Bupa Care Bridge Health Insurance Scheme

Business Planning & Engagement

May 2026

Business Use Only

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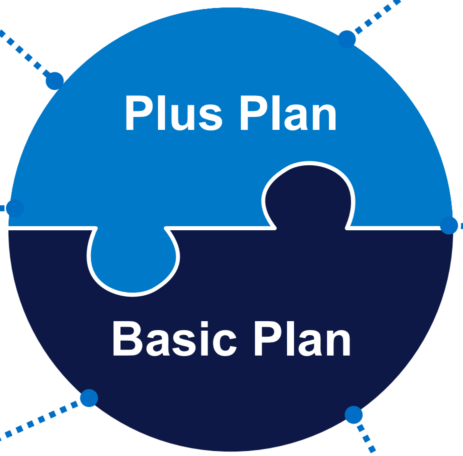
01

Product Highlights

Bupa Care Bridge Health Insurance Scheme – 6 Key Advantages



1 Integrated Health Insurance Scheme[1]

- By embedding comprehensive outpatient[1] services directly into core coverage
- Outpatient[1] over 400 designated service centres
- Cashless outpatient service
- Cost-effective coverage

2 High Benefit Limits Renewed Annually

- Maximum annual benefit limit up to HK$15,000,000
- Eligible medical expenses are fully covered
- No lifetime limit

3 Mainland China Support

- Drug Search Service
- Healthcare Transport Service (Concierge Service)
- Cashless Service[4]

4 Connecting Hong Kong–Mainland China Lifestyle coverage · One-Stop Health Insurance Experience

- Outpatient Benefit at designated service centres[1]
- Hospitalisation coverage
- Rehabilitation Treatment
- Preventive care

5 Simplified Underwriting Health Questionnaire

- Only 5 health-related questions
- Simplified underwriting — No more long waits or complex medical exams
- Guaranteed lifetime renewal for long-term protection

6 Competitive Premiums

- No age loading[3]
- No premium adjustment for gender or smoking status[3]
- More predictable and stable premiums in the long run
- Option to enjoy an upper room type without additional premium[2]

1. Outpatient Benefit applies to the Plus Plan only
2. Please visit Bupa's website (www.bupa.com.hk/care-bridge) for the list of designated hospitals in Hong Kong and Mainland China. This list is subject to change from time to time. Prior to confinement in the designated hospitals, please submit a pre-authorisation request form to Bupa for approval at least 2 working days prior to admission in Hong Kong, and at least 5 working days prior to admission in Mainland China. Once the pre-authorisation is approved, you can enjoy standard private room in Mainland China and semi-private room in Hong Kong. If no pre-authorisation has been submitted, or if the pre-authorisation is not approved, you may still be admitted to ward room at designated hospitals in Mainland China and Hong Kong.
3. Premiums may still be adjusted due to factors such as medical inflation.
4. Applicable to designated hospitals and designated service centres

The above information is for reference only. Please refer to the product brochure for details.

Mainland China Support

Healthcare Transport Service (Concierge Service)[1]

Strive to provide a more comfortable and seamless healthcare journey

This service:

- **Provides a 6-seat concierge vehicle**
- **From a designated hospital in Shenzhen to your home (including cross-border transfers to Hong Kong) when you discharge**

Drug Search Service

Help in locating authorised purchase and usage channels within Mainland China

Through a dedicated case manager, support is provided via telephone to either supply pharmacy information or arrange convenient medication access, such as:

- **Facilitate direct payment**
- **Delivery**
- **Scheduled collection**

Enjoy an Upper Room Type

Choose a designated hospital to enjoy a **higher-tier room in Mainland China and Hong Kong at no additional premium**

Mainland China ➡ Designated hospitals[2]

☑ **Standard Private Room**

Hong Kong ➡ Designated hospitals[2]

☑ **Semi-Private Room**

1. Value-added services are not part of Bupa Care Bridge Health Insurance Scheme. The concierge service helps you to arrange one-way transportation of up to 50 km, departing from a designated hospital located within Shenzhen to your place of residence if you reside in Shenzhen or Hong Kong, or to drop you off at Futian Port or Luohu Port. For cross-border journeys to Hong Kong, travel is limited to via Shenzhen Bay Port or Huanggang Port. For non-cross-border travels, transportation is available within Shenzhen only and no intercity travel. This service is limited to transport booking, and all costs of the transportation (e.g. vehicle hire, tolls, tips to driver, etc.) will be payable by the insured person. This service is subject to terms and conditions.
2. Please visit Bupa's website (www.bupa.com.hk/care-bridge) for the list of designated hospitals in Hong Kong and Mainland China. This list is subject to change from time to time. Prior to confinement in the designated hospitals, please submit a pre-authorisation request form to Bupa for approval at least 2 working days prior to admission in Hong Kong, and at least 5 working days prior to admission in Mainland China. Once the pre-authorisation is approved, you can enjoy standard private room in Mainland China and semi-private room in Hong Kong. If no pre-authorisation has been submitted, or if the pre-authorisation is not approved, you may still be admitted to ward room at designated hospitals in Mainland China and Hong Kong.

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Product Overview

Product Overview – Eligibility

<table>
<tr><th rowspan="2"></th><th colspan="2">Bupa Care Bridge Health Insurance Scheme</th></tr>
<tr><th>Basic Plan</th><th>Plus Plan</th></tr>
<tr><td>Policy Holder</td><td><u>HKID card holder:</u>
1) Must be age 18 or above; and
2) With a Hong Kong bank account

Available to HKID card holders only</td><td><u>HKID card holder:</u>
1) Must be age 18 or above; and
2) With a Hong Kong bank account

<u>For Passport of any countries:</u>
1) Must be age 18 or above; and
2) With a Hong Kong bank account; and
3) Must provide a Hong Kong correspondence address</td></tr>
<tr><td>Insured Person</td><td colspan="2">• Policy holder
• Policy holder’s spouse, child, grandchild
• Policy holder or policy holder’s spouse’s parents, grandparents, siblings
• Policy holder’s domestic partner or their parents or child</td></tr>
<tr><td>Issue Age</td><td colspan="2">Aged 15 days to 80 years (inclusive) at policy commencement</td></tr>
<tr><td>Medical Examination</td><td colspan="2">No medical examination required prior to the application#</td></tr>
<tr><td>Renewal</td><td colspan="2">Guaranteed lifelong renewal*</td></tr>
<tr><td>Family Discount</td><td colspan="2">2 eligible family members enrol together: 10% discount
3 or more eligible family members enrol together: 15% discount</td></tr>
<tr><td>No Claim Renewal Discount</td><td colspan="2">No claims for 2 or 3 consecutive policy years: 5% discount
No claims for 4 or 5 consecutive policy years: 10% discount
No claims for 6 or more consecutive policy years: 15% discount</td></tr>
</table>

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
*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. Please refer to your policy for details

Product Overview – Benefit Summary

<table>
<tr><th rowspan="2">(HKD)</th><th colspan="4">Bupa Care Bridge Health Insurance Scheme</th></tr>
<tr><th colspan="2">Basic Plan</th><th colspan="2">Plus Plan</th></tr>
<tr><td>Annual Benefit Limit</td><td colspan="2">$5,000,000 per policy year</td><td colspan="2">$15,000,000 per policy year</td></tr>
<tr><td>Lifetime Benefit Limit</td><td colspan="4">NA</td></tr>
<tr><td>Period of Cover</td><td colspan="4">1 year, guaranteed renew yearly*</td></tr>
<tr><td>Area of Cover</td><td colspan="2">Mainland China
(Emergency treatment: Worldwide)</td><td colspan="2">Greater China[1]
(Emergency treatment: Worldwide)</td></tr>
<tr><td rowspan="3">Restricted Ward Class</td><td colspan="2">Ward Room</td><td colspan="2">Ward Room</td></tr>
<tr><td rowspan="2">Designated hospitals in Mainland China[2]</td><td rowspan="2">Standard Private Room</td><td>Designated hospitals in Hong Kong[2]</td><td>Semi-Private Room</td></tr>
<tr><td>Designated hospitals in Mainland China[2]</td><td>Standard Private Room</td></tr>
<tr><td>Medical Card</td><td colspan="4">Yes (Available to Plus Plan only)</td></tr>
<tr><td>Basic Benefit</td><td colspan="4">Full Cover</td></tr>
<tr><td>Clinical Benefit</td><td colspan="4">Yes (Available to Plus Plan only)</td></tr>
<tr><td>Waiting Period</td><td colspan="4">No waiting period[3]</td></tr>
</table>

* 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.

1. "Greater China" shall include Hong Kong, Macau, Mainland China and Taiwan.
2. Please visit Bupa's website (www.bupa.com.hk/care-bridge) for the list of designated hospitals in Hong Kong and Mainland China. This list is subject to change from time to time. Prior to confinement in the designated hospitals, please submit a pre-authorisation request form to Bupa for approval at least 2 working days prior to admission in Hong Kong, and at least 5 working days prior to admission in Mainland China. Once the pre-authorisation is approved, you can enjoy standard private room in Mainland China and semi-private room in Hong Kong. If no pre-authorisation has been submitted, or if the pre-authorisation is not approved, you may still be admitted to ward room at designated hospitals in Mainland China and Hong Kong.
3. Complications of pregnancy will be payable provided that such complication results from a conception which occurred 12 months after the policy effective date

Product Overview – Benefit Summary

	Bupa Care Bridge Health Insurance Scheme	
Value-added Services	Available for both Basic and Plus Plan : **Preventive Care** **Healthcare Transport Service (Concierge Service)** **Drug Search Service** **Cashless Service** **Second Medical Opinion**	Available to Plus Plan only and Applicable in Hong Kong only : **24-hour Mental Health Service Hotline** **Comprehensive Cancer Care Support** **One-stop Specialist Treatment Programmes** **Free Bupa Worldwide Assistance Programme** **Bupa Priority Booking** **Health Coaching Services** ▪ 24/7 Healthline ▪ Care Manager ▪ Healthcare Centre Choices ▪ Chronic Conditions Programme

Some value-added services are only available in Hong Kong. Please refer to the product brochure for details.

03

Target Customers

Target Customers

Elderly residing in Mainland China

- Primarily relies on Mainland China healthcare coverage
- Supplemented by Hong Kong's medical safety net as backup
- Cantonese-speaking doctor services available

- Drug Search Service
- Coverage for “Home facility enhancement due to Stroke”
- Fully cover for “Prescribed Non-surgical Cancer Treatments”

Mainland China – Hong Kong Cross-Border Students

- Sudden illness or accident safety net
- Designated hospitals in Mainland China/Hong Kong for timely quality treatment — no need to travel back and forth
- A "cross-border care tool" arranged by parents

- Embedded comprehensive outpatient services[1]
- Healthcare Transport Service (Concierge Service)

Mainland China – Hong Kong Cross-Border Workers

- Seek nearby medical care with peace of mind in emergencies, so they can focus on rest and work
- Medical coverage tailored to their working environment

- Healthcare Transport Service (Concierge Service)
- Embedded comprehensive outpatient services[1]
- Standard private room at designated hospitals[3]

New Arrivals to Hong Kong

- Primarily relies on Hong Kong's public healthcare system
- Seeking one-stop medical coverage on a modest budget
- Looking for basic coverage and a safety net at private hospitals in both Mainland China and Hong Kong
- Familiar with Mainland healthcare, also needs Hong Kong coverage

- Cashless Service
- Outpatient[1] benefit over 400 designated service centres[1]
- Average daily premium from as low as HK$18.2[2]

1. Available to Plus Plan only
2. Assuming submit application at age 30 with the Plus Plan and HK$60,000 deductible, calculated on an annual premium basis.
3. Please visit Bupa’s website (www.bupa.com.hk/care-bridge) for the list of designated hospitals in Hong Kong and Mainland China. This list is subject to change from time to time. Prior to confinement in the designated hospitals, please submit a pre-authorisation request form to Bupa for approval at least 2 working days prior to admission in Hong Kong, and at least 5 working days prior to admission in Mainland China. Once the pre-authorisation is approved, you can enjoy standard private room in Mainland China and semi-private room in Hong Kong. If no pre-authorisation has been submitted, or if the pre-authorisation is not approved, you may still be admitted to ward room at designated hospitals in Mainland China and Hong Kong.

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Product Details

Core coverage

(HKD)	Bupa Care Bridge Health Insurance Scheme	
	Basic Plan	**Plus Plan**
Area of Cover	Mainland China (Emergency treatment: Worldwide)	Greater China[1] (Emergency treatment: Worldwide)
Annual Benefit Limit	$5,000,000 per policy year	$15,000,000 per policy year
Lifetime benefit limit	Nil	
Designated Room Type	Ward Room **Designated hospitals in Mainland China[2]**: Standard Private Room	Ward Room **Designated hospitals in Hong Kong[2]**: Semi-Private Room **Designated hospitals in Mainland China[2]**: Standard Private Room
Deductible Options per Policy Year	$0/ $5,000/ $10,000	$0/ $10,000/ $30,000/ $60,000

* 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.
1. "Greater China" shall include Hong Kong, Macau, Mainland China and Taiwan.
2. Please visit Bupa's website (www.bupa.com.hk/care-bridge) for the list of designated hospitals in Hong Kong and Mainland China. This list is subject to change from time to time. Prior to confinement in the designated hospitals, please submit a pre-authorisation request form to Bupa for approval at least 2 working days prior to admission in Hong Kong, and at least 5 working days prior to admission in Mainland China. Once the pre-authorisation is approved, you can enjoy standard private room in Mainland China and semi-private room in Hong Kong. If no pre-authorisation has been submitted, or if the pre-authorisation is not approved, you may still be admitted to ward room at designated hospitals in Mainland China and Hong Kong.

Core coverage

Basic Benefit	Bupa Care Bridge Health Insurance Scheme — Basic Plan	Bupa Care Bridge Health Insurance Scheme — Plus Plan
	benefit limit (HKD)	
a) Room and board	Full cover	
b) Miscellaneous charges	Full cover (Subject to benefit limit of benefit item (r) "Prosthetic Device")	
c) Attending doctor's visit fee	Full cover	
d) Specialist's fee		
e) Intensive care		
f) Surgeon's fee (regardless of the surgical category)		
g) Anaesthetist's fee (regardless of the surgical category)		
h) Operating theatre charges (regardless of the surgical category)		
i) Prescribed Diagnostic Imaging Tests		
j) Prescribed Non-surgical Cancer Treatments		
k) Pre- and post-Confinement / Day Case Procedure outpatient care	1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and All follow-up outpatient visits per Confinement / Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure).	
l) Psychiatric treatments	NA	Hong Kong and Macau only $20,000 per Policy Year

The above information is for reference only. Please refer to the product brochure for details.

Core coverage

	Bupa Care Bridge Health Insurance Scheme	
	Basic Plan	Plus Plan
Basic Benefit	**benefit limit (HKD)**	
m) Private nursing	Full cover (Maximum 30 days per Policy Year)	
n) Day Patient kidney dialysis	Full cover	
o) Complications of pregnancy	$100,000 per Policy Year (This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date)	
p) Rehabilitation	$1,000 per day (Maximum 60 days per Disability per Policy Year) (Pre-approval must be obtained)	
q) Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	$550 per visit (Maximum 20 visits per Policy Year)	$600 per visit (Maximum 20 visits per Policy Year)
r) Prosthetic Device	$100,000 per item per Policy Year	
s) Home facility enhancement due to Stroke	$40,000 per Policy Year (Completed within 180 days after discharge from Hospital due to Stroke)	

The above information is for reference only. Please refer to the product brochure for details.

Hong Kong Clinical Benefit

【Available to Plus Plan only】

Clinical Benefit【Available to Plus Plan only】

	Bupa Care Bridge Health Insurance Scheme – Plus Plan
Area of Cover	**Hong Kong**
No. of Designated Service Centres	**Over 400 designated service centres**
Benefit Items[3]	**Benefit Coverage (per Policy Year) (HKD)**
a. **General Practitioner[1]** (including up to 5 days of basic medication[2]) ▪ Maximum visits per policy year ▪ Co-payment per visit	 20 visits HK$$40
b. **Specialist** (including up to 5 days of basic medication[2]) ▪ Maximum visits per policy year ▪ Co-payment per visit	 10 visits HK$$60
c. **Physiotherapist** ▪ Maximum visits per policy year ▪ Co-payment per visit	 20 visits HK$$60
d. **Chinese herbalist[1]** (including up to 2 days of basic Chinese medicines[2]) ▪ Maximum visits per policy year ▪ Co-payment per visit	 10 visits HK$$40
e. **X-ray and laboratory tests** ▪ Annual benefit limit per policy year	 $2,000

1. Virtual consultation of General Practitioner and Chinese herbalist are covered while delivery cost is to be paid by the Insured Person.
2. “Basic medication” and “basic Chinese Medicines” are Medically Necessary Western Medication or Chinese Medicines prescribed by Registered Medical Practitioner or Registered Chinese Medicine Practitioner of the Designated Service Centres which falls into the list of basic medication or list of Chinese Medicines maintained by such Designated Service Centres at the time of the visit. The Designated Service Centres shall have the right to charge extra fee for the medication that is not covered by this Scheme if, in the opinion of the Designated Service Centres, the prescription of such medication is chronic, long-term, specific or expensive.
3. The Coverage is subject to a maximum of one visit per item per day. Physiotherapist, X-ray and laboratory tests must be referred by a General Practitioner or Specialist of the Designated Service Centres and the referral letter shall be valid for 6 months since the consultation date.

Clinical Benefit can only be used at Designated Service Centres. The above information is for reference only.
Please refer to the product brochure for details.

Value-Added Services

Value-Added Services

	Bupa Care Bridge Health Insurance Scheme
Healthcare Transport Service (Concierge Service)	We strive to provide a more comfortable and seamless healthcare journey. This service provides a 6-seat concierge vehicle[1] for you travelling from a designated hospital in Shenzhen to your home (including cross-border transfers to Hong Kong) when you discharge.
Drug Search Service	If you receive prescriptions for tumor-specific medications, we can help you in locating authorised purchase and usage channels within Mainland China. Through a dedicated case manager, support is provided via telephone to either supply pharmacy information or arrange convenient medication access, facilitate direct payment, delivery, or scheduled collection—ensuring timely and hassle-free access to required treatment.
Cashless Service	We understand that managing medical expenses during times of illness can be physically, emotionally and financially overwhelming. With our cashless service, you can focus on your recovery while we **take care of the payment arrangements** for you. **For confinement, prescribed diagnostic imaging test[2], prescribed non-surgical cancer treatment and day case procedure at designated hospitals in Hong Kong (Plus Plan only) and Mainland China**, upon application and **approval of pre-authorisation** prior to the confinement or treatments, we will **pay the approved medical expenses** on your behalf. If you are enrolled in the **Plus Plan, you can use your Bupa Medical Care Card to enjoy cashless service for specific outpatient services and treatments at the designated service centres in Hong Kong**.
Second Medical Opinion	We stand by you with thoughtful care throughout every stage of healthcare journey. We'll arrange for you to receive medical advice from a panel of medical specialists within Mainland China and Hong Kong's medical network to clarify your doubts, enabling you to make informed decisions about your treatment.

1. The concierge service helps you to arrange one-way transportation of up to 50 km, departing from a designated hospital located within Shenzhen to your place of residence if you reside in Shenzhen or Hong Kong, or to drop you off at Futian Port or Luohu Port. For cross-border journeys to Hong Kong, travel is limited to via Shenzhen Bay Port or Huanggang Port. For non-cross-border travels, transportation is available within Shenzhen only and no intercity travel. This service is limited to transport booking, and all costs of the transportation (e.g. vehicle hire, tolls, tips to driver, etc.) will be payable by the insured person. This service is subject to terms and conditions.
2. The cashless service for prescribed diagnostic imaging tests is applicable during confinement and does not available to outpatient services in Mainland China.

Value-Added Services

	Bupa Care Bridge Health Insurance Scheme
Health Coaching Services[1] **(Extra services for Plus Plan)**	**24/7 Healthline** ▪ Our team of qualified health management professionals can provide assistance and guidance — from caring for a sick relative to discussing symptoms, treatment, 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. **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.

1. This value-added service is only available in Hong Kong. Please refer to the product brochure for details.

Value-Added Services

Extra services for Plus Plan	Bupa Care Bridge Health Insurance Scheme
Mental health support[2]	**24-hour Mental Health Service Hotline[1]** Apart from offering coverage for inpatient psychiatric treatment, it includes a free 24-hour Mental Health Service Hotline, which provides personalised emotional support and face-to-face counselling services.
Comprehensive cancer care support[2]	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
One-stop specialist treatment programmes[2]	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: ▪ 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
Free Bupa Worldwide Assistance Programme[2]	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.
Bupa Priority Booking[2]	Enjoy seamless and hassle-free booking with priority access by using the Blua Health app's eBooking feature, or you may contact Bupa priority booking hotline at (852) 8100 0456 via phone call to make a reservation for outpatient services, for example specialist consultation within 3 days.

1. 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. International call charges may apply to the caller if the call is made outside Hong Kong.
2. This value-added service is only available in Hong Kong. Please refer to the product brochure for details.

Value-added services are not part of Bupa Care Bridge Health Insurance Scheme. Related premiums are not eligible for family discounts or no claim renewal discount.
The above information is for reference only. Please refer to the product brochure for details.

Preventive Care

	Bupa Care Bridge Health Insurance Scheme	
	Basic Plan	Plus Plan
Benefit Items		
Preventive Care	Prevention is the foundation of true health protection. Both plan levels offer preferential rates (HK$730) to enjoy comprehensive health screenings at designated service points, helping you detect potential health concerns early and stay in control of your wellbeing. ▪ Detailed Medical History; ▪ Physical Examination; ▪ Body Mass Index (BMI); ▪ Chest X-ray; ▪ Resting ECG; ▪ Complete Blood Picture; ▪ Glucose, Fasting; ▪ Cholesterol, Total; ▪ HDL - Cholesterol; ▪ Direct LDL - Cholesterol; ▪ Triglycerides; ▪ Medical Report; and ▪ Follow-up Consultation for Report Review	

The above information is for reference only. Please refer to the product brochure for details.

Simplified Underwriting Health Questionnaire

Simplified Underwriting Health Questionnaire (SSUQ)

No.	Question		
1	In the last 3 years, have you (or proposed Insured Person) ever had or been advised to undergo investigations (such as blood or urine test, ECG, X-ray, ultrasound, CT scan, MRI, PET scan, HIV test, Hepatitis B test, Hepatitis C test)? 在過去三年內，你(或準受保人)是否曾接受或曾被建議接受檢查（例如驗血、驗尿、心電圖、X光、超聲波、電腦掃描、磁力共振、正電子掃描、愛滋病測試、乙型肝炎測試、丙型肝炎測試）？ If the answer is “Yes”, do your (or proposed Insured Person) investigation result(s) include the followings? 如果答案屬「是」，你(或準受保人)的檢查結果是否包括下列情況？ (a) Abnormal test result is advised 檢驗結果異常 (b) You (or proposed Insured Person) are still awaiting test / test result 你(或準受保人)正等候檢驗或檢驗結果 (c) Medical advice has been sought or treatment is required for the test result (such as liver cyst / brain cyst / joint degeneration or calcification / lung or breast or thyroid calcification discovered on imaging test, that may not require immediate treatment) 就檢驗結果已尋求醫療意見或需要接受治療（例如一些未必需要即時治療的情況如肝囊腫 / 腦囊腫 / 關節退化或鈣化 / 於成像檢測中發現肺部或乳房或甲狀腺出現鈣化）	☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是	☐ No 否 ☐ No 否 ☐ No 否 ☐ No 否
2	In the last 5 years, have you (or proposed Insured Person) been advised by your doctor to take any medications (such as to be taken daily / once per week / as needed as directed by doctor) for a continuous period of more than 1 month? 在過去五年內，你(或準受保人) 是否曾被醫生建議定期 例如按醫生指示每日 / 每週一次 / 有需要時）服用為期超過一個月的處方藥物？	☐ Yes 是	☐ No 否
3	In the last 5 years, have you (or proposed Insured Person) been admitted into a hospital? 在過去五年內，你(或準受保人) 是否曾入住醫院？	☐ Yes 是	☐ No 否
4	Have you (or proposed Insured Person) ever been diagnosed with any of the following diseases or medical conditions? 你(或準受保人) 是否曾被確診下列疾病或健康狀況？ (a) Cancer or carcinoma in situ 癌症或原位癌 (b) Brain tumor 腦部腫瘤 (c) Heart disease 心臟疾病 (d) Stroke (including transient ischemic attack (TIA)) 中風（包括短暫性腦缺血，俗稱「小中風」） (e) Prolapsed intervertebral disc or degenerative spine conditions 椎間盤突出或脊椎退化性疾病 (f) Diseases or medical conditions requiring a medical device or prosthesis to be implanted within the body 需要植入醫療儀器或義肢的疾病或健康狀況 (g) Mental health conditions (such as depression, anxiety, schizophrenia, eating disorders, or bipolar disorders) 精神健康狀況（例如抑鬱、焦慮、精神分裂、飲食失調或躁狂抑鬱症） (h) Multiple sclerosis 多發性硬化症 (i) Congenital conditions (medical, physical or mental abnormalities that existed at the time of or before birth) 先天性疾病（指於出生時或之前已存在的醫學、生理或精神上的異常）	☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是 ☐ Yes 是	☐ No否 ☐ No否 ☐ No否 ☐ No否 ☐ No否 ☐ No否 ☐ No否 ☐ No否 ☐ No否
5	Apart from anything you (or proposed Insured Person) have already disclosed in Questions 1 - 4, do you (or proposed Insured Person) have any of the following conditions? 除了你(或準受保人) 在第1至4項問題中已披露的資料外，你(或準受保人) 是否有下列情況? In the last 6 months, you (or proposed Insured Person) had or have been required to have follow-up consultation with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any medical condition or sign and symptom. 在過去六個月內，你(或準受保人)有任何健康狀況或病徵及症狀曾經接受或需要接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治。	☐ Yes 是	☐ No 否

Simplified vs. Standard Underwriting Comparison

Standard Health Questionnaire

Simplified Underwriting Health Questionnaire

6 years old or below → **8** health-related questions → **5** health-related questions

7 years old and above → **7** health-related questions → **5** health-related questions

1. In the last 3 years, have you (or proposed Insured Person) ever had or been advised to have any regular or ongoing (such as monthly, every 2 months, half-yearly, annually) follow-up consultations or medical care with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any disease or other medical condition?
在過去三年內，你(或準受保人)是否曾經或被建議定期或持續(例如每月、每兩個月、每半年、每年)為任何疾病或健康狀況接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治或醫療護理？ ☐ Yes是 ☐ No否

2. In the last 3 years, have you (or proposed Insured Person) ever had or been advised to undergo investigations (such as blood or urine test, ECG, X-ray, ultrasound, CT scan, MRI, PET scan, HIV test, Hepatitis B test, Hepatitis C test)?
在過去三年內，你(或準受保人)是否曾接受或曾被建議接受檢查(例如驗血、驗尿、心電圖、X光、超聲波、電腦掃描、磁力共振、正電子掃描、愛滋病測試、乙型肝炎測試、丙型肝炎測試)？ ☐ Yes是 ☐ No否
If the answer is "Yes", do your (or proposed Insured Person) investigation result(s) include the followings?
如果答案屬「是」，你(或準受保人)的檢查結果是否包括下列情況？
   (a) Abnormal test result is advised
   檢驗結果異常 ☐ Yes是 ☐ No否
   (b) You (or proposed Insured Person) are still awaiting test / test result
   你(或準受保人)正等候檢驗或檢驗結果 ☐ Yes是 ☐ No否
   (c) Medical advice has been sought or treatment is required for the test result (such as liver cyst / brain cyst / joint degeneration or calcification / lung or breast or thyroid calcification discovered on imaging test, that may not require immediate treatment)
   就檢驗結果已尋求醫療意見或需要接受治療(例如一些未必需要即時治療的情況如肝囊腫/腦囊腫/關節退化或鈣化/於成像檢測中發現肺部或乳房或甲狀腺出現鈣化) ☐ Yes是 ☐ No否

3. In the last 5 years, have you (or proposed Insured Person) been advised by your doctor to take any medications (such as to be taken daily / once per week / as needed as directed by doctor) for a continuous period of more than 1 month?
在過去五年內，你(或準受保人)是否曾被醫生建議定期(例如按醫生指示每日/每週一次/有需要時)服用為期超過一個月的處方藥物？ ☐ Yes是 ☐ No否

4. In the last 5 years, have you (or proposed Insured Person) been admitted into a hospital?
在過去五年內，你(或準受保人)是否曾入住醫院？ ☐ Yes是 ☐ No否

5. In the last 5 years, have you (or proposed Insured Person) undergone a surgical procedure (including endoscopy or biopsy) without being admitted into a hospital?
在過去五年內，你(或準受保人)是否曾在非住院情況下接受外科程序(包括內窺鏡檢查或活組織化驗)？ ☐ Yes是 ☐ No否

6. Apart from anything you (or proposed Insured Person) have already disclosed in Questions 1 - 5, do you (or proposed Insured Person) have any of the following conditions? 除了你(或準受保人)在第1至5項問題中已披露的資料外，你(或準受保人)是否有下列情況?
   (a) Unintentional weight loss by more than 5 kg (11 lbs) over past 1 year
   在過去一年內，體重無故地減少了5公斤(11磅)以上 ☐ Yes是 ☐ No否
   (b) Abnormal bleeding (such as vaginal bleeding, rectal bleeding, nose bleeding or coughing up of blood) for at least one month
   不正常出血(例如陰道出血、便血、流鼻血或咳血)至少一個月 ☐ Yes是 ☐ No否
   (c) Other medical conditions or other sign and symptom (such as lump, headache, persistent coughing, chest pain or epigastric pain) that you (or proposed Insured Person) are seeking or intend to seek medical advice
   其他健康狀況或病徵及症狀(例如腫塊、頭痛、持續咳嗽、胸痛或上腹痛)而正在或打算尋求醫療意見 ☐ Yes是 ☐ No否
   (d) In the last 1 year, you (or proposed Insured Person) had or have been required to have follow-up consultation with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any medical condition or sign and symptom
   在過去一年內，你(或準受保人)有任何健康狀況或病徵及症狀曾經接受或需要接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治 ☐ Yes是 ☐ No否

7. Have you (or proposed Insured Person) ever been diagnosed with any of the following diseases or medical conditions?
你(或準受保人)是否曾被確診下列疾病或健康狀況？
   (a) Cancer or carcinoma in situ 癌症或原位癌 ☐ Yes是 ☐ No否
   (b) Brain tumor 腦部腫瘤 ☐ Yes是 ☐ No否
   (c) Heart disease 心臟疾病 ☐ Yes是 ☐ No否
   (d) Stroke (including transient ischemic attack (TIA)) 中風(包括短暫性腦缺血，俗稱「小中風」) ☐ Yes是 ☐ No否
   (e) Hypertension 高血壓 ☐ Yes是 ☐ No否
   (f) Diabetes mellitus or impaired glucose tolerance 糖尿病或葡萄糖耐量異常 ☐ Yes是 ☐ No否
   (g) Prolapsed intervertebral disc or degenerative spine conditions 椎間盤突出或脊椎退化性疾病 ☐ Yes是 ☐ No否
   (h) Diseases or medical conditions requiring a medical device or prosthesis to be implanted within the body 需要植入醫療儀器或義肢的疾病或健康狀況 ☐ Yes是 ☐ No否
   (i) Mental health conditions (such as depression, anxiety, schizophrenia, eating disorders, or bipolar disorders) 精神健康狀況(例如抑鬱、焦慮、精神分裂、飲食失調或躁狂抑鬱症) ☐ Yes是 ☐ No否
   (j) Multiple sclerosis 多發性硬化症 ☐ Yes是 ☐ No否
   (k) Congenital conditions (medical, physical or mental abnormalities that existed at the time of or before birth) 先天性疾病(指於出生時或之前已存在的醫學、生理或精神上的異常) ☐ Yes是 ☐ No否

For proposed insured children aged 6 or below only 適用於六歲或以下之準受保兒童

8. Was the proposed insured child born before 37th week of pregnancy?
準受保兒童是否於懷孕第37週前出生？ ☐ Yes是 ☐ No否

Claims for integrated Chinese-Western medicine Treatment Important Notes

Claims for integrated Chinese-Western medicine Treatment

Designated non-3A hospital / Non-designated hospital:

Mainland China Registered Chinese Medicine Practitioner → Non-designated 3A hospital, Designated Hospital; or Non-designated hospital → **Inpatient Treatment** Integrated Chinese-Western Medicine (ICWM) service → Must provide "Chinese & Western combination qualification" Certificate → **Eligible for Claims** benefit items(A–J,M-O,R)#: Western Medical Treatment

Designated 3A hospitals*:

Mainland China Registered Chinese Medicine Practitioner → Designated 3A hospital → **Inpatient Treatment** Integrated Chinese-Western Medicine (ICWM) service → Not required to provide "Chinese & Western combination qualification" Certificate → **Eligible for Claims** benefit items(A–J,M-O,R)#: Western Medical Treatment

*Applicable to this plan only
#benefit items(I) Psychiatric Treatment is excluded. Benefit item(I) Psychiatric Treatment applies to the Plus Plan only, limited to Hong Kong and Macau.

05

Launch Date and Limited-Time Promotion

Bupa Care Bridge Health Insurance Scheme | Launch Timeline

Launch Date

18th May 2026

1st Policy Effective Date

1st June 2026

Bupa Care Bridge Health Insurance Scheme | Limited-Time Promotion

Save up to 6 months premium!

1st Policy Year	2nd Policy Year	Total for First 2 Years
4 months of the 1st year premium +	2 months of the 2nd year premium =	6 Months

Promotion period: 18th May 2026 to 30th June 2026

Limited-Time Promotion for new customers under eligible plans during the promotional period are subject to terms and conditions. Please refer to the relevant terms and conditions for details.
To enjoy the Promotion Offer, the New Customer is required to meet all of the following eligibility criteria:

- Application for the Eligible Scheme must be submitted through a Bupa Health Management Consultant during the Promotion Period;
- The Eligible Scheme must come into effect between 1 June 2026 to 1 July 2026 with premium paid on an annual basis for the first two policy years;
- New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
- The Promotion Offer is not applicable to any member who transfers an existing individual scheme underwritten by Bupa to the Eligible Scheme.

The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon any change to the policy as specified below in the first two policy years:

- Any change in the payment mode from annual to monthly payment during the first two policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount; and
- Transfer of scheme from the Eligible Scheme to any other Bupa policy.

06

Case Sharing

Case Sharing – Individual Application (Limited-Time Promotion)

Apply **Bupa Care Bridge Health Insurance Scheme (Plus Plan)**, with **HK$0 deductible**
Limited-Time Promotion: Submit application on/ before 30 June 2026, save 4 months of the 1st year premium

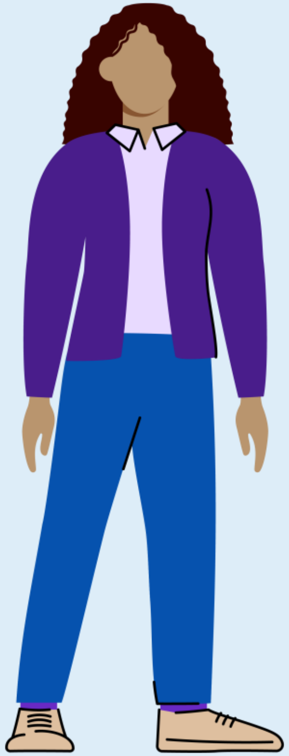
Marcus（30 years old)

1st year premium: HK$15,956

Average daily_premium (first year)

****HK$29.1 per day****

Nancy（50 years old)



1st year premium: HK$27,716

Average daily_premium (first year)

****HK$50.6 per day****

The above case studies are for reference only. discounts may be subject to change.

Case Sharing – Family Application

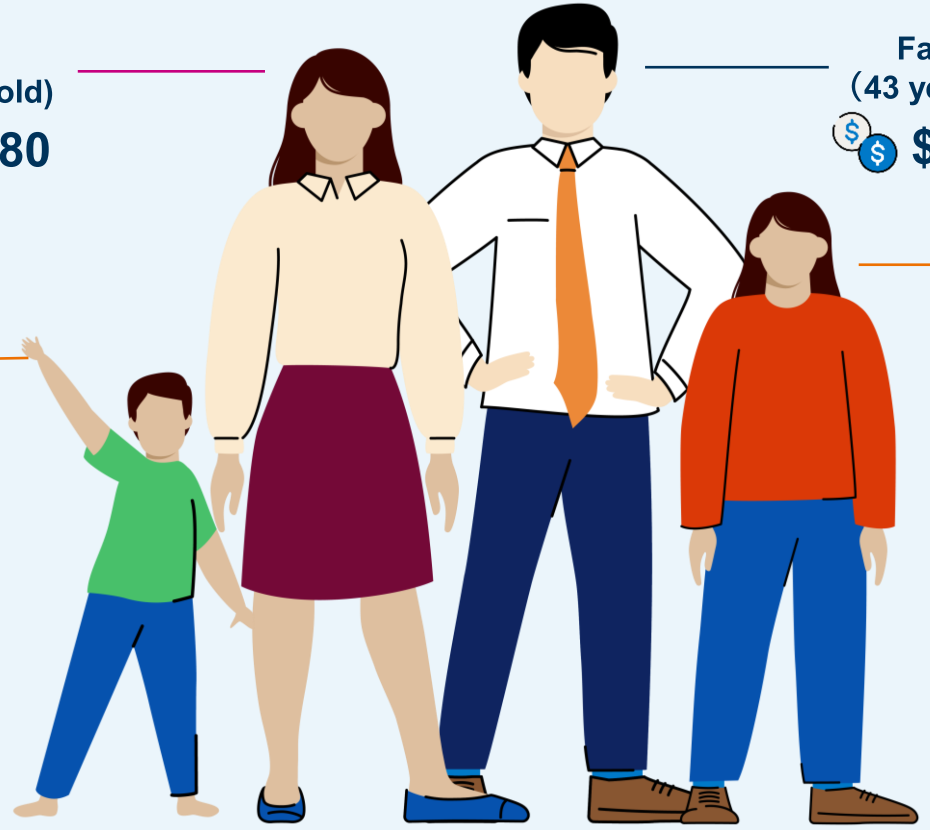
Apply **Bupa Care Bridge Health Insurance Scheme (Plus Plan)**, each with **HK$10,000 deductible**
Limited-Time Promotion: Submit application on/ before 30 June 2026, save 4 months of the 1st year premium

Mother
(38 years old)
$5,980

Father
(43 years old)
$6,773

Daughter
(10 years old)
$4,014

Son
(3 years old)
$4,187



Total premium for 4 Family Members

Original 1st year premium:	HK$36,975
Family discount: (85 off)	- HK$5,546
Limited-time promotion: (4 months of the 1st year premium)	- HK$10,475
Total premium After discounts :	HK$20,954

Average Total Premium (first year)
HK$57.4 / / day

The above case studies are for reference only. discounts may be subject to change.

07

Bupa Product Competitiveness

Bupa Product Competitiveness – Bupa Hero VHIS (Advance)

	With outpatient coverage[1]	Without outpatient coverage	
Plan Details	**Bupa Care Bridge (Plus Plan)**	**Bupa Hero VHIS (Advance)**	**Ratio**
Area of Cover	Greater China: Mainland China、Hong Kong、Taiwan and Macau (Emergency treatment: Worldwide)	Asia, Australia and New Zealand	-
Room Type	Designated hospitals in Hong Kong: Semi-Private Room Designated hospitals in Mainland China: Standard Private Room Macau, Taiwan and All non-designated hospitals: Ward Room	Semi-Private Room	
Annual Benefit Limit	$15,000,000	$25,000,000	
Age (Annual premium and HK$0 deductible)			
0	$12,614	$16,838	75%
10	$11,636	$10,765	108%
20	$11,967	$12,827	93%
25	$13,577	$14,915	91%
30	$15,956	$15,670	102%
35	$17,500	$17,605	99%
40	$19,036	$21,389	89%
45	$22,835	$26,065	88%
50	$27,716	$33,311	83%
55	$34,350	$42,969	80%
60	$45,058	$82,851	54%
		Average Premium Ratio	**88%**

	With outpatient coverage[1,2]		
Plan Details	**Bupa Care Bridge (Plus Plan)**	**Bupa Hero VHIS (Advance)+ outpatient coverage**	**Ratio**
coverage area	Greater China: Mainland China、Hong Kong、Taiwan and Macau (Emergency treatment: Worldwide)	Asia, Australia and New Zealand	-
Room Type	Designated hospitals in Hong Kong: Semi-Private Room Designated hospitals in Mainland China: Standard Private Room Macau, Taiwan and All non-designated hospitals: Ward Room	Semi-Private Room	
annual benefit limit	$15,000,000	$25,000,000	
Age (Annual premium and HK$0 deductible)			
0	$12,614	$34,090	37%
10	$11,636	$28,017	42%
20	$11,967	$27,245	44%
25	$13,577	$29,780	46%
30	$15,956	$31,060	51%
35	$17,500	$36,845	47%
40	$19,036	$45,582	42%
45	$22,835	$56,791	40%
50	$27,716	$68,496	40%
55	$34,350	$82,413	42%
60	$45,058	$128,459	35%
		Average Premium Ratio	**42%**

1. Bupa Care Bridge Health Insurance Scheme (Plus Plan) Outpatient coverage can only be used at designated service centres.
2. Bupa Hero VHIS outpatient coverage is an optional add-on.

Bupa Care Bridge Health Insurance Scheme (Plus Plan) Outpatient coverage under Bupa Care Bridge (Plus Plan) differs from that of Bupa Hero VHIS (Select). Please refer to the respective brochures for details.

Bupa Product Competitiveness – Bupa Hero VHIS (Core)

	Without outpatient coverage		
Plan Details	**Bupa Care Bridge (Basic Plan)**	**Bupa Hero VHIS (Core)**	**Ratio**
Area of Cover	Mainland China (Emergency treatment: Worldwide)	Asia, Australia and New Zealand	-
Room Type	Designated hospitals in Mainland China: Standard Private Room Non-designated hospitals in Mainland China: Ward Room	Ward Room	
Annual Benefit Limit	$5,000,000	$5,000,000	
Age (Annual premium and HK$0 deductible)			
0	$5,256	$6,110	86%
10	$4,767	$5,555	86%
20	$4,932	$5,208	95%
25	$5,737	$6,364	90%
30	$6,927	$7,522	92%
35	$7,699	$8,679	89%
40	$8,467	$10,532	80%
45	$10,366	$13,336	78%
50	$12,807	$16,177	79%
55	$16,124	$19,966	81%
60	$21,478	$37,956	57%
		Average Premium Ratio	**83%**

	With outpatient coverage[1,2]		
Plan Details	**Bupa Care Bridge (Plus Plan)**	**Bupa Hero VHIS (Core)+ outpatient coverage**	**Ratio**
coverage area	Greater China[3] (Emergency treatment: Worldwide)	Asia, Australia and New Zealand	-
Room Type	Designated hospitals in Hong Kong: Semi-Private Room Designated hospitals in Mainland China: Standard Private Room Macau, Taiwan and All non-designated hospitals: Ward Room	Ward Room	
annual benefit limit	$15,000,000	$5,000,000	
Age (Annual premium and HK$0 deductible)			
0	$12,614	$19,954	63%
10	$11,636	$19,399	60%
20	$11,967	$16,778	71%
25	$13,577	$18,293	74%
30	$15,956	$19,872	80%
35	$17,500	$24,118	73%
40	$19,036	$29,946	64%
45	$22,835	$37,992	60%
50	$27,716	$44,411	62%
55	$34,350	$51,618	67%
60	$45,058	$74,559	60%
		Average Premium Ratio	**67%**

1. Bupa Care Bridge Health Insurance Scheme (Plus Plan) Outpatient coverage can only be used at designated service centres.
2. Bupa Hero VHIS outpatient coverage is an optional add-on.
3. "Greater China" shall include Hong Kong, Macau, Mainland China and Taiwan.

Bupa Care Bridge Health Insurance Scheme (Plus Plan) Outpatient coverage under Bupa Care Bridge (Plus Plan) differs from that of Bupa Hero VHIS (Select). Please refer to the respective brochures for details.

08

FAQ

FAQ

1) **Where can the customers access the lists of designated hospitals in Mainland China and Hong Kong, as well as the designated service centres for Clinical Benefit?**

   - **Designated hospitals in Hong Kong and Mainland China** : Customers may access the list of designated hospitals in Mainland China and Hong Kong **via the Bupa Care Bridge product website, under the "Product details for the Scheme" section within "Product details"**.

   - **Designated service centres for Clinical Benefit:** The list of designated service centres for Clinical Benefit is **available through the QR code provided in the welcome pack, under the "Appendix" section**.

2) **How can I be eligible to enjoy an upper room type without additional premium?**

   - You **have to apply for pre-authorisation for hospitalization in the designated hospitals in Hong Kong and Mainland China**. Once the pre-authorisation is approved, you can enjoy a guaranteed ward upgrade to a Semi-Private room in our designated hospitals in Hong Kong. For designed hospitals in Mainland China, you will be comfortably accommodated in a Standard Private room.

3) **When should I submit the pre-authorisation form and how would it be handled?**

   - You should **submit a pre-authorisation form to Bupa at least 2 working days in Hong Kong**, and **at least 5 working days in Mainland China before Confinement and treatment/procedures in designated hospitals**. Please refer to the Membership Guide for the pre-authorisation procedure.

4) **How would the family discount and no claim renewal discount be applied and calculated?**

   - **The family discount and no claim renewal discount are calculated on a cumulative basis.** If a member is eligible for both discounts in the same Policy Year, both discounts may be applied concurrently. For example, a 30 years old member enrolled in the Basic Plan with a HK$0 deductible and annual payment would pay a premium of HK$ 6,927 x (1 - 10% - 5%) = HK$5,887.95 provided that the member enrolled in the Bupa Care Bridge Health Insurance Scheme together with an eligible family member and has made no claims for 2 consecutive Policy Years.

FAQ

5) What is the difference between SUQ and SSUQ??

- Standardized Underwriting Questionnaire (SUQ) is a full set of underwriting questionnaire containing 8 health-related questions for Insured Persons aged 6 or below and 7 health-related questions for Insured Persons aged 7 or above, while Simplified Standardized Underwriting Questionnaire (SSUQ) is a shortened, simplified version of the SUQ. Bupa Care Bridge Health Insurance Scheme offers **SSUQ to streamline application journey with 5 health-related questions only**, delivering a hassle-free underwriting experience for customers.

6) How will the exchange rate be applied for claims submitted in currencies other than HKD?

- Following existing practice, any claim for reimbursement of medical expenses made by the Insured Person in any currency other than Hong Kong dollars shall be converted to Hong Kong dollars at the official buying rate of such currency for Hong Kong dollars in effect in Hong Kong **at the day of clinical visit, Clinical Operation, Day Case or discharge from Hospital**, or if no such official rate exists, at the rate certified as appropriate by a bank as determined by Bupa.

7) Which plan is applicable to Mainland China residents?

- The Basic Plan is available to HKID holders only. **Mainland China residents may purchase the Plus Plan**, subject to the fulfilment of requirements under the plan.

8) For claims relating to the Integrated Chinese-Western Medicine (ICWM) service provided by a registered Chinese medicine practitioner in Mainland China, is there any relaxed condition under 3A and network hospital?

- **If pre-authorisation is approved** for eligible Integrated Chinese-Western Medicine (ICWM) service at a Grade 3A Designated Hospital in Mainland China, as such treatment is provided by a Registered Chinese Medicine Practitioner with respective treatment professional , **the "Chinese & Western combination qualification" certificate will not be a MUST provide document while on claims assessment**.

Disclaimer

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Thank You