

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.