

# 保柏非凡 自願醫保計劃

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自願醫保認可產品 (編號: F00040)

# 保柏非凡自願醫保計劃 — 在生命中每個階段， 妥善照顧你的健康需要







非凡的你，需要非一般的醫療保障。特別為你而設的「**保柏非凡自願醫保計劃**」為合資格醫療費用提供**多種全數賠償<sup>1</sup>保障**，**每年從港幣 500 萬元至港幣 4,000 萬元**。你可選擇涵蓋亞洲、澳洲及新西蘭<sup>2,3</sup>或全球（美國除外）<sup>3</sup>地區的計劃，讓你安心獲得更優質的治療。本計劃更**不設終身保障限額**，無論索償金額多少，你的保額均會每年自動還原。

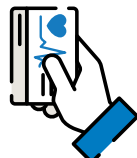
本計劃另一優點是設有**家庭折扣優惠<sup>4</sup>**，而且每個計劃級別下有**四項自付費選擇**，能让你因應人生不同階段為健康作出適當的醫保規劃。你更可在**指定歲數或發生重要人生事件<sup>5</sup>時**，**要求降低或免除自付費，或升級<sup>5</sup>計劃級別而無須重新核保**。

保柏非凡自願醫保計劃除涵蓋自願醫保標準計劃要求的基本醫療保障外，更提供額外醫療保障<sup>6</sup>、身體檢查保障、免找數服務及自選門診或牙科保障<sup>7</sup>等，讓你享有一定的靈活性。

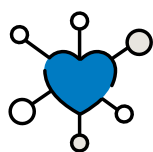
## 特點



**全數賠償主要醫療費用<sup>1</sup>**，  
不設細項賠償限額及終身保障  
限額



**免找數服務<sup>8</sup>**，在指定醫院和  
特選服務供應商提供，令你安心  
無憂



**靈活的選項以滿足你的需求**，  
提供六個計劃級別以及每個計劃級  
別內的四個自付費選項可選擇



**充裕的癌症治療賠償保障<sup>9</sup>**，  
如不幸被確診出患有癌症，則免除  
自付費（如有）



**漸進式保障在生命中每個  
階段為你提供適切保障**，  
你可在指定歲數或發生重要人生  
事件<sup>5</sup>時，要求降低或免除自付費  
一次，或升級<sup>5</sup>計劃級別一次而  
無須重新核保



**全面照顧康復需要**，全數賠償  
所有入院／日間手術前90日內及  
出院／完成日間手術後365日內所  
有相關門診護理的費用（智選、  
倍智選、尊尚和倍尊尚計劃尊享）<sup>10</sup>







## 計劃概要

### 保障一覽表

	精選 港幣	倍精選 港幣	智選 港幣	倍智選 港幣	尊尚 港幣	倍尊尚 港幣
每年保障 限額	500 萬	1,000 萬	2,500 萬	3,000 萬	3,500 萬	4,000 萬
終身保障 限額	不設終身保障限額					
保障地域 範圍	亞洲、澳洲及 新西蘭 <sup>2,3</sup>	全球 (但不包括美國) <sup>3</sup>	亞洲、澳洲及 新西蘭 <sup>2,3</sup>	全球 (但不包括美國) <sup>3</sup>	亞洲、澳洲及 新西蘭 <sup>2,3</sup>	全球 (但不包括美國) <sup>3</sup>
自付費選項	每保單年度 0 / 15,000 / 50,000 / 80,000		每保單年度 0 / 12,000 / 40,000 / 80,000			
病房級別	大房		香港、澳門、台灣及中國大陸： 半私家房 其他亞洲、澳洲及新西蘭 <sup>2,3</sup> 地區： 標準私家房		標準私家房	
家庭折扣 <sup>4</sup>	不適用		兩名家庭成員一同投保：九折 三名或以上家庭成員一同投保：八五折			

### 投保資格

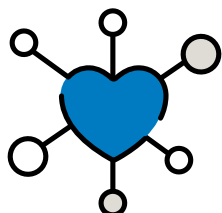
保單持有人	18歲或以上
受保人	<ul style="list-style-type: none"> <li>保單持有人</li> <li>保單持有人之配偶、子女、孫子女</li> <li>保單持有人或其配偶之父母、(外)祖父母、兄弟姊妹</li> <li>保單持有人之同居伴侶或其父母、子女</li> </ul>
投保年齡	保單生效時年齡須為15日至80歲(包括首尾歲數)
投保	投保前無須進行醫療檢查 <sup>11</sup>
續保	保證終身續保 <sup>12</sup>

## 主要特點



### 全數賠償主要醫療費用<sup>1</sup>不設細項賠償限額及終身保障限額

無論你於任何所選保障地域範圍接受治療，項目如外科醫生費、深切治療、訂明診斷成像檢測、訂明非手術癌症治療等均可獲全數賠償，以每年保障限額為限。



### 靈活選項以滿足你的多元需要

保柏非凡自願醫保計劃為合資格醫療費用提供充裕的賠償保障，**每年從港幣 500 萬元至高達港幣 4,000 萬元的保障金額<sup>1</sup>**，並提供涵蓋亞洲、澳洲及新西蘭<sup>2,3</sup>或全球（美國除外）<sup>3</sup>地區的計劃供你挑選。

此外，你可以在每個計劃級別下選擇**四個不同的自付費**，以降低你的保費。



你知道保柏非凡自願醫保計劃（精選）的保障金額和覆蓋範圍嗎？  
每年保障限額為港幣 500 萬元，足以覆蓋 99% 常見疾病的醫療費用<sup>13</sup>，  
包括重大手術或嚴重疾病。

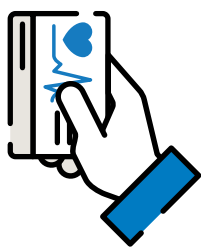


### 漸進式保障在生命每個階段守護你的健康

漸進式保障的特點是能靈活配合你轉變的需要，當發生了一件**人生事件<sup>5</sup>**時，包括結婚、生育、置業、升職或移民，保單持有人**可彈性提升<sup>5</sup>其計劃的每年保障限額**，從港幣 500 萬元提升至港幣 1,000 萬元，或從港幣 1,000 萬元至港幣 2,500 萬元，而**無須重新核保**。

你可選擇在續保日前 30 天，在 50、55、60、65、70、75、80 或 85 歲時（其中一個年齡），或發生了一件人生事件時<sup>5</sup>，**減少或免除自付費**，而無須重新核保。這樣，你在面對人生事件或退休<sup>5</sup>後的預算規劃時，就更能靈活調動資金。





## 免找數服務<sup>8</sup>令你安心無憂

憑保柏非凡醫療卡，你可於保柏指定的本港私家醫院<sup>14</sup>及保柏非凡特選服務供應商<sup>15</sup>（包括診斷中心、專科醫生診所等）接受治療或求診，而**無須找數**，非常方便。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。我們會直接向醫院或服務供應商支付合資格費用（以你獲預先批核的限額為上限）<sup>16</sup>。



如果你在我們指定網絡之外的醫院或特選服務供應商就醫，你依舊可通過保柏的手機應用程式或網站來辦理線上索償，獲得無縫體驗，讓你能專注提升自身的健康。



## 充裕保障 輕鬆應付癌症治療<sup>9</sup>

如確診癌症，我們會豁免你所選的自付費（如有）<sup>9</sup>，讓你的**癌症治療費用可直接獲得賠償**。訂明非手術癌症治療，如化療、放射性治療（包括但不限於質子治療）、標靶治療、免疫治療等，均可獲全數賠償，以每年保障限額為限。你可安心接受治療，無須擔心醫療開支預算。



我們可為你推薦符合保單保障範圍的治療方案，讓你從醫療保障中獲取最佳的價值。此外，我們還提供轉介服務，為你介紹網絡內值得信賴的醫療專業人員。



## 全面照顧康復需要

本計劃延伸跟進護理保障，不論任何病症，均**全數賠償所有入院／日間手術<sup>10</sup>前90日內及出院／完成日間手術後365日內所有相關門診護理的費用**。額外保障<sup>6</sup>更涵蓋康復治療、註冊中醫師診症及人工裝置等，即使不幸患上慢性疾病或癌症等嚴重疾病，也可獲全面的照顧。

## 其他特點



### 關注及支援情緒健康

本計劃為全港首個關注及支援情緒健康的自願醫保計劃，除住院精神科治療可獲全數賠償外，更設有免費 24 小時情緒解碼熱線<sup>17</sup>，為你提供個人化情緒支援及面談輔導服務。



### 涵蓋在醫院日症室及診所進行的手術

不設最低住院時數限制，診所手術及日症手術均可獲得賠償。



### 保證續保

保柏保證每年續保你的保障至終身，無論你因保單生效後所患疾病索償多少，保費只會根據你的年齡而調整<sup>12</sup>。



### 保障投保前未知的已有病症

投保前未知的已有病症及 8 歲起出現徵狀或確診的先天性疾病均可獲保障，受保單之一般不保事項約束。你亦可選擇通過核保及繳付附加保費，保障投保前已有病症。



### 符合稅項扣減資格

此計劃屬認可的自願醫保計劃，每年可用作申請稅項扣減的合資格保費上限為每名受保人港幣 8,000 元<sup>18</sup>。

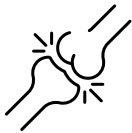




## 尊尚系列額外保障及服務



由第二個保單年度開始，每年免費享用健康檢查一次  
(只適用於18歲或以上的受保人)



整骨及足病治療師<sup>7</sup> (門診保障受保人尊享)



接種疫苗保障<sup>7</sup> (門診保障受保人尊享)



額外牙科項目及視力保障<sup>7</sup> (牙科及視力保障受保人尊享)



外遊時需要**非緊急環球健康支援服務**，我們可助你尋找醫生或安排預約。



我們可為你**預約**你所選的醫療服務提供者。



## 自選保障<sup>7</sup>

你可自選門診、牙科及其他保障，以應付你的各項醫療保健需要。所有自選保障均適用於你的所選保障地域範圍<sup>19</sup>。



### 門診保障

門診保障涵蓋普通科醫生、專科醫生、診斷成像及化驗、處方西藥、物理治療師、脊醫、中醫師、跌打醫師、精神科相關治療及臨床心理輔導保障等。保障亦涵蓋在指定香港萬寧藥房進行的藥劑師諮詢及治療（不是以預防為目的）輕微疾病最多7天的基本藥物。

如你投保門診保障，更可於網絡診所及服務供應商使用醫療卡享免找數及全數賠償服務<sup>20</sup>。此外，你更可享受視像診症服務，安坐家中讓我們特選的醫生為你進行視像診症。詳情請瀏覽 [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc)。



### 牙科保障

牙科保障包括洗牙、補牙及脫牙、牙周手術、緊急意外治療等。



### 產科保障

保障包括住院期間的診症、住院、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。





## 免費保障及服務<sup>7</sup>

本計劃特設一系列免費保障及服務，全面照顧你的身、心健康。



### 保柏通行證

即使你沒有投保門診保障，保柏通行證讓你以尊享價享用多種醫療保健服務，包括普通科、專科、中醫（包括中醫骨傷治療、針灸）、物理治療、疫苗注射及健康檢查等。無須登記，只須在香港指定的診所和中心<sup>21</sup>出示你的保柏非凡卡，即可以相宜的價格享用優質及方便的醫療服務。



### 健康支援服務

我們時刻伴你左右，特設「健康支援服務」，由醫生、合資格護士和健康管理團隊為你提供個人化的健康支援及協助，讓你安心無憂。當遇上較嚴重的疾病時，此服務更可提供額外支援，助你復原。

- **24 小時健康專線**

我們的合資格健康管理團隊<sup>22</sup>可為你提供協助及指導—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

- **健康顧問**

我們的健康顧問可與你緊密聯絡，跟進你的索償、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並得到你的同意下，我們可前往醫院探望你或致電慰問你。

- **第二醫療意見**

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。

- **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。

- **慢性疾病管理計劃**

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。



## 全方位癌症支援服務 助你重踏健康人生

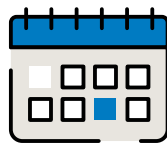
當面對癌症治療的挑戰時，保柏的癌症支援服務將成為你的最強後盾。我們結合不同的專業醫療團隊，為你提供全面的癌症治療、支援及關懷服務。主要服務包括：



護士專線



個人化治療計劃



特快預約服務



綜合健康支援

我們全程積極跟進並將治療信息透明化，全心全意陪伴你走過抗癌之路的每一步。



掃描二維碼了解更多



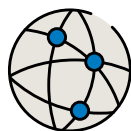
## 一站式專科治療計劃

保柏在你健康路上的不同階段，一心守護你的健康。因此，保柏為受保人設立了一系列專注於不同專科的治療計劃，透過網絡供應商及健康支援團隊，提供個人化的服務及指導。你可盡享以下計劃優勢：

### 健康·一心守護

- 涵蓋多項專科，照顧不同醫療需要
- 優質網絡診所及設施
- 資深醫療團隊由診症、治療以至跟進，全程提供支援
- 憑合資格醫療卡可享免找數服務

有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。



## 免費保柏國際援助計劃<sup>23</sup>

凡投保保柏非凡自願醫保計劃，均可獲贈「免費保柏國際援助計劃」。當你於海外或國內需要醫療支援時，此計劃可為你提供協助。



## 保障、健康全掌握

你只需要一個手機應用程式 **Bluea Health**<sup>24</sup>，即可掌控你的健康和保險計劃。



### 管理你的保險計劃

你可透過 **Bluea Health** 內的 myBupa 功能隨時隨地管理你的計劃、兌換獨家優惠、搜尋你偏好的網絡醫生和診所、提交索賠等功能。



### 管理你的健康及賺取獎賞

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Bluea Health** 應用程式透過 AI 科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！你更可利用「診症預約」及「配藥易」功能<sup>25</sup> 以獲得更全面的健康方案，滿足你日常的健康需求和長期的健康目標，助你更有效地管理健康！



免費使用多項  
健康互動功能



30 秒 AI 評估你的  
身心健康



與 AI 教練隨時隨地  
一起健身



賺取積分以換領  
健康獎賞



一站式預約  
多項醫療服務



簡單幾步即可  
訂購處方藥



立即下載 **Bluea Health**，  
未來健康由你掌握！



## 案例示範<sup>26</sup> – 職場新鮮人



### 保柏非凡自願醫保（倍精選）： 特別適合剛畢業的職場新鮮人

24 歲的 Connie 入職新公司，其僱主有提供基本的團體醫保，然而她希望以實惠的保費自行投保多一份個人醫療保險，為自己提供更多保障。參考不同的計劃後，她選擇了**保柏非凡自願醫保（倍精選）**以補充原有由公司提供的團體醫保。

### Connie 的計劃詳情如下：



全數賠償合資格醫療費用  
限額最高可達每保單年度  
**港幣 1,000 萬元**



每年自付費：  
每保單年度  
**港幣 50,000 元**



指定病房級別：  
**大房**





Connie 於投保八個月後開始出現反覆上腹部疼痛和背部疼痛的症狀，因此她前往指定診所就診，並在登記時出示她的保柏非凡醫療卡，以保柏通行證所提供的尊享價享用普通科門診服務。醫生根據她的所有症狀撰寫轉介信，將她轉介給專科醫生進行更準確的診斷和治療。



專科醫生安排了內窺鏡檢查和腹部掃描，最終確診為胃癌。可惜的是，其確診為早期癌症，專科醫生建議進行切除腫瘤的手術。



Connie 在團體醫保下提交了港幣 50,000 元的索償，她亦就保柏非凡自願醫保計劃（倍精選）提交了港幣 156,500 元的索償。在兩個計劃的保障下，Connie 可獲全數賠償合共港幣 206,500 元的醫療費用，她無須自付任何費用。



Connie 於三年後結婚，她將其視為使用保柏的漸進式保障的時機。在承擔更多人生責任的情況下，她決定將保柏非凡自願醫保計劃（倍精選）升級為保柏非凡自願醫保計劃（智選）而無須重新核保，以獲取更全面的醫療保障，確保她一旦患病時，不用憂心財政負擔。

## 開支總額：

項目	實際治療費用（港幣）
<b>入院前的門診護理及檢測</b>	
入院前的門診護理（2次）	1,400
訂明診斷成像檢測	9,000
<b>住院治療</b>	
病房及膳食（2日）	2,200
主診醫生巡房費（2日）	6,000
外科醫生費	110,000
麻醉科醫生費	30,000
手術室費	35,000
雜項開支	11,500
<b>出院後的門診護理</b>	
出院後的門診護理（2次）	1,400
<b>總治療費用</b>	<b>206,500</b>

## 案例示範<sup>26</sup> – 專業人士



**保柏非凡自願醫保計劃（智選）：**  
特別為尋求全面醫療保障的專業人士而設計，以滿足他們多方面的需要

Peter 是單身的專業人士，目前在一家跨國公司擔任高級 IT 經理的職位。他意識到全面的醫療保障極為重要，因此他於 33 歲時決定投保**保柏非凡自願醫保計劃（智選）**。

**Peter 的計劃詳情如下：**



全數賠償合資格醫療費用  
限額最高可達每保單年度  
**港幣 2,500 萬元**



每年自付費：  
每保單年度  
**港幣 40,000 元**



指定病房級別：  
**半私家房**



Peter 於投保兩年後發現有間歇胸痛、持續咳嗽和咳血的症狀，求診後醫生建議進行 CT 掃描以作進一步檢查。隨後他確診患上肺癌。



面對這個打擊和憂慮，Peter 致電保柏癌症支援服務熱線尋求協助。我們的保柏註冊護士立即提供支援，為 Peter 安排特快預約診斷和治療。在癌症護理團隊的幫助下，Peter 成功進行了必要的檢查、切除腫瘤手術、接受化療和放射治療以及手術後護理，並在手術後順利康復。



Peter 被診斷患有癌症，符合癌症之全額賠償—豁免自付費<sup>27</sup>標準。因此，他將豁免自付費及獲得全數賠償，助他減輕癌症治療的經濟負擔。



Peter 在團體醫保下提交了港幣 8,000 元的 CT 掃描費用索償<sup>27</sup>，由於免除了自付費，他隨後從他的保柏非凡自願醫保計劃（智選）中索償了剩餘的港幣 735,400 元，賠償總額為港幣 743,400 元。這兩個計劃完全覆蓋了所有的醫療費用，他無須自付任何費用。

## 開支總額：

項目	實際治療費用（港幣）
<b>入院前的護理及檢測</b>	
訂明診斷成像檢測—CT 掃描	8,000
入院前的門診護理（2 次）	1,400
<b>住院治療</b>	
病房及膳食（7 日）	16,000
主診醫生巡房費（7 日）	17,500
外科醫生費	120,000
麻醉科醫生費	33,000
手術室費	35,000
雜項開支	70,000
<b>出院後的護理及治療</b>	
化療（6 次療程）	200,000
放射治療（10 次）	240,000
出院後的門診護理（2 次）	2,500
<b>總治療費用</b>	<b>743,400</b>



## 保柏－你的明智之選

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。



### 信譽卓著的醫療保健專家

我們於香港及世界各地提供醫療保險及醫療保健服務

- 於全球服務超過5,000萬客戶
- 保柏集團自1947年起為大眾服務，並於1976年設立香港分部
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務



### 賠償服務

我們承諾為你提供快捷簡便的索償服務

- 超過98%之門診索償和住院索償於5個工作天完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知



### 24小時支援

全面支援，讓你隨時隨地管理保單及掌握健康

- 24小時客戶服務專線
- 手機應用程式及網站





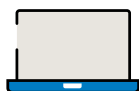
## 立即投保！

投保「保柏非凡自願醫保計劃」，盡享非凡保障。請透過以下途徑投保或了解更多詳情。



### 致電投保

致電保柏的健康管理顧問或聯絡你的保險顧問投保。



### 網上報價

瀏覽我們的網站 [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)。



### 常見問題

請瀏覽保柏網站（[www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)）或掃描二維碼以了解常見問題。



## 備註

1. 有關全數賠償所涵蓋的項目，請參閱保障摘要。全數賠償只適用於合資格費用，並受限於保障摘要所列的每年保障限額、自付費及指定病房級別。詳情請參閱保單。
2. 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。
3. 於所選保障地域範圍以外招致的認可產品下的合資格費用，只可根據自願醫保標準計劃條款及保障作出賠償。詳情請參閱保單。
4. 家庭折扣只適用於認可產品之標準保費及其附加保費，不適用於保柏非凡自願醫保計劃下其他自選保障的保費。合資格家庭成員須全部同時受保於另一個保柏非凡自願醫保計劃，方可獲得折扣。家庭折扣不適用於保柏非凡自願醫保計劃（精選及倍精選）。
5. 僅保柏非凡自願醫保計劃（精選及倍精選）允許在重要人生事件發生時升級計劃等級或降低自付費。當受保人結婚、生育、置業、升職或移民時，他們有一次性的選擇權，可以在不重新核保的情況下降低或取消自付費，或升級計劃等級。詳情請參閱保單。
6. 額外保障不適用於保柏非凡自願醫保計劃（精選）。
7. 自選保障（門診、產科、牙科及視力保障）及免費保障及服務並不屬自願醫保認可產品的一部分，有關之保費不可用作申請稅項扣減，亦不適用於家庭折扣。
8. 免找數服務並不適用於認可產品之保障摘要上1) 基本保障下所列的項目(k)及(l)，以及2) 額外保障下所列的項目(c) – (j) (如適用)。保柏非凡卡並不適用於本港私家醫院的門診部。如在海外接受治療，你只須預先致電保柏作出所須安排，便可享用免找數服務。你須按照所訂程序並向保柏索取初步保障審核以享免找數服務。
9. 癌症之全額賠償 – 豁免自付費不適用於在保障表中顯示為零元(\$0) 自付費選項的「保柏非凡自願醫保計劃」(倍精選、智選、倍智選、尊尚或倍尊尚) 及「保柏非凡自願醫保計劃」(精選) (不論自付費選項)。
10. 投保了保柏非凡自願醫保計劃(精選或倍精選)的受保人可選擇在入院前或日間手術前30日使用2次門診，及出院後或日間手術完成後90日內，使用20次(精選)或30次(倍精選)的跟進門診。詳情請參閱保障表。
11. 如你於投保時的身高體重比例屬過重、過輕或年齡為65歲或以上，保柏或會要求你提交健康檢查報告，以便處理你的申請。
12. 保柏保證每年續保你的保障至終身，惟你須符合保單條款及細則內所列明的續保要求。
13. 截至2023年12月，保柏過去五個合約年度的賠償數據顯示，保柏現有的個人大房保障計劃的賠償率為超過99%。
14. 你可瀏覽保柏網站([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero))，查閱指定的香港私家醫院名單。此名單可能會不時更改。
15. 請登入保柏的手機應用程式或網站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。
16. 保柏會向醫院及服務供應商直接支付你的合資格醫療費用，以你的初步保障審核信上所示的信用額及你的保單下可用保障限額為限，如有任何不合資格的醫療費用和自付費，你須退還有關費用。詳情請參閱 <https://www.bupa.com.hk/tc/-medical-insurance/hero/> 常見問題。

17. 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。受條款及細則約束，詳情請參閱保單。
18. 每名投保合資格醫療保障計劃（獲醫務衛生局認可之自願醫保計劃）的納稅人均可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣8,000元。受保人與保單持有人之關係須列載於稅務局的《稅務條例》（第112章）「指明親屬」列表上。保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於2019年4月1日起生效的認可產品，不包括其他自選保障。每名納稅人可申請稅項扣減的受保人數及／或保單數目不設上限。為同居伴侶、孫子女、同居伴侶之父母／子女購買的保單並不符合稅項扣減的資格。請瀏覽 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) 了解更多稅項扣減詳情。
19. 所選保障地域範圍以外引致的自選保障相關費用將不獲賠償。詳情請參閱保單。
20. 要享用全數賠償，你必須於網絡保障下的保柏非凡特選服務供應商求診並受限於每保單年度的診治次數上限及每年最高賠償額。詳情請參閱保障摘要。
21. 指定醫療服務供應商保留權利可在未事先通知的情況下修改及／或修訂名單。有關詳細條款和細則，請登入保柏的手機應用程式或網站查閱保柏通行證單張。
22. 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。
23. 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，請透過書面通知保柏。
24. Bluea Health 由 Horizon Health and Care Limited 提供、發佈及營運。myBupa 由保柏（亞洲）有限公司提供、發佈及營運。Horizon Health and Care Limited 及保柏（亞洲）有限公司同為保柏集團旗下在香港註冊的公司。Bluea Health 並非保柏（亞洲）有限公司的保險代理中介人或代表其進行任何保險活動。就 Bluea Health 提供 myBupa 功能一事上，不構成及不能詮釋為 Bluea Health 進行任何在香港法例第 41 章《保險業條例》內所訂明的受規管活動或任何保險活動。
25. 診症預約及配藥易由醫療服務供應商提供。受條款及細則約束。
26. 此等案例示範純屬虛構，並僅供說明用途。此等案例不構成及不能被視為保柏接納任何保險索償及承認任何責任。你的保障範圍取決於相關保險保單的特定條款。
27. 在受保人的主診註冊醫生的書面證實確診癌症前，醫療服務所收取的費用及／或其他費用並未能自付費豁免（如有）。



## 重要資料

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險保單，以了解計劃之保障範圍、一般不保事項、條款及細則。

我們想幫助你在投保前了解本計劃。請細閱以下資料。

### 等候期

本計劃下之認可產品及其他自選保障之等候期如下：

<b>認可產品</b>	<ul style="list-style-type: none"> <li>不設等候期，保單生效後即可獲得保障。</li> <li>懷孕併發症之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。</li> <li>尊尚系列下的身體檢查保障將於第二個保單年度起生效。</li> </ul>
<b>自選門診保障</b>	不設等候期，保單生效後即可獲得保障。
<b>自選牙科及視力保障</b>	個別牙科項目於受保人連續受保於此保障六個月或以上，方可獲得賠償，詳情請參閱保障摘要。
<b>自選產科保障</b>	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。

### 冷靜期

若你並非完全滿意這份保單，你有權改變主意。你可於冷靜期內（即保單文件交付予你後21日內）取消你的保單。請以書面方式提出取消保單之要求，並連同所有保單文件交回保柏。若你並無獲得任何賠償，將可獲全數退還已繳保費。

詳情請參閱隨迎新信件附上的「保單冷靜期通知」。

### 取消保單權益

你可在30日前以書面方式通知保柏要求取消你的保單。但請留意取消保單只適用於該保單年度內沒有就保單獲得任何賠償的情況。

### 有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料以致影響保柏的風險評估，將會影響你的保障權益，後果包括保單被取消或索償款項被調低。



## 自付費

自付費指每保單年度在保柏應付賠償金額前，必須由你承擔的合資格醫療費用。精選系列設有四項自付費選擇：港幣0元、港幣15,000元、港幣50,000元或港幣80,000元。智選及尊尚系列各設有四項自付費選擇：港幣0元、港幣12,000元、港幣40,000元或港幣80,000元。自付費不適用於任何自選保障，如門診保障。若你使用醫療卡支付費用，你須於稍後向保柏付還自付費金額。若你沒有使用醫療卡，有關自付費金額將在保柏應賠償支付的費用中扣除。詳情請參閱保單及保障摘要。

## 索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於出院後或接受治療後90天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。

## 保費調整

每名受保人的首期保費會根據年齡、健康狀況及保障選擇等因素而定。

你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。保柏可按醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等因素，向所有同一類別保單調整標準保費率。在此情況下，同一類別保單指所有相同保障等級並具備相同條款及細則和保障表的保柏非凡自願醫保計劃保單（即港幣0元自付費的尊尚計劃、港幣12,000元自付費的尊尚計劃等均為獨立的類別）。

## 續保

本保單生效期為期一年並會自動續保及收取保費，除非你以書面提出取消保單。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保障至終身，只要你符合保單條款及細則內列明的續保要求。

我們了解每個人人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你的保障項目。若你選擇提升計劃等級、增加保障項目或減低自付費金額（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准。請注意，你不可於保單生效日起或距離上次更改自付費後的24個月內申請減低自付費金額。

保柏可於每年續保時更改保單條款及保障，以符合自願醫保計劃認可產品的最新要求。所有改動將由醫務衛生局批核並於續保前以書面提前通知保單持有人。

## 繳付保費

本計劃為醫務衛生局認可的自願醫保計劃，就認可產品所繳付的保費可用作申請稅項扣減（不包括其他自選保障）。詳情請瀏覽 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq)。

你應按申請時所選擇的繳費方式年繳或月繳保費。如你符合續保的資格條件，保柏將於保單續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲你的其他指示。

另外，保柏將給予60日繳交保費的寬限期，由保費到期日起計。你的保單於寬限期內仍然生效，惟在收到保費前，你將不會獲支付任何賠償，直至保費已獲繳清。若在寬限期屆滿後你仍未繳清保費，你的保單會於保費到期日起終止。

## 終止保單

你的保單將在以下情況時自動終止：

1. 在60日繳費寬限期屆滿時仍未繳交保費；
2. 受保人身故；或
3. 保柏不再獲《保險業條例》授權承保或繼續承保本保單。

## 轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。例如，於你的前計劃下可獲賠償的已存在病症將不獲受保，除非該些病症已被披露並獲保柏接納。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

## 一般不保事項

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
2. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷，或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療，則不屬此項。
3. 在保單生效日前，因感染或出現人體免疫力缺乏病毒（“HIV”）及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件（若保柏在本保單之條款及保障第一部分第8節提出要求，則包括相關必需資料的任何更新及改動）時是否知悉，若此傷病在保單生效日前已存在，本條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間，則此傷病於保單生效日起計五（5）年內發病，將被推定為於保單生效日前已感染或出現；若在這五（5）年後發病，將被推定為於保單生效日後感染或出現。  
  
惟本第3節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受HIV感染所引致的傷病，有關賠償將按本條款及保障內其他條款處理。
4. 因倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症（HIV及其相關的傷病將按本一般不保事項第3節處理）的醫療服務費用。
5. 以下服務的收費 -
  - (a) 以美容或整容為目的的服務，惟受保人因意外而受傷，並於意外後一（1）年內接受的必要醫療服務則不屬此項；或
  - (b) 矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療、角膜激光矯視手術（LASIK），以及任何相關的檢測、治療程序及服務。
6. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及／或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑，本第6節並不適用於 -
  - (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序；
  - (b) 移除癌前病變；
  - (c) 為預防過往傷病復發或其併發症的治療；及
  - (d) 任何受保於本保單之條款及保障補充文件二第2及3節身體檢查的保障。
7. 牙科醫生進行的牙科治療及口腔頷面手術的費用，惟受保人因意外引致在住院期間接受的急症治療及手術則不屬此項。出院後的跟進牙科治療及口腔手術則不會獲得賠償。
8. 除受保於本保單之條款及保障補充文件一第2(e)節懷孕併發症的保障外，下列醫療服務及輔導服務的費用 - 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；任何性別的結紮或變性；不育（包括體外受孕或任何其他人工受孕）；以及性機能失常，包括但不限於任何原因導致的陽萎、不舉或早泄。
9. 購買屬耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間、日間手術當日或受保於本保單之條款及保障補充文件一第2(k)節的指定保障下所租用的醫療設備及儀器則不屬此項。
10. 除受保於本保單之條款及保障補充文件一第2(h)節住院或指定治療後由註冊中醫師提供之診症或針灸的保障外，傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療。

11. 按接受治療、治療程序、檢測或服務所在地的普遍標準（或尚未經當地認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。
12. 受保人年屆八（8）歲前發病或確診的先天性疾病所招致的醫療服務費用。
13. 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
14. 因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。

## 醫療所需

保柏只會根據「醫療所需」和「合理及慣常」的原則，為受保人所需支付的費用及／或開支作出賠償。

「醫療所需」是指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：

- 需要註冊醫生的專業知識或轉介；
- 符合該傷病的診斷及治療所需；
- 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供。

評估該次住院是否醫療所需的考慮因素包括：急症治療、全身麻醉、醫院專用設備的必要性等。如該次住院被視為非醫療所需，保障賠償將會作出調整。

## 合理及慣常

「合理及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由我們合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

保柏必須參照以下資料（如適用）以釐定合理及慣常收費：

- 由保險或醫學業界進行的治療或服務費用統計及調查；
- 公司內部或業界的賠償統計；
- 政府憲報；及／或
- 提供治療、服務或物料當地的其他相關參考資料。

## 器官移植手術的特別條款

器官移植手術的賠償將因應手術所進行的地區而有所不同。如手術於所選保障地域範圍（香港除外）進行，你應取得保柏的預先批准，以享有本計劃下的最高賠償。

香港	所選保障地域範圍（香港除外）
無須預先批准，賠償以保障摘要上所示的每年保障限額為限： <ul style="list-style-type: none"> <li>• 精選計劃：每保單年度 \$5,000,000</li> <li>• 倍精選計劃：每保單年度 \$10,000,000</li> <li>• 智選計劃：每保單年度 \$25,000,000</li> <li>• 倍智選計劃：每保單年度 \$30,000,000</li> <li>• 尊尚計劃：每保單年度 \$35,000,000</li> <li>• 倍尊尚計劃：每保單年度 \$40,000,000</li> </ul>	必須取得保柏的預先批准，賠償以保障摘要上「其他限額」所示的金額為限： <ul style="list-style-type: none"> <li>• 精選計劃：每保單年度 \$420,000</li> <li>• 倍精選計劃：每保單年度 \$500,000</li> <li>• 智選計劃：每保單年度 \$1,000,000</li> <li>• 倍智選計劃：每保單年度 \$1,200,000</li> <li>• 尊尚計劃：每保單年度 \$1,500,000</li> <li>• 倍尊尚計劃：每保單年度 \$1,800,000</li> </ul>

如你未有取得必須的預先批准，或於所選保障地域範圍以外地區進行手術，保障將根據自願醫保標準計劃條款及保障作出賠償。

### 選擇病房級別及自願升級的調整

不論你在住院時入住任何病房級別，合資格醫療費用均可獲得賠償。然而，如入住的病房級別高於所選計劃的保障摘要內列明的病房級別，所獲的賠償將會按下述作出調整：

指定的病房級別	實際住院病房級別	調整
大房	半私家房	乘以 50% 的調整值
大房	標準私家房	乘以 25% 的調整值
大房	高於標準私家房 (包括總統套房、貴賓房或豪華房)	將應用自願醫保標準計劃條款及保障的賠償限額
半私家房	標準私家房	乘以 50% 的調整值
半私家房	高於標準私家房 (包括總統套房、貴賓房或豪華房)	將應用自願醫保標準計劃條款及保障的賠償限額
標準私家房		

惟因以下原因入住較高級別的病房則除外：

- 在接受急症治療的情況下醫院指定病房級別或較之為低的病房級別床位短缺；
- 需要住院隔離導致需要入住特定級別的病房；或
- 任何其他不涉及受保人個人對住院病房級別偏好的原因。



## **保柏（亞洲）有限公司**

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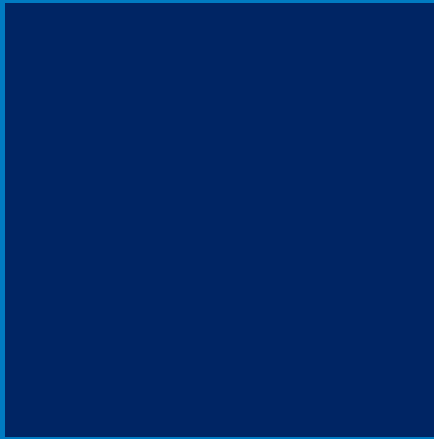
**[www.bupa.com.hk](http://www.bupa.com.hk)**

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

# Bupa Hero VHIS Plan

[www.bupa.com.hk](http://www.bupa.com.hk)  
VHIS Certified Plan (No. F00040)

# Bupa Hero VHIS Plan – taking care of you at different stages of your life







We understand an elite person like you demands extraordinary health insurance that goes above and beyond. The **Bupa Hero VHIS Plan** provides **full cover<sup>1</sup> for eligible expenses from HK\$5 million to HK\$40 million per year.** You can choose from plans covering Asia, Australia and New Zealand<sup>2,3</sup> or worldwide excluding the United States<sup>3</sup>. With this plan, you can be assured of receiving high-quality medical treatment without any worries. Additionally, **with no lifetime benefit limit**, your coverage will be restored each year no matter how much you claim.

Featuring the **family discount<sup>4</sup> and four deductible options** under each plan level, this plan allows you to better prepare for your health at different stages of your life. You can also **lower or remove your deductible, or upgrade<sup>5</sup> your plan level at a specific age or an important life event<sup>5</sup> without re-underwriting.**

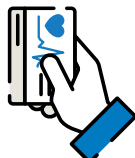
The Bupa Hero VHIS Plan provides enhanced benefits<sup>6</sup>, medical check-up benefit, cashless service, optional clinical, dental benefits<sup>7</sup>, and more.

# Highlights



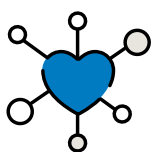
## Full cover on key medical expenses<sup>1</sup>

without sub-limit or lifetime benefit limit



## Enjoy peace of mind with our cashless service<sup>8</sup> at

designated hospitals and healthcare service providers



## Flexible options to suit your needs, with six plan

levels and four deductible options to choose from within each plan level



## Generous protection for cancer treatment<sup>9</sup>, with a

waived deductible (if any) if you are unfortunately diagnosed with cancer



## Progressive coverage safeguarding every stage of your life, you

may lower or remove your deductible, or upgrade<sup>5</sup> plan level once at a specific age or an important life event<sup>5</sup> without re-underwriting



## Comprehensive care for a full recovery, with full

cover for all related outpatient expenses within 90 days before or 365 days after confinement or day case procedure (exclusive to Advance, Advance Pro, Deluxe and Deluxe Pro plans)<sup>10</sup>







## Plan overview

### Cover at a glance

	Core HK\$	Core Pro HK\$	Advance HK\$	Advance Pro HK\$	Deluxe HK\$	Deluxe Pro HK\$
Annual benefit limit	5 million	10 million	25 million	30 million	35 million	40 million
Lifetime benefit limit	No lifetime benefit limit					
Area of cover	Asia, Australia and New Zealand <sup>2,3</sup>	Worldwide (exclude US) <sup>3</sup>	Asia, Australia and New Zealand <sup>2,3</sup>	Worldwide (exclude US) <sup>3</sup>	Asia, Australia and New Zealand <sup>2,3</sup>	Worldwide (exclude US) <sup>3</sup>
Deductible option	0 / 15,000 / 50,000 / 80,000 per Policy Year		0 / 12,000 / 40,000 / 80,000 per Policy Year			
Room level	Ward		For Hong Kong, Macau, Taiwan and Mainland China: Semi-private room  For other areas in Asia, Australia and New Zealand <sup>2,3</sup> : Standard private room		Standard private room	
Family discount <sup>4</sup>	N/A		2 family members enrol together: 10% discount 3 or more family members enrol together: 15% discount			

### Eligibility

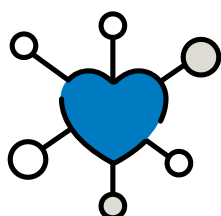
<b>Policy holder</b>	Aged 18 or above
<b>Insured Person</b>	<ul style="list-style-type: none"> <li>• Policy holder</li> <li>• Policy holder's spouse, child, grandchild</li> <li>• Policy holder or policy holder's spouse's parents, grandparents, siblings</li> <li>• Policy holder's domestic partner, their parents or child</li> </ul>
<b>Issue age</b>	Aged 15 days to 80 years (inclusive) at policy commencement
<b>Application</b>	No medical examinations required <sup>11</sup>
<b>Renewal</b>	Guaranteed lifelong renewal <sup>12</sup>

# Key features



## Full cover on key medical expenses<sup>1</sup> without sub-limit or lifetime benefit limit

Expenses such as surgeon fees, intensive care, prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are covered in full up to your annual benefit limit for treatments in your chosen area of cover.



## Flexible options to suits your needs

Bupa Hero provides generous cover from **HK\$5 million to HK\$40 million every year<sup>1</sup>** and choices of coverage in Asia, Australia and New Zealand<sup>2,3</sup>, or worldwide (excluding the United States)<sup>3</sup>.

You may also choose from **4 deductible options under each plan level to lower your premium.**



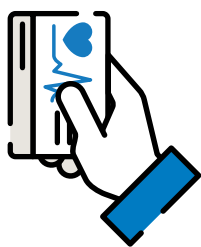
Do you know that the **Bupa Hero VHIS Plan (Core)** with an annual benefit limit of HK\$5M is sufficient to cover 99% of your medical expense<sup>13</sup> on common disease (including major surgeries or serious illness)?



## A progressive coverage safeguarding every stage of your life

Progressive coverage is specifically designed to adapt to evolving needs with the occurrence of **important life events<sup>5</sup>**, including marriage, childbirth, acquisition of individual residential property, job promotion, or migration. Policy holders have the **flexibility to upgrade<sup>5</sup> their plan's annual benefit** from HK\$5 million to HK\$10 million, or from HK\$10 million to HK\$25 million, **all without the need for re-underwriting.**

You can choose to **lower or remove your deductible** 30 days before the renewal date without re-underwriting once at any of the following ages: 50, 55, 60, 65, 70, 75, 80 or 85 or upon an important life event<sup>5</sup>. This provides more flexibility for budget planning after an important life event or retirement<sup>5</sup>.



### Enjoy peace of mind with our cashless service<sup>8</sup>

With your Bupa Hero card, you can **enjoy cashless service** at designated private hospitals<sup>14</sup> and Bupa Hero appointed service providers<sup>15</sup> (including diagnostic centres, specialist clinics, etc.) in Hong Kong. For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit)<sup>16</sup>.



If you've visited a hospital or service provider outside of our designated network, you can still enjoy a seamless experience by using Bupa's mobile app or website, to submit claims online. This enables you to focus on your well-being.



### Generous protection for cancer treatment<sup>9</sup>

With this plan, you don't need to worry about medical bills adding up if you're diagnosed with cancer. We'll waive your chosen deductible (if any)<sup>9</sup> so that all your **cancer treatment expenses will be covered straightaway**. Treatments such as chemotherapy, radiotherapy (including but not limited to proton therapy), targeted therapy, immunotherapy, and more are fully covered up to your annual benefit limit, allowing you to focus on recovery.



We can recommend treatments that are covered under your policy, enabling you to optimise the value of your medical coverage. Additionally, we can provide you with referrals to trusted healthcare professionals within our network.



### Comprehensive care for a full recovery

This plan offers extended follow-up care for any condition. You can **enjoy full cover for all related outpatient expenses within 90 days before or 365 days after confinement or a day case procedure<sup>10</sup>**. The enhanced benefits<sup>6</sup> also include coverage for rehabilitation, consultation with a registered Chinese medicine practitioner, prosthetic devices and so on. You'll be well protected in case of chronic diseases or serious illnesses like cancer.

## Other features



### Mental health support

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This plan is the first VHIS plan in Hong Kong to prioritise mental health, offering full cover for inpatient psychiatric treatments. Additionally it includes a free 24-hour Mental Health Service Hotline<sup>17</sup>, which provides personalised emotional support and face-to-face counselling services.



### Outpatient surgery in hospitals and clinics

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With no minimum length of stay required, surgeries performed in a clinic or day case unit of a hospital are also covered.



### Guaranteed renewal

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Bupa guarantees that your cover can be renewed every year for life. Your premium will only be based on your age no matter how much you claim after your policy is in effect<sup>12</sup>.



### Enhanced cover including unknown pre-existing conditions

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Your policy can cover unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed from age 8, subject to the policy's General Exclusions. You can also choose cover for pre-existing conditions, subject to underwriting and an additional premium.



### Eligible for tax deduction

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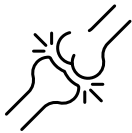
This plan is certified as VHIS compliant. You can claim a tax deduction on qualifying premiums up to a limit of HK\$8,000 per insured person each year<sup>18</sup>.



## Extra coverage and services for Deluxe plans



**Receive a free medical check-up each year starting from the second policy year** (for insured persons aged 18 or above).



**Osteopath and podiatrist visits<sup>7</sup>** (exclusive to insured persons enrolled in Clinical Benefit).



**Vaccination benefit<sup>7</sup>** (exclusive to insured persons enrolled in Clinical Benefit).



**Extra Dental items and Optical Benefit<sup>7</sup>** (exclusive to insured persons enrolled in Dental and Optical Benefit).



**Non-emergency global healthcare support** while travelling, we can help you find a doctor or make an appointment.



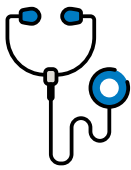
**Appointments making** with your preferred healthcare service providers.





## Optional benefits<sup>7</sup>

Enhance your coverage with optional benefits for doctor's visits, dental care, and more. Choose any or all optional benefits to meet your healthcare needs. All optional benefits offer coverage in your chosen area of cover<sup>19</sup>.



### Clinical Benefit

The Clinical Benefit includes general practitioners, specialists, diagnostic imaging and laboratory tests, prescribed Western medication, physiotherapists, chiropractors, Chinese herbalists, Chinese bonesetters, psychiatric-related treatments and psychological counselling etc. This benefit also covers the consultations by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) Minor Illnesses at designated Mannings pharmacies in Hong Kong.

If you've enrolled in the Clinical Benefit, you can also enjoy cashless service and full cover<sup>20</sup> at network clinics and service providers. Additionally, you can benefit from video consultation services to consult our selected doctors through a video call comfortably and safely at home. Visit [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc) for details.



### Dental Benefit

Our Dental Benefit covers a wide range of dental expenses, including scaling and polishing, fillings and extractions, periodontal surgery, accident emergency treatment, and more.



### Maternity Benefit

The benefit covers obstetrician's fees, hospitalisation charges, prenatal and postnatal check-up costs and nursery care for a newborn baby during hospital confinement.



## Free benefits and services<sup>7</sup>

This plan is specially designed with a series of complimentary benefits and services to take care of both your physical and mental health.



### Bupa Pass

Even if you have not enrolled in Clinical Benefit coverage, Bupa Pass allows you to access a diverse range of medical services at privileged rates. These include general and specialist outpatient practices, traditional Chinese medicine (including Chinese bone setting and acupuncture), physiotherapy, vaccination and health checks. No registration is required; simply present your Bupa Hero card at designated clinics and centres<sup>21</sup> in Hong Kong to access quality and convenient medical services at an affordable price.



### Health Coaching Services

We're here for you at all times. Our Health Coaching Services offer personalised healthcare support and guidance delivered by a team of doctors, qualified nurses and health management professionals to minimise your worries and give you peace of mind. For complicated conditions, Health Coaching Services can provide extra assistance for a smooth recovery.

- **24/7 Healthline**

Our team of qualified health management professionals<sup>22</sup> can provide assistance and guidance — from caring for a sick relative to discussing symptoms, treatments, and more.

- **Care Manager**

Our Care Manager can 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.

- **Second medical opinion**

We'll arrange for you to receive medical advice from a panel of medical specialists to clarify your doubts, enabling you to make informed decisions about your treatment.

- **Healthcare centre choices**

We can provide a list of clinics and hospitals based on your specific condition or needs for your reference.

- **Chronic Conditions programme**

This programme offers lifestyle coaching and management, including personal phone calls to help you manage any chronic condition such as diabetes.



## Comprehensive cancer care support: helping you embark on a healthier life

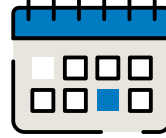
When facing the challenges of cancer treatment, Bupa Cancer Care is your strongest ally. Bringing together a connected team approach, we offer you an integrated cancer care support system. Our main services include:



**Dedicated nurse hotline**



**Tailored treatment plan**



**Fast-tracked booking**



**Allied health support**

By providing transparent information and proactive follow-ups, we are devoted to walk along with you at every step of your cancer care journey.



Scan the QR code to learn more



## One-stop specialist treatment programmes

Bupa is here to support your health at different stages along your healthcare journey. That's why we offer a series of treatment programmes for insured persons focusing on various specialties, providing personalised care and guidance through network providers and a health coaching team. Through these programmes, you can enjoy the following benefits:

### Supporting your health every day, every way

- Multiple specialties to meet different medical needs
- Quality-assured network clinics and facilities
- Experienced health professionals to guide you from consultation through treatment and follow-up
- Cashless service with an eligible medical card

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website.



## Free Bupa Worldwide Assistance Programme<sup>23</sup>

With the Bupa Hero VHIS Plan, you'll also receive our free worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.



## Insurance and wellness in your hands

With a single mobile app **Bluea Health**<sup>24</sup>, you can manage your health and insurance scheme.



### Manage your insurance scheme

With myBupa features in **Bluea Health**, you can manage your scheme anytime, anywhere, redeem exclusive offers, search your preferred network doctors and clinics, submit claims and more.



### Manage your health and earn rewards

Staying healthy is the greatest commitment you can make to yourself and your family. **Bluea Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more! By using the “eBooking” and “ePharmacy” features<sup>25</sup>, you will receive a comprehensive health solution to support both your everyday health needs and long-term wellness goals, helping you manage your health more efficiently!



Enjoy a variety of free health app features



Assess your health in 30 seconds with AI Technology



Exercise with AI coach anytime, anywhere



Earn points to redeem rewards for healthy living



One-stop booking for multiple medical services



Order prescription medications in just a few steps



Download **Bluea Health** now and take control of your healthier future!



## Case illustration<sup>26</sup> – fresh graduate



### **Bupa Hero VHIS Plan (Core Pro):** Especially suitable for young adults who have recently joined the workforce

At the age of 24, Connie joined a new company that provided basic group health coverage. To enhance her coverage at an affordable rate, Connie decided to purchase an individual insurance plan as a top-up. She chose the **Bupa Hero VHIS Plan (Core Pro)** to supplement her existing coverage.

### Here are the details of Connie's plan:



Full cover on eligible  
expense up to  
**HK\$10 million**  
per Policy Year



Annual deductible:  
**HK\$50,000**  
per Policy Year



Restricted room level:  
**Ward**





8 months after enrolling in the plan, Connie began experiencing persistent upper abdominal pain and back pain. She visited a general practitioner at a designated clinic, using her Bupa Hero card to access the privileged rates offered through the Bupa Pass Programme. Concerned about her symptoms, the general practitioner referred her to a specialist for further investigation.



The specialist arranged for Connie to undergo an endoscopy and an abdominal scan, which confirmed a diagnosis of stomach cancer. Fortunately, it was caught early, and surgery to remove the tumour was recommended.



Connie submitted a claim of HK\$50,000 from her group scheme and HK\$156,500 from her Bupa Hero VHIS Plan (Core Pro), totalling HK\$206,500 in expenses. The total expenses were fully covered under the two plans, eliminating any out-of-pocket costs for Connie.



After 3 years, Connie got married and saw it as an opportunity to leverage the progressive coverage offered by Bupa. Embracing her increased responsibilities, she decided to upgrade from the Bupa Hero VHIS Plan (Core Pro) to the Bupa Hero VHIS Plan (Advance) without re-underwriting. This upgrade provided her with enhanced coverage, ensuring protection against unexpected financial burdens.

## Total cost:

Item	Actual treatment expenses (HK\$)
<b>Pre-hospitalisation treatment and investigation</b>	
Pre-confinement outpatient care (2 visits)	1,400
Prescribed diagnostic imaging tests	9,000
<b>Hospitalisation</b>	
Room and board (2 days)	2,200
Attending doctor's visit fee (2 days)	6,000
Surgeon's fee	110,000
Anaesthetist's fee	30,000
Operating theatre charges	35,000
Miscellaneous charges	11,500
<b>Post-hospitalisation care and treatment</b>	
Post confinement outpatient care (2 visits)	1,400
<b>Total treatment expenses incurred</b>	<b>206,500</b>

## Case illustration<sup>26</sup> – working professional



### **Bupa Hero VHIS Plan (Advance):** Tailored for working professionals seeking comprehensive coverage

Peter, a single Senior IT Manager in a multinational company, recognised the importance of comprehensive healthcare coverage and enrolled in the **Bupa Hero VHIS Plan (Advance)** at the age of 33.

### Here are the details of Peter's plan:



Full cover on eligible  
expense up to  
**HK\$25 million**  
per Policy Year



Annual deductible:  
**HK\$40,000**  
per Policy Year



Restricted room level:  
**Semi-private**



2 years after enrolling in the Bupa Hero VHIS Plan (Advance), Peter began experiencing on-and-off chest pain, persistent cough, and coughing up blood. Subsequently, he underwent a CT scan which diagnosed him with lung cancer.



Devastated and worried, Peter sought immediate support by contacting the Bupa Cancer Care hotline. Bupa's dedicated nurse provided counselling and facilitated fast-tracked bookings for prompt cancer diagnostics and treatment. Through Bupa's cancer care pathways, Peter underwent necessary investigations, surgical removal of the cancer, chemotherapy, radiotherapy, and the post-operative rehabilitation smoothly.



As Peter was diagnosed with cancer, his chosen deductible under the Bupa Hero VHIS Plan was waived<sup>27</sup>. All expenses for his cancer treatment were fully covered and reimbursed, significantly easing his financial burden.



Peter submitted a claim of HK\$8,000 for the CT scan from his group scheme<sup>27</sup>. Since the deductible was waived due to his cancer diagnosis, he then claimed the remaining HK\$735,400 from his Bupa Hero VHIS Plan (Advance), totalling HK\$743,400 in expenses. Both plans fully covered the expenses, ensuring Peter had no out-of-pocket costs.

### Total cost:

Item	Actual treatment expenses (HK\$)
<b>Pre-hospitalisation treatment and investigation</b>	
Prescribed diagnostic imaging tests (CT scan)	8,000
Pre confinement outpatient care (2 visits)	1,400
<b>Hospitalisation</b>	
Room and board (7 days)	16,000
Attending doctor's visit fee (7 days)	17,500
Surgeon's fee	120,000
Anaesthetist's fee	33,000
Operating theatre charges	35,000
Miscellaneous charges	70,000
<b>Post-hospitalisation care and treatment</b>	
Chemotherapy (6 cycles)	200,000
Radiotherapy (10 sessions)	240,000
Post confinement outpatient care (2 visits)	2,500
<b>Total treatment expenses incurred</b>	<b>743,400</b>



## Why choose Bupa

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance plans to suit every life stage and lifestyle.



### Our reputation and expertise in healthcare

Providing healthcare funding and provision for people in Hong Kong and beyond

- Globally we serve over 50 million customers
- Bupa Group has been serving since 1947 and established our presence in Hong Kong in 1976
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics



### Claim service

Promising you a quick and easy claims process

- Over 98% of clinical claims and hospital claims are settled within 5 working days
- Submit claims online
- Notification when your claim has been processed



### Round-the-clock support

Allowing you to manage your policy and your health at your convenience via

- 24-hour telephone support
- Mobile app and website



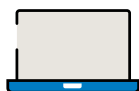
## Enrol now!

We hope you'll choose our Bupa Hero VHIS Plan for comprehensive coverage. You can enrol or learn more in the following ways.



### Phone enrolment

Call Bupa's Health Management Consultant or contact your insurance consultant for enrolment.



### Online quotation

Visit our website at [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero).



### Frequently Asked Questions

Please visit Bupa's website ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) or scan the **QR code** to access the frequently asked questions.





## Remarks

1. Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered expenses and subject to the annual benefit limit, deductible and restricted ward class set out in the Summary of Benefits. Please refer to the Policy for details.
2. 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.
3. For eligible expenses covered under the certified plan but incurred outside your chosen area of cover, benefits shall only be payable according to the VHIS Standard Plan Terms and Benefits. Please refer to the Policy for details.
4. Family discount will be applied to the standard premium and premium loading of the certified plan only, but not any other optional benefits under the Bupa Hero VHIS Plan. The discount will be valid as long as the eligible family members are all covered under a Bupa Hero VHIS Plan at the same time. Family discount is not applicable to Bupa Hero VHIS Plan (Core and Core Pro).
5. Upgrading of plan level or lowering deductible upon an important life event is exclusive to Bupa Hero VHIS Plan (Core and Core Pro). When an insured person experiences marriage, childbirth, acquisition of individual residential property, job promotion, or migration, they have the option to exercise the one-time right to lower or eliminate deductibles or upgrade their plan level without undergoing re-underwriting. Please refer to the Policy for details.
6. Enhanced benefits are not applicable to Bupa Hero VHIS Plan (Core).
7. Optional benefits (Clinical, Maternity, Dental, Dental and Optical Benefit) and free benefits and services are not part of the VHIS certified plan. The premiums paid are not eligible for claiming tax deduction and any family discount.
8. Cashless service is not applicable to items (k) and (l) listed under 1) Basic Benefits and items (c) – (j) listed under 2) Enhanced Benefits (if applicable) in the Summary of Benefits for the Certified Plan. Your Bupa Hero card is not applicable to the outpatient department of a local private hospital. For overseas hospitalisation, you can enjoy cashless service by calling Bupa to make the necessary arrangements. You need to follow the required procedures and obtain pre-authorisation from Bupa to enjoy cashless service.
9. First-dollar coverage – Deductible waived for Cancer are not applicable to Bupa Hero VHIS Plan (Core Pro, Advance, Advance Pro, Deluxe or Deluxe Pro) with zero dollar (\$0) Deductible option shown in the Benefit Schedule and Bupa Hero VHIS Plan (Core) (regardless of its Deductible option).
10. For insured persons who enrolled in Bupa Hero VHIS Plan (Core or Core Pro), they can enjoy 2 prior outpatient visits and 20 (for Core) or 30 (for Core Pro) follow-up outpatient visits taking place within 30 days before admission or Day Case Procedure and 90 days after discharge from Hospital or completion of Day Case Procedure. Please refer to the Benefit Schedule for details.
11. If your Body Mass Index is considered as overweight, underweight or you're aged 65 or above at enrolment, Bupa may ask you to submit a check-up report as part of your health insurance application process.
12. Bupa guarantees that your cover can be renewed every year for life, as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions.
13. As of December 2023, based on claim data from Bupa's existing individual ward plan products in past 5 contract years, the reimbursement rate is over 99%.
14. Please visit Bupa's website ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) for the list of designated private hospitals in Hong Kong. This list is subject to change from time to time.
15. Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero appointed service providers. This list is subject to change from time to time.

16. Bupa will directly pay your eligible medical expenses to the hospitals and service providers subject to the credit limit stated in your pre-authorisation letter and the benefit limit available under your Policy. You will need to reimburse Bupa for any ineligible medical expenses and selected deductible, if any. Please refer to <https://www.bupa.com.hk/en/medical-insurance/hero/> “Frequently Asked Questions” for details.
17. 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. Terms and conditions apply. Please refer to the Policy for details.
18. Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of “specified relatives” in Inland Revenue Ordinance (Cap. 112). You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans, but not any other optional benefits, with policy effective date of 1 April 2019 or later. There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner’s parents/children are not eligible for tax deduction. For details about tax deduction, please visit [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq).
19. For expenses incurred under optional benefits outside your chosen area of cover, no benefits shall be payable. Please refer to the Policy for details.
20. To enjoy full cover, you must visit Bupa Hero appointed service providers under the Network Benefit, subject to the maximum number of visits per policy year and the overall annual limit. Please refer to the Summary of Benefits for details.
21. The designated healthcare service provider reserves the right to amend and/or revise the listings without prior notice. For detailed terms and conditions, please log in to Bupa’s mobile app or website to view the Bupa Pass leaflet.
22. Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon – Fri, 9am to 6pm (Hong Kong time), except public holidays.
23. 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.
24. Bluea Health is offered, distributed and operated by Horizon Health and Care Limited. myBupa is offered, distributed and operated by Bupa (Asia) Limited. Horizon Health and Care Limited and Bupa (Asia) Limited are companies registered in Hong Kong under the Bupa Group. Bluea Health is not a licensed insurance agent of Bupa (Asia) Limited, nor does it represent Bupa to conduct any insurance activities. The fact that Bluea Health provides myBupa feature does not constitute and should not be construed as Bluea Health conducting any Regulated Activities as defined by the Insurance Ordinance, Chapter 41 of the Laws of Hong Kong, or any insurance activities.
25. eBooking and ePharmacy features on Bluea Health are provided by our healthcare service provider. Terms and conditions apply.
26. These case illustrations are fictional and solely for illustration purpose. None of these illustrations constitute and can be construed as any admission of claim and liability on the part of Bupa. Your coverage depends on the specific terms of the insurance policy.
27. Prior to a confirmed cancer diagnosis by the insured person’s attending registered medical practitioner in writing, the fees and/or other charges for the medical services are not eligible for the waiver of the deductible (if any).



## Important information

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, general exclusions, terms and conditions of the complete insurance policy.

We want to help you understand this plan before you enrol. Please read the information below carefully.

### Waiting period

The waiting period for the certified plan and other optional benefits are as follows:

<b>Certified Plan</b>	<ul style="list-style-type: none"> <li>No waiting period, coverage starts as soon as your policy is in effect.</li> <li>Complications of pregnancy will be payable provided that such complication results from a conception which occurred 12 months after the policy effective date.</li> <li>For Deluxe plans, the Medical Check-up Benefit is effective from the second policy year.</li> </ul>
<b>Optional Clinical Benefit</b>	No waiting period, coverage starts as soon as your policy is in effect.
<b>Optional Dental and Optical Benefit</b>	Certain dental items will be payable after you have been continuously covered under this benefit for six months or more. Please refer to the Summary of Benefits for details.
<b>Optional Maternity benefit</b>	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.

### Cooling-off period

If you're not fully satisfied with this plan, you have the right to change your mind. You can cancel your plan during the cooling-off period (i.e. within 21 days after the delivery of policy documents to you). You'll need to make your cancellation request in writing and return all your policy documents to Bupa. Then you'll receive a full refund of the premiums paid as long as no benefits have been paid.

Please refer to the "Notice on cooling-off period of your Policy" enclosed in your welcome pack for details.

### Cancellation rights

You can cancel your policy at any time by giving 30 days' written notice to Bupa. However, cancellation is only available if no benefits have been paid during the relevant policy year.

### Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your policy or reduction of entitlement to claims payments.

## Deductible

A deductible is the amount of eligible expenses that you must pay each policy year before Bupa will reimburse your eligible medical expenses. For Core plans, you can choose from 4 deductible options: HK\$0, HK\$15,000, HK\$50,000, HK\$80,000. For Advance and Deluxe plans, you can choose from 4 deductible options respectively: HK\$0, HK\$12,000, HK\$40,000, HK\$80,000. The deductible won't apply to any optional benefits such as Clinical Benefit. If you use your medical card to pay your expenses, you'll need to reimburse Bupa for the deductible amount afterwards. If you don't use your medical card, then Bupa will reimburse your eligible medical expenses after subtracting the deductible amount. Please refer to the Policy and Summary of Benefits for details.

## Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after discharge from hospital or completion of medical service. Otherwise, we won't be able to process your claim and it may be rejected.

## Premium adjustment

Each insured person's initial premium is primarily determined based on factors such as age, health conditions and choice of coverage.

Any claims you make won't affect your premium at renewal. However, renewal premiums may still increase as you get older. Bupa may adjust the standard premium rate on an overall portfolio basis with reference to factors such as medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses. In this case, the portfolio is all Bupa Hero VHIS Plan policies with the same level of coverage under the same terms and conditions and benefit schedule (i.e., one portfolio each for all Deluxe plans with HK\$0 Deductible, HK\$12,000 Deductible and so on).

## Renewal

This policy will last for 1 year and will be renewed with premium payments collected automatically, unless you submit a written request to cancel your policy. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to upgrade your plan, add any benefit(s) or reduce your deductible in future (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting. Please note that you can't apply to reduce your deductible within 24 months of the policy effective date or any previous change in deductible.

Bupa may revise the policy terms and benefits every year at renewal in order to comply with the latest VHIS requirements. All changes will be certified by the Health Bureau and are subject to prior written notice to the policy holder upon renewal.

## Payment of premiums

This is a VHIS plan certified by the Health Bureau. The premiums paid under the certified plan are eligible for claiming tax deduction (excluding Optional Benefits). Please refer to [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) for details.

You should pay your premium annually or monthly, based on the payment method selected during the application process. If you've fulfilled the eligibility criteria for renewal, we will charge your premium automatically at the next policy renewal, unless we have received other instructions from you.

In addition, you're allowed a 60-day grace period after the premium due date to complete the payment process. During that time, your policy will still be in effect but no benefits will be paid until the premium is paid. However, if you still haven't paid your premium when the grace period ends, your policy will be terminated from the premium due date.

## Termination of your policy

Your policy will be terminated automatically in the following situations:

1. non-payment of premiums after a grace period of 60 days after the premium due date;
2. upon the death of the insured person; or
3. Bupa has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this policy.

## Changing to a new insurance plan

If you're currently enrolled in a different health insurance plan and you cancel it to enrol in this plan, there may be changes to your coverage. For example, pre-existing conditions payable under your previous plan won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers, from a group plan to an individual plan or from a non-VHIS plan to a VHIS plan (and vice versa).

## General exclusions

1. Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2. Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3. Expenses arising from human immunodeficiency virus ("HIV") and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by Bupa under Section 8 of Part 1 of the Policy Terms and Benefits) such disability shall be generally excluded from any coverage of the Terms and Benefits if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first five (5) years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the policy effective date. However, the exclusion under this entire Section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Policy Terms and Benefits shall apply.
4. Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 of these General exclusions applies).
5. Any charges in respect of services for –
  - (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within one (1) year of the accident; or
  - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, hair mineral analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
  - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
  - (b) removal of pre-malignant conditions;
  - (c) treatment for prevention of recurrence or complication of a previous disability; and
  - (d) any medical check-up benefits payable under Sections 2 and 3 of Supplement 2 of the Policy Terms and Benefits.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
8. Except for the complications of pregnancy benefit payable under Section 2(e) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement, on the day of the day case procedure or specific benefit payable under Section 2(k) of Supplement 1 of the Policy Terms and Benefits.
10. Except for the consultation or acupuncture by a registered Chinese medicine practitioner after confinement or specific treatments benefit payable under Section 2(h) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.



11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of eight (8) years.
13. Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

### Medically necessary

We only cover the expenses of the insured person when they are medically necessary and reasonable and customary.

“Medically necessary” means the need for a medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice. This service must:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be in accordance with standards of good and prudent medical practice, and not be primarily for the convenience or the comfort of the insured person, his/her family, caretaker or the attending registered medical practitioner;
- be provided in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be at the most appropriate level which, in the professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

Additional factors will be considered to assess whether a hospitalisation is medically necessary, e.g. the need for emergency treatment, general anaesthesia, specific equipment in hospital, etc. If a hospitalisation is considered not medically necessary, benefits payable will be adjusted.

### Reasonable and customary

In relation to a charge for medical services, “reasonable and customary” means a level which does not exceed the general range of charges being charged by relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we will make reference to the following (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other relevant sources in the locality where the treatments, services or supplies are provided.

### Special conditions for organ transplant surgery

For organ transplant surgery, your benefits will be paid differently depending on the location of the surgery. If your surgery is performed in your chosen area of cover (but not in Hong Kong), you should get pre-approval from Bupa to maximise your cover.

In Hong Kong	In your chosen area of cover (except Hong Kong)
<p>No pre-approval required, with coverage up to the annual benefit limit in the Summary of Benefits:</p> <ul style="list-style-type: none"> <li>• Core: HK\$5,000,000</li> <li>• Core Pro: HK\$10,000,000</li> <li>• Advance: HK\$25,000,000</li> <li>• Advance Pro: HK\$30,000,000</li> <li>• Deluxe: HK\$35,000,000</li> <li>• Deluxe Pro: HK\$40,000,000</li> </ul>	<p>Pre-approval from Bupa is required, with coverage up to the amount shown in Other Limits in the Summary of Benefits:</p> <ul style="list-style-type: none"> <li>• Core: HK\$420,000</li> <li>• Core Pro: HK\$500,000</li> <li>• Advance: HK\$1,000,000</li> <li>• Advance Pro: HK\$1,200,000</li> <li>• Deluxe: HK\$1,500,000</li> <li>• Deluxe Pro: HK\$1,800,000</li> </ul>

If you don't get the necessary pre-approval or receive surgery outside your chosen area of cover, the VHIS Standard Plan Terms and Benefits will apply.

### Choice of ward class and adjustment for voluntary upgrade

Your eligible expenses will be covered regardless of your confined ward class. However, if your confined ward class is higher than the ward class listed in your Summary of Benefits, your coverage will be adjusted as follows:

Restricted ward class	Actual confined ward class	Adjustment
Ward room	Semi-private room	Multiplied by a 50% adjustment factor
Ward room	Standard private room	Multiplied by a 25% adjustment factor
Ward room	Above standard private room including suite, VIP or deluxe room	The benefit limits of the VHIS Standard Plan Terms and Benefits shall apply
Semi-private room	Standard private room	Multiplied by a 50% adjustment factor
Semi-private room	Above standard private room including suite, VIP or deluxe room	The benefit limits of the VHIS Standard Plan Terms and Benefits will apply
Standard private room		

The adjustments above will apply except when the upgrade in ward class is due to:

- unavailability of a restricted or lower ward class due to room shortage at the hospital for emergency treatment;
- confinement in isolation that requires a specific ward class; or
- any other reason not involving the insured person's own individual preference for the confined ward class.

## **Bupa (Asia) Limited**

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This plan is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR.

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

2025年4月1日版本 1 April 2025 Edition

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 (F00040-05-000-05)
  - \$12,000 自付費 Deductible (F00040-06-000-05)
  - \$40,000 自付費 Deductible (F00040-07-000-05)
  - \$80,000 自付費 Deductible (F00040-08-000-05)
- 倍尊尚 Deluxe Pro

  - \$0 自付費 Deductible (F00040-13-000-03)
  - \$12,000 自付費 Deductible (F00040-14-000-03)
  - \$40,000 自付費 Deductible (F00040-15-000-03)
  - \$80,000 自付費 Deductible (F00040-16-000-03)

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 <sup>①</sup> Asia, Australia and New Zealand <sup>①</sup>	全球但不包括美國 <sup>②</sup> Worldwide excluding the United States <sup>②</sup>
指定病房級別 <sup>⑩</sup> Restricted ward class <sup>⑩</sup>	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 <sup>③⑤</sup> 之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer <sup>③⑤</sup>	若受保人 - ◦ 患上癌症 <sup>③⑤</sup> ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 <sup>③⑤</sup> 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 <sup>③⑤</sup> ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer <sup>③⑤</sup> 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 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
b 雜項開支 Miscellaneous charges	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup> (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 <sup>⑥</sup> Full cover <sup>⑥</sup>	
d 專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>		
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 <sup>⑥</sup> 以下列明的診症 <sup>⑧</sup> : ◦ 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 <sup>⑥</sup> for the following specified visits <sup>⑧</sup> : ◦ 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 <sup>⑤⑥</sup> Prescribed Diagnostic Imaging Tests <sup>⑤⑥</sup>		
j 訂明非手術癌症治療 <sup>⑦</sup> Prescribed Non-surgical Cancer Treatments <sup>⑦</sup>		
k 入院前或出院後 / 日間手術前後的門診護理 <sup>⑧</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>⑧</sup>		
l 精神科治療 Psychiatric treatments	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	

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



2) 額外保障 Enhanced Benefits		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>		賠償限額 (港元) Benefit limit (in HKD)	
a 私家看護費 <sup>⑤</sup> Private nursing <sup>⑤</sup>		全數賠償 <sup>⑥</sup> (每保單年度最多90日) Full cover <sup>⑥</sup> (Maximum 90 days per Policy Year)	
b 陪床費 Companion bed		全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
c 急症意外門診保障 Emergency outpatient treatment for Accidents			
d 日症病人洗腎 <sup>⑤</sup> Day Patient kidney dialysis <sup>⑤</sup>			
e 懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"><li>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</li><li>This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date</li></ul>	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 <sup>⑤</sup> Hospice and palliative care <sup>⑤</sup>		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 <sup>⑤</sup> Prosthetic Device <sup>⑤</sup>		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 <sup>⑤</sup> Home facility enhancement due to Stroke <sup>⑤</sup>		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 <sup>⑤</sup> Non-Confinement sleep apnea test <sup>⑤</sup>		全數賠償 <sup>⑥</sup> 非住院睡眠窒息症測試及以下列明的診症 <sup>⑦</sup> ： <ul style="list-style-type: none"><li>非住院睡眠窒息症測試前超過90日所進行的一次門診；</li><li>非住院睡眠窒息症測試前90日內所進行的所有門診；及</li><li>非住院睡眠窒息症測試後365日內的所有跟進門診</li></ul> Full cover <sup>⑥</sup> for non-Confinement sleep apnea test and the following specified visits <sup>⑦</sup> : <ul style="list-style-type: none"><li>1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test;</li><li>All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and</li><li>All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test)</li></ul>	

3) 其他保障 Other Benefits		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 Benefit item		賠償限額 (港元) Benefit limit (in HKD)	
a 第二索償現金津貼 <sup>⑧</sup> Second Claims Incentive <sup>⑧</sup>		每日 2,400 each day	

4) 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4,800 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\$4,800 per Policy Year.	



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



5) 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 <sup>⑩</sup> 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 <sup>⑩</sup>	亞洲、澳洲及新西蘭 <sup>⑪</sup> (香港除外) Any area in Asia, Australia and New Zealand <sup>⑪</sup> excluding Hong Kong	任何地方但不包括美國 <sup>⑫</sup> 及香港 Any area excluding the United States <sup>⑫</sup> 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、2) 額外保障及 3) 其他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, 2) Enhanced Benefits and 3) Other 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 於美國以外所招致的醫療費用，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) – (i) 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 如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- ⑬ “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.
- ⑭ 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.
- ⑮ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑯ 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) – (i) of 1) Basic Benefits and items (a) – (k) of 2) Enhanced Benefits.
- ⑰ 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.
- ⑱ 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.
- ⑲ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑳ Full cover shall mean no itemised benefit sublimit.
- ㉑ 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.
- ㉒ Please refer to Supplement 5 for details.
- ㉓ 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.
- ㉔ If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 [www.bupa.com.hk/bupaaheropolicy](http://www.bupa.com.hk/bupaaheropolicy) 參閱保單及保障資料。  
Please refer to the Policy and Benefit Information at [www.bupa.com.hk/bupaaheropolicy](http://www.bupa.com.hk/bupaaheropolicy) for details.

# 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](http://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](http://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](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.

- 「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](http://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](http://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。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商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 the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider 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 the Service Provider(s) 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 <sup>®</sup> Network Benefit <sup>®</sup>	非網絡保障 Non-Network Benefit	網絡保障 <sup>®</sup> Network Benefit <sup>®</sup>	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 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>		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 <sup>®</sup> No. of Bupa Hero Appointed Service Providers <sup>®</sup>	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 全科醫生 <sup>®</sup> General practitioner <sup>®</sup>	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 <sup>®</sup> Specialist <sup>®</sup> ◦ 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 <sup>®</sup> Physiotherapist <sup>®</sup> ◦ 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)			
e 脊醫 <sup>®</sup> Chiropractor <sup>®</sup> ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner				
f 中醫師 <sup>®</sup> Chinese herbalist <sup>®</sup>	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治\$500 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費用) \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治\$600 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費用) \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))
g 跌打醫師 Chinese bonesetter				
h 精神科相關治療 <sup>®</sup> Psychiatric-related treatments <sup>®</sup>	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 <sup>®</sup> Psychological counselling <sup>®</sup> ◦ 須獲精神科醫生書面轉介 ◦ Subject to written referral from a Psychiatrist		每保單年度\$30,000 per Policy Year		每保單年度\$33,000 per Policy Year
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"><li>須獲註冊醫生書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner</li></ul>	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 medicament, 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 medicament, orthomechanical services and procedures)
l	診斷成像及化驗® Diagnostic imaging and laboratory tests® <ul style="list-style-type: none"><li>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</li><li>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</li></ul>	全數賠償 Full cover	
m	處方西藥 Prescribed Western Medication	每保單年度 \$30,000 per Policy Year	每保單年度 \$33,000 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)	
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、麻風、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.

## 註解 Notes

- ⑩「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。
- ⑪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。
- ⑫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。
- ⑬有關普通科醫生、專科醫生及中醫師保障
 

門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用(只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本公司的網站查閱，此名單可能會不時更改及更新。
- ⑭網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療(不是以預防為目的)以下輕微疾病最多7天的基本藥物：
  - 「輕微疾病」僅包括感冒和/或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題(足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
  - 請注意，在指定萬寧藥房購買的藥物只適合5歲或以上的患者。
  - 受保人必須出示有效的保柏醫療卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
  - 有關萬寧藥房及其地點的完整列表，登入本公司的客戶服務網站myBupa後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
  - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障表內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥(如有)。
  - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- ⑮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。
- 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(h)的賠償，而不會獲得其他項目之賠償。
- ⑰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。



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



## 註解 Notes

- ⑩ "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.
- ⑪ 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.
- ⑫ 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.
- ⑬ About general practitioner, Specialist, Chinese herbalist benefits
- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the 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 provider (general practitioner and Chinese herbalist only). 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.
- ⑭ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
  - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
  - To enjoy cashless services and full cover, Insured Person must present a valid Bupa medical card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
  - For the complete list of Mannings pharmacies and their locations, please log in to the Company's customer service portal myBupa and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
  - Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
  - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- 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.

# 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"> <li>洗牙 Scaling and polishing</li> <li>定期口腔檢查 Routine oral examination</li> <li>口腔 X 光及藥物 Intraoral X-ray and medications</li> <li>補牙及脫牙 Fillings and extractions</li> <li>膿瘡排放 Drainage of abscesses</li> <li>齒尖或齒邊修復 Pins for cusp restoration</li> <li>牙髓治療 (杜牙根) Root canal treatment</li> <li>牙周手術 Periodontal surgery</li> <li>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)</li> <li>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)</li> </ul>		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"> <li>牙冠及牙橋 Crowns and bridges</li> <li>根尖切除術 Apicoectomy</li> <li>鑲牙 Gold inlay</li> <li>部分或全軟組織阻生 Partial and complete soft-tissue impaction</li> <li>牙骨阻生 Bony impaction</li> <li>牙齒矯正 Orthodontic treatment</li> <li>全視牙照 Panoramic film</li> <li>牙膠 Night-guard or mouth-guard</li> </ul>		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"> <li>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。</li> <li>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.</li> </ul>		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)		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
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"> <li>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。</li> <li>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。</li> <li>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。</li> <li>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)。</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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).</li> </ul>			

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

2025年4月1日版本 1 April 2025 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 (F00040-01-000-05)
  - \$12,000 自付費 Deductible (F00040-02-000-05)
  - \$40,000 自付費 Deductible (F00040-03-000-05)
  - \$80,000 自付費 Deductible (F00040-04-000-05)
- 倍智選 Advance Pro

  - \$0 自付費 Deductible (F00040-09-000-03)
  - \$12,000 自付費 Deductible (F00040-10-000-03)
  - \$40,000 自付費 Deductible (F00040-11-000-03)
  - \$80,000 自付費 Deductible (F00040-12-000-03)

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 <sup>①</sup> Asia, Australia and New Zealand <sup>①</sup>	全球但不包括美國 <sup>②</sup> Worldwide excluding the United States <sup>②</sup>
指定病房級別 <sup>③</sup> Restricted ward class <sup>③</sup>	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 <sup>④⑤</sup> 之全額賠償 – 豁免自付費 First-dollar coverage – Deductible waived for Cancer <sup>④⑤</sup>	若受保人 – ◦ 患上癌症 <sup>④⑤</sup> ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 <sup>④⑤</sup> 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 <sup>④⑤</sup> ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer <sup>④⑤</sup> for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits.	

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



1) 基本保障 Basic Benefits		智選 Advance	倍智選 Advance Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>		賠償限額 (港元) Benefit limit (in HKD)	
a	病房及膳食 Room and board	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
b	雜項開支 Miscellaneous charges	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup> (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 <sup>⑤</sup> Full cover <sup>⑤</sup>	
d	專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>		
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 <sup>⑤⑥</sup> Prescribed Diagnostic Imaging Tests <sup>⑤⑥</sup>	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
j	訂明非手術癌症治療 <sup>⑦</sup> Prescribed Non-surgical Cancer Treatments <sup>⑦</sup>		
k	入院前或出院後 / 日間手術前後的門診護理 <sup>⑧</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>⑧</sup>	全數賠償 <sup>⑤</sup> 以下列明的診症 <sup>⑧</sup> ： ◦ 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 <sup>⑤</sup> for the following specified visits <sup>⑧</sup> ： ◦ 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)	
l	精神科治療 Psychiatric treatments	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
2) 額外保障 Enhanced Benefits		智選 Advance	倍智選 Advance Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>		賠償限額 (港元) Benefit limit (in HKD)	
a	私家看護費 <sup>⑤</sup> Private nursing <sup>⑤</sup>	全數賠償 <sup>⑤</sup> (每保單年度最多90日) Full cover <sup>⑤</sup> (Maximum 90 days per Policy Year)	
b	陪床費 Companion bed	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
c	急症意外門診保障 Emergency outpatient treatment for Accidents		
d	日症病人洗腎 <sup>⑤</sup> Day Patient kidney dialysis <sup>⑤</sup>	每保單年度 \$150,000 per Policy Year	
e	懷孕併發症 Complications of pregnancy ◦ 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 <sup>⑤</sup> Hospice and palliative care <sup>⑤</sup>	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 <sup>⑤</sup> Prosthetic Device <sup>⑤</sup>	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 <sup>⑤</sup> Home facility enhancement due to Stroke <sup>⑤</sup>	每保單年度 \$50,000 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 \$60,000 per Policy Year
k	非住院睡眠窒息症測試 <sup>⑤</sup> Non-Confinement sleep apnea test <sup>⑤</sup>	全數賠償 <sup>⑤</sup> 非住院睡眠窒息症測試及以下列明的診症 <sup>⑧</sup> ： ◦ 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 <sup>⑤</sup> for non-Confinement sleep apnea test and the following specified visits <sup>⑧</sup> ： ◦ 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) 其他保障 Other Benefits	智選 Advance	倍智選 Advance Pro
保障項目 Benefit item	賠償限額 (港元) Benefit limit (in HKD)	
a 第二索償現金津貼 <sup>®</sup> Second Claims Incentive <sup>®</sup>	每日 1,260 each day	
4) 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 <sup>®</sup> 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 <sup>®</sup>	亞洲、澳洲及新西蘭 <sup>①</sup> (香港除外) Any area in Asia, Australia and New Zealand <sup>①</sup> excluding Hong Kong  每保單年度 \$1,000,000 per Policy Year  (必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	任何地方但不包括美國 <sup>②</sup> 及香港 Any area excluding the United States <sup>②</sup> and Hong Kong  每保單年度 \$1,200,000 per Policy Year  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、2) 額外保障及 3) 其他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, 2) Enhanced Benefits and 3) Other 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。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) - (i) 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 如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- ⑬ "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.
- ⑭ 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.
- ⑮ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑯ 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) - (i) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- ⑰ 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.
- ⑱ 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.
- ⑲ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑳ Full cover shall mean no itemised benefit sublimit.
- ㉑ 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.
- ㉒ Please refer to Supplement 5 for details.
- ㉓ 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.
- ㉔ If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 [www.bupa.com.hk/bupaaheropolicy](http://www.bupa.com.hk/bupaaheropolicy) 參閱保單及保障資料。  
Please refer to the Policy and Benefit Information at [www.bupa.com.hk/bupaaheropolicy](http://www.bupa.com.hk/bupaaheropolicy) 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](http://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) 基本保障下列出的項目 (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) 額外保障下列出的項目 (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](http://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](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.

- 「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](http://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](http://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。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商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 the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider 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 the Service Provider(s) 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 <sup>(14)</sup> Network Benefit <sup>(14)</sup>	非網絡保障 Non-Network Benefit	網絡保障 <sup>(14)</sup> Network Benefit <sup>(14)</sup>	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 <sup>(15)</sup> Asia, Australia and New Zealand <sup>(15)</sup>		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 <sup>(16)</sup> No. of Bupa Hero Appointed Service Providers <sup>(16)</sup>	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 全科醫生 <sup>(17)</sup> General practitioner <sup>(17)</sup>	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 <sup>(18)</sup> Specialist <sup>(18)</sup> <ul style="list-style-type: none"><li>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</li><li>Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry</li></ul>	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)
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 <sup>(19)</sup> Physiotherapist <sup>(19)</sup> <ul style="list-style-type: none"><li>須獲註冊醫生書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner</li></ul>	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)
e 脊醫 <sup>(20)</sup> Chiropractor <sup>(20)</sup> <ul style="list-style-type: none"><li>須獲註冊醫生書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner</li></ul>	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)
f 中醫師 <sup>(21)</sup> Chinese herbalist <sup>(21)</sup>	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$500 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$600 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))
g 跌打醫師 Chinese bonesetter	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$500 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$600 (包括診症費、基本醫療所需中藥費用、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) 取得之基本醫療所需中藥費) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))



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® <ul style="list-style-type: none"><li>須獲精神科醫生書面轉介</li><li>Subject to written referral from a Psychiatrist</li></ul>		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® <ul style="list-style-type: none"><li>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</li><li>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</li></ul>		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 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>	全球但不包括美國 Worldwide excluding the United States
<ul style="list-style-type: none"><li>洗牙 Scaling and polishing</li><li>定期口腔檢查 Routine oral examination</li><li>口腔 X 光及藥物 Intraoral X-ray and medications</li><li>補牙及脫牙 Fillings and extractions</li><li>膿瘡排放 Drainage of abscesses</li><li>齒尖或齒邊修復 Pins for cusp restoration</li><li>牙髓治療 (杜牙根) Root canal treatment</li><li>牙周手術 Periodontal surgery</li><li>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)</li><li>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)</li></ul>	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

- ③ 「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。
- ⑤ 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。
- ⑥ 有關普通科醫生、專科醫生及中醫師保障
- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用 (只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本公司的網站查閱，此名單可能會不時更改及更新。
- ⑦ 網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：
- 「輕微疾病」僅包括感冒和／或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
  - 請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。
  - 受保人必須出示有效的保柏醫療卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
  - 有關萬寧藥房及其地點的完整列表，登入本公司的客戶服務網站 myBupa 後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
  - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥 (如有)。
  - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmicare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- 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。



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



## 註解 Notes

- ⑨ "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.
- ⑩ 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.
- ⑪ 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.
- ⑫ About general practitioner, Specialist, Chinese herbalist benefits
- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the 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 provider (general practitioner and Chinese herbalist only). 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.
- ⑬ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
  - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
  - To enjoy cashless services and full cover, Insured Person must present a valid Bupa medical card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
  - For the complete list of Mannings pharmacies and their locations, please log in to the Company's customer service portal myBupa and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
  - Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
  - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- ⑭ 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.
- ⑮ 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.
- ⑯ 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.





保障摘要 Summary of Benefits

2025年4月1日版本 1 April 2025 Edition

保柏非凡自願醫保計劃（精選、倍精選）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 (Core, Core Pro) offers the options below (VHIS certification numbers in brackets):

- 精選 Core

  - \$0 自付費 Deductible (F00040-17-000-02)
  - \$15,000 自付費 Deductible (F00040-18-000-02)
  - \$50,000 自付費 Deductible (F00040-19-000-02)
  - \$80,000 自付費 Deductible (F00040-20-000-02)
- 倍精選 Core Pro

  - \$0 自付費 Deductible (F00040-21-000-02)
  - \$15,000 自付費 Deductible (F00040-22-000-02)
  - \$50,000 自付費 Deductible (F00040-23-000-02)
  - \$80,000 自付費 Deductible (F00040-24-000-02)

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

計劃選項 Plan option	精選 Core	倍精選 Core Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>①</sup> Asia, Australia and New Zealand <sup>①</sup>	全球但不包括美國 <sup>②</sup> Worldwide excluding the United States <sup>②</sup>
指定病房級別 <sup>⑩</sup> Restricted ward class <sup>⑩</sup>	大房 Ward Room	大房 Ward Room
1) 基本保障及 2) 額外保障 (如適用)下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits (if applicable)	每保單年度港元 \$0 / \$15,000 / \$50,000 / \$80,000 per Policy Year	
癌症 <sup>③⑤</sup> 之全額賠償 – 豁免自付費 First-dollar coverage – Deductible waived for Cancer <sup>③⑤</sup>	不適用 N/A	若受保人 – <ul style="list-style-type: none"><li>◦ 患上癌症<sup>③⑤</sup>；及</li><li>◦ 在主診註冊醫生的書面建議下直接因癌症<sup>③⑤</sup>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) - (j) 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)。</li></ul> The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person – <ul style="list-style-type: none"><li>◦ suffers from Cancer<sup>③⑤</sup>; and</li><li>◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer<sup>③⑤</sup> for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (j) of 2) Enhanced Benefits.</li></ul>

1) 基本保障 Basic Benefits	精選 Core	倍精選 Core Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>	
b 雜項開支 Miscellaneous charges	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup> (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 <sup>⑧</sup> Full cover <sup>⑧</sup>	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>
d 專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>		
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 <sup>⑤⑥</sup> Prescribed Diagnostic Imaging Tests <sup>⑤⑥</sup>	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>
j 訂明非手術癌症治療 <sup>⑦</sup> Prescribed Non-surgical Cancer Treatments <sup>⑦</sup>		
k 入院前或出院後 / 日間手術前後的門診護理 <sup>⑧</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>⑧</sup>	全數賠償 <sup>⑧</sup> 以下列明的診症 <sup>⑧</sup> : <ul style="list-style-type: none"> <li>住院 / 日間手術前超過30日所進行的1次門診或急症診症;</li> <li>住院 / 日間手術前30日內所進行的2次門診或急症診症; 及</li> <li>出院 / 日間手術後90日內所進行的20次跟進門診。</li> </ul> Full cover <sup>⑧</sup> for the following specified visits <sup>⑧</sup> : <ul style="list-style-type: none"> <li>1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 30 days before admission or Day Case Procedure;</li> <li>2 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and</li> <li>20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure).</li> </ul>	全數賠償 <sup>⑧</sup> 以下列明的診症 <sup>⑧</sup> : <ul style="list-style-type: none"> <li>住院 / 日間手術前超過30日所進行的1次門診或急症診症;</li> <li>住院 / 日間手術前30日內所進行的2次門診或急症診症; 及</li> <li>出院 / 日間手術後90日內所進行的30次跟進門診。</li> </ul> Full cover <sup>⑧</sup> for the following specified visits <sup>⑧</sup> : <ul style="list-style-type: none"> <li>1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 30 days before admission or Day Case Procedure;</li> <li>2 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and</li> <li>30 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure).</li> </ul>
l 精神科治療 Psychiatric treatments	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>	
2) 額外保障 Enhanced Benefits	精選 Core	倍精選 Core Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 私家看護費 <sup>⑤</sup> Private nursing <sup>⑤</sup>	不適用 N/A	全數賠償 <sup>⑧</sup> (每保單年度最多90日) Full cover <sup>⑧</sup> (Maximum 90 days per Policy Year)
b 陪床費 Companion bed	不適用 N/A	全數賠償 <sup>⑧</sup> Full cover <sup>⑧</sup>
c 急症意外門診保障 Emergency outpatient treatment for Accidents		
d 日症病人洗腎 <sup>⑤</sup> Day Patient kidney dialysis <sup>⑤</sup>		
e 懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> <li>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</li> <li>This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date</li> </ul>	不適用 N/A	每保單年度 \$100,000 per Policy Year
f 康復治療 Rehabilitation	不適用 N/A	每日 \$1,500 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)
g 善終服務及緩和治療 <sup>⑤</sup> Hospice and palliative care <sup>⑤</sup>	不適用 N/A	每保單年度 \$80,000 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	不適用 N/A	每次 \$550 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)
i 人工裝置 <sup>⑤</sup> Prosthetic Device <sup>⑤</sup>	不適用 N/A	每保單年度每項裝置 \$80,000 per item per Policy Year
j 因中風而提升家居設備 <sup>⑤</sup> Home facility enhancement due to Stroke <sup>⑤</sup>	不適用 N/A	每保單年度 \$40,000 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)

# 保柏非凡自願醫保計劃 (精選、倍精選) Bupa Hero VHIS Plan (Core, Core Pro)



3) 其他保障 Other Benefits	精選 Core	倍精選 Core Pro
保障項目 Benefit item	賠償限額 (港元) Benefit limit (in HKD)	
a 第二索償現金津貼® Second Claims Incentive®	每日 600 each day	
4) 其他限額 Other Limits	精選 Core	倍精選 Core 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® (如適用) 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® (if applicable)	亞洲、澳洲及新西蘭® (香港除外) Asia, Australia and New Zealand® excluding Hong Kong	任何地方但不包括美國®及香港 Any area excluding the United States® and Hong Kong
	每保單年度 \$420,000 per Policy Year	每保單年度 \$500,000 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 (如適用) 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 (if applicable)	每保單年度 \$5,000,000 per Policy Year	每保單年度 \$10,000,000 per Policy Year
1) 基本保障、2) 額外保障 (如適用) 及 3) 其他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, 2) Enhanced Benefits (if applicable) and 3) Other Benefits	不適用 N/A	

## 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。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於美國以外所招致的醫療費用，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) - (i) 項及 2) 額外保障下 (a) - (j) 項多於一個保障項目 (如適用) 的賠償。
- ⑤本公司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治療只包括放射線治療、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如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- ⑬ "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.
- ⑭ 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.
- ⑮ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑯ 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) - (i) of 1) Basic Benefits and items (a) - (j) of 2) Enhanced Benefits (if applicable).
- ⑰ The Company 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.
- ⑱ 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.
- ⑲ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑳ Full cover shall mean no itemised benefit sublimit.
- ㉑ 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 is performed, as the case may be.
- ㉒ Please refer to Supplement 5 for details.
- ㉓ 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.
- ㉔ If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 [www.bupa.com.hk/bupaheerolicy](http://www.bupa.com.hk/bupaheerolicy) 參閱保單及保障資料。  
Please refer to the Policy and Benefit Information at [www.bupa.com.hk/bupaheerolicy](http://www.bupa.com.hk/bupaheerolicy) for details.

以下為保柏非凡自願醫保計劃 (精選、倍精選) 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 (Core, Core 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](http://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) (如適用)。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](http://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 (if applicable). 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第二意見，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](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.

- 「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](http://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](http://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。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商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 the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider 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 the Service Provider(s) or its agent, or the availability of such services.



# 保柏非凡自願醫保計劃（精選、倍精選） Bupa Hero VHIS Plan (Core, Core Pro)



以下為保柏非凡自願醫保計劃（精選、倍精選）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。  
The optional benefits of the Bupa Hero VHIS Plan (Core, Core Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction.

## 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)	精選 Core		倍精選 Core Pro	
	網絡保障 <sup>⑭</sup> Network Benefit <sup>⑭</sup>	非網絡保障 Non-Network Benefit	網絡保障 <sup>⑭</sup> Network Benefit <sup>⑭</sup>	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 <sup>⑮</sup> Asia, Australia and New Zealand <sup>⑮</sup>		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$80,000			
保柏非凡特選服務供應商數目 <sup>⑯</sup> No. of Bupa Hero Appointed Service Providers <sup>⑯</sup>	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 普通科醫生 <sup>⑰⑱</sup> General practitioner <sup>⑰⑱</sup>	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 <sup>⑲⑳</sup> Specialist <sup>⑲⑳</sup> ◦ 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 <sup>㉑</sup> Physiotherapist <sup>㉑</sup> ◦ 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)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)
e 脊醫 <sup>㉒</sup> Chiropractor <sup>㉒</sup> ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner				
f 中醫師 <sup>㉓</sup> Chinese herbalist <sup>㉓</sup>	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用)  Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所需中藥費用、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）取得之基本醫療所需中藥費） 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用)  Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所需中藥費用、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）取得之基本醫療所需中藥費） 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also 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))
g 跌打醫師 Chinese bonesetter				





賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)		精選 Core		倍精選 Core 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 \$800 (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 \$800 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 \$800 (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 \$800 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® <ul style="list-style-type: none"><li>須獲精神科醫生書面轉介</li><li>Subject to written referral from a Psychiatrist</li></ul>		全數賠償 Full cover	賠償80%，上限為每次診治 \$800 80% reimbursement up to \$800 per visit	全數賠償 Full cover	賠償80%，上限為每次診治 \$800 80% reimbursement up to \$800 per visit
j 診斷成像及化驗® Diagnostic imaging and laboratory tests® <ul style="list-style-type: none"><li>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</li><li>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</li></ul>		全數賠償 Full cover	賠償80%，上限為每保單年度 \$8,000 80% reimbursement up to \$8,000 per Policy Year	全數賠償 Full cover	賠償80%，上限為每保單年度 \$8,000 80% reimbursement up to \$8,000 per Policy Year
k 處方西藥 Prescribed Western Medication		每保單年度 \$6,000 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 \$6,000 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) - (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)	精選 Core	倍精選 Core Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>	全球但不包括美國 Worldwide excluding the United States
<ul style="list-style-type: none"><li>洗牙 Scaling and polishing</li><li>定期口腔檢查 Routine oral examination</li><li>口腔 X 光及藥物 Intraoral X-ray and medications</li><li>補牙及脫牙 Fillings and extractions</li><li>膿瘡排放 Drainage of abscesses</li><li>齒尖或齒邊修復 Pins for cusp restoration</li><li>牙髓治療 (杜牙根) Root canal treatment</li><li>牙周手術 Periodontal surgery</li><li>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)</li><li>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)</li></ul>	每保單年度 \$3,500 per Policy Year	每保單年度 \$3,500 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)	精選 Core	倍精選 Core 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 \$18,000 per pregnancy	每次懷孕 \$18,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$35,000 per pregnancy	每次懷孕 \$35,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$10,000 per pregnancy	每次懷孕 \$10,000 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

- ⑮ 「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。
- ⑯ 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。
- ⑰ 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。
- ⑱ 有關普通科醫生、專科醫生及中醫師保障
- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用 (只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本公司的網站查閱，此名單可能會不時更改及更新。
- ⑲ 網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：
- 「輕微疾病」僅包括感冒和/或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
  - 請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。
  - 受保人必須出示有效的保柏醫療卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
  - 有關萬寧藥房及其地點的完整列表，登入本公司的客戶服務網站 myBupa 後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
  - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障表內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥 (如有)。
  - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- ⑳ 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。
- ㉑ 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。
- ㉒ 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。

# 保柏非凡自願醫保計劃 (精選、倍精選) Bupa Hero VHIS Plan (Core, Core Pro)



## 註解 Notes

- ⑩ "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.
- ⑪ 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.
- ⑫ 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.
- ⑬ About general practitioner, Specialist, Chinese herbalist benefits
- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the 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 provider (general practitioner and Chinese herbalist only). 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.
- ⑭ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
  - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
  - To enjoy cashless services and full cover, Insured Person must present a valid Bupa medical card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
  - For the complete list of Mannings pharmacies and their locations, please log in to the Company's customer service portal myBupa and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
  - Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
  - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- 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

2025年4月1日版本 1 April 2025 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 (F00040-05-000-05)
- \$12,000 自付費 Deductible (F00040-06-000-05)
- \$40,000 自付費 Deductible (F00040-07-000-05)
- \$80,000 自付費 Deductible (F00040-08-000-05)

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	17,986	1,619	12,525	1,127	8,715	784	6,025	542	41	23,302	2,097	18,433	1,659	13,631	1,227	10,055	905
1	17,986	1,619	12,525	1,127	8,715	784	6,025	542	42	24,298	2,187	19,119	1,721	14,330	1,290	10,590	953
2	17,986	1,619	12,525	1,127	8,715	784	6,025	542	43	25,338	2,280	19,832	1,785	15,061	1,355	11,151	1,004
3	17,986	1,619	12,525	1,127	8,715	784	6,025	542	44	26,420	2,378	20,572	1,851	15,829	1,425	11,744	1,057
4	17,986	1,619	12,525	1,127	8,715	784	6,025	542	45	27,551	2,480	21,342	1,921	16,640	1,498	12,370	1,113
5	17,986	1,619	12,525	1,127	8,715	784	6,025	542	46	29,102	2,619	22,225	2,000	17,566	1,581	13,083	1,177
6	13,488	1,214	8,350	752	6,971	627	4,331	390	47	31,029	2,793	23,144	2,083	18,546	1,669	13,837	1,245
7	13,557	1,220	8,439	760	6,998	630	4,369	393	48	33,080	2,977	24,102	2,169	19,578	1,762	14,634	1,317
8	13,624	1,226	8,529	768	7,025	632	4,410	397	49	35,267	3,174	25,101	2,259	20,667	1,860	15,476	1,393
9	13,690	1,232	8,622	776	7,052	635	4,448	400	50	37,599	3,384	26,140	2,353	21,819	1,964	16,368	1,473
10	13,757	1,238	8,717	785	7,076	637	4,488	404	51	39,556	3,560	27,408	2,467	22,897	2,061	17,208	1,549
11	13,825	1,244	8,810	793	7,103	639	4,527	407	52	41,229	3,711	28,738	2,586	24,030	2,163	18,090	1,628
12	13,894	1,250	8,904	801	7,131	642	4,568	411	53	42,978	3,868	30,133	2,712	25,221	2,270	19,019	1,712
13	13,960	1,256	9,000	810	7,158	644	4,608	415	54	44,797	4,032	31,596	2,844	26,469	2,382	19,996	1,800
14	14,030	1,263	9,095	819	7,185	647	4,650	419	55	46,693	4,202	33,129	2,982	27,778	2,500	21,020	1,892
15	14,099	1,269	9,194	827	7,211	649	4,691	422	56	49,071	4,416	34,837	3,135	29,387	2,645	22,276	2,005
16	14,168	1,275	9,293	836	7,237	651	4,732	426	57	51,570	4,641	36,629	3,297	31,092	2,798	23,606	2,125
17	14,239	1,282	9,393	845	7,263	654	4,774	430	58	54,199	4,878	38,515	3,466	32,894	2,960	25,016	2,251
18	14,307	1,288	9,416	847	7,273	655	4,814	433	59	56,958	5,126	40,498	3,645	34,801	3,132	26,508	2,386
19	14,614	1,315	9,489	854	7,312	658	4,850	437	以下保費只供續保之用 The premiums below are for Renewal only								
20	14,927	1,343	9,562	861	7,351	662	4,878	439	60	59,860	5,387	42,581	3,832	36,817	3,314	28,089	2,528
21	15,248	1,372	9,637	867	7,392	665	5,004	450	61	63,307	5,698	45,211	4,069	38,853	3,497	29,688	2,672
22	15,574	1,402	9,710	874	7,432	669	5,131	462	62	66,950	6,026	47,999	4,320	40,999	3,690	31,376	2,824
23	15,906	1,432	9,786	881	7,473	673	5,256	473	63	70,808	6,373	50,963	4,587	43,267	3,894	33,161	2,984
24	16,248	1,462	9,862	888	7,576	682	5,383	484	64	74,886	6,740	54,108	4,870	45,656	4,109	35,046	3,154
25	16,595	1,494	9,939	895	7,744	697	5,513	496	65	79,593	7,163	57,446	5,170	48,179	4,336	37,038	3,333
26	16,937	1,524	9,948	895	7,903	711	5,662	510	66	83,314	7,498	60,945	5,485	50,901	4,581	39,397	3,546
27	17,283	1,555	9,997	900	8,124	731	5,811	523	67	88,052	7,925	64,659	5,819	53,778	4,840	41,909	3,772
28	17,636	1,587	10,346	931	8,339	751	5,960	536	68	92,142	8,293	68,599	6,174	56,816	5,113	44,578	4,012
29	17,998	1,620	10,708	964	8,548	769	6,267	564	69	96,870	8,718	72,778	6,550	60,025	5,402	47,417	4,268
30	18,366	1,653	11,083	997	8,925	803	6,590	593	70	99,454	8,951	76,439	6,880	62,150	5,594	49,934	4,494
31	18,522	1,667	11,627	1,046	9,122	821	6,880	619	71	104,127	9,371	78,261	7,043	63,402	5,706	51,780	4,660
32	18,678	1,681	12,194	1,097	9,607	865	7,181	646	72	108,492	9,764	80,119	7,211	65,336	5,880	53,690	4,832
33	18,837	1,695	12,789	1,151	10,115	910	7,499	675	73	112,509	10,126	82,014	7,381	67,323	6,059	55,664	5,010
34	18,995	1,710	13,414	1,207	10,653	959	7,826	704	74	116,137	10,452	83,945	7,555	69,363	6,243	57,702	5,193
35	19,156	1,724	14,071	1,266	11,217	1,010	8,171	735	75	119,880	10,789	85,908	7,732	71,456	6,431	59,812	5,383
36	19,757	1,778	14,744	1,327	11,547	1,039	8,430	759	76	123,234	11,091	86,993	7,829	71,953	6,476	60,241	5,422
37	20,372	1,833	15,447	1,390	11,886	1,070	8,697	783	77	125,511	11,296	88,083	7,927	72,447	6,520	60,671	5,460
38	21,012	1,891	16,185	1,457	12,237	1,101	8,971	807	78	127,819	11,504	89,190	8,027	72,931	6,564	61,094	5,498
39	21,668	1,950	16,958	1,526	12,597	1,134	9,254	833	79	129,005	11,610	90,303	8,127	73,412	6,607	61,512	5,536
40	22,346	2,011	17,770	1,599	12,968	1,167	9,548	859	80+	130,205	11,718	91,432	8,229	73,887	6,650	61,926	5,573

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	89,790	8,081	63,872	5,748	55,226	4,971	42,134	3,792
61	94,961	8,547	67,817	6,104	58,280	5,246	44,532	4,008
62	100,425	9,039	71,999	6,480	61,499	5,535	47,064	4,236
63	106,212	9,560	76,445	6,881	64,901	5,841	49,742	4,476
64	112,329	10,110	81,162	7,305	68,484	6,164	52,569	4,731
65	119,390	10,745	86,169	7,755	72,269	6,504	55,557	5,000
66	124,971	11,247	91,418	8,228	76,352	6,872	59,096	5,319
67	132,078	11,888	96,989	8,729	80,667	7,260	62,864	5,658
68	138,213	12,440	102,899	9,261	85,224	7,670	66,867	6,018
69	145,305	13,077	109,167	9,825	90,038	8,103	71,126	6,402
以下保費只供續保之用 The premiums below are for Renewal only								
70	149,181	13,427	114,659	10,320	93,225	8,391	74,901	6,741
71	156,191	14,057	117,392	10,565	95,103	8,559	77,670	6,990
72	162,738	14,646	120,179	10,817	98,004	8,820	80,535	7,248
73	168,764	15,189	123,021	11,072	100,985	9,089	83,496	7,515
74	174,206	15,678	125,918	11,333	104,045	9,365	86,553	7,790
75	179,820	16,184	128,862	11,598	107,184	9,647	89,718	8,075
76	184,851	16,637	130,490	11,744	107,930	9,714	90,362	8,133
77	188,267	16,944	132,125	11,891	108,671	9,780	91,007	8,190
78	191,729	17,256	133,785	12,041	109,397	9,846	91,641	8,247
79	193,508	17,415	135,455	12,191	110,118	9,911	92,268	8,304
80+	195,308	17,577	137,148	12,344	110,831	9,975	92,889	8,360

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	198,908	17,902	152,878	13,760	124,300	11,188	99,868	8,988
71	208,254	18,742	156,522	14,086	126,804	11,412	103,560	9,320
72	216,984	19,528	160,238	14,422	130,672	11,760	107,380	9,664
73	225,018	20,252	164,028	14,762	134,646	12,118	111,328	10,020
74	232,274	20,904	167,890	15,110	138,726	12,486	115,404	10,386
75	239,760	21,578	171,816	15,464	142,912	12,862	119,624	10,766
76	246,468	22,182	173,986	15,658	143,906	12,952	120,482	10,844
77	251,022	22,592	176,166	15,854	144,894	13,040	121,342	10,920
78	255,638	23,008	178,380	16,054	145,862	13,128	122,188	10,996
79	258,010	23,220	180,606	16,254	146,824	13,214	123,024	11,072
80	260,410	23,436	182,864	16,458	147,774	13,300	123,852	11,146
以下保費只供續保之用 The premiums below are for Renewal only								
81+	260,410	23,436	182,864	16,458	147,774	13,300	123,852	11,146



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



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	20,977	1,888	33	20,567	1,851	49	40,985	3,689	65	62,775	5,650
18	17,333	1,560	34	21,517	1,937	50	42,114	3,790	66	64,602	5,814
19	17,436	1,569	35	22,512	2,026	51	43,090	3,878	67	66,482	5,983
20	17,542	1,579	36	23,576	2,122	52	44,087	3,968	68	68,414	6,157
21	17,649	1,588	37	24,695	2,223	53	45,107	4,060	69	70,405	6,336
22	17,755	1,598	38	25,863	2,328	54	46,149	4,153	70	72,451	6,521
23	17,863	1,608	39	27,089	2,438	55	47,216	4,249	71	74,582	6,712
24	17,970	1,617	40	28,373	2,554	56	48,611	4,375	72	78,173	7,036
25	18,077	1,627	41	29,775	2,680	57	50,047	4,504	73	81,935	7,374
26	18,200	1,638	42	31,244	2,812	58	51,526	4,637	74	85,880	7,729
27	18,322	1,649	43	32,787	2,951	59	53,049	4,774	75	90,014	8,101
28	18,447	1,660	44	34,407	3,097	60	54,615	4,915	76	94,101	8,469
29	18,571	1,671	45	36,104	3,249	61	56,158	5,054	77	99,277	8,935
30	18,697	1,683	46	37,776	3,400	62	57,746	5,197	78	104,740	9,427
31	18,792	1,691	47	38,815	3,493	63	59,375	5,344	79	110,502	9,945
32	19,658	1,769	48	39,886	3,590	64	61,053	5,495	80+	116,581	10,492

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	8,009	721

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	27,994	2,519
30 - 49	37,233	3,351
50 - 54 (只供續保 for renewal only)	37,233	3,351

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](http://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](http://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

2025年4月1日版本 1 April 2025 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 (F00040-13-000-03)
- \$12,000 自付費 Deductible (F00040-14-000-03)
- \$40,000 自付費 Deductible (F00040-15-000-03)
- \$80,000 自付費 Deductible (F00040-16-000-03)

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	19,982	1,798	13,915	1,252	9,682	871	6,695	603	41	25,889	2,330	20,477	1,843	15,143	1,363	11,172	1,005
1	19,982	1,798	13,915	1,252	9,682	871	6,695	603	42	26,995	2,430	21,243	1,912	15,920	1,433	11,765	1,059
2	19,982	1,798	13,915	1,252	9,682	871	6,695	603	43	28,151	2,534	22,034	1,983	16,733	1,506	12,390	1,115
3	19,982	1,798	13,915	1,252	9,682	871	6,695	603	44	29,353	2,642	22,856	2,057	17,587	1,583	13,048	1,174
4	19,982	1,798	13,915	1,252	9,682	871	6,695	603	45	30,608	2,755	23,710	2,134	18,486	1,664	13,742	1,237
5	19,982	1,798	13,915	1,252	9,682	871	6,695	603	46	32,262	2,904	24,691	2,222	19,515	1,756	14,536	1,308
6	14,988	1,349	9,277	835	7,746	697	4,811	433	47	34,397	3,096	25,713	2,314	20,603	1,854	15,372	1,383
7	15,062	1,356	9,376	844	7,775	700	4,855	437	48	36,672	3,300	26,778	2,410	21,751	1,958	16,259	1,463
8	15,137	1,362	9,477	853	7,804	702	4,899	441	49	39,096	3,519	27,888	2,510	22,960	2,066	17,194	1,547
9	15,210	1,369	9,579	862	7,835	705	4,942	445	50	41,681	3,751	29,041	2,614	24,241	2,182	18,187	1,637
10	15,284	1,376	9,683	871	7,864	708	4,985	449	51	43,947	3,955	30,450	2,741	25,438	2,289	19,118	1,721
11	15,359	1,382	9,788	881	7,893	710	5,030	453	52	45,805	4,122	31,929	2,874	26,699	2,403	20,099	1,809
12	15,435	1,389	9,893	890	7,922	713	5,075	457	53	47,748	4,297	33,477	3,013	28,021	2,522	21,130	1,902
13	15,511	1,396	9,999	900	7,951	716	5,119	461	54	49,768	4,479	35,103	3,159	29,407	2,647	22,215	1,999
14	15,588	1,403	10,106	910	7,980	718	5,166	465	55	51,874	4,669	36,807	3,313	30,862	2,778	23,354	2,102
15	15,662	1,410	10,215	919	8,011	721	5,212	469	56	54,519	4,907	38,704	3,483	32,650	2,939	24,747	2,227
16	15,740	1,417	10,324	929	8,041	724	5,256	473	57	57,296	5,157	40,695	3,663	34,542	3,109	26,226	2,360
17	15,818	1,424	10,436	939	8,069	726	5,304	477	58	60,215	5,419	42,789	3,851	36,545	3,289	27,793	2,501
18	15,896	1,431	10,461	941	8,080	727	5,349	481	59	63,280	5,695	44,992	4,049	38,663	3,480	29,451	2,651
19	16,234	1,461	10,542	949	8,124	731	5,387	485	以下保費只供續保之用 The premiums below are for Renewal only								
20	16,583	1,492	10,625	956	8,167	735	5,418	488	60	66,504	5,985	47,307	4,258	40,905	3,681	31,208	2,809
21	16,939	1,525	10,706	964	8,212	739	5,559	500	61	70,335	6,330	50,229	4,521	43,166	3,885	32,983	2,968
22	17,301	1,557	10,788	971	8,256	743	5,699	513	62	74,383	6,694	53,327	4,799	45,550	4,100	34,859	3,137
23	17,672	1,590	10,873	979	8,302	747	5,841	526	63	78,667	7,080	56,620	5,096	48,069	4,326	36,841	3,316
24	18,051	1,625	10,956	986	8,416	757	5,980	538	64	83,198	7,488	60,113	5,410	50,724	4,565	38,935	3,504
25	18,437	1,659	11,042	994	8,602	774	6,124	551	65	88,427	7,958	63,822	5,744	53,526	4,817	41,149	3,703
26	18,816	1,693	11,051	995	8,781	790	6,291	566	66	92,562	8,331	67,711	6,094	56,550	5,090	43,770	3,939
27	19,202	1,728	11,107	1,000	9,025	812	6,456	581	67	97,826	8,804	71,836	6,465	59,747	5,377	46,560	4,190
28	19,593	1,763	11,496	1,035	9,265	834	6,623	596	68	102,370	9,213	76,212	6,859	63,122	5,681	49,525	4,457
29	19,995	1,800	11,897	1,071	9,497	855	6,962	627	69	107,623	9,686	80,856	7,277	66,688	6,002	52,680	4,741
30	20,406	1,837	12,313	1,108	9,914	892	7,321	659	70	110,492	9,944	84,923	7,643	69,048	6,214	55,478	4,993
31	20,579	1,852	12,916	1,162	10,136	912	7,644	688	71	115,686	10,412	86,949	7,825	70,438	6,339	57,528	5,178
32	20,752	1,868	13,549	1,219	10,673	961	7,978	718	72	120,533	10,848	89,014	8,011	72,586	6,533	59,648	5,368
33	20,928	1,884	14,208	1,279	11,239	1,012	8,331	750	73	124,998	11,250	91,118	8,201	74,795	6,732	61,843	5,566
34	21,103	1,899	14,904	1,341	11,835	1,065	8,697	783	74	129,027	11,612	93,263	8,394	77,062	6,936	64,109	5,770
35	21,283	1,915	15,632	1,407	12,461	1,121	9,079	817	75	133,186	11,987	95,444	8,590	79,388	7,145	66,449	5,980
36	21,950	1,976	16,380	1,474	12,829	1,155	9,365	843	76	136,912	12,322	96,648	8,698	79,941	7,195	66,929	6,024
37	22,634	2,037	17,163	1,545	13,205	1,188	9,661	869	77	139,442	12,550	97,860	8,807	80,489	7,244	67,406	6,067
38	23,344	2,101	17,981	1,618	13,594	1,223	9,967	897	78	142,007	12,781	99,089	8,918	81,026	7,292	67,874	6,109
39	24,074	2,167	18,840	1,696	13,995	1,260	10,282	925	79	143,326	12,899	100,326	9,029	81,562	7,341	68,340	6,151
40	24,827	2,234	19,742	1,777	14,408	1,297	10,606	955	80+	144,657	13,019	101,580	9,142	82,088	7,388	68,800	6,192

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	99,756	8,978	70,961	6,387	61,358	5,522	46,812	4,214
61	105,503	9,495	75,344	6,782	64,749	5,828	49,475	4,452
62	111,575	10,041	79,991	7,199	68,325	6,150	52,289	4,706
63	118,001	10,620	84,930	7,644	72,104	6,489	55,262	4,974
64	124,797	11,232	90,170	8,115	76,086	6,848	58,403	5,256
65	132,641	11,937	95,733	8,616	80,289	7,226	61,724	5,555
66	138,843	12,497	101,567	9,141	84,825	7,635	65,655	5,909
67	146,739	13,206	107,754	9,698	89,621	8,066	69,840	6,285
68	153,555	13,820	114,318	10,289	94,683	8,522	74,288	6,686
69	161,435	14,529	121,284	10,916	100,032	9,003	79,020	7,112
以下保費只供續保之用 The premiums below are for Renewal only								
70	165,738	14,916	127,385	11,465	103,572	9,321	83,217	7,490
71	173,529	15,618	130,424	11,738	105,657	9,509	86,292	7,767
72	180,800	16,272	133,521	12,017	108,879	9,800	89,472	8,052
73	187,497	16,875	136,677	12,302	112,193	10,098	92,765	8,349
74	193,541	17,418	139,895	12,591	115,593	10,404	96,164	8,655
75	199,779	17,981	143,166	12,885	119,082	10,718	99,674	8,970
76	205,368	18,483	144,972	13,047	119,912	10,793	100,394	9,036
77	209,163	18,825	146,790	13,211	120,734	10,866	101,109	9,101
78	213,011	19,172	148,634	13,377	121,539	10,938	101,811	9,164
79	214,989	19,349	150,489	13,544	122,343	11,012	102,510	9,227
80+	216,986	19,529	152,370	13,713	123,132	11,082	103,200	9,288

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	220,984	19,888	169,846	15,286	138,096	12,428	110,956	9,986
71	231,372	20,824	173,898	15,650	140,876	12,678	115,056	10,356
72	241,066	21,696	178,028	16,022	145,172	13,066	119,296	10,736
73	249,996	22,500	182,236	16,402	149,590	13,464	123,686	11,132
74	258,054	23,224	186,526	16,788	154,124	13,872	128,218	11,540
75	266,372	23,974	190,888	17,180	158,776	14,290	132,898	11,960
76	273,824	24,644	193,296	17,396	159,882	14,390	133,858	12,048
77	278,884	25,100	195,720	17,614	160,978	14,488	134,812	12,134
78	284,014	25,562	198,178	17,836	162,052	14,584	135,748	12,218
79	286,652	25,798	200,652	18,058	163,124	14,682	136,680	12,302
80	289,314	26,038	203,160	18,284	164,176	14,776	137,600	12,384
以下保費只供續保之用 The premiums below are for Renewal only								
81+	289,314	26,038	203,160	18,284	164,176	14,776	137,600	12,384



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	22,864	2,058	33	22,419	2,018	49	44,673	4,021	65	68,427	6,158
18	18,894	1,700	34	23,454	2,111	50	45,905	4,131	66	70,417	6,338
19	19,007	1,711	35	24,539	2,209	51	46,968	4,227	67	72,466	6,522
20	19,122	1,721	36	25,698	2,313	52	48,054	4,325	68	74,572	6,711
21	19,238	1,731	37	26,916	2,422	53	49,166	4,425	69	76,741	6,907
22	19,353	1,742	38	28,192	2,537	54	50,303	4,527	70	78,970	7,107
23	19,471	1,752	39	29,528	2,658	55	51,464	4,632	71	81,295	7,317
24	19,588	1,763	40	30,924	2,783	56	52,986	4,769	72	85,209	7,669
25	19,704	1,773	41	32,453	2,921	57	54,552	4,910	73	89,308	8,038
26	19,839	1,786	42	34,057	3,065	58	56,164	5,055	74	93,608	8,425
27	19,971	1,797	43	35,738	3,216	59	57,823	5,204	75	98,115	8,830
28	20,106	1,810	44	37,504	3,375	60	59,530	5,358	76	102,569	9,231
29	20,243	1,822	45	39,354	3,542	61	61,213	5,509	77	108,214	9,739
30	20,379	1,834	46	41,175	3,706	62	62,943	5,665	78	114,168	10,275
31	20,482	1,843	47	42,309	3,808	63	64,719	5,825	79	120,446	10,840
32	21,427	1,928	48	43,475	3,913	64	66,549	5,989	80+	127,074	11,437

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	8,217	740

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	30,374	2,734
30 - 49	40,398	3,636
50 - 54 (只供續保 for renewal only)	40,398	3,636

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](http://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](http://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

2025年4月1日版本 1 April 2025 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 (F00040-01-000-05)
- \$12,000 自付費 Deductible (F00040-02-000-05)
- \$40,000 自付費 Deductible (F00040-03-000-05)
- \$80,000 自付費 Deductible (F00040-04-000-05)

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	15,034	1,353	9,248	832	7,480	673	4,881	439	41	19,869	1,788	12,030	1,083	9,483	853	6,728	606
1	15,034	1,353	9,248	832	7,480	673	4,881	439	42	20,668	1,860	12,606	1,135	9,963	897	7,085	638
2	15,034	1,353	9,248	832	7,480	673	4,881	439	43	21,504	1,935	13,207	1,189	10,366	933	7,459	671
3	15,034	1,353	9,248	832	7,480	673	4,881	439	44	22,370	2,013	13,839	1,246	10,836	975	7,855	707
4	15,034	1,353	9,248	832	7,480	673	4,881	439	45	23,272	2,094	14,499	1,305	11,328	1,020	8,271	744
5	15,034	1,353	9,248	832	7,480	673	4,881	439	46	24,442	2,200	15,196	1,368	11,860	1,067	8,678	781
6	9,022	812	5,549	499	5,236	471	2,930	264	47	25,670	2,310	15,924	1,433	12,415	1,117	9,104	819
7	9,164	825	5,597	504	5,239	472	2,987	269	48	26,962	2,427	16,686	1,502	12,998	1,170	9,550	860
8	9,311	838	5,643	508	5,241	472	3,045	274	49	28,318	2,549	17,486	1,574	13,607	1,225	10,021	902
9	9,460	851	5,691	512	5,244	472	3,102	279	50	29,742	2,677	18,325	1,649	14,243	1,282	10,512	946
10	9,612	865	5,741	517	5,246	472	3,161	284	51	31,294	2,816	19,144	1,723	15,146	1,363	11,180	1,006
11	9,767	879	5,789	521	5,249	472	3,221	290	52	32,929	2,964	19,991	1,799	16,105	1,449	11,892	1,070
12	9,923	893	5,837	525	5,251	473	3,284	296	53	34,650	3,119	20,868	1,878	17,123	1,541	12,650	1,139
13	10,082	907	5,888	530	5,253	473	3,346	301	54	36,461	3,281	21,772	1,959	18,207	1,639	13,456	1,211
14	10,244	922	5,938	534	5,256	473	3,412	307	55	38,365	3,453	22,704	2,043	19,359	1,742	14,313	1,288
15	10,406	937	5,988	539	5,260	473	3,477	313	56	40,340	3,631	23,866	2,148	20,593	1,853	15,277	1,375
16	10,574	952	6,039	544	5,263	474	3,544	319	57	42,419	3,818	25,075	2,257	21,825	1,964	16,309	1,468
17	10,741	967	6,090	548	5,265	474	3,613	325	58	44,604	4,014	26,331	2,370	22,936	2,064	17,410	1,567
18	10,915	982	6,143	553	5,266	474	3,681	331	59	46,902	4,221	27,296	2,457	24,101	2,169	18,584	1,673
19	11,181	1,006	6,235	561	5,346	481	3,725	335	以下保費只供續保之用 The premiums below are for Renewal only								
20	11,453	1,031	6,333	570	5,428	489	3,771	339	60	49,316	4,438	28,982	2,608	25,415	2,287	19,840	1,786
21	11,732	1,056	6,496	585	5,539	499	3,815	343	61	51,741	4,657	30,827	2,774	26,356	2,372	21,231	1,911
22	12,144	1,093	6,665	600	5,652	509	3,859	347	62	54,283	4,885	32,985	2,969	27,826	2,504	22,720	2,045
23	12,564	1,131	6,870	618	5,767	519	3,903	351	63	56,950	5,126	35,296	3,177	29,973	2,698	24,313	2,188
24	13,000	1,170	7,064	636	5,883	529	3,950	356	64	59,750	5,378	37,770	3,399	32,139	2,893	26,018	2,342
25	13,317	1,199	7,264	654	5,973	538	3,998	360	65	62,685	5,642	40,415	3,637	34,429	3,099	27,843	2,506
26	13,449	1,210	7,506	676	6,052	545	4,035	363	66	65,762	5,919	42,722	3,845	36,946	3,325	29,259	2,633
27	13,582	1,222	7,755	698	6,129	552	4,071	366	67	68,988	6,209	44,893	4,040	39,488	3,554	30,747	2,767
28	13,717	1,235	8,013	721	6,208	559	4,111	370	68	72,372	6,513	46,877	4,219	41,787	3,761	32,310	2,908
29	13,852	1,247	8,278	745	6,286	566	4,147	373	69	75,925	6,833	48,947	4,405	43,953	3,956	33,954	3,056
30	13,991	1,259	8,640	778	6,369	573	4,186	377	70	79,650	7,169	51,430	4,629	46,236	4,161	35,678	3,211
31	14,321	1,289	8,960	806	6,708	604	4,456	401	71	82,330	7,410	53,834	4,845	47,792	4,301	36,880	3,319
32	14,658	1,319	9,153	824	7,065	636	4,742	427	72	85,102	7,659	56,343	5,071	49,401	4,446	38,119	3,431
33	15,004	1,350	9,349	841	7,442	670	5,049	454	73	87,968	7,917	58,959	5,306	51,063	4,596	39,403	3,546
34	15,358	1,382	9,550	860	7,840	706	5,375	484	74	90,927	8,183	61,686	5,552	52,782	4,750	40,729	3,666
35	15,719	1,415	9,756	878	8,258	743	5,721	515	75	93,988	8,459	64,530	5,808	54,560	4,910	42,101	3,789
36	16,343	1,471	10,079	907	8,372	753	5,850	527	76	95,712	8,614	66,498	5,985	55,561	5,000	42,872	3,858
37	16,993	1,529	10,413	937	8,489	764	5,980	538	77	97,469	8,772	67,715	6,094	56,580	5,092	43,659	3,929
38	17,666	1,590	10,758	968	8,692	782	6,113	550	78	99,256	8,933	68,959	6,206	57,010	5,131	44,460	4,001
39	18,368	1,653	11,113	1,000	8,903	801	6,250	563	79	101,077	9,097	70,225	6,320	57,439	5,170	45,276	4,075
40	19,097	1,719	11,481	1,033	9,114	820	6,389	575	80+	102,930	9,264	71,513	6,436	57,864	5,208	46,105	4,149





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](http://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](http://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

2025年4月1日版本 1 April 2025 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 (F00040-09-000-03)
- \$12,000 自付費 Deductible (F00040-10-000-03)
- \$40,000 自付費 Deductible (F00040-11-000-03)
- \$80,000 自付費 Deductible (F00040-12-000-03)

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	16,898	1,521	10,396	936	8,408	757	5,487	494	41	22,333	2,010	13,521	1,217	10,660	959	7,562	681
1	16,898	1,521	10,396	936	8,408	757	5,487	494	42	23,230	2,091	14,168	1,275	11,200	1,008	7,962	717
2	16,898	1,521	10,396	936	8,408	757	5,487	494	43	24,170	2,175	14,844	1,336	11,652	1,049	8,383	754
3	16,898	1,521	10,396	936	8,408	757	5,487	494	44	25,144	2,263	15,555	1,400	12,180	1,096	8,829	795
4	16,898	1,521	10,396	936	8,408	757	5,487	494	45	26,158	2,354	16,299	1,467	12,733	1,146	9,297	837
5	16,898	1,521	10,396	936	8,408	757	5,487	494	46	27,473	2,473	17,081	1,537	13,330	1,200	9,754	878
6	10,139	913	6,237	561	5,885	530	3,293	296	47	28,854	2,597	17,900	1,611	13,955	1,256	10,232	921
7	10,300	927	6,292	566	5,888	530	3,356	302	48	30,303	2,727	18,756	1,688	14,610	1,315	10,735	966
8	10,465	942	6,343	571	5,891	530	3,423	308	49	31,830	2,865	19,656	1,769	15,294	1,376	11,263	1,014
9	10,633	957	6,398	576	5,893	530	3,487	314	50	33,428	3,009	20,598	1,854	16,009	1,441	11,815	1,063
10	10,802	972	6,452	581	5,896	531	3,554	320	51	35,176	3,166	21,516	1,936	17,023	1,532	12,566	1,131
11	10,977	988	6,507	586	5,899	531	3,622	326	52	37,013	3,331	22,469	2,022	18,100	1,629	13,367	1,203
12	11,152	1,004	6,562	591	5,903	531	3,692	332	53	38,948	3,505	23,455	2,111	19,247	1,732	14,219	1,280
13	11,331	1,020	6,617	596	5,906	532	3,761	338	54	40,983	3,688	24,471	2,202	20,466	1,842	15,123	1,361
14	11,514	1,036	6,673	601	5,909	532	3,834	345	55	43,121	3,881	25,519	2,297	21,760	1,958	16,088	1,448
15	11,696	1,053	6,730	606	5,911	532	3,908	352	56	45,344	4,081	26,825	2,414	23,146	2,083	17,117	1,541
16	11,884	1,070	6,788	611	5,915	532	3,982	358	57	47,679	4,291	28,184	2,537	24,531	2,208	18,274	1,645
17	12,072	1,086	6,845	616	5,918	533	4,062	366	58	50,136	4,512	29,596	2,664	25,781	2,320	19,507	1,756
18	12,267	1,104	6,905	621	5,919	533	4,138	372	59	52,716	4,744	30,679	2,761	27,091	2,438	20,824	1,874
19	12,567	1,131	7,009	631	6,010	541	4,187	377	以下保費只供續保之用 The premiums below are for Renewal only								
20	12,874	1,159	7,119	641	6,102	549	4,238	381	60	55,433	4,989	32,575	2,932	28,305	2,547	22,231	2,001
21	13,186	1,187	7,302	657	6,226	560	4,288	386	61	58,155	5,234	34,649	3,118	29,353	2,642	23,722	2,135
22	13,649	1,228	7,490	674	6,353	572	4,338	390	62	61,013	5,491	37,076	3,337	31,278	2,815	25,383	2,284
23	14,122	1,271	7,722	695	6,481	583	4,388	395	63	64,010	5,761	39,673	3,571	33,689	3,032	27,166	2,445
24	14,611	1,315	7,940	715	6,614	595	4,440	400	64	67,157	6,044	42,453	3,821	36,089	3,248	29,069	2,616
25	14,970	1,347	8,165	735	6,714	604	4,493	404	65	70,458	6,341	45,428	4,089	38,661	3,479	31,108	2,800
26	15,116	1,360	8,436	759	6,801	612	4,535	408	66	73,916	6,652	48,020	4,322	41,527	3,737	32,888	2,960
27	15,266	1,374	8,717	785	6,890	620	4,576	412	67	77,542	6,979	50,459	4,541	44,384	3,995	34,559	3,110
28	15,418	1,388	9,006	811	6,979	628	4,619	416	68	81,346	7,321	52,689	4,742	46,968	4,227	36,317	3,269
29	15,570	1,401	9,304	837	7,066	636	4,662	420	69	85,340	7,681	55,018	4,952	49,405	4,446	38,163	3,435
30	15,725	1,415	9,712	874	7,159	644	4,706	424	70	89,527	8,057	57,808	5,203	51,969	4,677	40,102	3,609
31	16,096	1,449	10,072	906	7,539	679	5,008	451	71	92,538	8,328	60,509	5,446	53,719	4,835	41,451	3,731
32	16,476	1,483	10,289	926	7,941	715	5,329	480	72	95,654	8,609	63,328	5,700	55,526	4,997	42,845	3,856
33	16,864	1,518	10,510	946	8,365	753	5,674	511	73	98,874	8,899	66,268	5,964	57,394	5,165	44,289	3,986
34	17,262	1,554	10,735	966	8,812	793	6,042	544	74	102,203	9,198	69,334	6,240	59,327	5,339	45,780	4,120
35	17,668	1,590	10,966	987	9,281	835	6,431	579	75	105,643	9,508	72,533	6,528	61,326	5,519	47,322	4,259
36	18,370	1,653	11,328	1,020	9,410	847	6,576	592	76	107,581	9,682	74,742	6,727	62,450	5,621	48,189	4,337
37	19,102	1,719	11,703	1,053	9,542	859	6,720	605	77	109,553	9,860	76,113	6,850	63,596	5,724	49,072	4,416
38	19,858	1,787	12,090	1,088	9,770	879	6,871	618	78	111,563	10,041	77,510	6,976	64,079	5,767	49,973	4,498
39	20,646	1,858	12,490	1,124	10,007	901	7,025	632	79	113,611	10,225	78,933	7,104	64,562	5,811	50,890	4,580
40	21,465	1,932	12,905	1,161	10,245	922	7,181	646	80+	115,694	10,412	80,381	7,234	65,040	5,854	51,821	4,664

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

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	17,024	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

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	4,599	414

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	19,876	1,789
30 - 49	26,437	2,379
50 - 54 (只供續保 for renewal only)	26,437	2,379

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](http://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](http://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

2025年4月1日版本 1 April 2025 Edition

保柏非凡自願醫保計劃 (精選) 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 (Core) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-17-000-02)
- \$15,000 自付費 Deductible (F00040-18-000-02)
- \$50,000 自付費 Deductible (F00040-19-000-02)
- \$80,000 自付費 Deductible (F00040-20-000-02)

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		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 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	5,932	534	3,607	325	2,243	202	1,888	170	41	10,715	964	6,515	586	4,051	364	3,479	313
1	5,932	534	3,607	325	2,243	202	1,888	170	42	11,230	1,011	6,850	617	4,245	382	3,646	328
2	5,932	534	3,607	325	2,243	202	1,888	170	43	11,769	1,059	7,238	651	4,449	400	3,821	344
3	5,932	534	3,607	325	2,243	202	1,888	170	44	12,345	1,111	7,592	683	4,666	420	4,008	361
4	5,932	534	3,607	325	2,243	202	1,888	170	45	12,948	1,165	7,963	717	4,894	440	4,203	378
5	5,393	485	3,279	295	2,038	184	1,717	155	46	13,453	1,211	8,273	745	5,085	458	4,367	393
6	5,393	485	3,279	295	2,038	184	1,717	155	47	13,977	1,258	8,596	774	5,284	476	4,538	408
7	5,393	485	3,279	295	2,038	184	1,717	155	48	14,522	1,307	8,931	804	5,489	495	4,715	424
8	5,393	485	3,279	295	2,038	184	1,717	155	49	15,103	1,359	9,288	836	5,709	513	4,903	441
9	5,393	485	3,279	295	2,038	184	1,717	155	50	15,706	1,414	9,659	869	5,937	534	5,099	459
10	5,393	485	3,279	295	2,038	184	1,717	155	51	16,350	1,472	10,055	905	6,180	557	5,308	478
11	5,393	485	3,279	295	2,038	184	1,717	155	52	17,020	1,532	10,467	942	6,433	579	5,526	497
12	5,393	485	3,279	295	2,038	184	1,717	155	53	17,752	1,598	10,918	983	6,711	604	5,763	519
13	5,393	485	3,279	295	2,038	184	1,717	155	54	18,533	1,668	11,398	1,026	7,006	630	6,017	542
14	5,393	485	3,279	295	2,038	184	1,717	155	55	19,384	1,745	11,921	1,073	7,327	659	6,293	566
15	4,943	445	3,006	271	1,873	169	1,605	144	56	20,315	1,828	12,494	1,124	7,679	691	6,595	594
16	4,963	447	3,018	272	1,881	169	1,611	145	57	21,290	1,916	13,093	1,178	8,047	725	6,912	622
17	4,983	448	3,030	273	1,888	170	1,618	146	58	22,312	2,008	13,722	1,235	8,434	759	7,243	652
18	5,003	450	3,042	274	1,895	170	1,624	146	59	23,405	2,106	14,394	1,295	8,847	796	7,598	684
19	5,028	453	3,057	275	1,905	171	1,632	147	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,056	455	3,074	277	1,915	172	1,641	148	60	24,567	2,211	15,109	1,360	9,286	836	8,134	732
21	5,258	473	3,197	288	1,992	180	1,707	154	61	25,795	2,322	15,864	1,428	9,750	878	8,711	784
22	5,468	492	3,325	299	2,072	187	1,775	160	62	27,085	2,438	16,657	1,499	10,239	922	9,338	840
23	5,692	512	3,461	311	2,157	194	1,848	166	63	28,439	2,560	17,490	1,574	10,750	967	9,805	882
24	5,932	534	3,606	325	2,247	203	1,926	173	64	29,861	2,687	18,365	1,653	11,288	1,016	10,295	927
25	6,179	556	3,757	338	2,340	211	2,006	181	65	31,354	2,822	19,283	1,735	12,235	1,101	10,810	973
26	6,383	574	3,881	349	2,418	217	2,072	186	66	32,922	2,963	20,247	1,822	12,847	1,156	11,350	1,022
27	6,594	593	4,009	361	2,498	225	2,141	193	67	34,568	3,111	21,259	1,913	13,635	1,227	11,918	1,073
28	6,818	614	4,145	373	2,583	232	2,213	199	68	36,297	3,267	22,322	2,009	14,427	1,299	12,513	1,126
29	7,050	635	4,286	386	2,665	239	2,289	206	69	38,111	3,430	23,439	2,110	15,281	1,376	13,139	1,183
30	7,303	657	4,440	400	2,760	249	2,371	213	70	40,017	3,602	24,610	2,215	16,184	1,456	13,606	1,225
31	7,515	676	4,569	411	2,840	255	2,440	220	71	42,018	3,782	25,841	2,326	17,137	1,542	14,486	1,304
32	7,732	696	4,701	423	2,923	264	2,510	226	72	44,119	3,971	27,133	2,442	18,131	1,632	15,210	1,369
33	7,957	716	4,838	435	3,007	271	2,583	232	73	46,325	4,169	28,490	2,564	19,129	1,722	15,971	1,437
34	8,187	737	4,978	448	3,094	278	2,658	239	74	48,641	4,378	29,914	2,692	20,130	1,811	16,769	1,509
35	8,426	758	5,123	461	3,185	287	2,736	246	75	51,073	4,597	31,410	2,827	21,176	1,906	17,608	1,585
36	8,730	786	5,308	478	3,300	297	2,834	255	76	53,627	4,826	32,980	2,968	22,278	2,006	18,488	1,664
37	9,061	815	5,509	496	3,425	309	2,942	265	77	56,308	5,068	34,629	3,117	23,251	2,093	19,413	1,747
38	9,424	848	5,730	516	3,563	320	3,059	275	78	59,123	5,321	36,361	3,272	24,468	2,202	20,383	1,834
39	9,810	883	5,965	537	3,709	334	3,185	287	79	62,079	5,587	38,179	3,436	25,741	2,316	21,402	1,926
40	10,225	920	6,217	560	3,865	348	3,319	299	80+	65,183	5,866	40,088	3,608	27,078	2,437	22,472	2,022



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		\$15,000 自付費 Deductible		\$50,000 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	36,851	3,317	22,664	2,040	13,929	1,254	12,201	1,098
61	38,693	3,483	23,796	2,142	14,625	1,317	13,067	1,176
62	40,628	3,657	24,986	2,249	15,359	1,383	14,007	1,260
63	42,659	3,840	26,235	2,361	16,125	1,451	14,708	1,323
64	44,792	4,031	27,548	2,480	16,932	1,524	15,443	1,391
65	47,031	4,233	28,925	2,603	18,353	1,652	16,215	1,460
66	49,383	4,445	30,371	2,733	19,271	1,734	17,025	1,533
67	51,852	4,667	31,889	2,870	20,453	1,841	17,877	1,610
68	54,446	4,901	33,483	3,014	21,641	1,949	18,770	1,689
69	57,167	5,145	35,159	3,165	22,922	2,064	19,709	1,775
以下保費只供續保之用 The premiums below are for Renewal only								
70	60,026	5,403	36,915	3,323	24,276	2,184	20,409	1,838
71	63,027	5,673	38,762	3,489	25,706	2,313	21,729	1,956
72	66,179	5,957	40,700	3,663	27,197	2,448	22,815	2,054
73	69,488	6,254	42,735	3,846	28,694	2,583	23,957	2,156
74	72,962	6,567	44,871	4,038	30,195	2,717	25,154	2,264
75	76,610	6,896	47,115	4,241	31,764	2,859	26,412	2,378
76	80,441	7,239	49,470	4,452	33,417	3,009	27,732	2,496
77	84,462	7,602	51,944	4,676	34,877	3,140	29,120	2,621
78	88,685	7,982	54,542	4,908	36,702	3,303	30,575	2,751
79	93,119	8,381	57,269	5,154	38,612	3,474	32,103	2,889
80+	97,775	8,799	60,132	5,412	40,617	3,656	33,708	3,033

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		\$15,000 自付費 Deductible		\$50,000 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	80,034	7,204	49,220	4,430	32,368	2,912	27,212	2,450
71	84,036	7,564	51,682	4,652	34,274	3,084	28,972	2,608
72	88,238	7,942	54,266	4,884	36,262	3,264	30,420	2,738
73	92,650	8,338	56,980	5,128	38,258	3,444	31,942	2,874
74	97,282	8,756	59,828	5,384	40,260	3,622	33,538	3,018
75	102,146	9,194	62,820	5,654	42,352	3,812	35,216	3,170
76	107,254	9,652	65,960	5,936	44,556	4,012	36,976	3,328
77	112,616	10,136	69,258	6,234	46,502	4,186	38,826	3,494
78	118,246	10,642	72,722	6,544	48,936	4,404	40,766	3,668
79	124,158	11,174	76,358	6,872	51,482	4,632	42,804	3,852
80	130,366	11,732	80,176	7,216	54,156	4,874	44,944	4,044
以下保費只供續保之用 The premiums below are for Renewal only								
81+	130,366	11,732	80,176	7,216	54,156	4,874	44,944	4,044



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	13,441	1,210	33	13,709	1,234	49	26,679	2,401	65	40,876	3,679
18	11,099	999	34	14,335	1,290	50	27,412	2,467	66	42,075	3,787
19	11,166	1,005	35	14,989	1,349	51	28,045	2,524	67	43,311	3,898
20	11,233	1,011	36	15,691	1,412	52	28,694	2,582	68	44,582	4,012
21	11,303	1,017	37	16,428	1,479	53	29,357	2,642	69	45,890	4,130
22	11,371	1,023	38	17,198	1,548	54	30,036	2,703	70	47,237	4,251
23	11,440	1,030	39	18,005	1,620	55	30,730	2,766	71	49,518	4,457
24	11,512	1,036	40	18,849	1,696	56	31,636	2,847	72	51,907	4,672
25	11,582	1,042	41	19,772	1,779	57	32,570	2,931	73	54,413	4,897
26	11,663	1,050	42	20,741	1,867	58	33,530	3,018	74	57,039	5,134
27	11,743	1,057	43	21,755	1,958	59	34,518	3,107	75	59,794	5,381
28	11,825	1,064	44	22,821	2,054	60	35,537	3,198	76	63,082	5,677
29	11,906	1,072	45	23,938	2,154	61	36,546	3,289	77	66,552	5,990
30	11,990	1,079	46	24,596	2,214	62	37,584	3,383	78	70,213	6,319
31	12,538	1,128	47	25,271	2,274	63	38,650	3,479	79	74,076	6,667
32	13,111	1,180	48	25,967	2,337	64	39,748	3,577	80+	78,151	7,034

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	3,092	278

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	11,820	1,064
30 - 49	15,721	1,415
50 - 54 (只供續保 for renewal only)	15,721	1,415

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](http://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](http://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.



保費表 Premium Table

2025年4月1日版本 1 April 2025 Edition

保柏非凡自願醫保計劃 (倍精選) 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 (Core Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-21-000-02)
- \$15,000 自付費 Deductible (F00040-22-000-02)
- \$50,000 自付費 Deductible (F00040-23-000-02)
- \$80,000 自付費 Deductible (F00040-24-000-02)

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		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 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	6,822	614	4,155	374	2,603	234	2,208	199	41	12,287	1,106	7,604	684	5,048	455	4,595	414
1	6,822	614	4,155	374	2,603	234	2,208	199	42	12,840	1,156	8,003	720	5,320	479	4,861	437
2	6,822	614	4,155	374	2,603	234	2,208	199	43	13,431	1,209	8,463	762	5,604	504	5,137	462
3	6,822	614	4,155	374	2,603	234	2,208	199	44	14,062	1,266	8,886	800	5,908	531	5,434	489
4	6,822	614	4,155	374	2,603	234	2,208	199	45	14,735	1,326	9,328	840	6,228	561	5,747	517
5	6,202	558	3,782	340	2,385	214	2,035	183	46	15,251	1,373	9,703	873	6,507	586	6,027	542
6	6,202	558	3,782	340	2,385	214	2,035	183	47	15,815	1,423	10,092	908	6,801	612	6,323	569
7	6,202	558	3,782	340	2,385	214	2,035	183	48	16,416	1,477	10,497	945	7,105	639	6,629	597
8	6,202	558	3,782	340	2,385	214	2,035	183	49	17,040	1,534	10,928	984	7,428	669	6,952	626
9	6,202	558	3,782	340	2,385	214	2,035	183	50	17,695	1,593	11,375	1,024	7,762	698	7,288	656
10	6,202	558	3,782	340	2,385	214	2,035	183	51	18,385	1,655	11,851	1,067	8,114	731	7,639	688
11	6,202	558	3,782	340	2,385	214	2,035	183	52	19,102	1,719	12,346	1,111	8,478	763	7,998	720
12	6,202	558	3,782	340	2,385	214	2,035	183	53	19,866	1,788	12,880	1,159	8,855	797	8,361	752
13	6,202	558	3,782	340	2,385	214	2,035	183	54	20,720	1,865	13,448	1,210	9,246	833	8,733	786
14	6,202	558	3,782	340	2,385	214	2,035	183	55	21,637	1,947	14,066	1,266	9,673	870	9,137	822
15	5,685	512	3,468	312	2,196	197	1,909	172	56	22,611	2,035	14,741	1,327	10,137	912	9,574	862
16	5,708	514	3,483	313	2,206	198	1,919	173	57	23,651	2,129	15,447	1,390	10,620	956	10,029	903
17	5,730	516	3,497	315	2,217	200	1,930	174	58	24,739	2,227	16,188	1,457	11,128	1,002	10,508	946
18	5,759	518	3,512	316	2,229	201	1,943	175	59	25,951	2,336	16,980	1,528	11,669	1,050	11,015	991
19	5,788	521	3,531	318	2,244	202	1,958	176	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,814	523	3,552	320	2,262	204	1,977	178	60	27,249	2,452	17,821	1,604	12,241	1,101	11,735	1,056
21	6,047	544	3,695	333	2,355	212	2,061	185	61	28,612	2,575	18,715	1,684	12,864	1,158	12,533	1,128
22	6,289	566	3,844	346	2,453	221	2,149	193	62	30,043	2,704	19,654	1,769	13,518	1,217	13,395	1,206
23	6,546	589	4,002	360	2,557	230	2,242	202	63	31,545	2,839	20,639	1,858	14,201	1,278	14,078	1,267
24	6,821	614	4,171	375	2,666	240	2,339	211	64	33,122	2,981	21,676	1,951	14,928	1,344	14,806	1,333
25	7,106	640	4,345	391	2,778	250	2,438	219	65	34,778	3,130	22,773	2,050	16,162	1,454	15,619	1,406
26	7,341	661	4,489	404	2,872	258	2,521	227	66	36,517	3,287	23,917	2,153	16,988	1,529	16,427	1,478
27	7,583	682	4,638	417	2,969	268	2,609	235	67	38,343	3,451	25,119	2,261	18,030	1,622	17,284	1,556
28	7,841	706	4,796	432	3,072	276	2,701	243	68	40,260	3,623	26,385	2,375	19,091	1,718	18,199	1,638
29	8,107	730	4,960	446	3,174	286	2,799	252	69	42,273	3,805	27,713	2,494	20,229	1,821	19,157	1,724
30	8,398	756	5,140	463	3,292	296	2,905	261	70	44,386	3,995	29,109	2,620	21,437	1,929	19,951	1,796
31	8,642	778	5,291	476	3,394	306	3,000	270	71	46,606	4,195	30,577	2,752	22,716	2,044	21,244	1,912
32	8,892	800	5,446	490	3,501	315	3,100	279	72	48,936	4,404	32,120	2,891	24,060	2,165	22,380	2,014
33	9,150	824	5,607	505	3,613	326	3,205	288	73	51,383	4,624	33,736	3,036	25,404	2,286	23,555	2,120
34	9,416	847	5,774	520	3,731	336	3,273	295	74	53,952	4,856	35,433	3,189	26,760	2,409	24,788	2,231
35	9,690	872	5,947	535	3,856	347	3,440	310	75	56,650	5,099	37,220	3,350	28,199	2,538	26,109	2,350
36	10,039	904	6,166	555	4,012	361	3,590	323	76	59,482	5,353	39,068	3,516	29,611	2,665	27,344	2,461
37	10,421	938	6,405	576	4,182	376	3,754	338	77	62,456	5,621	41,008	3,691	30,883	2,779	28,638	2,577
38	10,837	975	6,667	600	4,371	394	3,936	354	78	65,579	5,902	43,043	3,874	32,435	2,919	29,988	2,699
39	11,282	1,015	6,948	625	4,574	412	4,134	372	79	68,858	6,197	45,180	4,066	34,060	3,065	31,407	2,827
40	11,758	1,058	7,248	652	4,792	432	4,347	391	80+	72,301	6,507	47,423	4,268	35,768	3,219	32,894	2,960

保柏非凡自願醫保計劃 (倍精選)  
Bupa Hero VHIS Plan (Core 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		\$15,000 自付費 Deductible		\$50,000 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	40,874	3,678	26,732	2,406	18,362	1,652	17,603	1,584
61	42,918	3,863	28,073	2,526	19,296	1,737	18,800	1,692
62	45,065	4,056	29,481	2,654	20,277	1,826	20,093	1,809
63	47,318	4,259	30,959	2,787	21,302	1,917	21,117	1,901
64	49,683	4,472	32,514	2,927	22,392	2,016	22,209	2,000
65	52,167	4,695	34,160	3,075	24,243	2,181	23,429	2,109
66	54,776	4,931	35,876	3,230	25,482	2,294	24,641	2,217
67	57,515	5,177	37,679	3,392	27,045	2,433	25,926	2,334
68	60,390	5,435	39,578	3,563	28,637	2,577	27,299	2,457
69	63,410	5,708	41,570	3,741	30,344	2,732	28,736	2,586
以下保費只供續保之用 The premiums below are for Renewal only								
70	66,579	5,993	43,664	3,930	32,156	2,894	29,927	2,694
71	69,909	6,293	45,866	4,128	34,074	3,066	31,866	2,868
72	73,404	6,606	48,180	4,337	36,090	3,248	33,570	3,021
73	77,075	6,936	50,604	4,554	38,106	3,429	35,333	3,180
74	80,928	7,284	53,150	4,784	40,140	3,614	37,182	3,347
75	84,975	7,649	55,830	5,025	42,299	3,807	39,164	3,525
76	89,223	8,030	58,602	5,274	44,417	3,998	41,016	3,692
77	93,684	8,432	61,512	5,537	46,325	4,169	42,957	3,866
78	98,369	8,853	64,565	5,811	48,653	4,379	44,982	4,049
79	103,287	9,296	67,770	6,099	51,090	4,598	47,111	4,241
80+	108,452	9,761	71,135	6,402	53,652	4,829	49,341	4,440

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		\$15,000 自付費 Deductible		\$50,000 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	88,772	7,990	58,218	5,240	42,874	3,858	39,902	3,592
71	93,212	8,390	61,154	5,504	45,432	4,088	42,488	3,824
72	97,872	8,808	64,240	5,782	48,120	4,330	44,760	4,028
73	102,766	9,248	67,472	6,072	50,808	4,572	47,110	4,240
74	107,904	9,712	70,866	6,378	53,520	4,818	49,576	4,462
75	113,300	10,198	74,440	6,700	56,398	5,076	52,218	4,700
76	118,964	10,706	78,136	7,032	59,222	5,330	54,688	4,922
77	124,912	11,242	82,016	7,382	61,766	5,558	57,276	5,154
78	131,158	11,804	86,086	7,748	64,870	5,838	59,976	5,398
79	137,716	12,394	90,360	8,132	68,120	6,130	62,814	5,654
80	144,602	13,014	94,846	8,536	71,536	6,438	65,788	5,920
以下保費只供續保之用 The premiums below are for Renewal only								
81+	144,602	13,014	94,846	8,536	71,536	6,438	65,788	5,920





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	13,441	1,210	33	13,709	1,234	49	26,679	2,401	65	40,876	3,679
18	11,099	999	34	14,335	1,290	50	27,412	2,467	66	42,075	3,787
19	11,166	1,005	35	14,989	1,349	51	28,045	2,524	67	43,311	3,898
20	11,233	1,011	36	15,691	1,412	52	28,694	2,582	68	44,582	4,012
21	11,303	1,017	37	16,428	1,479	53	29,357	2,642	69	45,890	4,130
22	11,371	1,023	38	17,198	1,548	54	30,036	2,703	70	47,237	4,251
23	11,440	1,030	39	18,005	1,620	55	30,730	2,766	71	49,518	4,457
24	11,512	1,036	40	18,849	1,696	56	31,636	2,847	72	51,907	4,672
25	11,582	1,042	41	19,772	1,779	57	32,570	2,931	73	54,413	4,897
26	11,663	1,050	42	20,741	1,867	58	33,530	3,018	74	57,039	5,134
27	11,743	1,057	43	21,755	1,958	59	34,518	3,107	75	59,794	5,381
28	11,825	1,064	44	22,821	2,054	60	35,537	3,198	76	63,082	5,677
29	11,906	1,072	45	23,938	2,154	61	36,546	3,289	77	66,552	5,990
30	11,990	1,079	46	24,596	2,214	62	37,584	3,383	78	70,213	6,319
31	12,538	1,128	47	25,271	2,274	63	38,650	3,479	79	74,076	6,667
32	13,111	1,180	48	25,967	2,337	64	39,748	3,577	80+	78,151	7,034

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	3,092	278

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	11,820	1,064
30 - 49	15,721	1,415
50 - 54 (只供續保 for renewal only)	15,721	1,415

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](http://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](http://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.