

# 保柏僱健康中小企醫療保障計劃 (翱翔級別) Bupa Empower SME Health Insurance Scheme (Flyer Tier)



## 保費表 Subscription Rate Table

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以港幣計算 All figures in HK\$

主要保障 Core Benefits		每人每年保費 (港幣) Annual Subscription per Person (HK\$)						升級選項之附加保費率 Subscription loading for upgrade option		
		僱員 <sup>①</sup> /配偶 <sup>②</sup> 的平均已屆年齡 <sup>③</sup> Average attained age <sup>③</sup> of employee <sup>③</sup> /spouse <sup>③</sup>					子女 <sup>④</sup> 之已屆年齡 Attained age of children <sup>④</sup>			
		16-30	31-40	41-50	51-64	65-69 (只供續保 For renewal only)	15日 days - 17歲 years			
<b>A 住院及手術保障 Hospital and Surgical Benefit</b>								100% 賠償率 100% reimbursement		
計劃 Plan A1	私家房 Private	11,056	14,006	18,204	25,791	48,560	13,005	+20%		
計劃 Plan A2	半私家房 Semi-private	5,748	7,643	8,788	14,526	23,443	6,279	+20%		
計劃 Plan A3	半私家房 Semi-private	2,855	4,467	6,675	10,509	14,071	4,770	+12%		
計劃 Plan A4	大房 Ward	1,546	2,418	3,615	5,690	7,367	2,583	+12%		
<b>C 門診保障 Clinical Benefit</b>								HK\$0 自付費 HK\$0 Co-payment	不限診治總次數 No visit limit in aggregate	200% 每年最高賠償額 200% Overall Annual Limit
計劃 Plan C1		5,975	7,662	8,834	9,028	11,458	10,404	+20%	不適用 N/A	+50%
計劃 Plan C2		2,911	3,733	4,303	4,398	5,582	5,069	+14%	+5%	不適用 N/A
計劃 Plan C3		2,144	2,748	3,170	3,239	4,112	3,733	+14%	+5%	不適用 N/A
<b>D 附加醫療保障<sup>④</sup> Supplementary Major Medical Benefit<sup>④</sup></b>										
計劃 Plan D1		349	606	940	1,652	3,433	293			
計劃 Plan D2		303	527	816	1,437	2,983	255			
計劃 Plan D3		941	1,634	2,531	4,457	7,113	792			
計劃 Plan D4		757	1,315	2,036	3,189	4,515	637			
<b>E 特別住院現金保障<sup>④</sup> Special Hospital Cash Benefit<sup>④</sup></b>										
計劃 Plan E1								130		
計劃 Plan E2								65		
<b>F 產科保障<sup>⑤</sup> Maternity Benefit<sup>⑤</sup></b>										
計劃 Plan F1								18,442		
計劃 Plan F2								10,787		
<b>G 牙科保障<sup>④</sup> Dental Benefit<sup>④</sup></b>										
計劃 Plan G1								1,045		

### 保費計算方法 Calculation of Subscriptions

享相同保障組合的僱員及配偶 (如適用) 之保費將按他們的平均年齡計算。另外, 如在主要保障下選擇「升級選項」, 須應用「升級選項之附加保費率」計算實際保費。  
例子: 如5名享住院及手術保障計劃A1(附升級選項)的僱員之平均年齡為38歲, 他們的保費將按31至40歲組別的保費計算: HK\$14,006 x 120% x 5 = HK\$84,036  
The subscriptions for employees and spouses (if applicable) with the same benefit combinations will be based on their average age. In addition, if you choose the "upgrade option" under core benefits, you'll need to apply the "Subscription loading for upgrade option" to calculate the actual subscriptions.  
Example: If the average age of the 5 employees under Hospital and Surgical Benefit Plan A1 with upgrade option is 38, their subscriptions will be based on the 31-40 age group.  
HK\$14,006 x 120% x 5 = HK\$84,036

### 附註 Notes

- 所有資格相同的僱員必須參加同一保障組合。
- 如在任何保障組合內選擇家屬保障, 所有合資格的家屬必須跟相關僱員參加同一保障組合。
- 僱員/配偶的平均已屆年齡 = 同一保障組合下所有受保成人的已屆年齡之總和 ÷ 此保障組合下的所有受保成人人數。
- 如在任何保障組合內選擇「附加醫療保障」、「特別住院現金保障」及/或「牙科保障」, 在同一保障組合內的所有會員必須投保。
- 如在任何保障組合內選擇「產科保障」, 在同一保障組合內的所有女性會員(僱員及配偶)必須投保。
- All employees with the same eligibility must be enrolled in the same benefit combination.
- If dependant cover is selected in any benefit combination, all eligible dependants must join the same benefit combination as that of the relevant employee.
- Average attained age of employees/spouses = the sum of all insured adults' attained age in the same benefit combination ÷ no. of insured adults in this benefit combination.
- If Supplementary Major Medical Benefit, Special Hospital Cash Benefit and/or Dental Benefit is selected in any benefit combination, all members covered by that benefit combination must be enrolled.
- If Maternity Benefit is selected in any benefit combination, all female members (employees and spouses) covered by that benefit combination must be enrolled.

### 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](http://www.bupa.com.hk/levy)。

### About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the 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](http://www.bupa.com.hk/levy).

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。請參考合約查閱保障金額表內大楷詞語之定義。

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. Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.

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