



保障金額表 Schedule of Benefits

2023 年1月1日版本 1 January 2023 Edition

A. 危疾基本保障 <sup>①</sup> Critical Illness Basic Benefits <sup>①</sup>	計劃 Plan 1, 2, 3, 4, 5, 6	計劃 Plan 7, 8, 9, 10, 11, 12	計劃 Plan 13, 14, 15, 16, 17, 18
賠償金額 (港幣) <sup>②</sup> Benefit Amount (HK\$) <sup>②</sup>			
終生賠償總額 Lifetime Benefit Amount in Aggregate ◦ 以下A1、A2及A3項的總和 The sum of items A1, A2 and A3 below	\$3,300,000	\$2,200,000	\$1,100,000
1 嚴重危疾保障 <sup>③</sup> Major Critical Illness Benefit <sup>③</sup> ◦ 癌症 Cancer ◦ 急性心肌梗塞 Heart Attack ◦ 中風 Stroke ◦ 如附加 B. 嚴重危疾延伸保障 (自選保障)，可額外保障 77 種嚴重危疾 Additional 77 Major Critical Illnesses if B. Extended Major Critical Illness Benefit (Optional) is added	\$1,500,000	\$1,000,000	\$500,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
2 早期危疾保障 <sup>③④</sup> Early Stage Critical Illness Benefit <sup>③④</sup> ◦ 原位癌 Carcinoma in Situ ◦ 須作手術之頸動脈疾病 Carotid artery disease requiring surgery ◦ 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments ◦ 早期惡性腫瘤 Early Stage Cancer ◦ 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm	\$300,000	\$200,000	\$100,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
3 額外癌症保障 <sup>⑤</sup> Additional Cancer Benefit <sup>⑤</sup> ◦ 當賠償嚴重危疾保障後，若會員不幸確診癌症 (不論是全新癌症、復發、遠端轉移，或經積極癌症治療後仍未治癒的持續癌症)，則可獲此保障之賠償 This benefit is payable if the Member is diagnosed with Cancer (including a new Cancer, recurrence, distant metastasis or continuation of Cancer after Active Cancer Treatment) after Major Critical Illness Benefit has been paid ◦ 此保障受等候期約束，並須符合積極癌症治療的要求 (如適用) This coverage is subject to a waiting period and Active Cancer Treatment requirements (if applicable) ◦ 此保障將於會員年屆 85 歲時終止 <sup>⑥</sup> This coverage will end when the Member reaches age 85 <sup>⑥</sup>	\$1,500,000	\$1,000,000	\$500,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
B. 嚴重危疾延伸保障 <sup>①⑦</sup> (自選保障) Extended Major Critical Illness Benefit <sup>①⑦</sup> (Optional Benefit)	計劃 Plan 2, 5, 6, 8, 11, 12, 14, 17, 18		
◦ 如附加此保障，A1 嚴重危疾保障下受保的危疾將可延伸至額外 77 種嚴重危疾 (請參閱「受保危疾列表」)。 This optional benefit extends the Critical Illnesses covered under A1 Major Critical Illness Benefit to an extra 77 Major Critical Illnesses (please refer to the “List of covered critical illnesses”).			



C. Cancer Treatment Reimbursement Benefit <sup>①⑧</sup> (Optional Benefit) 癌症治療賠償保障 <sup>①⑧</sup> (自選保障)		選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)	選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)
保障地區 Area of cover		全球 Worldwide	
住房級別 <sup>⑨</sup> Room level <sup>⑨</sup>		大房 Ward	
可獲賠償的費用 Covered reimbursement		只限受保癌症 <sup>®</sup> (包括原位癌)相關的費用 Expenses related to Covered Cancer <sup>®</sup> (including carcinoma-in-situ) only	
		最高賠償額 (港幣) Maximum Limit (HK\$)	
<div>1 門診診斷及檢測 Out-patient Diagnosis and Testing</div> <div>◦ 賠償透過門診方式接受的醫療必需的診斷檢測費用，以確診受保癌症 Covers Medically Necessary diagnostic tests carried out on an out-patient basis to confirm the positive diagnosis of a Covered Cancer</div> <div>住院及手術保障 Hospital and Surgical Benefit</div> <div>◦ 以下項目 2 - 17 賠償因住院、日症、非手術癌症治療、入院前及出院後之門診護理，以及康復及緩和治療過程引致的醫療必需費用 Items 2 - 17 below cover Medically Necessary expenses incurred during Hospital Confinement, Day Case, Non-surgical Cancer Treatment, pre-admission and post-hospitalisation out-patient care, and the course of rehabilitation and palliative care</div>		<div>全數賠償 以每合約年度總額 \$500,000 為限 Full Cover in aggregate up to \$500,000 per Contract Year</div>	<div>全數賠償 以每合約年度總額 \$1,000,000 為限 Full Cover in aggregate up to \$1,000,000 per Contract Year</div>
2 住房及膳食費 Room and Board			
3 住院雜費 Miscellaneous Hospital Services			
4 深切治療 <sup>®</sup> Intensive Care <sup>®</sup>			
5 外科醫生費及巡房費 Surgeon and Attendance Fees			
6 麻醉科醫生費 Anaesthetist's Fees			
7 手術室費用 Operating Theatre Fees			
8 住院醫生巡房費 In-patient Physician's Fees			
9 住院專科醫生費 In-patient Specialist's Fees			
◦ 獲主診註冊西醫以書面轉介 <sup>®</sup> (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) Subject to written referral <sup>®</sup> from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)			
10 住院加床費 Companion Bed			
◦ 賠償一張住院加床的費用 Covers charges for 1 companion bed			
11 非手術癌症治療 <sup>®</sup> Non-surgical Cancer Treatment <sup>®</sup>			
◦ 賠償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放射性治療 (包括但不限於質子治療)、化療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽碼刀及與之相關的雜費以治療癌症 Covers radiotherapy (including but not limited to proton therapy), chemotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment during Hospital Confinement or in the day-case unit of a Hospital or clinic on the recommendation of the attending Registered Medical Practitioner			
12 入院前及出院後 / 日症前後之門診護理 <sup>®</sup> Pre-admission & Post-hospitalisation/Day Case Out-patient Care <sup>®</sup>			
◦ 賠償入院 / 進行日症前 30 日內所進行的所有門診診症；及 Covers all prior out-patient visits taking place within 30 days before admission or Day Case; and			
◦ 出院 / 完成日症後 90 日內的所有跟進門診 All follow-up out-patient visits within 90 days after discharge from Hospital or completion of Day Case			
13 精神科治療 Psychiatric Treatment			
◦ 單獨賠償與受保癌症及其相關的副作用相關而引致的住院精神科治療費用 Exclusively paid for medical expenses incurred for in-patient psychiatric treatment associated with a Covered Cancer and its side effects			
14 康復治療 Rehabilitation			
◦ 必須取得保柏之預先批准 Subject to pre-approval by Bupa			
15 人工裝置 Prosthetic Device			
16 善終服務及緩和治療 Hospice and Palliative Care			
17 私家看護費 <sup>®</sup> Private Nursing <sup>®</sup>			
◦ 賠償在會員家中或住院期間的特別護理費用 Covers specialised nursing care at the Member's home or during Hospital Confinement			

# 保柏危疾全禦保計劃

## Bupa Safe Critical Illness Insurance Scheme



C. Cancer Treatment Reimbursement Benefit <sup>①③</sup> (Optional Benefit) 癌症治療賠償保障 <sup>①③</sup> (自選保障)	選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)	選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)
延伸支援保障 Extended Care Benefits ◦ 以下項目 18 - 25 賠償以門診方式接受的受保癌症護理或治療 Items 18 - 25 below cover supportive care or treatment of a Covered Cancer received in an out-patient setting		
18 中醫師 Chinese Herbalist ◦ 賠償診症費及針灸 (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) Covers consultation fees and acupuncture (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained from a legitimate source)	賠償合資格費用的 90%，以每合約年度總額 \$20,000 及終生賠償額 \$60,000 為限 Payable for 90% of Eligible Expenses, up to \$20,000 per Contract Year with a Lifetime Limit of \$60,000 in aggregate	賠償合資格費用的 90%，以每合約年度總額 \$40,000 及終生賠償額 \$120,000 為限 Payable for 90% of Eligible Expenses, up to \$40,000 per Contract Year with a Lifetime Limit of \$120,000 in aggregate
19 臨床心理輔導 Psychological Counselling ◦ 適用於病者及照顧者 Applicable to both the patient and caregiver(s) ◦ 上限為每日共一次，並只限診症費 Subject to 1 visit in total per day and covers consultation fees only		
20 物理治療 <sup>®</sup> Physiotherapist <sup>®</sup> ◦ 上限為每日一次 Subject to 1 visit per day		
21 職業治療 <sup>®</sup> Occupational Therapy <sup>®</sup> ◦ 上限為每日一次 Subject to 1 visit per day		
22 言語治療 <sup>®</sup> Speech Therapy <sup>®</sup> ◦ 上限為每日一次 Subject to 1 visit per day		
23 營養諮詢 <sup>®</sup> Dietetic Consultation <sup>®</sup> ◦ 上限為每日一次 Subject to 1 visit per day		
24 醫療器具 <sup>®</sup> Medical Appliances <sup>®</sup> ◦ 賠償與受保癌症相關並因醫療必需而購買或租用醫療器具的費用 Covers charges incurred for purchasing or renting Medically Necessary medical appliances related to a Covered Cancer		
25 輔助療法 Complementary Therapy ◦ 包括由專業服務提供者所提供的脊骨療法、香薰治療、順勢療法、藝術療法、瑜伽班、推拿、氣功班、太極班及其他康復療法 Includes chiropractic therapy, aromatherapy, homeopathic therapy, art therapy, yoga class, Tui Na, qigong class, tai chi class and other rehabilitation therapy rendered by a professional service provider		
26 門診護理及監測 Out-patient Care and Monitoring ◦ 賠償醫療必需並於門診接受的診症、診斷化驗及西藥的費用，以監測治療反應、預期後果或紓緩受保癌症的副作用 Covers Medically Necessary out-patient visits, diagnostic tests and Western Medications received in an out-patient setting to monitor the response to the treatment, the prognosis or soothe the side effects of the Covered Cancer ◦ 必須於出院 / 完成日症後超過 90 日後進行，或以臨終晚期護理為目的 Must be carried out more than 90 days after discharge from Hospital or completion of Day Case, or when the visit is aiming for palliative treatment	每合約年度 \$50,000 \$50,000 per Contract Year	每合約年度 \$100,000 \$100,000 per Contract Year
27 實驗性治療現金津貼 <sup>®</sup> Experimental Treatment Cash Allowance <sup>®</sup> ◦ 就會員於腫瘤科專科醫生建議下進行的實驗性治療 <sup>®</sup> 提供一次性現金津貼 One-off cash allowance if the Member has undergone an Experimental Treatment <sup>®</sup> as recommended by an Oncologist ◦ 此保障並非就實驗性治療作出直接賠償 <sup>®</sup> This benefit does not directly reimburse expenses for Experimental Treatment <sup>®</sup>	終生賠償一次，終生賠償額 \$30,000 Payable once per lifetime, with a Lifetime Limit of \$30,000	終生賠償一次，終生賠償額 \$60,000 Payable once per lifetime, with a Lifetime Limit of \$60,000
28 預防性檢查保障 (適用於年滿 18 歲或以上的會員) Preventive Check-up Benefit (Applicable for Members aged 18 or above) 若你受保於癌症治療賠償保障超過一年，並於合約週年日年滿 18 歲或以上，你可於每兩個合約年度享用一次預防性檢查保障 - If you have been continuously covered under the Cancer Treatment Reimbursement Benefit for more than 1 year and are age 18 or above on the Contract Anniversary Date, you are eligible for one free preventive check-up benefit every two Contract Years - ◦ 於保柏指定之香港健康檢查中心出示保柏發出的有效換領信，以接受免費預防性檢查服務一次 Redeem one free preventive check-up service at Bupa's designated health screening centre(s) in Hong Kong by presenting the valid redemption letter issued by Bupa		

## 免費保障及服務 Free benefits and services

### D. 「保柏全禦卡」及免找數服務（只適用於選擇了C. 癌症治療賠償保障的會員）

#### Bupa SafeNet Card and cashless service (applicable to members who have opted for C. Cancer Treatment Reimbursement Benefit only)

- 投保「C. 癌症治療賠償保障」後，你將獲發「保柏全禦卡」（須符合有關資格）。憑卡於指定的香港私家醫院或保柏全禦網特選服務供應商就受保癌症住院、接受日症或非手術癌症治療可享免找數、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全禦卡。
- 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，你須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站(bupa.com.hk/BupaSAFE)或登入保柏的客戶服務網站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查閱最新的保柏全禦網特選服務供應商名單。此名單可能會不時更改。
- 免找數服務只適用於保障金額表內「住院及手術保障」下的項目(2) - (11)及(17)。
- 如有任何差額和自付費，你須向保柏退還有關費用，詳情請參閱合約。
- You'll receive a Bupa SafeNet Card (BSN Card) after enrolling in C. Cancer Treatment Reimbursement Benefit subject to the eligibility requirements of Bupa. You can use your BSN Card to enjoy cashless service without submitting any claims when receiving treatment for a Covered Cancer during Hospital Confinement, Day Case or Non-surgical Cancer Treatment at designated private Hospitals in Hong Kong and Bupa SafeNet 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 BSN Card 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, you will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (bupa.com.hk/BupaSAFE) or log in to Bupa's customer service portal 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 to view the latest list of Bupa SafeNet Appointed Service Providers. This list is subject to change from time to time.
- Cashless service is only applicable to items (2) - (11) and (17) listed under Hospital and Surgical Benefit of the Schedule of Benefits.
- You may need to reimburse Bupa for the shortfall, if any. Please refer to the Contract for more details.

### E. 健康支援服務

#### Health Coaching Services

由我們委任的合資格護士、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。

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

##### 癌症關懷計劃 Cancer Care Programme

- 由合資格護士及健康管理團隊提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。傳統中醫調理對舒緩癌症治療不適有不同程度的幫助，因此我們更會為你提供特選中醫診所資料（只適用於選擇了「癌症治療賠償保障」的會員），以及中醫調理相關資訊以供參考，助你提高生活質素。 Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips. Traditional Chinese medicine therapies may help relieve the effects of cancer treatment. That's why we'll also provide details of selected traditional Chinese medical centres (applicable to members who have opted for Cancer Treatment Reimbursement Benefit) and health information for your reference to help improve your quality of life.

##### 24小時健康專線 24/7 Healthline

- 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。 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.

##### 醫療中心選擇及預約診症 Healthcare Centre Choices and Appointment Making

- 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診症及治療服務。 We can provide a list of clinics and hospitals based on your specific condition or needs for your reference, as well as set up appointments for your selected consultations and treatments.

##### 健康顧問 Care Manager

- 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。 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.

##### 第二醫療意見 Second Medical Opinion

- 我們可安排醫療專家為你受保危疾提供專業的第二意見，讓你掌握病情從而決定治療方法。 We'll arrange for you to get medical advice on covered critical illnesses from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.

##### 慢性疾病管理計劃 Chronic Conditions Programme

- 透過電話提供個人生活習慣建議及健康管理，助你積極控制慢性疾病如糖尿病。 We offer lifestyle coaching and management, including personal phone calls to help you proactively manage your chronic condition such as diabetes.

##### 非緊急環球健康支援 Non-emergency Global Healthcare Support

- 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。 We can 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](http://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](http://www.bupa.com.hk/health-coaching-services) for the terms and conditions of the Health Coaching Services.

- 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。 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.
- 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。 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.

# 保柏危疾全禦保計劃

## Bupa Safe Critical Illness Insurance Scheme



### 備註 Remarks

- ① 本計劃設90日等候期，於危疾保障開始日起計的90日內出現病徵或確診的任何危疾或受保癌症（如適用）均不會獲得賠償。若危疾或受保癌症（如適用）由意外引致，則不受上述等候期約束。你的危疾保障將於「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」已獲全數賠償後自動終止。如你有投保「癌症治療賠償保障」，即使所有危疾賠償已全數支付，「癌症治療賠償保障」仍會繼續生效，以賠償癌症相關的醫療必需費用。
- ② 不論會員是否罹患多於一種危疾，每項保障終止只會賠償一次。每項保障的實際可賠償金額相等於上表所列的一筆過賠償金額。
- ③ 嚴重危疾保障及早期危疾保障的賠償之間設有等候期。嚴重危疾及早期危疾的首次確診日期必須相隔至少45天。然而，若早期危疾首先確診，而嚴重危疾於等候期內確診，「嚴重危疾保障」將會取代「早期危疾保障」作出賠償。
- ④ 若會員同時受保於保柏智安保危疾保障計劃，其「特別危疾保障」及此計劃的「早期危疾保障」下終生可獲賠償的總額為HK\$400,000。
- ⑤ 「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

如已支付的「嚴重危疾保障」為	「額外癌症保障」將於以下情況下支付賠償	等候期及規定
除癌症以外的嚴重危疾	癌症	首次嚴重危疾的確診或接受受保手術日期與隨後之癌症的確診日期必須相隔最少一年。
癌症	新患癌症（必須為不同的惡性細胞源引起）	首次癌症的確診日期與新患癌症的確診日期必須相隔最少一年。
癌症	癌症復發／遠端轉移	首次癌症的確診日期與癌症復發／遠端轉移的確診日期必須相隔最少一年。會員必須提交積極癌症治療*證明。
癌症	相同癌症	此保障須於會員正在接受持續週期性的積極癌症治療，由積極癌症治療*開始首日起計一年後予以支付。
任何嚴重危疾	於嚴重危疾確診或接受受保手術當日起計的首年內被診斷出的任何癌症	此外，會員必須提供醫療報告證明在積極癌症治療最近的週期完成後，癌症仍然存在，該週期完成日期必須在積極癌症治療開始首日起計不少於一年之後。積極癌症治療證明及醫療報告必須於積極癌症治療最近的週期完成日起計90日內提交，方可獲支付賠償。

\* 積極癌症治療是指針對癌症的手術、放射性治療（包括質子治療）、化療、標靶治療、骨髓移植、免疫治療、數碼導航刀、伽瑪刀或以上治療的組合，而該癌症治療屬醫療必需。積極癌症治療的定義不包括荷爾蒙治療或舒緩治療。會員必須提供積極癌症治療的證明文件，包括列明治療類別及治療程序的收據及／或分項賬單正本。

- ⑥ 不論是否曾索償「額外癌症保障」，此保障均會於會員年屆85歲緊接的合約週年日自動終止。當會員超過85歲，本計劃將於其「嚴重危疾保障」及「早期危疾保障」獲賠償後的合約週年日自動終止（除非會員有投保「癌症治療賠償保障」）。
- ⑦ 此自選保障將於「嚴重危疾保障」獲賠償後自動終止。
- ⑧ 有關「癌症治療賠償保障」
  - 同一項目的合資格費用不可獲「癌症治療賠償保障」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。
- ⑨ 如你入住比大房級別更高的病房級別，將應用下列之調整值以賠償合資格費用：
  - 大房至半私家房：50%
  - 大房至私家房：25%
  - 總統套房／貴賓房／豪華房：不作賠償
 然而，有關調整值及以上住房級別限制不適用於在緊急情況下接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。
- ⑩ 受保癌症指「癌症治療賠償保障」中受保的疾病，包括：
  - (a) 所有級別的惡性癌，包括早期癌；及
  - (b) 原位癌，但明確地不包括以下任何一項：
    - I. 任何在組織病理學中分類為癌前病變腫瘤；
    - II. 子宮頸界定的異常病變定為第一階段(CIN I)及第二階段(CIN II)；及
    - III. 人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症。
 為免存疑，以上定義並不同於合約下「危疾定義」中相關環節所界定的癌症、早期癌症和原位癌，且涵蓋的疾病範圍更闊。詳情請參閱合約。
- ⑪ 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西醫在索償申請表內提供的陳述。
- ⑫ 須獲註冊西醫書面轉介。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。若你前一次求診相隔超過6個月，須提交新的轉介信。
- ⑬ 須獲註冊西醫、職業治療師或物理治療師書面轉介。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。
- ⑭ 實驗性治療指使用未經美國食品及藥物管理局(U.S. Food and Drug Administration)和香港衛生署藥物部批准的治療程序、醫療技術或藥物，以按照腫瘤科專科醫生的建議治療受保癌症或控制受保癌症的增長。
- ⑮ 除提供一次性的實驗性治療現金津貼外，本計劃不賠償任何與實驗性治療有關的費用。實驗性治療為本計劃的不保事項，詳情請參閱合約。
- ⑯ A waiting period of 90 days applies and no benefit shall be payable for any Critical Illness or Covered Cancer (if applicable) with signs or symptoms or diagnosed within 90 days immediately from the Critical Illness Benefit Coverage Commencement Date. The above waiting period does not apply if the Critical Illness or Covered Cancer (if applicable) is caused by an Accident. When Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit have all been paid, your critical illness benefit shall terminate automatically. If you've added the Cancer Treatment Reimbursement Benefit, it will remain in effect and provide continued coverage for your medically necessary cancer expenses even after all of your critical illness benefits have been paid.
- ⑰ Irrespective of whether the Member is suffering from more than one Critical Illness, each benefit will only be paid once per lifetime. The actual amount payable under each benefit is equivalent to the lump sum Benefit Amount stated in the table above.
- ⑱ A waiting period applies between payment of Major Critical Illness Benefit and Early Stage Critical Illness Benefit. The dates of first diagnosis of the Major Critical Illness and the Early Stage Critical Illness must be at least 45 days apart. However, if an Early Stage Critical Illness has been first diagnosed and a Major Critical Illness is diagnosed within the waiting period, Major Critical Illness Benefit shall be payable in place of the Early Stage Critical Illness Benefit.
- ⑲ If the Member is also insured under Bupa Critical Essential Care, benefits payable under its Special Critical Illness and Early Stage Critical Illness Benefit under this scheme shall be subject to an aggregate benefit limit of HK\$400,000 throughout the lifetime of the Member.
- ⑳ Additional Cancer Benefit is payable provided that the applicable waiting period and requirements below are satisfied:

Major Critical Illness Benefit already paid for	Additional Cancer Benefit will be payable for	Waiting period and requirements
Major Critical Illness except Cancer	Cancer	The date of diagnosis or covered surgery performed for the first Major Critical Illness and subsequent Cancer must be at least 1 year apart.
Cancer	new Cancer (must be of a different malignant cell origin)	The date of diagnosis of the first Cancer and new Cancer must be at least 1 year apart.
Cancer	Recurrence/Distant Metastasis of Cancer	The date of diagnosis of the first Cancer and Recurrence of Cancer/Distant Metastasis of Cancer must be at least 1 year apart, and proof of Active Cancer Treatment* must be provided.
Cancer	same Cancer	Benefits will be payable 1 year after the start date of Active Cancer Treatment* if the Member is receiving ongoing cycles of Active Cancer Treatment.
Any Major Critical Illness	any Cancer diagnosed within the first year from the date of diagnosis or covered surgery performed for Major Critical Illness	Further, the Member must provide medical report(s) to show that the Cancer still exists after the completion of the latest Active Cancer Treatment cycle, which is not less than 1 year after the Active Cancer Treatment start date. Benefits shall only be payable when proof of Active Cancer Treatment and medical report are submitted within 90 days from the completion date of the latest Active Cancer Treatment cycle.

\* Active Cancer Treatment means cancer directed surgery, radiotherapy (including proton therapy), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy, cyber knife, gamma knife or a combination of these treatments which is medically necessary for the curative treatment of cancer. Hormonal therapy or palliative care are specifically excluded. Documentary proof of Active Cancer Treatment including original receipts and/or itemised bills listing out the type of treatment and treatment procedure performed must be provided.



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- ⑥ Additional Cancer Benefit shall terminate automatically at the Contract Anniversary Date immediately following the Member's age of 85 regardless of whether a claim has been made. After the age of 85, this scheme shall terminate automatically on the Contract Anniversary Date after the Major Critical Illness Benefit and Early Stage Critical Illness Benefit have been paid (unless the Member has added the Cancer Treatment Reimbursement Benefit).
- ⑦ This optional benefit shall terminate once Major Critical Illness Benefit has been paid.
- ⑧ About Cancer Treatment Reimbursement Benefit
  - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Cancer Treatment Reimbursement 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.
- ⑨ Adjustment factors will be applied to eligible expenses payable if you are confined in a higher room level than ward level:
  - From Ward to Semi-private Room: 50%
  - From Ward to Private Room: 25%
  - Suite/VIP/deluxe room: Not payableHowever, the adjustment factors and room level restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- ⑩ Covered Cancer means the covered illnesses under Cancer Treatment Reimbursement Benefit, which include:
  - (a) all stages of malignant cancer, including early stage cancer; and
  - (b) carcinoma-in-situ, specifically excluding the following:
    - I. any tumour which is histologically classified as pre-malignant;
    - II. abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and
    - III. any cancer where HIV infection is also present.For the avoidance of doubt, the above definition is different from Cancer, Early Stage Cancer and Carcinoma in Situ as defined under the relevant sections of Definitions of Critical Illnesses in the Contract and a broader range of illnesses are covered. Please refer to the Contract for details.
- ⑪ 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.
- ⑫ Subject to written referral from a Registered Medical Practitioner. A referral letter is valid for the same or related medical condition for six months from the issue date. If it's been more than 6 months since your previous consultation, a new referral letter is required.
- ⑬ Subject to written referral from a Registered Medical Practitioner, Occupational Therapist or Physiotherapist. A referral letter is valid for the same or related medical condition for six months from the issue date.
- ⑭ Experimental Treatment means the use of procedures, methods or drugs, which have not yet been approved by the U.S. Food and Drug Administration (FDA) and Pharmaceutical Service of the Department of Health in Hong Kong, for the purpose of curing Cancer or controlling the growth of Cancer as recommended by a Specialist in Oncology.
- ⑮ Except from offering a one-off Experimental Treatment Cash Allowance, this scheme does not reimburse any experimental treatments. Experimental treatments are excluded items under this scheme. Please refer to the Contract for details.

以下為保柏危疾全禦保計劃的自選保障配搭列表及相關計劃編號以供參考。投保後，我們將會根據你所選的終身保障總額及自選保障，將相關的計劃編號顯示於你的會員證書及客戶服務網站上。

Below is a list of combinations of optional benefits and the respective plan numbers of the Bupa Safe Critical Illness Insurance Scheme for your reference. After enrolment, your respective plan number will be shown on your membership certificate and our customer service portal myBupa based on the lifetime benefit amount in aggregate and optional benefit(s) you have selected under this scheme.

計劃編號 Plan number	A. 危疾基本保障之終身保障總額 Lifetime benefit amount in aggregate for Critical Illness Basic Benefits			B. 嚴重危疾延伸保障 (自選保障) Extended Major Critical Illness Benefit (Optional Benefit)	C. 癌症治療賠償保障 (自選保障) Cancer Treatment Reimbursement Benefit (Optional Benefit)	
	\$3,300,000	\$2,200,000	\$1,100,000		選項 Option C1	選項 Option C2
1	✓			-	-	-
2	✓			✓	-	-
3	✓			-	✓	-
4	✓			-	-	✓
5	✓			✓	✓	-
6	✓			✓	-	✓
7		✓		-	-	-
8		✓		✓	-	-
9		✓		-	✓	-
10		✓		-	-	✓
11		✓		✓	✓	-
12		✓		✓	-	✓
13			✓	-	-	-
14			✓	✓	-	-
15			✓	-	✓	-
16			✓	-	-	✓
17			✓	✓	✓	-
18			✓	✓	-	✓
19	只適用於續保時危疾保障已全數支付，只有選項 C1 仍生效的會員 Only applicable to members whose critical illness benefits have all been paid and option C1 is still effective upon renewal					
20	只適用於續保時危疾保障已全數支付，只有選項 C2 仍生效的會員 Only applicable to members whose critical illness benefits have all been paid and option C2 is still effective upon renewal					

### 受保危疾列表 List of covered critical illnesses

除非另有註明，以下危疾的保障將於會員年屆100歲的合約週年日終止。

Coverage of the below Critical Illnesses end at the Contract Anniversary Date immediately following the Member's age of 100, unless otherwise specified.

#### 早期危疾保障 Early Stage Critical Illness Benefit

1 原位癌 Carcinoma in Situ	2 須作手術之頸動脈疾病 Carotid artery disease requiring surgery	3 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments
4 早期惡性腫瘤 Early Stage Cancer	5 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm	

#### 嚴重危疾保障 Major Critical Illness Benefit

1 癌症 Cancer	2 急性心肌梗塞 Heart Attack	3 中風 Stroke
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#### 嚴重危疾延伸保障 (自選保障) Extended Major Critical Illness Benefit (Optional)

##### 與心臟有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Heart

4 心肌病 Cardiomyopathy	5 冠狀動脈手術 Coronary Artery Disease Surgery	6 夾層主動脈瘤 Dissecting Aortic Aneurysm
7 心瓣手術 Heart Valve Surgery	8 其他嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	9 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension
10 主動脈手術 Surgery to Aorta	11 嚴重傳染性心內膜炎 Severe Infective Endocarditis	

##### 與主要器官及功能有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to major organs and functions

12 雙目失明 Blindness	13 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease)	14 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis
15 慢性阻塞性肺病 Chronic Obstructive Lung Disease	16 昏迷 Coma	17 末期肝病 End Stage Liver Disease
18 末期肺病 End Stage Lung Disease	19 腎衰竭 Kidney Failure	20 不能獨立生活* Loss of Capacity for Independent Living*
21 失聰 (損失聽覺) Loss of Hearing	22 肢體缺失 Loss of Limbs	23 失去一肢及一眼 Loss of One Limb and One Eye
24 損失說話能力 Loss of Speech	25 主要器官移植 Major Organ Transplantation	26 囊腫性腎髓病 Medullary Cystic Disease
27 嗜鉻細胞瘤 Pheochromocytoma	28 嚴重支氣管擴張 Severe Bronchiectasis	29 嚴重肺氣腫 Severe Emphysema
30 嚴重特發性肺纖維化 Severe Idiopathic Pulmonary Fibrosis	31 完全永久傷殘* Total and Permanent Disability*	

##### 與神經系統退化有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to Neurological Degeneration

32 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders	33 皮質基底核退化症 Corticobasal degeneration	34 嚴重克雅二氏症 Creutzfeld-Jacob Disease
35 帕金森症 Parkinson's Disease		

##### 與神經系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Nervous System

36 肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis	37 植物人 Apallic Syndrome	38 細菌性腦膜炎 Bacterial Meningitis
39 良性腦腫瘤 Benign Brain Tumour	40 腦部外科手術 Brain Surgery	41 須作開顱手術之腦動脈瘤或腦動靜脈畸形 Cerebral Aneurysm or Arteriovenous Malformation Requiring Craniotomy
42 腦炎 Encephalitis	43 偏癱 Hemiplegia	44 嚴重頭部創傷 Major Head Trauma
45 多發性硬化症 Multiple Sclerosis	46 肌肉營養不良症 Muscular Dystrophy	47 癱瘓 Paralysis
48 脊髓灰質炎 Poliomyelitis	49 原發性側索硬化 Primary Lateral Sclerosis	50 進行性延髓麻痺 Progressive Bulbar Palsy
51 進行性肌肉萎縮症 Progressive Muscular Atrophy	52 進行性核上神經癱瘓症 Progressive Supranuclear Palsy	53 脊髓肌肉萎縮症 Spinal Muscular Atrophy
54 系統性硬化症 Systemic sclerosis	55 結核性腦膜炎 Tuberculous Meningitis	

##### 與消化系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Digestive System

56 急性壞死性胰臟炎 Acute Necrotic Pancreatitis	57 急性出血壞死性胰臟炎 Acute Necrohaemorrhagic Pancreatitis	58 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis
59 暴發性肝炎 Fulminant Hepatitis	60 嚴重克羅恩氏病 Severe Crohn's Disease	61 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis

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### 與肌肉骨骼系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Musculoskeletal System

62 糖尿病併發症引致的足截除 Amputation of Feet due to Complication from Diabetes	63 嚴重燒傷 Major Burns	64 壞死性筋膜炎 Necrotising Fasciitis
65 意外引致的臉部嚴重燒傷 Severe Facial Burns Due to Accident	66 嚴重重症肌無力症 Severe Myasthenia Gravis	

### 與血液有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to blood

67 再生障礙性貧血 Aplastic Anaemia	68 因輸血感染人類免疫力缺乏病毒 HIV due to Blood Transfusion	69 因侵害而感染之人類免疫力缺乏病毒 HIV due to Assault
70 因器官移植而感染人類免疫力缺乏病毒 HIV due to Organ Transplant	71 醫療引致感染人類免疫力缺乏病毒 Medically Acquired HIV	72 因職業引致之人類免疫力缺乏病毒 Occupationally Acquired HIV

### 與免疫科及風濕病學有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to Immunology and Rheumatology

73 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus	74 嚴重牛皮癬關節炎 Severe Psoriasis with Arthritis	75 嚴重類風濕關節炎 Severe Rheumatoid Arthritis
76 系統性硬皮病 Systemic Scleroderma		

### 其他嚴重疾病 / 病症 / 手術 Other major illnesses/conditions/surgeries

77 伊波拉出血熱 Ebola Haemorrhagic Fever	78 象皮病 Elephantiasis	79 永久氣管造口術 Permanent Tracheostomy
80 末期疾病 (設14日生存期) Terminal Illness (survival period of 14 days applies)		

\* 保障將於會員年屆65歲的合約週年日終止。

\* Coverage ends at the Contract Anniversary Date immediately following the Member's age of 65.