



















# Various health insurance schemes to suit your needs

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## VHIS plans





















	New Global Prestige VHIS Plan	Bupa Hero VHIS Plan			Bupa MyFlexi VHIS Plan
		Core / Core Pro	Advance / Advance Pro	Deluxe / Deluxe Pro	
Room level	Private	Ward	Semi-private	Private	No restriction
Annual benefit limit	HK\$40 million 	HK\$5 million / HK\$10 million 	HK\$25 million / HK\$30 million 	HK\$35 million / HK\$40 million 	 (Benefits are subject to individual item limits)
Lifetime benefit limit	Unlimited				
Deductible options	Per policy year HK\$0 / HK\$12,000 / HK\$40,000 / HK\$80,000 	Per policy year HK\$0 / HK\$15,000 / HK\$50,000 / HK\$80,000 	Per policy year HK\$0 / HK\$12,000 / HK\$40,000 / HK\$80,000 		
Full cover					 You can opt for Push the Limit Benefit, which includes Full Cover Benefit and Supplementary Major Medical Benefit
Pre-existing conditions	 (subject to underwriting and payment of premium loading)				
Cover unknown pre-existing conditions					
Medical card					 (If you choose Push the Limit Benefit)
Tax deduction					
Discounts	Family discount		Family discount		 • No claim renewal discount • Child discount

The product information in this leaflet is for reference only. It is not, and does not form part of, a contract / policy of insurance and is designed to provide an overview of the key features of these products. Please visit Bupa's website or refer to the product brochure, Schedule of Benefits / Summary of Benefits and contract / policy for details.

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## Non-VHIS plans

	Bupa All Together Health Insurance Scheme (Suitable for families)	Bupa VTop Health Insurance Scheme (For existing Bupa group members)	
		Itemised Hospital and Surgical Benefit	Lump Sum Hospital and Surgical Benefit
Room level	Ward	Ward / Semi-private / Private	
Annual benefit limit	HK\$5 million for all insured person(s) under the policy 	 (before the age of 65) Up to HK\$681,000 (Age 65 or above) (Benefits are subject to individual item limits)	HK\$150,000 / HK\$300,000 / HK\$600,000
Lifetime benefit limit	Unlimited		
Annual deductible	 (Network benefit)  (Non-network benefit : Plan A - 20% coinsurance) Plan B - no coinsurance) 		HK\$30,000 / HK\$80,000 / HK\$100,000
Full cover	 Plan A (Network benefit) Plan B (Network & non-network benefits) 		
Pre-existing conditions	 (Subject to underwriting and payment of premium loading)	 (Cover the pre-existing conditions which are payable under your Bupa group scheme) 	
Cover unknown pre-existing conditions			
Medical card	 	 Available for Clinical Benefit only (if you have opted for the benefit)	
Tax deduction			
Discounts	<ul style="list-style-type: none"> <li>No claims renewal discount </li> <li>Child / lifetime discount</li> </ul>		

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