視像診症服務供應商名單可於保柏的網站查閱，此名單可能會不時更改及更新。
- ⑨ About Itemised Hospital and Surgical Benefit and Lump Sum 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 Itemised Hospital and Surgical Benefit or Lump Sum Hospital and Surgical Benefit.
  - Clinical Operation or Day Case, if eligible, will be paid under Itemised Hospital and Surgical Benefit or Lump Sum Hospital and Surgical Benefit. Clinical Operation and Day Case refer to 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.
- ⑩ About room level
  - For in-patient treatments at Gleneagles Hong Kong Hospital, please visit [www.bupa.com.hk/pdf/ghk.pdf](http://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 hospital stay.
- ⑪ About 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.
- ⑫ About Optional Supplementary Major Medical (SMM) Benefit
  - This Benefit is subject to the Maximum Limit per Contract Year or the remaining balance of Lifetime Limit (if applicable), whichever is lower. When the Lifetime Limit is lower than the subscription of this Optional Supplementary Major Medical Benefit for the next Contract Year, this Benefit shall automatically terminate on the next Contract Anniversary Date.
- ⑬ About Psychiatric-related Treatments Benefit
  - 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.
- ⑭ About referral letter from a Registered Chinese Medicine Practitioner or Chiropractor
  - 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.
- ⑮ About HealthNet Benefit under Optional Clinical Benefit
  - To enjoy full cover for eligible clinical treatments under HealthNet Benefit, you must fulfil the below requirements:
    - Bupa HealthNet Card (BHN Card) must be presented to the Bupa HealthNet Service Providers before treatment and used for payment of medical expenses;
    - Clinical treatment must be performed by a HealthNet Service Provider and carried out at their clinics (except for treatment by a Specialist where the relevant speciality is not available in Bupa HealthNet and pre-authorisation has been obtained);
    - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred in writing by a Registered Medical Practitioner;
    - Diagnostic imaging and laboratory tests, if applicable, must be referred in writing by a Registered Medical Practitioner and carried out at a HealthNet Diagnostic Centre (Bupa also accepts referral letters issued by a Registered Chinese Medicine Practitioner and Chiropractor for X-ray and laboratory tests);
    - Pre-authorisation must be obtained from Bupa for:
      - Diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines);
      - Any treatment by a Specialist referred by a HealthNet Registered Medical Practitioner if the relevant speciality is not available in Bupa HealthNet.
  - If the above requirements are not followed, eligible medical expenses will be reimbursed under Non-HealthNet Benefit.
  - For the full list of Bupa HealthNet Service Providers eligible under Clinical Benefit, please log in to Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑯ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by the general practitioners, specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.

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。

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.

請參考合約查閱保障金額表內大楷詞語之定義。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.

## 保費表 Table of Subscriptions

2024年1月1日版本 1 January 2024 Edition

只適用於年齡介乎15日至59歲之會員<sup>①②</sup> For members aged 15 days to 59 years<sup>①②</sup>

以港幣計算 All figures in HK\$

### A1 分項住院及手術保障 Itemised Hospital and Surgical Benefit

已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	15,301	1,377	8,298	747	4,557	410	41	19,750	1,778	10,723	965	5,437	489
1	15,301	1,377	8,298	747	4,557	410	42	20,724	1,865	11,230	1,011	5,651	509
2	15,301	1,377	8,298	747	4,557	410	43	21,748	1,957	11,771	1,059	5,874	529
3	15,301	1,377	8,298	747	4,557	410	44	22,832	2,055	12,346	1,111	6,109	550
4	15,301	1,377	8,298	747	4,557	410	45	23,962	2,157	12,931	1,164	6,362	573
5	15,301	1,377	8,298	747	4,557	410	46	25,070	2,256	13,551	1,220	6,620	596
6	12,361	1,112	6,809	613	3,684	332	47	26,234	2,361	14,207	1,279	6,887	620
7	12,418	1,118	6,841	616	3,719	335	48	27,463	2,472	14,895	1,341	7,171	645
8	12,475	1,123	6,874	619	3,757	338	49	28,753	2,588	15,630	1,407	7,449	670
9	12,532	1,128	6,906	622	3,795	342	50	30,356	2,732	16,286	1,466	7,629	687
10	12,588	1,133	6,938	624	3,834	345	51	31,809	2,863	17,102	1,539	7,886	710
11	12,645	1,138	6,972	627	3,873	349	52	33,340	3,001	17,941	1,615	8,131	732
12	12,704	1,143	7,004	630	3,914	352	53	34,962	3,147	18,836	1,695	8,381	754
13	12,762	1,149	7,037	633	3,954	356	54	36,691	3,302	19,815	1,783	8,640	778
14	12,820	1,154	7,071	636	3,995	360	55	38,540	3,469	20,868	1,878	8,962	807
15	12,879	1,159	7,105	639	4,037	363	56	40,517	3,647	21,997	1,980	9,301	837
16	12,938	1,164	7,138	642	4,080	367	57	42,642	3,838	23,198	2,088	9,662	870
17	12,997	1,170	7,171	645	4,123	371	58	44,881	4,039	24,439	2,200	10,045	904
18	9,127	821	4,683	421	2,809	253	59	47,189	4,247	25,678	2,311	10,474	943
19	9,255	833	4,745	427	2,842	256	以下保費只供續保之用 The subscriptions below are for renewal only						
20	9,404	846	4,818	434	2,875	259	60	49,574	4,462	26,950	2,426	10,869	978
21	9,562	861	4,902	441	2,912	262	61	52,031	4,683	28,278	2,545	11,279	1,015
22	9,744	877	4,998	450	2,948	265	62	54,556	4,910	29,650	2,669	11,728	1,056
23	9,947	895	5,099	459	2,991	269	63	57,176	5,146	31,084	2,798	12,179	1,096
24	10,168	915	5,217	470	3,041	274	64	59,893	5,390	32,582	2,932	12,657	1,139
25	10,428	939	5,351	482	3,091	278	65	62,716	5,644	34,053	3,065	13,173	1,186
26	10,652	959	5,526	497	3,144	283	66	65,644	5,908	35,514	3,196	13,756	1,238
27	11,008	991	5,715	514	3,210	289	67	68,786	6,191	36,962	3,327	14,341	1,291
28	11,412	1,027	5,927	533	3,283	295	68	72,043	6,484	38,319	3,449	14,905	1,341
29	11,849	1,066	6,153	554	3,364	303	69	75,369	6,783	39,536	3,558	15,491	1,394
30	12,020	1,082	6,499	585	3,460	311	70	78,779	7,090	40,630	3,657	16,094	1,448
31	12,508	1,126	6,880	619	3,562	321	71	82,401	7,416	41,520	3,737	16,703	1,503
32	13,017	1,172	7,157	644	3,683	331	72	86,245	7,762	42,352	3,812	17,075	1,537
33	13,565	1,221	7,452	671	3,797	342	73	90,273	8,125	43,086	3,878	17,411	1,567
34	14,167	1,275	7,766	699	3,999	360	74	94,519	8,507	43,759	3,938	17,622	1,586
35	14,804	1,332	8,124	731	4,185	377	75	98,983	8,908	44,368	3,993	17,782	1,600
36	15,518	1,397	8,502	765	4,413	397	76	103,658	9,329	44,864	4,038	17,914	1,612
37	16,272	1,464	8,901	801	4,641	418	77	108,376	9,754	45,201	4,068	18,022	1,622
38	17,071	1,536	9,324	839	4,895	441	78	113,101	10,179	45,517	4,097	18,113	1,630
39	17,919	1,613	9,767	879	5,069	456	79	117,571	10,581	45,818	4,124	18,201	1,638
40	18,811	1,693	10,234	921	5,245	472	80+	122,175	10,996	46,062	4,146	18,280	1,645

# 保柏易增值醫療保障計劃 Bupa VTop Health Insurance Scheme



以港幣計算 All figures in HK\$

## A2 總額住院及手術保障 Lump Sum Hospital and Surgical Benefit

已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward		已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	8,267	744	2,566	231	1,591	143	41	10,488	944	3,659	329	2,585	233
1	8,252	743	2,566	231	1,591	143	42	10,834	975	3,863	348	2,731	246
2	8,252	743	2,566	231	1,591	143	43	11,188	1,007	4,155	374	2,936	264
3	8,252	743	2,566	231	1,591	143	44	11,557	1,040	4,469	402	3,153	284
4	8,252	743	2,566	231	1,591	143	45	11,930	1,074	4,822	434	3,397	306
5	8,252	743	2,566	231	1,591	143	46	12,273	1,105	5,169	465	3,618	326
6	6,189	557	1,540	139	955	86	47	12,625	1,136	5,441	490	3,785	341
7	6,220	560	1,564	141	970	87	48	12,989	1,169	5,729	516	3,961	356
8	6,251	563	1,590	143	985	89	49	13,361	1,202	6,036	543	4,136	372
9	6,282	565	1,615	145	1,000	90	50	13,854	1,247	6,315	568	4,277	385
10	6,312	568	1,640	148	1,017	92	51	14,516	1,306	6,685	602	4,467	402
11	6,344	571	1,668	150	1,033	93	52	15,216	1,369	7,070	636	4,654	419
12	6,374	574	1,694	152	1,050	95	53	15,955	1,436	7,482	673	4,843	436
13	6,405	576	1,720	155	1,068	96	54	16,745	1,507	7,932	714	5,045	454
14	6,437	579	1,748	157	1,084	98	55	17,588	1,583	8,419	758	5,283	475
15	6,468	582	1,776	160	1,100	99	56	18,491	1,664	8,945	805	5,536	498
16	6,499	585	1,805	162	1,119	101	57	19,461	1,751	9,505	855	5,807	523
17	6,532	588	1,833	165	1,136	102	58	20,484	1,844	10,090	908	6,096	549
18	4,924	443	1,449	130	1,164	105	59	21,536	1,938	10,683	961	6,417	578
19	4,993	449	1,467	132	1,177	106	以下保費只供續保之用 The subscriptions below are for renewal only						
20	5,073	457	1,490	134	1,193	107	60	22,625	2,036	11,297	1,017	6,721	605
21	5,157	464	1,516	136	1,206	109	61	23,746	2,137	11,941	1,075	7,040	634
22	5,255	473	1,545	139	1,222	110	62	24,898	2,241	12,613	1,135	7,388	665
23	5,364	483	1,577	142	1,240	112	63	26,094	2,348	13,322	1,199	7,742	697
24	5,483	493	1,613	145	1,260	113	64	27,334	2,460	14,066	1,266	8,121	731
25	5,626	506	1,655	149	1,281	115	65	28,622	2,576	14,808	1,333	8,527	767
26	5,746	517	1,709	154	1,303	117	66	29,958	2,696	15,444	1,390	8,903	801
27	5,938	534	1,767	159	1,331	120	67	31,392	2,825	16,073	1,447	9,282	835
28	6,155	554	1,833	165	1,360	122	68	32,878	2,959	16,663	1,500	9,648	868
29	6,392	575	1,903	171	1,394	125	69	34,396	3,096	17,193	1,547	10,027	902
30	6,483	583	2,020	182	1,444	130	70	35,953	3,236	17,669	1,590	10,418	938
31	6,746	607	2,185	197	1,514	136	71	37,606	3,385	18,056	1,625	10,812	973
32	7,020	632	2,348	211	1,654	149	72	39,360	3,542	18,418	1,658	11,051	995
33	7,318	659	2,457	221	1,715	154	73	41,198	3,708	18,736	1,686	11,270	1,014
34	7,642	688	2,572	231	1,796	162	74	43,136	3,882	19,029	1,713	11,407	1,027
35	7,985	719	2,703	243	1,903	171	75	45,173	4,066	19,294	1,736	11,511	1,036
36	8,369	753	2,843	256	2,004	180	76	47,307	4,258	19,509	1,756	11,595	1,044
37	8,776	790	2,990	269	2,144	193	77	49,460	4,451	19,656	1,769	11,665	1,050
38	9,209	829	3,147	283	2,261	203	78	51,617	4,646	19,794	1,781	11,723	1,055
39	9,665	870	3,313	298	2,377	214	79	53,657	4,829	19,924	1,793	11,781	1,060
40	10,146	913	3,486	314	2,474	223	80+	55,758	5,018	20,031	1,803	11,833	1,065



# 保柏易增值醫療保障計劃 Bupa VTop Health Insurance Scheme



以港幣計算 All figures in HK\$

## B 自選附加醫療保障 Optional Supplementary Major Medical Benefit

(只適用於選擇「分項住院及手術保障」並符合資格的現有保柏團體計劃會員)

(For eligible existing Bupa group members who have chosen the Itemised Hospital and Surgical Benefit only)

額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	4,767	429	2,675	241	1,524	137	41	5,957	536	3,529	318	2,009	181
1	4,767	429	2,675	241	1,524	137	42	6,291	566	3,670	330	2,097	189
2	4,767	429	2,675	241	1,524	137	43	6,643	598	3,821	344	2,187	197
3	4,767	429	2,675	241	1,524	137	44	7,003	630	3,976	358	2,281	205
4	4,767	429	2,675	241	1,524	137	45	7,375	664	4,135	372	2,382	214
5	4,767	429	2,675	241	1,524	137	46	7,747	697	4,276	385	2,487	224
6	3,576	322	1,605	144	1,064	96	47	8,112	730	4,473	403	2,596	234
7	3,593	323	1,630	147	1,079	97	48	8,479	763	4,682	421	2,710	244
8	3,610	325	1,656	149	1,093	98	49	8,872	798	4,900	441	2,830	255
9	3,629	327	1,683	151	1,109	100	50	9,290	836	5,137	462	2,930	264
10	3,647	328	1,710	154	1,124	101	51	9,714	874	5,366	483	3,058	275
11	3,664	330	1,737	156	1,140	103	52	10,218	920	5,592	503	3,193	287
12	3,682	331	1,764	159	1,156	104	53	10,828	975	5,852	527	3,332	300
13	3,700	333	1,792	161	1,171	105	54	11,477	1,033	6,115	550	3,478	313
14	3,718	335	1,822	164	1,189	107	55	12,159	1,094	6,390	575	3,633	327
15	3,737	336	1,851	167	1,204	108	56	12,902	1,161	6,687	602	3,790	341
16	3,755	338	1,881	169	1,220	110	57	13,690	1,232	7,000	630	3,956	356
17	3,774	340	1,911	172	1,239	112	58	14,521	1,307	7,325	659	4,134	372
18	2,964	267	1,705	153	1,089	98	59	15,399	1,386	7,673	691	4,321	389
19	3,002	270	1,732	156	1,096	99	以下保費只供續保之用 The subscriptions below are for renewal only						
20	3,054	275	1,762	159	1,107	100	60	16,373	1,474	8,053	725	4,513	406
21	3,111	280	1,777	160	1,120	101	61	17,439	1,570	8,457	761	4,716	424
22	3,178	286	1,815	163	1,133	102	62	18,555	1,670	8,877	799	4,894	440
23	3,252	293	1,855	167	1,148	103	63	19,764	1,779	9,315	838	5,055	455
24	3,339	301	1,898	171	1,167	105	64	21,089	1,898	9,765	879	5,201	468
25	3,434	309	1,943	175	1,185	107	65	22,437	2,019	10,205	918	5,429	489
26	3,515	316	2,002	180	1,207	109	66	24,000	2,160	10,442	940	6,099	549
27	3,576	322	2,064	186	1,232	111	67	25,455	2,291	11,112	1,000	7,164	645
28	3,648	328	2,134	192	1,256	113	68	27,060	2,435	11,464	1,032	8,199	738
29	3,747	337	2,207	199	1,280	115	69	28,917	2,603	12,863	1,158	9,072	816
30	3,855	347	2,302	207	1,304	117	70	31,191	2,807	14,326	1,289	10,096	909
31	3,984	359	2,383	214	1,334	120	71	33,475	3,013	15,664	1,410	10,418	938
32	4,115	370	2,475	223	1,366	123	72	36,413	3,277	16,808	1,513	10,794	971
33	4,261	383	2,568	231	1,406	127	73	39,814	3,583	17,921	1,613	11,006	991
34	4,399	396	2,658	239	1,462	132	74	42,402	3,816	19,232	1,731	11,471	1,032
35	4,552	410	2,749	247	1,514	136	75	45,631	4,107	19,835	1,785	11,838	1,065
36	4,719	425	2,861	257	1,579	142	76	49,213	4,429	20,510	1,846	12,385	1,115
37	4,899	441	2,981	268	1,645	148	77	52,326	4,709	21,030	1,893	12,576	1,132
38	5,126	461	3,109	280	1,717	155	78	55,746	5,017	21,558	1,940	12,717	1,145
39	5,364	483	3,240	292	1,804	162	79	59,279	5,335	22,062	1,986	12,855	1,157
40	5,633	507	3,380	304	1,926	173	80+	62,924	5,663	22,446	2,020	12,990	1,169

**C 自選門診保障 Optional Clinical Benefit**  
額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6		已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	10,034	903	7,567	681	6,168	555	41	13,828	1,245	10,017	902	8,122	731
1	10,034	903	7,567	681	6,168	555	42	14,214	1,279	10,190	917	8,323	749
2	10,034	903	7,567	681	6,168	555	43	14,537	1,308	10,377	934	8,486	764
3	10,034	903	7,567	681	6,168	555	44	14,882	1,339	10,569	951	8,627	776
4	10,034	903	7,567	681	6,168	555	45	15,229	1,371	10,748	967	8,760	788
5	10,034	903	7,567	681	6,168	555	46	15,621	1,406	10,949	985	8,934	804
6	10,034	903	7,567	681	6,168	555	47	15,932	1,434	11,167	1,005	9,101	819
7	10,034	903	7,567	681	6,168	555	48	16,240	1,462	11,385	1,025	9,326	839
8	10,034	903	7,567	681	6,168	555	49	16,534	1,488	11,626	1,046	9,412	847
9	10,034	903	7,567	681	6,168	555	50	16,781	1,510	11,857	1,067	9,524	857
10	10,034	903	7,567	681	6,168	555	51	17,229	1,551	12,099	1,089	9,680	871
11	10,034	903	7,567	681	6,168	555	52	17,569	1,581	12,346	1,111	9,789	881
12	10,034	903	7,567	681	6,168	555	53	17,824	1,604	12,587	1,133	9,913	892
13	10,034	903	7,567	681	6,168	555	54	18,012	1,621	12,856	1,157	10,047	904
14	10,034	903	7,567	681	6,168	555	55	18,280	1,645	13,129	1,182	10,192	917
15	10,034	903	7,567	681	6,168	555	56	18,534	1,668	13,404	1,206	10,334	930
16	10,034	903	7,567	681	6,168	555	57	18,889	1,700	13,684	1,232	10,480	943
17	10,034	903	7,567	681	6,168	555	58	19,206	1,729	13,975	1,258	10,616	955
18	7,571	681	5,868	528	4,759	428	59	19,509	1,756	14,258	1,283	10,804	972
19	7,655	689	5,964	537	4,840	436	以下保費只供續保之用 The subscriptions below are for renewal only						
20	7,747	697	6,071	546	4,931	444	60	19,817	1,784	14,552	1,310	11,002	990
21	7,845	706	6,178	556	5,021	452	61	20,416	1,837	14,840	1,336	11,135	1,002
22	7,955	716	6,290	566	5,115	460	62	21,029	1,893	15,131	1,362	11,454	1,031
23	8,078	727	6,411	577	5,216	469	63	21,614	1,945	15,436	1,389	11,722	1,055
24	8,213	739	6,526	587	5,344	481	64	22,103	1,989	15,746	1,417	12,004	1,080
25	8,367	753	6,648	598	5,478	493	65	22,617	2,036	16,075	1,447	12,366	1,113
26	8,536	768	6,766	609	5,643	508	66	23,182	2,086	16,435	1,479	12,607	1,135
27	8,718	785	6,891	620	5,746	517	67	23,800	2,142	16,725	1,505	12,839	1,156
28	8,911	802	7,053	635	5,856	527	68	24,373	2,194	16,989	1,529	13,038	1,173
29	9,124	821	7,228	651	5,937	534	69	25,032	2,253	17,211	1,549	13,077	1,177
30	9,294	836	7,314	658	6,050	545	70	25,558	2,300	17,492	1,574	13,251	1,193
31	9,564	861	7,444	670	6,154	554	71	25,854	2,327	17,723	1,595	13,376	1,204
32	9,930	894	7,764	699	6,383	574	72	26,138	2,352	17,911	1,612	13,448	1,210
33	10,320	929	8,250	743	6,608	595	73	26,358	2,372	18,123	1,631	13,526	1,217
34	10,729	966	8,666	780	6,804	612	74	26,583	2,392	18,309	1,648	13,554	1,220
35	11,126	1,001	8,881	799	7,023	632	75	26,789	2,411	18,523	1,667	13,673	1,231
36	11,595	1,044	9,064	816	7,195	648	76	26,978	2,428	18,725	1,685	13,765	1,239
37	12,093	1,088	9,254	833	7,343	661	77	27,136	2,442	18,930	1,704	13,833	1,245
38	12,519	1,127	9,438	849	7,527	677	78	27,248	2,452	19,021	1,712	13,861	1,247
39	13,015	1,171	9,634	867	7,699	693	79	27,323	2,459	19,096	1,719	13,877	1,249
40	13,474	1,213	9,824	884	7,891	710	80+	27,467	2,472	19,175	1,726	13,898	1,251

**附註 Notes**

- 如果你是現有保柏團體計劃會員，你的保費將根據你的保柏團體醫保計劃的保障開始日計算。例子：若你於55歲加入保柏團體計劃，當你於60歲時投保「保柏易增值」時，你只需繳付本計劃的保費表上「只適用於年齡介乎15日至59歲之會員」列表下所示之60歲保費。
- 如新申請人在其保柏團體醫療保障計劃生效時之年齡介乎60至69歲，其「分項／總額住院及手術保障」之投保及續保保費將會按照上表之保費調高50%。而年滿70歲或以上之新申請人，其「分項／總額住院及手術保障」之投保及續保保費將會按上表保費調高一倍。但投保及續保「附加醫療保障」及「門診保障」只須繳付標準保費。
- If you're an existing Bupa group scheme member, your subscription will be based on the coverage commencement date of your Bupa group health insurance scheme. For example, you joined a Bupa group scheme at age 55. When you join Bupa VTop at age 60, you'll only need to pay the subscription for age 60 as shown in the Table of Subscriptions for this scheme under "For members aged 15 days to 59 years".
- Any new applicant who is aged between 60 and 69 years on the Member's Coverage Commencement Date of their Bupa group health insurance scheme has to pay an extra 50% subscription of Itemised/Lump Sum Hospital and Surgical Benefit as shown in the table upon enrolment and renewal. If the applicant is aged 70 years or above, the subscription of Itemised/Lump Sum Hospital and Surgical Benefit will be doubled. However, they only have to pay standard subscriptions for Supplementary Major Medical Benefit and Clinical Benefit upon enrolment and renewal.

保費並非保證，保柏有可能每年作出調整。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.

**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)。

**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).

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。

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.

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