



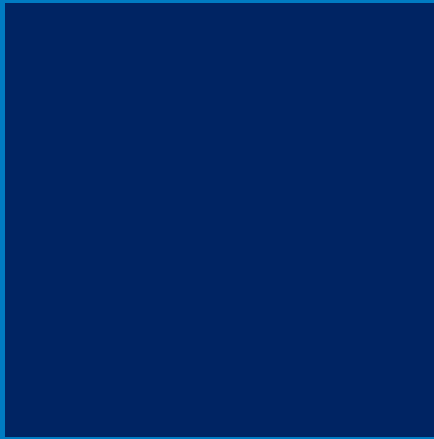
Bupa
保柏

保柏非凡 自願醫保計劃

www.bupa.com.hk

自願醫保認可產品 (編號: F00040)

保柏非凡自願醫保計劃 — 在生命中每個階段， 妥善照顧你的健康需要





非凡的你，需要非一般的醫療保障。特別為你而設的「**保柏非凡自願醫保計劃**」為合資格醫療費用提供**多種全數賠償¹**保障，**每年從港幣 500 萬元至港幣 4,000 萬元**。你可選擇涵蓋亞洲、澳洲及新西蘭^{2,3}或全球（美國除外）³地區的計劃，讓你安心獲得更優質的治療。本計劃更**不設終身保障限額**，無論索償金額多少，你的保額均會每年自動還原。

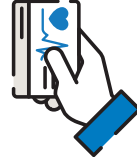
本計劃另一優點是設有**家庭折扣優惠⁴**，而且每個計劃級別下有**四項自付費選擇**，能讓你因應人生不同階段為健康作出適當的醫保規劃。你更可在**指定歲數或發生重要人生事件⁵**時，**要求降低或免除自付費，或升級⁵計劃級別而無須重新核保**。

保柏非凡自願醫保計劃除涵蓋自願醫保標準計劃要求的基本醫療保障外，更提供額外醫療保障⁶、身體檢查保障、免找數服務及自選門診或牙科保障⁷等，讓你享有一定的靈活性。

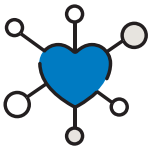
特點



全數賠償主要醫療費用¹，
不設細項賠償限額及終身保障
限額



免找數服務⁸，在指定醫院和
特選服務供應商提供，令你安心
無憂



靈活的選項以滿足你的需求，
提供六個計劃級別以及每個計劃級
別內的四個自付費選項可選擇



充裕的癌症治療賠償保障⁹，
如不幸被確診出患有癌症，則免除
自付費(如有)



**漸進式保障在生命中每個
階段為你提供適切保障**，
你可在指定歲數或發生重要人生
事件⁵時，要求降低或免除自付費
一次，或升級⁵計劃級別一次而
無須重新核保



全面照顧康復需要，全數賠償
所有入院／日間手術前90日內及
出院／完成日間手術後365日內所
有相關門診護理的費用(智選、
倍智選、尊尚和倍尊尚計劃尊享)¹⁰





計劃概要

保障一覽表

	精選港幣	倍精選港幣	智選港幣	倍智選港幣	尊尚港幣	倍尊尚港幣
每年保障限額	500 萬	1,000 萬	2,500 萬	3,000 萬	3,500 萬	4,000 萬
終身保障限額	不設終身保障限額					
保障地域範圍	亞洲、澳洲及新西蘭 ^{2,3}	全球 (但不包括美國) ³	亞洲、澳洲及新西蘭 ^{2,3}	全球 (但不包括美國) ³	亞洲、澳洲及新西蘭 ^{2,3}	全球 (但不包括美國) ³
自付費選項	每保單年度 0 / 15,000 / 50,000 / 80,000		每保單年度 0 / 12,000 / 40,000 / 80,000			
病房級別	大房		香港、澳門、台灣及中國大陸： 半私家房 其他亞洲、澳洲及新西蘭 ^{2,3} 地區： 標準私家房		標準私家房	
家庭折扣 ⁴	不適用		兩名家庭成員一同投保：九折 三名或以上家庭成員一同投保：八五折			

投保資格

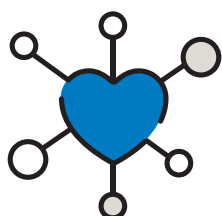
保單持有人	18歲或以上
受保人	<ul style="list-style-type: none"> 保單持有人 保單持有人之配偶、子女、孫子女 保單持有人或其配偶之父母、(外) 祖父母、兄弟姊妹 保單持有人之同居伴侶或其父母、子女
投保年齡	保單生效時年齡須為15日至80歲(包括首尾歲數)
投保	投保前無須進行醫療檢查 ¹¹
續保	保證終身續保 ¹²

主要特點



全數賠償主要醫療費用¹不設細項賠償限額及終身保障限額

無論你於任何所選保障地域範圍接受治療，項目如外科醫生費、深切治療、訂明診斷成像檢測、訂明非手術癌症治療等均可獲全數賠償，以每年保障限額為限。



靈活選項以滿足你的多元需要

保柏非凡自願醫保計劃為合資格醫療費用提供充裕的賠償保障，**每年從港幣 500 萬元至高達港幣 4,000 萬元的保障金額¹**，並提供涵蓋亞洲、澳洲及新西蘭^{2,3}或全球（美國除外）³地區的計劃供你挑選。

此外，你可以在每個計劃級別下選擇**四個不同的自付費**，以降低你的保費。



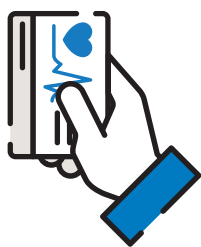
你知道保柏非凡自願醫保計劃（精選）的保障金額和覆蓋範圍嗎？
 每年保障限額為港幣 500 萬元，足以覆蓋 99% 常見疾病的醫療費用¹³，
 包括重大手術或嚴重疾病。



漸進式保障在生命每個階段守護你的健康

漸進式保障的特點是能靈活配合你轉變的需要，當發生了一件**人生事件⁵**時，包括結婚、生育、置業、升職或移民，保單持有人**可彈性提升⁵其計劃的每年保障限額**，從港幣 500 萬元提升至港幣 1,000 萬元，或從港幣 1,000 萬元至港幣 2,500 萬元，而**無須重新核保**。

你可選擇在續保日前 30 天，在 50、55、60、65、70、75、80 或 85 歲時（其中一個年齡），或發生了一件人生事件時⁵，**減少或免除自付費**，而無須重新核保。這樣，你在面對人生事件或退休⁵後的預算規劃時，就更能靈活調動資金。



免找數服務⁸令你安心無憂

憑保柏非凡醫療卡，你可於保柏指定的本港私家醫院¹⁴及保柏非凡特選服務供應商¹⁵（包括診斷中心、專科醫生診所等）接受治療或求診，而**無須找數**，非常方便。如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。我們會直接向醫院或服務供應商支付合資格費用（以你獲預先批核的限額為上限）¹⁶。



如果你在我們指定網絡之外的醫院或特選服務供應商就醫，你依舊可通過保柏的手機應用程式或網站來辦理線上索償，獲得無縫體驗，讓你能專注提升自身的健康。



充裕保障 輕鬆應付癌症治療⁹

如確診癌症，我們會豁免你所選的自付費（如有）⁹，讓你的**癌症治療費用可直接獲得賠償**。訂明非手術癌症治療，如化療、放射性治療（包括但不限於質子治療）、標靶治療、免疫治療等，均可獲全數賠償，以每年保障限額為限。你可安心接受治療，無須擔心醫療開支預算。



我們可為你推薦符合保單保障範圍的治療方案，讓你從醫療保障中獲取最佳的價值。此外，我們還提供轉介服務，為你介紹網絡內值得信賴的醫療專業人員。



全面照顧康復需要

本計劃延伸跟進護理保障，不論任何病症，均**全數賠償所有入院／日間手術¹⁰前90日內及出院／完成日間手術後365日內所有相關門診護理的費用**。額外保障⁶更涵蓋康復治療、註冊中醫師診症及人工裝置等，即使不幸患上慢性疾病或癌症等嚴重疾病，也可獲全面的照顧。

其他特點



關注及支援情緒健康

本計劃為全港首個關注及支援情緒健康的自願醫保計劃，除住院精神科治療可獲全數賠償外，更設有免費 24 小時情緒解碼熱線¹⁷，為你提供個人化情緒支援及面談輔導服務。



涵蓋在醫院日症室及診所進行的手術

不設最低住院時數限制，診所手術及日症手術均可獲得賠償。



保證續保

保柏保證每年續保你的保障至終身，無論你因保單生效後所患疾病索償多少，保費只會根據你的年齡而調整¹²。



保障投保前未知的已有病症

投保前未知的已有病症及 8 歲起出現徵狀或確診的先天性疾病均可獲保障，受保單之一般不保事項約束。你亦可選擇通過核保及繳付附加保費，保障投保前已有病症。



符合稅項扣減資格

此計劃屬認可的自願醫保計劃，每年可用作申請稅項扣減的合資格保費上限為每名受保人港幣 8,000 元¹⁸。



尊尚系列額外保障及服務



由第二個保單年度開始，每年免費享用健康檢查一次
(只適用於18歲或以上的受保人)



整骨及足病治療師⁷ (門診保障受保人尊享)



接種疫苗保障⁷ (門診保障受保人尊享)



額外牙科項目及視力保障⁷ (牙科及視力保障受保人尊享)



外遊時需要**非緊急環球健康支援服務**，我們可助你尋找
醫生或安排預約。



我們可為你**預約**你所選的醫療服務提供者。



自選保障⁷

你可自選門診、牙科及其他保障，以應付你的各項醫療保健需要。所有自選保障均適用於你的所選保障地域範圍¹⁹。



門診保障

門診保障涵蓋普通科醫生、專科醫生、診斷成像及化驗、處方西藥、物理治療師、脊醫、中醫師、跌打醫師、精神科相關治療及臨床心理輔導保障等。保障亦涵蓋在指定香港萬寧藥房進行的藥劑師諮詢及治療（不是以預防為目的）輕微疾病最多7天的基本藥物。

如你投保門診保障，更可於網絡診所及服務供應商使用醫療卡享免找數及全數賠償服務²⁰。此外，你更可享受視像診症服務，安坐家中讓我們特選的醫生為你進行視像診症。詳情請瀏覽 www.bupa.com.hk/vc。



牙科保障

牙科保障包括洗牙、補牙及脫牙、牙周手術、緊急意外治療等。



產科保障

保障包括住院期間的診症、住院、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。



免費保障及服務⁷

本計劃特設一系列免費保障及服務，全面照顧你的身、心健康。



健康支援服務

我們時刻伴你左右，特設「健康支援服務」，由醫生、合資格護士和健康管理團隊為你提供個人化的健康支援及協助，讓你安心無憂。當遇上較嚴重的疾病時，此服務更可提供額外支援，助你復原。

- **24小時健康專線**

我們的合資格健康管理團隊²¹可為你提供協助及指導—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

- **健康顧問**

我們的健康顧問可與你緊密聯絡，跟進你的索償、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並得到你的同意下，我們可前往醫院探望你或致電慰問你。

- **第二醫療意見**

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。

- **醫療中心選擇**

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。

- **慢性疾病管理計劃**

透過電話提供個人生活習慣建議及健康管理，助你積極控制慢性疾病如糖尿病。



全方位癌症支援服務 助你重踏健康人生

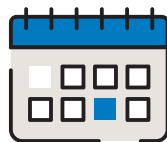
當面對癌症治療的挑戰時，保柏的癌症支援服務將成為你的最強後盾。我們結合不同的專業醫療團隊，為你提供全面的癌症治療、支援及關懷服務。主要服務包括：



護士專線



個人化治療計劃



特快預約服務



綜合健康支援

我們全程積極跟進並將治療信息透明化，全心全意陪伴你走過抗癌之路的每一步。



掃描二維碼了解更多



一站式專科治療計劃

保柏在你健康路上的不同階段，一心守護你的健康。因此，保柏為受保人設立了一系列專注於不同專科的治療計劃，透過網絡供應商及健康支援團隊，提供個人化的服務及指導。你可盡享以下計劃優勢：

健康·一心守護

- 涵蓋多項專科，照顧不同醫療需要
- 優質網絡診所及設施
- 資深醫療團隊由診症、治療以至跟進，全程提供支援
- 憑合資格醫療卡可享免找數服務

有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。



免費保柏國際援助計劃²²

凡投保保柏非凡自願醫保計劃，均可獲贈「免費保柏國際援助計劃」。當你於海外或國內需要醫療支援時，此計劃可為你提供協助。



保障、健康全掌握

你只需要一個手機應用程式 **Blua Health**²³，即可掌控你的健康和保險計劃。



管理你的保險計劃

你可透過 **Blua Health** 內的 myBupa 功能隨時隨地管理你的計劃、兌換獨家優惠、搜尋你偏好的網絡醫生和診所、提交索賠等功能。



管理你的健康及賺取獎賞

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Blua Health** 應用程式透過 AI 科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！你更可利用「診症預約」及「配藥易」功能²⁴ 以獲得更全面的健康方案，滿足你日常的健康需求和長期的健康目標，助你更有效地管理健康！



免費使用多項
健康互動功能



30 秒 AI 評估你的
身心健康



與 AI 教練隨時隨地
一起健身



賺取積分以換領
健康獎賞



一站式預約
多項醫療服務



簡單幾步即可
訂購處方藥



立即下載 **Blua Health**，
未來健康由你掌握！



案例示範²⁵ – 職場新鮮人



保柏非凡自願醫保（倍精選）： 特別適合剛畢業的職場新鮮人

24 歲的 Connie 入職新公司，其僱主有提供基本的團體醫保，然而她希望以實惠的保費自行投保多一份個人醫療保險，為自己提供更多保障。參考不同的計劃後，她選擇了**保柏非凡自願醫保（倍精選）**以補充原有由公司提供的團體醫保。

Connie 的計劃詳情如下：



全數賠償合資格醫療費用
限額最高可達每保單年度
港幣 1,000 萬元



每年自付費：
每保單年度
港幣 50,000 元



指定病房級別：
大房



Connie 於投保八個月後開始出現反覆上腹部疼痛和背部疼痛的症狀，因此她前往普通科診所就診。醫生根據她的所有症狀撰寫轉介信，將她轉介給專科醫生進行更準確的診斷和治療。



專科醫生安排了內窺鏡檢查和腹部掃描，最終確診為胃癌。可惜的是，其確診為早期癌症，專科醫生建議進行切除腫瘤的手術。



Connie 在團體醫保下提交了港幣 50,000 元的索償，她亦就保柏非凡自願醫保計劃（倍精選）提交了港幣 156,500 元的索償。在兩個計劃的保障下，Connie 可獲全數賠償合共港幣 206,500 元的醫療費用，她無須自付任何費用。



Connie 於三年後結婚，她將其視為使用保柏的漸進式保障的時機。在承擔更多人生責任的情況下，她決定將保柏非凡自願醫保計劃（倍精選）升級為保柏非凡自願醫保計劃（智選）而無須重新核保，以獲取更全面醫療保障，確保她一旦患病時，不用憂心財政負擔。

開支總額：

項目	實際治療費用（港幣）
入院前的門診護理及檢測	
入院前的門診護理（2次）	1,400
訂明診斷成像檢測	9,000
住院治療	
病房及膳食（2日）	2,200
主診醫生巡房費（2日）	6,000
外科醫生費	110,000
麻醉科醫生費	30,000
手術室費	35,000
雜項開支	11,500
出院後的門診護理	
出院後的門診護理（2次）	1,400
總治療費用	206,500

案例示範²⁵ - 專業人士



保柏非凡自願醫保計劃 (智選)：
特別為尋求全面醫療保障的專業人士而設計，以滿足他們多方面的需要

Peter 是單身的專業人士，目前在一家跨國公司擔任高級 IT 經理的職位。他意識到全面的醫療保障極為重要，因此他於 33 歲時決定投保 **保柏非凡自願醫保計劃 (智選)**。

Peter 的計劃詳情如下：



全數賠償合資格醫療費用
限額最高可達每保單年度
港幣 2,500 萬元



每年自付費：
每保單年度
港幣 40,000 元



指定病房級別：
半私家房



Peter 於投保兩年後發現有間歇胸痛、持續咳嗽和咳血的症狀，求診後醫生建議進行 CT 掃描以作進一步檢查。隨後他確診患上肺癌。



面對這個打擊和憂慮，Peter 致電保柏癌症支援服務熱線尋求協助。我們的保柏註冊護士立即提供支援，為 Peter 安排特快預約診斷和治療。在癌症護理團隊的幫助下，Peter 成功進行了必要的檢查、切除腫瘤手術、接受化療和放射治療以及手術後護理，並在手術後順利康復。



Peter 被診斷患有癌症，符合癌症之全額賠償—豁免自付費²⁶標準。因此，他將豁免自付費及獲得全數賠償，助他減輕癌症治療的經濟負擔。



Peter 在團體醫保下提交了港幣 8,000 元的 CT 掃描費用索償²⁶，由於免除了自付費，他隨後從他的保柏非凡自願醫保計劃（智選）中索償了剩餘的港幣 735,400 元，賠償總額為港幣 743,400 元。這兩個計劃完全覆蓋了所有的醫療費用，他無須自付任何費用。

開支總額：

項目	實際治療費用 (港幣)
入院前的護理及檢測	
訂明診斷成像檢測—CT 掃描	8,000
入院前的門診護理 (2 次)	1,400
住院治療	
病房及膳食 (7 日)	16,000
主診醫生巡房費 (7 日)	17,500
外科醫生費	120,000
麻醉科醫生費	33,000
手術室費	35,000
雜項開支	70,000
出院後的護理及治療	
化療 (6 次療程)	200,000
放射治療 (10 次)	240,000
出院後的門診護理 (2 次)	2,500
總治療費用	743,400



保柏－你的明智之選

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。



信譽卓著的醫療保健專家

我們於香港及世界各地提供醫療保險及醫療保健服務

- 於全球服務超過5,000萬客戶
- 保柏集團自1947年起為大眾服務，並於1976年設立香港分部
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務



賠償服務

我們承諾為你提供快捷簡便的索償服務

- 超過98%之門診索償和住院索償於5個工作天完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知



24小時支援

全面支援，讓你隨時隨地管理保單及掌握健康

- 24小時客戶服務專線
- 手機應用程式及網站



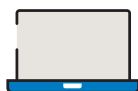
立即投保!

投保「保柏非凡自願醫保計劃」，盡享非凡保障。請透過以下途徑投保或了解更多詳情。



致電投保

致電保柏的健康管理顧問或聯絡你的保險顧問投保。



網上報價

瀏覽我們的網站 www.bupa.com.hk/hero。



常見問題

請瀏覽保柏網站 (www.bupa.com.hk/hero) 或掃描二維碼以了解常見問題。



備註

1. 有關全數賠償所涵蓋的項目，請參閱保障摘要。全數賠償只適用於合資格費用，並受限於保障摘要所列的每年保障限額、自付費及指定病房級別。詳情請參閱保單。
2. 亞洲、澳洲及新西蘭指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
3. 於所選保障地域範圍以外招致的認可產品下的合資格費用，只可根據自願醫保標準計劃條款及保障作出賠償。詳情請參閱保單。
4. 家庭折扣只適用於認可產品之標準保費及其附加保費，不適用於保柏非凡自願醫保計劃下其他自選保障的保費。合資格家庭成員須全部同時受保於另一個保柏非凡自願醫保計劃，方可獲得折扣。家庭折扣不適用於保柏非凡自願醫保計劃（精選及倍精選）。
5. 僅保柏非凡自願醫保計劃（精選及倍精選）允許在重要人生事件發生時升級計劃等級或降低自付費。當受保人結婚、生育、置業、升職或移民時，他們有一次性的選擇權，可以在不重新核保的情況下降低或取消自付費，或升級計劃等級。詳情請參閱保單。
6. 額外保障不適用於保柏非凡自願醫保計劃（精選）。
7. 自選保障（門診、產科、牙科及視力保障）及免費保障及服務並不屬自願醫保認可產品的一部分，有關之保費不可用作申請稅項扣減，亦不適用於家庭折扣。
8. 免找數服務並不適用於認可產品之保障摘要上1) 基本保障下所列的項目 (k) 及 (l)，以及 2) 額外保障下所列的項目 (c) - (j) (如適用)。保柏非凡卡並不適用於本港私家醫院的門診部。如在海外接受治療，你只須預先致電保柏作出所須安排，便可享用免找數服務。你須按照所訂程序並向保柏索取初步保障審核以享免找數服務。
9. 癌症之全額賠償 - 豁免自付費不適用於在保障表中顯示為零元 (\$0) 自付費選項的「保柏非凡自願醫保計劃」（倍精選、智選、倍智選、尊尚或倍尊尚）及「保柏非凡自願醫保計劃」（精選）（不論自付費選項）。
10. 投保了保柏非凡自願醫保計劃（精選或倍精選）的受保人可選擇在入院前或日間手術前 30 日使用 2 次門診，及出院後或日間手術完成後 90 日內，使用 20 次（精選）或 30 次（倍精選）的跟進門診。詳情請參閱保障表。
11. 如你於投保時的身高體重比例屬過重、過輕或年齡為 65 歲或以上，保柏或會要求你提交健康檢查報告，以便處理你的申請。
12. 保柏保證每年續保你的保障至終身，惟你須符合保單條款及細則內所列明的續保要求。
13. 截至 2023 年 12 月，保柏過去五個合約年度的賠償數據顯示，保柏現有的個人大房保障計劃的賠償率為超過 99%。
14. 你可瀏覽保柏網站 (www.bupa.com.hk/hero)，查閱指定的香港私家醫院名單。此名單可能會不時更改。
15. 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
16. 保柏會向醫院及服務供應商直接支付你的合資格醫療費用，以你的初步保障審核信上所示的信用額及你的保單下可用保障限額為限，如有任何不合資格的醫療費用和自付費，你須退還有關費用。詳情請參閱 <https://www.bupa.com.hk/tc/-medical-insurance/hero/> 常見問題。

17. 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。受條款及細則約束，詳情請參閱保單。
18. 每名投保合資格醫療保障計劃（獲醫務衛生局認可之自願醫保計劃）的納稅人均可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣8,000元。受保人與保單持有人之關係須列載於稅務局的《稅務條例》（第112章）「指明親屬」列表上。保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於2019年4月1日起生效的認可產品，不包括其他自選保障。每名納稅人可申請稅項扣減的受保人數及／或保單數目不設上限。為同居伴侶、孫子女、同居伴侶之父母／子女購買的保單並不符合稅項扣減的資格。請瀏覽 www.bupa.com.hk/taxfaq 了解更多稅項扣減詳情。
19. 所選保障地域範圍以外引致的自選保障相關費用將不獲賠償。詳情請參閱保單。
20. 要享用全數賠償，你必須於網絡保障下的保柏非凡特選服務供應商求診並受限於每保單年度的診治次數上限及每年最高賠償額。詳情請參閱保障摘要。
21. 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。
22. 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請透過書面通知保柏。
23. Blua Health 由 Horizon Health and Care Limited 提供、發佈及營運。myBupa 由保柏（亞洲）有限公司提供、發佈及營運。Horizon Health and Care Limited 及保柏（亞洲）有限公司同為保柏集團旗下在香港註冊的公司。Blua Health 並非保柏（亞洲）有限公司的保險代理中介人或代表其進行任何保險活動。就 Blua Health 提供 myBupa 功能一事上，不構成及不能詮釋為 Blua Health 進行任何在香港法例第 41 章《保險業條例》內所訂明的受規管活動或任何保險活動。
24. 診症預約及配藥易由醫療服務供應商提供。受條款及細則約束。
25. 此等案例示範純屬虛構，並僅供說明用途。此等案例不構成及不能被視為保柏接納任何保險索償及承認任何責任。你的保障範圍取決於相關保險保單的特定條款。
26. 在受保人的主診註冊醫生的書面證實確診癌症前，醫療服務所收取的費用及／或其他費用並未能自付費豁免（如有）。



重要資料

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險保單，以了解計劃之保障範圍、一般不保事項、條款及細則。

我們想幫助你在投保前了解本計劃。請細閱以下資料。

等候期

本計劃下之認可產品及其他自選保障之等候期如下：

認可產品	<ul style="list-style-type: none"> 不設等候期，保單生效後即可獲得保障。 懷孕併發症之保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症。 尊尚系列下的身體檢查保障將於第二個保單年度起生效。
自選門診保障	不設等候期，保單生效後即可獲得保障。
自選牙科及視力保障	個別牙科項目於受保人連續受保於此保障六個月或以上，方可獲得賠償，詳情請參閱保障摘要。
自選產科保障	受保人必須於本保障生效日之後受孕方可獲得賠償，首9個月等候期內不會獲得賠償。倘若因為終止懷孕或早產（妊娠20至37週之間的分娩），此產科保障將不會應用9個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠37週後但於9個月等候期內分娩，將不獲此產科保障賠償。

冷靜期

若你並非完全滿意這份保單，你有權改變主意。你可於冷靜期內（即保單文件交付予你後21日內）取消你的保單。請以書面方式提出取消保單之要求，並連同所有保單文件交回保柏。若你並無獲得任何賠償，將可獲全數退還已繳保費。

詳情請參閱隨迎新信件附上的「保單冷靜期通知」。

取消保單權益

你可在30日前以書面方式通知保柏要求取消你的保單。但請留意取消保單只適用於該保單年度內沒有就保單獲得任何賠償的情況。

有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料以致影響保柏的風險評估，將會影響你的保障權益，後果包括保單被取消或索償款項被調低。

自付費

自付費指每保單年度在保柏應付賠償金額前，必須由你承擔的合資格醫療費用。精選系列設有四項自付費選擇：港幣 0 元、港幣 15,000 元、港幣 50,000 元或港幣 80,000 元。智選及尊尚系列各設有四項自付費選擇：港幣 0 元、港幣 12,000 元、港幣 40,000 元或港幣 80,000 元。自付費不適用於任何自選保障，如門診保障。若你使用醫療卡支付費用，你須於稍後向保柏付還自付費金額。若你沒有使用醫療卡，有關自付費金額將在保柏應賠償支付的費用中扣除。詳情請參閱保單及保障摘要。

索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於出院後或接受治療後 90 天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。

保費調整

每名受保人的首期保費會根據年齡、健康狀況及保障選擇等因素而定。

你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。保柏可按醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等因素，向所有同一類別保單調整標準保費率。在此情況下，同一類別保單指所有相同保障等級並具備相同條款及細則和保障表的保柏非凡自願醫保計劃保單（即港幣 0 元自付費的尊尚計劃、港幣 12,000 元自付費的尊尚計劃等均為獨立的類別）。

續保

本保單生效期為期一年並會自動續保及收取保費，除非你以書面提出取消保單。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保障至終身，只要你符合保單條款及細則內列明的續保要求。

我們了解每個人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你的保障項目。若你選擇提升計劃等級、增加保障項目或減低自付費金額（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准。請注意，你不可於保單生效日起或距離上次更改自付費後的 24 個月內申請減低自付費金額。

保柏可於每年續保時更改保單條款及保障，以符合自願醫保計劃認可產品的最新要求。所有改動將由醫務衛生局批核並於續保前以書面提前通知保單持有人。

繳付保費

本計劃為醫務衛生局認可的自願醫保計劃，就認可產品所繳付的保費可用作申請稅項扣減（不包括其他自選保障）。詳情請瀏覽 www.bupa.com.hk/taxfaq。

你應按申請時所選擇的繳費方式年繳或月繳保費。如你符合續保的資格條件，保柏將於保單續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲你的其他指示。

另外，保柏將給予 60 日繳交保費的寬限期，由保費到期日起計。你的保單於寬限期內仍然生效，惟在收到保費前，你將不會獲支付任何賠償，直至保費已獲繳清。若在寬限期屆滿後你仍未繳清保費，你的保單會於保費到期日起終止。

終止保單

你的保單將在以下情況時自動終止：

1. 在 60 日繳費寬限期屆滿時仍未繳交保費；
2. 受保人身故；或
3. 保柏不再獲《保險業條例》授權承保或繼續承保本保單。

轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。例如，於你的前計劃下可獲賠償的已存在病症將不獲受保，除非該些病症已被披露並獲保柏接納。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

一般不保事項

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
2. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷，或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療，則不屬此項。
3. 在保單生效日前，因感染或出現人體免疫力缺乏病毒（“HIV”）及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件（若保單在本保單之條款及保障第一部分第8節提出要求，則包括相關必需資料的任何更新及改動）時是否知悉，若此傷病在保單生效日前已存在，本條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間，則此傷病於保單生效日起計五（5）年內發病，將被推定為於保單生效日前已感染或出現；若在這五（5）年後發病，將被推定為於保單生效日後感染或出現。
惟本第3節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受HIV感染所引致的傷病，有關賠償將按本條款及保障內其他條款處理。
4. 因倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症（HIV及其相關的傷病將按本一般不保事項第3節處理）的醫療服務費用。
5. 以下服務的收費 -
 - (a) 以美容或整容為目的的服務，惟受保人因意外而受傷，並於意外後一（1）年內接受的必要醫療服務則不屬此項；或
 - (b) 矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療、角膜激光矯視手術（LASIK），以及任何相關的檢測、治療程序及服務。
6. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及/或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑，本第6節並不適用於 -
 - (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序；
 - (b) 移除癌前病變；
 - (c) 為預防過往傷病復發或其併發症的治療；及
 - (d) 任何受保於本保單之條款及保障補充文件二第2及3節身體檢查的保障。
7. 牙科醫生進行的牙科治療及口腔頷面手術的費用，惟受保人因意外引致在住院期間接受的急症治療及手術則不屬此項。出院後的跟進牙科治療及口腔手術則不會獲得賠償。
8. 除受保於本保單之條款及保障補充文件一第2(e)節懷孕併發症的保障外，下列醫療服務及輔導服務的費用 - 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；任何性別的結紮或變性；不育（包括體外受孕或任何其他人工受孕）；以及性機能失常，包括但不限於任何原因導致的陽萎、不舉或早泄。
9. 購買屬耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間、日間手術當日或受保於本保單之條款及保障補充文件一第2(k)節的指定保障下所租用的醫療設備及儀器則不屬此項。
10. 除受保於本保單之條款及保障補充文件一第2(h)節住院或指定治療後由註冊中醫師提供之診症或針灸的保障外，傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療。

11. 按接受治療、治療程序、檢測或服務所在地的普遍標準（或尚未經當地認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。
12. 受保人年屆八（8）歲前發病或確診的先天性疾病所招致的醫療服務費用。
13. 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
14. 因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。

醫療所需

保柏只會根據「醫療所需」和「合理及慣常」的原則，為受保人所需支付的費用及／或開支作出賠償。

「醫療所需」是指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：

- 需要註冊醫生的專業知識或轉介；
- 符合該傷病的診斷及治療所需；
- 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供。

評估該次住院是否醫療所需的考慮因素包括：急症治療、全身麻醉、醫院專用設備的必要性等。如該次住院被視為非醫療所需，保障賠償將會作出調整。

合理及慣常

「合理及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由我們合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

保柏必須參照以下資料（如適用）以釐定合理及慣常收費：

- 由保險或醫學業界進行的治療或服務費用統計及調查；
- 公司內部或業界的賠償統計；
- 政府憲報；及／或
- 提供治療、服務或物料當地的其他相關參考資料。

器官移植手術的特別條款

器官移植手術的賠償將因應手術所進行的地區而有所不同。如手術於所選保障地域範圍（香港除外）進行，你應取得保柏的預先批准，以享有本計劃下的最高賠償。

香港	所選保障地域範圍（香港除外）
無須預先批准，賠償以保障摘要上所示的每年保障限額為限： <ul style="list-style-type: none"> • 精選計劃：每保單年度 \$5,000,000 • 倍精選計劃：每保單年度 \$10,000,000 • 智選計劃：每保單年度 \$25,000,000 • 倍智選計劃：每保單年度 \$30,000,000 • 尊尚計劃：每保單年度 \$35,000,000 • 倍尊尚計劃：每保單年度 \$40,000,000 	必須取得保柏的預先批准，賠償以保障摘要上「其他限額」所示的金額為限： <ul style="list-style-type: none"> • 精選計劃：每保單年度 \$420,000 • 倍精選計劃：每保單年度 \$500,000 • 智選計劃：每保單年度 \$1,000,000 • 倍智選計劃：每保單年度 \$1,200,000 • 尊尚計劃：每保單年度 \$1,500,000 • 倍尊尚計劃：每保單年度 \$1,800,000

如你未有取得必須的預先批准，或於所選保障地域範圍以外地區進行手術，保障將根據自願醫保標準計劃條款及保障作出賠償。

選擇病房級別及自願升級的調整

不論你在住院時入住任何病房級別，合資格醫療費用均可獲得賠償。然而，如入住的病房級別高於所選計劃的保障摘要內列明的病房級別，所獲的賠償將會按下述作出調整：

指定的病房級別	實際住院病房級別	調整
大房	半私家房	乘以 50% 的調整值
大房	標準私家房	乘以 25% 的調整值
大房	高於標準私家房 (包括總統套房、貴賓房或豪華房)	將應用自願醫保標準計劃條款及保障的賠償限額
半私家房	標準私家房	乘以 50% 的調整值
半私家房	高於標準私家房 (包括總統套房、貴賓房或豪華房)	將應用自願醫保標準計劃條款及保障的賠償限額
標準私家房		

惟因以下原因入住較高級別的病房則除外：

- 在接受急症治療的情況下醫院指定病房級別或較之為低的病房級別床位短缺；
- 需要住院隔離導致需要入住特定級別的病房；或
- 任何其他不涉及受保人個人對住院病房級別偏好的原因。

保柏(亞洲)有限公司

香港九龍觀塘

海濱道77號

海濱匯第2座6樓

電話: (852) 2517 5175

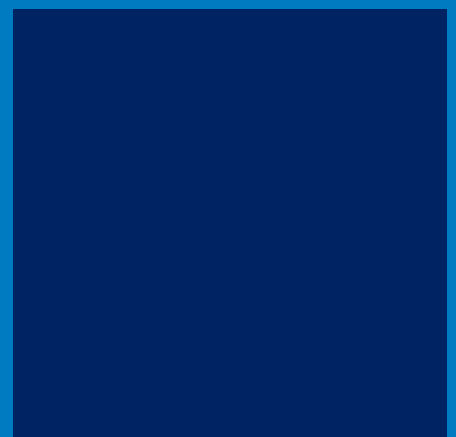
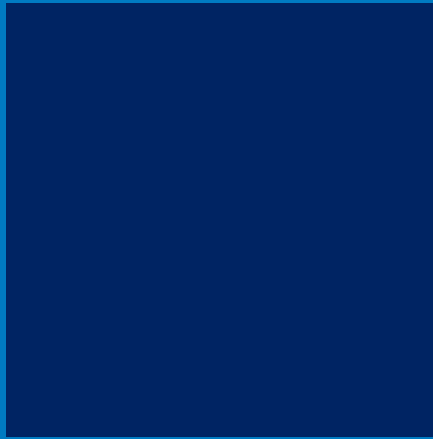
傳真: (852) 2548 1848

www.bupa.com.hk

本計劃由保柏(亞洲)有限公司承保。保柏(亞洲)有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

Bupa Hero VHIS Plan

Bupa Hero VHIS Plan – taking care of you at different stages of your life





We understand an elite person like you demands extraordinary health insurance that goes above and beyond. The **Bupa Hero VHIS Plan** provides **full cover¹ for eligible expenses from HK\$5 million to HK\$40 million per year.** You can choose from plans covering Asia, Australia and New Zealand^{2,3} or worldwide excluding the United States³. With this plan, you can be assured of receiving high-quality medical treatment without any worries. Additionally, **with no lifetime benefit limit**, your coverage will be restored each year no matter how much you claim.

Featuring the **family discount⁴ and four deductible options** under each plan level, this plan allows you to better prepare for your health at different stages of your life. You can also **lower or remove your deductible, or upgrade⁵ your plan level at a specific age or an important life event⁵ without re-underwriting.**

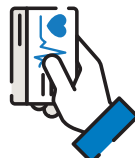
The Bupa Hero VHIS Plan provides enhanced benefits⁶, medical check-up benefit, cashless service, optional clinical, dental benefits⁷, and more.

Highlights



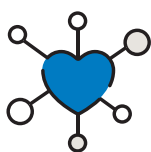
Full cover on key medical expenses¹

without sub-limit or lifetime benefit limit



Enjoy peace of mind with our cashless service⁸ at

designated hospitals and healthcare service providers



Flexible options to suit your needs,

with six plan levels and four deductible options to choose from within each plan level



Generous protection for cancer treatment⁹,

with a waived deductible (if any) if you are unfortunately diagnosed with cancer



Progressive coverage safeguarding every stage of your life,

you may lower or remove your deductible, or upgrade⁵ plan level once at a specific age or an important life event⁵ without re-underwriting



Comprehensive care for a full recovery,

with full cover for all related outpatient expenses within 90 days before or 365 days after confinement or day case procedure (exclusive to Advance, Advance Pro, Deluxe and Deluxe Pro plans)¹⁰





Plan overview

Cover at a glance

	Core HK\$	Core Pro HK\$	Advance HK\$	Advance Pro HK\$	Deluxe HK\$	Deluxe Pro HK\$
Annual benefit limit	5 million	10 million	25 million	30 million	35 million	40 million
Lifetime benefit limit	No lifetime benefit limit					
Area of cover	Asia, Australia and New Zealand ^{2,3}	Worldwide (exclude US) ³	Asia, Australia and New Zealand ^{2,3}	Worldwide (exclude US) ³	Asia, Australia and New Zealand ^{2,3}	Worldwide (exclude US) ³
Deductible option	0 / 15,000 / 50,000 / 80,000 per Policy Year		0 / 12,000 / 40,000 / 80,000 per Policy Year			
Room level	Ward		For Hong Kong, Macau, Taiwan and Mainland China: Semi-private room For other areas in Asia, Australia and New Zealand ^{2,3} : Standard private room	Standard private room		
Family discount⁴	N/A		2 family members enrol together: 10% discount 3 or more family members enrol together: 15% discount			

Eligibility

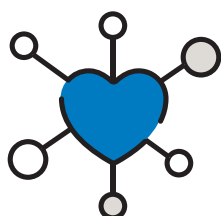
Policy holder	Aged 18 or above
Insured Person	<ul style="list-style-type: none"> • Policy holder • Policy holder's spouse, child, grandchild • Policy holder or policy holder's spouse's parents, grandparents, siblings • Policy holder's domestic partner, their parents or child
Issue age	Aged 15 days to 80 years (inclusive) at policy commencement
Application	No medical examinations required ¹¹
Renewal	Guaranteed lifelong renewal ¹²

Key features



Full cover on key medical expenses¹ without sub-limit or lifetime benefit limit

Expenses such as surgeon fees, intensive care, prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are covered in full up to your annual benefit limit for treatments in your chosen area of cover.



Flexible options to suits your needs

Bupa Hero provides generous cover from **HK\$5 million to HK\$40 million every year¹** and choices of coverage in Asia, Australia and New Zealand^{2,3}, or worldwide (excluding the United States)³.

You may also choose from **4 deductible options under each plan level to lower your premium.**



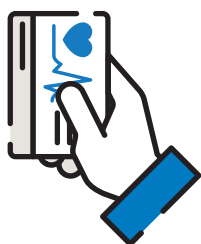
Do you know that the **Bupa Hero VHIS Plan (Core) with an annual benefit limit of HK\$5M is sufficient to cover 99% of your medical expense¹³ on common disease (including major surgeries or serious illness)?**



A progressive coverage safeguarding every stage of your life

Progressive coverage is specifically designed to adapt to evolving needs with the occurrence of **important life events⁵**, including marriage, childbirth, acquisition of individual residential property, job promotion, or migration. Policy holders have the **flexibility to upgrade⁵ their plan's annual benefit** from HK\$5 million to HK\$10 million, or from HK\$10 million to HK\$25 million, **all without the need for re-underwriting.**

You can choose to **lower or remove your deductible** 30 days before the renewal date without re-underwriting once at any of the following ages: 50, 55, 60, 65, 70, 75, 80 or 85 or upon an important life event⁵. This provides more flexibility for budget planning after an important life event or retirement⁵.



Enjoy peace of mind with our cashless service⁸

With your Bupa Hero card, you can **enjoy cashless service** at designated private hospitals¹⁴ and Bupa Hero appointed service providers¹⁵ (including diagnostic centres, specialist clinics, etc.) in Hong Kong. For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit)¹⁶.



If you've visited a hospital or service provider outside of our designated network, you can still enjoy a seamless experience by using Bupa's mobile app or website, to submit claims online. This enables you to focus on your well-being.



Generous protection for cancer treatment⁹

With this plan, you don't need to worry about medical bills adding up if you're diagnosed with cancer. We'll waive your chosen deductible (if any)⁹ so that all your **cancer treatment expenses will be covered straightaway**. Treatments such as chemotherapy, radiotherapy (including but not limited to proton therapy), targeted therapy, immunotherapy, and more are fully covered up to your annual benefit limit, allowing you to focus on recovery.



We can recommend treatments that are covered under your policy, enabling you to optimise the value of your medical coverage. Additionally, we can provide you with referrals to trusted healthcare professionals within our network.



Comprehensive care for a full recovery

This plan offers extended follow-up care for any condition. You can **enjoy full cover for all related outpatient expenses within 90 days before or 365 days after confinement or a day case procedure¹⁰**. The enhanced benefits⁶ also include coverage for rehabilitation, consultation with a registered Chinese medicine practitioner, prosthetic devices and so on. You'll be well protected in case of chronic diseases or serious illnesses like cancer.

Other features



Mental health support

This plan is the first VHIS plan in Hong Kong to prioritise mental health, offering full cover for inpatient psychiatric treatments. Additionally it includes a free 24-hour Mental Health Service Hotline¹⁷, which provides personalised emotional support and face-to-face counselling services.



Outpatient surgery in hospitals and clinics

With no minimum length of stay required, surgeries performed in a clinic or day case unit of a hospital are also covered.



Guaranteed renewal

Bupa guarantees that your cover can be renewed every year for life. Your premium will only be based on your age no matter how much you claim after your policy is in effect¹².



Enhanced cover including unknown pre-existing conditions

Your policy can cover unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed from age 8, subject to the policy's General Exclusions. You can also choose cover for pre-existing conditions, subject to underwriting and an additional premium.



Eligible for tax deduction

This plan is certified as VHIS compliant. You can claim a tax deduction on qualifying premiums up to a limit of HK\$8,000 per insured person each year¹⁸.



Extra coverage and services for Deluxe plans



Receive a free medical check-up each year starting from the second policy year (for insured persons aged 18 or above).



Osteopath and podiatrist visits⁷ (exclusive to insured persons enrolled in Clinical Benefit).



Vaccination benefit⁷ (exclusive to insured persons enrolled in Clinical Benefit).



Extra Dental items and Optical Benefit⁷ (exclusive to insured persons enrolled in Dental and Optical Benefit).



Non-emergency global healthcare support while travelling, we can help you find a doctor or make an appointment.



Appointments making with your preferred healthcare service providers.



Optional benefits⁷

Enhance your coverage with optional benefits for doctor's visits, dental care, and more. Choose any or all optional benefits to meet your healthcare needs. All optional benefits offer coverage in your chosen area of cover¹⁹.



Clinical Benefit

The Clinical Benefit includes general practitioners, specialists, diagnostic imaging and laboratory tests, prescribed Western medication, physiotherapists, chiropractors, Chinese herbalists, Chinese bonesetters, psychiatric-related treatments and psychological counselling etc. This benefit also covers the consultations by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) Minor Illnesses at designated Mannings pharmacies in Hong Kong.

If you've enrolled in the Clinical Benefit, you can also enjoy cashless service and full cover²⁰ at network clinics and service providers. Additionally, you can benefit from video consultation services to consult our selected doctors through a video call comfortably and safely at home. Visit www.bupa.com.hk/vc for details.



Dental Benefit

Our Dental Benefit covers a wide range of dental expenses, including scaling and polishing, fillings and extractions, periodontal surgery, accident emergency treatment, and more.



Maternity Benefit

The benefit covers obstetrician's fees, hospitalisation charges, prenatal and postnatal check-up costs and nursery care for a newborn baby during hospital confinement.



Free benefits and services⁷

This plan is specially designed with a series of complimentary benefits and services to take care of both your physical and mental health.



Health Coaching Services

We're here for you at all times. Our Health Coaching Services offer personalised healthcare support and guidance delivered by a team of doctors, qualified nurses and health management professionals to minimise your worries and give you peace of mind. For complicated conditions, Health Coaching Services can provide extra assistance for a smooth recovery.

- **24/7 Healthline**

Our team of qualified health management professionals²¹ can provide assistance and guidance – from caring for a sick relative to discussing symptoms, treatments, and more.

- **Care Manager**

Our Care Manager can 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.

- **Second medical opinion**

We'll arrange for you to receive medical advice from a panel of medical specialists to clarify your doubts, enabling you to make informed decisions about your treatment.

- **Healthcare centre choices**

We can provide a list of clinics and hospitals based on your specific condition or needs for your reference.

- **Chronic Conditions programme**

This programme offers lifestyle coaching and management, including personal phone calls to help you manage any chronic condition such as diabetes.



Comprehensive cancer care support: helping you embark on a healthier life

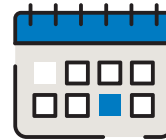
When facing the challenges of cancer treatment, Bupa Cancer Care is your strongest ally. Bringing together a connected team approach, we offer you an integrated cancer care support system. Our main services include:



Dedicated nurse hotline



Tailored treatment plan



Fast-tracked booking



Allied health support

By providing transparent information and proactive follow-ups, we are devoted to walk along with you at every step of your cancer care journey.



Scan the QR code to learn more



One-stop specialist treatment programmes

Bupa is here to support your health at different stages along your healthcare journey. That's why we offer a series of treatment programmes for insured persons focusing on various specialties, providing personalised care and guidance through network providers and a health coaching team. Through these programmes, you can enjoy the following benefits:

Supporting your health every day, every way

- Multiple specialties to meet different medical needs
- Quality-assured network clinics and facilities
- Experienced health professionals to guide you from consultation through treatment and follow-up
- Cashless service with an eligible medical card

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website.



Free Bupa Worldwide Assistance Programme²²

With the Bupa Hero VHIS Plan, you'll also receive our free worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.



Insurance and wellness in your hands

With a single mobile app **Blua Health**²³, you can manage your health and insurance scheme.



Manage your insurance scheme

With myBupa features in **Blua Health**, you can manage your scheme anytime, anywhere, redeem exclusive offers, search your preferred network doctors and clinics, submit claims and more.



Manage your health and earn rewards

Staying healthy is the greatest commitment you can make to yourself and your family. **Blua Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more! By using the “eBooking” and “ePharmacy” features²⁴, you will receive a comprehensive health solution to support both your everyday health needs and long-term wellness goals, helping you manage your health more efficiently!



Enjoy a variety of free health app features



Assess your health in 30 seconds with AI Technology



Exercise with AI coach anytime, anywhere



Earn points to redeem rewards for healthy living



One-stop booking for multiple medical services



Order prescription medications in just a few steps



Download **Blua Health** now and take control of your healthier future!



Case illustration²⁵ – fresh graduate



Bupa Hero VHIS Plan (Core Pro): Especially suitable for young adults who have recently joined the workforce

At the age of 24, Connie joined a new company that provided basic group health coverage. To enhance her coverage at an affordable rate, Connie decided to purchase an individual insurance plan as a top-up. She chose the **Bupa Hero VHIS Plan (Core Pro)** to supplement her existing coverage.

Here are the details of Connie's plan:



Full cover on eligible
expense up to
HK\$10 million
per Policy Year



Annual deductible:
HK\$50,000
per Policy Year



Restricted room level:
Ward



8 months after enrolling in the plan, Connie began experiencing persistent upper abdominal pain and back pain. She visited a general practitioner. Concerned about her symptoms, the general practitioner referred her to a specialist for further investigation.



The specialist arranged for Connie to undergo an endoscopy and an abdominal scan, which confirmed a diagnosis of stomach cancer. Fortunately, it was caught early, and surgery to remove the tumour was recommended.



Connie submitted a claim of HK\$50,000 from her group scheme and HK\$156,500 from her Bupa Hero VHIS Plan (Core Pro), totalling HK\$206,500 in expenses. The total expenses were fully covered under the two plans, eliminating any out-of-pocket costs for Connie.



After 3 years, Connie got married and saw it as an opportunity to leverage the progressive coverage offered by Bupa. Embracing her increased responsibilities, she decided to upgrade from the Bupa Hero VHIS Plan (Core Pro) to the Bupa Hero VHIS Plan (Advance) without re-underwriting. This upgrade provided her with enhanced coverage, ensuring protection against unexpected financial burdens.

Total cost:

Item	Actual treatment expenses (HK\$)
Pre-hospitalisation treatment and investigation	
Pre-confinement outpatient care (2 visits)	1,400
Prescribed diagnostic imaging tests	9,000
Hospitalisation	
Room and board (2 days)	2,200
Attending doctor's visit fee (2 days)	6,000
Surgeon's fee	110,000
Anaesthetist's fee	30,000
Operating theatre charges	35,000
Miscellaneous charges	11,500
Post-hospitalisation care and treatment	
Post confinement outpatient care (2 visits)	1,400
Total treatment expenses incurred	206,500

Case illustration²⁵ – working professional



Bupa Hero VHS Plan (Advance): Tailored for working professionals seeking comprehensive coverage

Peter, a single Senior IT Manager in a multinational company, recognised the importance of comprehensive healthcare coverage and enrolled in the **Bupa Hero VHS Plan (Advance)** at the age of 33.

Here are the details of Peter's plan:



Full cover on eligible
expense up to
HK\$25 million
per Policy Year



Annual deductible:
HK\$40,000
per Policy Year



Restricted room level:
Semi-private



2 years after enrolling in the Bupa Hero VHIS Plan (Advance), Peter began experiencing on-and-off chest pain, persistent cough, and coughing up blood. Subsequently, he underwent a CT scan which diagnosed him with lung cancer.



Devastated and worried, Peter sought immediate support by contacting the Bupa Cancer Care hotline. Bupa's dedicated nurse provided counselling and facilitated fast-tracked bookings for prompt cancer diagnostics and treatment. Through Bupa's cancer care pathways, Peter underwent necessary investigations, surgical removal of the cancer, chemotherapy, radiotherapy, and the post-operative rehabilitation smoothly.



As Peter was diagnosed with cancer, his chosen deductible under the Bupa Hero VHIS Plan was waived²⁶. All expenses for his cancer treatment were fully covered and reimbursed, significantly easing his financial burden.



Peter submitted a claim of HK\$8,000 for the CT scan from his group scheme²⁶. Since the deductible was waived due to his cancer diagnosis, he then claimed the remaining HK\$735,400 from his Bupa Hero VHIS Plan (Advance), totalling HK\$743,400 in expenses. Both plans fully covered the expenses, ensuring Peter had no out-of-pocket costs.

Total cost:

Item	Actual treatment expenses (HK\$)
Pre-hospitalisation treatment and investigation	
Prescribed diagnostic imaging tests (CT scan)	8,000
Pre confinement outpatient care (2 visits)	1,400
Hospitalisation	
Room and board (7 days)	16,000
Attending doctor's visit fee (7 days)	17,500
Surgeon's fee	120,000
Anaesthetist's fee	33,000
Operating theatre charges	35,000
Miscellaneous charges	70,000
Post-hospitalisation care and treatment	
Chemotherapy (6 cycles)	200,000
Radiotherapy (10 sessions)	240,000
Post confinement outpatient care (2 visits)	2,500
Total treatment expenses incurred	743,400



Why choose Bupa

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance plans to suit every life stage and lifestyle.



Our reputation and expertise in healthcare

Providing healthcare funding and provision for people in Hong Kong and beyond

- Globally we serve over 50 million customers
- Bupa Group has been serving since 1947 and established our presence in Hong Kong in 1976
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics



Claim service

Promising you a quick and easy claims process

- Over 98% of clinical claims and hospital claims are settled within 5 working days
- Submit claims online
- Notification when your claim has been processed



Round-the-clock support

Allowing you to manage your policy and your health at your convenience via

- 24-hour telephone support
- Mobile app and website



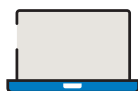
Enrol now!

We hope you'll choose our Bupa Hero VHIS Plan for comprehensive coverage. You can enrol or learn more in the following ways.



Phone enrolment

Call Bupa's Health Management Consultant or contact your insurance consultant for enrolment.



Online quotation

Visit our website at www.bupa.com.hk/hero.



Frequently Asked Questions

Please visit Bupa's website (www.bupa.com.hk/hero) or scan the **QR code** to access the frequently asked questions.



Remarks

1. Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered expenses and subject to the annual benefit limit, deductible and restricted ward class set out in the Summary of Benefits. Please refer to the Policy for details.
2. Asia, Australia and New Zealand means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
3. For eligible expenses covered under the certified plan but incurred outside your chosen area of cover, benefits shall only be payable according to the VHIS Standard Plan Terms and Benefits. Please refer to the Policy for details.
4. Family discount will be applied to the standard premium and premium loading of the certified plan only, but not any other optional benefits under the Bupa Hero VHIS Plan. The discount will be valid as long as the eligible family members are all covered under a Bupa Hero VHIS Plan at the same time. Family discount is not applicable to Bupa Hero VHIS Plan (Core and Core Pro).
5. Upgrading of plan level or lowering deductible upon an important life event is exclusive to Bupa Hero VHIS Plan (Core and Core Pro). When an insured person experiences marriage, childbirth, acquisition of individual residential property, job promotion, or migration, they have the option to exercise the one-time right to lower or eliminate deductibles or upgrade their plan level without undergoing re-underwriting. Please refer to the Policy for details.
6. Enhanced benefits are not applicable to Bupa Hero VHIS Plan (Core).
7. Optional benefits (Clinical, Maternity, Dental, Dental and Optical Benefit) and free benefits and services are not part of the VHIS certified plan. The premiums paid are not eligible for claiming tax deduction and any family discount.
8. 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 Bupa Hero 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-authorisation from Bupa to enjoy cashless service.
9. 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).
10. For insured persons who enrolled in Bupa Hero VHIS Plan (Core or Core Pro), they can enjoy 2 prior outpatient visits and 20 (for Core) or 30 (for Core Pro) follow-up outpatient visits taking place within 30 days before admission or Day Case Procedure and 90 days after discharge from Hospital or completion of Day Case Procedure. Please refer to the Benefit Schedule for details.
11. If your Body Mass Index is considered as overweight, underweight or you're aged 65 or above at enrolment, Bupa may ask you to submit a check-up report as part of your health insurance application process.
12. Bupa guarantees that your cover can be renewed every year for life, as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions.
13. As of December 2023, based on claim data from Bupa's existing individual ward plan products in past 5 contract years, the reimbursement rate is over 99%.
14. Please visit Bupa's website (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.
15. Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero appointed service providers. This list is subject to change from time to time.

16. Bupa will directly pay your eligible medical expenses to the hospitals and service providers subject to the credit limit stated in your pre-authorisation 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 refer to <https://www.bupa.com.hk/en/medical-insurance/hero/> “Frequently Asked Questions” for details.
17. The 24-hour Mental Health Service Hotline is applicable to insured persons aged 18 or above. Insured persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service. Terms and conditions apply. Please refer to the Policy for details.
18. 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. The relationship between the taxpayer and the insured person must be included in the list of “specified relatives” in Inland Revenue Ordinance (Cap. 112). 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.
19. For expenses incurred under optional benefits outside your chosen area of cover, no benefits shall be payable. Please refer to the Policy for details.
20. To enjoy full cover, you must visit Bupa Hero appointed service providers under the Network Benefit, subject to the maximum number of visits per policy year and the overall annual limit. Please refer to the Summary of Benefits for details.
21. Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon – Fri, 9am to 6pm (Hong Kong time), except public holidays.
22. The Free Bupa Worldwide Assistance Programme is not part of the VHIS certified plan. Please inform Bupa in writing if you don’t want to receive this free benefit.
23. Blua Health is offered, distributed and operated by Horizon Health and Care Limited. myBupa is offered, distributed and operated by Bupa (Asia) Limited. Horizon Health and Care Limited and Bupa (Asia) Limited are companies registered in Hong Kong under the Bupa Group. Blua Health is not a licensed insurance agent of Bupa (Asia) Limited, nor does it represent Bupa to conduct any insurance activities. The fact that Blua Health provides myBupa feature does not constitute and should not be construed as Blua Health conducting any Regulated Activities as defined by the Insurance Ordinance, Chapter 41 of the Laws of Hong Kong, or any insurance activities.
24. eBooking and ePharmacy features on Blua Health are provided by our healthcare service provider. Terms and conditions apply.
25. These case illustrations are fictional and solely for illustration purpose. None of these illustrations constitute and can be construed as any admission of claim and liability on the part of Bupa Your coverage depends on the specific terms of the insurance policy.
26. Prior to a confirmed cancer diagnosis by the insured person’s attending registered medical practitioner in writing, the fees and/or other charges for the medical services are not eligible for the waiver of the deductible (if any).



Important information

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, general exclusions, terms and conditions of the complete insurance policy.

We want to help you understand this plan before you enrol. Please read the information below carefully.

Waiting period

The waiting period for the certified plan and other optional benefits are as follows:

Certified Plan	<ul style="list-style-type: none"> No waiting period, coverage starts as soon as your policy is in effect. Complications of pregnancy will be payable provided that such complication results from a conception which occurred 12 months after the policy effective date. For Deluxe plans, the Medical Check-up Benefit is effective from the second policy year.
Optional Clinical Benefit	No waiting period, coverage starts as soon as your policy is in effect.
Optional Dental and Optical Benefit	Certain dental items will be payable after you have been continuously covered under this benefit for six months or more. Please refer to the Summary of Benefits for details.
Optional Maternity benefit	This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.

Cooling-off period

If you're not fully satisfied with this plan, you have the right to change your mind. You can cancel your plan during the cooling-off period (i.e. within 21 days after the delivery of policy documents to you). You'll need to make your cancellation request in writing and return all your policy documents to Bupa. Then you'll receive a full refund of the premiums paid as long as no benefits have been paid.

Please refer to the "Notice on cooling-off period of your Policy" enclosed in your welcome pack for details.

Cancellation rights

You can cancel your policy at any time by giving 30 days' written notice to Bupa. However, cancellation is only available if no benefits have been paid during the relevant policy year.

Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your policy or reduction of entitlement to claims payments.

Deductible

A deductible is the amount of eligible expenses that you must pay each policy year before Bupa will reimburse your eligible medical expenses. For Core plans, you can choose from 4 deductible options: HK\$0, HK\$15,000, HK\$50,000, HK\$80,000. For Advance and Deluxe plans, you can choose from 4 deductible options respectively: HK\$0, HK\$12,000, HK\$40,000, HK\$80,000. The deductible won't apply to any optional benefits such as Clinical Benefit. If you use your medical card to pay your expenses, you'll need to reimburse Bupa for the deductible amount afterwards. If you don't use your medical card, then Bupa will reimburse your eligible medical expenses after subtracting the deductible amount. Please refer to the Policy and Summary of Benefits for details.

Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after discharge from hospital or completion of medical service. Otherwise, we won't be able to process your claim and it may be rejected.

Premium adjustment

Each insured person's initial premium is primarily determined based on factors such as age, health conditions and choice of coverage.

Any claims you make won't affect your premium at renewal. However, renewal premiums may still increase as you get older. Bupa may adjust the standard premium rate on an overall portfolio basis with reference to factors such as medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses. In this case, the portfolio is all Bupa Hero VHIS Plan policies with the same level of coverage under the same terms and conditions and benefit schedule (i.e., one portfolio each for all Deluxe plans with HK\$0 Deductible, HK\$12,000 Deductible and so on).

Renewal

This policy will last for 1 year and will be renewed with premium payments collected automatically, unless you submit a written request to cancel your policy. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to upgrade your plan, add any benefit(s) or reduce your deductible in future (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting. Please note that you can't apply to reduce your deductible within 24 months of the policy effective date or any previous change in deductible.

Bupa may revise the policy terms and benefits every year at renewal in order to comply with the latest VHIS requirements. All changes will be certified by the Health Bureau and are subject to prior written notice to the policy holder upon renewal.

Payment of premiums

This is a VHIS plan certified by the Health Bureau. The premiums paid under the certified plan are eligible for claiming tax deduction (excluding Optional Benefits). Please refer to www.bupa.com.hk/taxfaq for details.

You should pay your premium annually or monthly, based on the payment method selected during the application process. If you've fulfilled the eligibility criteria for renewal, we will charge your premium automatically at the next policy renewal, unless we have received other instructions from you.

In addition, you're allowed a 60-day grace period after the premium due date to complete the payment process. During that time, your policy will still be in effect but no benefits will be paid until the premium is paid. However, if you still haven't paid your premium when the grace period ends, your policy will be terminated from the premium due date.

Termination of your policy

Your policy will be terminated automatically in the following situations:

1. non-payment of premiums after a grace period of 60 days after the premium due date;
2. upon the death of the insured person; or
3. Bupa has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this policy.

Changing to a new insurance plan

If you're currently enrolled in a different health insurance plan and you cancel it to enrol in this plan, there may be changes to your coverage. For example, pre-existing conditions payable under your previous plan won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers, from a group plan to an individual plan or from a non-VHIS plan to a VHIS plan (and vice versa).

General exclusions

1. Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2. Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3. Expenses arising from human immunodeficiency virus (“HIV”) and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by Bupa under Section 8 of Part 1 of the Policy Terms and Benefits) such disability shall be generally excluded from any coverage of the Terms and Benefits if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first five (5) years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the policy effective date. However, the exclusion under this entire Section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Policy Terms and Benefits shall apply.
4. Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 of these General exclusions applies).
5. Any charges in respect of services for –
 - (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within one (1) year of the accident; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, hair mineral analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
 - (b) removal of pre-malignant conditions;
 - (c) treatment for prevention of recurrence or complication of a previous disability; and
 - (d) any medical check-up benefits payable under Sections 2 and 3 of Supplement 2 of the Policy Terms and Benefits.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
8. Except for the complications of pregnancy benefit payable under Section 2(e) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement, on the day of the day case procedure or specific benefit payable under Section 2(k) of Supplement 1 of the Policy Terms and Benefits.
10. Except for the consultation or acupuncture by a registered Chinese medicine practitioner after confinement or specific treatments benefit payable under Section 2(h) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.

11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of eight (8) years.
13. Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

Medically necessary

We only cover the expenses of the insured person when they are medically necessary and reasonable and customary.

“Medically necessary” means the need for a medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice. This service must:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be in accordance with standards of good and prudent medical practice, and not be primarily for the convenience or the comfort of the insured person, his/her family, caretaker or the attending registered medical practitioner;
- be provided in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be at the most appropriate level which, in the professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

Additional factors will be considered to assess whether a hospitalisation is medically necessary, e.g. the need for emergency treatment, general anaesthesia, specific equipment in hospital, etc. If a hospitalisation is considered not medically necessary, benefits payable will be adjusted.

Reasonable and customary

In relation to a charge for medical services, “reasonable and customary” means a level which does not exceed the general range of charges being charged by relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we will make reference to the following (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other relevant sources in the locality where the treatments, services or supplies are provided.

Special conditions for organ transplant surgery

For organ transplant surgery, your benefits will be paid differently depending on the location of the surgery. If your surgery is performed in your chosen area of cover (but not in Hong Kong), you should get pre-approval from Bupa to maximise your cover.

In Hong Kong	In your chosen area of cover (except Hong Kong)
<p>No pre-approval required, with coverage up to the annual benefit limit in the Summary of Benefits:</p> <ul style="list-style-type: none"> • Core: HK\$5,000,000 • Core Pro: HK\$10,000,000 • Advance: HK\$25,000,000 • Advance Pro: HK\$30,000,000 • Deluxe: HK\$35,000,000 • Deluxe Pro: HK\$40,000,000 	<p>Pre-approval from Bupa is required, with coverage up to the amount shown in Other Limits in the Summary of Benefits:</p> <ul style="list-style-type: none"> • Core: HK\$420,000 • Core Pro: HK\$500,000 • Advance: HK\$1,000,000 • Advance Pro: HK\$1,200,000 • Deluxe: HK\$1,500,000 • Deluxe Pro: HK\$1,800,000

If you don't get the necessary pre-approval or receive surgery outside your chosen area of cover, the VHIS Standard Plan Terms and Benefits will apply.

Choice of ward class and adjustment for voluntary upgrade

Your eligible expenses will be covered regardless of your confined ward class. However, if your confined ward class is higher than the ward class listed in your Summary of Benefits, your coverage will be adjusted as follows:

Restricted ward class	Actual confined ward class	Adjustment
Ward room	Semi-private room	Multiplied by a 50% adjustment factor
Ward room	Standard private room	Multiplied by a 25% adjustment factor
Ward room	Above standard private room including suite, VIP or deluxe room	The benefit limits of the VHIS Standard Plan Terms and Benefits shall apply
Semi-private room	Standard private room	Multiplied by a 50% adjustment factor
Semi-private room	Above standard private room including suite, VIP or deluxe room	The benefit limits of the VHIS Standard Plan Terms and Benefits will apply
Standard private room		

The adjustments above will apply except when the upgrade in ward class is due to:

- unavailability of a restricted or lower ward class due to room shortage at the hospital for emergency treatment;
- confinement in isolation that requires a specific ward class; or
- any other reason not involving the insured person's own individual preference for the confined ward class.

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This plan is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



保障摘要 Summary of Benefits

2026 年 4 月 1 日版本 1 April 2026 Edition



尊尚系列獨有保障及服務
Exclusive coverage and services for Deluxe plans

保柏非凡自願醫保計劃 (尊尚、倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

尊尚 Deluxe

- \$0 自付費 Deductible (F00040-05-000-05)
- \$12,000 自付費 Deductible (F00040-06-000-05)
- \$40,000 自付費 Deductible (F00040-07-000-05)
- \$80,000 自付費 Deductible (F00040-08-000-05)

倍尊尚 Deluxe Pro

- \$0 自付費 Deductible (F00040-13-000-03)
- \$12,000 自付費 Deductible (F00040-14-000-03)
- \$40,000 自付費 Deductible (F00040-15-000-03)
- \$80,000 自付費 Deductible (F00040-16-000-03)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^① Asia, Australia and New Zealand ^①	全球但不包括美國 ^② Worldwide excluding the United States ^②
指定病房級別 ^⑩ Restricted ward class ^⑩	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症 ^{③⑤} 之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer ^{③⑤}	<p>若受保人 -</p> <ul style="list-style-type: none"> ◦ 患上癌症^{③⑤}; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症^{③⑤}接受任何醫療服務, 而其按 1) 基本保障下保障項目 (a) - (l) 及 / 或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償, 則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 <p>The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person -</p> <ul style="list-style-type: none"> ◦ suffers from Cancer^{③⑤}; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer^{③⑤} for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits. 	
1) 基本保障 Basic Benefits	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 ^④ Benefit items ^④	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 ^⑧ Full cover ^⑧	
b 雜項開支 Miscellaneous charges	全數賠償 ^⑧ Full cover ^⑧ (受 2) 額外保障下保障項目 (i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c 主診醫生巡房費 Attending doctor's visit fee	全數賠償 ^⑧ Full cover ^⑧	
d 專科醫生費 ^⑤ Specialist's fee ^⑤		
e 深切治療 Intensive care		
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g 麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h 手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)	全數賠償 ^⑧ 以下列明的診症 ^⑨ : ◦ 住院/日間手術前超過 90 日所進行的一次門診或急症診症; ◦ 住院/日間手術前 90 日內所進行的所有門診或急症診症; 及 ◦ 出院/日間手術後 365 日內的所有跟進門診 Full cover ^⑧ for the following specified visits ^⑨ : ◦ 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 90 days before admission or Day Case Procedure; ◦ All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 90 days before admission or Day Case Procedure; and ◦ All follow-up outpatient visits per Confinement/Day Case Procedure (within 365 days after discharge from Hospital or completion of Day Case Procedure)	
i 訂明診斷成像檢測 ^{⑥⑦} Prescribed Diagnostic Imaging Tests ^{⑥⑦}		
j 訂明非手術癌症治療 ^⑦ Prescribed Non-surgical Cancer Treatments ^⑦		
k 入院前或出院後 / 日間手術前後的門診護理 ^⑧ Pre- and post-Confinement / Day Case Procedure outpatient care ^⑧	全數賠償 ^⑧ Full cover ^⑧	
l 精神科治療 Psychiatric treatments	全數賠償 ^⑧ Full cover ^⑧	

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



2) 額外保障 Enhanced Benefits		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	私家看護費 ^⑤ Private nursing ^⑤	全數賠償 ^⑥ (每保單年度最多90日) Full cover ^⑥ (Maximum 90 days per Policy Year)	
b	陪床費 Companion bed	全數賠償 ^⑥ Full cover ^⑥	
c	急症意外門診保障 Emergency outpatient treatment for Accidents		
d	日症病人洗腎 ^⑤ Day Patient kidney dialysis ^⑤		
e	懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date 	每保單年度\$180,000 per Policy Year	每保單年度\$230,000 per Policy Year
f	康復治療 Rehabilitation	每日\$3,150 per day (每保單年度每傷病最多90日)(必須取得保柏之預先批准) (Maximum 90 days per disability per Policy Year) (Subject to pre-approval by Bupa)	每日\$3,300 per day
g	善終服務及緩和治療 ^⑤ Hospice and palliative care ^⑤	每保單年度\$120,000 per Policy Year	每保單年度\$150,000 per Policy Year
h	住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	每次\$750 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次\$850 per visit
i	人工裝置 ^⑤ Prosthetic Device ^⑤	每保單年度每項裝置\$120,000 per item per Policy Year	每保單年度每項裝置\$150,000 per item per Policy Year
j	因中風而提升家居設備 ^⑤ Home facility enhancement due to Stroke ^⑤	每保單年度\$80,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)	每保單年度\$100,000 per Policy Year
k	非住院睡眠窒息症測試 ^⑤ Non-Confinement sleep apnea test ^⑤	全數賠償 ^⑥ 非住院睡眠窒息症測試及以下列明的診症 ^⑦ : <ul style="list-style-type: none"> 非住院睡眠窒息症測試前超過90日所進行的一次門診; 非住院睡眠窒息症測試前90日內所進行的所有門診;及 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover ^⑥ for non-Confinement sleep apnea test and the following specified visits ^⑦ : <ul style="list-style-type: none"> 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test) 	
3) 其他保障 Other Benefit		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 Benefit item		賠償限額 (港元) Benefit limit (in HKD)	
a	第二索償現金津貼 ^⑧ Second Claims Incentive ^⑧	每日\$2,400 each day	
4) 身體檢查保障 Medical Check-Up Benefit			
若受保人受保於本計劃 (不論其自付費選項) 連續12個月或以上, 可由第二個保單年度開始, 於每個保單年度享受以下任一種身體檢查保障 - (i) 於指定之香港健康檢查供應商出示保柏發出的換領信, 以接受免費身體檢查服務一次 (不適用於年齡18歲以下之受保人); 或 (ii) 申請索償一次或多於於保單年度內在所選保障地域範圍接受身體檢查服務之費用, 以每保單年度港幣4,800最高賠償限額為限。 If the Insured Person has been continuously covered under this plan (regardless of its Deductible option) for 12 months or more, the Insured Person can enjoy either one of the following medical check-up benefits per Policy Year starting from the second Policy Year - (i) Redeem one free medical check-up service at designated healthcare providers in Hong Kong by presenting the redemption letter issued by Bupa (not applicable to Insured Persons below Age 18); or (ii) Reimburse the fees charged for one or more medical check-up service(s) received in the chosen area of cover within the Policy Year up to an aggregate maximum benefit limit of HK\$4,800 per Policy Year.			

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



5) 其他限額 Other Limits	尊尚 Deluxe	倍尊尚 Deluxe Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額 [Ⓢ] Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery [Ⓢ]	亞洲、澳洲及新西蘭 ^① (香港除外) Any area in Asia, Australia and New Zealand ^① excluding Hong Kong	任何地方但不包括美國 ^② 及香港 Any area excluding the United States ^② and Hong Kong
	每保單年度 \$1,500,000 per Policy Year	每保單年度 \$1,800,000 per Policy Year
	(必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$35,000,000 per Policy Year	每保單年度 \$40,000,000 per Policy Year
1) 基本保障、2) 額外保障及 3) 其他保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits, 2) Enhanced Benefits and 3) Other Benefits	無 Nil	

註解 Notes

- ① 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ② 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ③ 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- ④ 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (k) 項多於一個保障項目的賠償。
- ⑤ 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ⑥ 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- ⑦ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑧ 全數賠償是指不設分項賠償限額。
- ⑨ 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- ⑩ 詳情請參閱補充文件五。
- ⑪ 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- ⑫ 如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- ⑬ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑭ For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑮ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑯ Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- ⑰ Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑱ Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑲ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑳ Full cover shall mean no itemised benefit sublimit.
- ㉑ Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- ㉒ Please refer to Supplement 5 for details.
- ㉓ You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.
- ㉔ If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 www.bupa.com.hk/bupahepolicy 參閱保單及保障資料。

Please refer to the Policy and Benefit Information at www.bupa.com.hk/bupahepolicy for details.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) are not part of the Certified Plan.

B 免費保障及服務 Free Benefits and Services

1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」(須符合有關資格)。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格(有關初步保障審核之步驟，請參閱會員指引)，並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站 (www.bupa.com.hk/hero) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下所列的項目 (k) 入院前或出院後/日間手術前後的門診護理及項目 (l) 精神科治療，以及 2) 額外保障下所列的項目 (c) - (j)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (www.bupa.com.hk/hero) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

24 小時健康專線

提供每天 24 小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

🔍 醫療中心選擇及預約診症

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，更可為你預約選定的醫生診症

健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

第二醫療意見

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法

慢性疾管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

🔍 非緊急環球健康支援

無論你身在海外時遇上健康問題需要支援，或計劃於海外接受治療，均可為你尋找合適醫生、預約及協助安排翻譯服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

🔍 Healthcare Centre Choices and Appointment Making

Provide a list of clinics and hospitals based on your specific condition or needs for your reference as well as set up appointments with your selected doctors

Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

🔍 Non-emergency Global Healthcare Support

Locate suitable doctors, arrange medical appointments and support language translation either when you are in need overseas, or plan to travel for treatment

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。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 www.bupa.com.hk/hero 查閱24小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/hero for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

4) 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元12萬的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

Provides admission deposit in the event of hospitalisation overseas and in 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商或其代理提供之服務或建議或該等服務之供應而直接或間接受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Service Provider(s) or its agent, or the availability of such services.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。
The optional benefits of the Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	尊尚 Deluxe		倍尊尚 Deluxe Pro	
	網絡保障 [®] Network Benefit [®]	非網絡保障 Non-Network Benefit	網絡保障 [®] Network Benefit [®]	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 [®] Asia, Australia and New Zealand [®]		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$200,000		\$250,000	
保柏非凡特選服務供應商數目 [®] No. of Bupa Hero Appointed Service Providers [®]	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 普通科醫生 [®] General practitioner [®]	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)
b 專科醫生 [®] Specialist [®] ◦ 須獲註冊醫生書面轉介，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 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry			不適用 N/A	
c 家中應診 Home consultation	不適用 N/A		不適用 N/A	
d 物理治療師 [®] Physiotherapist [®] ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診療費) Full cover (Treatment fee only)			
e 脊醫 [®] Chiropractor [®] ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診療費) Full cover (Treatment fee only)			
f 中醫師 [®] Chinese herbalist [®]	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治 \$500 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫師 處方並由合法來源 (不論是 否於該註冊中醫師的門診診 所) 取得之基本醫療所需中 藥費用) \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治 \$600 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫師 處方並由合法來源 (不論是 否於該註冊中醫師的門診診 所) 取得之基本醫療所需中 藥費用) \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))
g 跌打醫師 Chinese bonesetter				
h 精神科相關治療 [®] Psychiatric-related treatments [®]	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治 \$1,000 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治 \$1,200 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)

保柏非凡自願醫保計劃 (尊尚、倍尊尚)

Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	尊尚 Deluxe		倍尊尚 Deluxe Pro	
		全數賠償 Full cover	每保單年度 \$30,000 per Policy Year	全數賠償 Full cover
i 臨床心理輔導® Psychological counselling® ◦ 須獲精神科醫生書面轉介 ◦ Subject to written referral from a Psychiatrist	全數賠償 Full cover	每保單年度 \$30,000 per Policy Year	全數賠償 Full cover	每保單年度 \$33,000 per Policy Year
j 整骨治療師 Osteopath	不適用 N/A	每次診治 \$1,000 (只包括診治肌肉、骨骼和關節的費用) \$1,000 per visit (Includes treatment fee for muscles, bones and joints only)	不適用 N/A	每次診治 \$1,200 (只包括診治肌肉、骨骼和關節的費用) \$1,200 per visit (Includes treatment fee for muscles, bones and joints only)
k 足病治療師® Podiatrist® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	不適用 N/A	每次診治 \$1,000 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,000 per visit (Includes consultation fee and charges for Medically Necessary topical medicament, orthomechanical services and procedures)	不適用 N/A	每次診治 \$1,200 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,200 per visit (Includes consultation fee and charges for Medically Necessary topical medicament, orthomechanical services and procedures)
l 診斷成像及化驗® Diagnostic imaging and laboratory tests® ◦ 須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師/脊醫® (只適用於 X 光及化驗) 書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor® for X-ray only and laboratory tests	全數賠償 Full cover			
m 處方西藥 Prescribed Western Medication	每保單年度 \$30,000 per Policy Year (經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)		每保單年度 \$33,000 per Policy Year	
n 接種疫苗 Vaccination	每保單年度 \$8,000 per Policy Year (包括乙型肝炎、卡介苗、小兒麻疹、白喉、百日咳、破傷風混合、麻風、日本腦炎、腦膜炎、甲型肝炎、麻疹、流行感冒及其他由香港政府或世界衛生組織不時推薦的疫苗接種) (Covers vaccinations for Hepatitis B, Bacillus Calmette-Guerin (BCG), polio (poliomyelitis), diphtheria-pertussis-tetanus, Leprosy, Japanese encephalitis, Meningitis, Hepatitis A, Measles, Influenza and other vaccinations recommended by the Hong Kong Government or World Health Organisation from time to time)		每保單年度 \$9,000 per Policy Year	

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目 (a) - (k) 之診治次數上限合共為 40 次，其中項目 (f) - (g)、項目 (h) - (i) 及項目 (j) - (k) 之診治次數上限合共為每保單年度各 20 次。每一項目以每日最多一次為限。

Maximum number of visits for both Network Benefit and Non-Network Benefit in aggregate per Policy Year for items (a) - (k) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g), items (h) - (i) and items (j) - (k) respectively. Subject to a maximum of one visit per item per day.

註解 Notes

- ④ 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- ④ 有關「門診保障」之「網絡保障」
 - (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
 - 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
 - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
 - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
 - (ii) 如沒有依循以上第 (i) 節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- ④ 有關保柏非凡特選服務供應商
 - 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- ④ 有關普通科醫生、專科醫生及中醫師保障
 - 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用 (只包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。
- ④ 網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：
 - 「輕微疾病」僅包括感冒和/或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
 - 請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。
 - 受保人必須出示有效的保柏非凡卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
 - 有關萬寧藥房及其地點的完整列表，登入本公司的手機應用程式或網站後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
 - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障表內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥 (如有)。
 - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> 查閱使用保柏藥劑服務的步骤。
- ④ 於轉介信發出日起計六個月內，可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 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) 及帕金森病的門診診治 (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 (h) 的賠償，而不會獲得其他項目之賠償。
- ④ 部分診斷影像中心或不接受由註冊中醫師及/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。

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



註解 Notes

- ④ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- ⑤ About Network Benefit under Clinical Benefit
- (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
- o Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
 - o Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
 - o Please present your BH card upon registration for treatment and use it to pay the medical expenses.
- (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- ⑥ About Bupa Hero Appointed Service Providers
- Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- ⑦ About general practitioner, Specialist, Chinese herbalist benefits
- o General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the consultation fee charged by the general practitioners, Specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service provider (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
- ⑧ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- o "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
 - o Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
 - o To enjoy cashless services and full cover, Insured Person must present a valid BH card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
 - o For the complete list of Mannings pharmacies and their locations, please log in to the Company's mobile app or website and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
 - o Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
 - o Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- ⑨ 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.
- 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 (h) 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.

保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



賠償限額 (港元) Benefit limit (in HKD)

2) 牙科及視力保障 (自選保障) Dental and Optical Benefit (Optional Benefit)	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
牙科保障 Dental Benefit		
<ul style="list-style-type: none"> 洗牙 Scaling and polishing 定期口腔檢查 Routine oral examination 口腔 X 光及藥物 Intraoral X-ray and medications 補牙及脫牙 Fillings and extractions 膿瘡排放 Drainage of abscesses 齒尖或齒邊修復 Pins for cusp restoration 牙髓治療 (杜牙根) Root canal treatment 牙周手術 Periodontal surgery 緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess) 活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident) 	每保單年度 \$8,000 per Policy Year	每保單年度 \$9,000 per Policy Year
受保人必須連續受保於此保障六個月或以上，方可獲得以下項目之賠償。 The following items are payable provided that the Insured Person has been continuously covered under this Benefit for six months or more.		
<ul style="list-style-type: none"> 牙冠及牙橋 Crowns and bridges 根尖切除術 Apicoectomy 鑲牙 Gold inlay 部分或全軟組織阻生 Partial and complete soft-tissue impaction 牙骨阻生 Bony impaction 牙齒矯正 Orthodontic treatment 全視牙照 Panoramic film 牙膠 Night-guard or mouth-guard 	每保單年度 \$9,000 per Policy Year	每保單年度 \$10,000 per Policy Year
視力保障 Optical Benefit		
<ul style="list-style-type: none"> 此保障將支付由註冊醫生或註冊視光師進行之診症費、眼科檢查或檢驗，以及矯正視力的隱形眼鏡或一副眼鏡。 This benefit shall cover the expenses incurred for consultation, eye check or examinations performed by a Registered Medical Practitioner or Registered Optometrist, as well as contact lenses or one pair of glasses for optical correction. 	每保單年度 \$2,000 per Policy Year	每保單年度 \$3,000 per Policy Year
3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)		
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$50,000 per pregnancy	每次懷孕 \$55,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$75,000 per pregnancy	每次懷孕 \$80,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$25,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
<ul style="list-style-type: none"> 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及 / 或門診保障有關項目覆蓋則除外)。 The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement. This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions. This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable. All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items). 		

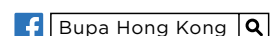
所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

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保障摘要 Summary of Benefits

2026 年 4 月 1 日 版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (智選、倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance, Advance Pro) offers the options below (VHIS certification numbers in brackets):

智選 Advance

- \$0 自付費 Deductible (F00040-01-000-05)
- \$12,000 自付費 Deductible (F00040-02-000-05)
- \$40,000 自付費 Deductible (F00040-03-000-05)
- \$80,000 自付費 Deductible (F00040-04-000-05)

倍智選 Advance Pro

- \$0 自付費 Deductible (F00040-09-000-03)
- \$12,000 自付費 Deductible (F00040-10-000-03)
- \$40,000 自付費 Deductible (F00040-11-000-03)
- \$80,000 自付費 Deductible (F00040-12-000-03)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^① Asia, Australia and New Zealand ^①	全球但不包括美國 ^② Worldwide excluding the United States ^②
指定病房級別^③ Restricted ward class^③	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China
	半私家房 Semi-private Room	半私家房 Semi-private Room
	其他亞洲、澳洲及新西蘭地區 For other areas in Asia, Australia and New Zealand	全球其他地方但不包括美國 For other areas worldwide excluding the United States
	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症^{④⑤}之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer^{④⑤}	若受保人 - ◦ 患上癌症 ^{④⑤} ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 ^{④⑤} 接受任何醫療服務, 而其按 1) 基本保障下保障項目 (a) - (l) 及 / 或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償, 則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person - ◦ suffers from Cancer ^{④⑤} ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer ^{④⑤} for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits.	

1) 基本保障 Basic Benefits		智選 Advance	倍智選 Advance Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	病房及膳食 Room and board	全數賠償 ^⑤ Full cover ^⑤	
b	雜項開支 Miscellaneous charges	全數賠償 ^⑤ Full cover ^⑤ (受2) 額外保障下保障項目(i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c	主診醫生巡房費 Attending doctor's visit fee	全數賠償 ^⑤ Full cover ^⑤	
d	專科醫生費 ^⑤ Specialist's fee ^⑤		
e	深切治療 Intensive care		
f	外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g	麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h	手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)		
i	訂明診斷成像檢測 ^{⑤⑥} Prescribed Diagnostic Imaging Tests ^{⑤⑥}		
j	訂明非手術癌症治療 ^⑦ Prescribed Non-surgical Cancer Treatments ^⑦	全數賠償 ^⑤ 以下列明的診症 ^⑧ : <ul style="list-style-type: none"> 住院/日間手術前超過90日所進行的一次門診或急症診症; 住院/日間手術前90日內所進行的所有門診或急症診症;及 出院/日間手術後365日內的所有跟進門診 Full cover ^⑤ for the following specified visits ^⑧ : <ul style="list-style-type: none"> 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 90 days before admission or Day Case Procedure; All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 90 days before admission or Day Case Procedure; and All follow-up outpatient visits per Confinement/Day Case Procedure (within 365 days after discharge from Hospital or completion of Day Case Procedure) 	
k	入院前或出院後 / 日間手術前後的門診護理 ^⑧ Pre- and post-Confinement / Day Case Procedure outpatient care ^⑧		
l	精神科治療 Psychiatric treatments	全數賠償 ^⑤ Full cover ^⑤	
2) 額外保障 Enhanced Benefits		智選 Advance	倍智選 Advance Pro
保障項目 ^④ Benefit items ^④		賠償限額 (港元) Benefit limit (in HKD)	
a	私家看護費 ^⑨ Private nursing ^⑨	全數賠償 ^⑤ (每保單年度最多90日) Full cover ^⑤ (Maximum 90 days per Policy Year)	
b	陪床費 Companion bed	全數賠償 ^⑤ Full cover ^⑤	
c	急症意外門診保障 Emergency outpatient treatment for Accidents		
d	日症病人洗腎 ^⑩ Day Patient kidney dialysis ^⑩	每保單年度 \$150,000 per Policy Year	
e	懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date 		
f	康復治療 Rehabilitation	每日 \$2,000 per day (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per Disability per Policy Year) (Subject to pre-approval by Bupa)	每日 \$2,300 per day
g	善終服務及緩和治療 ^⑪ Hospice and palliative care ^⑪	每保單年度 \$100,000 per Policy Year	每保單年度 \$110,000 per Policy Year
h	住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	每次 \$650 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次 \$700 per visit
i	人工裝置 ^⑫ Prosthetic Device ^⑫	每保單年度每項裝置 \$100,000 per item per Policy Year	每保單年度每項裝置 \$110,000 per item per Policy Year
j	因中風而提升家居設備 ^⑬ Home facility enhancement due to Stroke ^⑬	每保單年度 \$50,000 per Policy Year	每保單年度 \$60,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)
k	非住院睡眠窒息症測試 ^⑭ Non-Confinement sleep apnea test ^⑭	全數賠償 ^⑤ 非住院睡眠窒息症測試及以下列明的診症 ^⑮ : <ul style="list-style-type: none"> 非住院睡眠窒息症測試前超過90日所進行的一次門診; 非住院睡眠窒息症測試前90日內所進行的所有門診;及 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover ^⑤ for non-Confinement sleep apnea test and the following specified visits ^⑮ : <ul style="list-style-type: none"> 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test) 	

保柏非凡自願醫保計劃 (智選、倍智選) Bupa Hero VHIS Plan (Advance, Advance Pro)



3) 其他保障 Other Benefits	智選 Advance	倍智選 Advance Pro
保障項目 Benefit item	賠償限額 (港元) Benefit limit (in HKD)	
a 第二索償現金津貼® Second Claims Incentive®	每日 \$1,260 each day	
4) 其他限額 Other Limits	智選 Advance	倍智選 Advance Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k)、以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額® Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery®	亞洲、澳洲及新西蘭®(香港除外) Any area in Asia, Australia and New Zealand® excluding Hong Kong	任何地方但不包括美國®及香港 Any area excluding the United States® and Hong Kong
	每保單年度 \$1,000,000 per Policy Year	每保單年度 \$1,200,000 per Policy Year
	(必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$25,000,000 per Policy Year	每保單年度 \$30,000,000 per Policy Year
1) 基本保障、2) 額外保障及 3) 其他保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits, 2) Enhanced Benefits and 3) Other Benefits	無 Nil	

註解 Notes

- 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (k) 項多於一個保障項目的賠償。
- 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- 全數賠償是指不設分項賠償限額。
- 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- 詳情請參閱補充文件五。
- 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- 如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- Full cover shall mean no itemised benefit sublimit.
- Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- Please refer to Supplement 5 for details.
- You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.
- If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 www.bupa.com.hk/bupaheropolicy 參閱保單及保障資料。

Please refer to the Policy and Benefit Information at www.bupa.com.hk/bupaheropolicy for details.

以下為保柏非凡自願醫保計劃 (智選、倍智選) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Advance, Advance Pro) are not part of the Certified Plan.

B 免費保障及服務 Free Benefits and Services

1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」(須符合有關資格)。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格(有關初步保障審核之步驟，請參閱會員指引)，並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站(www.bupa.com.hk/hero) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下所列的項目(k)入院前或出院後/日間手術前後的門診護理及項目(l)精神科治療，以及 2) 額外保障下所列的項目(c) - (j)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (www.bupa.com.hk/hero) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

24小時健康專線

提供每天 24 小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

醫療中心選擇

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

健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

第二醫療意見

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法

慢性疾病管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

Healthcare Centre Choices

Provide a list of clinics and hospitals based on your specific condition or needs for your reference

Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

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。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 www.bupa.com.hk/hero 查閱 24 小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/hero for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24 小時情緒解碼熱線適用於 18 歲或以上的受保人，18 歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

4) 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元 12 萬的額外住院保障，並設有 24 小時熱線提供旅遊、醫療或法律資訊及支援。Provides admission deposit in the event of hospitalisation overseas and in 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Service Provider(s) or its agent, or the availability of such services.

保柏非凡自願醫保計劃 (智選、倍智選) Bupa Hero VHIS Plan (Advance, Advance Pro)



以下為保柏非凡自願醫保計劃 (智選、倍智選) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。
The optional benefits of the Bupa Hero VHIS Plan (Advance, Advance Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
	網絡保障 ^④ Network Benefit ^④	非網絡保障 Non-Network Benefit	網絡保障 ^④ Network Benefit ^④	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^⑤ Asia, Australia and New Zealand ^⑤		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$100,000		\$150,000	
保柏非凡特選服務供應商數目 ^⑥ No. of Bupa Hero Appointed Service Providers ^⑥	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 普通科醫生 ^⑦ General practitioner ^⑦	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)
b 專科醫生 ^⑧ Specialist ^⑧ ◦ 須獲註冊醫生書面轉介，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 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry			不適用 N/A	
c 家中應診 Home consultation	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A
d 物理治療師 ^⑨ Physiotherapist ^⑨ ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
e 脊醫 ^⑩ Chiropractor ^⑩ ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
f 中醫師 ^⑪ Chinese herbalist ^⑪	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$500 (包括診症費、基本醫療 所需中藥費用、針灸治 療及推拿；亦支付由註冊 中醫師處方並由合法來源 (不論是否於該註冊中醫師 的門診診所) 取得之基本 醫療所需中藥費用) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$600 (包括診症費、基本醫療 所需中藥費用、針灸治 療及推拿；亦支付由註冊 中醫師處方並由合法來源 (不論是否於該註冊中醫師 的門診診所) 取得之基本 醫療所需中藥費用) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))
g 跌打醫師 Chinese bonesetter	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$500 (包括診症費、基本醫療 所需中藥費用、針灸治 療及推拿；亦支付由註冊 中醫師處方並由合法來源 (不論是否於該註冊中醫師 的門診診所) 取得之基本 醫療所需中藥費用) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$600 (包括診症費、基本醫療 所需中藥費用、針灸治 療及推拿；亦支付由註冊 中醫師處方並由合法來源 (不論是否於該註冊中醫師 的門診診所) 取得之基本 醫療所需中藥費用) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
h 精神科相關治療[®] Psychiatric-related treatments[®]	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償 80%，上限為每次診治 \$1,000 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償 80%，上限為每次診治 \$1,200 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導[®] Psychological counselling[®] <ul style="list-style-type: none"> 須獲精神科醫生書面轉介 Subject to written referral from a Psychiatrist 	全數賠償 Full cover	賠償 80%，上限為每次診治 \$1,000 80% reimbursement up to \$1,000 per visit	全數賠償 Full cover	賠償 80%，上限為每次診治 \$1,200 80% reimbursement up to \$1,200 per visit
j 診斷成像及化驗[®] Diagnostic imaging and laboratory tests[®] <ul style="list-style-type: none"> 須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師/脊醫[®] (只適用於 X 光及化驗) 書面轉介 Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor[®] for X-ray only and laboratory tests 	全數賠償 Full cover	賠償 80%，上限為每保單年度 \$10,000 80% reimbursement up to \$10,000 per Policy Year	全數賠償 Full cover	賠償 80%，上限為每保單年度 \$12,000 80% reimbursement up to \$12,000 per Policy Year
k 處方西藥 Prescribed Western Medication	每保單年度 \$8,000 per Policy Year		每保單年度 \$10,000 per Policy Year	
(經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)				

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目 (a) - (i) 之診治次數上限合共為 40 次，其中項目 (f) - (g) 及項目 (h) - (i) 之診治次數上限合共為每保單年度各 20 次。每一項目以每日最多一次為限。

Maximum number of visits for both Network Benefit and Non-Network Benefit in aggregate per Policy Year for items (a) - (i) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g) and items (h) - (i) respectively. Subject to a maximum of one visit per item per day.

2) 牙科保障 (自選保障) Dental Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 [®] Asia, Australia and New Zealand [®]		全球但不包括美國 Worldwide excluding the United States	
<ul style="list-style-type: none"> 洗牙 Scaling and polishing 定期口腔檢查 Routine oral examination 口腔 X 光及藥物 Intraoral X-ray and medications 補牙及脫牙 Fillings and extractions 膿瘡排放 Drainage of abscesses 齒尖或齒邊修復 Pins for cusp restoration 牙髓治療 (杜牙根) Root canal treatment 牙周手術 Periodontal surgery 緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess) 活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident) 	每保單年度 \$5,000 per Policy Year		每保單年度 \$6,500 per Policy Year	

賠償限額 (港元) Benefit limit (in HKD)

3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$28,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$42,000 per pregnancy	每次懷孕 \$46,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$14,000 per pregnancy	每次懷孕 \$18,000 per pregnancy

- 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。
- 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及 / 或門診保障有關項目覆蓋則除外)。
- The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement.
- This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items).

註解 Notes

- ④「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- ⑤有關「門診保障」之「網絡保障」
 - (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
 - 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
 - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
 - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
 - (ii) 如沒有依循以上第 (i) 節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- ⑥有關保柏非凡特選服務供應商
 - 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- ⑦有關普通科醫生、專科醫生及中醫師保障
 - 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用 (只包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。
- ⑧網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：
 - 「輕微疾病」僅包括感冒和 / 或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
 - 請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。
 - 受保人必須出示有效的保柏非凡卡及身分證文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
 - 有關萬寧藥房及其地點的完整列表，登入本公司的手機應用程式或網站後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
 - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障表內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥 (如有)。
 - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- ⑨於轉介信發出日起計六個月內，可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。
- 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 (h) 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師及 / 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。

註解 Notes

- ③ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- ④ About Network Benefit under Clinical Benefit
- (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
- o Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
 - o Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
 - o Please present your BH card upon registration for treatment and use it to pay the medical expenses.
- (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- ⑤ About Bupa Hero Appointed Service Providers
Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- ⑥ About general practitioner, specialist, Chinese herbalist benefits
- o General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the consultation fee charged by the general practitioners, Specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service provider (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
- ⑦ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- o "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
 - o Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
 - o To enjoy cashless services and full cover, Insured Person must present a valid BH card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
 - o For the complete list of Mannings pharmacies and their locations, please log in to the Company's mobile app or website and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
 - o Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
 - o Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- ⑧ 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.
- ⑨ 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 (h) and no benefit shall be payable under other benefit items.
- ⑩ 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.

所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保障摘要 Summary of Benefits

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (精選、倍精選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Core, Core Pro) offers the options below (VHIS certification numbers in brackets):

精選 Core

- \$0 自付費 Deductible (F00040-17-000-02)
- \$15,000 自付費 Deductible (F00040-18-000-02)
- \$50,000 自付費 Deductible (F00040-19-000-02)
- \$80,000 自付費 Deductible (F00040-20-000-02)

倍精選 Core Pro

- \$0 自付費 Deductible (F00040-21-000-02)
- \$15,000 自付費 Deductible (F00040-22-000-02)
- \$50,000 自付費 Deductible (F00040-23-000-02)
- \$80,000 自付費 Deductible (F00040-24-000-02)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	精選 Core	倍精選 Core Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^① Asia, Australia and New Zealand ^①	全球但不包括美國 ^② Worldwide excluding the United States ^②
指定病房級別^⑩ Restricted ward class^⑩	大房 Ward Room	大房 Ward Room
1) 基本保障及 2) 額外保障 (如適用)下所有 保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits (if applicable)	每保單年度港元 \$0 / \$15,000 / \$50,000 / \$80,000 per Policy Year	
癌症^{③⑤}之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer^{③⑤}	不適用 N/A	若受保人 - ◦ 患上癌症 ^{③⑤} ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 ^{③⑤} 接受任何醫療服務，而其按 1) 基本保障下保障項目 (a) - (l) 及 / 或 2) 額外保障下保障項目 (a) - (j) 有應付的賠償，則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person - ◦ suffers from Cancer ^{③⑤} ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer ^{③⑤} for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (j) of 2) Enhanced Benefits.

1) 基本保障 Basic Benefits	精選 Core	倍精選 Core Pro
保障項目 ^④ Benefit items ^④	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 ^⑤ Full cover ^⑤	
b 雜項開支 Miscellaneous charges	全數賠償 ^⑤ Full cover ^⑤	全數賠償 ^⑤ Full cover ^⑤ (受2) 額外保障下保障項目(i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)
c 主診醫生巡房費 Attending doctor's visit fee	全數賠償 ^⑤ Full cover ^⑤	
d 專科醫生費 ^⑤ Specialist's fee ^⑤		
e 深切治療 Intensive care		
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g 麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h 手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)		
i 訂明診斷成像檢測 ^{⑤⑥} Prescribed Diagnostic Imaging Tests ^{⑤⑥}		
j 訂明非手術癌症治療 ^⑦ Prescribed Non-surgical Cancer Treatments ^⑦	全數賠償 ^⑤ 以下列明的診症 ^⑧ ： <ul style="list-style-type: none"> 住院/日間手術前超過30日所進行的1次門診或急症診症； 住院/日間手術前30日內所進行的2次門診或急症診症；及 出院/日間手術後90日內所進行的20次跟進門診。 Full cover ^⑤ for the following specified visits ^⑧ : <ul style="list-style-type: none"> 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 30 days before admission or Day Case Procedure; 2 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 30 days before admission or Day Case Procedure; and 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure). 	
k 入院前或出院後 / 日間手術前後的門診護理 ^⑤ Pre- and post-Confinement / Day Case Procedure outpatient care ^⑤		
l 精神科治療 Psychiatric treatments	全數賠償 ^⑤ Full cover ^⑤	
2) 額外保障 Enhanced Benefits	精選 Core	倍精選 Core Pro
保障項目 ^④ Benefit items ^④	賠償限額 (港元) Benefit limit (in HKD)	
a 私家看護費 ^⑤ Private nursing ^⑤	不適用 N/A	全數賠償 ^⑤ (每保單年度最多90日) Full cover ^⑤ (Maximum 90 days per Policy Year)
b 陪床費 Companion bed	全數賠償 ^⑤ Full cover ^⑤	
c 急症意外門診保障 Emergency outpatient treatment for Accidents		
d 日症病人洗腎 ^⑤ Day Patient kidney dialysis ^⑤		
e 懷孕併發症 Complications of pregnancy <ul style="list-style-type: none"> 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date 		
f 康復治療 Rehabilitation	不適用 N/A	每日 \$1,500 per day (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per Disability per Policy Year) (Subject to pre-approval by Bupa)
g 善終服務及緩和治療 ^⑤ Hospice and palliative care ^⑤	不適用 N/A	每保單年度 \$80,000 per Policy Year
h 住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	不適用 N/A	每次 \$550 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)
i 人工裝置 ^⑤ Prosthetic Device ^⑤	不適用 N/A	每保單年度每項裝置 \$80,000 per item per Policy Year
j 因中風而提升家居設備 ^⑤ Home facility enhancement due to Stroke ^⑤	不適用 N/A	每保單年度 \$40,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)

保柏非凡自願醫保計劃 (精選、倍精選) Bupa Hero VHIS Plan (Core, Core Pro)



3) 其他保障 Other Benefits	精選 Core	倍精選 Core Pro
保障項目 Benefit item	賠償限額 (港元) Benefit limit (in HKD)	
a 第二索償現金津貼® Second Claims Incentive®	每日 \$600 each day	
4) 其他限額 Other Limits	精選 Core	倍精選 Core Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額® (如適用) Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery® (if applicable)	亞洲、澳洲及新西蘭® (香港除外) Asia, Australia and New Zealand® excluding Hong Kong	任何地方但不包括美國®及香港 Any area excluding the United States® and Hong Kong
	每保單年度 \$420,000 per Policy Year	每保單年度 \$500,000 per Policy Year
	(必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障 (如適用) 下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits (if applicable)	每保單年度 \$5,000,000 per Policy Year	每保單年度 \$10,000,000 per Policy Year
1) 基本保障、2) 額外保障 (如適用) 及 3) 其他保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits, 2) Enhanced Benefits (if applicable) and 3) Other Benefits	不適用 N/A	

註解 Notes

- 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (j) 項多於一個保障項目 (如適用) 的賠償。
- 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- 全數賠償是指不設分項賠償限額。
- 就住院/日間手術前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術當日 (視情況而定) 起 90 天內提交予本公司。
- 詳情請參閱補充文件五。
- 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- 如因住院而招致任何條款及保障所涵蓋的合資格費用，而該合資格費用已獲得其他保險公司全數或部分支付，本保障將就該次住院的每一日支付賠償。本保障不受保障地域範圍及自付費所規限，並且不會計入每年保障限額。
- "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (j) of 2) Enhanced Benefits (if applicable).
- The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- Full cover shall mean no itemised benefit sublimit.
- Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure is performed, as the case may be.
- Please refer to Supplement 5 for details.
- You must be Confined in the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.
- If any Eligible Expenses incurred for a Confinement are covered under the Terms and Benefits where such Eligible Expenses have been fully or partly paid by Other Insurance Company, this benefit shall be payable for each day of such Confinement. This benefit is not subject to area of cover and Deductible, and shall not be counted towards the Annual Benefit Limit.

詳情請瀏覽 www.bupa.com.hk/bupahepolicy 參閱保單及保障資料。
Please refer to the Policy and Benefit Information at www.bupa.com.hk/bupahepolicy for details.

以下為保柏非凡自願醫保計劃 (精選、倍精選) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Core, Core Pro) are not part of the Certified Plan.

B 免費保障及服務 Free Benefits and Services

1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」（須符合有關資格）。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格（有關初步保障審核之步驟，請參閱會員指引），並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站 (www.bupa.com.hk/hero) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下所列的項目 (k) 入院前或出院後/日間手術前後的門診護理及項目 (l) 精神科治療，以及 2) 額外保障下所列的項目 (c) - (j) (如適用)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation/guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (www.bupa.com.hk/hero) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits (if applicable). Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

24小時健康專線

提供每天 24 小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

醫療中心選擇

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

健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

第二醫療意見

如在診斷和治療上遇到各種疑慮，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

慢性疾病管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

Healthcare Centre Choices

Provide a list of clinics and hospitals based on your specific condition or needs for your reference

Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

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。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 www.bupa.com.hk/hero 查閱 24 小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/hero for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24 小時情緒解碼熱線適用於 18 歲或以上的受保人，18 歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

4) 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元 12 萬的額外住院保障，並設有 24 小時熱線提供旅遊、醫療或法律資訊及支援。

Provides admission deposit in the event of hospitalisation overseas and in 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Service Provider(s) or its agent, or the availability of such services.

以下為保柏非凡自願醫保計劃 (精選、倍精選) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減。
The optional benefits of the Bupa Hero VHIS Plan (Core, Core Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	精選 Core		倍精選 Core Pro	
	網絡保障 ^④ Network Benefit ^④	非網絡保障 Non-Network Benefit	網絡保障 ^④ Network Benefit ^④	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 ^⑥ Asia, Australia and New Zealand ^⑥		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$80,000			
保柏非凡特選服務供應商數目 ^⑤ No. of Bupa Hero Appointed Service Providers ^⑤	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 普通科醫生 ^{⑦⑧} General practitioner ^{⑦⑧}	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)
b 專科醫生 ^{⑨⑩} Specialist ^{⑨⑩} ◦ 須獲註冊醫生書面轉介，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 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry			不適用 N/A	
c 家中應診 Home consultation	不適用 N/A	不適用 N/A	不適用 N/A	不適用 N/A
d 物理治療師 ^⑪ Physiotherapist ^⑪ ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
e 脊醫 ^⑫ Chiropractor ^⑫ ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診症費) Full cover (Treatment fee only)	賠償80% (只限診症費) 80% reimbursement (Treatment fee only)
f 中醫師 ^⑬ Chinese herbalist ^⑬	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫 師處方並由合法來源 (不 論是否於該註冊中醫師的 門診診所) 取得之基本醫 療所需中藥費) 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫 師處方並由合法來源 (不 論是否於該註冊中醫師的 門診診所) 取得之基本 醫療所需中藥費) 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))
g 跌打醫師 Chinese bonesetter	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫 師處方並由合法來源 (不 論是否於該註冊中醫師的 門診診所) 取得之基本醫 療所需中藥費) 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為 每次診治 \$400 (包括診症費、基本醫療所 需中藥費用、針灸治療及 推拿；亦支付由註冊中醫 師處方並由合法來源 (不 論是否於該註冊中醫師的 門診診所) 取得之基本 醫療所需中藥費) 80% reimbursement up to \$400 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	精選 Core		倍精選 Core Pro	
h 精神科相關治療[®] Psychiatric-related treatments[®]	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償80%，上限為每次診治 \$800 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$800 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償80%，上限為每次診治 \$800 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$800 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導[®] Psychological counselling[®] <ul style="list-style-type: none"> 須獲精神科醫生書面轉介 Subject to written referral from a Psychiatrist 	全數賠償 Full cover	賠償80%，上限為每次診治 \$800 80% reimbursement up to \$800 per visit	全數賠償 Full cover	賠償80%，上限為每次診治 \$800 80% reimbursement up to \$800 per visit
j 診斷成像及化驗[®] Diagnostic imaging and laboratory tests[®] <ul style="list-style-type: none"> 須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師/脊醫[®] (只適用於X光及化驗) 書面轉介 Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor[®] for X-ray only and laboratory tests 	全數賠償 Full cover	賠償80%，上限為每保單年度 \$8,000 80% reimbursement up to \$8,000 per Policy Year	全數賠償 Full cover	賠償80%，上限為每保單年度 \$8,000 80% reimbursement up to \$8,000 per Policy Year
k 處方西藥 Prescribed Western Medication	每保單年度 \$6,000 per Policy Year		每保單年度 \$6,000 per Policy Year	
(經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)				

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目(a) - (i)之診治次數上限合共為40次，其中項目(f) - (g)及項目(h) - (i)之診治次數上限合共為每保單年度各20次。每一項目以每日最多一次為限。

Maximum number of visits for both Network Benefit and Non-Network Benefit in aggregate per Policy Year for items (a) - (i) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g) and items (h) - (i) respectively. Subject to a maximum of one visit per item per day.

2) 牙科保障 (自選保障) Dental Benefit (Optional Benefit)	精選 Core	倍精選 Core Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 [®] Asia, Australia and New Zealand [®]	全球但不包括美國 Worldwide excluding the United States
<ul style="list-style-type: none"> 洗牙 Scaling and polishing 定期口腔檢查 Routine oral examination 口腔X光及藥物 Intraoral X-ray and medications 補牙及脫牙 Fillings and extractions 膿瘡排放 Drainage of abscesses 齒尖或齒邊修復 Pins for cusp restoration 牙髓治療 (杜牙根) Root canal treatment 牙周手術 Periodontal surgery 緊急意外治療 (包括 X光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess) 活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident) 	每保單年度 \$3,500 per Policy Year	每保單年度 \$3,500 per Policy Year

賠償限額 (港元) Benefit limit (in HKD)

3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)	精選 Core	倍精選 Core Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$18,000 per pregnancy	每次懷孕 \$18,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$35,000 per pregnancy	每次懷孕 \$35,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$10,000 per pregnancy	每次懷孕 \$10,000 per pregnancy

- 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。
- 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及 / 或門診保障有關項目覆蓋則除外)。
- The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement.
- This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items).

註解 Notes

- ④ 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- ⑤ 有關「門診保障」之「網絡保障」
- (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
- 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
 - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
 - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
- (ii) 如沒有依循以上第 (i) 節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- ⑥ 有關保柏非凡特選服務供應商
請登入保柏的手機應用程式或網站查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- ⑦ 有關普通科醫生、專科醫生及中醫師保障
- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用 (只包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。
- ⑧ 網絡保障下的普通科醫生將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：
- 「輕微疾病」僅包括感冒和 / 或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
 - 請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。
 - 受保人必須出示有效的保柏非凡卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後受保人可要求取得藥劑師通知單以作參考。
 - 有關萬寧藥房及其地點的完整列表，登入本公司的手機應用程式或網站後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
 - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生一次，以自選保障內普通科醫生的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如處方西藥 (如有)。請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- ⑨ 於轉介信發出日起計六個月內，可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。
- 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) 及帕金森病的門診診治 (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 (h) 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師及 / 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。

註解 Notes

- ③ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- ④ About Network Benefit under Clinical Benefit
- (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
- Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
 - Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
 - Please present your BH card upon registration for treatment and use it to pay the medical expenses.
- (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- ⑤ About Bupa Hero Appointed Service Providers
Please log in to Bupa's mobile app or website to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- ⑥ About general practitioner, Specialist, Chinese herbalist benefits
- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the consultation fee charged by the general practitioners, Specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service provider (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
- ⑦ The general practitioner under the Network Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
- "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
 - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
 - To enjoy cashless services and full cover, Insured Person must present a valid BH card and identity document for verification. Following the consultation a pharmacist's note will be issued upon request, please keep it for own reference.
 - For the complete list of Mannings pharmacies and their locations, please log in to the Company's mobile app or website and select "Pharmacies" under "Service Type" in network doctors finder. This list is subject to change from time to time without prior notice.
 - Each consultation at a Mannings pharmacy will be counted as one visit under general practitioner of Network Benefit and subject to the maximum number of visit per day under the general practitioner mentioned in the Benefit Schedule of Optional Benefits. It is also not payable under any other benefit such as prescribed Western Medication (if any).
 - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.
- ⑧ 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.
- ⑨ 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 (h) and no benefit shall be payable under other benefit items.
- ⑩ 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.

所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-05-000-05)
- \$12,000 自付費 Deductible (F00040-06-000-05)
- \$40,000 自付費 Deductible (F00040-07-000-05)
- \$80,000 自付費 Deductible (F00040-08-000-05)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	20,144	1,813	13,965	1,257	9,717	875	6,718	605	41	26,098	2,349	20,553	1,850	15,199	1,368	11,211	1,009
1	20,144	1,813	13,965	1,257	9,717	875	6,718	605	42	27,214	2,449	21,318	1,919	15,978	1,438	11,808	1,063
2	20,144	1,813	13,965	1,257	9,717	875	6,718	605	43	28,379	2,554	22,113	1,990	16,793	1,511	12,433	1,119
3	20,144	1,813	13,965	1,257	9,717	875	6,718	605	44	29,590	2,663	22,938	2,064	17,649	1,588	13,095	1,179
4	20,144	1,813	13,965	1,257	9,717	875	6,718	605	45	30,857	2,777	23,796	2,142	18,554	1,670	13,793	1,241
5	20,144	1,813	13,965	1,257	9,717	875	6,718	605	46	32,594	2,933	24,781	2,230	19,586	1,763	14,588	1,313
6	15,107	1,360	9,310	838	7,773	700	4,829	435	47	34,752	3,128	25,806	2,323	20,679	1,861	15,428	1,389
7	15,184	1,367	9,409	847	7,803	702	4,871	438	48	37,050	3,335	26,874	2,419	21,829	1,965	16,317	1,469
8	15,259	1,373	9,510	856	7,833	705	4,917	443	49	39,499	3,555	27,988	2,519	23,044	2,074	17,256	1,553
9	15,333	1,380	9,614	865	7,863	708	4,960	446	50	42,111	3,790	29,146	2,623	24,328	2,190	18,250	1,643
10	15,408	1,387	9,719	875	7,890	710	5,004	450	51	44,303	3,987	30,560	2,750	25,530	2,298	19,187	1,727
11	15,484	1,394	9,823	884	7,920	713	5,048	454	52	46,176	4,156	32,043	2,884	26,793	2,411	20,170	1,815
12	15,561	1,400	9,928	894	7,951	716	5,093	458	53	48,135	4,332	33,598	3,024	28,121	2,531	21,206	1,909
13	15,635	1,407	10,035	903	7,981	718	5,138	462	54	50,173	4,516	35,230	3,171	29,513	2,656	22,296	2,007
14	15,714	1,414	10,141	913	8,011	721	5,185	467	55	52,296	4,707	36,939	3,325	30,972	2,787	23,437	2,109
15	15,791	1,421	10,251	923	8,040	724	5,230	471	56	54,960	4,946	38,843	3,496	32,767	2,949	24,838	2,235
16	15,868	1,428	10,362	933	8,069	726	5,276	475	57	57,758	5,198	40,841	3,676	34,668	3,120	26,321	2,369
17	15,948	1,435	10,473	943	8,098	729	5,323	479	58	60,703	5,463	42,944	3,865	36,677	3,301	27,893	2,510
18	16,024	1,442	10,499	945	8,109	730	5,368	483	59	63,793	5,741	45,155	4,064	38,803	3,492	29,556	2,660
19	16,368	1,473	10,580	952	8,153	734	5,408	487	以下保費只供續保之用 The premiums below are for Renewal only								
20	16,718	1,505	10,662	960	8,196	738	5,439	490	60	67,043	6,034	47,478	4,273	41,051	3,695	31,319	2,819
21	17,078	1,537	10,745	967	8,242	742	5,579	502	61	70,904	6,381	50,410	4,537	43,321	3,899	33,102	2,979
22	17,443	1,570	10,827	974	8,287	746	5,721	515	62	74,984	6,749	53,519	4,817	45,714	4,114	34,984	3,149
23	17,815	1,603	10,911	982	8,332	750	5,860	527	63	79,305	7,137	56,824	5,114	48,243	4,342	36,975	3,328
24	18,198	1,638	10,996	990	8,447	760	6,002	540	64	83,872	7,548	60,330	5,430	50,906	4,582	39,076	3,517
25	18,586	1,673	11,082	997	8,635	777	6,147	553	65	89,144	8,023	64,052	5,765	53,720	4,835	41,297	3,717
26	18,969	1,707	11,092	998	8,812	793	6,313	568	66	93,312	8,398	67,954	6,116	56,755	5,108	43,928	3,954
27	19,357	1,742	11,147	1,003	9,058	815	6,479	583	67	98,618	8,876	72,095	6,489	59,962	5,397	46,729	4,206
28	19,752	1,778	11,536	1,038	9,298	837	6,645	598	68	103,199	9,288	76,488	6,884	63,350	5,702	49,704	4,473
29	20,158	1,814	11,939	1,075	9,531	858	6,988	629	69	108,494	9,764	81,147	7,303	66,928	6,024	52,870	4,758
30	20,570	1,851	12,358	1,112	9,951	896	7,348	661	70	111,388	10,025	85,229	7,671	69,297	6,237	55,676	5,011
31	20,745	1,867	12,964	1,167	10,171	915	7,671	690	71	116,622	10,496	87,261	7,853	70,693	6,362	57,735	5,196
32	20,919	1,883	13,596	1,224	10,712	964	8,007	721	72	121,511	10,936	89,333	8,040	72,850	6,557	59,864	5,388
33	21,097	1,899	14,260	1,283	11,278	1,015	8,361	752	73	126,010	11,341	91,446	8,230	75,065	6,756	62,065	5,586
34	21,274	1,915	14,957	1,346	11,878	1,069	8,726	785	74	130,073	11,707	93,599	8,424	77,340	6,961	64,338	5,790
35	21,455	1,931	15,689	1,412	12,507	1,126	9,111	820	75	134,266	12,084	95,787	8,621	79,673	7,171	66,690	6,002
36	22,128	1,992	16,440	1,480	12,875	1,159	9,399	846	76	138,022	12,422	96,997	8,730	80,228	7,221	67,169	6,045
37	22,817	2,054	17,223	1,550	13,253	1,193	9,697	873	77	140,572	12,651	98,213	8,839	80,778	7,270	67,648	6,088
38	23,533	2,118	18,046	1,624	13,644	1,228	10,003	900	78	143,157	12,884	99,447	8,950	81,318	7,319	68,120	6,131
39	24,268	2,184	18,908	1,702	14,046	1,264	10,318	929	79	144,486	13,004	100,688	9,062	81,854	7,367	68,586	6,173
40	25,028	2,253	19,814	1,783	14,459	1,301	10,646	958	80+	145,830	13,125	101,947	9,175	82,384	7,415	69,047	6,214

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	100,565	9,051	71,217	6,410	61,577	5,543	46,979	4,229
61	106,356	9,572	75,615	6,806	64,982	5,849	49,653	4,469
62	112,476	10,124	80,279	7,226	68,571	6,171	52,476	4,724
63	118,958	10,706	85,236	7,671	72,365	6,513	55,463	4,992
64	125,808	11,322	90,495	8,145	76,359	6,873	58,614	5,276
65	133,716	12,035	96,078	8,648	80,580	7,253	61,946	5,576
66	139,968	12,597	101,931	9,174	85,133	7,662	65,892	5,931
67	147,927	13,314	108,143	9,734	89,943	8,096	70,094	6,309
68	154,799	13,932	114,732	10,326	95,025	8,553	74,556	6,710
69	162,741	14,646	121,721	10,955	100,392	9,036	79,305	7,137
以下保費只供續保之用 The premiums below are for Renewal only								
70	167,082	15,038	127,844	11,507	103,946	9,356	83,514	7,517
71	174,933	15,744	130,892	11,780	106,040	9,543	86,603	7,794
72	182,267	16,404	134,000	12,060	109,275	9,836	89,796	8,082
73	189,015	17,012	137,169	12,345	112,598	10,134	93,098	8,379
74	195,110	17,561	140,399	12,636	116,010	10,442	96,507	8,685
75	201,399	18,126	143,681	12,932	119,510	10,757	100,035	9,003
76	207,033	18,633	145,496	13,095	120,342	10,832	100,754	9,068
77	210,858	18,977	147,320	13,259	121,167	10,905	101,472	9,132
78	214,736	19,326	149,171	13,425	121,977	10,979	102,180	9,197
79	216,729	19,506	151,032	13,593	122,781	11,051	102,879	9,260
80+	218,745	19,688	152,921	13,763	123,576	11,123	103,571	9,321

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	222,776	20,050	170,458	15,342	138,594	12,474	111,352	10,022
71	233,244	20,992	174,522	15,706	141,386	12,724	115,470	10,392
72	243,022	21,872	178,666	16,080	145,700	13,114	119,728	10,776
73	252,020	22,682	182,892	16,460	150,130	13,512	124,130	11,172
74	260,146	23,414	187,198	16,848	154,680	13,922	128,676	11,580
75	268,532	24,168	191,574	17,242	159,346	14,342	133,380	12,004
76	276,044	24,844	193,994	17,460	160,456	14,442	134,338	12,090
77	281,144	25,302	196,426	17,678	161,556	14,540	135,296	12,176
78	286,314	25,768	198,894	17,900	162,636	14,638	136,240	12,262
79	288,972	26,008	201,376	18,124	163,708	14,734	137,172	12,346
80	291,660	26,250	203,894	18,350	164,768	14,830	138,094	12,428
以下保費只供續保之用 The premiums below are for Renewal only								
81+	291,660	26,250	203,894	18,350	164,768	14,830	138,094	12,428

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	23,426	2,108	33	22,968	2,067	49	45,769	4,119	65	70,103	6,309
18	19,356	1,742	34	24,029	2,163	50	47,030	4,233	66	72,143	6,493
19	19,471	1,752	35	25,140	2,263	51	48,120	4,331	67	74,243	6,682
20	19,590	1,763	36	26,328	2,370	52	49,233	4,431	68	76,400	6,876
21	19,709	1,774	37	27,578	2,482	53	50,372	4,533	69	78,623	7,076
22	19,828	1,785	38	28,882	2,599	54	51,536	4,638	70	80,908	7,282
23	19,948	1,795	39	30,251	2,723	55	52,728	4,746	71	83,288	7,496
24	20,068	1,806	40	31,685	2,852	56	54,285	4,886	72	87,298	7,857
25	20,187	1,817	41	33,251	2,993	57	55,889	5,030	73	91,499	8,235
26	20,325	1,829	42	34,891	3,140	58	57,541	5,179	74	95,905	8,631
27	20,461	1,841	43	36,614	3,295	59	59,241	5,332	75	100,521	9,047
28	20,600	1,854	44	38,423	3,458	60	60,990	5,489	76	105,086	9,458
29	20,739	1,867	45	40,318	3,629	61	62,713	5,644	77	110,866	9,978
30	20,880	1,879	46	42,186	3,797	62	64,487	5,804	78	116,966	10,527
31	20,986	1,889	47	43,346	3,901	63	66,306	5,968	79	123,401	11,106
32	21,953	1,976	48	44,542	4,009	64	68,180	6,136	80+	130,190	11,717

2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	8,944	805

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	31,262	2,814
30 - 49	41,579	3,742
50 - 54 (只供續保 for renewal only)	41,579	3,742

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-13-000-03)
- \$12,000 自付費 Deductible (F00040-14-000-03)
- \$40,000 自付費 Deductible (F00040-15-000-03)
- \$80,000 自付費 Deductible (F00040-16-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	22,380	2,014	15,515	1,396	10,795	972	7,465	672	41	28,996	2,610	22,832	2,055	16,884	1,520	12,457	1,121
1	22,380	2,014	15,515	1,396	10,795	972	7,465	672	42	30,234	2,721	23,686	2,132	17,751	1,598	13,118	1,181
2	22,380	2,014	15,515	1,396	10,795	972	7,465	672	43	31,529	2,838	24,568	2,211	18,657	1,679	13,815	1,243
3	22,380	2,014	15,515	1,396	10,795	972	7,465	672	44	32,875	2,959	25,484	2,294	19,610	1,765	14,549	1,309
4	22,380	2,014	15,515	1,396	10,795	972	7,465	672	45	34,281	3,085	26,437	2,379	20,612	1,855	15,322	1,379
5	22,380	2,014	15,515	1,396	10,795	972	7,465	672	46	36,133	3,252	27,530	2,478	21,759	1,958	16,208	1,459
6	16,787	1,511	10,344	931	8,637	777	5,364	483	47	38,525	3,467	28,670	2,580	22,972	2,067	17,140	1,543
7	16,869	1,518	10,454	941	8,669	780	5,413	487	48	41,073	3,697	29,857	2,687	24,252	2,183	18,129	1,632
8	16,953	1,526	10,567	951	8,701	783	5,462	492	49	43,788	3,941	31,095	2,799	25,600	2,304	19,171	1,725
9	17,035	1,533	10,681	961	8,736	786	5,510	496	50	46,683	4,201	32,381	2,914	27,029	2,433	20,279	1,825
10	17,118	1,541	10,797	972	8,768	789	5,558	500	51	49,221	4,430	33,952	3,056	28,363	2,553	21,317	1,919
11	17,202	1,548	10,914	982	8,801	792	5,608	505	52	51,302	4,617	35,601	3,204	29,769	2,679	22,410	2,017
12	17,287	1,556	11,031	993	8,833	795	5,659	509	53	53,478	4,813	37,327	3,359	31,243	2,812	23,560	2,120
13	17,372	1,563	11,149	1,003	8,865	798	5,708	514	54	55,740	5,017	39,140	3,523	32,789	2,951	24,770	2,229
14	17,459	1,571	11,268	1,014	8,898	801	5,760	518	55	58,099	5,229	41,040	3,694	34,411	3,097	26,040	2,344
15	17,541	1,579	11,390	1,025	8,932	804	5,811	523	56	61,061	5,495	43,155	3,884	36,405	3,276	27,593	2,483
16	17,629	1,587	11,511	1,036	8,966	807	5,860	527	57	64,172	5,775	45,375	4,084	38,514	3,466	29,242	2,632
17	17,716	1,594	11,636	1,047	8,997	810	5,914	532	58	67,441	6,070	47,710	4,294	40,748	3,667	30,989	2,789
18	17,804	1,602	11,664	1,050	9,009	811	5,964	537	59	70,874	6,379	50,166	4,515	43,109	3,880	32,838	2,955
19	18,182	1,636	11,754	1,058	9,058	815	6,007	541	以下保費只供續保之用 The premiums below are for Renewal only								
20	18,573	1,672	11,847	1,066	9,106	820	6,041	544	60	74,484	6,704	52,747	4,747	45,609	4,105	34,797	3,132
21	18,972	1,707	11,937	1,074	9,156	824	6,198	558	61	78,775	7,090	56,005	5,040	48,130	4,332	36,776	3,310
22	19,377	1,744	12,029	1,083	9,205	828	6,354	572	62	83,309	7,498	59,460	5,351	50,788	4,571	38,868	3,498
23	19,793	1,781	12,123	1,091	9,257	833	6,513	586	63	88,107	7,930	63,131	5,682	53,597	4,824	41,078	3,697
24	20,217	1,820	12,216	1,099	9,384	845	6,668	600	64	93,182	8,386	67,026	6,032	56,557	5,090	43,413	3,907
25	20,649	1,858	12,312	1,108	9,591	863	6,828	615	65	99,038	8,913	71,162	6,405	59,681	5,371	45,881	4,129
26	21,074	1,897	12,322	1,109	9,791	881	7,014	631	66	103,669	9,330	75,498	6,795	63,053	5,675	48,804	4,392
27	21,506	1,936	12,384	1,115	10,063	906	7,198	648	67	109,565	9,861	80,097	7,209	66,618	5,996	51,914	4,672
28	21,944	1,975	12,818	1,154	10,330	930	7,385	665	68	114,654	10,319	84,976	7,648	70,381	6,334	55,220	4,970
29	22,394	2,015	13,265	1,194	10,589	953	7,763	699	69	120,538	10,848	90,154	8,114	74,357	6,692	58,738	5,286
30	22,855	2,057	13,729	1,236	11,054	995	8,163	735	70	123,751	11,138	94,689	8,522	76,989	6,929	61,858	5,567
31	23,048	2,074	14,401	1,296	11,302	1,017	8,523	767	71	129,568	11,661	96,948	8,725	78,538	7,068	64,144	5,773
32	23,242	2,092	15,107	1,360	11,900	1,071	8,895	801	72	134,997	12,150	99,251	8,933	80,933	7,284	66,508	5,986
33	23,439	2,110	15,842	1,426	12,531	1,128	9,289	836	73	139,998	12,600	101,597	9,144	83,396	7,506	68,955	6,206
34	23,635	2,127	16,618	1,496	13,196	1,188	9,697	873	74	144,510	13,006	103,988	9,359	85,924	7,733	71,482	6,433
35	23,837	2,145	17,430	1,569	13,894	1,250	10,123	911	75	149,168	13,425	106,420	9,578	88,518	7,967	74,091	6,668
36	24,584	2,213	18,264	1,644	14,304	1,287	10,442	940	76	153,341	13,801	107,763	9,699	89,134	8,022	74,626	6,716
37	25,350	2,282	19,137	1,722	14,724	1,325	10,772	969	77	156,175	14,056	109,114	9,820	89,745	8,077	75,158	6,764
38	26,145	2,353	20,049	1,804	15,157	1,364	11,113	1,000	78	159,048	14,314	110,484	9,944	90,344	8,131	75,680	6,811
39	26,963	2,427	21,007	1,891	15,604	1,404	11,464	1,032	79	160,525	14,447	111,863	10,068	90,942	8,185	76,199	6,858
40	27,806	2,503	22,012	1,981	16,065	1,446	11,826	1,064	80+	162,016	14,581	113,262	10,194	91,528	8,238	76,712	6,904

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	111,726	10,056	79,121	7,121	68,414	6,158	52,196	4,698
61	118,163	10,635	84,008	7,560	72,195	6,498	55,164	4,965
62	124,964	11,247	89,190	8,027	76,182	6,857	58,302	5,247
63	132,161	11,895	94,697	8,523	80,396	7,236	61,617	5,546
64	139,773	12,579	100,539	9,048	84,836	7,635	65,120	5,861
65	148,557	13,370	106,743	9,608	89,522	8,057	68,822	6,194
66	155,504	13,995	113,247	10,193	94,580	8,513	73,206	6,588
67	164,348	14,792	120,146	10,814	99,927	8,994	77,871	7,008
68	171,981	15,479	127,464	11,472	105,572	9,501	82,830	7,455
69	180,807	16,272	135,231	12,171	111,536	10,038	88,107	7,929
以下保費只供續保之用 The premiums below are for Renewal only								
70	185,627	16,707	142,034	12,783	115,484	10,394	92,787	8,351
71	194,352	17,492	145,422	13,088	117,807	10,602	96,216	8,660
72	202,496	18,225	148,877	13,400	121,400	10,926	99,762	8,979
73	209,997	18,900	152,396	13,716	125,094	11,259	103,433	9,309
74	216,765	19,509	155,982	14,039	128,886	11,600	107,223	9,650
75	223,752	20,138	159,630	14,367	132,777	11,951	111,137	10,002
76	230,012	20,702	161,645	14,549	133,701	12,033	111,939	10,074
77	234,263	21,084	163,671	14,730	134,618	12,116	112,737	10,146
78	238,572	21,471	165,726	14,916	135,516	12,197	113,520	10,217
79	240,788	21,671	167,795	15,102	136,413	12,278	114,299	10,287
80+	243,024	21,872	169,893	15,291	137,292	12,357	115,068	10,356

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	247,502	22,276	189,378	17,044	153,978	13,858	123,716	11,134
71	259,136	23,322	193,896	17,450	157,076	14,136	128,288	11,546
72	269,994	24,300	198,502	17,866	161,866	14,568	133,016	11,972
73	279,996	25,200	203,194	18,288	166,792	15,012	137,910	12,412
74	289,020	26,012	207,976	18,718	171,848	15,466	142,964	12,866
75	298,336	26,850	212,840	19,156	177,036	15,934	148,182	13,336
76	306,682	27,602	215,526	19,398	178,268	16,044	149,252	13,432
77	312,350	28,112	218,228	19,640	179,490	16,154	150,316	13,528
78	318,096	28,628	220,968	19,888	180,688	16,262	151,360	13,622
79	321,050	28,894	223,726	20,136	181,884	16,370	152,398	13,716
80	324,032	29,162	226,524	20,388	183,056	16,476	153,424	13,808
以下保費只供續保之用 The premiums below are for Renewal only								
81+	324,032	29,162	226,524	20,388	183,056	16,476	153,424	13,808

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	25,533	2,298	33	25,036	2,253	49	49,888	4,490	65	76,415	6,877
18	21,100	1,899	34	26,192	2,357	50	51,264	4,614	66	78,637	7,077
19	21,226	1,910	35	27,403	2,466	51	52,451	4,721	67	80,925	7,283
20	21,354	1,922	36	28,698	2,583	52	53,663	4,830	68	83,277	7,495
21	21,484	1,934	37	30,058	2,705	53	54,905	4,941	69	85,699	7,713
22	21,612	1,945	38	31,483	2,833	54	56,175	5,056	70	88,188	7,937
23	21,744	1,957	39	32,975	2,968	55	57,471	5,172	71	90,785	8,171
24	21,875	1,969	40	34,534	3,108	56	59,171	5,325	72	95,156	8,564
25	22,004	1,980	41	36,241	3,262	57	60,920	5,483	73	99,733	8,976
26	22,155	1,994	42	38,033	3,423	58	62,720	5,645	74	104,535	9,408
27	22,302	2,007	43	39,910	3,592	59	64,573	5,812	75	109,568	9,861
28	22,453	2,021	44	41,882	3,769	60	66,479	5,983	76	114,542	10,309
29	22,606	2,035	45	43,948	3,955	61	68,358	6,152	77	120,846	10,876
30	22,758	2,048	46	45,981	4,138	62	70,290	6,326	78	127,495	11,475
31	22,873	2,059	47	47,248	4,252	63	72,274	6,505	79	134,506	12,106
32	23,928	2,154	48	48,550	4,370	64	74,317	6,689	80+	141,908	12,772

2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	9,176	826

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	33,920	3,053
30 - 49	45,114	4,060
50 - 54 (只供續保 for renewal only)	45,114	4,060

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-01-000-05)
- \$12,000 自付費 Deductible (F00040-02-000-05)
- \$40,000 自付費 Deductible (F00040-03-000-05)
- \$80,000 自付費 Deductible (F00040-04-000-05)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	16,838	1,515	9,942	895	8,041	724	5,247	472	41	22,253	2,003	12,932	1,164	10,194	917	7,233	651
1	16,838	1,515	9,942	895	8,041	724	5,247	472	42	23,148	2,083	13,551	1,220	10,710	964	7,616	685
2	16,838	1,515	9,942	895	8,041	724	5,247	472	43	24,084	2,168	14,198	1,278	11,143	1,003	8,018	722
3	16,838	1,515	9,942	895	8,041	724	5,247	472	44	25,054	2,255	14,877	1,339	11,649	1,048	8,444	760
4	16,838	1,515	9,942	895	8,041	724	5,247	472	45	26,065	2,346	15,586	1,403	12,178	1,096	8,891	800
5	16,838	1,515	9,942	895	8,041	724	5,247	472	46	27,375	2,464	16,336	1,470	12,750	1,148	9,329	840
6	10,105	909	5,965	537	5,629	507	3,150	284	47	28,750	2,588	17,118	1,541	13,346	1,201	9,787	881
7	10,264	924	6,017	542	5,632	507	3,211	289	48	30,197	2,718	17,937	1,614	13,973	1,258	10,266	924
8	10,428	939	6,066	546	5,634	507	3,273	295	49	31,716	2,854	18,797	1,692	14,628	1,317	10,773	970
9	10,595	954	6,118	551	5,637	507	3,335	300	50	33,311	2,998	19,699	1,773	15,311	1,378	11,300	1,017
10	10,765	969	6,172	555	5,639	508	3,398	306	51	35,049	3,154	20,580	1,852	16,282	1,465	12,019	1,082
11	10,939	985	6,223	560	5,643	508	3,463	312	52	36,880	3,319	21,490	1,934	17,313	1,558	12,784	1,151
12	11,114	1,000	6,275	565	5,645	508	3,530	318	53	38,808	3,493	22,433	2,019	18,407	1,657	13,599	1,224
13	11,292	1,016	6,330	570	5,647	508	3,597	324	54	40,836	3,675	23,405	2,106	19,573	1,762	14,465	1,302
14	11,473	1,033	6,383	574	5,650	509	3,668	330	55	42,969	3,867	24,407	2,197	20,811	1,873	15,386	1,385
15	11,655	1,049	6,437	579	5,655	509	3,738	336	56	45,181	4,066	25,656	2,309	22,137	1,992	16,423	1,478
16	11,843	1,066	6,492	584	5,658	509	3,810	343	57	47,509	4,276	26,956	2,426	23,462	2,112	17,532	1,578
17	12,030	1,083	6,547	589	5,660	509	3,884	350	58	49,956	4,496	28,306	2,548	24,656	2,219	18,716	1,684
18	12,225	1,100	6,604	594	5,661	509	3,957	356	59	52,530	4,728	29,343	2,641	25,909	2,332	19,978	1,798
19	12,523	1,127	6,703	603	5,747	517	4,004	360	以下保費只供續保之用 The premiums below are for Renewal only								
20	12,827	1,154	6,808	613	5,835	525	4,054	365	60	55,234	4,971	31,156	2,804	27,321	2,459	21,328	1,920
21	13,140	1,183	6,983	628	5,954	536	4,101	369	61	57,950	5,216	33,139	2,983	28,333	2,550	22,823	2,054
22	13,601	1,224	7,165	645	6,076	547	4,148	373	62	60,797	5,472	35,459	3,191	29,913	2,692	24,424	2,198
23	14,072	1,266	7,385	665	6,200	558	4,196	378	63	63,784	5,741	37,943	3,415	32,221	2,900	26,136	2,352
24	14,560	1,310	7,594	683	6,324	569	4,246	382	64	66,920	6,023	40,603	3,654	34,549	3,109	27,969	2,517
25	14,915	1,342	7,809	703	6,421	578	4,298	387	65	70,207	6,319	43,446	3,910	37,011	3,331	29,931	2,694
26	15,063	1,356	8,069	726	6,506	586	4,338	390	66	73,653	6,629	45,926	4,133	39,717	3,575	31,453	2,831
27	15,212	1,369	8,337	750	6,589	593	4,376	394	67	77,267	6,954	48,260	4,343	42,450	3,821	33,053	2,975
28	15,363	1,383	8,614	775	6,674	601	4,419	398	68	81,057	7,295	50,393	4,535	44,921	4,043	34,733	3,126
29	15,514	1,396	8,899	801	6,757	608	4,458	401	69	85,036	7,653	52,618	4,736	47,249	4,252	36,501	3,285
30	15,670	1,410	9,288	836	6,847	616	4,500	405	70	89,208	8,029	55,287	4,976	49,704	4,473	38,354	3,452
31	16,040	1,444	9,632	867	7,211	649	4,790	431	71	92,210	8,299	57,872	5,208	51,376	4,624	39,646	3,568
32	16,417	1,478	9,839	886	7,595	684	5,098	459	72	95,314	8,578	60,569	5,451	53,106	4,780	40,978	3,688
33	16,804	1,512	10,050	905	8,000	720	5,428	489	73	98,524	8,867	63,381	5,704	54,893	4,940	42,358	3,812
34	17,201	1,548	10,266	924	8,428	759	5,778	520	74	101,838	9,165	66,312	5,968	56,741	5,107	43,784	3,941
35	17,605	1,584	10,488	944	8,877	799	6,150	554	75	105,267	9,474	69,370	6,243	58,652	5,279	45,259	4,073
36	18,304	1,647	10,835	975	9,000	810	6,289	566	76	107,197	9,648	71,485	6,434	59,728	5,376	46,087	4,148
37	19,032	1,713	11,194	1,007	9,126	821	6,429	579	77	109,165	9,825	72,794	6,551	60,824	5,474	46,933	4,224
38	19,786	1,781	11,565	1,041	9,344	841	6,571	591	78	111,167	10,005	74,131	6,672	61,286	5,516	47,795	4,302
39	20,572	1,851	11,946	1,075	9,571	861	6,719	605	79	113,206	10,189	75,492	6,794	61,747	5,557	48,672	4,380
40	21,389	1,925	12,342	1,111	9,798	882	6,868	618	80+	115,282	10,375	76,876	6,919	62,204	5,598	49,563	4,461

保柏非凡自願醫保計劃 (智選) Bupa Hero VHIS Plan (Advance)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	82,851	7,457	46,734	4,206	40,982	3,689	31,992	2,880
61	86,925	7,824	49,709	4,475	42,500	3,825	34,235	3,081
62	91,196	8,208	53,189	4,787	44,870	4,038	36,636	3,297
63	95,676	8,612	56,915	5,123	48,332	4,350	39,204	3,528
64	100,380	9,035	60,905	5,481	51,824	4,664	41,954	3,776
65	105,311	9,479	65,169	5,865	55,517	4,997	44,897	4,041
66	110,480	9,944	68,889	6,200	59,576	5,363	47,180	4,247
67	115,901	10,431	72,390	6,515	63,675	5,732	49,580	4,463
68	121,586	10,943	75,590	6,803	67,382	6,065	52,100	4,689
69	127,554	11,480	78,927	7,104	70,874	6,378	54,752	4,928
以下保費只供續保之用 The premiums below are for Renewal only								
70	133,812	12,044	82,931	7,464	74,556	6,710	57,531	5,178
71	138,315	12,449	86,808	7,812	77,064	6,936	59,469	5,352
72	142,971	12,867	90,854	8,177	79,659	7,170	61,467	5,532
73	147,786	13,301	95,072	8,556	82,340	7,410	63,537	5,718
74	152,757	13,748	99,468	8,952	85,112	7,661	65,676	5,912
75	157,901	14,211	104,055	9,365	87,978	7,919	67,889	6,110
76	160,796	14,472	107,228	9,651	89,592	8,064	69,131	6,222
77	163,748	14,738	109,191	9,827	91,236	8,211	70,400	6,336
78	166,751	15,008	111,197	10,008	91,929	8,274	71,693	6,453
79	169,809	15,284	113,238	10,191	92,621	8,336	73,008	6,570
80+	172,923	15,563	115,314	10,379	93,306	8,397	74,345	6,692

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	178,416	16,058	110,574	9,952	99,408	8,946	76,708	6,904
71	184,420	16,598	115,744	10,416	102,752	9,248	79,292	7,136
72	190,628	17,156	121,138	10,902	106,212	9,560	81,956	7,376
73	197,048	17,734	126,762	11,408	109,786	9,880	84,716	7,624
74	203,676	18,330	132,624	11,936	113,482	10,214	87,568	7,882
75	210,534	18,948	138,740	12,486	117,304	10,558	90,518	8,146
76	214,394	19,296	142,970	12,868	119,456	10,752	92,174	8,296
77	218,330	19,650	145,588	13,102	121,648	10,948	93,866	8,448
78	222,334	20,010	148,262	13,344	122,572	11,032	95,590	8,604
79	226,412	20,378	150,984	13,588	123,494	11,114	97,344	8,760
80	230,564	20,750	153,752	13,838	124,408	11,196	99,126	8,922
以下保費只供續保之用 The premiums below are for Renewal only								
81+	230,564	20,750	153,752	13,838	124,408	11,196	99,126	8,922

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	17,252	1,553	33	17,596	1,584	49	34,245	3,082	65	52,466	4,722
18	14,246	1,282	34	18,400	1,656	50	35,185	3,167	66	54,005	4,860
19	14,331	1,290	35	19,240	1,732	51	35,997	3,240	67	55,591	5,003
20	14,418	1,298	36	20,141	1,813	52	36,830	3,315	68	57,222	5,150
21	14,508	1,306	37	21,085	1,898	53	37,681	3,391	69	58,901	5,301
22	14,596	1,314	38	22,074	1,987	54	38,553	3,470	70	60,630	5,457
23	14,684	1,322	39	23,110	2,080	55	39,444	3,550	71	63,558	5,720
24	14,775	1,330	40	24,193	2,177	56	40,607	3,655	72	66,624	5,996
25	14,865	1,338	41	25,378	2,284	57	41,805	3,762	73	69,842	6,286
26	14,970	1,347	42	26,622	2,396	58	43,037	3,873	74	73,212	6,589
27	15,072	1,356	43	27,924	2,513	59	44,306	3,988	75	76,748	6,907
28	15,177	1,366	44	29,292	2,636	60	45,613	4,105	76	80,968	7,287
29	15,282	1,375	45	30,726	2,765	61	46,908	4,222	77	85,422	7,688
30	15,390	1,385	46	31,570	2,841	62	48,240	4,342	78	90,122	8,111
31	16,094	1,448	47	32,437	2,919	63	49,609	4,465	79	95,080	8,557
32	16,828	1,515	48	33,329	3,000	64	51,018	4,592	80+	100,310	9,028

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	4,582	412

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	19,503	1,755
30 - 49	25,940	2,335
50 - 54 (只供續保 for renewal only)	25,940	2,335

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-09-000-03)
- \$12,000 自付費 Deductible (F00040-10-000-03)
- \$40,000 自付費 Deductible (F00040-11-000-03)
- \$80,000 自付費 Deductible (F00040-12-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	18,926	1,703	11,176	1,006	9,039	814	5,899	531	41	25,013	2,251	14,535	1,308	11,460	1,031	8,129	732
1	18,926	1,703	11,176	1,006	9,039	814	5,899	531	42	26,018	2,342	15,231	1,371	12,040	1,084	8,559	770
2	18,926	1,703	11,176	1,006	9,039	814	5,899	531	43	27,070	2,436	15,957	1,436	12,526	1,127	9,012	811
3	18,926	1,703	11,176	1,006	9,039	814	5,899	531	44	28,161	2,534	16,722	1,505	13,094	1,178	9,491	854
4	18,926	1,703	11,176	1,006	9,039	814	5,899	531	45	29,297	2,637	17,521	1,577	13,688	1,232	9,994	899
5	18,926	1,703	11,176	1,006	9,039	814	5,899	531	46	30,770	2,769	18,362	1,653	14,330	1,290	10,486	944
6	11,356	1,022	6,705	603	6,326	569	3,540	319	47	32,316	2,908	19,243	1,732	15,002	1,350	10,999	990
7	11,536	1,038	6,764	609	6,330	570	3,608	325	48	33,939	3,055	20,163	1,815	15,706	1,414	11,540	1,039
8	11,721	1,055	6,819	614	6,333	570	3,680	331	49	35,650	3,209	21,130	1,902	16,441	1,480	12,108	1,090
9	11,909	1,072	6,878	619	6,335	570	3,749	337	50	37,439	3,370	22,143	1,993	17,210	1,549	12,701	1,143
10	12,098	1,089	6,936	624	6,338	570	3,821	344	51	39,397	3,546	23,130	2,082	18,300	1,647	13,508	1,216
11	12,294	1,106	6,995	630	6,341	571	3,894	350	52	41,455	3,731	24,154	2,174	19,458	1,751	14,370	1,293
12	12,490	1,124	7,054	635	6,346	571	3,969	357	53	43,622	3,926	25,214	2,269	20,691	1,862	15,285	1,376
13	12,691	1,142	7,113	640	6,349	571	4,043	364	54	45,901	4,131	26,306	2,368	22,001	1,980	16,257	1,463
14	12,896	1,161	7,173	646	6,352	572	4,122	371	55	48,296	4,347	27,433	2,469	23,392	2,105	17,295	1,557
15	13,100	1,179	7,235	651	6,354	572	4,201	378	56	50,785	4,571	28,837	2,595	24,882	2,239	18,401	1,656
16	13,310	1,198	7,297	657	6,359	572	4,281	385	57	53,400	4,806	30,298	2,727	26,371	2,373	19,645	1,768
17	13,521	1,217	7,358	662	6,362	573	4,367	393	58	56,152	5,054	31,816	2,863	27,715	2,494	20,970	1,887
18	13,739	1,237	7,423	668	6,363	573	4,448	400	59	59,042	5,314	32,980	2,968	29,123	2,621	22,386	2,015
19	14,075	1,267	7,535	678	6,461	581	4,501	405	以下保費只供續保之用 The premiums below are for Renewal only								
20	14,419	1,298	7,653	689	6,560	590	4,556	410	60	62,085	5,588	35,018	3,152	30,428	2,739	23,898	2,151
21	14,768	1,329	7,850	707	6,693	602	4,610	415	61	65,134	5,862	37,248	3,352	31,554	2,840	25,501	2,295
22	15,287	1,376	8,052	725	6,829	615	4,663	420	62	68,335	6,150	39,857	3,587	33,624	3,026	27,287	2,456
23	15,817	1,424	8,301	747	6,967	627	4,717	425	63	71,691	6,452	42,648	3,838	36,216	3,259	29,203	2,628
24	16,364	1,473	8,536	768	7,110	640	4,773	430	64	75,216	6,769	45,637	4,107	38,796	3,492	31,249	2,812
25	16,766	1,509	8,777	790	7,218	650	4,830	435	65	78,913	7,102	48,835	4,395	41,561	3,740	33,441	3,010
26	16,930	1,524	9,069	816	7,311	658	4,875	439	66	82,786	7,451	51,622	4,646	44,642	4,018	35,355	3,182
27	17,098	1,539	9,371	843	7,407	667	4,919	443	67	86,847	7,816	54,243	4,882	47,713	4,294	37,151	3,344
28	17,268	1,554	9,681	871	7,502	675	4,965	447	68	91,108	8,200	56,641	5,098	50,491	4,544	39,041	3,514
29	17,438	1,569	10,002	900	7,596	684	5,012	451	69	95,581	8,602	59,144	5,323	53,110	4,780	41,025	3,692
30	17,612	1,585	10,440	940	7,696	693	5,059	455	70	100,270	9,024	62,144	5,593	55,867	5,028	43,110	3,880
31	18,028	1,623	10,827	974	8,104	729	5,384	485	71	103,643	9,328	65,047	5,854	57,748	5,197	44,560	4,010
32	18,453	1,661	11,061	995	8,537	768	5,729	516	72	107,132	9,642	68,078	6,127	59,690	5,372	46,058	4,145
33	18,888	1,700	11,298	1,017	8,992	809	6,100	549	73	110,739	9,967	71,238	6,411	61,699	5,553	47,611	4,285
34	19,333	1,740	11,540	1,039	9,473	853	6,495	585	74	114,467	10,302	74,534	6,708	63,777	5,740	49,214	4,429
35	19,788	1,781	11,788	1,061	9,977	898	6,913	622	75	118,320	10,649	77,973	7,018	65,925	5,933	50,871	4,578
36	20,574	1,852	12,178	1,096	10,116	910	7,069	636	76	120,491	10,844	80,348	7,231	67,134	6,042	51,803	4,662
37	21,394	1,925	12,581	1,132	10,258	923	7,224	650	77	122,699	11,043	81,821	7,364	68,366	6,153	52,752	4,748
38	22,241	2,002	12,997	1,170	10,503	945	7,386	665	78	124,951	11,246	83,323	7,499	68,885	6,200	53,721	4,835
39	23,124	2,081	13,427	1,208	10,758	968	7,552	680	79	127,244	11,452	84,853	7,637	69,404	6,246	54,707	4,924
40	24,041	2,164	13,873	1,249	11,013	991	7,720	695	80+	129,577	11,662	86,410	7,777	69,918	6,293	55,708	5,014

保柏非凡自願醫保計劃 (倍智選) Bupa Hero VHIS Plan (Advance Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	93,128	8,382	52,527	4,728	45,642	4,109	35,847	3,227
61	97,701	8,793	55,872	5,028	47,331	4,260	38,252	3,443
62	102,503	9,225	59,786	5,381	50,436	4,539	40,931	3,684
63	107,537	9,678	63,972	5,757	54,324	4,889	43,805	3,942
64	112,824	10,154	68,456	6,161	58,194	5,238	46,874	4,218
65	118,370	10,653	73,253	6,593	62,342	5,610	50,162	4,515
66	124,179	11,177	77,433	6,969	66,963	6,027	53,033	4,773
67	130,271	11,724	81,365	7,323	71,570	6,441	55,727	5,016
68	136,662	12,300	84,962	7,647	75,737	6,816	58,562	5,271
69	143,372	12,903	88,716	7,985	79,665	7,170	61,538	5,538
以下保費只供續保之用 The premiums below are for Renewal only								
70	150,405	13,536	93,216	8,390	83,801	7,542	64,665	5,820
71	155,465	13,992	97,571	8,781	86,622	7,796	66,840	6,015
72	160,698	14,463	102,117	9,191	89,535	8,058	69,087	6,218
73	166,109	14,951	106,857	9,617	92,549	8,330	71,417	6,428
74	171,701	15,453	111,801	10,062	95,666	8,610	73,821	6,644
75	177,480	15,974	116,960	10,527	98,888	8,900	76,307	6,867
76	180,737	16,266	120,522	10,847	100,701	9,063	77,705	6,993
77	184,049	16,565	122,732	11,046	102,549	9,230	79,128	7,122
78	187,427	16,869	124,985	11,249	103,328	9,300	80,582	7,253
79	190,866	17,178	127,280	11,456	104,106	9,369	82,061	7,386
80+	194,366	17,493	129,615	11,666	104,877	9,440	83,562	7,521

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	200,540	18,048	124,288	11,186	111,734	10,056	86,220	7,760
71	207,286	18,656	130,094	11,708	115,496	10,394	89,120	8,020
72	214,264	19,284	136,156	12,254	119,380	10,744	92,116	8,290
73	221,478	19,934	142,476	12,822	123,398	11,106	95,222	8,570
74	228,934	20,604	149,068	13,416	127,554	11,480	98,428	8,858
75	236,640	21,298	155,946	14,036	131,850	11,866	101,742	9,156
76	240,982	21,688	160,696	14,462	134,268	12,084	103,606	9,324
77	245,398	22,086	163,642	14,728	136,732	12,306	105,504	9,496
78	249,902	22,492	166,646	14,998	137,770	12,400	107,442	9,670
79	254,488	22,904	169,706	15,274	138,808	12,492	109,414	9,848
80	259,154	23,324	172,820	15,554	139,836	12,586	111,416	10,028
以下保費只供續保之用 The premiums below are for Renewal only								
81+	259,154	23,324	172,820	15,554	139,836	12,586	111,416	10,028

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	18,441	1,660	33	18,809	1,693	49	36,607	3,295	65	56,086	5,048
18	15,228	1,371	34	19,670	1,770	50	37,613	3,385	66	57,732	5,196
19	15,322	1,379	35	20,566	1,851	51	38,481	3,463	67	59,428	5,349
20	15,415	1,387	36	21,531	1,938	52	39,373	3,544	68	61,172	5,505
21	15,508	1,396	37	22,539	2,029	53	40,280	3,625	69	62,967	5,667
22	15,604	1,404	38	23,598	2,124	54	41,213	3,709	70	64,816	5,833
23	15,697	1,413	39	24,702	2,223	55	42,164	3,795	71	67,943	6,115
24	15,794	1,421	40	25,862	2,328	56	43,408	3,907	72	71,221	6,410
25	15,891	1,430	41	27,129	2,442	57	44,689	4,022	73	74,659	6,719
26	16,004	1,440	42	28,458	2,561	58	46,008	4,141	74	78,264	7,044
27	16,113	1,450	43	29,852	2,687	59	47,363	4,263	75	82,042	7,384
28	16,225	1,460	44	31,313	2,818	60	48,761	4,388	76	86,556	7,790
29	16,337	1,470	45	32,847	2,956	61	50,143	4,513	77	91,315	8,218
30	16,452	1,481	46	33,748	3,037	62	51,569	4,641	78	96,341	8,671
31	17,204	1,548	47	34,676	3,121	63	53,033	4,773	79	101,639	9,148
32	17,989	1,619	48	35,628	3,207	64	54,537	4,908	80+	107,229	9,651

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	4,982	448

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	21,531	1,938
30 - 49	28,638	2,577
50 - 54 (只供續保 for renewal only)	28,638	2,577

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9折 10% discount	85折 15% discount

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (精選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Core) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-17-000-02)
- \$15,000 自付費 Deductible (F00040-18-000-02)
- \$50,000 自付費 Deductible (F00040-19-000-02)
- \$80,000 自付費 Deductible (F00040-20-000-02)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	6,110	550	3,715	335	2,310	208	1,945	175	41	11,036	993	6,710	604	4,173	375	3,583	322
1	6,110	550	3,715	335	2,310	208	1,945	175	42	11,567	1,041	7,056	636	4,372	393	3,755	338
2	6,110	550	3,715	335	2,310	208	1,945	175	43	12,122	1,091	7,455	671	4,582	412	3,936	354
3	6,110	550	3,715	335	2,310	208	1,945	175	44	12,715	1,144	7,820	703	4,806	433	4,128	372
4	6,110	550	3,715	335	2,310	208	1,945	175	45	13,336	1,200	8,202	739	5,041	453	4,329	389
5	5,555	500	3,377	304	2,099	190	1,769	160	46	13,857	1,247	8,521	767	5,238	472	4,498	405
6	5,555	500	3,377	304	2,099	190	1,769	160	47	14,396	1,296	8,854	797	5,443	490	4,674	420
7	5,555	500	3,377	304	2,099	190	1,769	160	48	14,958	1,346	9,199	828	5,654	510	4,856	437
8	5,555	500	3,377	304	2,099	190	1,769	160	49	15,556	1,400	9,567	861	5,880	528	5,050	454
9	5,555	500	3,377	304	2,099	190	1,769	160	50	16,177	1,456	9,949	895	6,115	550	5,252	473
10	5,555	500	3,377	304	2,099	190	1,769	160	51	16,841	1,516	10,357	932	6,365	574	5,467	492
11	5,555	500	3,377	304	2,099	190	1,769	160	52	17,531	1,578	10,781	970	6,626	596	5,692	512
12	5,555	500	3,377	304	2,099	190	1,769	160	53	18,285	1,646	11,246	1,012	6,912	622	5,936	535
13	5,555	500	3,377	304	2,099	190	1,769	160	54	19,089	1,718	11,740	1,057	7,216	649	6,198	558
14	5,555	500	3,377	304	2,099	190	1,769	160	55	19,966	1,797	12,279	1,105	7,547	679	6,482	583
15	5,091	458	3,096	279	1,929	174	1,653	148	56	20,924	1,883	12,869	1,158	7,909	712	6,793	612
16	5,112	460	3,109	280	1,937	174	1,659	149	57	21,929	1,973	13,486	1,213	8,288	747	7,119	641
17	5,132	461	3,121	281	1,945	175	1,667	150	58	22,981	2,068	14,134	1,272	8,687	782	7,460	672
18	5,153	464	3,133	282	1,952	175	1,673	150	59	24,107	2,169	14,826	1,334	9,112	820	7,826	705
19	5,179	467	3,149	283	1,962	176	1,681	151	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,208	469	3,166	285	1,972	177	1,690	152	60	25,304	2,277	15,562	1,401	9,565	861	8,378	754
21	5,416	487	3,293	297	2,052	185	1,758	159	61	26,569	2,392	16,340	1,471	10,043	904	8,972	808
22	5,632	507	3,425	308	2,134	193	1,828	165	62	27,898	2,511	17,157	1,544	10,546	950	9,618	865
23	5,863	527	3,565	320	2,222	200	1,903	171	63	29,292	2,637	18,015	1,621	11,073	996	10,099	908
24	6,110	550	3,714	335	2,314	209	1,984	178	64	30,757	2,768	18,916	1,703	11,627	1,046	10,604	955
25	6,364	573	3,870	348	2,410	217	2,066	186	65	32,295	2,907	19,861	1,787	12,602	1,134	11,134	1,002
26	6,574	591	3,997	359	2,491	224	2,134	192	66	33,910	3,052	20,854	1,877	13,232	1,191	11,691	1,053
27	6,792	611	4,129	372	2,573	232	2,205	199	67	35,605	3,204	21,897	1,970	14,044	1,264	12,276	1,105
28	7,023	632	4,269	384	2,660	239	2,279	205	68	37,386	3,365	22,992	2,069	14,860	1,338	12,888	1,160
29	7,262	654	4,415	398	2,745	246	2,358	212	69	39,254	3,533	24,142	2,173	15,739	1,417	13,533	1,218
30	7,522	677	4,573	412	2,843	256	2,442	219	70	41,218	3,710	25,348	2,281	16,670	1,500	14,014	1,262
31	7,740	696	4,706	423	2,925	263	2,513	227	71	43,279	3,895	26,616	2,396	17,651	1,588	14,921	1,343
32	7,964	717	4,842	436	3,011	272	2,585	233	72	45,443	4,090	27,947	2,515	18,675	1,681	15,666	1,410
33	8,196	737	4,983	448	3,097	279	2,660	239	73	47,715	4,294	29,345	2,641	19,703	1,774	16,450	1,480
34	8,433	759	5,127	461	3,187	286	2,738	246	74	50,100	4,509	30,811	2,773	20,734	1,865	17,272	1,554
35	8,679	781	5,277	475	3,281	296	2,818	253	75	52,605	4,735	32,352	2,912	21,811	1,963	18,136	1,633
36	8,992	810	5,467	492	3,399	306	2,919	263	76	55,236	4,971	33,969	3,057	22,946	2,066	19,043	1,714
37	9,333	839	5,674	511	3,528	318	3,030	273	77	57,997	5,220	35,668	3,211	23,949	2,156	19,995	1,799
38	9,707	873	5,902	531	3,670	330	3,151	283	78	60,897	5,481	37,452	3,370	25,202	2,268	20,994	1,889
39	10,104	909	6,144	553	3,820	344	3,281	296	79	63,941	5,755	39,324	3,539	26,513	2,385	22,044	1,984
40	10,532	948	6,404	577	3,981	358	3,419	308	80+	67,138	6,042	41,291	3,716	27,890	2,510	23,146	2,083

保柏非凡自願醫保計劃 (精選) Bupa Hero VHIS Plan (Core)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎 60 至 69 歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	37,956	3,416	23,343	2,102	14,348	1,292	12,567	1,131
61	39,854	3,588	24,510	2,207	15,065	1,356	13,458	1,212
62	41,847	3,767	25,736	2,316	15,819	1,425	14,427	1,298
63	43,938	3,956	27,023	2,432	16,610	1,494	15,149	1,362
64	46,136	4,152	28,374	2,555	17,441	1,569	15,906	1,433
65	48,443	4,361	29,792	2,681	18,903	1,701	16,701	1,503
66	50,865	4,578	31,281	2,816	19,848	1,787	17,537	1,580
67	53,408	4,806	32,846	2,955	21,066	1,896	18,414	1,658
68	56,079	5,048	34,488	3,104	22,290	2,007	19,332	1,740
69	58,881	5,300	36,213	3,260	23,609	2,126	20,300	1,827
以下保費只供續保之用 The premiums below are for Renewal only								
70	61,827	5,565	38,022	3,422	25,005	2,250	21,021	1,893
71	64,919	5,843	39,924	3,594	26,477	2,382	22,382	2,015
72	68,165	6,135	41,921	3,773	28,013	2,522	23,499	2,115
73	71,573	6,441	44,018	3,962	29,555	2,661	24,675	2,220
74	75,150	6,764	46,217	4,160	31,101	2,798	25,908	2,331
75	78,908	7,103	48,528	4,368	32,717	2,945	27,204	2,450
76	82,854	7,457	50,954	4,586	34,419	3,099	28,565	2,571
77	86,996	7,830	53,502	4,817	35,924	3,234	29,993	2,699
78	91,346	8,222	56,178	5,055	37,803	3,402	31,491	2,834
79	95,912	8,633	58,986	5,309	39,770	3,578	33,066	2,976
80+	100,707	9,063	61,937	5,574	41,835	3,765	34,719	3,125

只適用於保單生效時年齡介乎 70 至 80 歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	82,436	7,420	50,696	4,562	33,340	3,000	28,028	2,524
71	86,558	7,790	53,232	4,792	35,302	3,176	29,842	2,686
72	90,886	8,180	55,894	5,030	37,350	3,362	31,332	2,820
73	95,430	8,588	58,690	5,282	39,406	3,548	32,900	2,960
74	100,200	9,018	61,622	5,546	41,468	3,730	34,544	3,108
75	105,210	9,470	64,704	5,824	43,622	3,926	36,272	3,266
76	110,472	9,942	67,938	6,114	45,892	4,132	38,086	3,428
77	115,994	10,440	71,336	6,422	47,898	4,312	39,990	3,598
78	121,794	10,962	74,904	6,740	50,404	4,536	41,988	3,778
79	127,882	11,510	78,648	7,078	53,026	4,770	44,088	3,968
80	134,276	12,084	82,582	7,432	55,780	5,020	46,292	4,166
以下保費只供續保之用 The premiums below are for Renewal only								
81+	134,276	12,084	82,582	7,432	55,780	5,020	46,292	4,166

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	13,844	1,246	33	14,120	1,271	49	27,479	2,473	65	42,102	3,789
18	11,432	1,029	34	14,765	1,329	50	28,234	2,541	66	43,337	3,901
19	11,501	1,035	35	15,439	1,389	51	28,886	2,600	67	44,610	4,015
20	11,570	1,041	36	16,162	1,454	52	29,555	2,659	68	45,919	4,132
21	11,642	1,048	37	16,921	1,523	53	30,238	2,721	69	47,267	4,254
22	11,712	1,054	38	17,714	1,594	54	30,937	2,784	70	48,654	4,379
23	11,783	1,061	39	18,545	1,669	55	31,652	2,849	71	51,004	4,591
24	11,857	1,067	40	19,414	1,747	56	32,585	2,932	72	53,464	4,812
25	11,929	1,073	41	20,365	1,832	57	33,547	3,019	73	56,045	5,044
26	12,013	1,082	42	21,363	1,923	58	34,536	3,109	74	58,750	5,288
27	12,095	1,089	43	22,408	2,017	59	35,554	3,200	75	61,588	5,542
28	12,180	1,096	44	23,506	2,116	60	36,603	3,294	76	64,974	5,847
29	12,263	1,104	45	24,656	2,219	61	37,642	3,388	77	68,549	6,170
30	12,350	1,111	46	25,334	2,280	62	38,712	3,484	78	72,319	6,509
31	12,914	1,162	47	26,029	2,342	63	39,810	3,583	79	76,298	6,867
32	13,504	1,215	48	26,746	2,407	64	40,940	3,684	80+	80,496	7,245

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	3,185	286

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	12,175	1,096
30 - 49	16,193	1,457
50 - 54 (只供續保 for renewal only)	16,193	1,457

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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

保費表 Premium Table

2026年4月1日版本 1 April 2026 Edition

保柏非凡自願醫保計劃 (倍精選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Core Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-21-000-02)
- \$15,000 自付費 Deductible (F00040-22-000-02)
- \$50,000 自付費 Deductible (F00040-23-000-02)
- \$80,000 自付費 Deductible (F00040-24-000-02)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	7,027	632	4,280	385	2,681	241	2,274	205	41	12,656	1,139	7,832	705	5,199	469	4,733	426
1	7,027	632	4,280	385	2,681	241	2,274	205	42	13,225	1,191	8,243	742	5,480	493	5,007	450
2	7,027	632	4,280	385	2,681	241	2,274	205	43	13,834	1,245	8,717	785	5,772	519	5,291	476
3	7,027	632	4,280	385	2,681	241	2,274	205	44	14,484	1,304	9,153	824	6,085	547	5,597	504
4	7,027	632	4,280	385	2,681	241	2,274	205	45	15,177	1,366	9,608	865	6,415	578	5,919	533
5	6,388	575	3,895	350	2,457	220	2,096	188	46	15,709	1,414	9,994	899	6,702	604	6,208	558
6	6,388	575	3,895	350	2,457	220	2,096	188	47	16,289	1,466	10,395	935	7,005	630	6,513	586
7	6,388	575	3,895	350	2,457	220	2,096	188	48	16,908	1,521	10,812	973	7,318	658	6,828	615
8	6,388	575	3,895	350	2,457	220	2,096	188	49	17,551	1,580	11,256	1,014	7,651	689	7,161	645
9	6,388	575	3,895	350	2,457	220	2,096	188	50	18,226	1,641	11,716	1,055	7,995	719	7,507	676
10	6,388	575	3,895	350	2,457	220	2,096	188	51	18,937	1,705	12,207	1,099	8,357	753	7,868	709
11	6,388	575	3,895	350	2,457	220	2,096	188	52	19,675	1,771	12,716	1,144	8,732	786	8,238	742
12	6,388	575	3,895	350	2,457	220	2,096	188	53	20,462	1,842	13,266	1,194	9,121	821	8,612	775
13	6,388	575	3,895	350	2,457	220	2,096	188	54	21,342	1,921	13,851	1,246	9,523	858	8,995	810
14	6,388	575	3,895	350	2,457	220	2,096	188	55	22,286	2,005	14,488	1,304	9,963	896	9,411	847
15	5,856	527	3,572	321	2,262	203	1,966	177	56	23,289	2,096	15,183	1,367	10,441	939	9,861	888
16	5,879	529	3,587	322	2,272	204	1,977	178	57	24,361	2,193	15,910	1,432	10,939	985	10,330	930
17	5,902	531	3,602	324	2,284	206	1,988	179	58	25,481	2,294	16,674	1,501	11,462	1,032	10,823	974
18	5,932	534	3,617	325	2,296	207	2,001	180	59	26,730	2,406	17,489	1,574	12,019	1,082	11,345	1,021
19	5,962	537	3,637	328	2,311	208	2,017	181	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,988	539	3,659	330	2,330	210	2,036	183	60	28,066	2,526	18,356	1,652	12,608	1,134	12,087	1,088
21	6,228	560	3,806	343	2,426	218	2,123	191	61	29,470	2,652	19,276	1,735	13,250	1,193	12,909	1,162
22	6,478	583	3,959	356	2,527	228	2,213	199	62	30,944	2,785	20,244	1,822	13,924	1,254	13,797	1,242
23	6,742	607	4,122	371	2,634	237	2,309	208	63	32,491	2,924	21,258	1,914	14,627	1,316	14,500	1,305
24	7,026	632	4,296	386	2,746	247	2,409	217	64	34,116	3,070	22,326	2,010	15,376	1,384	15,250	1,373
25	7,319	659	4,475	403	2,861	258	2,511	226	65	35,821	3,224	23,456	2,112	16,647	1,498	16,088	1,448
26	7,561	681	4,624	416	2,958	266	2,597	234	66	37,613	3,386	24,635	2,218	17,498	1,575	16,920	1,522
27	7,810	702	4,777	430	3,058	276	2,687	242	67	39,493	3,555	25,873	2,329	18,571	1,671	17,803	1,603
28	8,076	727	4,940	445	3,164	284	2,782	250	68	41,468	3,732	27,177	2,446	19,664	1,770	18,745	1,687
29	8,350	752	5,109	459	3,269	295	2,883	260	69	43,541	3,919	28,544	2,569	20,836	1,876	19,732	1,776
30	8,650	779	5,294	477	3,391	305	2,992	269	70	45,718	4,115	29,982	2,699	22,080	1,987	20,550	1,850
31	8,901	801	5,450	490	3,496	315	3,090	278	71	48,004	4,321	31,494	2,835	23,397	2,105	21,881	1,969
32	9,159	824	5,609	505	3,606	324	3,193	287	72	50,404	4,536	33,084	2,978	24,782	2,230	23,051	2,074
33	9,425	849	5,775	520	3,721	336	3,301	297	73	52,924	4,763	34,748	3,127	26,166	2,355	24,262	2,184
34	9,698	872	5,947	536	3,843	346	3,371	304	74	55,571	5,002	36,496	3,285	27,563	2,481	25,532	2,298
35	9,981	898	6,125	551	3,972	357	3,543	319	75	58,350	5,252	38,337	3,451	29,045	2,614	26,892	2,421
36	10,340	931	6,351	572	4,132	372	3,698	333	76	61,266	5,514	40,240	3,621	30,499	2,745	28,164	2,535
37	10,734	966	6,597	593	4,307	387	3,867	348	77	64,330	5,790	42,238	3,802	31,809	2,862	29,497	2,654
38	11,162	1,004	6,867	618	4,502	406	4,054	365	78	67,546	6,079	44,334	3,990	33,408	3,007	30,888	2,780
39	11,620	1,045	7,156	644	4,711	424	4,258	383	79	70,924	6,383	46,535	4,188	35,082	3,157	32,349	2,912
40	12,111	1,090	7,465	672	4,936	445	4,477	403	80+	74,470	6,702	48,846	4,396	36,841	3,316	33,881	3,049

保柏非凡自願醫保計劃 (倍精選) Bupa Hero VHIS Plan (Core Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	42,099	3,789	27,534	2,478	18,912	1,701	18,131	1,632
61	44,205	3,978	28,914	2,603	19,875	1,790	19,364	1,743
62	46,416	4,178	30,366	2,733	20,886	1,881	20,696	1,863
63	48,737	4,386	31,887	2,871	21,941	1,974	21,750	1,958
64	51,174	4,605	33,489	3,015	23,064	2,076	22,875	2,060
65	53,732	4,836	35,184	3,168	24,971	2,247	24,132	2,172
66	56,420	5,079	36,953	3,327	26,247	2,363	25,380	2,283
67	59,240	5,333	38,810	3,494	27,857	2,507	26,705	2,405
68	62,202	5,598	40,766	3,669	29,496	2,655	28,118	2,531
69	65,312	5,879	42,816	3,854	31,254	2,814	29,598	2,664
以下保費只供續保之用 The premiums below are for Renewal only								
70	68,577	6,173	44,973	4,049	33,120	2,981	30,825	2,775
71	72,006	6,482	47,241	4,253	35,096	3,158	32,822	2,954
72	75,606	6,804	49,626	4,467	37,173	3,345	34,577	3,111
73	79,386	7,145	52,122	4,691	39,249	3,533	36,393	3,276
74	83,357	7,503	54,744	4,928	41,345	3,722	38,298	3,447
75	87,525	7,878	57,506	5,177	43,568	3,921	40,338	3,632
76	91,899	8,271	60,360	5,432	45,749	4,118	42,246	3,803
77	96,495	8,685	63,357	5,703	47,714	4,293	44,246	3,981
78	101,319	9,119	66,501	5,985	50,112	4,511	46,332	4,170
79	106,386	9,575	69,803	6,282	52,623	4,736	48,524	4,368
80+	111,705	10,053	73,269	6,594	55,262	4,974	50,822	4,574

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	91,436	8,230	59,964	5,398	44,160	3,974	41,100	3,700
71	96,008	8,642	62,988	5,670	46,794	4,210	43,762	3,938
72	100,808	9,072	66,168	5,956	49,564	4,460	46,102	4,148
73	105,848	9,526	69,496	6,254	52,332	4,710	48,524	4,368
74	111,142	10,004	72,992	6,570	55,126	4,962	51,064	4,596
75	116,700	10,504	76,674	6,902	58,090	5,228	53,784	4,842
76	122,532	11,028	80,480	7,242	60,998	5,490	56,328	5,070
77	128,660	11,580	84,476	7,604	63,618	5,724	58,994	5,308
78	135,092	12,158	88,668	7,980	66,816	6,014	61,776	5,560
79	141,848	12,766	93,070	8,376	70,164	6,314	64,698	5,824
80	148,940	13,404	97,692	8,792	73,682	6,632	67,762	6,098
以下保費只供續保之用 The premiums below are for Renewal only								
81+	148,940	13,404	97,692	8,792	73,682	6,632	67,762	6,098

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
0-17	13,844	1,246	33	14,120	1,271	49	27,479	2,473	65	42,102	3,789
18	11,432	1,029	34	14,765	1,329	50	28,234	2,541	66	43,337	3,901
19	11,501	1,035	35	15,439	1,389	51	28,886	2,600	67	44,610	4,015
20	11,570	1,041	36	16,162	1,454	52	29,555	2,659	68	45,919	4,132
21	11,642	1,048	37	16,921	1,523	53	30,238	2,721	69	47,267	4,254
22	11,712	1,054	38	17,714	1,594	54	30,937	2,784	70	48,654	4,379
23	11,783	1,061	39	18,545	1,669	55	31,652	2,849	71	51,004	4,591
24	11,857	1,067	40	19,414	1,747	56	32,585	2,932	72	53,464	4,812
25	11,929	1,073	41	20,365	1,832	57	33,547	3,019	73	56,045	5,044
26	12,013	1,082	42	21,363	1,923	58	34,536	3,109	74	58,750	5,288
27	12,095	1,089	43	22,408	2,017	59	35,554	3,200	75	61,588	5,542
28	12,180	1,096	44	23,506	2,116	60	36,603	3,294	76	64,974	5,847
29	12,263	1,104	45	24,656	2,219	61	37,642	3,388	77	68,549	6,170
30	12,350	1,111	46	25,334	2,280	62	38,712	3,484	78	72,319	6,509
31	12,914	1,162	47	26,029	2,342	63	39,810	3,583	79	76,298	6,867
32	13,504	1,215	48	26,746	2,407	64	40,940	3,684	80+	80,496	7,245

2) 牙科保障 Dental Benefit 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	3,185	286

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
18 - 29	12,175	1,096
30 - 49	16,193	1,457
50 - 54 (只供續保 for renewal only)	16,193	1,457

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

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