



Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

		Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)	
A Hospital and Surgical Benefit ^① 住院及手術保障 ^①		CrystalNet Benefit ^② 晶彩寶網絡保障 ^②	Non-CrystalNet Benefit 非晶彩寶網絡保障
Benefit level 保障等級		Plan 計劃 1, 2, 3, 4, 5, 6	Plan 計劃 1, 3, 4 Plan 計劃 2, 5, 6
Reimbursement percentage 賠償率		N/A 不適用	100% 80% (Reimbursement up to Maximum Limit) (賠償至最高賠償額)
Room level 住房等級		Standard Private Room 標準私家房	Standard Private Room 標準私家房
CrystalNet Hospitals ^③ 晶彩寶網絡醫院 ^③		Canossa Hospital 嘉諾撒醫院 Gleneagles Hong Kong Hospital 港怡醫院 HK Sanatorium & Hospital 養和醫院 St Teresa's Hospital 聖德肋撒醫院 Union Hospital 仁安醫院	N/A 不適用
1 Room and Board (Maximum 182 days each Contract Year) 住房及膳食費 (每合約年度最多182日)		Full cover for eligible medical expenses (Subject to day limits and the Overall Annual Limit) 全數支付合資格之醫療費用 (以日數上限及每年最高賠償額為限)	每日4,480 each day
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)			52,000
3 Intensive Care (Supplement to Room and Board) (Each Contract Year) 深切治療 (住房及膳食費之補足) (每合約年度計)			52,000
4 Private Nursing (Maximum 71 days each Contract Year) 私家看護費 (每合約年度最多71日) ◦ Nursing services during Hospital Confinement rendered by a Qualified Nurse, subject to written referral ^④ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^④ 下由合資格護士於住院期間提供之護理服務			每日1,220 each day
5 Home Nursing (Maximum 20 days each Contract Year) 家中看護費 (每合約年度最多20日) ◦ Nursing services at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^④ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^④ 下由合資格護士於出院後在家中提供之護理服務			每日1,130 each day
6 Surgeon and Attendance Fees (For surgical case only) (Each operation) 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型			146,700 86,900 38,800 13,200
7 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型			50,000 28,300 13,200 5,300
8 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型			50,000 28,300 13,200 5,300
9 In-patient Physician's Fees (For non-surgical case only) (Maximum 182 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療) (每合約年度最多182日)			每日3,500 each day
10 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral ^④ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^④ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)			18,000
11 Kidney Dialysis (Each Contract Year) 洗腎 (每合約年度計) ◦ Kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之洗腎			300,000
12 Companion Bed (Maximum 182 days each Contract Year) 住院加床費 (每合約年度最多182日)			每日2,300 each day
13 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including one out-patient visit resulting in a Hospital Confinement, Clinical Operation or Day Case and all related follow-up visits on an out-patient basis within six weeks after discharge from Hospital, Clinical Operation or Day Case ◦ 包括一次引致住院、診所手術或日症的門診及所有在出院、診所手術或日症後6星期內的跟進療程門診護理			8,700
14 Psychiatric Treatment (Each Contract Year) 精神科治療 (每合約年度計)		N/A 不適用	50,000
Overall Annual Limit — Below attained age of 65 on the Contract Effective Date 每年最高賠償額 — 於合約生效日未滿65歲之會員		1,957,000 ^⑤	
Overall Annual Limit — Attained age of 65 or above on the Contract Effective Date 每年最高賠償額 — 於合約生效日年滿65歲或以上之會員		1,308,100 ^⑤	

B Hospital Cash Benefit (Optional) 住院現金保障 (自選保障)	
Benefit level 保障等級	Plan 計劃 1, 2, 3, 4, 5, 6
Payable from the first day of Hospital Confinement (Maximum 365 days each Contract Year subject to a sub-limit of 182 days for Hospital Confinement outside Hong Kong) 由住院第1日起開始支付 (每合約年度最多365日，其中香港以外之住院以不超過182日為限)	每日1,500 each day



Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

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C Clinical Benefit ^⑦ (Optional) 門診保障 ^⑦ (自選保障)		CrystalNet Benefit ^⑧ 晶彩寶網絡保障 ^⑧	Non-CrystalNet Benefit 非晶彩寶網絡保障
No. of CrystalNet Service Providers 晶彩寶網絡服務供應商數目		Around 約 1,900	N/A 不適用
Benefit level 保障等級		Plan 計劃 3, 4, 5, 6	Plan 計劃 3, 5 Plan 計劃 4, 6
Reimbursement percentage 賠償率		N/A 不適用	100% 80% (Reimbursement up to Maximum Limit) (賠償至最高賠償額)
1 General Practitioner (Per visit) 普通科醫生 (每次診治計)		Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication) 全數支付合資格之醫療費用 (包括診症費及最多5日之處方基本醫療必需西藥費用)	650 (Consultation fee only) (只限診症費)
2 Specialist (Per visit) 專科醫生 (每次診治計) ◦ Subject to written referral ^⑨ from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry ◦ 須獲註冊西醫書面轉介 ^⑨ ，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			950 (Consultation fee only) (只限診症費)
3 Home Consultation (Per visit) 家中應診 (每次診治計)			1,000 (Consultation fee only) (只限診症費)
4 Physiotherapist (Per visit) (Treatment fee only) 物理治療師 (每次診治計) (只限診療費) ◦ Subject to written referral ^⑨ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^⑨		Full cover for eligible medical expenses 全數支付合資格之醫療費用	820
5 Chiropractor (Per visit) (Treatment fee only) 脊醫 (每次診治計) (只限診療費) ◦ Subject to written referral ^⑨ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^⑨			820
6 Chinese Herbalist (Per visit) 中醫師 (每次診治計) ◦ Consultation fee (Including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-CrystalNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-CrystalNet Benefit ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) ◦ 此保障將於非晶彩寶網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 ◦ 此保障將於非晶彩寶網絡保障下支付由註冊中醫進行的針灸治療及推拿		Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines) 全數支付合資格之醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用)	390
7 Chinese Bonesetter (Per visit) 跌打醫師 (每次診治計) ◦ Consultation fee (Including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-CrystalNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-CrystalNet Benefit ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) ◦ 此保障將於非晶彩寶網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 ◦ 此保障將於非晶彩寶網絡保障下支付由註冊中醫進行的針灸治療及推拿			390
8 Psychiatric-related Treatments ^⑩ (Per visit) 精神科相關治療 ^⑩ (每次診治計)		N/A 不適用	860 (Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests 包括診症費、基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗)
9 Psychological Counselling (Per visit) 臨床心理輔導 (每次診治計) ◦ Subject to written referral ^⑩ from a Psychiatrist 須獲精神科醫生書面轉介 ^⑩		N/A 不適用	860
10 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) ◦ Subject to written referral ^⑩ from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor ^⑩ for X-ray only and laboratory tests ◦ 須獲註冊西醫 (適用於所有診斷影像及化驗) 或註冊中醫／脊醫 ^⑩ (只適用於X光及化驗) 書面轉介 ^⑩		Full cover for eligible medical expenses 全數支付合資格之醫療費用	6,850
11 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用		6,850 ^⑪	

Maximum number of visits for both CrystalNet Benefit and Non-CrystalNet Benefit in aggregate per Contract Year for items C1 – C9 is 50 in total, with sub-limits of 25 visits per Contract Year for items C6 – C7 and 20 visits per Contract Year for items C8 – C9. Subject to a maximum of one visit per item per day. 以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合計，每合約年度項目C1至C9之診治次數上限合共為50次，其中項目C6至C7之診治次數上限為每合約年度合共25次，C8至C9之診治次數上限為每合約年度合共20次。每一項目以每日最多一次為限。

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

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available. 提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

E Health Coaching Services
健康支援服務

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.
由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。

24-hour Healthline 24 小時健康專線
• A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors.
• 我們的合資格護士及健康管理團隊可透過電話為你解答健康相關問題，背後更有醫生作為顧問。

Healthcare Centre Choices 醫療中心選擇
• Provide a list of clinics and hospitals based on your specific condition or needs for your reference.
• 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。

Care Manager 健康顧問
• Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.
• 我們的健康顧問可助你跟進索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時可前往探望你或致電慰問你。

Second Medical Opinion 第二醫療意見
• We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.
• 我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法。

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

- Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon – Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。
- 使用健康支援服務並不需額外費用。若我們建議的服務不在你的合約之賠償範圍內，你便須支付有關費用。

F Free Bupa Lifelong Preventive Programme (For Members with Clinical Benefit)
免費保柏終生預防計劃（只供有門診保障之會員）

This service is provided once a year starting from the second Contract Year. Simply select one of the programmes based on your attained age and enjoy the service at any dental centre or wellness centre in the CrystalNet.
此項服務由第二個合約年度開始提供，每年一次。你可根據屆時的年齡選擇一項服務，並於晶彩寶網絡內任何一間牙科診所或保健中心享用服務。

Programme® 計劃®	Age 1 - 17 1至17歲	Age 18 - 29 18至29歲	Age 30 - 44 30至44歲	Age 45 - 65 45至65歲	Age 66 - 75 66至75歲	Above Age 75 75歲以上
1 Nutrition consultation 營養諮詢	✓	✓	✓	✓	✓	✓
2 One dose of influenza vaccination 流行性感冒疫苗注射一針	✓				✓	✓
3 Dental service (Scaling and polishing) 洗牙服務（去除牙石、牙漬）	✓	✓	✓	✓	✓	✓
4 Routine check-up including 常規檢查包括 <ul style="list-style-type: none">• Blood pressure check, complete blood picture, liver and renal function test, total cholesterol, triglycerides and fasting blood sugar test 血壓檢查、血全像、肝及腎功能測試、總膽固醇、三酸甘油酯及血糖量測試		✓	✓	✓	✓	✓
• Pap smear test for female 女士柏氏抹片檢查		✓	✓	✓		
• Total prostatic specific antigen test for male 男士總前列腺特異抗原測試				✓	✓	

G Free Bupa Loyalty Bonus Programme (For Members aged 18 years or above with Clinical Benefit)
免費保柏獎賞計劃（只供有門診保障之18歲或以上會員）

This service is provided once every three years starting from the third Contract Year. Simply select one of the following programmes® and enjoy the service with a complimentary medical report at any wellness centre in the CrystalNet.
此項服務由第三個合約年度開始提供，每三年一次。你可選擇以下任何一項服務®，並於晶彩寶網絡內任何一間保健中心享用服務及獲得免費醫療報告乙份。

- 1 Upgrade routine check-up including chest X-ray, kidney-ureter-bladder X-ray, thyroid function test, hepatitis B surface antigen, resting electrocardiogram
進階常規檢查包括胸肺普通X光檢查、腹部普通X光檢查、甲狀腺功能測試（包括甲狀腺素、游離促甲狀腺激素）、乙型肝炎表面抗原、靜態心電圖
- 2 Male cancer screening including alpha-feto protein test, antibody screening for nasopharyngeal carcinoma, carcinoembryonic antigen, squamous cell carcinoma screening for lung cancer, screening for colorectal carcinoma and breast carcinoma
男性癌症檢查包括甲種胚胎蛋白、鼻咽癌病毒抗體、癌胚抗原、肺癌磷狀細胞癌病抗原、大腸癌測試及乳癌測試
- 3 Female cancer screening including alpha-feto protein test, antibody screening for nasopharyngeal carcinoma, carcinoembryonic antigen, squamous cell carcinoma screening for lung cancer, screening for colorectal carcinoma, breast carcinoma, ovarian carcinoma and human papilloma virus deoxyribonucleic acid (cervical carcinoma)
女性癌症檢查包括甲種胚胎蛋白、鼻咽癌病毒抗體、癌胚抗原、肺癌磷狀細胞癌病抗原、大腸癌測試、乳癌測試、卵巢癌測試、人類乳頭狀瘤病毒（子宮頸癌測試）
- 4 Treadmill ECG 運動心電圖
- 5 Ultrasound scanning of gall bladder, liver, prostate, breasts (For male) 膽、肝、前列腺及胸部超聲波掃描（為男性而設）
- 6 Ultrasound scanning of gall bladder, liver, pelvis, breasts (For female) 膽、肝、盆腔及乳房超聲波掃描（為女性而設）
- 7 Mammogram (For female aged over 35 years) 乳房X光造影（為35歲以上之女性而設）
- 8 Bone Mineral Density (by using DEXA) 骨質密度測試（採用DEXA）

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

Notes 附註

- ① About Hospital and Surgical Benefit
 - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- ② To enjoy full cover for eligible medical expenses under CrystalNet Benefit:
 - Any Medically Necessary treatment or service must be performed by, or obtained at, a CrystalNet Service Provider
 - Hospital treatment must be obtained at a CrystalNet Hospital referred^⑧ by a Specialist and performed by the Specialist provided that the Specialist is listed in the latest List of CrystalNet Service Providers
 - Clinical treatment must be obtained at a CrystalNet Doctor's clinic and performed by a CrystalNet Doctor
 - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry), physiotherapy and chiropractic treatment must be referred^⑧ by a Registered Medical Practitioner.
 - Diagnostic imaging or laboratory tests must be referred^⑧ by a Registered Medical Practitioner and obtained at a CrystalNet Diagnostic Centre.
 - Pre-authorisation must be obtained from Bupa for:
 - Hospital Confinement (Including pre-admission and post-hospitalisation out-patient care payable under Hospital and Surgical Benefit)
 - Any treatment by a Specialist referred^⑧ by a CrystalNet Western Physician and / or CrystalNet Hospital where that relevant specialty is not listed in the latest List of CrystalNet Service Providers
 - For Emergency medical treatment outside the normal office hours of Bupa, Member shall obtain subsequent authorisation from Bupa on the next working day immediately after receiving such treatment.
 - CrystalNet Benefit is restricted to standard private room only. Hospital Confinement to any class of suite, V.I.P., deluxe room or any class of private room other than the standard class of private room of a CrystalNet Hospital shall be subject to the Non-CrystalNet Benefit limits.
 - The Bupa CrystalNet Card must be presented upon registration for treatment and used for medical bill settlement.
 - For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- ③ The list of CrystalNet Hospitals is current at the date of printing and it is subject to change from time to time. For the current list, please visit Bupa's website for more details.
- 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.
- ⑤ Overall Annual Limit is the maximum aggregate sum of CrystalNet Benefit and Non-CrystalNet Benefit payable during a Contract Year for Hospital and Surgical Benefit. On the Contract Effective Date immediately following a Member's 65th birthday, the Overall Annual Limit will be changed to HK\$1,308,100.
- ⑥ This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
- ⑦ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by the general practitioners, specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.
- ⑧ 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.
- ⑨ The Maximum Limit of Prescribed Western Medication Benefit is the aggregate sum of CrystalNet Benefit and Non-CrystalNet Benefit.
- ⑩ For details of check-up items, please refer to the coupon.
- ⑪ 有關住院及手術保障
 - 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
- ⑫ 要享有「晶彩寶網絡保障」下合資格醫療費用的全數賠償：
 - 任何醫療必需治療或服務必須由晶彩寶網絡服務供應商進行或提供
 - 住院治療必須經由專科醫生轉介^⑧在晶彩寶網絡醫院內由該專科醫生進行，但該專科醫生必須被載於最近期之《晶彩寶網絡服務供應商目錄》內
 - 診所治療必須在晶彩寶網絡醫生之診所內由晶彩寶網絡醫生進行
 - 專科醫生診症（皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外）、物理治療及脊醫治療必須經由註冊西醫轉介^⑧。
 - 診斷影像或化驗必須由註冊西醫轉介^⑧並在晶彩寶網絡診斷中心進行。
 - 下列各項必須通過保柏初步保障審核：
 - 住院（包括於「住院及手術保障」下獲得保障的入院前及出院後的門診護理）
 - 經由晶彩寶網絡西醫及 / 或晶彩寶網絡醫院轉介^⑧之專科醫生治療，而有關專科並不載於最近期之《晶彩寶網絡服務供應商目錄》內
 - 於保柏正常辦公時間外接受之緊急治療，會員需於接受治療後之下一個工作日即時向保柏補辦審核。
 - 晶彩寶網絡保障只限標準私家房。住院時入住晶彩寶網絡醫院任何等級之套房、貴賓房、豪華房或標準等級私家房以外之任何等級私家房，賠償以「非晶彩寶網絡保障」之最高賠償額為限。
 - 必須於求診登記時出示「保柏晶彩寶網絡醫療卡」，並以該卡繳付醫療費用。
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- ⑬ 此為於印刷日時最新之晶彩寶網絡醫院名單，此名單可能會不時更改。你可瀏覽保柏網頁以獲知最新名單。
- ⑭ 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- ⑮ 每年最高賠償額指就「住院及手術保障」於每合約年度以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合併計算之最高賠償額。於會員65歲生日隨後之合約生效日，每年最高賠償額將更改為港幣1,308,100元。
- ⑯ 此保障適用於精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病的門診診治（因濫用藥物及酗酒而引致或相關的症狀或疾病除外）。若此保障下的費用亦同時受保於門診保障下的其他項目，有關費用只可獲此項目8的賠償，而不會獲得其他項目之賠償。
- ⑰ 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用（包括普通科醫生及中醫師）。指定的視像診症服務供應商名單可於保柏的網站查閱，此名單可能會不時更改及更新。
- ⑱ 部分診斷影像中心或不接受由註冊中醫及 / 或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。
- ⑲ 「醫生處方西藥保障」下之每一合約年度的最高賠償額，以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合併計算。
- ⑳ 有關檢查項目詳情，請參考計劃贈券。



Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

All figures in HK\$ 以港幣計算

Annual Subscription per person 每人每年保費			Plan 計劃 1	Plan 計劃 2	
	Hospital and Surgical Benefit 住院及手術保障		100% reimbursement 十足賠償	80% reimbursement 八成賠償	
	Attained Age [®] 已屆年齡 [®]		Annual 按年	Annual 按年	
Hospital and Surgical Benefit 住院及手術保障	0-17		10,064	8,831	
	18-29		11,360	9,643	
	30-34		12,781	10,847	
	35-39		15,804	13,419	
	40-44		19,890	16,495	
	45-49		23,913	19,740	
	50-54		32,850	28,033	
	55-59		42,678	36,419	
	60-64 (For renewal only) 60歲至64歲 (只供續保)		51,804	44,206	
	65 or above (For renewal only) 65歲或以上 (只供續保)		77,359	66,013	
Hospital and Surgical Benefit + Hospital Cash Benefit 住院及手術保障 + 住院現金保障	0-17		11,955	10,722	
	18-29		12,952	11,235	
	30-34		14,376	12,442	
	35-39		17,640	15,255	
	40-44		21,982	18,587	
	45-49		26,287	22,114	
	50-54		35,700	30,883	
	55-59		46,371	40,112	
	60-64 (For renewal only) 60歲至64歲 (只供續保)		56,346	48,748	
	65 or above (For renewal only) 65歲或以上 (只供續保)		83,672	72,326	
Annual Subscription per person 每人每年保費		Plan 計劃 3	Plan 計劃 4	Plan 計劃 5	Plan 計劃 6
	Hospital and Surgical Benefit 住院及手術保障	100% reimbursement 十足賠償	100% reimbursement 十足賠償	80% reimbursement 八成賠償	80% reimbursement 八成賠償
	Clinical Benefit 門診保障	100% reimbursement 十足賠償	80% reimbursement 八成賠償	100% reimbursement 十足賠償	80% reimbursement 八成賠償
	Attained Age [®] 已屆年齡 [®]	Annual 按年	Annual 按年	Annual 按年	Annual 按年
Hospital and Surgical Benefit + Clinical Benefit 住院及手術保障 + 門診保障	0-17	22,464	21,156	21,231	19,923
	18-29	22,013	20,580	20,296	18,863
	30-34	24,904	23,223	22,970	21,289
	35-39	29,395	27,509	27,010	25,124
	40-44	35,553	33,380	32,158	29,985
	45-49	41,624	39,168	37,451	34,995
	50-54	53,492	51,226	48,675	46,409
	55-59	66,112	63,539	59,853	57,280
	60-64 (For renewal only) 60歲至64歲 (只供續保)	77,668	74,824	70,070	67,226
	65 or above (For renewal only) 65歲或以上 (只供續保)	107,663	104,332	96,317	92,986
Hospital and Surgical Benefit + Clinical Benefit + Hospital Cash Benefit 住院及手術保障 + 門診保障 + 住院現金保障	0-17	24,355	23,047	23,122	21,814
	18-29	23,605	22,172	21,888	20,455
	30-34	26,499	24,818	24,565	22,884
	35-39	31,231	29,345	28,846	26,960
	40-44	37,645	35,472	34,250	32,077
	45-49	43,998	41,542	39,825	37,369
	50-54	56,342	54,076	51,525	49,259
	55-59	69,805	67,232	63,546	60,973
	60-64 (For renewal only) 60歲至64歲 (只供續保)	82,210	79,366	74,612	71,768
	65 or above (For renewal only) 65歲或以上 (只供續保)	113,976	110,645	102,630	99,299



Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Notes 附註

① Applicant and spouse must be aged 18-59 years (attained age). Unmarried children aged under 18 or below 23 years if in full-time education must be enrolled as dependants.
① 申請人及配偶年齡必須介乎18至59歲（已屆年齡）。若未婚子女為18歲以下或23歲以下之全日制學生，必須以受供養人身份投保。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis. 保費並非保證，保柏有可能每年作出調整。
Members of Plan 1 and 3 cannot change their Scheme Benefit to Plan 2, 4, 5 or 6. 計劃1及3之會員不能更改其保障至計劃2、4、5或6。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

有關保費徵費

由2018年1月1日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.
請參考合約查閱保障金額表內大楷詞語之定義。