

## Terms and Conditions for the Video Consultation Service:

1. The video consultation service ("Service") is provided by medical providers appointed by Bupa (Asia) Limited ("Bupa" or "we" or "us") under eligible medical insurance Plans (defined below).
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 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/vc](http://www.bupa.com.hk/vc). Currently, all appointments must be made through the provider's mobile app (QHMS app).
5. When using the QHMS app, the Qualified Insured Person should select a video consultation service provider included in the list of network providers for the Plan. After booking, the provider's staff will check the Qualified Insured Person's network access and eligibility under the Plan and provide an appointment confirmation through the app.
6. Bupa is not the developer, controller or operator of the QHMS app. The use of the QHMS app is subject to the terms and conditions set out by the provider (which may be amended from time to time). Bupa is not responsible or liable for any costs, losses or damages in connection with the use of the QHMS app and makes no guarantees, representations or warranties of any kind, expressed or implied, about the security, completeness, accuracy, reliability, suitability or availability with respect to the QHMS app. The Qualified Insured Person should acknowledge that the download, installation and use of the QHMS app and any transmission of information via the app are at their own risk.
7. The Qualified Insured Person is required to provide personal details, including name, email address and contact number, and upload an image of a valid Bupa medical card upon booking an appointment through the QHMS app. The provider may collect further information from the Qualified Insured Person, including home delivery address, for future contact purposes.
8. 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.
9. 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.
10. For any video consultation conducted, the basic medication delivery fee (HK\$80) will be charged by the provider and payable to the provider upfront via its designated payment method. For deliveries to certain locations (including Tung Chung, Repulse Bay, Sai Kung, Kwai Chung Container Terminal, etc.), an additional delivery charge of HK\$120 will apply. The Qualified Insured Person may also be required to settle any co-payment or extra medication fee with the provider using the payment method prescribed by the provider. The delivery charges of HK\$80 and HK\$120 are waived through 31 December 2021.

11. 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.
12. 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 and the Plan.
13. The Service is subject to the terms and conditions set by the provider:  
[www.bupa.com.hk/pdf/VideoConsultation\\_Provider\\_TnC\\_1020.pdf](http://www.bupa.com.hk/pdf/VideoConsultation_Provider_TnC_1020.pdf).
14. The Service only covers eligible medical expenses and all reimbursements are subject to our final claims assessment and benefit coverage of the Plan. We may require the Qualified Insured Person and the provider to furnish further documents and medical information for claims assessment purposes.
15. Medically Necessary shall be construed according to the contract of the Plan.
16. 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.
17. 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.
18. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

(last updated on 26 November 2020)

## 視像診症服務的條款及細則：

1. 視像診症服務（「服務」）是於合資格醫療保險計劃下（定義見下）由保柏（亞洲）有限公司（「保柏」或「我們」）指定的醫療服務供應商所提供。
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/vc](http://www.bupa.com.hk/vc)。目前，所有預約均須透過供應商之手機應用程式（卓健醫療應用程式）進行。
5. 在使用卓健醫療應用程式時，合資格受保人應選擇計劃之網絡醫生名單上的視像診症服務供應商。完成預約後，供應商之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，並透過應用程式確認預約。
6. 保柏並非卓健醫療應用程式的開發商、操作商或營運商。卓健醫療應用程式的使用受供應商所訂之條款及細則約束（或不時更改）。對於使用卓健醫療應用程式而招致的任何費用、損失或損害，保柏概不承擔任何責任，亦不會就卓健醫療應用程式之安全性、完整性、準確性、可信性、穩定性或可用性，作出任何明示或隱含的保證、陳述或擔保。合資格受保人須同意自行承擔下載、安裝和使用卓健醫療應用程式及任何資料傳輸所帶來的風險。
7. 合資格受保人在使用卓健醫療應用程式預約時，必須提供姓名、電郵地址、電話等個人資料，並上載有效的保柏醫療卡之圖片。服務供應商或會向合資格受保人索取進一步的資料，包括送遞地址以作聯絡之用。
8. 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。
9. 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。
10. 使用視像診症需向服務供應商繳付基本藥物運費（港幣 80 元），並需在送運前透過其指定付款方式向其支付。如運送至指定地區（包括東涌、淺水灣、西貢及葵涌貨櫃碼頭等），將收取港幣 120 元之額外運費。合資格受保人亦可能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）。直至 2021 年 12 月 31 日，港幣 80 及 120 元之運費將獲豁免。

11. 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。
12. 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此服務及計劃保障。
13. 服務受供應商所訂之條款及細則約束：  
[www.bupa.com.hk/pdf/VideoConsultation\\_Provider\\_TnC\\_1020.pdf](http://www.bupa.com.hk/pdf/VideoConsultation_Provider_TnC_1020.pdf)。
14. 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及計劃之保障範圍為準。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。
15. 「醫療必需」將按計劃合約之定義闡釋。
16. 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。
17. 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。
18. 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 11 月 26 日）