

Schedule of Benefits 保障金額表

1 January 2020 Edition 2020年1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 ^① 住院及手術保障 ^①	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
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 3,550 each day	每日 1,600 each day	每日 850 each day
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	40,300	24,000	15,400
3 Intensive Care (Supplement to Room and Board)(Each Contract Year) 深切治療 (住房及膳食費之補足) (每合約年度計)	29,600	25,000	22,000
4 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 ^③ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日 940 each day	每日 640 each day	每日 420 each day
5 Surgeon and Attendance Fees (For surgical case only) (Each operation) 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	105,700 54,200 23,300 8,120	67,100 37,100 15,650 6,540	50,200 28,300 11,400 5,350
6 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	33,000 15,700 7,300 3,800	18,900 10,800 4,800 2,500	14,910 8,470 3,610 2,190
7 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	33,000 15,700 7,400 3,900	18,900 10,800 4,880 2,500	14,910 8,550 3,750 2,240
8 In-patient Physician's Fees (For non-surgical case only) (Maximum 182 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182日)	每日 2,790 each day	每日 1,210 each day	每日 720 each day
9 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)	12,400	4,220	2,560
10 Companion Bed (Maximum 182 days each Contract Year) 住院加床費 (每合約年度最多182日)	每日 1,780 each day	每日 750 each day	每日 420 each day
11 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including one pre-admission visit and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括一次入院前及出院後 6 星期內所有與住院治療有關之跟進療程門診費用	5,500	3,060	2,040
Below attained age of 65 on the Contract Effective Date 於合約生效日未滿 65 歲之會員	Unlimited 不設上限		
Attained age of 65 or above on the Contract Effective Date - Annual Limit 於合約生效日年滿 65 歲或以上之會員 - 每年限額	1,100,000	550,000	220,000

Notes 附註

① About Hospital and Surgical Benefit

- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
- Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner and a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.

② For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.

③ A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.

④ 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。

⑤ 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。

⑥ 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。

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B Clinical Benefit 門診保障	Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)					
	HealthNet Benefit 網絡保障			Non-HealthNet Benefit 非網絡保障		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
Reimbursement percentage 賠償率	N/A 不適用			75%		
No. of HealthNet Service Providers 網絡服務供應商數目	Around 約 2,190			N/A 不適用		
1 General Practitioner (Per visit) 普通科醫生 (每次診治計)	Full cover for eligible medical expenses ^① (including consultation fee and up to 5 days of basic Medically Necessary Western Medication) 全數支付合資格之醫療費用 ^① (包括診症費及最多5日之處方基本醫療必需西藥費用)			470 ^②	285 (For consultation fee and Medically Necessary Western Medication) (只適用於診症費及醫療必需西藥費用)	225 (For consultation fee and Medically Necessary Western Medication) (只適用於診症費及醫療必需西藥費用)
2 Specialist (Per visit) 專科醫生 (每次診治計) ◦ Subject to written referral ^③ from a Registered Medical Practitioner ◦ 須獲註冊西醫書面轉介 ^③				790 ^②	570 (For consultation fee and Medically Necessary Western Medication) (只適用於診症費及醫療必需西藥費用)	440 (For consultation fee and Medically Necessary Western Medication) (只適用於診症費及醫療必需西藥費用)
3 Physiotherapist (Per visit) (Treatment fee only) 物理治療師 (每次診治計) (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	Full cover for eligible medical expenses ^① 全數支付合資格之醫療費用 ^①			730 ^②	490	400
4 Chiropractor (Per visit) (Treatment fee only) 脊醫 (每次診治計) (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	N/A 不適用			730 ^②	490	400
5 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 ◦ 須獲註冊西醫書面轉介 ^③	Full cover for eligible medical expenses ^① 全數支付合資格之醫療費用 ^①			3,900	2,050	1,700
6 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	3,750 ^②	N/A 不適用	N/A 不適用	3,750 ^②	N/A 不適用	N/A 不適用

Maximum number of visits for both HealthNet Benefit and Non-HealthNet Benefit in aggregate per Contract Year for items B1 - B4 is 30 in total. Subject to a maximum of one visit per item per day.
以「網絡保障」及「非網絡保障」合計，每合約年度項目B1至B4之診治次數上限共為30次，每一項目以每日最多一次為限。

C Supplementary Major Medical Benefit (Optional) 附加醫療保障 (自選保障)	Plan 計劃 1 Private ^① 私家房 ^①	Plan 計劃 2 Semi-private ^① 半私家房 ^①	Plan 計劃 3 Ward ^① 大房 ^①
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	610,000	320,000	126,000
<ul style="list-style-type: none"> Apply after any item of Section A1 to A10 under Hospital and Surgical Benefit is exhausted, subject to HK\$500 deductible per claim In case of overseas hospitalisation, only medical Emergency cases will be covered Adjustment factors for room upgrade will be applied if Member is hospitalised not in accordance with plan level: <ul style="list-style-type: none"> From Semi-private Room to Private Room : 50% From Ward to Semi-private Room : 50% From Ward to Private Room : 25% 必須於住院及手術保障下A1至A10任何一項已耗盡後才適用，每次索償墊底費為港幣500元 如身處海外，只適用於因急症之住院治療 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： <ul style="list-style-type: none"> 半私家房至私家房 : 50% 大房至半私家房 : 50% 大房至私家房 : 25% 			

D Hospital Cash Benefit (Optional) 住院現金保障 (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
Payable from the third day of Hospital Confinement (Maximum 182 days each Contract Year) 由住院第3天起開始支付 (每合約年度最多182日)	每日1,000 each day	每日500 each day	每日300 each day

Notes 附註

- To enjoy full cover for eligible medical expenses under HealthNet Benefit:
 - Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.
 - Specialist consultation (except for Gynaecology, Paediatrics and Family Medicine) and physiotherapy must be referred^③ by a HealthNet Doctor.
 - Pre-authorisation must be obtained from Bupa for:
 - any treatment by a Specialist referred^③ by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.
 - diagnostic imaging or laboratory tests exceeding HK\$2,000.
 - The Bupa HealthNet Card must be presented upon registration for treatment and used for medical bill settlement.
 - For Emergency medical treatment outside the normal office hours of Bupa, Member shall obtain subsequent authorisation from Bupa on the next working day immediately after receiving such treatment.
- For consultation fee at a General Practitioner's, a Specialist's, a Physiotherapist's and a Chiropractor's clinic only.
- The Maximum Limit of Prescribed Western Medication Benefit is the aggregate sum of HealthNet Benefit and Non-HealthNet Benefit.
- 要享有「網絡保障」下合資格醫療費用的全數賠償：
 - 有關治療必須在網絡設施內由網絡醫生進行。
 - 專科醫生診症 (婦科、兒科及家庭醫學科除外) 及物理治療必須經網絡醫生轉介^③。
 - 以下各項必須通過保柏初步保障審核：
 - 經由網絡醫生轉介^③之專科醫生治療，而有關專科並不載於最近期之《網絡服務供應商目錄》內。
 - 超過港幣2,000元的診斷影像或化驗。
 - 必須於求診登記時出示「保柏網絡醫療卡」，並以該卡繳付醫療費用。
 - 於保柏正常辦公時間外接受之緊急治療，會員須於接受治療後之下一個工作日即時向保柏補辦審核手續。
- 只適用於普通科醫生、專科醫生、物理治療師及脊醫診所之診症費。
- 「醫生處方西藥保障」下，每一合約年度的最高賠償額以「網絡保障」及「非網絡保障」合併計算。

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

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

F Health Coaching Services 健康支援服務

Plan 計劃 1
Private ①
私家房 ②

Plan 計劃 2
Semi-private ②
半私家房 ①

Plan 計劃 3
Ward ②
大房 ①

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.

由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。

Health Coaching Services	Plan 計劃 1 Private ① 私家房 ②	Plan 計劃 2 Semi-private ② 半私家房 ①	Plan 計劃 3 Ward ② 大房 ①
24-hour Healthline 24小時健康專線 A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors. 我們的合資格護士及健康管理團隊可透過電話為您解答健康相關問題，背後更有醫生作為顧問。	✓	✓	✓
Doctor Referral 醫生轉介 We can recommend doctors for your specific condition or needs. 可根據您的病況為您建議醫生。	✓	✓	Not applicable 不適用
Care Manager 健康顧問 Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent. 我們的健康顧問可助您跟進索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時可前往探望您或致電慰問您。	✓	✓	✓ (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)
Second Medical Opinion 第二醫療意見 We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment. 我們可安排醫療專家為您提供專業的意見，讓您掌握病情從而決定治療方法。	✓	✓	Not applicable 不適用

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

- Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon - Fri, from 9am to 7pm (Hong Kong time), except public holidays.
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午7時（香港時間），公眾假期除外。
- 使用健康支援服務並不需額外費用。若我們建議的服務不在您的合約之賠償範圍內，您便須支付有關費用。

G Free Bupa Dental Assessment 免費保柏牙科護理服務

Each Member is entitled to the scaling and polishing service at any one of the HealthNet dental centres (once each Contract Year).
每位會員可於網絡牙科診所享用洗牙護理服務（每合約年度一次）。

H Free Bupa Health Assessment 免費保柏健康檢查服務

Each Member is entitled to any one of the following check-up programmes at any one of the HealthNet wellness centres (once each Contract Year). This service is only available to Member aged 18 or above.

每位會員可於網絡保健中心享用以下其中一項健康檢查服務（每合約年度一次）。此服務只適用於18歲或以上之會員。

General Health Assessment 普通身體檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Chest X-ray 胸片 X光檢查
- CBP 血全圖
- Creatinine 肌酸酐
- Glucose 葡萄糖
- ALT/SGPT 谷丙轉氨酶
- Uric acid 尿酸
- Urine routine 尿常規檢查
- Electrocardiogram 心電圖
- Total cholesterol 總膽固醇
- Triglycerides 三酸甘油酯

Well Man Health Assessment 男性專科檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Lipid profile 血脂分析
(Total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides)
(總膽固醇、低密度膽固醇、高密度膽固醇、三酸甘油酯)
- Total PSA test 總前列腺特異抗原測試
(Prostate cancer screen 前列腺癌測試)

Well Woman Health Assessment 女性專科檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Lipid profile 血脂分析
(Total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides)
(總膽固醇、低密度膽固醇、高密度膽固醇、三酸甘油酯)
- Pap smear test 柏氏抹片檢查
(Cervical cancer screen 子宮頸癌測試)

Bupa Care HealthNet
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The World of Bupa

環球保柏

Bupa - A global healthcare specialist

Bupa began in the UK in 1947. We fund and provide healthcare services to fulfil our purpose of helping people live longer, healthier, happier lives. Our diversified services include health insurance, clinics, hospitals, dental centres, care homes, and more.

We directly employ around 80,000 people, principally in the UK, Australia, Spain, Poland, Chile, New Zealand, Hong Kong, Turkey, the US, Brazil, the Middle East and Ireland. We also have associate businesses in Saudi Arabia and India. With no shareholders, we reinvest our profits to provide more and better healthcare for customers.

保柏－國際醫療保健專家

保柏在1947年於英國成立，我們提供醫療保險和醫療保健服務，以達致保柏的公司目標，就是幫助人們活得更長壽、更健康 and 更愉快的人生。我們多元化的服務包括醫療保險、診所、醫院、牙科中心及護老院等。

全球的員工約80,000人，主要位於英國、澳洲、西班牙、波蘭、智利、紐西蘭、香港、土耳其、美國、巴西、中東及愛爾蘭。保柏亦於沙地阿拉伯及印度設有聯營業務。我們不設股東，所以將盈餘投資於業務當中，以提供更佳的醫療服務給客戶。



Bupa's presence in Hong Kong

Bupa is a leading provider in healthcare funding and provision with two independent units, Bupa Hong Kong and Quality HealthCare.

Bupa Hong Kong

In Hong Kong, we are known as the health insurance specialist providing domestic and international health insurance. We have gained the trust of more than 400,000 individuals, and 3,200 companies including major corporations in public utility and telecom industry. We have provided quality health insurance for Hong Kong's civil servants for more than 20 years.

We have applied our expertise to provide our members with comprehensive and flexible insurance plans to suit every life stage and lifestyle. Through our extensive provider network in Hong Kong, we offer our members a wide choice of doctors.

Quality HealthCare

Quality HealthCare Medical Services Limited (QHMS), Hong Kong, became part of Bupa, an international healthcare group, in October 2013. QHMS' operations span diagnostics, primary healthcare and day care specialties. With roots tracing back to 1868, QHMS serves the community through a network of over 1,500 provider service points in the city, including 120 self-owned multi-specialty medical centres and affiliated clinics offering western medicine, traditional Chinese medicine, diagnostics & imaging, dental, physiotherapy, psychological and wellness services. It also operates a private nursing agency. QHMS is one of the largest providers of healthcare services to corporates in Hong Kong. In 2018, the Group recorded more than 3 million healthcare visits. QHMS endeavors to enhance the quality of our professional services continuously to satisfy the needs of customers and patients.

保柏於香港的業務

保柏透過旗下兩間獨立營運的公司—保柏香港及卓健醫療，為市民提供醫療保險及醫療保健服務，兩者皆具領導地位。

保柏香港

在香港，我們是醫療保險專家，提供本地和國際醫療保險，受超過 40 萬名會員及 3,200 間公司所信賴，當中包括公用機構及電訊公司等大型企業。我們亦為本港公務員提供優質醫療保障逾 20 年。

憑藉專業知識，我們為會員提供全面而靈活的醫療保險計劃，切合您人生每一階段的需要。透過擁有龐大本港醫療網絡，我們讓會員有更多醫生選擇。

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、基層保健及專科服務。自1868年起植根香港，卓健醫療透過逾1,500多個遍及全港的服務點，包括旗下120間多項專科設施齊備的醫療中心及多間聯營診所，為香港市民及訪港旅客提供西醫、中醫、診斷及造影、牙科、物理治療、精神健康及保健等服務，並營運護理介紹所。卓健醫療是香港最大規模提供企業醫療服務的機構之一。於2018年度，卓健醫療錄得超過300萬求診人次，並繼續致力提升其專業服務的質素，以滿足客戶及病人的需要。

Claims service pledge

No claims procedure is required if you use the Bupa medical card. All other consultation and hospitalisation claims will be settled within 5 – 7 working days after full documentation is received.

賠償服務承諾

如您使用保柏醫療卡，無需索償手續。其他門診及住院賠償，於收妥所需文件後5-7個工作天內支付。



Bupa Care HealthNet

保柏康健網



Cover at a glance 保障一覽表

Basic benefits 基本保障	Hospital and Surgical Benefit 住院及手術保障 Clinical Benefit 門診保障
Optional benefits 自選保障	Supplementary Major Medical Benefit 附加醫療保障 Hospital Cash Benefit 住院現金保障
Free benefits 免費保障	Free Bupa Dental Assessment 免費保柏牙科護理服務 Free Bupa Health Assessment 免費保柏健康檢查服務 Free Bupa Worldwide Assistance Programme 免費保柏國際援助計劃
Medical card 醫療卡	Yes (Clinical Benefit) 有 (門診保障)
Choice of room levels 病房選擇	Ward 大房 Semi-private 半私家房 Private 私家房
Period of cover 保障期	1 year 1年

Eligibility 投保資格

Yourself 本人	Aged 18 - 59 years 18 - 59 歲
Spouse 配偶	Aged 18 - 59 years 18 - 59 歲
Children 子女	Aged 15 days - 17 years or below 23 years if in full-time education 15 日 - 17 歲或 23 歲以下全日制學生
Renewal of scheme 續保	Lifetime guarantee ^① 終生保證 ^①

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

10 good reasons to choose Bupa Care HealthNet 選擇保柏康健網的十大理由

1. Full cover for clinical expenses

獲全數賠償門診費用

Your out-patient medical card is welcomed by around 2,190 doctors and medical service providers across Hong Kong and Macau. Just show your medical card, and we'll pay all your eligible clinical expenses – including treatments by general practitioners, specialists and physiotherapists, as well as any diagnostic imaging and laboratory tests.

港澳約 2,190 名醫生及醫療服務供應商均接受您的門診醫療卡。只須出示您的醫療卡，我們便會支付您所有合資格的門診費用—包括普通科醫生、專科醫生及物理治療師的治療，以及任何診斷影像和化驗。



2. Cashless treatment

When you use your medical card, you don't need to pay the bill or follow any claims procedure. We pay all your eligible medical expenses directly to the network doctor.

3. Higher cover thanks to per-operation benefit

We pay surgical benefits per operation, not per disability. That means you enjoy higher cover than under other schemes, which apply a single benefit limit for all operations undertaken to treat the same disability.

4. Free dental and health assessments

We believe that keeping healthy depends a lot on taking regular care. That's why we offer free dental services to every member and an annual health assessment for members who are 18 or older.

5. Guaranteed lifetime renewal

We guarantee that your cover can be renewed for life^①. And your subscription will be based on your age only no matter how much you claim on conditions arising after your membership starts.

6. No extra subscription because you claim

Whatever claims you've made and whatever your health, we won't add any extra individual charges when you renew your contract.

7. No waiting period

You are covered immediately when your membership becomes effective.

8. No minimum length of hospital stay

There is no minimum length for a hospital stay. You are also covered for day case and clinical operations.

9. Family cover

You can also protect the health of your spouse and children by enrolling them in the same scheme.

10. Easy enrolment

It is quick and easy to enrol. You don't even need a medical examination.

2. 免付費治療

當您使用醫療卡，您可無須繳費或辦理任何索償手續。我們會直接向網絡醫生支付您的所有合資格醫療費用。

3. 手術費用賠償按每次手術計算

我們按每次手術而非每宗病症支付手術費用賠償，相比其他計劃就相同病症引致的所有手術均設單一保障上限，實際上您可獲得更高保障。

4. 免費牙科護理及健康檢查服務

定期護理對保持健康相當重要，因此我們為每位會員提供免費牙科護理服務，並向18歲或以上的會員提供每年健康檢查服務。

5. 保證終生續保

我們保證終生續保您的保障^①，無論您因會籍開始後所患疾病索償多少，保費只會根據您的年齡而調整。

6. 索償後不收額外費用

無論您的索償紀錄及健康狀況如何，在您續保時我們絕不收取任何額外個別費用。

7. 不設等候期

在會籍生效後引致的醫療支出，即可索償。

8. 不設最短住院時間限制

不設最短住院時間限制，更可獲得日症及診所手術保障。

9. 保障家人

您亦可為配偶和子女投保，保障他們的健康。

10. 投保簡易

無須驗身，投保快捷簡單。

^① Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

保柏保證每年續保您的保障至終生，只要您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。詳情請參閱您的合約。

FAQ

常見問題

1. How do I pay my subscription?

You can pay your subscription yearly by cheque, by credit card or in 12 monthly interest-free instalments.

2. How can I find the doctors in the Bupa network?

When you become a Bupa member, you may log in to Bupa's member service portal or free mobile app to search for doctors by specialty or location, as well as for night clinics.

3. How can I check my membership details or claims status?

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

4. Can I claim Clinical Benefit if I consult a doctor who is not in the network?

Yes, you can visit any registered doctor to suit your need. Simply pay all medical expenses by yourself first, and then follow our simple claims procedure.

1. 保費繳付方法如何？

您可選擇以支票或信用卡年繳，或以12個月免息分期繳付。

2. 如何搜尋保柏網絡醫生？

在您成為保柏會員後，您可登入保柏的會員服務網站或免費手機應用程式，按專科或地點搜尋醫生以及夜間診所。

3. 若要查詢會籍資料或索償情況可怎辦？

您可登入保柏的會員服務網站或免費手機應用程式，使用24小時網上服務。您亦可致電保柏客戶服務專線查詢。如您已向我們提供正確的手提電話號碼，我們會在辦妥賠償後發出短訊通知您。

4. 假如我向網絡外的醫生求診，我可以索償門診費用嗎？

可以。您可因應需要而向任何註冊西醫求診，只須先支付醫療費，然後依照簡單程序辦理索償便可。





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您提供一系列專業的健康支援，讓您安心無憂。當遇上較嚴重的疾病時，我們以專業知識為您提供指引，助您復原。

Assisting you at all times 時刻為您提供協助

- 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^②, 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，即時解答您的查詢。
- 我們的 **24 小時健康專線** 由合資格護士及健康管理團隊為您提供協助及指導，例如怎樣照顧患病小孩或長者，以至助您了解病徵、診斷及治療方案，背後更有醫生作為顧問^②。

Supporting you personally 給您個人支援服務

- 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** 可與您緊密聯絡，跟進您的索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時並得到您的同意下，我們可前往醫院探望您或致電慰問您。

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.
- **Doctor referrals** can be made based on your condition and needs.
- 可為您安排 **第二醫療意見服務**，當患上嚴重疾病時，您可免費獲得醫療專家為您提供專業意見，讓您掌握病情從而決定治療方法。
- 提供 **醫生轉介服務**，可根據您的病況及需要建議醫生給您。

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

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under your Bupa Care HealthNet 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您的「保柏康健網」醫療保障計劃之賠償範圍內，您便須支付有關費用。

② Doctors will be available during scheduled office hours to support the nurses for answering enquiries. Office hours: Mon – Fri, from 9am to 7pm (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 7 時（香港時間），公眾假期除外。

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.

Cooling-off period

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

Cancellation rights

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

Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you fail to disclose or misrepresent a material fact and this causes Bupa to accept the risk, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased premium/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. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

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

Bupa may revise the benefits, contract terms and conditions 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. If you choose to pay by credit card, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

General exclusions

- Pre-existing conditions (unless such conditions have been disclosed in the application and accepted by Bupa in writing).
- Treatment or investigation which is not medically necessary.
- Any injury or sickness for which compensation is payable under any laws or regulations or any other insurance policy or other source except to the extent that such charges are not reimbursed by such laws or regulations or other insurance policy or other source.

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。

我們想幫助您在投保前了解本計劃。請細閱以下資料。

冷靜期

您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，唯有關通知必須由您簽署。若您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

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

有關核保之資料披露

在投保申請期間，您應以最高誠信向保柏披露所有重要事實。若您未有披露或披露失實資料以致保柏蒙受風險，將會影響您的保障權益，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您的賠償，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。

您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。無論您在投保後的健康狀況有任何改變，保柏保證每年續保您的保障至終生，只要您符合合約內列明的續保要求。

我們了解每個人人生階段有不同的保險需要，因此您可在每年續保時，靈活更改您的保障項目。若您選擇提升計劃等級或增加保障項目（如適用），您須填寫健康聲明作核保之用。核保須經保柏批准。

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您。

繳付保費

您可選擇以年繳方式繳付保費。如您選擇以信用卡繳付保費，保柏將於合約續保時從信用卡戶口自動扣取續保保費，除非我們接獲您的其他指示。

不受保障項目

- 已存在病症（已於申請表披露並於登記加入時獲保柏以書面接納為承保範圍內則除外）。
- 不是醫療必需的治療或檢驗。
- 任何在政府法例下或其他醫療保險計劃內或從其他途徑可獲賠償之治療損傷或疾病費用，除非此等費用未能在該等法例或計劃內或從其他途徑獲得賠償。

- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
 - Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control (unless approved by Bupa), eye refraction including 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 as a member under 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 or sterilisation of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature 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 injury or disease 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.
 - Senile dementia (including Alzheimer's disease), Parkinson's disease, 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.
 - Any charges for the procurement or use of special braces and appliances including but not limited to spectacles, hearing aids and other equipment such as wheel chairs and crutches.
 - Any treatment or investigation related to dental or gum conditions (unless dental benefit is available) 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. For the purposes of interpreting "standards of good and prudent medical practice", Bupa shall consider (I) standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals; (II) relevant specialty body recommendations; and/or (III) the views of specialists practising in the relevant clinical area.
 - Supportive treatment of renal failure including dialysis.
- If you have any pre-existing medical conditions, special exclusions may be added after underwriting.
- 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。
 - 手術或非手術性整容或整形治療、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（經保柏批准則除外），及因視力不正常而引致之治療，包括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。
 - 在本合約下成為會員後首5年內，因感染人體免疫力缺損病毒所引致的治療。
 - 性病及其後遺症。
 - 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產；與男女任何一方之節育或絕育有關的治療；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而直接或間接引致的治療。
 - 任何因參與犯罪活動而引致之損傷或疾病。
 - 另類治療，包括但不限於中醫治療、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。
 - 老年性痴呆（包括亞爾茲海默氏病）、帕金森氏病、心病或精神病，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。
 - 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
 - 任何與牙齒或牙肉疾病有關的治療或檢查（若受保於牙科保障則除外），因意外引致緊急入院治療或住院脫除阻生智慧齒則除外。但不包括該住院後之跟進治療。
 - 因戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等直接或間接引致的治療。
 - 非醫療性服務，例如客人膳食、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。就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以(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/或(III)相關臨床領域執業的專家意見。
 - 因腎機能衰退而引致之輔助性治療，包括洗腎。

如您有任何已存在病症，核保後可能會加入除外條款。

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本冊子中、英文之意思如有任何差別，概以英文為準。

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