

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



保障摘要 Summary of Benefits

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尊尚系列獨有保障及服務
Exclusive coverage and services for Deluxe plans

保柏非凡自願醫保計劃 (尊尚、倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

尊尚 Deluxe

- \$0 自付費 Deductible (F00040-05-000-03)
- \$12,000 自付費 Deductible (F00040-06-000-03)
- \$40,000 自付費 Deductible (F00040-07-000-03)
- \$80,000 自付費 Deductible (F00040-08-000-03)

倍尊尚 Deluxe Pro

- \$0 自付費 Deductible (F00040-13-000-01)
- \$12,000 自付費 Deductible (F00040-14-000-01)
- \$40,000 自付費 Deductible (F00040-15-000-01)
- \$80,000 自付費 Deductible (F00040-16-000-01)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^① Asia, Australia and New Zealand ^①	全球但不包括美國 ^② Worldwide excluding the United States ^②
指定病房級別^⑩ Restricted ward class^⑩	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症^{③⑤}之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer^{③⑤}	<p>若受保人 -</p> <ul style="list-style-type: none"> ◦ 患上癌症^{③⑤}; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症^{③⑤} 接受任何醫療服務, 而其按 1) 基本保障下保障項目 (a) - (l) 及/或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償, 則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 <p>The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person -</p> <ul style="list-style-type: none"> ◦ suffers from Cancer^{③⑤}; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer^{③⑤} for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits. 	
1) 基本保障 Basic Benefits	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目^④ Benefit items^④	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 ^⑥ Full cover ^⑥	
b 雜項開支 Miscellaneous charges	全數賠償 ^⑥ Full cover ^⑥ (受 2) 額外保障下保障項目 (i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c 主診醫生巡房費 Attending doctor's visit fee	全數賠償 ^⑥ Full cover ^⑥	
d 專科醫生費 ^⑤ Specialist's fee ^⑤		
e 深切治療 Intensive care		
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g 麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h 手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)	全數賠償 ^⑥ 以下列明的診症 ^⑦ : ◦ 住院/日間手術前超過 90 日所進行的一次門診或急症診症; ◦ 住院/日間手術前 90 日內所進行的所有門診或急症診症; 及 ◦ 出院/日間手術後 365 日內的所有跟進門診 Full cover ^⑥ for the following specified visits ^⑦ : ◦ 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 90 days before admission or Day Case Procedure; ◦ All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 90 days before admission or Day Case Procedure; and ◦ All follow-up outpatient visits per Confinement/Day Case Procedure (within 365 days after discharge from Hospital or completion of Day Case Procedure)	
i 訂明診斷成像檢測 ^{⑤⑥} Prescribed Diagnostic Imaging Tests ^{⑤⑥}		
j 訂明非手術癌症治療 ^⑦ Prescribed Non-surgical Cancer Treatments ^⑦		
k 入院前或出院後 / 日間手術前後的門診護理 ^⑧ Pre- and post-Confinement / Day Case Procedure outpatient care ^⑧	全數賠償 ^⑥ Full cover ^⑥	
l 精神科治療 Psychiatric treatments	全數賠償 ^⑥ Full cover ^⑥	

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2) 額外保障 Enhanced Benefits		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	私家看護費 ^⑤ Private nursing ^⑤	全數賠償 ^⑥ (每保單年度最多90日) Full cover ^⑥ (Maximum 90 days per Policy Year)	
b	陪床費 Companion bed	全數賠償 ^⑥ Full cover ^⑥	
c	急症意外門診保障 Emergency outpatient treatment for Accidents		
d	日症病人洗腎 ^⑤ Day Patient kidney dialysis ^⑤		
e	懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date 	每保單年度 \$180,000 per Policy Year	每保單年度 \$230,000 per Policy Year
f	康復治療 Rehabilitation	每日 \$3,150 per day (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per disability per Policy Year) (Subject to pre-approval by Bupa)	每日 \$3,300 per day
g	善終服務及緩和治療 ^⑤ Hospice and palliative care ^⑤	每保單年度 \$120,000 per Policy Year	每保單年度 \$150,000 per Policy Year
h	住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	每次 \$750 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次 \$850 per visit
i	人工裝置 ^⑤ Prosthetic Device ^⑤	每保單年度每項裝置 \$120,000 per item per Policy Year	每保單年度每項裝置 \$150,000 per item per Policy Year
j	因中風而提升家居設備 ^⑤ Home facility enhancement due to Stroke ^⑤	每保單年度 \$80,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)	每保單年度 \$100,000 per Policy Year
k	非住院睡眠窒息症測試 ^⑤ Non-Confinement sleep apnea test ^⑤	全數賠償 ^⑥ 非住院睡眠窒息症測試及以下列明的診症 ^⑦ : <ul style="list-style-type: none"> 非住院睡眠窒息症測試前超過90日所進行的一次門診; 非住院睡眠窒息症測試前90日內所進行的所有門診;及 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover ^⑥ for non-Confinement sleep apnea test and the following specified visits ^⑦ : <ul style="list-style-type: none"> 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test) 	

3) 身體檢查保障 Medical Check-Up Benefit

若受保人受保於本計劃 (不論其自付費選項) 連續12個月或以上, 可由第二個保單年度開始, 於每個保單年度享受以下任一種身體檢查保障 -
 (i) 於指定之香港健康檢查供應商出示保柏發出的換領信, 以接受免費身體檢查服務一次 (不適用於年齡18歲以下之受保人); 或
 (ii) 申請索償一次或多於於保單年度內在所選保障地域範圍接受身體檢查服務之費用, 以每保單年度港元4,000 (尊尚計劃) 或港元4,800 (倍尊尚計劃) 最高賠償限額為限。

If the Insured Person has been continuously covered under this plan (regardless of its Deductible option) for 12 months or more, the Insured Person can enjoy either one of the following medical check-up benefits per Policy Year starting from the second Policy Year -
 (i) Redeem one free medical check-up service at designated healthcare providers in Hong Kong by presenting the redemption letter issued by Bupa (not applicable to Insured Persons below Age 18); or
 (ii) Reimburse the fees charged for one or more medical check-up service(s) received in the chosen area of cover within the Policy Year up to an aggregate maximum benefit limit of HK\$4,000 for Deluxe or HK\$4,800 for Deluxe Pro per Policy Year.

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4) 其他限額 Other Limits	尊尚 Deluxe	倍尊尚 Deluxe Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額 [Ⓢ] Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery [Ⓢ]	亞洲、澳洲及新西蘭 ^① (香港除外) Any area in Asia, Australia and New Zealand ^① excluding Hong Kong	任何地方但不包括美國 ^② 及香港 Any area excluding the United States ^② and Hong Kong
	每保單年度 \$1,500,000 per Policy Year	每保單年度 \$1,800,000 per Policy Year
	(必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$35,000,000 per Policy Year	每保單年度 \$40,000,000 per Policy Year
1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	無 Nil	

註解 Notes

- ① 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊尔、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ② 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ③ 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- ④ 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (k) 項多於一個保障項目的賠償。
- ⑤ 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ⑥ 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- ⑦ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑧ 全數賠償是指不設分項賠償限額。
- ⑨ 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- ⑩ 詳情請參閱補充文件五。
- ⑪ 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- ⑫ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑬ For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑭ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑮ Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- ⑯ Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑰ Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑱ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑲ Full cover shall mean no itemised benefit sublimit.
- ⑳ Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- ㉑ Please refer to Supplement 5 for details.
- ㉒ You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.

詳情請瀏覽 www.bupa.com.hk/bupaheropoly 參閱保單及保障資料。

Please refer to the Policy and Benefit Information at www.bupa.com.hk/bupaheropoly for details.

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以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) are not part of the Certified Plan.

B 免費保障及服務 Free Benefits and Services

1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」(須符合有關資格)。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格(有關初步保障審核之步驟，請參閱會員指引)，並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站 (www.bupa.com.hk/hero) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的客戶服務網站 myBupa 查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下所列的項目 (k) 入院前或出院後/日間手術前後的門診護理及項目 (l) 精神科治療，以及 2) 額外保障下所列的項目 (c) - (j)。醫療卡並不適用於於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation / guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (www.bupa.com.hk/hero) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

24 小時健康專線

提供每天 24 小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

🔍 醫療中心選擇及預約診症

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，更可為你預約選定的醫生診症

健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

第二醫療意見

如在診斷和治療上遇到各種疑慮，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

慢性疾管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

🔍 非緊急環球健康支援

無論你身在海外時遇上健康問題需要支援，或計劃於海外接受治療，均可為你尋找合適醫生、預約及協助安排翻譯服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

🔍 Healthcare Centre Choices and Appointment Making

Provide a list of clinics and hospitals based on your specific condition or needs for your reference as well as set up appointments with your selected doctors

Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

🔍 Non-emergency Global Healthcare Support

Locate suitable doctors, arrange medical appointments and support language translation either when you are in need overseas, or plan to travel for treatment

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。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- 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.

3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 www.bupa.com.hk/hero 查閱24小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/hero for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

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

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元12萬的額外住院保障，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 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是由第三者服務機構—國際救援（亞洲）有限公司（IPA）提供並受條款及細則約束。IPA為獨立的承辦商，並非保柏的代理。保柏不須就受保人因IPA或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by Inter Partner Assistance (Hong Kong) Limited (the "IPA") and terms and conditions apply. IPA is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its agent, or the availability of such services.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。
The optional benefits of the Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	尊尚 Deluxe		倍尊尚 Deluxe Pro	
	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$200,000		\$250,000	
保柏非凡特選服務供應商數目® No. of Bupa Hero Appointed Service Providers®	約 Around 2,100	不適用 N/A	約 Around 2,100	不適用 N/A
a 全科醫生® General practitioner®	全數賠償 (包括診症費及最多 5 日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)	全數賠償 (包括診症費及最多 5 日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)
b 專科醫生® Specialist® ◦ 須獲註冊醫生書面轉介，皮膚科、家庭醫學科、婦 科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神 科除外 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry				
c 家中應診 Home consultation	不適用 N/A		不適用 N/A	
d 物理治療師® Physiotherapist® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診療費) Full cover (Treatment fee only)			
e 脊醫® Chiropractor® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner				
f 中醫師® Chinese herbalist®	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	每次診治 \$500 (包括診症費、基本中藥費 用、針灸治療及推拿；亦支 付由註冊中醫師處方並由合 法來源 (不論是否於該註冊 中醫師的門診診所) 取得之 醫療必需中藥費用) \$500 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	每次診治 \$600 (包括診症費、基本中藥費 用、針灸治療及推拿；亦支 付由註冊中醫師處方並由合 法來源 (不論是否於該註冊 中醫師的門診診所) 取得之 醫療必需中藥費用) \$600 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))
g 跌打醫師 Chinese bonesetter				
h 精神科相關治療® Psychiatric-related treatments®	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治 \$1,000 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治 \$1,200 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導® Psychological counselling® ◦ 須獲精神科醫生書面轉介 ◦ Subject to written referral from a Psychiatrist				
j 整骨治療師 Osteopath	不適用 N/A	每次診治 \$1,000 (只包括診治肌肉、骨骼和 關節的費用) \$1,000 per visit (Includes treatment fee for muscles, bones and joints only)	不適用 N/A	每次診治 \$1,200 (只包括診治肌肉、骨骼和 關節的費用) \$1,200 per visit (Includes treatment fee for muscles, bones and joints only)

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	尊尚 Deluxe	倍尊尚 Deluxe Pro	
k 足病治療師® Podiatrist® <ul style="list-style-type: none"> 須獲註冊醫生書面轉介 Subject to written referral from a Registered Medical Practitioner 	不適用 N/A	每次診治 \$1,000 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,000 per visit (Includes consultation fee and charges for Medically Necessary topical medication, orthomechanical services and procedures)	每次診治 \$1,200 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,200 per visit (Includes consultation fee and charges for Medically Necessary topical medication, orthomechanical services and procedures)
l 診斷成像及化驗® Diagnostic imaging and laboratory tests® <ul style="list-style-type: none"> 須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師/脊醫® (只適用於 X 光及化驗) 書面轉介 Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor® for X-ray only and laboratory tests 	全數賠償 Full cover		
m 處方西藥 Prescribed Western Medication	每保單年度 \$30,000 per Policy Year (經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)	每保單年度 \$33,000 per Policy Year	
n 接種疫苗 Vaccination	每保單年度 \$8,000 per Policy Year (包括乙型肝炎、卡介苗、小兒麻痺、白喉、百日咳、破傷風混合、麻疹、日本腦炎、腦膜炎、甲型肝炎、麻疹、流行感冒及其他由香港政府或世界衛生組織不時推薦的疫苗接種) (Covers vaccinations for Hepatitis B, Bacillus Calmette-Guerin (BCG), polio (poliomyelitis), diphtheria-pertussis-tetanus, Leprosy, Japanese encephalitis, Meningitis, Hepatitis A, Measles, Influenza and other vaccinations recommended by the Hong Kong Government or World Health Organisation from time to time)	每保單年度 \$9,000 per Policy Year	

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目 (a) - (k) 之診治次數上限合共為 40 次，其中項目 (f) - (g)、項目 (h) - (i) 及項目 (j) - (k) 之診治次數上限合共為每保單年度各 20 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 Policy Year for items (a) - (k) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g), items (h) - (i) and items (j) - (k) respectively. Subject to a maximum of one visit per item per day.

註釋 Notes

- ④ 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- ④ 有關「門診保障」之「網絡保障」
 - (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
 - 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
 - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
 - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
 - (ii) 如沒有依循以上第 (i) 節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- ④ 有關保柏非凡特選服務供應商

請登入保柏的客戶服務網站 myBupa 查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- ④ 有關普通科醫生、專科醫生及中醫師保障
 - 門診網絡保障下的普通科醫生及中醫師亦涵蓋由本公司指定的視像診症服務供應商進行的醫療診症服務並使用保柏非凡卡繳費。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥或中藥費用 (不包括任何藥物運送費用或煎藥費用)。
 - 門診非網絡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進行的醫療診症服務。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥或中藥費用 (不包括任何藥物運送費用或煎藥費用)。
- ④ 於轉介信發出日起計六個月內，可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 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 (h) 的賠償，而不會獲得其他項目之賠償。
- ④ 部分診斷影像中心或不接受由註冊中醫師及/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。
- ④ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- ④ About Network Benefit under Clinical Benefit
 - (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
 - Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
 - Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
 - Please present your BH card upon registration for treatment and use it to pay the medical expenses.
 - (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- ④ About Bupa Hero Appointed Service Providers

Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- ④ About general practitioner, specialist, Chinese herbalist benefits
 - General practitioner and Chinese herbalist under network Clinical Benefit also cover medical consultation conducted by a video consultation service provider designated by the Company and paid for using the BH Card. These benefits cover the consultation fee and Medically Necessary Western Medication or Chinese Medicines (excluding any brewing charges) prescribed by the video consultation service provider and obtained at the respective clinic. The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
 - General practitioner, specialist and Chinese herbalist under Non-Network Benefit also cover medical consultation conducted by a video consultation service provider. These benefits cover consultation fee and Medically Necessary Western Medication or Chinese Medicines prescribed by the video consultation service provider and obtained at the respective clinic (excluding any medication delivery or brewing charges).
- ④ 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 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 (h) and no benefit shall be payable under other benefit items.
- ④ 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.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



賠償限額 (港元) Benefit limit (in HKD)

2) 牙科及視力保障 (自選保障) Dental and Optical Benefit (Optional Benefit)	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
牙科保障 Dental Benefit		
<ul style="list-style-type: none"> 洗牙 Scaling and polishing 定期口腔檢查 Routine oral examination 口腔 X 光及藥物 Intraoral X-ray and medications 補牙及脫牙 Fillings and extractions 膿瘡排放 Drainage of abscesses 齒尖或齒邊修復 Pins for cusp restoration 牙髓治療 (杜牙根) Root canal treatment 牙周手術 Periodontal surgery 緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess) 活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident) 	每保單年度 \$8,000 per Policy Year	每保單年度 \$9,000 per Policy Year
受保人必須連續受保於此保障六個月或以上，方可獲得以下項目之賠償。 The following items are payable provided that the Insured Person has been continuously covered under this Benefit for six months or more.		
<ul style="list-style-type: none"> 牙冠及牙橋 Crowns and bridges 根尖切除術 Apicoectomy 鑲牙 Gold inlay 部分或全軟組織阻生 Partial and complete soft-tissue impaction 牙骨阻生 Bony impaction 牙齒矯正 Orthodontic treatment 全視牙照 Panoramic film 牙膠 Night-guard or mouth-guard 	每保單年度 \$9,000 per Policy Year	每保單年度 \$10,000 per Policy Year
視力保障 Optical Benefit		
<ul style="list-style-type: none"> 此保障將支付由註冊醫生或註冊視光師進行之診症費、眼科檢查或檢驗，以及矯正視力的隱形眼鏡或一副眼鏡。 This benefit shall cover the expenses incurred for consultation, eye check or examinations performed by a Registered Medical Practitioner or Registered Optometrist, as well as contact lenses or one pair of glasses for optical correction. 	每保單年度 \$2,000 per Policy Year	每保單年度 \$3,000 per Policy Year
3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)		
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$50,000 per pregnancy	每次懷孕 \$55,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$75,000 per pregnancy	每次懷孕 \$80,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$25,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
<ul style="list-style-type: none"> 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及/或門診保障有關項目覆蓋則除外)。 The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement. This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions. This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable. All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items). 		

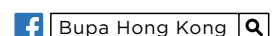
所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保柏 (亞洲) 有限公司 Bupa (Asia) Limited

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保障摘要 Summary of Benefits

2023 年 4 月 1 日 版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (智選、倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance, Advance Pro) offers the options below (VHIS certification numbers in brackets):

智選 Advance

- \$0 自付費 Deductible (F00040-01-000-03)
- \$12,000 自付費 Deductible (F00040-02-000-03)
- \$40,000 自付費 Deductible (F00040-03-000-03)
- \$80,000 自付費 Deductible (F00040-04-000-03)

倍智選 Advance Pro

- \$0 自付費 Deductible (F00040-09-000-01)
- \$12,000 自付費 Deductible (F00040-10-000-01)
- \$40,000 自付費 Deductible (F00040-11-000-01)
- \$80,000 自付費 Deductible (F00040-12-000-01)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^① Asia, Australia and New Zealand ^①	全球但不包括美國 ^② Worldwide excluding the United States ^②
指定病房級別 ^③ Restricted ward class ^③	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China
	半私家房 Semi-private Room	半私家房 Semi-private Room
	其他亞洲、澳洲及新西蘭地區 For other areas in Asia, Australia and New Zealand	全球其他地方但不包括美國 For other areas worldwide excluding the United States
	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症^{④⑤}之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer ^{④⑤}	若受保人 - ◦ 患上癌症 ^{④⑤} ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 ^{④⑤} 接受任何醫療服務, 而其按 1) 基本保障下保障項目 (a) - (l) 及 / 或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償, 則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person - ◦ suffers from Cancer ^{④⑤} ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer ^{④⑤} for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits.	

1) 基本保障 Basic Benefits		智選 Advance	倍智選 Advance Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	病房及膳食 Room and board	全數賠償 ^⑤ Full cover ^⑤	
b	雜項開支 Miscellaneous charges	全數賠償 ^⑤ Full cover ^⑤ (受2) 額外保障下保障項目(i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c	主診醫生巡房費 Attending doctor's visit fee	全數賠償 ^⑤ Full cover ^⑤	
d	專科醫生費 ^⑤ Specialist's fee ^⑤		
e	深切治療 Intensive care		
f	外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g	麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h	手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)		
i	訂明診斷成像檢測 ^{⑤⑥} Prescribed Diagnostic Imaging Tests ^{⑤⑥}		
j	訂明非手術癌症治療 ^⑦ Prescribed Non-surgical Cancer Treatments ^⑦	全數賠償 ^⑤ 以下列明的診症 ^⑧ : <ul style="list-style-type: none"> 住院/日間手術前超過90日所進行的一次門診或急症診症; 住院/日間手術前90日內所進行的所有門診或急症診症;及 出院/日間手術後365日內的所有跟進門診 Full cover ^⑤ for the following specified visits ^⑧ :	
k	入院前或出院後 / 日間手術前後的門診護理 ^⑧ Pre- and post-Confinement / Day Case Procedure outpatient care ^⑧		
l	精神科治療 Psychiatric treatments	全數賠償 ^⑤ Full cover ^⑤	
2) 額外保障 Enhanced Benefits		智選 Advance	倍智選 Advance Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	私家看護費 ^⑨ Private nursing ^⑨	全數賠償 ^⑤ (每保單年度最多90日) Full cover ^⑤ (Maximum 90 days per Policy Year)	
b	陪床費 Companion bed	全數賠償 ^⑤ Full cover ^⑤	
c	急症意外門診保障 Emergency outpatient treatment for Accidents		
d	日症病人洗腎 ^⑩ Day Patient kidney dialysis ^⑩	每保單年度 \$150,000 per Policy Year	
e	懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date 		
f	康復治療 Rehabilitation	每日 \$2,000 per day (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per Disability per Policy Year) (Subject to pre-approval by Bupa)	每日 \$2,300 per day
g	善終服務及緩和治療 ^⑪ Hospice and palliative care ^⑪	每保單年度 \$100,000 per Policy Year	每保單年度 \$110,000 per Policy Year
h	住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	每次 \$650 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次 \$700 per visit
i	人工裝置 ^⑫ Prosthetic Device ^⑫	每保單年度每項裝置 \$100,000 per item per Policy Year	每保單年度每項裝置 \$110,000 per item per Policy Year
j	因中風而提升家居設備 ^⑬ Home facility enhancement due to Stroke ^⑬	每保單年度 \$50,000 per Policy Year	每保單年度 \$60,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)
k	非住院睡眠窒息症測試 ^⑭ Non-Confinement sleep apnea test ^⑭	全數賠償 ^⑤ 非住院睡眠窒息症測試及以下列明的診症 ^⑮ : <ul style="list-style-type: none"> 非住院睡眠窒息症測試前超過90日所進行的一次門診; 非住院睡眠窒息症測試前90日內所進行的所有門診;及 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover ^⑤ for non-Confinement sleep apnea test and the following specified visits ^⑮ :	
		<ul style="list-style-type: none"> 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test) 	

保柏非凡自願醫保計劃 (智選、倍智選) Bupa Hero VHIS Plan (Advance, Advance Pro)



3) 其他限額 Other Limits	智選 Advance	倍智選 Advance Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額 [Ⓢ] Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery [Ⓢ]	亞洲、澳洲及新西蘭 ^① (香港除外) Any area in Asia, Australia and New Zealand ^① excluding Hong Kong 每保單年度 \$1,000,000 per Policy Year	任何地方但不包括美國 ^② 及香港 Any area excluding the United States ^② and Hong Kong 每保單年度 \$1,200,000 per Policy Year
(必須取得保柏之預先批准) (Subject to pre-approval by Bupa)		
香港 Hong Kong		香港 Hong Kong
受每年保障限額所規限 Subject to Annual Benefit Limit		
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$25,000,000 per Policy Year	每保單年度 \$30,000,000 per Policy Year
1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	無 Nil	

註解 Notes

- ① 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊尔、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ② 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ③ 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- ④ 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (k) 項多於一個保障項目的賠償。
- ⑤ 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ⑥ 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- ⑦ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑧ 全數賠償是指不設分項賠償限額。
- ⑨ 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- ⑩ 詳情請參閱補充文件五。
- ⑪ 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- ⑫ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑬ For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑭ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑮ Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- ⑯ Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑰ Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑱ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑲ Full cover shall mean no itemised benefit sublimit.
- ⑳ Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- ㉑ Please refer to Supplement 5 for details.
- ㉒ You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.

詳情請瀏覽 www.bupa.com.hk/bupahepolicy 參閱保單及保障資料。
Please refer to the Policy and Benefit Information at www.bupa.com.hk/bupahepolicy for details.

以下為保柏非凡自願醫保計劃 (智選、倍智選) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Advance, Advance Pro) are not part of the Certified Plan.

B 免費保障及服務 Free Benefits and Services

1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」(須符合有關資格)。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格(有關初步保障審核之步驟，請參閱會員指引)，並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站(www.bupa.com.hk/hero) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的客戶服務網站myBupa查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於1) 基本保障下列的項目(k)入院前或出院後/日間手術前後的門診護理及項目(l) 精神科治療，以及2) 額外保障下列的項目(c) - (j)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation / guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (www.bupa.com.hk/hero) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

24小時健康專線

提供每天24小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

醫療中心選擇

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

健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

第二醫療意見

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法

慢性疾病管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

Healthcare Centre Choices

Provide a list of clinics and hospitals based on your specific condition or needs for your reference

Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

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。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- 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.

3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務 (每保單年度四次)。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 www.bupa.com.hk/hero 查閱24小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/hero for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

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

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元12萬的額外住院保障，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 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是由第三者服務機構—國際救援(亞洲)有限公司 (IPA) 提供並受條款及細則約束。IPA為獨立的承辦商，並非保柏的代理。保柏不須就受保人因IPA或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by Inter Partner Assistance (Hong Kong) Limited (the "IPA") and terms and conditions apply. IPA is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by IPA or its agent, or the availability of such services.

保柏非凡自願醫保計劃 (智選、倍智選) Bupa Hero VHIS Plan (Advance, Advance Pro)



以下為保柏非凡自願醫保計劃 (智選、倍智選) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。The optional benefits of the Bupa Hero VHIS Plan (Advance, Advance Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$100,000		\$150,000	
保柏非凡特選服務供應商數目® No. of Bupa Hero Appointed Service Providers®	約 Around 2,100	不適用 N/A	約 Around 2,100	不適用 N/A
a 全科醫生® General practitioner®	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)
b 專科醫生® Specialist® ◦ 須獲註冊醫生書面轉介，皮膚科、家庭醫學科、婦 科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神 科除外 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry			不適用 N/A	
c 家中應診 Home consultation	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A
d 物理治療師® Physiotherapist® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
e 脊醫® Chiropractor® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
f 中醫師® Chinese herbalist®	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	賠償80%，上限為 每次診治 \$500 (包括診症費、基本中藥費 用、針灸治療及推拿；亦 支付由註冊中醫師處方並 由合法來源 (不論是否於 該註冊中醫師的門診診所) 取得之醫療必需中藥費用) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	賠償80%，上限為 每次診治 \$600 (包括診症費、基本中藥費 用、針灸治療及推拿；亦 支付由註冊中醫師處方並 由合法來源 (不論是否於 該註冊中醫師的門診診所) 取得之醫療必需中藥費用) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))
g 跌打醫師 Chinese bonesetter	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	賠償80%，上限為 每次診治 \$500 (包括診症費、基本中藥費 用、針灸治療及推拿；亦 支付由註冊中醫師處方並 由合法來源 (不論是否於 該註冊中醫師的門診診所) 取得之醫療必需中藥費用) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))	全數賠償 (包括診症費及最多兩劑之 基本中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Chinese Medicines)	賠償80%，上限為 每次診治 \$600 (包括診症費、基本中藥費 用、針灸治療及推拿；亦 支付由註冊中醫師處方並 由合法來源 (不論是否於 該註冊中醫師的門診診所) 取得之醫療必需中藥費用) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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))

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
h 精神科相關治療 [®] Psychiatric-related treatments [®]	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償 80%，上限為每次診治 \$1,000 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償 80%，上限為每次診治 \$1,200 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導 [®] Psychological counselling [®] ○ 須獲精神科醫生書面轉介 ○ Subject to written referral from a Psychiatrist	全數賠償 Full cover	賠償 80%，上限為每次診治 \$1,000 80% reimbursement up to \$1,000 per visit	全數賠償 Full cover	賠償 80%，上限為每次診治 \$1,200 80% reimbursement up to \$1,200 per visit
j 診斷成像及化驗 [®] Diagnostic imaging and laboratory tests [®] ○ 須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師/脊醫 [®] (只適用於 X 光及化驗) 書面轉介 ○ Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor [®] for X-ray only and laboratory tests	全數賠償 Full cover	賠償 80%，上限為每保單年度 \$10,000 80% reimbursement up to \$10,000 per Policy Year	全數賠償 Full cover	賠償 80%，上限為每保單年度 \$12,000 80% reimbursement up to \$12,000 per Policy Year
k 處方西藥 Prescribed Western Medication	每保單年度 \$8,000 per Policy Year		每保單年度 \$10,000 per Policy Year	
(經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)				

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目 (a) - (i) 之診治次數上限合共為 40 次，其中項目 (f) - (g) 及項目 (h) - (i) 之診治次數上限合共為每保單年度各 20 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 Policy Year for items (a) - (i) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g) and items (h) - (i) respectively. Subject to a maximum of one visit per item per day.

2) 牙科保障 (自選保障) Dental Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 [®] Asia, Australia and New Zealand [®]		全球但不包括美國 Worldwide excluding the United States	
<ul style="list-style-type: none"> 洗牙 Scaling and polishing 定期口腔檢查 Routine oral examination 口腔 X 光及藥物 Intraoral X-ray and medications 補牙及脫牙 Fillings and extractions 膿瘡排放 Drainage of abscesses 齒尖或齒邊修復 Pins for cusp restoration 牙髓治療 (杜牙根) Root canal treatment 牙周手術 Periodontal surgery 緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess) 活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident) 	每保單年度 \$5,000 per Policy Year		每保單年度 \$6,500 per Policy Year	

賠償限額 (港元) Benefit limit (in HKD)

3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$28,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$42,000 per pregnancy	每次懷孕 \$46,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$14,000 per pregnancy	每次懷孕 \$18,000 per pregnancy

- 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。
- 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及/或門診保障有關項目覆蓋則除外)。
- The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement.
- This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items).

註解 Notes

- ④ 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- ⑤ 有關「門診保障」之「網絡保障」
 - (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
 - 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
 - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
 - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
 - (ii) 如沒有依循以上第 (i) 節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- ⑥ 有關保柏非凡特選服務供應商
 - 請登入保柏的客戶服務網站 myBupa 查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- ⑦ 有關普通科醫生、專科醫生及中醫師保障
 - 門診網絡保障下的普通科醫生及中醫師亦涵蓋由本公司指定的視像診症服務供應商進行的醫療診症服務並使用保柏非凡卡繳費。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥或中藥費用 (不包括任何煎藥費用)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。
 - 門診非網絡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進行的醫療診症服務。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥或中藥費用 (不包括任何藥物運送費用或煎藥費用)。
- ⑧ 於轉介信發出日起計六個月內，可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。
- ⑨ 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 (h) 的賠償，而不會獲得其他項目之賠償。
- ⑩ 部分診斷影像中心或不接受由註冊中醫師及/或轉介的某些 X 光及化驗。如有疑問，請直接聯絡有關中心。
- ⑪ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- ⑫ About Network Benefit under Clinical Benefit
 - (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
 - Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
 - Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
 - Please present your BH card upon registration for treatment and use it to pay the medical expenses.
 - (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- ⑬ About Bupa Hero Appointed Service Providers
 - Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- ⑭ About general practitioner, specialist, Chinese herbalist benefits
 - General practitioner and Chinese herbalist under network Clinical Benefit also cover medical consultation conducted by a video consultation service provider designated by the Company and paid for using the BH Card. These benefits cover the consultation fee and Medically Necessary Western Medication or Chinese Medicines (excluding any brewing charges) prescribed by the video consultation service provider and obtained at the respective clinic. The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
 - General practitioner, specialist and Chinese herbalist under Non-Network Benefit also cover medical consultation conducted by a video consultation service provider. These benefits cover consultation fee and Medically Necessary Western Medication or Chinese Medicines prescribed by the video consultation service provider and obtained at the respective clinic (excluding any medication delivery or brewing charges).
- ⑮ 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.
- ⑯ 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 (h) and no benefit shall be payable under other benefit items.
- ⑰ 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.

所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-05-000-03)
- \$12,000 自付費 Deductible (F00040-06-000-03)
- \$40,000 自付費 Deductible (F00040-07-000-03)
- \$80,000 自付費 Deductible (F00040-08-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	14,190	1,277	9,881	889	6,876	619	4,754	428	41	18,384	1,655	14,542	1,309	10,754	968	7,933	714
1	14,190	1,277	9,881	889	6,876	619	4,754	428	42	19,170	1,725	15,084	1,358	11,305	1,017	8,355	752
2	14,190	1,277	9,881	889	6,876	619	4,754	428	43	19,990	1,799	15,646	1,408	11,882	1,069	8,798	792
3	14,190	1,277	9,881	889	6,876	619	4,754	428	44	20,844	1,876	16,230	1,461	12,488	1,124	9,266	834
4	14,190	1,277	9,881	889	6,876	619	4,754	428	45	21,736	1,956	16,837	1,515	13,128	1,182	9,759	878
5	14,190	1,277	9,881	889	6,876	619	4,754	428	46	23,173	2,086	17,534	1,578	13,858	1,247	10,322	929
6	10,642	958	6,587	593	5,500	495	3,417	308	47	24,707	2,224	18,259	1,643	14,631	1,317	10,916	982
7	10,696	963	6,658	599	5,521	497	3,447	310	48	26,340	2,371	19,015	1,711	15,446	1,390	11,545	1,039
8	10,748	967	6,729	606	5,542	499	3,479	313	49	28,082	2,527	19,803	1,782	16,305	1,467	12,210	1,099
9	10,801	972	6,802	612	5,563	501	3,509	316	50	29,939	2,695	20,623	1,856	17,214	1,549	12,914	1,162
10	10,854	977	6,877	619	5,583	502	3,540	319	51	31,208	2,809	21,623	1,946	18,064	1,626	13,576	1,222
11	10,907	982	6,950	626	5,604	504	3,572	321	52	32,528	2,928	22,673	2,041	18,959	1,706	14,272	1,284
12	10,961	986	7,025	632	5,626	506	3,604	324	53	33,907	3,052	23,773	2,140	19,898	1,791	15,005	1,350
13	11,014	991	7,100	639	5,647	508	3,635	327	54	35,342	3,181	24,927	2,243	20,882	1,879	15,776	1,420
14	11,069	996	7,176	646	5,668	510	3,668	330	55	36,838	3,315	26,137	2,352	21,915	1,972	16,584	1,493
15	11,123	1,001	7,254	653	5,689	512	3,701	333	56	38,714	3,484	27,484	2,474	23,185	2,087	17,574	1,582
16	11,177	1,006	7,332	660	5,710	514	3,733	336	57	40,686	3,662	28,898	2,601	24,529	2,208	18,624	1,676
17	11,233	1,011	7,411	667	5,730	516	3,767	339	58	42,760	3,848	30,386	2,735	25,951	2,336	19,736	1,776
18	11,288	1,016	7,428	669	5,738	516	3,798	342	59	44,937	4,044	31,950	2,876	27,456	2,471	20,914	1,882
19	11,529	1,038	7,486	674	5,768	519	3,826	344	以下保費只供續保之用 The premiums below are for Renewal only								
20	11,777	1,060	7,544	679	5,800	522	3,848	346	60	47,226	4,250	33,594	3,023	29,047	2,614	22,161	1,994
21	12,029	1,083	7,603	684	5,832	525	3,948	355	61	49,946	4,495	35,669	3,210	30,653	2,759	23,422	2,108
22	12,287	1,106	7,661	689	5,863	528	4,048	364	62	52,820	4,754	37,869	3,408	32,346	2,911	24,754	2,228
23	12,549	1,129	7,721	695	5,896	531	4,147	373	63	55,863	5,028	40,207	3,619	34,135	3,072	26,162	2,355
24	12,819	1,154	7,780	700	5,977	538	4,247	382	64	59,081	5,317	42,688	3,842	36,020	3,242	27,649	2,488
25	13,093	1,178	7,841	706	6,109	550	4,349	391	65	62,794	5,651	45,322	4,079	38,010	3,421	29,221	2,630
26	13,362	1,203	7,848	706	6,235	561	4,467	402	66	65,730	5,916	48,082	4,327	40,158	3,614	31,082	2,797
27	13,635	1,227	7,887	710	6,409	577	4,585	413	67	69,468	6,252	51,012	4,591	42,427	3,818	33,063	2,976
28	13,914	1,252	8,163	735	6,579	592	4,702	423	68	72,695	6,543	54,120	4,871	44,824	4,034	35,169	3,165
29	14,199	1,278	8,448	760	6,744	607	4,944	445	69	76,425	6,878	57,417	5,168	47,357	4,262	37,409	3,367
30	14,490	1,304	8,744	787	7,041	634	5,199	468	70	78,463	7,062	60,306	5,428	49,033	4,413	39,395	3,546
31	14,613	1,315	9,173	826	7,197	648	5,428	489	71	82,150	7,394	61,744	5,557	50,020	4,502	40,851	3,677
32	14,736	1,326	9,620	866	7,579	682	5,665	510	72	85,594	7,703	63,210	5,689	51,546	4,639	42,358	3,812
33	14,861	1,337	10,090	908	7,980	718	5,916	532	73	88,763	7,989	64,704	5,823	53,114	4,780	43,915	3,952
34	14,986	1,349	10,583	952	8,404	756	6,175	556	74	91,625	8,246	66,228	5,961	54,723	4,925	45,524	4,097
35	15,113	1,360	11,101	999	8,849	796	6,447	580	75	94,578	8,512	67,777	6,100	56,375	5,074	47,188	4,247
36	15,587	1,403	11,632	1,047	9,110	820	6,651	599	76	97,224	8,750	68,632	6,177	56,767	5,109	47,527	4,277
37	16,073	1,447	12,187	1,097	9,378	844	6,861	617	77	99,021	8,912	69,493	6,254	57,156	5,144	47,866	4,308
38	16,577	1,492	12,769	1,149	9,654	869	7,077	637	78	100,842	9,076	70,366	6,333	57,539	5,179	48,199	4,338
39	17,095	1,539	13,379	1,204	9,938	894	7,301	657	79	101,778	9,160	71,244	6,412	57,918	5,213	48,529	4,368
40	17,630	1,587	14,019	1,262	10,231	921	7,533	678	80+	102,724	9,245	72,134	6,492	58,292	5,246	48,856	4,397

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	70,839	6,375	50,391	4,535	43,571	3,921	33,242	2,991
61	74,919	6,743	53,504	4,815	45,980	4,139	35,133	3,162
62	79,230	7,131	56,804	5,112	48,519	4,367	37,131	3,342
63	83,795	7,542	60,311	5,429	51,203	4,608	39,243	3,533
64	88,622	7,976	64,032	5,763	54,030	4,863	41,474	3,732
65	94,191	8,477	67,983	6,119	57,015	5,132	43,832	3,945
66	98,595	8,874	72,123	6,491	60,237	5,421	46,623	4,196
67	104,202	9,378	76,518	6,887	63,641	5,727	49,595	4,464
68	109,043	9,815	81,180	7,307	67,236	6,051	52,754	4,748
69	114,638	10,317	86,126	7,752	71,036	6,393	56,114	5,051
以下保費只供續保之用 The premiums below are for Renewal only								
70	117,695	10,593	90,459	8,142	73,550	6,620	59,093	5,319
71	123,225	11,091	92,616	8,336	75,030	6,753	61,277	5,516
72	128,391	11,555	94,815	8,534	77,319	6,959	63,537	5,718
73	133,145	11,984	97,056	8,735	79,671	7,170	65,873	5,928
74	137,438	12,369	99,342	8,942	82,085	7,388	68,286	6,146
75	141,867	12,768	101,666	9,150	84,563	7,611	70,782	6,371
76	145,836	13,125	102,948	9,266	85,151	7,664	71,291	6,416
77	148,532	13,368	104,240	9,381	85,734	7,716	71,799	6,462
78	151,263	13,614	105,549	9,500	86,309	7,769	72,299	6,507
79	152,667	13,740	106,866	9,618	86,877	7,820	72,794	6,552
80+	154,086	13,868	108,201	9,738	87,438	7,869	73,284	6,596

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	156,926	14,124	120,612	10,856	98,066	8,826	78,790	7,092
71	164,300	14,788	123,488	11,114	100,040	9,004	81,702	7,354
72	171,188	15,406	126,420	11,378	103,092	9,278	84,716	7,624
73	177,526	15,978	129,408	11,646	106,228	9,560	87,830	7,904
74	183,250	16,492	132,456	11,922	109,446	9,850	91,048	8,194
75	189,156	17,024	135,554	12,200	112,750	10,148	94,376	8,494
76	194,448	17,500	137,264	12,354	113,534	10,218	95,054	8,554
77	198,042	17,824	138,986	12,508	114,312	10,288	95,732	8,616
78	201,684	18,152	140,732	12,666	115,078	10,358	96,398	8,676
79	203,556	18,320	142,488	12,824	115,836	10,426	97,058	8,736
80	205,448	18,490	144,268	12,984	116,584	10,492	97,712	8,794
以下保費只供續保之用 The premiums below are for Renewal only								
81+	205,448	18,490	144,268	12,984	116,584	10,492	97,712	8,794

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	16,099	1,449	33	16,430	1,479	49	32,156	2,894	65	49,253	4,433
18	13,302	1,197	34	17,189	1,547	50	33,042	2,974	66	50,686	4,562
19	13,382	1,204	35	17,984	1,619	51	33,808	3,043	67	52,161	4,694
20	13,463	1,212	36	18,834	1,695	52	34,590	3,113	68	53,677	4,831
21	13,545	1,219	37	19,727	1,775	53	35,390	3,185	69	55,238	4,971
22	13,626	1,226	38	20,661	1,859	54	36,208	3,259	70	56,844	5,116
23	13,709	1,234	39	21,640	1,948	55	37,045	3,334	71	59,580	5,362
24	13,791	1,241	40	22,665	2,040	56	38,139	3,433	72	62,448	5,620
25	13,873	1,249	41	23,785	2,141	57	39,266	3,534	73	65,454	5,891
26	13,968	1,257	42	24,959	2,246	58	40,427	3,638	74	68,605	6,174
27	14,061	1,265	43	26,192	2,357	59	41,621	3,746	75	71,907	6,472
28	14,157	1,274	44	27,486	2,474	60	42,850	3,857	76	75,862	6,828
29	14,252	1,283	45	28,842	2,596	61	44,061	3,965	77	80,035	7,203
30	14,349	1,291	46	29,638	2,667	62	45,306	4,078	78	84,439	7,600
31	15,012	1,351	47	30,454	2,741	63	46,585	4,193	79	89,084	8,018
32	15,704	1,413	48	31,294	2,816	64	47,901	4,311	80+	93,985	8,459

2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	6,284	566

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	22,777	2,050
30 - 49	30,294	2,726
50 - 54 (只供續保 for renewal only)	30,294	2,726

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-13-000-01)
- \$12,000 自付費 Deductible (F00040-14-000-01)
- \$40,000 自付費 Deductible (F00040-15-000-01)
- \$80,000 自付費 Deductible (F00040-16-000-01)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	15,765	1,419	10,978	988	7,639	688	5,282	475	41	20,425	1,838	16,155	1,454	11,947	1,075	8,814	793
1	15,765	1,419	10,978	988	7,639	688	5,282	475	42	21,298	1,917	16,759	1,508	12,560	1,130	9,282	835
2	15,765	1,419	10,978	988	7,639	688	5,282	475	43	22,210	1,999	17,383	1,564	13,201	1,188	9,775	880
3	15,765	1,419	10,978	988	7,639	688	5,282	475	44	23,158	2,084	18,032	1,623	13,875	1,249	10,294	926
4	15,765	1,419	10,978	988	7,639	688	5,282	475	45	24,148	2,173	18,706	1,684	14,585	1,313	10,842	976
5	15,765	1,419	10,978	988	7,639	688	5,282	475	46	25,689	2,312	19,480	1,753	15,396	1,386	11,468	1,032
6	11,824	1,064	7,319	659	6,111	550	3,796	342	47	27,389	2,465	20,286	1,826	16,255	1,463	12,128	1,092
7	11,883	1,069	7,397	666	6,134	552	3,830	345	48	29,200	2,628	21,126	1,901	17,160	1,544	12,827	1,154
8	11,942	1,075	7,477	673	6,157	554	3,865	348	49	31,131	2,802	22,002	1,980	18,114	1,630	13,565	1,221
9	12,000	1,080	7,557	680	6,181	556	3,899	351	50	33,189	2,987	22,912	2,062	19,125	1,721	14,348	1,291
10	12,058	1,085	7,640	688	6,204	558	3,933	354	51	34,672	3,120	24,023	2,162	20,069	1,806	15,083	1,357
11	12,118	1,091	7,722	695	6,227	560	3,969	357	52	36,138	3,252	25,190	2,267	21,064	1,896	15,857	1,427
12	12,177	1,096	7,805	702	6,250	563	4,004	360	53	37,670	3,390	26,412	2,377	22,107	1,990	16,670	1,500
13	12,237	1,101	7,889	710	6,273	565	4,039	364	54	39,264	3,534	27,694	2,492	23,200	2,088	17,527	1,577
14	12,298	1,107	7,973	718	6,296	567	4,075	367	55	40,926	3,683	29,039	2,614	24,348	2,191	18,425	1,658
15	12,357	1,112	8,059	725	6,320	569	4,112	370	56	43,012	3,871	30,535	2,748	25,759	2,318	19,524	1,757
16	12,418	1,118	8,145	733	6,344	571	4,147	373	57	45,203	4,068	32,106	2,890	27,252	2,453	20,691	1,862
17	12,480	1,123	8,233	741	6,366	573	4,185	377	58	47,506	4,276	33,758	3,038	28,832	2,595	21,927	1,973
18	12,541	1,129	8,253	743	6,375	574	4,220	380	59	49,925	4,493	35,496	3,195	30,503	2,745	23,235	2,091
19	12,808	1,153	8,317	749	6,409	577	4,250	383	以下保費只供續保之用 The premiums below are for Renewal only								
20	13,083	1,177	8,382	754	6,443	580	4,275	385	60	52,468	4,722	37,323	3,359	32,272	2,904	24,621	2,216
21	13,364	1,203	8,447	760	6,479	583	4,386	395	61	55,490	4,994	39,628	3,567	34,055	3,065	26,022	2,342
22	13,650	1,229	8,511	766	6,514	586	4,496	405	62	58,684	5,282	42,072	3,786	35,937	3,234	27,502	2,475
23	13,942	1,255	8,578	772	6,550	590	4,608	415	63	62,063	5,586	44,670	4,020	37,924	3,413	29,065	2,616
24	14,241	1,282	8,643	778	6,640	598	4,718	425	64	65,639	5,908	47,426	4,268	40,018	3,602	30,718	2,765
25	14,546	1,309	8,711	784	6,787	611	4,832	435	65	69,764	6,279	50,352	4,532	42,229	3,801	32,464	2,922
26	14,845	1,336	8,719	785	6,927	623	4,963	447	66	73,026	6,572	53,420	4,808	44,615	4,015	34,532	3,108
27	15,149	1,363	8,763	789	7,120	641	5,094	458	67	77,179	6,946	56,675	5,101	47,137	4,242	36,733	3,306
28	15,458	1,391	9,070	816	7,310	658	5,225	470	68	80,764	7,269	60,127	5,411	49,800	4,482	39,073	3,517
29	15,775	1,420	9,386	845	7,493	674	5,493	494	69	84,908	7,642	63,790	5,741	52,613	4,735	41,562	3,741
30	16,099	1,449	9,714	874	7,822	704	5,776	520	70	87,172	7,845	66,999	6,030	54,475	4,903	43,769	3,939
31	16,235	1,461	10,190	917	7,996	720	6,030	543	71	91,269	8,214	68,597	6,174	55,572	5,001	45,386	4,085
32	16,372	1,473	10,689	962	8,420	758	6,294	566	72	95,094	8,558	70,227	6,320	57,267	5,154	47,059	4,235
33	16,511	1,486	11,210	1,009	8,867	798	6,573	592	73	98,616	8,875	71,887	6,470	59,009	5,311	48,790	4,391
34	16,649	1,498	11,758	1,058	9,337	840	6,861	617	74	101,795	9,162	73,579	6,622	60,798	5,472	50,578	4,552
35	16,791	1,511	12,333	1,110	9,831	885	7,163	645	75	105,076	9,457	75,300	6,777	62,632	5,637	52,425	4,718
36	17,317	1,559	12,923	1,163	10,121	911	7,389	665	76	108,016	9,721	76,250	6,863	63,069	5,676	52,803	4,752
37	17,857	1,607	13,540	1,219	10,418	938	7,622	686	77	110,012	9,901	77,206	6,949	63,501	5,715	53,179	4,786
38	18,417	1,658	14,186	1,277	10,725	965	7,863	708	78	112,035	10,083	78,176	7,036	63,925	5,753	53,549	4,819
39	18,993	1,709	14,864	1,338	11,041	994	8,112	730	79	113,076	10,177	79,152	7,124	64,347	5,791	53,916	4,852
40	19,587	1,763	15,575	1,402	11,367	1,023	8,368	753	80+	114,126	10,271	80,141	7,213	64,763	5,829	54,279	4,885

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	78,702	7,083	55,985	5,039	48,408	4,356	36,932	3,324
61	83,235	7,491	59,442	5,351	51,083	4,598	39,033	3,513
62	88,026	7,923	63,108	5,679	53,906	4,851	41,253	3,713
63	93,095	8,379	67,005	6,030	56,886	5,120	43,598	3,924
64	98,459	8,862	71,139	6,402	60,027	5,403	46,077	4,148
65	104,646	9,419	75,528	6,798	63,344	5,702	48,696	4,383
66	109,539	9,858	80,130	7,212	66,923	6,023	51,798	4,662
67	115,769	10,419	85,013	7,652	70,706	6,363	55,100	4,959
68	121,146	10,904	90,191	8,117	74,700	6,723	58,610	5,276
69	127,362	11,463	95,685	8,612	78,920	7,103	62,343	5,612
以下保費只供續保之用 The premiums below are for Renewal only								
70	130,758	11,768	100,499	9,045	81,713	7,355	65,654	5,909
71	136,904	12,321	102,896	9,261	83,358	7,502	68,079	6,128
72	142,641	12,837	105,341	9,480	85,901	7,731	70,589	6,353
73	147,924	13,313	107,831	9,705	88,514	7,967	73,185	6,587
74	152,693	13,743	110,369	9,933	91,197	8,208	75,867	6,828
75	157,614	14,186	112,950	10,166	93,948	8,456	78,638	7,077
76	162,024	14,582	114,375	10,295	94,604	8,514	79,205	7,128
77	165,018	14,852	115,809	10,424	95,252	8,573	79,769	7,179
78	168,053	15,125	117,264	10,554	95,888	8,630	80,324	7,229
79	169,614	15,266	118,728	10,686	96,521	8,687	80,874	7,278
80+	171,189	15,407	120,212	10,820	97,145	8,744	81,419	7,328

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	174,344	15,690	133,998	12,060	108,950	9,806	87,538	7,878
71	182,538	16,428	137,194	12,348	111,144	10,002	90,772	8,170
72	190,188	17,116	140,454	12,640	114,534	10,308	94,118	8,470
73	197,232	17,750	143,774	12,940	118,018	10,622	97,580	8,782
74	203,590	18,324	147,158	13,244	121,596	10,944	101,156	9,104
75	210,152	18,914	150,600	13,554	125,264	11,274	104,850	9,436
76	216,032	19,442	152,500	13,726	126,138	11,352	105,606	9,504
77	220,024	19,802	154,412	13,898	127,002	11,430	106,358	9,572
78	224,070	20,166	156,352	14,072	127,850	11,506	107,098	9,638
79	226,152	20,354	158,304	14,248	128,694	11,582	107,832	9,704
80	228,252	20,542	160,282	14,426	129,526	11,658	108,558	9,770
以下保費只供續保之用 The premiums below are for Renewal only								
81+	228,252	20,542	160,282	14,426	129,526	11,658	108,558	9,770

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	17,547	1,579	33	17,909	1,612	49	35,050	3,155	65	53,687	4,832
18	14,500	1,305	34	18,736	1,686	50	36,016	3,241	66	55,248	4,972
19	14,587	1,313	35	19,603	1,764	51	36,850	3,317	67	56,855	5,117
20	14,675	1,321	36	20,529	1,848	52	37,703	3,393	68	58,508	5,266
21	14,764	1,329	37	21,502	1,935	53	38,575	3,472	69	60,210	5,419
22	14,852	1,337	38	22,521	2,027	54	39,467	3,552	70	61,959	5,576
23	14,943	1,345	39	23,588	2,123	55	40,378	3,634	71	64,943	5,845
24	15,033	1,353	40	24,704	2,223	56	41,572	3,741	72	68,069	6,126
25	15,122	1,361	41	25,925	2,333	57	42,801	3,852	73	71,344	6,421
26	15,225	1,370	42	27,206	2,449	58	44,065	3,966	74	74,779	6,730
27	15,327	1,379	43	28,549	2,569	59	45,367	4,083	75	78,379	7,054
28	15,431	1,389	44	29,960	2,696	60	46,706	4,204	76	82,689	7,442
29	15,535	1,398	45	31,438	2,829	61	48,027	4,322	77	87,239	7,852
30	15,640	1,408	46	32,305	2,907	62	49,384	4,445	78	92,039	8,284
31	16,362	1,473	47	33,195	2,988	63	50,778	4,570	79	97,101	8,739
32	17,117	1,541	48	34,110	3,070	64	52,213	4,699	80+	102,444	9,220

2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	6,447	580

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	24,714	2,224
30 - 49	32,869	2,958
50 - 54 (只供續保 for renewal only)	32,869	2,958

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-01-000-03)
- \$12,000 自付費 Deductible (F00040-02-000-03)
- \$40,000 自付費 Deductible (F00040-03-000-03)
- \$80,000 自付費 Deductible (F00040-04-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement																	
年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	11,847	1,066	7,729	696	6,251	563	4,079	367	41	15,657	1,409	10,053	905	7,925	713	5,622	506
1	11,847	1,066	7,729	696	6,251	563	4,079	367	42	16,287	1,466	10,534	948	8,326	749	5,920	533
2	11,847	1,066	7,729	696	6,251	563	4,079	367	43	16,945	1,525	11,037	993	8,663	780	6,233	561
3	11,847	1,066	7,729	696	6,251	563	4,079	367	44	17,628	1,587	11,565	1,041	9,056	815	6,564	591
4	11,847	1,066	7,729	696	6,251	563	4,079	367	45	18,339	1,651	12,117	1,091	9,467	852	6,912	622
5	11,847	1,066	7,729	696	6,251	563	4,079	367	46	19,261	1,733	12,699	1,143	9,911	892	7,252	653
6	7,109	640	4,637	417	4,376	394	2,448	220	47	20,229	1,821	13,307	1,198	10,375	934	7,608	685
7	7,221	650	4,677	421	4,378	394	2,496	225	48	21,246	1,912	13,944	1,255	10,862	978	7,981	718
8	7,337	660	4,716	424	4,380	394	2,544	229	49	22,315	2,008	14,613	1,315	11,371	1,023	8,374	754
9	7,455	671	4,756	428	4,382	394	2,593	233	50	23,437	2,109	15,314	1,378	11,903	1,071	8,784	791
10	7,574	682	4,797	432	4,384	395	2,642	238	51	24,660	2,219	15,998	1,440	12,657	1,139	9,343	841
11	7,696	693	4,838	435	4,386	395	2,692	242	52	25,949	2,335	16,706	1,504	13,458	1,211	9,938	894
12	7,819	704	4,878	439	4,388	395	2,744	247	53	27,305	2,457	17,439	1,570	14,309	1,288	10,571	951
13	7,944	715	4,920	443	4,390	395	2,796	252	54	28,732	2,586	18,194	1,637	15,215	1,369	11,244	1,012
14	8,072	726	4,962	447	4,393	395	2,851	257	55	30,232	2,721	18,973	1,708	16,178	1,456	11,961	1,076
15	8,200	738	5,004	450	4,395	396	2,906	262	56	31,789	2,861	19,944	1,795	17,209	1,549	12,767	1,149
16	8,332	750	5,046	454	4,398	396	2,962	267	57	33,427	3,008	20,955	1,886	18,239	1,642	13,629	1,227
17	8,464	762	5,089	458	4,400	396	3,019	272	58	35,149	3,163	22,004	1,980	19,167	1,725	14,549	1,309
18	8,601	774	5,133	462	4,401	396	3,076	277	59	36,960	3,326	22,810	2,053	20,141	1,813	15,531	1,398
19	8,811	793	5,210	469	4,468	402	3,113	280	以下保費只供續保之用 The premiums below are for Renewal only								
20	9,025	812	5,293	476	4,536	408	3,151	284	60	38,862	3,498	24,219	2,180	21,239	1,912	16,580	1,492
21	9,245	832	5,429	489	4,629	417	3,188	287	61	40,773	3,670	25,761	2,318	22,025	1,982	17,743	1,597
22	9,569	861	5,569	501	4,723	425	3,225	290	62	42,776	3,850	27,565	2,481	23,254	2,093	18,986	1,709
23	9,901	891	5,741	517	4,819	434	3,262	294	63	44,878	4,039	29,496	2,655	25,047	2,254	20,318	1,829
24	10,244	922	5,903	531	4,917	443	3,301	297	64	47,084	4,238	31,563	2,841	26,857	2,417	21,743	1,957
25	10,494	944	6,070	546	4,992	449	3,341	301	65	49,397	4,446	33,774	3,040	28,771	2,589	23,268	2,094
26	10,598	954	6,272	564	5,057	455	3,372	303	66	51,822	4,664	35,702	3,213	30,875	2,779	24,451	2,201
27	10,703	963	6,481	583	5,122	461	3,402	306	67	54,364	4,893	37,516	3,376	32,999	2,970	25,694	2,312
28	10,809	973	6,696	603	5,188	467	3,435	309	68	57,031	5,133	39,174	3,526	34,920	3,143	27,001	2,430
29	10,916	982	6,918	623	5,253	473	3,466	312	69	59,831	5,385	40,904	3,681	36,731	3,306	28,374	2,554
30	11,025	992	7,220	650	5,322	479	3,498	315	70	62,766	5,649	42,979	3,868	38,638	3,477	29,815	2,683
31	11,285	1,016	7,488	674	5,606	505	3,724	335	71	64,878	5,839	44,988	4,049	39,939	3,595	30,819	2,774
32	11,551	1,040	7,649	688	5,904	531	3,963	357	72	67,062	6,036	47,084	4,238	41,283	3,715	31,855	2,867
33	11,823	1,064	7,813	703	6,219	560	4,219	380	73	69,320	6,239	49,270	4,434	42,672	3,840	32,928	2,964
34	12,103	1,089	7,981	718	6,552	590	4,492	404	74	71,653	6,449	51,549	4,639	44,108	3,970	34,036	3,063
35	12,387	1,115	8,153	734	6,901	621	4,781	430	75	74,065	6,666	53,926	4,853	45,594	4,103	35,182	3,166
36	12,879	1,159	8,423	758	6,996	630	4,889	440	76	75,423	6,788	55,570	5,001	46,431	4,179	35,827	3,224
37	13,391	1,205	8,702	783	7,094	638	4,997	450	77	76,807	6,913	56,588	5,093	47,282	4,255	36,484	3,284
38	13,921	1,253	8,990	809	7,264	654	5,108	460	78	78,216	7,039	57,627	5,186	47,642	4,288	37,154	3,344
39	14,474	1,303	9,287	836	7,440	670	5,223	470	79	79,651	7,169	58,685	5,282	48,000	4,320	37,836	3,405
40	15,049	1,354	9,594	863	7,617	686	5,339	481	80+	81,111	7,300	59,761	5,378	48,356	4,352	38,529	3,468

保柏非凡自願醫保計劃 (智選) Bupa Hero VHIS Plan (Advance)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	58,293	5,247	36,329	3,270	31,859	2,868	24,870	2,238
61	61,160	5,505	38,642	3,477	33,038	2,973	26,615	2,396
62	64,164	5,775	41,348	3,722	34,881	3,140	28,479	2,564
63	67,317	6,059	44,244	3,983	37,571	3,381	30,477	2,744
64	70,626	6,357	47,345	4,262	40,286	3,626	32,615	2,936
65	74,096	6,669	50,661	4,560	43,157	3,884	34,902	3,141
66	77,733	6,996	53,553	4,820	46,313	4,169	36,677	3,302
67	81,546	7,340	56,274	5,064	49,499	4,455	38,541	3,468
68	85,547	7,700	58,761	5,289	52,380	4,715	40,502	3,645
69	89,747	8,078	61,356	5,522	55,097	4,959	42,561	3,831
以下保費只供續保之用 The premiums below are for Renewal only								
70	94,149	8,474	64,469	5,802	57,957	5,216	44,723	4,025
71	97,317	8,759	67,482	6,074	59,909	5,393	46,229	4,161
72	100,593	9,054	70,626	6,357	61,925	5,573	47,783	4,301
73	103,980	9,359	73,905	6,651	64,008	5,760	49,392	4,446
74	107,480	9,674	77,324	6,959	66,162	5,955	51,054	4,595
75	111,098	9,999	80,889	7,280	68,391	6,155	52,773	4,749
76	113,135	10,182	83,355	7,502	69,647	6,269	53,741	4,836
77	115,211	10,370	84,882	7,640	70,923	6,383	54,726	4,926
78	117,324	10,559	86,441	7,779	71,463	6,432	55,731	5,016
79	119,477	10,754	88,028	7,923	72,000	6,480	56,754	5,108
80+	121,667	10,950	89,642	8,067	72,534	6,528	57,794	5,202

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	125,532	11,298	85,958	7,736	77,276	6,954	59,630	5,366
71	129,756	11,678	89,976	8,098	79,878	7,190	61,638	5,548
72	134,124	12,072	94,168	8,476	82,566	7,430	63,710	5,734
73	138,640	12,478	98,540	8,868	85,344	7,680	65,856	5,928
74	143,306	12,898	103,098	9,278	88,216	7,940	68,072	6,126
75	148,130	13,332	107,852	9,706	91,188	8,206	70,364	6,332
76	153,046	13,776	111,140	10,002	92,862	8,358	71,654	6,448
77	153,614	13,826	113,176	10,186	94,564	8,510	72,968	6,568
78	156,432	14,078	115,254	10,372	95,284	8,576	74,308	6,688
79	159,302	14,338	117,370	10,564	96,000	8,640	75,672	6,810
80	162,222	14,600	119,522	10,756	96,712	8,704	77,058	6,936
以下保費只供續保之用 The premiums below are for Renewal only								
81+	162,222	14,600	119,522	10,756	96,712	8,704	77,058	6,936

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	12,958	1,166	33	13,217	1,190	49	25,721	2,315	65	39,408	3,547
18	10,700	963	34	13,820	1,244	50	26,428	2,379	66	40,564	3,651
19	10,765	969	35	14,451	1,301	51	27,038	2,433	67	41,756	3,758
20	10,830	975	36	15,128	1,362	52	27,664	2,490	68	42,981	3,868
21	10,897	981	37	15,838	1,425	53	28,303	2,547	69	44,242	3,982
22	10,963	987	38	16,581	1,492	54	28,957	2,606	70	45,541	4,099
23	11,030	993	39	17,358	1,562	55	29,627	2,666	71	47,740	4,297
24	11,098	999	40	18,172	1,635	56	30,500	2,745	72	50,043	4,504
25	11,166	1,005	41	19,062	1,716	57	31,400	2,826	73	52,459	4,721
26	11,244	1,012	42	19,996	1,800	58	32,326	2,909	74	54,991	4,949
27	11,321	1,019	43	20,974	1,888	59	33,279	2,995	75	57,646	5,188
28	11,400	1,026	44	22,002	1,980	60	34,261	3,083	76	60,817	5,474
29	11,479	1,033	45	23,079	2,077	61	35,233	3,171	77	64,162	5,775
30	11,559	1,040	46	23,713	2,134	62	36,234	3,261	78	67,692	6,092
31	12,088	1,088	47	24,364	2,193	63	37,262	3,354	79	71,416	6,427
32	12,640	1,138	48	25,034	2,253	64	38,320	3,449	80+	75,344	6,781

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	3,442	310

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	14,925	1,343
30 - 49	19,852	1,787
50 - 54 (只供續保 for renewal only)	19,852	1,787

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於1港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-09-000-01)
- \$12,000 自付費 Deductible (F00040-10-000-01)
- \$40,000 自付費 Deductible (F00040-11-000-01)
- \$80,000 自付費 Deductible (F00040-12-000-01)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	13,316	1,198	8,688	782	7,026	632	4,585	413	41	17,599	1,584	11,299	1,017	8,908	802	6,319	569
1	13,316	1,198	8,688	782	7,026	632	4,585	413	42	18,306	1,648	11,840	1,066	9,359	842	6,654	599
2	13,316	1,198	8,688	782	7,026	632	4,585	413	43	19,046	1,714	12,405	1,116	9,737	876	7,006	631
3	13,316	1,198	8,688	782	7,026	632	4,585	413	44	19,814	1,783	12,999	1,170	10,179	916	7,378	664
4	13,316	1,198	8,688	782	7,026	632	4,585	413	45	20,613	1,855	13,620	1,226	10,641	958	7,769	699
5	13,316	1,198	8,688	782	7,026	632	4,585	413	46	21,649	1,948	14,274	1,285	11,140	1,003	8,151	734
6	7,990	719	5,212	469	4,918	443	2,752	248	47	22,738	2,046	14,958	1,346	11,662	1,050	8,551	770
7	8,117	731	5,258	473	4,920	443	2,805	252	48	23,880	2,149	15,674	1,411	12,209	1,099	8,971	807
8	8,246	742	5,301	477	4,923	443	2,860	257	49	25,082	2,257	16,426	1,478	12,781	1,150	9,412	847
9	8,379	754	5,346	481	4,925	443	2,914	262	50	26,342	2,371	17,213	1,549	13,379	1,204	9,873	889
10	8,512	766	5,392	485	4,927	443	2,970	267	51	27,719	2,495	17,981	1,618	14,226	1,280	10,501	945
11	8,650	779	5,438	489	4,930	444	3,027	272	52	29,167	2,625	18,777	1,690	15,126	1,361	11,170	1,005
12	8,788	791	5,483	493	4,933	444	3,085	278	53	30,692	2,762	19,601	1,764	16,084	1,448	11,882	1,069
13	8,929	804	5,530	498	4,935	444	3,143	283	54	32,295	2,907	20,450	1,841	17,103	1,539	12,638	1,137
14	9,073	817	5,577	502	4,938	444	3,204	288	55	33,981	3,058	21,326	1,919	18,184	1,637	13,444	1,210
15	9,217	830	5,624	506	4,940	445	3,266	294	56	35,732	3,216	22,417	2,018	19,343	1,741	14,305	1,287
16	9,365	843	5,672	510	4,943	445	3,328	300	57	37,572	3,381	23,553	2,120	20,500	1,845	15,271	1,374
17	9,513	856	5,720	515	4,945	445	3,394	305	58	39,508	3,556	24,732	2,226	21,544	1,939	16,302	1,467
18	9,667	870	5,770	519	4,946	445	3,458	311	59	41,542	3,739	25,638	2,307	22,639	2,038	17,402	1,566
19	9,903	891	5,857	527	5,022	452	3,499	315	以下保費只供續保之用 The premiums below are for Renewal only								
20	10,145	913	5,949	535	5,099	459	3,542	319	60	43,682	3,931	27,222	2,450	23,654	2,129	18,578	1,672
21	10,391	935	6,102	549	5,203	468	3,583	322	61	45,828	4,125	28,956	2,606	24,530	2,208	19,824	1,784
22	10,756	968	6,259	563	5,309	478	3,625	326	62	48,080	4,327	30,983	2,788	26,138	2,352	21,212	1,909
23	11,129	1,002	6,453	581	5,416	487	3,667	330	63	50,442	4,540	33,154	2,984	28,153	2,534	22,702	2,043
24	11,514	1,036	6,635	597	5,527	497	3,710	334	64	52,921	4,763	35,477	3,193	30,158	2,714	24,293	2,186
25	11,796	1,062	6,823	614	5,611	505	3,755	338	65	55,522	4,997	37,963	3,417	32,308	2,908	25,996	2,340
26	11,912	1,072	7,050	635	5,683	511	3,790	341	66	58,247	5,242	40,129	3,612	34,703	3,123	27,483	2,473
27	12,030	1,083	7,284	656	5,757	518	3,824	344	67	61,105	5,499	42,168	3,795	37,091	3,338	28,880	2,599
28	12,150	1,094	7,526	677	5,832	525	3,860	347	68	64,103	5,769	44,031	3,963	39,250	3,533	30,349	2,731
29	12,269	1,104	7,775	700	5,905	531	3,896	351	69	67,250	6,053	45,977	4,138	41,286	3,716	31,892	2,870
30	12,392	1,115	8,116	730	5,982	538	3,932	354	70	70,549	6,349	48,308	4,348	43,429	3,909	33,512	3,016
31	12,684	1,142	8,417	758	6,300	567	4,185	377	71	72,922	6,563	50,566	4,551	44,892	4,040	34,640	3,118
32	12,983	1,168	8,598	774	6,636	597	4,454	401	72	75,378	6,784	52,921	4,763	46,402	4,176	35,805	3,222
33	13,289	1,196	8,783	790	6,991	629	4,742	427	73	77,915	7,012	55,379	4,984	47,963	4,317	37,011	3,331
34	13,603	1,224	8,971	807	7,364	663	5,049	454	74	80,538	7,248	57,941	5,215	49,578	4,462	38,257	3,443
35	13,923	1,253	9,164	825	7,756	698	5,374	484	75	83,249	7,492	60,614	5,455	51,248	4,612	39,545	3,559
36	14,476	1,303	9,467	852	7,864	708	5,495	495	76	84,776	7,630	62,460	5,621	52,188	4,697	40,270	3,624
37	15,053	1,355	9,780	880	7,974	718	5,616	505	77	86,331	7,770	63,606	5,725	53,145	4,783	41,008	3,691
38	15,648	1,408	10,104	909	8,165	735	5,742	517	78	87,914	7,912	64,773	5,830	53,549	4,819	41,761	3,758
39	16,269	1,464	10,438	939	8,363	753	5,870	528	79	89,528	8,058	65,962	5,937	53,953	4,856	42,528	3,828
40	16,915	1,522	10,784	971	8,561	770	6,001	540	80+	91,169	8,205	67,172	6,045	54,352	4,892	43,306	3,898

保柏非凡自願醫保計劃 (倍智選) Bupa Hero VHIS Plan (Advance Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	65,523	5,897	40,833	3,675	35,481	3,194	27,867	2,508
61	68,742	6,188	43,434	3,909	36,795	3,312	29,736	2,676
62	72,120	6,491	46,475	4,182	39,207	3,528	31,818	2,864
63	75,663	6,810	49,731	4,476	42,230	3,801	34,053	3,065
64	79,382	7,145	53,216	4,790	45,237	4,071	36,440	3,279
65	83,283	7,496	56,945	5,126	48,462	4,362	38,994	3,510
66	87,371	7,863	60,194	5,418	52,055	4,685	41,225	3,710
67	91,658	8,249	63,252	5,693	55,637	5,007	43,320	3,899
68	96,155	8,654	66,047	5,945	58,875	5,300	45,524	4,097
69	100,875	9,080	68,966	6,207	61,929	5,574	47,838	4,305
以下保費只供續保之用 The premiums below are for Renewal only								
70	105,824	9,524	72,462	6,522	65,144	5,864	50,268	4,524
71	109,383	9,845	75,849	6,827	67,338	6,060	51,960	4,677
72	113,067	10,176	79,382	7,145	69,603	6,264	53,708	4,833
73	116,873	10,518	83,069	7,476	71,945	6,476	55,517	4,997
74	120,807	10,872	86,912	7,823	74,367	6,693	57,386	5,165
75	124,874	11,238	90,921	8,183	76,872	6,918	59,318	5,339
76	129,164	11,615	95,099	8,558	79,467	7,155	61,318	5,518
77	133,683	12,005	99,458	8,948	82,152	7,405	63,384	5,701
78	138,432	12,408	104,009	9,353	84,927	7,665	65,516	5,889
79	143,411	12,825	108,754	9,773	87,792	7,935	67,722	6,081
80+	148,630	13,255	113,695	10,208	90,747	8,215	70,000	6,278

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	141,098	12,698	96,616	8,696	86,858	7,818	67,024	6,032
71	145,844	13,126	101,132	9,102	89,784	8,080	69,280	6,236
72	150,756	13,568	105,842	9,526	92,804	8,352	71,610	6,444
73	155,830	14,024	110,758	9,968	95,926	8,634	74,022	6,662
74	161,076	14,496	115,882	10,430	99,156	8,924	76,514	6,886
75	166,498	14,984	121,228	10,910	102,496	9,224	79,090	7,118
76	169,552	15,260	124,920	11,242	104,376	9,394	80,540	7,248
77	172,662	15,540	127,212	11,450	106,290	9,566	82,016	7,382
78	175,828	15,824	129,546	11,660	107,098	9,638	83,522	7,516
79	179,056	16,116	131,924	11,874	107,906	9,712	85,056	7,656
80	182,338	16,410	134,344	12,090	108,704	9,784	86,612	7,796
以下保費只供續保之用 The premiums below are for Renewal only								
81+	182,338	16,410	134,344	12,090	108,704	9,784	86,612	7,796

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	13,852	1,247	33	14,128	1,272	49	27,496	2,475	65	42,127	3,791
18	11,438	1,029	34	14,774	1,330	50	28,252	2,543	66	43,363	3,903
19	11,509	1,036	35	15,448	1,390	51	28,904	2,601	67	44,637	4,017
20	11,578	1,042	36	16,172	1,455	52	29,573	2,662	68	45,947	4,135
21	11,648	1,048	37	16,930	1,524	53	30,256	2,723	69	47,295	4,257
22	11,720	1,055	38	17,725	1,595	54	30,956	2,786	70	48,684	4,382
23	11,791	1,061	39	18,555	1,670	55	31,670	2,850	71	51,033	4,593
24	11,863	1,068	40	19,426	1,748	56	32,605	2,934	72	53,495	4,815
25	11,936	1,074	41	20,377	1,834	57	33,567	3,021	73	56,078	5,047
26	12,020	1,082	42	21,375	1,924	58	34,557	3,110	74	58,786	5,291
27	12,103	1,089	43	22,422	2,018	59	35,575	3,202	75	61,623	5,546
28	12,187	1,097	44	23,520	2,117	60	36,625	3,296	76	65,013	5,851
29	12,271	1,104	45	24,672	2,220	61	37,664	3,390	77	68,589	6,173
30	12,357	1,112	46	25,349	2,281	62	38,734	3,486	78	72,363	6,513
31	12,922	1,163	47	26,045	2,344	63	39,834	3,585	79	76,343	6,871
32	13,512	1,216	48	26,761	2,408	64	40,964	3,687	80+	80,542	7,249

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	3,742	337

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	16,477	1,483
30 - 49	21,916	1,972
50 - 54 (只供續保 for renewal only)	21,916	1,972

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於1港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.