



# Bupa's latest promotional offer

1 February 2025 to 31 March 2025



## Welcome offers for new customers

Within the promotional period, new customers can enjoy the below welcome offer upon successful enrolment on designated plans, with premium paid annually:

### Featured Products

#### Bupa Hero VHS Plan

Save up to **80%** of first-year premium in 3 years! <sup>1</sup>

#### Bupa MyFlexi VHS Plan

Save up to **35%** of first-year premium in 2 years! <sup>1</sup>

#### Bupa All Together Health Insurance Scheme

Up to **35%** off on the first-year premium for a family enrolment of 3! <sup>1</sup>

### Other Trending Products

#### First-year premium discount

Bupa VTop Health Insurance Scheme  
<Designed for Bupa group members>

10% off

Bupa MyBasic VHS Plan

20% off

Bupa CarePro /  
Care Kid health insurance schemes

10% off

Bupa Safe Critical Illness Insurance Scheme

1 person: 20% off  
2 persons or more: 40% off



From now until 31 March 2025, the enrolment period restrictions for the Bupa VTop Health Insurance Scheme is waived<sup>2</sup>, all existing Bupa group members are eligible to enrol at anytime. What's more, the plan is now available for customers who are insured under any non-Bupa group medical plan to enrol<sup>3</sup>.



<sup>1</sup> Terms and conditions apply.

# Bupa Member-get-Member programme

Existing Bupa group or individual members who successfully refer their friends or family members to enrol in any Bupa individual insurance scheme can enjoy the following rewards<sup>4</sup>:



**Rewards  
for referrers**



**Rewards  
for referees**

**HK\$300**  
supermarket e-coupon

**HK\$300**  
supermarket e-coupon  
+

Existing welcome offers for new customers / exclusive first-year premium discount for referees

**Exclusive first-year premium discount for referees<sup>4</sup>**

Bupa Hero VHIS Plan / Bupa MyFlexi VHIS Plan / Bupa All Together Health Insurance Scheme / Bupa MyBasic VHIS Plan / Bupa CarePro Health Insurance Scheme / Bupa Care Kid Health Insurance Scheme / Bupa Safe Critical Illness Insurance Scheme:

**20% off on the first-year premium**

The referee must successfully enrol in any Bupa individual insurance scheme with first year's net annual premium over HK\$3,000 through a Bupa insurance intermediary.

**How to make a referral?**

To enjoy the referral reward, the referee needs to submit the Bupa Member-get-Member Programme Registration Form together with the Bupa health insurance application.



**Download  
Registration Form**



**Terms and conditions**



**The promotion is valid until 31 December 2025.**













Notes :

1. The premium discount will be offered provided that no claim under the Certified plan is paid or payable during the first two policy years (applicable to Bupa Hero VHIS Plan) / first policy year (applicable to Bupa MyFlexi VHIS Plan). Premium discount will be offered according to policy year and deductibles (if applicable). For details and arrangement of the premium discount, please refer to the Terms and Conditions of the premium discount programme.
2. If Bupa group member enrolls in the Bupa VTop Health Insurance Scheme from 1 February to 31 March 2025 which is not in the specified enrolment period stipulated in the Contract, coverage of pre-existing conditions will start after the Bupa VTop policy has been effective for 12 months.
3. If a customer who is insured under a non-Bupa group medical plan enrolls in the Bupa VTop Health Insurance Scheme, coverage of pre-existing conditions will start after the Bupa VTop policy has been effective for 12 months.
4. Unless otherwise specified, the referee's discount cannot be used in conjunction with any other offers. However, if the Eligible Scheme has another promotion offer available at the time of enrolment, Eligible Referees can elect the promotion offer with a higher discount rate and its respective promotional terms and conditions shall apply.

# Various health insurance schemes to suit your needs

Bupa provides a series of medical insurance schemes, offering comprehensive and flexible protection that cater to different customers' medical insurance needs.

## VHIS plans

	Bupa Hero VHIS Plan			Bupa MyFlexi VHIS Plan
	New Core / Core Pro	Advance / Advance Pro	Deluxe / Deluxe Pro	
Room level	Ward	Semi-private	Private	No restriction
Annual benefit limit	HK\$5 million / HK\$10 million 	HK\$25 million / HK\$30 million 	HK\$35 million / HK\$40 million 	 (Benefits are subject to individual item limits)
Lifetime benefit limit	Unlimited			
Deductible options	Per policy year HK\$0 / HK\$15,000 / HK\$50,000 / HK\$80,000 	Per policy year HK\$0 / HK\$12,000 / HK\$40,000 / HK\$80,000 		
Full cover	✓			 You can opt for Push the Limit Benefit, which includes Full Cover Benefit and Supplementary Major Medical Benefit
Pre-existing conditions	✓ (subject to underwriting and payment of premium loading)			
Cover unknown pre-existing conditions	✓			
Medical card	✓			✓ (If you choose Push the Limit Benefit)
Tax deduction	✓			
Discounts		Family discount		 • No claim renewal discount • Child discount

The product information in this leaflet is for reference only. It is not, and does not form part of, a contract / policy of insurance and is designed to provide an overview of the key features of these products. Please visit Bupa's website or refer to the product brochure, Schedule of Benefits / Summary of Benefits and contract / policy for details.

# Various health insurance schemes to suit your needs

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## Non-VHIS plans

	Bupa All Together Health Insurance Scheme (Suitable for families)	Bupa VTop Health Insurance Scheme (For existing Bupa group members)	
		Itemised Hospital and Surgical Benefit	Lump Sum Hospital and Surgical Benefit
Room level	Ward	Ward / Semi-private / Private	
Annual benefit limit	HK\$5 million for all insured person(s) under the policy	× (before the age of 65) Up to HK\$681,000 (Age 65 or above) (Benefits are subject to individual item limits)	HK\$150,000 / HK\$300,000 / HK\$600,000
Lifetime benefit limit	Unlimited		
Annual deductible	× (Network benefit) ✓ (Non-network benefit : Plan A - 20% coinsurance) Plan B - no coinsurance)	×	HK\$30,000 / HK\$80,000 / HK\$100,000
Full cover	○ Plan A (Network benefit) Plan B (Network & non-network benefits)	×	×
Pre-existing conditions	✓ (Subject to underwriting and payment of premium loading)	✓ (Cover the pre-existing conditions which are payable under your Bupa group scheme)	
Cover unknown pre-existing conditions	×		
Medical card	✓	○ Available for Clinical Benefit only (if you have opted for the benefit)	
Tax deduction	×		
Discounts	• No claims renewal discount • Child / lifetime discount	×	

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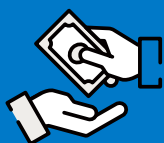


# Bupa Hero VHIS Plan

VHIS Certified Plan (No.: F00040)



## Key highlights of the plan



### Full cover

Full cover of eligible medical expenses<sup>1</sup> including cancer treatment, no lifetime benefit limit.



### Various benefit limit options

Annual limit range from HK\$5 million to HK\$40 million for your choice.



### Cashless service

Use medical card to enjoy cashless service<sup>2</sup> at designated hospitals and service providers in Hong Kong, minimise the hassle of prepaying huge medical expenses.



### Catering to the needs of each stage of life

Autonomously adjust your coverage for major life events like marriage and childbirth, without re-underwriting<sup>3</sup>.



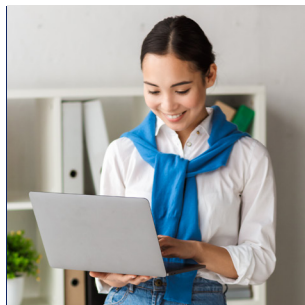
### Ease the burden of cancer treatment

If diagnosed with cancer, deductible (if any)<sup>4</sup> can be waived. You will also receive all-rounded support from our professional medical team.



### Affordable premium

Deductible options available for you to lower your premium<sup>5</sup>. Daily premium as low as HK\$4.5<sup>6</sup>.



## Want to know more?

Call our health management consultant now or contact your insurance intermediary



Plan details and download product information



Latest enrolment offer

#### Notes:

1. Full cover is only applicable to selected items under Summary of Benefits and subject to the annual benefit limit, deductible and restricted ward class set out in the Summary of Benefits.
2. 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 medical 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-authorization from Bupa to enjoy cashless service. Bupa will directly pay your eligible medical expenses to the hospitals and service providers subject to the credit limit stated in your pre-authorization 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 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. 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.
3. Insured persons of Core and Core Pro Plans are entitled to the progressive coverage. You may upgrade your plan level or remove your deductible once at a specific important life event including marriage, childbirth, acquisition of individual residential property, job promotion or migration, without re-underwriting. Please refer to the Policy for details.
4. 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).
5. The deductible options under Core series are different from Advance and Deluxe series, please refer to the Summary of Benefits for details. A deductible is the amount of eligible expenses that you must pay per policy year. Bupa will cover the remaining amount up to the benefit limit. The deductible won't apply to the Medical Check-up Benefit and optional benefits.
6. Based on an 18-year-old member enrolling in the Core Plan with yearly payment and a HK\$80,000 deductible option. Actual premium varies depending on the age of the insured person. The amount shown does not include any applicable discount, offer or premium loading.

The above information does not include the benefit schedule and terms of the relevant insurance product. Please refer to the product brochure and Summary of Benefits for details.



# Bupa MyFlexi VHIS Plan

VHIS Certified Plan (No.: F00029)



## Key highlights of the plan



### Flexible coverage

A wide range of versatile options to suit your personal needs.



### Boost your coverage

Optional Push the Limit Benefit with a total of HK\$1.71 million Full Cover Benefit and Supplementary Major Medical Benefit per policy year.



### Premium discount

Up to 35% child discount<sup>1</sup> and up to 15% no claims renewal discount<sup>2</sup>.



### Eligible for tax deduction

Claim a tax deduction of up to HK\$8,000 in premiums annually<sup>3</sup>.



### Cover cancer treatment

Up to HK\$158,000 in prescribed treatments including chemotherapy, targeted therapy etc.



### Cover unknown pre-existing conditions

Cover unknown pre-existing conditions after your policy take effect<sup>4</sup>.



## Want to know more?

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Plan details and download product information



Latest enrolment offer

#### Notes:

1. If a child below age 18 enrolling with both parents, 35% child discount will be offered, 25% child discount will be offered when the child enrolls with one parent. Child discount will be applied to the premium of the Basic Benefits and Enhanced Benefits of the Bupa MyFlexi VHIS Plan only, and not applicable to the Push the Limit and other optional benefits. The discount will be valid as long as one or two parent(s) of the insured child is/are also covered under a Bupa MyFlexi VHIS plan.
2. Upon renewal, the no claim renewal discount will only be applied to the premium of the Basic Benefits and Enhanced Benefits of the Bupa MyFlexi VHIS Plan, not applicable to the Push the Limit and other optional benefits, if no claim as paid during the specified period.
3. 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. These persons must be included in the list of "specified relatives" in Inland Revenue Ordinance (Cap.112) (which may change from time to time). 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).
4. Subject to the policy's General Exclusions.

The above information does not include the benefit schedule and terms of the relevant insurance product. Please refer to the product brochure and Summary of Benefits for details.



# Bupa All Together Health Insurance Scheme

## Key highlights of the plan



### Share limit with the family

Up to HK\$5 million Hospital and Surgical Benefit limit every year for the whole family to share.



### Full cover

Full cover of eligible medical expenses<sup>1</sup> including cancer treatment, no lifetime benefit limit.



### Cashless service

Use medical card to enjoy cashless service<sup>2</sup> at designated private hospitals and service providers in Hong Kong, minimise the hassle of prepaying huge medical expenses.



### Various premium discounts

Up to 55% child discount or up to 20% lifetime discount, up to 15% no claims renewal discount<sup>3</sup>.



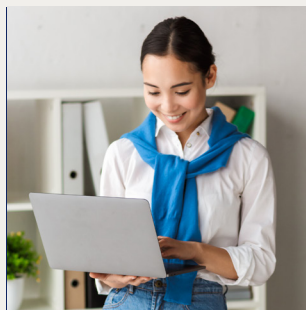
### Premium waiver

Enjoy one-year premium waiver if diagnosed with serious illness<sup>4</sup>.



### Baby cover

One-year complimentary critical illness coverage for your newborn baby<sup>5</sup>.



## Want to know more?

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Plan details and download product information



Latest enrolment offer

### Notes:

- Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered eligible expense and subject to the Maximum Annual Benefit Pool limit, area of cover and restricted ward class set out in the Summary of Benefits. Please refer to the policy for details.
- Cashless service is not applicable to items (k), (l), (o), (q) and (r) listed in the Summary of Benefits. Your medical card is not applicable to the outpatient department of a local private hospital. You need to follow the required procedures and obtain pre-authorization from Bupa to enjoy cashless service. Bupa will directly pay your eligible medical expenses to the hospitals and service providers subject to the credit limit stated in your pre-authorization letter and the benefit limit available under your Policy. You will need to reimburse Bupa for any ineligible medical expenses. Please visit Bupa's website (<https://www.bupa.com.hk/en/alltogether>) for the 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 HealthPlus appointed service providers. This list is subject to change from time to time.
- Lifetime discount, child discount and no claim renewal discount will be applied to the premium of the Hospital and Surgical Benefit only, but not any optional benefits.
  - Lifetime discount: 15% lifetime discount for two family members enrol together; 20% lifetime discount for three or more family members enrol together.
  - Child discount: Receive discount of 30% or 55% on policies for children below age 18 when one or both parents enrol. Children below the age of 18 are entitled to either lifetime discount or child discount, whichever is higher.
  - No Claim renewal discount: Upon renewal, the no claim renewal discount will be applied to the renewal premium of the Hospital and Surgical Benefit if no claims payment has been made or is payable under Hospital and Surgical Benefit during the specified period.
- Starting from the second policy year, one-year premium waiver is applicable to premiums paid for Hospital and Surgical Benefit and optional benefits (if any) if any insured person is diagnosed with cancer, heart attack or stroke. Premiums will be waived for every family member already covered under your policy. Please refer to the policy for detailed terms and conditions.
- From the second policy year onwards, newborn baby of female insured person is eligible to first year premium waiver when enrolled in Bupa Safe Critical Illness Insurance Scheme Plan 13 with coverage of HK\$1.1 million. Premiums will be waived when annual payment mode is selected. Please refer to the Bupa Safe Critical Illness Insurance Scheme Policy for detailed terms and conditions.

The above information does not include the benefit schedule and terms of the relevant insurance product. Please refer to the product brochure and Summary of Benefits for details.

# Bupa VTop Health Insurance Scheme

<Designed specially for Bupa group members>

## Key highlights of the plan



### Cover pre-existing conditions

Cover the pre-existing conditions which are payable under your Bupa group scheme<sup>1</sup>



### No medical underwriting is required

No underwriting is required regardless of your health conditions<sup>2</sup>.



### No waiting period

There's no gap in protection after the end of your group membership<sup>3</sup>.



### Guaranteed lifetime renewal

Renewal subscription will not be individually adjusted because of your claims<sup>4</sup>.



### Comprehensive coverage

Provides Cancer Treatment and Kidney Dialysis Benefit and Psychiatric Treatment Benefit.



### Enjoy continuous coverage

Enjoy coverage even after you're retired without any group coverage.



## Want to know more?

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Plan details and download product information



Latest enrolment offer

#### Notes:

1. All pre-existing conditions which are payable under your Bupa group scheme shall be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you have been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. Coverage for pre-existing conditions is not available for family members (including but not limited to spouse, civil partner, children, parents and siblings) of an existing Bupa group member who are not a member of a Bupa group scheme.
2. No underwriting is applicable to Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit only. Application for Optional Clinical Benefit required underwriting.
3. This scheme will be effective on the 1st day of the month which immediately follows the last date of your group membership should it be the last day of a month. Otherwise, your cover will be effective on the 1st day of the same month when your group membership is terminated.
4. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Your premium will be based on your age only, no matter how many claims you've made. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

The above information does not include the benefit schedule and terms of the relevant insurance product. Please refer to the product brochure and Summary of Benefits for details.