Bupa Care / Bupa Care Child Health Insurance Scheme
保柏樂康健 / 保柏兒康健醫療保障計劃

Schedule of Benefits 保障金額表

1 January 2026 Edition 2026年1月1日版本

A Hospital and Surgical Benefit[1] 住院及手術保障[1]	Maximum Limit per Member (HK$) 每位會員最高賠償額（港幣） Plan 計劃 1 Private[2] 私家房[2]	Plan 計劃 2 Semi-private[2] 半私家房[2]	Plan 計劃 3 Ward[2] 大房[2]
1 **Room and Board** (Maximum 182 days each Contract Year) **住房及膳食費**（每合約年度最多182日）	每日3,680 each day	每日1,720 each day	每日860 each day
2 **Miscellaneous Hospital Services** (Each Contract Year) **住院雜費**（每合約年度計）	42,900	26,200	16,200
3 **Intensive Care** (Supplement to Room and Board)(Each Contract Year) **深切治療**（住房及膳食費之補足）（每合約年度計）	30,800	25,000	22,800
4 **Private Nursing** (Maximum 91 days each Contract Year) **私家看護費**（每合約年度最多91日） ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral[3] from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介[3]下由合資格護士於住院期間或出院後在家中提供之護理服務	每日980 each day	每日670 each day	每日400 each day
5 **Surgeon and Attendance Fees** (For surgical case only)(Each operation) **外科醫生費及巡房費**（只適用於外科手術）（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 108,800 57,300 24,700 8,900	 69,000 38,600 16,200 6,860	 52,000 29,600 12,000 5,720
6 **Anaesthetist's Fees** (Each operation) **麻醉科醫生費**（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 34,800 17,400 8,160 4,200	 19,700 11,420 5,130 2,640	 15,800 8,820 3,890 2,360
7 **Operating Theatre Fees** (Each operation) **手術室費用**（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 34,800 17,400 8,160 4,200	 19,700 11,420 5,130 2,640	 15,800 8,820 3,890 2,360
8 **In-patient Physician's Fees** (For non-surgical case only) (Maximum 182 days each Contract Year) **住院醫生巡房費**（只適用於非手術治療）（每合約年度最多182日）	每日2,950 each day	每日1,290 each day	每日730 each day
9 **In-patient Specialist's Fees** (Each Contract Year) **住院專科醫生費**（每合約年度計） ◦ Subject to written referral[3] from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介[3]（病理學家、放射學家及物理治療師在住院期間所提供之服務除外）	13,200	4,550	2,680
10 **Companion Bed** (Maximum 182 days each Contract Year) **住院加床費**（每合約年度最多182日）	每日1,820 each day	每日820 each day	每日440 each day

Day Case Procedure Benefits[4] 日間手術保障[4]

- Items A11 - A12 cover expenses incurred for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner or (ii) Hospital Confinement without an overnight stay in Hong Kong. Supplementary Major Medical Benefit (if any) will not be applicable.
- Exclusively payable for eligible expenses incurred by the procedures below performed during overnight Hospital Confinement that is not Medically Necessary up to the Maximum Limit of other providers only. Supplementary Major Medical Benefit (if any) will not be applicable. If Hospital Confinement is Medically Necessary[5], eligible expenses shall be payable under benefit items A1 - A10 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable).
- A11至 A12 項將支付於香港 (i) 由註冊西醫於診所或醫院日症房進行診所手術或日症或 (ii) 無需過夜的住院的費用。附加醫療保障（如有）並不適用。
- 單獨賠償在非醫療必需及需要過夜的住院期間進行以下程序而引致的合資格費用，以其他供應商之最高賠償額為限，附加醫療保障（如有）亦並不適用。如住院屬醫療必需[5]，合資格費用將在住院及手術保障 A1 - A10 項及附加醫療保障（如適用）下賠償。

Benefit	Provider	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
11 **Day Case Endoscopy Procedure** (Each operation) **日間內窺鏡程序**（每次手術計）	**At Bupa's designated medical centres**[7] **於保柏指定醫療中心**[7]	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
	At other providers **於其他供應商**	17,300	12,140	10,440
12 **Day Case Viral Warts and Skin Lesions Procedure**[6] (Each operation) **日間病毒性疣及皮損程序**[6]（每次手術計）	**At Bupa's designated medical centres**[7] **於保柏指定醫療中心**[7]	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
	At other providers **於其他供應商**	8,000	8,000	8,000

	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
13 **Pre-admission and Post-hospitalisation Out-patient Care** (Each Contract Year) **入院前及出院後之門診護理**（每合約年度計） ◦ Including one pre-admission visit and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括一次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用	5,850	3,150	2,180
14 **Psychiatric Treatment** (Each Contract Year) **精神科治療**（每合約年度計）	30,000		

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Schedule of Benefits 保障金額表

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Maximum Limit per Member (HK$) 每位會員最高賠償額（港幣）

A Hospital and Surgical Benefit[1] 住院及手術保障[1]	Plan 計劃 1 Private[2] 私家房[2]	Plan 計劃 2 Semi-private[2] 半私家房[2]	Plan 計劃 3 Ward[2] 大房[2]
15 **Second Claims Incentive** (Maximum 182 days each Contract Year) **第二索償現金津貼**（每合約年度最多182日） ◦ If any reimbursement is payable in respect of a Hospital Confinement under Hospital and Surgical Benefit and such reimbursement has been paid by an insurance company other than Bupa or any company within the Bupa group of companies, this Benefit shall be paid on a per day basis provided that actual room and board fees are charged by the Hospital on the costs of accommodation and meals to the Member for such day of Hospital Confinement. ◦ This Benefit is not subject to the Overall Annual Limit, if any. ◦ 如根據住院及手術保障可獲得住院賠償，而該賠償已由其他保險公司支付（保柏或保柏集團內的任何公司除外），此保障將就會員住院當天被醫院收取實際住房及膳食費的情況下，按每日住院支付賠償。 ◦ 此保障不受每年最高賠償額約束（如適用）。	每日1,840 each day	每日860 each day	每日430 each day
Overall Annual Limit - Below attained age of 65 on the Contract Effective Date **每年最高賠償額** - 於合約生效日未滿65歲之會員	Unlimited 不設上限		
Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date **每年最高賠償額** - 於合約生效日年滿65歲或以上之會員	660,000	315,000	152,000

B Supplementary Major Medical Benefit (Optional) 附加醫療保障（自選保障）	Plan 計劃 1 Private[2] 私家房[2]	Plan 計劃 2 Semi-private[2] 半私家房[2]	Plan 計劃 3 Ward[2] 大房[2]
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) **最高賠償額**（每合約年度計）	637,900	333,300	133,800

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A10 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit above and HK$500 deductible per claim.
- In case of overseas hospitalisation, only medical Emergency cases will be covered.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if the Member is confined in a higher room level than the chosen level:
  - From Semi-private Room to Private Room : 50%
  - From Ward to Semi-private Room : 50%
  - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- 此保障支付任何超出按住院及手術保障下A1 - A10項（不論超出最高賠償額或最多日數）可獲賠償的合資格費用，以上述最高賠償額為限，每次索償的墊底費為港幣500元。
- 如身處海外，只適用於因急症之住院治療。
- 此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。
- 如會員入住比原有保障級別更高的病房級別，保障額將作出如下調整：
  - 半私家房至私家房 : 50%
  - 大房至半私家房 : 50%
  - 大房至私家房 : 25%
- 然而，有關調整值及以上住房級別限制不適用於在緊急情況下接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。

C Hospital Cash Benefit (Optional) 住院現金保障（自選保障）	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
Payable from the third day of Hospital Confinement (Maximum 182 days each Contract Year) 由住院第3天起開始支付（每合約年度最多182日）	每日1,000 each day	每日500 each day	每日300 each day

D Clinical Benefit[8][9] (Optional) 門診保障[8][9]（自選保障）	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
1 **General Practitioner** (Consultation fee only) **普通科醫生**（只限診症費）	每次520 each visit	每次330 each visit	每次240 each visit
2 **Specialist** (Consultation fee only) **專科醫生**（只限診症費） ◦ Subject to written referral[3] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry ◦ 須獲註冊西醫書面轉介[3]，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	每次840 each visit	每次650 each visit	每次495 each visit
3 **Home Consultation** (Consultation fee only) **家中應診**（只限診症費）	每次940 each visit	每次620 each visit	每次480 each visit
4 **Physiotherapist** (Treatment fee only) **物理治療師**（只限診療費） ◦ Subject to written referral[3] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[3]	每次790 each visit	每次540 each visit	每次425 each visit
5 **Chiropractor** (Treatment fee only) **脊醫**（只限診療費） ◦ Subject to written referral[3] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[3]	每次790 each visit	每次540 each visit	每次425 each visit
6 **Psychiatric-related Treatments**[10] **精神科相關治療**[10] ◦ Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests ◦ 包括診症費、基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗	每次820 each visit	每次620 each visit	每次450 each visit
7 **Psychological Counselling 臨床心理輔導** ◦ Subject to written referral[3] from a Psychiatrist 須獲精神科醫生書面轉介[3]	每次820 each visit	每次620 each visit	每次450 each visit

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D Clinical Benefit[8][9] (Optional) 門診保障[8][9]（自選保障）	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
8 **Prescribed Western Medication** (Each Contract Year) **醫生處方西藥**（每合約年度計） ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用	5,730	3,500	2,150
9 **Diagnostic Imaging and Laboratory Tests** (Each Contract Year) **診斷影像及化驗**（每合約年度計） ◦ Subject to written referral[3] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor[8] for X-ray only and laboratory tests ◦ 須獲註冊西醫（適用於所有診斷影像及化驗）或註冊中醫／脊醫[8]（只適用於X光及化驗）書面轉介[3]	4,600	2,510	2,050

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

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

F Health Coaching Services 健康支援服務	Plan 計劃 1 Private[2] 私家房[2]	Plan 計劃 2 Semi-private[2] 半私家房[2]	Plan 計劃 3 Ward[2] 大房[2]
Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. 由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。			
24-hour Healthline 24小時健康專線 ◦ A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors. ◦ 我們的合資格護士及健康管理團隊可透過電話為你解答健康相關問題，背後更有醫生作為顧問。	✔	✔	✔
Healthcare Centre Choices 醫療中心選擇 ◦ Provide a list of clinics and hospitals based on your specific condition or needs for your reference. ◦ 可根據你的指定情況或需要為你提供診所及醫院名單以供參考。	✔	✔	Not applicable 不適用
Care Manager 健康顧問 ◦ Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent. ◦ 我們的健康顧問可助你跟進索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時可前往探望你或致電慰問你。	✔	✔	✔ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
Second Medical Opinion 第二醫療意見 ◦ We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment. ◦ 我們可安排醫療專家為你提供專業的第二意見，讓你掌握病情從而決定治療方法。	✔	✔	Not applicable 不適用

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

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

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Notes 附註

① About Hospital and Surgical Benefit
- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
- Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.

② For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.

③ 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.

④ About Day Case Procedure Benefits
- For endoscopy and viral warts and skin lesions procedures performed outside Hong Kong, eligible expenses shall be payable under benefit items A1 - A10 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable).
- For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please log in to Bupa's mobile app or website. This list is subject to change from time to time.

⑤ Endoscopy and viral warts and skin lesions procedures performed during Hospital Confinement with an overnight stay may be considered Medically Necessary when the Member's medical symptoms or conditions cannot be safely treated in an outpatient setting. Please refer to the Contract for the full definition of Medically Necessary.

⑥ If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

⑦ Please visit a Bupa's designated medical centre in Hong Kong and show your Bupa medical card on Bupa's mobile app at registration, then settle your expenses directly and submit your claim to Bupa. Please log in to Bupa's mobile app or website to view the latest location list and the services available at each centre. This list is subject to change from time to time.

⑧ General practitioner and specialist under Clinical Benefit also cover consultation fee charged by the general practitioners and specialists of video consultation service providers (excluding any medication delivery or brewing charge).

⑨ Maximum number of visits per Contract Year for items D1 – D7 above is 30 in total, with a sub-limit of 10 visits per Contract Year for items D6 – D7. Subject to a maximum of one visit per item per day.

⑩ 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 6 and no benefit shall be payable under other benefit items.

⑪ 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.

① 有關住院及手術保障
- 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
- 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等須獲保柏分類為診所手術或日症手術。

② 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。

③ 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。

④ 有關日間手術保障
- 如於香港以外的地方進行內窺鏡和病毒性疣及皮損程序，合資格費用將在住院及手術保障 A1 - A10 項及附加醫療保障（如適用）下賠償。
- 有關受日間手術保障所保障之內窺鏡和病毒性疣及皮損程序的完整列表，請登入保柏的手機應用程式或網站查閱。此列表可能會不時更改。

⑤ 如會員的病徵或病情難以在門診情況下安全地進行治療，於需要過夜的住院期間進行的內窺鏡和病毒性疣及皮損程序將可被視為醫療必需。請參考合約查閱醫療必需之完整定義。

⑥ 如會員於同一日同時接受多過一次的病毒性疣及皮損治療，將被算作為一次手術。保柏保留權利要求你提供醫療報告以供檢閱。

⑦ 請於本港的保柏指定醫療中心登記時出示你的保柏手機應用程式上的保柏醫療卡，並直接繳付你的費用，然後向保柏索償。請登入保柏的手機應用程式或網站查閱最新的醫療中心地址及每間中心所提供的服務。此名單會不時更改。

⑧ 門診保障下的普通科醫生及專科醫生亦涵蓋由視像診症服務供應商的普通科醫生及專科醫生醫療診症服務的診症費（不包括任何藥物運送費用及煎藥費用）。

⑨ 每合約年度內有關上文 D1 至 D7 之診治次數上限合共為 30 次，其中項目 D6 至 D7 之診治次數上限為每合約年度合共 10 次。每一項目以每日最多一次為限。

⑩ 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）及帕金遜病的門診診治（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6的賠償，而不會獲得其他項目之賠償。

⑪ 部分診斷影像中心或不接受由註冊中醫及/或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.
中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

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

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Bupa Care / Bupa Care Child Health Insurance Scheme
保柏樂康健 / 保柏兒康健醫療保障計劃

Table of Subscriptions 保費表

1 January 2026 Edition 2026年1月1日版本

All figures in HK$ 以港幣計算

A Hospital and Surgical Benefit 住院及手術保障

Attained Age 已屆年齡	Plan 計劃 1 Private 私家房		Plan 計劃 2 Semi-private 半私家房		Plan 計劃 3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 17 years歲	11,280	1,015	5,842	526	3,758	338
18 - 29	11,113	1,000	5,686	512	3,445	310
30 - 49	21,350	1,922	11,147	1,003	6,128	552
50 - 64 (60-64 for renewal only 60至64歲只供續保)	44,257	3,983	22,250	2,003	11,605	1,044
65 or above (For renewal only) 65歲或以上(只供續保)	77,537	6,978	36,485	3,284	19,610	1,765

A Hospital and Surgical Benefit 住院及手術保障 + B Supplementary Major Medical Benefit 附加醫療保障

Attained Age 已屆年齡	Plan 計劃 1 Private 私家房		Plan 計劃 2 Semi-private 半私家房		Plan 計劃 3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 17 years歲	14,346	1,291	7,523	677	4,915	442
18 - 29	14,183	1,276	7,385	665	4,558	410
30 - 49	27,978	2,519	14,784	1,330	8,173	736
50 - 64 (60-64 for renewal only 60至64歲只供續保)	60,229	5,420	30,128	2,712	16,093	1,448
65 or above 65歲或以上	No renewal for Supplementary Major Medical Benefit 附加醫療保障不設續保					

A Hospital and Surgical Benefit 住院及手術保障 + C Hospital Cash Benefit 住院現金保障

Attained Age 已屆年齡	Plan 計劃 1 Private 私家房		Plan 計劃 2 Semi-private 半私家房		Plan 計劃 3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 17 years歲	12,574	1,131	6,432	579	4,110	370
18 - 29	12,102	1,089	6,176	556	3,734	336
30 - 49	22,679	2,042	11,798	1,062	6,518	587
50 - 64 (60-64 for renewal only 60至64歲只供續保)	46,618	4,195	23,418	2,108	12,302	1,107
65 or above (For renewal only) 65歲或以上(只供續保)	82,073	7,386	38,559	3,471	20,854	1,877

A Hospital and Surgical Benefit 住院及手術保障 + B Supplementary Major Medical Benefit 附加醫療保障 + C Hospital Cash Benefit 住院現金保障

Attained Age 已屆年齡	Plan 計劃 1 Private 私家房		Plan 計劃 2 Semi-private 半私家房		Plan 計劃 3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 17 years歲	15,640	1,407	8,113	730	5,267	474
18 - 29	15,172	1,365	7,875	709	4,847	436
30 - 49	29,307	2,639	15,435	1,389	8,563	771
50 - 64 (60-64 for renewal only 60至64歲只供續保)	62,590	5,632	31,296	2,817	16,790	1,511
65 or above 65歲或以上	No renewal for Supplementary Major Medical Benefit 附加醫療保障不設續保					

D Clinical Benefit (Additional Option) 門診保障(額外自選保障) — Additional Subscription 額外保費

Attained Age 已屆年齡	Plan 計劃 1		Plan 計劃 2		Plan 計劃 3	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days日 - 17 years歲	10,979	988	8,722	785	6,707	604
18 - 29	10,203	918	7,861	707	6,245	562
30 - 49	14,276	1,285	10,982	988	8,640	778
50 - 64 (60-64 for renewal only 60至64歲只供續保)	20,659	1,859	15,239	1,372	11,745	1,057
65 or above (For renewal only) 65歲或以上(只供續保)	28,206	2,539	20,282	1,825	15,080	1,357

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
保費並非保證，保柏有可能每年作出調整。

About Levy payment

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

有關保費徵費

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

Bupa (Asia) Limited 保柏(亞洲)有限公司
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址：香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話：(852) 2517 5175 Facsimile 傳真：(852) 2548 1848 Website 網址：www.bupa.com.hk

Bupa Hong Kong

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