

保費表 Table of Subscriptions

2026年1月1日版本 1 January 2026 Edition

只適用於年齡介乎15日至59歲之會員^{①②} For members aged 15 days to 59 years^{①②}

以港幣計算 All figures in HK\$

A1 分項住院及手術保障 Itemised Hospital and Surgical Benefit

已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	18,377	1,654	9,966	897	5,473	493	41	23,721	2,135	12,879	1,159	6,530	588
1	18,377	1,654	9,966	897	5,473	493	42	24,891	2,240	13,488	1,214	6,787	611
2	18,377	1,654	9,966	897	5,473	493	43	26,121	2,351	14,137	1,272	7,055	635
3	18,377	1,654	9,966	897	5,473	493	44	27,423	2,468	14,828	1,335	7,337	660
4	18,377	1,654	9,966	897	5,473	493	45	28,780	2,590	15,530	1,398	7,641	688
5	18,377	1,654	9,966	897	5,473	493	46	30,111	2,710	16,275	1,465	7,951	716
6	14,846	1,336	8,178	736	4,425	398	47	31,509	2,836	17,064	1,536	8,272	744
7	14,915	1,342	8,217	740	4,466	402	48	32,984	2,969	17,890	1,610	8,613	775
8	14,983	1,348	8,256	743	4,513	406	49	34,534	3,108	18,773	1,690	8,947	805
9	15,052	1,355	8,295	747	4,558	410	50	36,459	3,281	19,560	1,760	9,163	825
10	15,119	1,361	8,333	750	4,605	414	51	38,204	3,438	20,540	1,849	9,472	852
11	15,187	1,367	8,374	754	4,651	419	52	40,043	3,604	21,548	1,939	9,765	879
12	15,258	1,373	8,412	757	4,701	423	53	41,991	3,779	22,623	2,036	10,066	906
13	15,328	1,380	8,452	761	4,749	427	54	44,067	3,966	23,799	2,142	10,377	934
14	15,397	1,386	8,493	764	4,798	432	55	46,289	4,166	25,064	2,256	10,764	969
15	15,468	1,392	8,533	768	4,849	436	56	48,662	4,380	26,420	2,378	11,171	1,005
16	15,539	1,399	8,573	772	4,901	441	57	51,215	4,609	27,862	2,508	11,604	1,044
17	15,610	1,405	8,613	775	4,951	446	58	53,904	4,851	29,353	2,642	12,065	1,086
18	10,962	987	5,624	506	3,374	304	59	56,677	5,101	30,841	2,776	12,580	1,132
19	11,116	1,000	5,699	513	3,414	307	以下保費只供續保之用 The subscriptions below are for renewal only						
20	11,295	1,017	5,786	521	3,453	311	60	59,541	5,359	32,369	2,913	13,054	1,175
21	11,484	1,034	5,887	530	3,497	315	61	62,491	5,624	33,963	3,057	13,546	1,219
22	11,703	1,053	6,003	540	3,540	319	62	65,525	5,897	35,611	3,205	14,085	1,268
23	11,947	1,075	6,124	551	3,592	323	63	68,671	6,180	37,333	3,360	14,628	1,317
24	12,212	1,099	6,266	564	3,652	329	64	71,934	6,474	39,132	3,522	15,202	1,368
25	12,525	1,127	6,427	578	3,713	334	65	75,325	6,779	40,899	3,681	15,822	1,424
26	12,793	1,151	6,637	597	3,776	340	66	78,841	7,096	42,654	3,839	16,521	1,487
27	13,221	1,190	6,864	618	3,855	347	67	82,616	7,435	44,393	3,995	17,224	1,550
28	13,706	1,234	7,119	641	3,943	355	68	86,527	7,787	46,023	4,142	17,902	1,611
29	14,232	1,281	7,390	665	4,041	364	69	90,521	8,147	47,484	4,274	18,606	1,675
30	14,436	1,299	7,805	702	4,155	374	70	94,617	8,516	48,799	4,392	19,329	1,740
31	15,022	1,352	8,263	744	4,278	385	71	98,968	8,907	49,868	4,488	20,061	1,805
32	15,634	1,407	8,596	774	4,423	398	72	103,585	9,323	50,866	4,578	20,508	1,846
33	16,293	1,466	8,950	806	4,561	410	73	108,422	9,758	51,748	4,657	20,912	1,882
34	17,015	1,531	9,327	839	4,803	432	74	113,522	10,217	52,557	4,730	21,165	1,905
35	17,781	1,600	9,758	878	5,026	452	75	118,883	10,699	53,288	4,796	21,357	1,922
36	18,637	1,677	10,212	919	5,300	477	76	124,498	11,205	53,884	4,850	21,516	1,936
37	19,544	1,759	10,690	962	5,574	502	77	130,165	11,715	54,289	4,886	21,645	1,948
38	20,503	1,845	11,198	1,008	5,880	529	78	135,840	12,226	54,668	4,920	21,754	1,958
39	21,521	1,937	11,731	1,056	6,089	548	79	141,208	12,709	55,029	4,953	21,860	1,967
40	22,592	2,033	12,292	1,106	6,300	567	80+	146,738	13,206	55,323	4,979	21,956	1,976

保柏易增值醫療保障計劃 Bupa VTop Health Insurance Scheme



以港幣計算 All figures in HK\$

A2 總額住院及手術保障 Lump Sum Hospital and Surgical Benefit

已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward		已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	12,176	1,096	3,779	340	2,343	211	41	15,447	1,390	5,389	485	3,807	343
1	12,153	1,094	3,779	340	2,343	211	42	15,957	1,436	5,690	512	4,022	362
2	12,153	1,094	3,779	340	2,343	211	43	16,477	1,483	6,120	551	4,324	389
3	12,153	1,094	3,779	340	2,343	211	44	17,021	1,532	6,582	592	4,644	418
4	12,153	1,094	3,779	340	2,343	211	45	17,571	1,581	7,102	639	5,003	450
5	12,153	1,094	3,779	340	2,343	211	46	18,076	1,627	7,613	685	5,329	480
6	9,116	820	2,268	204	1,407	127	47	18,594	1,673	8,014	721	5,574	502
7	9,160	824	2,304	207	1,429	129	48	19,131	1,722	8,438	759	5,834	525
8	9,206	829	2,342	211	1,450	131	49	19,678	1,771	8,889	800	6,092	548
9	9,252	833	2,379	214	1,473	133	50	20,404	1,836	9,300	837	6,299	567
10	9,296	837	2,416	217	1,497	135	51	21,380	1,924	9,846	886	6,579	592
11	9,343	841	2,456	221	1,521	137	52	22,410	2,017	10,413	937	6,854	617
12	9,388	845	2,495	225	1,547	139	53	23,499	2,115	11,020	992	7,133	642
13	9,434	849	2,533	228	1,572	141	54	24,662	2,220	11,683	1,051	7,430	669
14	9,481	853	2,575	232	1,596	144	55	25,903	2,331	12,400	1,116	7,781	700
15	9,526	857	2,615	235	1,621	146	56	27,234	2,451	13,175	1,186	8,154	734
16	9,572	861	2,659	239	1,648	148	57	28,662	2,580	13,999	1,260	8,552	770
17	9,621	866	2,699	243	1,673	151	58	30,168	2,715	14,860	1,337	8,978	808
18	7,252	653	2,134	192	1,715	154	59	31,718	2,855	15,734	1,416	9,451	851
19	7,354	662	2,160	194	1,734	156	以下保費只供續保之用 The subscriptions below are for renewal only						
20	7,472	672	2,194	197	1,757	158	60	33,322	2,999	16,639	1,498	9,899	891
21	7,595	684	2,233	201	1,776	160	61	34,973	3,148	17,586	1,583	10,369	933
22	7,739	697	2,276	205	1,800	162	62	36,670	3,300	18,576	1,672	10,881	979
23	7,900	711	2,323	209	1,827	164	63	38,432	3,459	19,620	1,766	11,403	1,026
24	8,075	727	2,376	214	1,856	167	64	40,257	3,623	20,717	1,865	11,960	1,076
25	8,286	746	2,437	219	1,887	170	65	42,155	3,794	21,810	1,963	12,559	1,130
26	8,463	762	2,517	227	1,919	173	66	44,122	3,971	22,746	2,047	13,112	1,180
27	8,745	787	2,603	234	1,960	176	67	46,234	4,161	23,672	2,130	13,671	1,230
28	9,065	816	2,699	243	2,003	180	68	48,423	4,358	24,541	2,209	14,209	1,279
29	9,414	847	2,802	252	2,053	185	69	50,659	4,559	25,322	2,279	14,768	1,329
30	9,548	859	2,975	268	2,127	191	70	52,951	4,766	26,023	2,342	15,344	1,381
31	9,936	894	3,218	290	2,230	201	71	55,386	4,985	26,593	2,393	15,924	1,433
32	10,339	931	3,459	311	2,436	219	72	57,969	5,217	27,126	2,441	16,276	1,465
33	10,778	970	3,619	326	2,526	227	73	60,676	5,461	27,595	2,484	16,598	1,494
34	11,255	1,013	3,788	341	2,645	238	74	63,531	5,718	28,026	2,522	16,800	1,512
35	11,760	1,058	3,980	358	2,802	252	75	66,530	5,988	28,417	2,558	16,953	1,526
36	12,326	1,109	4,188	377	2,951	266	76	69,674	6,271	28,732	2,586	17,077	1,537
37	12,925	1,163	4,404	396	3,157	284	77	72,845	6,556	28,950	2,606	17,180	1,546
38	13,563	1,221	4,635	417	3,330	300	78	76,021	6,842	29,152	2,624	17,266	1,554
39	14,234	1,281	4,880	439	3,501	315	79	79,026	7,112	29,344	2,641	17,351	1,562
40	14,943	1,345	5,134	462	3,643	328	80+	82,121	7,391	29,502	2,655	17,427	1,568

保柏易增值醫療保障計劃 Bupa VTop Health Insurance Scheme



以港幣計算 All figures in HK\$

B 自選附加醫療保障 Optional Supplementary Major Medical Benefit

(只適用於選擇「分項住院及手術保障」並符合資格的現有保柏團體計劃會員)

(For eligible existing Bupa group members who have chosen the Itemised Hospital and Surgical Benefit only)

額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	
15 日 days	5,875	529	3,297	297	1,878	169	41	7,342	661	4,349	391	2,476	223	
1	5,875	529	3,297	297	1,878	169	42	7,753	698	4,523	407	2,584	233	
2	5,875	529	3,297	297	1,878	169	43	8,187	737	4,709	424	2,696	243	
3	5,875	529	3,297	297	1,878	169	44	8,630	777	4,901	441	2,811	253	
4	5,875	529	3,297	297	1,878	169	45	9,090	818	5,097	459	2,936	264	
5	5,875	529	3,297	297	1,878	169	46	9,548	859	5,270	474	3,065	276	
6	4,407	397	1,978	178	1,312	118	47	9,997	900	5,512	496	3,199	288	
7	4,428	399	2,009	181	1,330	120	48	10,450	941	5,770	519	3,340	301	
8	4,449	400	2,041	184	1,347	121	49	10,934	984	6,039	544	3,488	314	
9	4,473	403	2,074	187	1,367	123	50	11,449	1,030	6,331	570	3,611	325	
10	4,494	404	2,108	190	1,385	125	51	11,973	1,078	6,614	595	3,769	339	
11	4,516	406	2,141	193	1,405	126	52	12,593	1,133	6,892	620	3,936	354	
12	4,538	408	2,174	196	1,425	128	53	13,345	1,201	7,213	649	4,107	370	
13	4,561	410	2,208	199	1,444	130	54	14,145	1,273	7,537	678	4,287	386	
14	4,582	412	2,245	202	1,465	132	55	14,985	1,349	7,876	709	4,477	403	
15	4,606	415	2,281	205	1,484	134	56	15,901	1,431	8,242	742	4,671	420	
16	4,628	417	2,319	209	1,503	135	57	16,872	1,518	8,627	776	4,876	439	
17	4,651	419	2,356	212	1,527	137	58	17,897	1,611	9,028	813	5,094	458	
18	3,653	329	2,101	189	1,342	121	59	18,978	1,708	9,457	851	5,325	479	
19	3,700	333	2,135	192	1,351	122	以下保費只供續保之用 The subscriptions below are for renewal only							
20	3,763	339	2,171	195	1,365	123	60	20,178	1,816	9,925	893	5,562	501	
21	3,834	345	2,190	197	1,381	124	61	21,493	1,934	10,423	938	5,812	523	
22	3,917	353	2,236	201	1,396	126	62	22,869	2,058	10,940	985	6,031	543	
23	4,008	361	2,286	206	1,414	127	63	24,358	2,192	11,480	1,033	6,230	561	
24	4,115	370	2,339	211	1,438	129	64	25,991	2,339	12,035	1,083	6,410	577	
25	4,232	381	2,395	216	1,461	131	65	27,652	2,489	12,577	1,132	6,691	602	
26	4,332	390	2,467	222	1,488	134	66	29,579	2,662	12,869	1,158	7,517	677	
27	4,407	397	2,544	229	1,518	137	67	31,372	2,823	13,695	1,233	8,830	795	
28	4,496	405	2,630	237	1,548	139	68	33,350	3,002	14,129	1,272	10,104	909	
29	4,618	416	2,720	245	1,578	142	69	35,639	3,208	15,853	1,427	11,181	1,006	
30	4,751	428	2,837	255	1,607	145	70	38,441	3,460	17,656	1,589	12,443	1,120	
31	4,910	442	2,937	264	1,644	148	71	41,257	3,713	19,306	1,738	12,840	1,156	
32	5,072	456	3,051	275	1,684	152	72	44,877	4,039	20,716	1,864	13,304	1,197	
33	5,251	473	3,165	285	1,733	156	73	49,069	4,416	22,087	1,988	13,565	1,221	
34	5,421	488	3,276	295	1,802	162	74	52,258	4,703	23,703	2,133	14,137	1,272	
35	5,610	505	3,388	305	1,866	168	75	56,238	5,061	24,445	2,200	14,590	1,313	
36	5,816	523	3,526	317	1,946	175	76	60,652	5,459	25,277	2,275	15,264	1,374	
37	6,038	543	3,674	331	2,027	182	77	64,489	5,804	25,918	2,333	15,499	1,395	
38	6,317	569	3,832	345	2,116	190	78	68,704	6,183	26,569	2,391	15,673	1,411	
39	6,611	595	3,993	359	2,223	200	79	73,059	6,575	27,191	2,447	15,843	1,426	
40	6,942	625	4,165	375	2,374	214	80+	77,551	6,980	27,664	2,490	16,010	1,441	

C 自選門診保障 Optional Clinical Benefit
額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6		已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	12,412	1,117	9,360	842	7,630	687	41	17,105	1,539	12,391	1,115	10,047	904
1	12,412	1,117	9,360	842	7,630	687	42	17,583	1,582	12,605	1,134	10,296	927
2	12,412	1,117	9,360	842	7,630	687	43	17,982	1,618	12,836	1,155	10,497	945
3	12,412	1,117	9,360	842	7,630	687	44	18,409	1,657	13,074	1,177	10,672	960
4	12,412	1,117	9,360	842	7,630	687	45	18,839	1,696	13,295	1,197	10,836	975
5	12,412	1,117	9,360	842	7,630	687	46	19,324	1,739	13,544	1,219	11,052	995
6	12,412	1,117	9,360	842	7,630	687	47	19,708	1,774	13,814	1,243	11,258	1,013
7	12,412	1,117	9,360	842	7,630	687	48	20,089	1,808	14,083	1,267	11,536	1,038
8	12,412	1,117	9,360	842	7,630	687	49	20,453	1,841	14,381	1,294	11,643	1,048
9	12,412	1,117	9,360	842	7,630	687	50	20,758	1,868	14,667	1,320	11,781	1,060
10	12,412	1,117	9,360	842	7,630	687	51	21,313	1,918	14,967	1,347	11,974	1,078
11	12,412	1,117	9,360	842	7,630	687	52	21,733	1,956	15,272	1,374	12,109	1,090
12	12,412	1,117	9,360	842	7,630	687	53	22,049	1,984	15,570	1,401	12,262	1,104
13	12,412	1,117	9,360	842	7,630	687	54	22,281	2,005	15,903	1,431	12,428	1,119
14	12,412	1,117	9,360	842	7,630	687	55	22,613	2,035	16,241	1,462	12,607	1,135
15	12,412	1,117	9,360	842	7,630	687	56	22,927	2,063	16,581	1,492	12,783	1,150
16	12,412	1,117	9,360	842	7,630	687	57	23,366	2,103	16,927	1,523	12,964	1,167
17	12,412	1,117	9,360	842	7,630	687	58	23,757	2,138	17,288	1,556	13,132	1,182
18	9,366	843	7,259	653	5,887	530	59	24,132	2,172	17,638	1,587	13,365	1,203
19	9,469	852	7,377	664	5,987	539	以下保費只供續保之用 The subscriptions below are for renewal only						
20	9,583	862	7,510	676	6,099	549	60	24,514	2,206	18,001	1,620	13,609	1,225
21	9,705	873	7,643	688	6,211	559	61	25,254	2,273	18,357	1,652	13,774	1,240
22	9,841	886	7,781	700	6,327	569	62	26,013	2,341	18,717	1,685	14,169	1,275
23	9,993	899	7,931	714	6,452	581	63	26,737	2,406	19,094	1,718	14,501	1,305
24	10,159	914	8,073	727	6,610	595	64	27,341	2,461	19,478	1,753	14,850	1,337
25	10,350	932	8,223	740	6,776	610	65	27,977	2,518	19,884	1,790	15,297	1,377
26	10,559	950	8,370	753	6,981	628	66	28,676	2,581	20,330	1,830	15,595	1,404
27	10,784	971	8,524	767	7,108	640	67	29,440	2,650	20,689	1,862	15,882	1,429
28	11,023	992	8,724	785	7,244	652	68	30,149	2,713	21,015	1,891	16,128	1,452
29	11,286	1,016	8,941	805	7,344	661	69	30,964	2,787	21,290	1,916	16,177	1,456
30	11,497	1,035	9,047	814	7,484	674	70	31,615	2,845	21,638	1,947	16,392	1,475
31	11,831	1,065	9,208	829	7,612	685	71	31,982	2,878	21,924	1,973	16,546	1,489
32	12,283	1,105	9,604	864	7,896	711	72	32,333	2,910	22,156	1,994	16,635	1,497
33	12,766	1,149	10,206	919	8,174	736	73	32,605	2,934	22,418	2,018	16,732	1,506
34	13,272	1,194	10,720	965	8,417	758	74	32,883	2,959	22,649	2,038	16,766	1,509
35	13,763	1,239	10,986	989	8,687	782	75	33,138	2,982	22,913	2,062	16,914	1,522
36	14,343	1,291	11,212	1,009	8,900	801	76	33,372	3,003	23,163	2,085	17,028	1,533
37	14,959	1,346	11,447	1,030	9,083	817	77	33,568	3,021	23,416	2,107	17,112	1,540
38	15,486	1,394	11,674	1,051	9,311	838	78	33,706	3,034	23,529	2,118	17,146	1,543
39	16,100	1,449	11,917	1,073	9,523	857	79	33,799	3,042	23,622	2,126	17,166	1,545
40	16,667	1,500	12,153	1,094	9,761	878	80+	33,976	3,058	23,719	2,135	17,192	1,547

附註 Notes

- 如你是現有保柏團體計劃會員，你的保費將根據你的保柏團體醫保計劃的保障開始日計算。例子：若你於 55 歲加入保柏團體計劃，當你於 60 歲時投保「保柏易增值」時，你只需繳付本計劃的保費表上「只適用於年齡介乎 15 日至 59 歲之會員」列表下所示之 60 歲保費。
- 如新申請人在其保柏團體醫保保障計劃生效時之年齡介乎 60 至 69 歲，其「分項/總額住院及手術保障」之投保及續保保費將會按照上表之保費調高 50%。而年滿 70 歲或以上之新申請人，其「分項/總額住院及手術保障」之投保及續保保費將會按上表保費調高一倍。但投保及續保「附加醫療保障」及「門診保障」只須繳付標準保費。
- If you're an existing Bupa group scheme member, your subscription will be based on the coverage commencement date of your Bupa group health insurance scheme. For example, you joined a Bupa group scheme at age 55. When you join Bupa VTop at age 60, you'll only need to pay the subscription for age 60 as shown in the Table of Subscriptions for this scheme under "For members aged 15 days to 59 years".
- Any new applicant who is aged between 60 and 69 years on the Member's Coverage Commencement Date of their Bupa group health insurance scheme has to pay an extra 50% subscription of Itemised/Lump Sum Hospital and Surgical Benefit as shown in the table upon enrolment and renewal. If the applicant is aged 70 years or above, the subscription of Itemised/Lump Sum Hospital and Surgical Benefit will be doubled. However, they only have to pay standard subscriptions for Supplementary Major Medical Benefit and Clinical Benefit upon enrolment and renewal.

保費並非保證，保柏有可能每年作出調整。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.

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。

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.

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。

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.

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