

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.