

Terms and Conditions for the Video Consultation Service:

1. The video consultation service ("Service") is provided by Bupa (Asia) Limited ("Bupa" or "we" or "us") as part of the extended network clinical coverage available to members during the Coronavirus Disease (COVID-19) pandemic in Hong Kong. The Service applies from 17 July 2020 to 31 December 2020 (both dates inclusive) ("Special Protection Period").
2. The Service is only available to existing insured members of a Bupa or Hang Seng Bupa Personal or Group Medical Insurance Plan ("Plan") who are aged 18 or above where the Plan has network Clinical Benefit with an eligible medical card issued ("Qualified Insured Person"). The Plan must be still in force during the Special Protection Period and at the time of consultation.
3. The Service is applicable when the Qualified Insured Person is treated by a General Practitioner through our selected video consultation service provider, and incurs medical expenses which include both consultation fee and Medically Necessary Western Medication prescribed by such practitioner and obtained at his/her clinic.
4. Before using the Service, the Qualified Insured Person should check and ensure that the Plan includes network Clinical Benefit and the medical card is eligible for network coverage. Please refer to the eligible medical card types on Bupa's website at www.bupa.com.hk/customer-care/video-consultation.
5. To enjoy the Service, all appointments must be made through the designated hotline of our selected video consultation service provider at 8208 3628. The hotline staff will check the Qualified Insured Person's network access and eligibility under the Plan and provide a list of available clinics to choose from. The hotline service hours are as follows: Monday to Friday, 9am to 5:30pm; Saturday, 9am to 12noon. The hotline is not available on Sundays and public holidays.
6. The Qualified Insured Person is required to present a valid Bupa medical card and Hong Kong Identity Card upon registration with the video consultation service provider. The provider may collect further information from the Qualified Insured Person, including email address and home delivery address, for future contact purposes.
7. All eligible video consultation services shall be counted as a general practitioner consultation under network Clinical Benefit of the Plan. Subject to the coverage of the Plan, eligible extra medication will be covered if the Plan also includes Western Medication Benefit under the network Clinical Benefit.
8. If the video consultation service provider considers that a physical visit at the appointed clinic is necessary (e.g. for a proper examination or assessment), the Qualified Insured Person may visit the designated clinic free of charge within 24 hours after the video consultation (or on the coming Monday for video consultation on Saturday). Such follow up visit will not be deducted from the remaining balance of the network Clinical Benefit.
9. For any video consultation conducted during the Special Protection Period, the medication delivery fee charged by the provider (HK\$50) will be waived. However, the Qualified Insured Person may still be required to settle any co-payment or extra medication fee (if applicable) with the provider using the payment method prescribed by the provider.
10. If the medical expenses incurred exceed the Qualified Insured Person's coverage under the Plan or aren't covered by Plan (e.g. excluded conditions), the Qualified Insured Person will need to settle the expenses directly with the provider. For any ineligible expenses settled by a Bupa medical card, a shortfall notice will be sent for settlement.
11. For the sake of clarity, all video consultation services which are not provided by our designated video consultation service provider or any other non-network service providers shall not be covered under this Service.

12. The Service is subject to the terms and conditions set by the provider:
www.bupa.com.hk/pdf/VideoConsultation_Provider_TnC.pdf.
13. The Service only covers eligible medical expenses and all reimbursements are subject to our final claims assessment. We may require the Qualified Insured Person and the provider to furnish further documents and medical information for claims assessment purposes.
14. Medically Necessary means the necessity to have a treatment, medical service or medication which is:
 - (a) consistent with the diagnosis and customary medical treatment for the condition at a Normal and Customary charge;
 - (b) in accordance with standards of good and prudent medical practice;
 - (c) necessary for such a diagnosis or treatment;
 - (d) not furnished primarily for the convenience of the Member, Registered Medical Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
 - (e) furnished at the most appropriate level which can be safely and effectively provided to the Member; and
 - (f) with respect to Hospital Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

For the purposes of interpreting “standards of good and prudent medical practice”, Bupa shall consider the following:

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
 - II. relevant specialty body recommendations; and/or
 - III. the views of specialists practising in the relevant clinical area.
15. We reserve the right to change these terms and conditions or terminate the Service at any time with notice. In case of any objections or disputes, we have the final decision.
 16. Video consultation services offered by this Service are subject to the medical insurance coverage and clinical benefit limits of the Qualified Insured Person under the Plan. All terms and conditions (including the general exclusions) under the Plan shall govern the eligibility of medical services covered. Please contact our Customer Care helpdesk for more information if needed.
 17. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

(last updated on 17 July 2020)

視像診症服務的條款及細則：

1. 視像診症服務（「服務」）是由保柏（亞洲）有限公司（「保柏」或「我們」）針對 2019 冠狀病毒病（COVID-19）於香港的疫情期間所提供之延伸網絡門診保障。服務的適用日期由 2020 年 7 月 17 日起至 2020 年 12 月 31 日（首尾兩日包括在內）（「特別保障期」）。
2. 服務只適用於現有保柏或恒生保柏個人或團體醫療保險計劃（「計劃」）下享有網絡門診保障及持有合資格醫療卡之 18 歲或以上的受保會員（「合資格受保人」），而該計劃需於特別保障期內及接受診症時仍然生效。
3. 服務只適用於合資格受保人經我們特選的視像診症服務供應商由普通科醫生進行診症並招致的醫療費用，此費用包括診症費及由該醫生處方並於其診所取得之醫療必需西藥費用。
4. 使用服務前，合資格受保人須檢查並確保計劃涵蓋網絡門診保障及其醫療卡涵蓋網絡服務。請到保柏網站查閱符合資格的醫療卡：www.bupa.com.hk/customer-care/video-consultation。
5. 要享用此服務，合資格受保人必須經我們特選的視像診症服務供應商所提供之專線 8208 3628 進行預約。專線職員會檢查合資格受保人之計劃下所適用的醫療網絡和資格，並提供適用的診所名單以供選擇。專線服務時間為星期一至五上午 9 時至下午 5 時半，及星期六上午 9 時至中午 12 時，於星期日及公眾假期並不適用。
6. 合資格受保人向視像診症服務供應商進行登記時，必須出示有效的保柏醫療卡及香港身份證。服務供應商或會向合資格受保人索取進一步的資料，包括電郵地址及送遞地址以作聯絡之用。
7. 所有合資格的視像診症將被算作為在計劃內之網絡門診保障下的一次普通科醫生診症。視乎計劃的保障範圍，如果計劃的網絡門診保障包括處方西藥，合資格的額外藥物將會獲得保障。
8. 當視像診症服務供應商認為合資格受保人需要親臨指定診所時（如進行正式的檢查或評估），如該診症是在視像診症後的 24 小時內進行（如視像診症在星期六進行，則為下星期一），將會豁免收費。是次診症亦不會從網絡門診保障餘額中扣減。
9. 在特別保障期間進行的視像診症，可獲豁免由服務供應商收取的藥物運費（港幣 50 元）。然而，合資格受保人或仍需透過服務供應商指定的付款方式繳付任何自負費或額外藥物費用（如適用）。
10. 如產生的醫療費用超出合資格受保人於計劃下之保障，或不受保於其計劃內（如不保事項），合資格受保人需自行向服務供應商繳付所需的費用。就任何已由保柏醫療卡所支付的不合資格費用，我們會向會員發出差額通知書要求繳付。
11. 為清晰起見，在此服務下，所有非由我們指定的視像診症服務供應商或其他非網絡服務供應商所提供的視像診症服務均不獲保障。

12. 服務受供應商所訂之條款及細則約束（只提供英文版）：
www.bupa.com.hk/pdf/VideoConsultation_Provider_TnC.pdf
13. 此服務只保障合資格的醫療費用，所有賠償均以我們的最終理賠審核為準。我們或會要求合資格受保人及服務供應商提供進一步文件及醫療資料，以進行理賠審核之用。
14. 「醫療必需」指醫療上必需的治療、醫療服務或藥物：
- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
 - (b) 符合良好及謹慎的醫療標準；
 - (c) 就有關診斷或治療而所需的；
 - (d) 非純為會員、註冊西醫、物理治療師、麻醉科醫生或任何其他醫療服務供應商提供方便；
 - (e) 以最合適之程度向會員提供安全及有效的治療；及
 - (f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。
- 就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：
- I. 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
 - II. 相關專業機構的建議；及 / 或
 - III. 相關臨床領域執業的專家意見。
15. 我們有權隨時更改此條款及細則或終止服務而毋須另行通知。如有任何異議或任何爭議，我們擁有最終決定權。
16. 於此服務下提供的視像診症服務均受合資格受保人之計劃的醫療保障範圍及門診賠償限額所限。計劃下的所有條款及細則（包括不保事項）將決定醫療服務是否符合保障資格。如欲了解更多詳情，可致電我們的客戶服務專線。
17. 如本條款及細則之中，中文版與英文版有任何差異，概以英文版本為準。

（最後更新日期 2020 年 7 月 17 日）