

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	73,974	6,657	43,473	3,912	38,123	3,431	29,760	2,679
61	77,612	6,986	46,241	4,161	39,534	3,558	31,847	2,867
62	81,425	7,328	49,478	4,454	41,739	3,756	34,080	3,068
63	85,425	7,689	52,944	4,766	44,960	4,047	36,470	3,282
64	89,625	8,067	56,655	5,099	48,209	4,340	39,027	3,513
65	94,028	8,463	60,623	5,456	51,644	4,649	41,765	3,759
66	98,643	8,879	64,083	5,768	55,419	4,988	43,889	3,950
67	103,482	9,314	67,340	6,060	59,232	5,331	46,121	4,151
68	108,558	9,770	70,316	6,329	62,681	5,642	48,465	4,362
69	113,888	10,250	73,421	6,608	65,930	5,934	50,931	4,584
以下保費只供續保之用 The premiums below are for Renewal only								
70	119,475	10,754	77,145	6,944	69,354	6,242	53,517	4,817
71	123,495	11,115	80,751	7,268	71,688	6,452	55,320	4,979
72	127,653	11,489	84,515	7,607	74,102	6,669	57,179	5,147
73	131,952	11,876	88,439	7,959	76,595	6,894	59,105	5,319
74	136,391	12,275	92,529	8,328	79,173	7,125	61,094	5,499
75	140,982	12,689	96,795	8,712	81,840	7,365	63,152	5,684
76	143,568	12,921	99,747	8,978	83,342	7,500	64,308	5,787
77	146,204	13,158	101,573	9,141	84,870	7,638	65,489	5,894
78	148,884	13,400	103,439	9,309	85,515	7,697	66,690	6,002
79	151,616	13,646	105,338	9,480	86,159	7,755	67,914	6,113
80+	154,395	13,896	107,270	9,654	86,796	7,812	69,158	6,224

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	159,300	14,338	102,860	9,258	92,472	8,322	71,356	6,422
71	164,660	14,820	107,668	9,690	95,584	8,602	73,760	6,638
72	170,204	15,318	112,686	10,142	98,802	8,892	76,238	6,862
73	175,936	15,834	117,918	10,612	102,126	9,192	78,806	7,092
74	181,854	16,366	123,372	11,104	105,564	9,500	81,458	7,332
75	187,976	16,918	129,060	11,616	109,120	9,820	84,202	7,578
76	191,424	17,228	132,996	11,970	111,122	10,000	85,744	7,716
77	194,938	17,544	135,430	12,188	113,160	10,184	87,318	7,858
78	198,512	17,866	137,918	12,412	114,020	10,262	88,920	8,002
79	202,154	18,194	140,450	12,640	114,878	10,340	90,552	8,150
80	205,860	18,528	143,026	12,872	115,728	10,416	92,210	8,298
以下保費只供續保之用 The premiums below are for Renewal only								
81+	205,860	18,528	143,026	12,872	115,728	10,416	92,210	8,298

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	15,926	1,433	33	16,244	1,462	49	31,613	2,845	65	48,434	4,359
18	13,151	1,184	34	16,986	1,529	50	32,481	2,923	66	49,855	4,487
19	13,230	1,191	35	17,761	1,598	51	33,231	2,991	67	51,319	4,619
20	13,310	1,198	36	18,593	1,673	52	34,000	3,060	68	52,825	4,754
21	13,393	1,205	37	19,465	1,752	53	34,785	3,131	69	54,375	4,894
22	13,474	1,213	38	20,378	1,834	54	35,590	3,203	70	55,971	5,037
23	13,556	1,220	39	21,334	1,920	55	36,413	3,277	71	58,674	5,281
24	13,640	1,228	40	22,334	2,010	56	37,486	3,374	72	61,504	5,535
25	13,723	1,235	41	23,428	2,109	57	38,592	3,473	73	64,475	5,803
26	13,820	1,244	42	24,576	2,212	58	39,730	3,576	74	67,586	6,083
27	13,914	1,252	43	25,778	2,320	59	40,901	3,681	75	70,850	6,377
28	14,011	1,261	44	27,041	2,434	60	42,108	3,790	76	74,746	6,727
29	14,108	1,270	45	28,365	2,553	61	43,303	3,897	77	78,858	7,097
30	14,207	1,279	46	29,144	2,623	62	44,533	4,008	78	83,196	7,488
31	14,857	1,337	47	29,944	2,695	63	45,797	4,122	79	87,773	7,900
32	15,535	1,398	48	30,768	2,769	64	47,097	4,239	80+	92,601	8,334

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	4,230	381

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	18,004	1,620
30 - 49	23,947	2,155
50 - 54 (只供續保 for renewal only)	23,947	2,155

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	83,150	7,484	48,863	4,398	42,458	3,821	33,347	3,002
61	87,233	7,851	51,974	4,677	44,030	3,963	35,583	3,203
62	91,520	8,237	55,614	5,006	46,917	4,223	38,075	3,426
63	96,015	8,642	59,510	5,357	50,534	4,548	40,749	3,668
64	100,736	9,066	63,680	5,732	54,134	4,872	43,604	3,924
65	105,687	9,512	68,142	6,134	57,992	5,219	46,662	4,200
66	110,874	9,978	72,030	6,483	62,291	5,606	49,332	4,440
67	116,313	10,469	75,689	6,812	66,576	5,993	51,839	4,665
68	122,019	10,982	79,034	7,113	70,452	6,341	54,476	4,904
69	128,010	11,522	82,527	7,428	74,108	6,669	57,245	5,153
以下保費只供續保之用 The premiums below are for Renewal only								
70	134,291	12,086	86,712	7,805	77,954	7,016	60,153	5,414
71	138,807	12,492	90,764	8,169	80,579	7,253	62,177	5,597
72	143,481	12,914	94,992	8,550	83,289	7,496	64,268	5,784
73	148,311	13,349	99,402	8,946	86,091	7,748	66,434	5,979
74	153,305	13,797	104,001	9,360	88,991	8,009	68,670	6,180
75	158,465	14,262	108,800	9,792	91,989	8,279	70,983	6,389
76	161,372	14,523	112,113	10,091	93,675	8,432	72,284	6,506
77	164,330	14,790	114,170	10,275	95,394	8,586	73,608	6,624
78	167,345	15,062	116,265	10,464	96,119	8,651	74,960	6,747
79	170,417	15,338	118,400	10,656	96,843	8,717	76,335	6,870
80+	173,541	15,618	120,572	10,851	97,560	8,781	77,732	6,996

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	179,054	16,114	115,616	10,406	103,938	9,354	80,204	7,218
71	185,076	16,656	121,018	10,892	107,438	9,670	82,902	7,462
72	191,308	17,218	126,656	11,400	111,052	9,994	85,690	7,712
73	197,748	17,798	132,536	11,928	114,788	10,330	88,578	7,972
74	204,406	18,396	138,668	12,480	118,654	10,678	91,560	8,240
75	211,286	19,016	145,066	13,056	122,652	11,038	94,644	8,518
76	215,162	19,364	149,484	13,454	124,900	11,242	96,378	8,674
77	219,106	19,720	152,226	13,700	127,192	11,448	98,144	8,832
78	223,126	20,082	155,020	13,952	128,158	11,534	99,946	8,996
79	227,222	20,450	157,866	14,208	129,124	11,622	101,780	9,160
80	231,388	20,824	160,762	14,468	130,080	11,708	103,642	9,328
以下保費只供續保之用 The premiums below are for Renewal only								
81+	231,388	20,824	160,762	14,468	130,080	11,708	103,642	9,328

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

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0-17	17,024	1,532	33	17,364	1,563	49	33,794	3,041	65	51,776	4,660
18	14,058	1,265	34	18,158	1,634	50	34,723	3,125	66	53,295	4,797
19	14,145	1,273	35	18,986	1,709	51	35,524	3,197	67	54,861	4,937
20	14,230	1,281	36	19,876	1,789	52	36,347	3,271	68	56,471	5,082
21	14,316	1,288	37	20,807	1,873	53	37,185	3,347	69	58,128	5,232
22	14,405	1,296	38	21,785	1,961	54	38,046	3,424	70	59,835	5,385
23	14,491	1,304	39	22,804	2,052	55	38,924	3,503	71	62,722	5,645
24	14,580	1,312	40	23,875	2,149	56	40,072	3,606	72	65,748	5,917
25	14,670	1,320	41	25,044	2,254	57	41,255	3,713	73	68,922	6,203
26	14,774	1,330	42	26,271	2,364	58	42,472	3,822	74	72,250	6,503
27	14,875	1,339	43	27,558	2,480	59	43,723	3,935	75	75,737	6,816
28	14,978	1,348	44	28,907	2,602	60	45,014	4,051	76	79,904	7,191
29	15,082	1,357	45	30,323	2,729	61	46,290	4,166	77	84,298	7,587
30	15,188	1,367	46	31,155	2,804	62	47,606	4,285	78	88,937	8,004
31	15,882	1,429	47	32,011	2,881	63	48,958	4,406	79	93,828	8,445
32	16,607	1,495	48	32,890	2,960	64	50,346	4,531	80+	98,989	8,909

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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		
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