

保柏家互通  
醫療保障計劃

Bupa All Together  
Health Insurance  
Scheme



## 保柏家互通醫療保障計劃 Bupa All Together Health Insurance Scheme

現今時代，家庭的組合形式及生活模式非常多元。不論你的家庭成員居住在香港或海外，**保柏家互通醫療保障計劃**能靈活地為你和你愛護的家人提供周全的健康保障。凡與家人一起投保，你們可共享每年最高通用保額高達港幣500萬元，保障更涵蓋亞洲、澳洲和新西蘭等地區<sup>1</sup>。

當你在香港保柏網絡醫療服務供應商使用保柏醫療卡接受治療時，你的費用將可獲全數賠償<sup>2</sup>。或者選擇自己的供應商，根據你的計劃而可獲得80%或100%的賠償。你可選擇加入自選保障，為你每位家庭成員自訂符合他們獨特需求的計劃。此外，你和你的家人均可享終生保費折扣和保柏保健計劃，支援你人生每個階段的需要。

Nowadays, families come in all different shapes and sizes. No matter if some family members live abroad, **Bupa All Together Health Insurance Scheme** offers flexible options for you and your loved ones. Together, you can **enjoy coverage for eligible medical expenses up to a combined annual benefit limit of HK\$5 million in Asia, Australia and New Zealand**<sup>1</sup>.

When you use your Bupa medical card, your expenses at Bupa's network providers in Hong Kong will be fully covered<sup>2</sup>. Or choose your own provider and receive 80% or 100% reimbursement, depending on your plan. By adding optional benefits, you can also tailor your scheme to meet each family member's unique needs. What's more, **you'll all enjoy lifetime discounts and Bupa wellness programme** designed to support you at every stage of life.

<sup>1</sup> 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。

<sup>2</sup> 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最高通用賠償額、保障地域範圍及指定病房級別。詳情請參閱保單。

<sup>1</sup> 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.

<sup>2</sup> Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered eligible expense and subject to the Maximum Annual Benefit Pool limit, area of cover and restricted ward class set out in the Summary of Benefits. Please refer to the policy for details.

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## 計劃概要 Plan overview

### 保障一覽表 Cover at a glance

#### 基本保障 Basic benefit

住院及手術保障 Hospital and Surgical Benefit

- 1) 計劃 Plan A - 網絡保障下獲全數賠償或非網絡保障的賠償率為合資格費用之80%，即自付費為20%；或  
Full cover under Network benefit or 80% reimbursement of eligible expenses under Non-network benefit, i.e. 20% Coinsurance; or
- 2) 計劃 Plan B - 網絡保障下獲全數賠償或非網絡保障的賠償率為合資格費用之100%，即無自付費  
Full cover under Network benefit or 100% reimbursement of eligible expenses under Non-network benefit, i.e. 0% Coinsurance

#### 每年最高通用賠償額 Maximum Annual Benefit Pool

HK\$5,000,000

#### 終身保障限額 Lifetime benefit limit

無 Nil

#### 保障期 Period of cover

一年，可每年續保至終身  
1 year, renewable yearly for life

#### 保障地域範圍 Area of cover

亞洲、澳洲及新西蘭<sup>1</sup>  
Asia, Australia and New Zealand<sup>1</sup>

#### 病房級別 Ward class

大房 Ward

#### 先天性疾病 Congenital conditions

當保單生效後，隨即保障8歲起發病或確診的先天性疾病，受保單之一般不保事項約束  
Congenital conditions which have manifested or been diagnosed from age 8 are covered, as soon as your policy is in effect, subject to the policy's General Exclusions

#### 免費保障及服務 Free benefits and services

保柏保健計劃  
Bupa Wellness Programme

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

健康支援服務  
Health Coaching Services

#### 自選保障<sup>3</sup> Optional benefits<sup>3</sup>

門診保障 Clinical Benefit

產科保障 Maternity Benefit

牙科保障 Dental Benefit

#### 醫療卡 Medical card

有（須符合有關資格）  
Yes (subject to eligibility requirements)

## 計劃概要 Plan overview

### 投保資格 Eligibility

#### 保單持有人 Policy holder

18 歲或以上 Age 18 or above

#### 受保人 Insured person

保單持有人 Policy holder

保單持有人之配偶、子女、孫子女  
Policy holder's spouse, child, grandchild

保單持有人或其配偶之父母、(外) 祖父母、兄弟姊妹  
Policy holder or policy holder's spouse's parents,  
grandparents, siblings

保單持有人之同居伴侶或其同居伴侶之父母、子女  
Policy holder's domestic partner or his/her parents or child

#### 受保人投保年齡 Issue age of insured person

保障生效時年齡介乎 15 天至 80 歲 (包括首尾歲數)  
(自選產科保障只適用於 18 至 49 歲之女性受保人)

From 15 days to 80 years (inclusive) at coverage commencement date (Optional Maternity Benefit is applicable to female insured persons from Age 18 to 49 only)

#### 投保 Application

投保前無須進行醫療檢查<sup>4</sup>

No medical examination is required<sup>4</sup>

#### 續保 Renewal

保證終身續保<sup>5</sup>

Guaranteed lifetime renewal<sup>5</sup>

<sup>4</sup> 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。

<sup>5</sup> 保柏保證每年續保你的保障至終身，惟受保人須符合保單條款及細則內所列明的續保要求。保柏保留在保單續保時更改保費、保障、條款及細則的權利。詳情請參閱你的保單。

<sup>4</sup> 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.

<sup>5</sup> Bupa guarantees that the cover can be renewed every year for life, as long as the insured persons meet the requirements as stated in the renewal provisions of your policy terms and conditions. Bupa reserves the right to amend the premium, benefits, terms and conditions upon policy renewal. Please refer to your policy for further details.

## 計劃概要 Plan overview

### 折扣優惠<sup>6</sup> Discount<sup>6</sup>

子女折扣（只適用於18歲以下的受保人）  
Child discount (Applicable to insured person below 18)

父或母與子女一同投保：子女可享保費7折  
30% child discount when the child enrolls with one parent

父母與子女一同投保：子女可享保費45折  
55% child discount when the child enrolls with both parents

終生折扣 Lifetime discount

兩名家庭成員一同投保：85折  
2 family members enrol together: 15% discount

三名或以上家庭成員一同投保：8折  
3 or more family members enrol together: 20% discount

無索償續保折扣 No claim renewal discount

無賠償紀錄之年期 No claim period:

連續2或3個保單年度：95折  
2 or 3 consecutive policy years: 5% discount

連續4或5個保單年度：9折  
4 or 5 consecutive policy years: 10% discount

連續6個或以上保單年度：85折  
6 or more consecutive policy years: 15% discount

## 計劃特點 Plan features

此計劃為你一家人提供充裕的保障，全家可共享每年最高通用保額高達港幣500萬元，保障涵蓋亞洲、澳洲和新西蘭<sup>1</sup>。此計劃更不設終身保障限額，無論索償多少，你的保額均會每年自動還原，讓家人安心接受治療。

This plan provides generous cover for your whole family up to a shared annual benefit limit of HK\$5 million across Asia, Australia and New Zealand<sup>1</sup>. There's also no lifetime benefit limit—your coverage will be automatically renewed each year no matter how much you've claimed. Your family members can be assured of receiving medical treatment without any worries.



### 受保家人可每年通用高達港幣500萬保額 HK\$5 million coverage every year for the insured family

凡與家人一起投保，每年可獲高達港幣500萬元保障額互相通用，尤其年長父母或年幼子女可能索償機會較大，靈活而充裕的保障額讓最有需要的家人獲得更大保障。一家投保，保費折扣越高。

You and your family members will share a combined annual benefit limit of HK\$5 million. This maximises reimbursement for those who need the cover most, including elderly parents or young children who may have more chances of claim. What's more, you'll enjoy higher premium discounts when more family members enrol together.



### 全數賠償合資格醫療費用<sup>2</sup> Full coverage for eligible medical expenses<sup>2</sup>

於本港網絡服務供應商<sup>3</sup>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，以每年最高通用賠償額為限。於亞洲、澳洲及新西蘭的其他供應商接受治療，你可根據你所選的計劃級別而享有80%或100%賠償（以每保障項目的限額為限）。

Expenses such as surgeon fees, intensive care, prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are covered in full at network providers<sup>3</sup> in Hong Kong up to Maximum Annual Benefit Pool. At other providers in Asia, Australia and New Zealand, you can enjoy either 80% or 100% reimbursement depending on your plan level (subject to item limits for specific benefits).



### 患上指定嚴重疾病可獲豁免一年保費<sup>7</sup> One-year premium waiver if diagnosed specified serious illnesses<sup>7</sup>

由第二個保單年度開始，若任何一位受保人不幸患上癌症、急性心肌梗塞或中風，保單上所有已承保的成員均可獲一年保費豁免，以助你和家人專注治療及康復。

Starting from the second policy year, one-year premium waiver is applicable if any insured person is diagnosed with cancer, heart attack or stroke. To support you all during your loved one's treatment and recovery, premium will be waived for every family member already covered under your policy.



### 保柏保健計劃<sup>9</sup> Bupa Wellness Programme<sup>9</sup>

作為你的健康夥伴，我們不單支付你的醫療費用，亦助你保持健康。由第二個保單年度開始，每位受保人可因應個人需要，在保柏保健計劃中，自選其中一項服務。保健服務有20多項供選擇，包括身體檢查、疫苗注射及健康生活等。部分為免費項目，你亦可選擇支付自付費而享用其他服務。

As your healthcare partner, we take care of medical expenses when you're unwell and also help you stay healthy. With our Bupa Wellness Programme, you can choose from 20+ wellness services such as health assessment, vaccination, healthy lifestyle and more, starting from the second policy year. Some of the items are free of charge. Alternatively, you can choose to pay a co-payment to enjoy other services.

<sup>7</sup> 根據保單持有人的書面要求及提交相關證明文件，一年保費豁免將於下一個保單年度生效，適用於住院及手術保障和自選保障（如適用）之保費。詳細條款及細則請參閱保單。

<sup>8</sup> 請登入保柏的客戶服務網站 myBupa 查閱最新的保柏尚健特選服務供應商名單。此名單可能會不時更改。

<sup>9</sup> 保健服務及中心列表可隨時更改，恕不另行通知。

<sup>7</sup> One-year premium waiver is applicable to premiums paid for Hospital and Surgical Benefit and optional benefits (if any) of the following policy year, upon written request from the policy holder with relevant supporting documents. Please refer to the policy for detailed terms and conditions.

<sup>8</sup> Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa HealthPlus appointed service providers. This list is subject to change from time to time.

<sup>9</sup> The wellness services and centre list are subject to change from time to time without prior notice.

## 計劃特點 Plan features



### 新生嬰兒可獲免費危疾保障<sup>10</sup> Free critical illness coverage for newborn baby<sup>10</sup>

每個新生命的誕生都非常可貴。由第二個保單年度開始，保柏可為女性受保人的新生嬰兒提供額外保障。你只需在子女出生後為他申請保柏危疾全保計劃，即可獲豁免第一個保單年度之保費。

Each new life is precious. That's why we offer additional protection to newborn baby of female insured person under your plan from the second policy year. Simply apply Bupa Safe Critical Illness Insurance Scheme for your newborn baby after your child's birth and they can enjoy the critical illness coverage, with no premium paid for the first policy year.



### 保障先天性疾病 Enhanced cover including congenital conditions

由8歲起發病或確診的先天性疾病將可獲得保障，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。

Your policy can cover congenital conditions which have manifested or been diagnosed from age 8, subject to the Policy's General Exclusions. You can also choose to cover for pre-existing conditions, subject to underwriting and an additional premium.



### 免找數服務<sup>11</sup> Cashless service<sup>11</sup>

憑保柏醫療卡，你可於保柏指定的本港私家醫院<sup>12</sup>及保柏尚健特選服務供應商<sup>8</sup>（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。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）<sup>13</sup>。

With your Bupa medical card, you can enjoy cashless service at designated private hospitals<sup>12</sup> and Bupa HealthPlus appointed service providers<sup>8</sup> (including diagnostic centres, specialist clinics, etc.) in Hong Kong. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit)<sup>13</sup>.



### 保證終生續保 Guaranteed lifetime renewal

保柏保證每年續保你的保障至終身<sup>5</sup>，無論家庭成員因保單生效後所患疾病索償多少，保費只會根據年齡而調整。

Bupa guarantees that your cover can be renewed every year for life<sup>5</sup>. Each family member's premium will only be based on age no matter how much you claim after your policy is in effect.

<sup>10</sup> 自第二個保單年度起，女性受保人的初生嬰兒可投保保柏危疾全保計劃13並獲享首年保費豁免，保障額達110萬港元。請選擇年繳方式以獲取保費豁免。你亦可自費為子女升級到覆蓋範圍更高的計劃。詳細條款及細則請參閱保柏危疾全保計劃的保單。投保申請詳情，請參閱會員指引或聯絡你的健康管理顧問或保險顧問。

<sup>11</sup> 免找數服務並不適用於保障摘要上住院及手術保障所列的項目(k)、(l)、(o)、(q)及(r)。醫療卡並不適用於本港私家醫院的門診部。你須按照所訂程序並向保柏索取初步保障審核以免免找數服務。

<sup>12</sup> 你可瀏覽保柏網站 (<https://www.bupa.com.hk/tc/alltogether>)，查閱指定的香港私家醫院名單。此名單可能會不時更改。

<sup>13</sup> 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，如有任何不合資格和保障額外的醫療費用，你須退還有關費用。詳情請參閱常見問題7。

<sup>10</sup> From the second policy year onwards, newborn baby of female insured person is eligible to first year premium waiver when enrolled in Bupa Safe Critical Illness Insurance Scheme Plan 13 with coverage of HK\$1.1 million. Premiums will be waived when annual payment mode is selected. Parents also have the option to upgrade their child to a plan with higher coverage at their own expense. Please refer to the Bupa Safe Critical Illness Insurance Scheme Policy for detailed terms and conditions. For enrolment details, please refer to membership guide or contact your health management consultant or insurance consultant.

<sup>11</sup> Cashless service is not applicable to items (k), (l), (o), (q) and (r) listed in the Summary of Benefits. Your medical card is not applicable to the outpatient department of a local private hospital. You need to follow the required procedures and obtain pre-authorisation from Bupa to enjoy cashless service.

<sup>12</sup> Please visit Bupa's website (<https://www.bupa.com.hk/en/alltogether>) for the list of designated private hospitals in Hong Kong. This list is subject to change from time to time.

<sup>13</sup> 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 and exceeding medical expenses. Please refer to Frequently Asked Question 7 for details.





## 自選保障 Optional benefits

你可自選門診、牙科及產科保障，以應付你的各項醫療保健需要。所有自選保障均適用於亞洲、澳洲和新西蘭等地區<sup>1,14</sup>。

Expand your coverage with optional benefits for doctor's visits, dental care and maternity. Choose any or all optional benefits to meet your healthcare needs. All optional benefits offer coverage in Asia, Australia and New Zealand<sup>1,14</sup>.



### 門診保障 Clinical Benefit

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。憑保柏醫療卡更可享網絡診所免找數服務及全數賠償<sup>15</sup>。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。

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](http://www.bupa.com.hk/vc)。

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. You can also enjoy cashless service and full cover at network clinics with a Bupa medical card<sup>15</sup>. 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.

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](http://www.bupa.com.hk/vc) for details.



### 牙科保障 Dental Benefit

牙科保障包括洗牙、補牙及脫牙、牙周手術、緊急意外治療等。如你在指定網絡牙科中心<sup>16</sup>接受診治，更可就覆蓋的服務項目享用免找數服務及全數賠償<sup>15</sup>。

Our Dental Benefit covers dental expenses such as scaling and polishing, fillings and extractions, periodontal surgery, accident emergency treatment and more. If you receive treatment at designated network dental centres<sup>16</sup>, you can enjoy cashless service and full cover for covered items<sup>15</sup>.



### 產科保障 Maternity Benefit

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。

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

<sup>14</sup> 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。

<sup>15</sup> 全數賠償只適用於合資格費用，並必須於網絡保障下的保柏尚健特選服務供應商求診，受限於每保單年度的診治次數上限及每年最高賠償額。全數賠償所涵蓋的項目及其他詳情請參閱保障摘要。

<sup>16</sup> 網絡牙科中心指由保柏委任的牙科中心網絡以提供保障摘要上「網絡牙科中心保障」所列的牙科服務項目。網絡牙科中心地點包括金鐘、銅鑼灣、鰂魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入保柏客戶服務網站 myBupa 查閱最新的牙科中心地址。此名單可能會不時更改。受保人只需出示保柏會員卡、醫療卡或保單號碼及香港身份證以作核實及紀錄，便可於指定網絡牙科中心享免找數服務及全數賠償。

<sup>14</sup> For expenses incurred under optional benefits outside area of cover, no benefits shall be payable. Please refer to the policy for details.

<sup>15</sup> To enjoy full cover, you must visit Bupa HealthPlus appointed service providers under the Network Benefit, subject to the maximum number of visits per policy year and the overall annual limit. Please details including the items eligible for full cover, please refer to the Summary of Benefits.

<sup>16</sup> Network Dental Centre refers to the network of dental service providers appointed by Bupa to provide dental services listed under "Network Dental Centre benefit" in the Summary of Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tseung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to Bupa's customer service portal myBupa to view the latest location list. This list is subject to change from time to time. Insured person can enjoy cashless service and full cover at designated Network Dental Centres by presenting their Bupa membership card, medical card or membership number and Hong Kong identity Card for verification and record.

## 免費保障及服務 Free benefits and services

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

你可免費使用保柏國際援助計劃。當你於海外或國內需要醫療支援時，此計劃可提供協助。

You will have free access to our worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.

### 健康支援服務 Health Coaching Services



#### 24小時健康專線 24/7 Healthline

我們的合資格健康管理團隊可為你提供協助及指導，背後更有醫生作為顧問<sup>17</sup>—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

Our team of qualified health management professionals, supported by doctors<sup>17</sup> can provide assistance and guidance—from how to care for a sick relative to discussing symptoms, treatment and more.



#### 第二醫療意見及醫療中心選擇 2<sup>nd</sup> medical opinion and healthcare centre choices

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。我們亦可根據你的指定情況或需要提供診所及醫院名單以供參考。

We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment. We can also provide a list of clinics and hospitals based on your specific condition or needs for your reference.



#### 健康顧問 Care Manager

我們的健康顧問可與你緊密聯絡，跟進索償、全程協助治療至康復過程，包括解釋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同意下，我們可前往醫院探望或致電慰問。

Our Care Manager can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plans and overseeing costs to arranging follow-up consultations. If you are admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.

健康支援服務由保柏及保柏委任的服務供應商聯合提供。

使用健康支援服務並不需額外費用。但你或須支付不受保單保障的服務之費用。受條款及細則約束。

Health Coaching Services are provided by Bupa and providers appointed by Bupa. The use of Health Coaching Services is free of charge but you may need to pay for services not covered under your Policy Terms.

## 全方位癌症支援服務 助你重踏健康人生 Comprehensive cancer care support: helping you embark on a healthier life

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：  
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:



護士專線  
Dedicated nurse hotline



個人化治療計劃  
Tailored treatment plan



特快預約服務  
Fast-tracked booking



綜合健康支援  
Allied health support

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。

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

掃二維碼了解更多

Scan the QR code to learn more





## 網上管理你的保單 Manage your policy online

你可隨時隨地透過保柏的一站式客戶服務網站及手機應用程式 **myBupa** 管理你的保單、查詢索償狀態，甚至領取會員特別優惠。

Bupa's one-stop online customer service portal and smartphone app **myBupa** provides quick and easy access to your policy whenever you need it. Manage your policy and claims on the go or redeem special discounts for Bupa customers.



### 會籍文件 e-Documents

查閱及下載重要的會籍文件，包括保單及保障資料、會員指引等。

View and download important documents including your Policy and Benefit Information, membership guide and more.



### 尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。

View and redeem special offers on a variety of services and products.



### 搜尋網絡醫生 Network doctors finder

透過地點或專科分類，搜尋網絡醫生及診所資料。

Search for network doctors and clinics around Hong Kong by location or specialty.



### 會籍資料 Your profile

網上更新你的聯絡資料。

Update your contact information at any time.



### 網上索償 Claims assistance

網上提交索償、查詢索償狀況，或查閱差額通知書。

Submit claims, track your claims status or view shortfall invoices.





## Blua Health 助你贏健康賺獎賞

## Manage your health and earn rewards in Blua Health

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！

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” features, 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!



免費使用多項健康互動功能  
Enjoy a variety of free health app features



30秒AI評估你的身心健康  
Assess your health in 30 seconds with AI technology



一站式預約多項醫療服務  
One-stop booking for multiple medical services



與AI教練隨時隨地一起健身  
Exercise with AI coach anytime, anywhere



賺取積分以換領健康獎賞  
Earn points to redeem rewards for healthy living



簡單幾步即可訂購處方藥  
Order prescription medications in just a few steps

立即下載 **Blua Health**，未來健康由你掌握！

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



Blua Health 由保柏集團成員、香港註冊公司 Horizon Health and Care Limited 提供、發佈及營運。

Blua Health 並不是醫療設備，也不會提供個性化的醫療建議。該應用程式的內容並不能代替專業醫護人員的醫療建議、診斷或治療。如有任何關於醫療狀況的問題，請立即尋求醫生或其他合資格醫療服務提供者的建議。

Blua Health is offered, distributed and operated by Horizon Health and Care Limited, a company registered in Hong Kong under the Bupa Group.

Blua Health is not a medical device, and it does not provide personalised medical advice. The contents of the mobile app cannot replace the medical advice, diagnosis and treatment of medical professionals. If you have any question on your medical condition, please seek advice immediately from doctor or other qualified medical service provider.



## 保柏—你的明智之選 Why choose Bupa

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。

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



### 信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

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

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



### 賠償服務 Claim service

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

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



### 24小時支援 Our round-the-clock support

全面支援，讓你隨時隨地管理保單

- 24小時客戶服務專線
- 客戶服務網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Online customer service portal



計劃概要  
Plan overview

計劃特點  
Plan features

自選保障  
Optional benefits

免費保障及服務  
Free benefits  
and services

## 立即投保！ Enrol now!

投保「保柏家互通醫療保障計劃」，與家人同享靈活互通保障。請透過以下途徑投保或了解更多詳情。

We hope you'll choose our Bupa All Together Health Insurance Scheme offering flexible and shared coverage for the whole family. You can enrol or learn more in the following ways.



致電投保  
Phone enrolment

致電保柏的健康管理顧問或聯絡你的保險顧問投保。

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



網上報價  
Online quotation

瀏覽我們的網站  
<https://www.bupa.com.hk/tc/alltogether>。

Visit our website at  
<https://www.bupa.com.hk/en/alltogether>.





## 常見問題 Frequently asked questions

### 1. 保柏家互通醫療保障計劃最多可以幾多人投保？保額又有幾大？

投保保柏家互通醫療保障計劃並沒有人數上限，只需要保單持有人為18歲或以上，並且受保人為計劃指定保單持有人之關係親屬方可申請投保。

同一保單受保的家人每年可獲高達港幣500萬元保障額可互相通用，靈活而充裕的保障額讓最有需要的家人獲得最大保障。同時，越多家人投保，保費折扣越高。

### 2. 女性受保人的新生嬰兒可在計劃生效後立即得到免費危疾保障嗎？

由第二個保單年度開始，你只需在子女出生後，為他申請保柏危疾全禦保計劃，並選擇年繳方式即可獲豁免第一個保單年度之保費。

### 3. 假設受保人於第一個保單年度內不幸確診指定嚴重疾病，是否可即時獲豁免保費及退回已繳保費？

由第二個保單年度開始，若任何一位受保人不幸確診患上癌症、急性心肌梗塞或中風，保單上之所有已承保的成員均可獲一年保費豁免。

指定嚴重疾病保費豁免資格由確診日期開始計算，而保費豁免適用於下一個保單年度。

### 4. 是否設有最低住院時數？日症及門診手術可獲得賠償嗎？

此計劃沒有最低住院時數限制。而日症及門診手術亦可獲得賠償，此類治療包括打石膏、傷口縫合、電療、化療等。

### 5. 當我的家庭狀況轉變，如何加減保單內的家庭成員？

當你結婚或新生命出生時，只須於3個月內遞交申請及有關證明文件便可將配偶、配偶之父母或子女加入計劃內。新受保人的保障將會於下一個月生效<sup>18</sup>，你亦可於每年續保時加減家庭成員。

### 1. Is there any maximum number of family members limited when applying Bupa All Together Health Insurance Scheme? What is the benefit limit?

There is no limitation on the maximum number of enrolment subject to the condition that the policy holder must be aged 18 or above and the insured person must fulfill the relationship requirement of the policy holder under our plan.

You and your family members insured under the same policy will share a combined annual benefit limit of HK\$5 million. This maximises reimbursement for those who need the cover most. What's more, you'll enjoy higher premium discounts when more family members enrol.

### 2. When will the female insured person eligible to apply for Free Critical Illness Coverage for newborn baby?

From the second policy year onwards, simply apply Bupa Safe Critical Illness Insurance Scheme for your newborn baby after your child's birth and they can enjoy the critical illness coverage when annual payment mode is selected, with no premium paid for the first policy year.

### 3. Assumed that the insured person is diagnosed with specified serious illness in the first year of policy, are we entitled to the one-year premium waiver for serious illnesses and the paid premium refund?

Starting from the second policy year, one-year premium waiver is applicable if any insured person is diagnosed with cancer, heart attack or stroke. To support you all during your loved one's treatment and recovery, premium will be waived for every family member already covered under your policy. The eligibility is counted from the date of diagnosis and premium waiver will be applied to the next policy year.

### 4. Is there any minimum length of hospital stay? Are day case surgeries and clinical procedures also covered?

No, there's no number of hours that you must stay in hospital while receiving treatment. Day case surgeries and clinical procedures are covered as well. This includes treatments such as plaster casts, wound sutures, radiotherapy, chemotherapy, etc.

### 5. How can I add or remove insured persons from my policy when my family situation changes?

When you get married or have a baby, you can easily add your spouse, parents-in-law or child to the same Bupa All Together policy. Simply submit the enrolment application and supporting documents to Bupa within three months of your wedding date or child's date of birth. The new insured person's cover will take effect on the first day of the following month<sup>18</sup>. You can also apply to add or remove family members from your policy each year at renewal.

<sup>18</sup> Applications are subject to underwriting and approval by Bupa.





## 常見問題 Frequently asked questions

### 6. 如我自己曾經索償，會否影響家人的無索償續保折扣？

不會。每位受保人的無索償續保折扣均獨立計算，即使其中一名受保人曾經索償，其他無索償之受保人仍可享有折扣。

### 7. 如何使用「保柏尚健卡」以享用免找數服務？

你可使用「保柏尚健卡」於指定的香港私家醫院住院或於保柏尚健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享免找數服務。

請於住院及治療/手術前最少兩個工作天向保柏提交初步保障審核表格<sup>19</sup>，並於登記時出示保柏尚健卡及/或初步保障審核文件。有關初步保障審核的詳細步驟，請參閱會員指引。

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。若醫療費用超出信用額，你須先自行繳付多出的部分，然後向保柏提出索償。如你的醫療費用超過最高賠償額或不屬於保障範圍，你須向保柏退還差額<sup>19</sup>。

請參閱本公司網站 (<https://www.bupa.com.hk/tc/alltogether>) 查閱最新的指定香港私家醫院名單。最新的保柏尚健特選服務供應商名單則可於保柏的客戶服務網站 myBupa 查閱。這些名單可能會不時更改。

如你因急症未能獲取初步保障審核，請於下一個工作天補辦審核。

### 8. 此計劃會賠償就醫療費用而徵收的增值稅和商品及服務稅嗎？

會。根據保單條款及保障，就本計劃涵蓋的醫療費用及開支而徵收的增值稅和商品及服務稅，將作為合資格費用予以賠償。請留意，增值稅和商品及服務稅並不適用於香港產生的醫療費用。然而，若你在其他地方尋求治療，這些稅務費用或會適用。

### 6. Will my claim affect the no claim renewal discount for my family members under the same policy?

No, the no claim renewal discount is calculated independently for each insured person. If you've made a claim, it won't affect the discount for your family members under the same policy.

### 7. How do I use my Bupa HealthPlus card for cashless service?

You can use your Bupa HealthPlus card (BHP card) to enjoy cashless service for confinement at a designated private hospital in Hong Kong or for day case procedures, prescribed non-surgical cancer treatment or prescribed diagnostic imaging tests at a Bupa HealthPlus appointed service provider.

Please submit a pre-authorisation form<sup>19</sup> to Bupa at least 2 working days before treatment and present your BHP card and/or pre-authorisation confirmation at registration. For details of obtaining pre-authorisation, please refer to the Membership Guide.

Bupa will settle your eligible medical expenses with the hospital or service provider directly, subject to the approved credit limit stated in your pre-authorisation confirmation / guarantee of payment letter. You'll need to pay any medical expenses exceeding the credit limit and submit a claim to Bupa for reimbursement. If your medical expenses exceed the maximum limit or aren't covered, you'll need to reimburse Bupa for the shortfall<sup>19</sup>.

For the list of designated private hospitals in Hong Kong, please visit <https://www.bupa.com.hk/en/alltogether>. The latest list of Bupa HealthPlus appointed service providers can be found on Bupa's customer service portal myBupa. These lists are subject to change from time to time. If you're unable to get pre-authorisation due to an emergency, please arrange subsequent pre-authorisation on the next working day.

### 8. Does this plan include coverage for value-added tax (VAT) and goods and services tax (GST) levied on medical expenses?

Yes. VAT and GST levied on medical fees and expenses that are covered under this plan will also be paid as eligible expenses according to the policy terms and benefits. Please note that VAT and GST are not applied to medical expenses incurred in Hong Kong. However, they may be applicable if you seek treatment elsewhere.

<sup>19</sup> 向保柏索取初步保障審核時，你須提供信用卡資料。保柏會在你的信用卡保留港幣 500 元的信用額，直至索償程序完結為止。如你有任何差額，保柏會在發出差額通知書後第 21 日直接從你的信用卡賬戶自動收取自付費或差額。

<sup>19</sup> You'll need to provide your credit card information to obtain pre-authorisation. A temporary hold of HK\$500 will be placed on your credit card until the claim assessment is completed. If you incur a shortfall, Bupa will automatically collect any shortfall directly from your designated credit card account on the 21<sup>st</sup> day after the shortfall invoice is sent to you.



## 重要資料 Important information

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

請留意以下保障設有等候期：

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。
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### 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

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。

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 periods for below benefits are as follows:

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.
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### 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.



## 重要資料 Important information

### 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、施加提升保費/不保事項或索償款項被調低。

### 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。

### 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。無論你及受保人在投保後的健康狀況有任何改變，保柏保證每年續保你們的保障至終身，只要你們符合保單條款及細則內列明的續保要求。我們了解每個人人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你們的保障項目。若你選擇增加保障項目或受保人（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准。

當家庭狀況轉變，如新婚或新生命出生時，只須於3個月內遞交申請及有關證明文件便可將配偶、配偶之父母或新生子女加入計劃內。新受保人的保障將會於下一個月生效。申請須經保柏核保及批准。

保柏可於每年續保時更改保單條款及細則，有關改動將於續保時以書面通知你。

### 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, application of an increased premium/exclusion or reduction of entitlement to claims payments.

### 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. Other factors affecting premium rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

### 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 you and your family's cover can be renewed every year for life as long as you and the insured persons meet the requirements as stated in the renewal provisions of your policy terms and conditions, regardless of any changes in you or insured person's 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 add any benefit(s) or insured persons in future (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting.

If any family situation changes such as getting married or having a baby, you can easily add your spouse, parents-in-law or new born child to the same Bupa All Together policy. Simply submit the enrolment application and supporting documents to Bupa within three months of your wedding date or child's date of birth. The new insured person's cover will take effect on the first day of the following month. Applications are subject to underwriting and approval by Bupa. Bupa may revise the benefits, contract terms and conditions every year at renewal. During the renewal process, we'll notify you in writing if there are any changes.



## 重要資料 Important information

### 繳付保費

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. 最後一位受保人身故；
3. 保柏決定終止此保險計劃
4. 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時，請留意保障範圍的差異。

### 一般不保事項

1. 任何投保前已有病症（已於投保申請文件披露並於登記加入時獲保柏接納為承保範圍內則除外）。
2. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
3. 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，該住院期間所招致的全部或部分費用。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。

### Payment of premiums

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, 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 last insured person;
3. Bupa decides to terminate this product;
4. 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 scheme

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, or from a group plan to an individual plan.

### General exclusions

1. Any Pre-existing Conditions (unless such conditions have been disclosed in the Application and accepted by Bupa).
2. Expenses incurred for treatments, procedures, medications, tests or services which are not Medically Necessary.
3. 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.





## 重要資料

## Important information

4. 在有關受保人的保障開始日前，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（若保柏在保單條款及保障第一部分第6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，若此傷病在有關受保人的保障開始日前已存在，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，則此傷病於保障開始日起計五(5)年內發病，將被推定為於保障開始日前已感染或出現；若在這五(5)年後發病，將被推定為於保障開始日後感染或出現。
- 惟本第4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。
5. 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4節處理）的醫療服務費用。
6. 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。
4. Expenses arising from Human Immunodeficiency Virus (“HIV”) and its related Disability, which is contracted or occurs before the Coverage Commencement Date of relevant insured person. 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 6 of Part 1 of the Policy Terms and Benefits) such Disability shall be generally excluded from any coverage of these Terms and Benefits if it exists before the Coverage Commencement Date of relevant insured person. 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 Coverage Commencement Date of relevant insured person shall be presumed to be contracted or occur before the Coverage Commencement Date, while manifestation after such five (5) years shall be presumed to be contracted or occur after Coverage Commencement Date. However, the exclusion under this entire Section 4 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.
5. 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 4 of these General Exclusions applies).
6. 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.



## 重要資料

## Important information

7. 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、健康補充品或自選保障及根據「其他服務之保單及保障資料」就保柏保健計劃需繳付的自付費（如有）。為免生疑問，本第7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；及
    - (c) 為預防過往傷病復發或其併發症的治療。
  8. 牙科醫生進行的牙科治療及口腔頰面手術的費用，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。
  9. 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。
  10. 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。為免生疑問，住院期間或日間手術當日所租用的醫療設備及儀器則不屬此項。
7. 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, health supplements, co-payment (if any) incurred from the Wellness Program as stated in the Policy and Benefit Information for Optional Benefits and Other Services. For the avoidance of doubt, this Section 7 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; and
    - (c) treatment for prevention of recurrence or complication of a previous Disability.
  8. 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.
  9. 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.
  10. 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 or on the day of the Day Case Procedure.



## 重要資料 Important information

11. 除受保於保單條款及保障第六部分第3(r)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。
12. 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。
13. 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。
14. 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。
15. 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。
16. 未經保柏認可的醫生、醫院或醫療保健機構產生的任何費用。

### 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

11. Except for the consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments benefit payable under Section 3(r) of Part 6 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.
12. 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.
13. 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.
14. Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
15. 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.
16. Any charges incurred at a medical practitioner, hospital or healthcare facility unrecognised by Bupa.

### 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



## 重要資料 Important information

- 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。

- 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.

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。

就保單約所繳付之保費不可用作申請稅項扣減。

本冊子中、英文之意思如有任何差別，概以英文為準。

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.

Premium paid under this policy aren't eligible for claiming tax deduction.

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall prevail.



**保柏（亞洲）有限公司**  
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Bupa Hong Kong





保障摘要 Summary of Benefits  
2025年1月1日版本 1 January 2025 Edition

A 住院及手術保障 Summary of Benefits for Hospital and Surgical Benefit

下表所列的保障限額為每名受保人於每保單年度的賠償限額。本保單下所有受保人每年合計賠償總額以每年最高通用賠償額為準。  
The benefit limit as stated in the table below is per individual Insured Person per Policy Year. The aggregate annual benefit payable for all Insured Persons under the Policy is subject to the Maximum Annual Benefit Pool.

1) 住院及手術保障 Hospital and Surgical Benefit		賠償限額 (港元) Benefit limit (in HKD)		
		計劃 Plan A (非網絡保障的賠償率為合資格費用之80%， 即自付費為20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)	計劃 Plan B (非網絡保障的賠償率為合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)	
指定病房級別 Restricted ward class		大房 Ward		
每年最高通用賠償額 Maximum Annual Benefit Pool		保單下所有受保人共享 \$5,000,000 for all Insured Person(s) under this Policy		
每名受保人的終身保障限額 Lifetime Benefit Limit per Insured Person		不適用 N/A		
嚴重疾病保費豁免 Premium Waiver for Serious Illnesses		惟本保單已於保單生效日或本保單最後復效日後連續生效不少於12個月，倘若本保單的任何受保人患1種或多種嚴重疾病 <sup>⑥</sup> ，且經主診註冊醫生書面建議，該受保人在確診患有嚴重疾病後接受相關醫療服務，於本有效保單下所有受保人所享有的住院及手術保障及自選保障 (如有) 的保費將獲豁免1年。 <sup>⑦</sup> Provided that this Policy has been in force continuously for no less than 12 months immediately following the Policy Effective Date or date of last reinstatement of the Policy, in the event that any Insured Person under this Policy suffers from 1 or more of the Serious Illnesses <sup>⑥</sup> and, upon the written recommendation of the attending Registered Medical Practitioner, such Insured Person receives relevant Medical Services after an Serious Illness is diagnosed, the premium payable for the coverage of Hospital and Surgical Benefit and Optional Benefits (if any) for all Insured Person(s) under this in-force Policy will be waived for 1 year. <sup>⑦</sup>		
保障項目 Benefit items <sup>①</sup>	網絡保障 <sup>②</sup> Network benefit <sup>②</sup>	非網絡保障 Non-network benefit	網絡保障 <sup>②</sup> Network benefit <sup>②</sup>	非網絡保障 Non-network benefit
保障地域範圍 <sup>③</sup> Area of cover <sup>③</sup>	香港 Hong Kong	亞洲、澳洲及新西蘭 Asia, Australia and New Zealand	香港 Hong Kong	亞洲、澳洲及新西蘭 Asia, Australia and New Zealand
a 病房及膳食 (每保單年度最多270日) Room and board (Maximum 270 days each Policy Year)	全數賠償 <sup>④</sup> Full cover <sup>④</sup>	80% 賠償 80% reimbursement	全數賠償 <sup>④</sup> Full cover <sup>④</sup>	100% 賠償 100% reimbursement
b 雜項開支 Miscellaneous charges				
c 主診醫生巡房費 (每保單年度最多270日) Attending doctor's visit fee (Maximum 270 days each Policy Year)				
d 專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>				
e 深切治療 (每保單年度最多25日) Intensive care (Maximum 25 days each Policy Year)				
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		80% 賠償 80% reimbursement		100% 賠償 100% reimbursement
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)		80% 賠償 80% reimbursement		100% 賠償 100% reimbursement
i 訂明診斷成像檢測 <sup>③④</sup> Prescribed Diagnostic Imaging Tests <sup>③④</sup>				
j 訂明非手術癌症治療 <sup>⑤</sup> Prescribed Non-surgical Cancer Treatments <sup>⑤</sup>	80% 賠償 80% reimbursement	100% 賠償 100% reimbursement		

# 保柏家互通醫療保障計劃

## Bupa All Together Health Insurance Scheme



		賠償限額 (港元) Benefit limit (in HKD)		
1) 住院及手術保障 Hospital and Surgical Benefit		計劃 Plan A (非網絡保障的賠償率為合資格費用之80%， 即自付費為20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)	計劃 Plan B (非網絡保障的賠償率為合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)	
k	入院前或出院後 / 日間手術前後的門診護理 <sup>①</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>①</sup>	不適用 N/A	80% 賠償 每保單年度最多 \$10,000 適用於以下所有合資格費用 - 2次住院 / 日間手術前的門診 / 急症診症 - 所有出院 / 日間手術後 90 日內之跟進門診 80% reimbursement and up to \$10,000 per Policy Year All Eligible Expenses incurred for - 2 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure and - all related follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)	100% 賠償 每保單年度最多 \$10,000 適用於以下所有合資格費用 - 2次住院 / 日間手術前的門診 / 急症診症 - 所有出院 / 日間手術後 90 日內之跟進門診 100% reimbursement and up to \$10,000 per Policy Year All Eligible Expenses incurred for - 2 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure and - all related follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
l	精神科治療 Psychiatric treatments	不適用 N/A	80% 賠償 每保單年度最多 \$30,000 80% reimbursement and up to \$30,000 per Policy Year	100% 賠償 每保單年度最多 \$30,000 100% reimbursement and up to \$30,000 per Policy Year
m	私家看護費 <sup>①</sup> (每保單年度最多120日) Private nursing <sup>①</sup> (Maximum 120 days each Policy Year)	全數賠償 <sup>①</sup> Full cover <sup>①</sup>	80% 賠償 80% reimbursement	全數賠償 <sup>①</sup> Full cover <sup>①</sup>
n	陪床費 (每保單年度最多270日) Companion bed (Maximum 270 days each Policy Year)	全數賠償 <sup>①</sup> Full cover <sup>①</sup>	80% 賠償 80% reimbursement	全數賠償 <sup>①</sup> Full cover <sup>①</sup>
o	急症意外門診治療 Emergency outpatient treatment for Accidents	不適用 N/A	80% 賠償 每保單年度最多 \$7,600 80% reimbursement and up to \$7,600 per Policy Year	100% 賠償率 每保單年度最多 \$7,600 100% reimbursement and up to \$7,600 per Policy Year
p	日症病人洗腎 <sup>①</sup> Day Patient kidney dialysis <sup>①</sup>	全數賠償 <sup>①</sup> Full cover <sup>①</sup>	80% 賠償 80% reimbursement	全數賠償 <sup>①</sup> Full cover <sup>①</sup>
q	康復治療 (每保單年度每傷病最多90日) (必須取得保柏之預先批准) Rehabilitation (Maximum 90 days per Disability per Policy Year and subject to pre-approval by Bupa)	全數賠償 <sup>①</sup> Full cover <sup>①</sup>	80% 賠償 每日最多 \$1,000 80% reimbursement and up to \$1,000 per day	100% 賠償 每日最多 \$1,000 100% reimbursement and up to \$1,000 per day
r	住院或指定治療後由註冊中醫師提供之診症或針灸 (每保單年度最多20次) Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments (Maximum 20 visits per Policy Year)	不適用 N/A	80% 賠償 每次最多 \$225 80% reimbursement and up to \$225 per visit	100% 賠償 每次最多 \$225 100% reimbursement and up to \$225 per visit
日間手術保障 <sup>②</sup> Day Case Procedure Benefits <sup>②</sup>				
<ul style="list-style-type: none"> <li>保障項目 (s) - (t) 項將賠償 (i) 由註冊醫生於診所或醫院日症房進行日間手術或 (ii) 無需過夜的住院的費用。「網絡保障」只支付已獲取初步保障審核的費用。</li> <li>如需要過夜的住院目的只是為了進行內窺鏡程序或病毒性疣及皮膚損程序，而該需要過夜的住院並未獲得保柏初步保障審核，則根據住院及手術保障下保障項目 (b)、(c)、(f)、(g) 及 (h) 與相關手術程序的醫療服務所收取的合資格費用僅在以下保障項目 (s) - (t) 項內單獨獲得賠償。</li> <li>Benefit item (s) - (t) below cover expenses incurred for (i) Day Case Procedure at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner or (ii) Confinement without an overnight stay. Expenses are payable under Network Benefit only when pre-authorisation has been obtained.</li> <li>Where a Confinement with an overnight stay is solely for the purpose of endoscopy procedure, or viral warts and skin lesions procedure, if pre-authorisation for Insured Person's Confinement with an overnight stay is not obtained from Bupa, Eligible Expenses charged on the Medical Services under benefit items (b), (c), (f), (g) and (h) of Hospital and Surgical Benefit that are related to those procedures shall be exclusively payable under benefit item (s) - (t) below.</li> </ul>				
s	日間內窺鏡程序 Day case endoscopy procedure	全數賠償 <sup>①</sup> Full cover <sup>①</sup>	80% 賠償 每次手術最多 \$11,820 80% reimbursement and up to \$11,820 per operation	100% 賠償 每次手術最多 \$11,820 100% reimbursement and up to \$11,820 per operation
t	日間病毒性疣及皮膚損程序 <sup>②</sup> Day case viral warts and skin lesions procedure <sup>②</sup>	全數賠償 <sup>①</sup> Full cover <sup>①</sup> (Maximum 6 visits per Policy Year) (每保單年度最多6次)	80% 賠償 每保單年度最多 \$8,000 80% reimbursement and up to \$8,000 per Policy Year	100% 賠償 每保單年度最多 \$8,000 100% reimbursement and up to \$8,000 per Policy Year

# 保柏家互通醫療保障計劃

## Bupa All Together Health Insurance Scheme



賠償限額 (港元) Benefit limit (in HKD)		
1) 住院及手術保障 Hospital and Surgical Benefit	計劃 Plan A	計劃 Plan B
<p><b>u 第二索償現金津貼 (每保單年度最多270日)</b> <b>Second Claims Incentive</b> (Maximum 270 days per Policy Year)</p> <ul style="list-style-type: none"> <li>如根據住院及手術保障可獲得<b>住院賠償</b>，而該賠償已由其他保險公司支付 (本公司或保柏集團內的任何公司除外)，此保障將就<b>受保人住院當天被醫院收取實際住房及膳食費</b>的情況下，按每日<b>住院</b>支付賠償。</li> <li>此保障不受限於<b>每年最高通用賠償額</b>。</li> <li>If any reimbursement is payable in respect of a Confinement under Hospital and Surgical Benefit and such reimbursement has been paid by an insurance company (other than Company or any company within Bupa Group of companies), this benefit shall be paid on a per day basis provided that actual room and board fees are charged by the Hospital on the costs of accommodation and meals to the Insured Person for such day of the Confinement.</li> <li>This benefit is not subject to the Maximum Annual Benefit Pool.</li> </ul>		每日 \$600 per day

### 註解

- ① 每名**受保人**於同一項目的**合資格費用**不可於保障項目(a) - (t) 項下獲得多於1個保障項目的賠償。本**保單**下所有**受保人**每年合計賠償總額以**每年最高通用賠償額**為準。
- ② 就保障地域範圍而言，「**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。網絡保障的保障地域範圍僅限於**香港**。
- ③ 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。
- ④ 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。
- ⑤ 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。
- ⑥ 如**受保人**於同一日同時接受多過一次的病毒性疣及皮損治療，將被算作為一次手術。保柏保留權利要求你提供醫療報告以供檢閱。
- ⑦ 保費豁免適用於**標準保費**和**附加保費**。保費豁免期由**嚴重疾病**確診首日的下一個**續保日期**開始。
- ⑧ 請登入保柏的客戶服務網站 myBupa 查閱最新的**保柏尚健特選服務供應商**名單。此名單可能會不時更改。
- ⑨ 有關全數賠償保障
  - 全數賠償是指不設分項賠償限額，及以下所有要求均適用。如果未完全滿足以下所有要求，合資格的索賠將在非網絡保障下獲得賠償。
    - (a) **受保人**必須於**保柏家互通特選醫院**接受**住院**或於**保柏尚健特選專科醫生**的診所或**保柏尚健特選服務供應商**接受**日間手術、訂明非手術癌症治療或訂明診斷成像檢測**；
    - (b) 於接受**保柏尚健特選專科醫生**(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)會診前，**受保人**必須取得**註冊醫生**的書面轉介；
    - (c) 就**住院、日間手術、訂明非手術癌症治療及訂明診斷成像檢測**，必須由**保柏尚健特選專科醫生**轉介、主診及/或治療；
    - (d) **受保人**必須遵守保單內所規定的初步保障審核程序；
    - (e) **受保人**於**保柏家互通特選醫院**或**保柏尚健特選服務供應商**(醫院內的門診部除外)登記時必須出示**保柏尚健卡**及/或初步保障審核確認/付款保證信；
    - (f) **受保人**住院時必須入住**保障摘要**所註明的指定病房級別或較其低級的病房。如**受保人**在住院時入住保柏家互通特選醫院任何大房級別(或較低等級)以外之任何等級的房間，賠償須以調整值計算；及
    - (g) 網絡保障(如適用)只限賠償於**香港**招致的**合資格費用**。
  - 你的**保柏尚健卡**可用於支付**保柏家互通特選醫院**(門診部除外)、**保柏尚健特選專科醫生**的診所或**保柏尚健特選服務供應商**的付款，但須符合保柏批准的信用額度。
  - 請到**保柏尚健特選專科醫生**的診所支付門診費用，除非**住院、日間手術、訂明非手術癌症治療及訂明診斷成像檢測**是**醫療所需**，並在同一次門診就診期間已獲得預先授權(如適用)。
- ⑩ 有關日間手術保障
  - 如於**保柏尚健特選服務供應商**進行及以「網絡保障」支付內窺鏡和病毒性疣及皮損程序之前，必須經由**保柏尚健特選專科醫生**申請初步保障審核(按保柏供應商指引之要求)。
  - 如由你所選的醫生及服務供應商(即非網絡保障)由**註冊醫生**於(i)診所或醫院日症房進行**日間手術**或(ii)無需過夜的**住院**所收取的**合資格費用**，將以「非網絡保障」之最高賠償額為限，無需向保柏申請初步保障審核。
  - 如程序於需要過夜的**住院**進行，以下情況不需要申請初步保障審核：
    - 任何於**香港**以外的地方所進行的治療；
    - 於**香港**政府公立醫院大房住院及進行**住院手術**；及/或
    - 如你先向其他保險公司索償，再向保柏申請第二索償。
  - 有關受**日間手術**保障所保障之內窺鏡和病毒性疣及皮損程序的完整列表，請參閱保柏客戶服務網站 myBupa 上的會籍文件頁面。此列表可能會不時更改。
- ⑪ **嚴重疾病**包括**癌症、急性心肌梗塞及中風**。詳情請參閱保單。

#### Notes

- ① Eligible Expenses incurred in respect of the same item shall not be recoverable under more than 1 benefit item in the table for items (a)-(t). The aggregate annual benefit payable for all Insured Persons under the Policy is subject to the Maximum Annual Benefit Pool.
- ② Regarding the area of cover, "Asia, Australia and New Zealand" shall mean 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. The area of cover of Network Benefit is restricted to Hong Kong only.
- ③ 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.
- ④ 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.
- ⑤ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑥ If an Insured Person receives more than one viral warts and skin lesions treatment at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.
- ⑦ The premium waiver is applicable for both Standard Premium and Premium Loading. The premium waiver period shall start from the following Renewal Date subsequent to the first date of diagnosis of Serious Illness.
- ⑧ Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa HealthPlus Appointed Service Providers. The list is subject to change from time to time.
- ⑨ About full cover benefit
  - Full cover shall mean no itemised benefit sublimit, and all of the following requirements applied. If all the following requirements are NOT fully satisfied, eligible claims will be reimbursed under Non-network Benefit.
    - (a) Insured Person must be Confined at a Bupa All Together Appointed Hospital or receive the Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test at a Bupa HealthPlus Appointed Specialist's clinic or Bupa HealthPlus Appointed Service Provider;
    - (b) A written referral must be obtained from a Registered Medical Practitioner prior to the consultation with a Bupa HealthPlus Appointed Specialist (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry);
    - (c) The Confinement, Day Case Procedure, Prescribed Non-surgical Cancer Treatment and Prescribed Diagnostic Imaging Test must be referred, attended and/or performed by a Bupa HealthPlus Appointed Specialist;
    - (d) Insured Person is required to comply with the pre-authorisation procedures as specified in the Policy.
    - (e) the BHP Card and/or pre-authorisation confirmation / guarantee of payment letter must be presented to the Bupa All Together Appointed Hospital or Bupa HealthPlus Appointed Service Provider (except outpatient department of Hospital) upon registration;
    - (f) Insured Person must be Confined in the restricted ward class or lower as stated in the Summary of Benefits in the event of Confinement. Hospital Confinement to any class of room other than the ward class (or lower level) of a Bupa HealthPlus Appointed Hospital shall be subject to benefit adjustment factor for higher room class hospital confinement; and
    - (g) Network Benefit payable (if applicable) is only limited to Eligible Expenses incurred within Hong Kong.
  - Your BHP Card can be used to settle payment for Bupa All Together Appointed Hospital (except outpatient department), Bupa HealthPlus Appointed Specialist's clinic or Bupa HealthPlus Appointed Service Provider, subject to a credit limit approved by Bupa.
  - Please settle your out-patient expenses at the Bupa HealthPlus Appointed Specialist's clinic, unless Hospital Confinement, Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test is Medically Necessary and pre-authorisation, if required, is obtained during the same clinic visit.
- ⑩ About Day Case Procedure Benefits
  - For procedures performed at a Bupa HealthPlus Appointed Service Provider, pre-authorisation must be obtained through the Bupa HealthPlus Appointed Specialist prior to endoscopy and viral warts and skin lesions procedures (as required by Bupa's provider guidelines).
  - For procedures performed by your choice of doctor and service provider (i.e. Non-Network Benefit), for (i) Day Case Procedure at a clinic or day-case unit of a Hospital or (ii) Confinement without an overnight stay, the Eligible Expenses incurred will be payable up to the Maximum Limit of Non-Network Benefit without pre-authorisation required.
  - For procedures performed in Hospital Confinement with an overnight stay, no pre-authorisation is required in any of the following situations:
    - Any treatment performed outside Hong Kong;
    - Hospital Confinement and surgical procedures performed at ward level in the public sector of government Hospitals; and/or
    - If you file a claim for your procedure with another insurer first and submit a second claim to Bupa.
  - For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please refer to the Documents section of Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑪ Serious Illnesses include Cancer, Heart Attack and Stroke. Please refer to the Policy for details.



B 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 <sup>⑩</sup> Clinical Benefit <sup>⑩</sup>	網絡保障 <sup>①</sup> Network benefit <sup>①</sup>	非網絡保障 Non-network benefit
保障地域範圍 Area of cover	香港 Hong Kong	亞洲、澳洲及新西蘭 Asia, Australia and New Zealand
保柏尚健特選服務供應商數目 <sup>②</sup> No. of Bupa HealthPlus Appointed Service Providers <sup>②</sup>	約 Around 1,800	不適用 N/A
a 普通科醫生 <sup>③</sup> General practitioner <sup>③</sup>		每次診治 \$340 (只限診症費) \$340 per visit (Consultation fee only)
b 專科醫生 <sup>③</sup> Specialist <sup>③</sup> <ul style="list-style-type: none"> <li>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</li> <li>Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry</li> </ul>	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)	每次診治 \$640 (只限診症費) \$640 per visit (Consultation fee only)
c 家中應診 Home consultation	不適用 N/A	每次診治 \$760 (只限診症費) \$760 per visit (Consultation fee only)
d 物理治療師 <sup>④</sup> Physiotherapist <sup>④</sup> <ul style="list-style-type: none"> <li>須獲註冊醫生書面轉介</li> <li>Subject to written referral from a Registered Medical Practitioner</li> </ul>	全數賠償 (只限診療費) Full cover (Treatment fee only)	每次診治 \$630 (只限診療費) \$630 per visit (Treatment fee only)
e 脊醫 <sup>④</sup> Chiropractor <sup>④</sup> <ul style="list-style-type: none"> <li>須獲註冊醫生書面轉介</li> <li>Subject to written referral from a Registered Medical Practitioner</li> </ul>	不適用 N/A	
f 中醫師 Chinese herbalist	全數賠償 (包括診症費及最多兩劑之基本中藥費用) Full cover (Includes consultation fee and up to 2 packets of basic Chinese Medicines)	每次診治 \$350 (包括診症費、基本中藥費用、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) 取得之醫療所需中藥費用) \$350 per visit (Includes consultation fee, basic Chinese Medicines, acupuncture and tui na; also payable for 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 (只限診症費) Full cover (Consultation fee only)	每次診治 \$550 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) \$550 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
h 精神科相關治療 <sup>④⑤</sup> Psychiatric-related treatments <sup>④⑤</sup>	不適用 N/A	每次診治 \$550 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) \$550 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導 <sup>⑤</sup> Psychological counselling <sup>⑤</sup> <ul style="list-style-type: none"> <li>須獲精神科醫生書面轉介</li> <li>Subject to written referral from a Psychiatrist</li> </ul>	不適用 N/A	每次診治 \$550 per visit
j 診斷成像及化驗 <sup>⑥④</sup> Diagnostic imaging and laboratory tests <sup>⑥④</sup> <ul style="list-style-type: none"> <li>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<sup>①</sup> (只適用於X光及化驗) 書面轉介</li> <li>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<sup>⑦</sup> for X-ray only and laboratory tests</li> </ul>	全數賠償 Full cover	每保單年度 \$5,200 per Policy Year
k 處方西藥 Prescribed Western Medication	每保單年度 \$5,200 (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) \$5,200 per Policy Year (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，每保單年度有關項目(a) - (i)之診治次數上限共為30次，其中項目(f) - (g)之診治次數上限共為每保單年度20次，而項目(h) - (i)之診治次數上限則共為每保單年度10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) is 30 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g) and a sub-limit of 10 visits per Policy Year for items (h) - (i). Subject to a maximum of one visit per item per day.

B 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)

2) 牙科保障 Dental Benefit (只適用於年齡介乎15日至80歲之受保人 Only applicable to Insured Persons from Age 15 days to 80 years)	網絡牙科中心保障 Network Dental Centre benefit		非網絡牙科中心保障 Non-network Dental Centre benefit	
	計劃 Plan A	計劃 Plan B	計劃 Plan A	計劃 Plan B
保障地域範圍 Area of cover	香港 Hong Kong		亞洲、澳洲及新西蘭 Asia, Australia and New Zealand	
網絡牙科中心數目 <sup>①</sup> No. of Network Dental Centres <sup>①</sup>	16		不適用 N/A	
適用範圍 Eligibility	只適用於在網絡牙科中心 <sup>①</sup> 診症時間以內由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 (a)) 進行的合資格牙科服務  Only applicable to covered dental service items performed by a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item (a) only) at Network Dental Centres within consultation hours <sup>①</sup>		適用於在網絡牙科中心以外由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 (a)) 進行的合資格牙科服務。所有合資格牙科費用將以下列的賠償限額為限。請先直接向牙科服務供應商支付費用，然後再向保柏申請索償。 Applicable to eligible dental services from a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item (a) only) which are not performed at Network Dental Centres. All eligible dental expenses will be subject to the benefit limits below. Please settle the expenses with the dental providers directly and submit your claim to Bupa.	
賠償率 Reimbursement percentage	不適用 N/A		100%	100%
a 洗牙 Scaling and polishing	每保單年度共一次 One visit in total per Policy Year	每保單年度共兩次 Two visits in total per Policy Year	每保單年度 \$300 per Policy Year	每保單年度 \$500 per Policy Year
b 定期口腔檢查 Routine oral examination				
c 口腔 X 光及藥物 Intra-oral X-rays and medications	全數賠償 <sup>①</sup> Full cover <sup>①</sup>			
d 補牙及脫牙 Fillings and extractions	(只適用於蛀牙或患嚴重牙周病之牙齒之大牙 (銀粉) 或門牙 (瓷粉) 補牙。脫除智慧齒、複雜脫牙、口腔手術脫除牙腳、需移走牙骨或牙齒、任何口腔手術或因矯正牙齒而脫牙將不包括在保障內) Full cover <sup>①</sup> (Applicable to fillings and extractions due to tooth decay or gum disease only, including amalgam (silver) fillings for premolar and molar teeth and white (composite) fillings for front teeth. Extraction of wisdom teeth, complicated extractions, extractions requiring bone removal, surgical extractions or extractions for orthodontic reasons are excluded)			
e 牙周病治療 Periodontal (gum) treatment	(只限由普通科註冊牙醫進行之輕微至中度的牙周病治療，包括清洗牙周袋內的牙菌膜及牙根刮治等牙科治療) Full cover <sup>①</sup> (Includes treatment of mild to moderate Periodontal (gum) disease, which involves curettage and root planing with medication as required, and is limited to treatment by a general Registered Dentist)			
f 牙痛急症處理 Emergency consultation and treatment	(只適用於緊急牙痛舒緩 (包括敷料及藥物)、膿瘡切割及排放) Full cover <sup>①</sup> (Includes emergency pain relief of toothache (including dressing and medication), incision and drainage of abscesses only)			



B 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)

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 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
a 順產 Normal delivery	每次懷孕 \$18,420 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$27,630 per pregnancy
c 流產 Miscarriage	每次懷孕 \$9,210 per pregnancy
<ul style="list-style-type: none"><li>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，以及初生嬰兒護理費用。</li><li>此保障不包括初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。</li><li>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。</li><li>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，並不會於住院及手術保障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門診保障有關項目覆蓋則除外)。</li><li>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.</li><li>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.</li><li>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 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.</li><li>All pregnancy or maternity related medical expenses shall be exclusively payable under this maternity benefit and no benefit shall be payable under the Hospital and Surgical Benefits or other optional benefits (except for those maternity related psychiatric conditions covered under the relevant clinical benefit items).</li></ul>	

### 註解

#### ① 有關門診保障之網絡保障

- (i) 每名已投保門診保障之合資格受保人均會獲發一張**保柏尚健卡**。受保人可使用**保柏尚健卡**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**保柏尚健特選服務供應商**提供及於其診所內進行；
  - **專科醫生**診症（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）及物理治療必須經**註冊醫生**轉介；
  - 必須按保柏供應商指引之要求向保柏取得初步保障審核確認，方可享用診斷成像及化驗之全數賠償（有關初步保障審核之步驟，請參閱會員指引）；及
  - 請在求診登記時出示你的**保柏尚健卡**，並以此卡繳付醫療費用。
- (ii) 如沒有依循以上第(i)節的所有規定，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。
- ② 有關**保柏尚健特選服務供應商**
- 請登入保柏的客戶服務網站 myBupa 查閱最新的**保柏尚健特選服務供應商**名單。此名單會不時更改。
- ③ 轉介信發出日起計6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。
- ⑤ 精神科治療處方藥物只限於1(h)項作出賠償。
- ⑥ **訂明診斷成像檢測**所招致的**合資格費用**只可於住院及手術保障下作出賠償，而並非於門診保障下的診斷成像及化驗作出賠償。**訂明診斷成像檢測**是指電腦斷層掃描（“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 部分診斷影像中心或不接受由**註冊中醫師**及／或**專科醫生**轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。
- ⑧ **網絡牙科中心**指由保柏委任的牙科中心網絡以提供**自選保障表上網絡牙科中心**保障所列的牙科服務項目。**網絡牙科中心**地點包括金鐘、銅鑼灣、鰂魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入保柏之客戶服務網站 myBupa 查閱最新的牙科中心地址。此名單會不時更改。有關診症時間請向個別**網絡牙科中心**查詢。
- ⑨ 要享有全數賠償的**網絡牙科中心**保障：
- (i) 受保人必須於指定**網絡牙科中心**出示保柏會員卡、醫療卡或保單號碼，及香港身份證以作核實及紀錄便可使用免找數服務。如受保人直接向網絡牙科中心繳付費用，合資格的索償將根據**非網絡牙科中心**保障作出賠償，並以賠償限額為限。
- (ii) 每保單年度**網絡牙科中心**保障下項目(c) - (f)的診治次數不設上限。
- ⑩ 門診保障下的普通科醫生、**專科醫生**及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、**專科醫生**及中醫師的醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用（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保柏的網站查閱，此名單可能會不時更改及更新。
- ⑪ 網絡保障下的普通科醫生保障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醫療卡及身分證明文件，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 myBupa 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保障一次，以保障摘要內普通科醫生保障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**保障（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。

### Notes

#### ① About network benefit under clinical benefit

- (i) A BHP Card will be issued to every eligible Insured Person with clinical benefit. The Insured Person may use the BHP 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 HealthPlus Appointed Service Provider and carried out at their clinic(s);
  - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner;
  - Pre-authorisation confirmation must be obtained from Bupa as required by Bupa's provider guidelines to enjoy full cover for diagnostic imaging and laboratory tests (Please refer to the membership guide for the pre-authorisation procedure); and
  - Please present your BHP Card upon registration for treatment and use it to pay the medical expenses.
- (ii) If the 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.
- ② About Bupa HealthPlus Appointed Service Providers
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa HealthPlus Appointed Service Providers. This list is subject to change from time to time.
- ③ A referral letter is valid for the same or related medical condition for 6 months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- ④ 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.
- ⑤ Medicine prescribed in Psychiatric treatments is separately covered in item 1(h).
- ⑥ Eligible Expenses incurred for the Prescribed Diagnostic Imaging Tests shall be payable exclusively under the Hospital and Surgical Benefits, and not payable under benefit item of diagnostic imaging and laboratory tests under the Clinical Benefit. Prescribed Diagnostic Imaging Tests shall mean computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑦ 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.
- ⑧ Network Dental Centre refers to the network of dental service providers appointed by Bupa to provide dental services items listed under Network Dental Centre benefit in the Benefit Schedule of Optional Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tseung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to Bupa's customer service portal myBupa to view the latest location list. This list is subject to change from time to time. Please contact the Network Dental Centre to understand their consultation hours.
- ⑨ To enjoy full cover under Network Dental Centre benefit:
- (i) The Insured Person must use cashless service at designated Network Dental Centres by presenting the Bupa membership card, medical card or Policy number and Hong Kong Identity Card for verification and record. If the payment is made by the Insured Person to the Network Dental Centres directly, eligible claims will be paid under non-Network Dental Centre benefit and subject to the benefit limits thereunder.
- (ii) There is no limit on the number of visits for Network Dental Centre benefit items (c) - (f) per Policy Year.
- ⑩ General practitioner, Specialist and Chinese herbalist under Clinical Benefit also cover 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 providers (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.
- ⑪ The General Practitioner Benefit 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 Bupa medical 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 myBupa 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 Benefit of Network Benefit and subject to the maximum number of visit per day under the General Practitioner Benefit mentioned in the Summary of Benefits. It is also not payable under any other benefit such as Prescribed Western Medication Benefit (if any).
  - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.

### C 其他服務 Other services

#### 1) 保柏保健計劃 Bupa Wellness Programme

每位受保人可於指定之保健中心享用以下任何一項保健服務（部分服務設自付費），由第二個保單年度開始，每年一次，請參閱有關換領信。  
Every Insured Person can enjoy one of the following wellness services provided by the designated wellness centres once every year starting from the second Policy Year (certain services are subject to a co-payment). Please refer to the relevant redemption letters(s).

##### 身體檢查 Health Assessment

眼科檢查 Optical Check	1	全面眼科視光檢查及隱形眼鏡護理（適合3歲或以上） Comprehensive eye examination plus contact lens care (For age 3 or above)		
	2	糖尿病眼檢查（適合18歲或以上） Diabetes eye examination (For age 18 or above)		
	3	青光眼眼檢查（適合18歲或以上） Glaucoma package (For age 18 or above)		
肝炎測試（適合任何年齡） Hepatitis screening (For any age)	4	總甲型肝炎抗體測試 Hepatitis A virus antibody - total		
	5	乙型肝炎表面抗原及抗體測試 Hepatitis B surface antigen and surface antibody		
	6	總甲型肝炎抗體測試及乙型肝炎表面抗原及抗體測試 Hepatitis A virus antibody - total and hepatitis B surface antigen and surface antibody		
普通全身檢查（適合18歲或以上人士） General Health Assessment (For age 18 or above)	7	<ul style="list-style-type: none"> <li>體格檢查 Full physical examination</li> <li>血壓檢查 Blood pressure check</li> <li>胸肺X光檢查 Chest X-ray</li> <li>血全圖 CBP</li> </ul>	<ul style="list-style-type: none"> <li>肌酸酐 Creatinine</li> <li>血葡萄糖 Glucose</li> <li>谷丙轉氨酶 ALT/SGPT</li> <li>尿酸 Uric acid</li> </ul>	<ul style="list-style-type: none"> <li>尿常規檢查 Urine routine</li> <li>心電圖 Electrocardiogram</li> <li>總膽固醇 Total cholesterol</li> <li>三酸甘油酯 Triglycerides</li> </ul>
男性專科檢查（適合18歲或以上人士） Well Man Health Assessment (For age 18 or above)	8	<ul style="list-style-type: none"> <li>體格檢查 Full physical examination</li> <li>血壓檢查 Blood pressure check</li> </ul>	<ul style="list-style-type: none"> <li>血脂分析 Lipid profile (總膽固醇、低密度膽固醇、高密度膽固醇、三酸甘油酯 Total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides)</li> </ul>	<ul style="list-style-type: none"> <li>總前列腺特異抗原測試 Total PSA test (前列腺癌測試 Prostate cancer screen)</li> </ul>
女性專科檢查（適合18歲或以上人士） Well Woman Health Assessment (For age 18 or above)	9			<ul style="list-style-type: none"> <li>柏氏抹片檢查 Pap smear test (子宮頸癌測試 Cervical cancer screen)</li> </ul>
婚前 / 懷孕前檢查 (男性) (適合18歲或以上人士) Pre-marital / Pre-pregnancy Check-up (Male) (For age 18 or above)	10	<ul style="list-style-type: none"> <li>體重指標、血壓及脈搏 Body Mass Index, blood pressure and pulse rate</li> <li>尿糖及尿蛋白 Urine glucose and protein</li> <li>血全像 Complete blood picture</li> </ul>	<ul style="list-style-type: none"> <li>乙型肝炎表面抗原及抗體 Hepatitis B antigen and antibody tests</li> <li>甲狀腺、胸部及腹部檢查 Examination of thyroid, breast and abdomen</li> </ul>	<ul style="list-style-type: none"> <li>精液常規檢驗 Seminal analysis</li> </ul>
婚前 / 懷孕前檢查 (女性) (適合18歲或以上人士) Pre-marital / Pre-pregnancy Check-up (Female) (For age 18 or above)	11	<ul style="list-style-type: none"> <li>血型及恆河猴 Rh(D) 因子 Blood group and Rhesus factor</li> <li>梅毒血清測試 VDRL test for syphilis</li> </ul>	<ul style="list-style-type: none"> <li>目視檢查外生殖器官 Visual inspection of external genitalia</li> <li>避孕建議 Contraceptive advice</li> <li>解釋化驗報告 Explanation on laboratory reports</li> </ul>	<ul style="list-style-type: none"> <li>德國麻疹抗體 Rubella antibody test</li> </ul>
華南過敏原檢查（適合任何年齡） South China allergy test (For any age)	12	<ul style="list-style-type: none"> <li>環境過敏原 Environmental allergens (貓毛皮屑、狗毛皮屑、噬齒類家居寵物類、家居致敏原類、霉菌、牧草類、樹木類、雜草類 Cat dander epithelium, dog dander epithelium, pet rodent epithelium, house dust mite mix, mould mix, grass mix, tree mix, weed mix)</li> </ul>	<ul style="list-style-type: none"> <li>食物過敏原 Food allergens (牛肉、豬肉、雞肉、蝦、蟹、龍蝦、鱈魚、小麥、燕麥、稻米、馬鈴薯、大豆、花生、蕃茄、蜜瓜、橙、牛奶、蛋白、蛋黃、切德乳酪、巧克力、麵包酵母、榛子、巴西胡桃、杏仁、椰子、奇異果、芒果、香蕉、菠蘿、Beef, pork, chicken, shrimp, crab, lobster, codfish, wheat, oat, rice, potato, soybean, peanut, tomato, melon, orange, cow's milk, egg white, egg yolk, cheddar cheese, chocolate, baker's yeast, hazelnut, Brazil nut, almond, coconut, kiwi, mango, banana, pineapple)</li> </ul>	

##### 預防疫苗 Vaccination

甲型或乙型肝炎預防疫苗 Hepatitis A or B vaccine	13	甲型肝炎預防疫苗兩針（適合19歲或以上） Two doses of hepatitis A vaccine (For age 19 or above)		
	14	乙型肝炎預防疫苗三針（適合16歲或以上） Three doses of hepatitis B vaccine (For age 16 or above)		
兒童疫苗 Child vaccine	15	5合1疫苗一針（白喉、破傷風、百日咳、小兒麻痺症、乙型流感嗜血桿菌）（適合2個月或以上） One dose of 5-in-1 vaccine (diphtheria, tetanus, pertussis, poliomyelitis & Haemophilus influenzae type B) (For age 2 months or above)		
	16	6合1疫苗一針（白喉、破傷風、百日咳、小兒麻痺症、乙型流感嗜血桿菌、乙型肝炎）（適合2至36個月） One dose of 6-in-1 vaccine (diphtheria, tetanus, pertussis, poliomyelitis, Haemophilus influenzae type B & hepatitis B) (For age 2 - 36 months)		
肺炎球菌疫苗（適合18歲或以上） Pneumococcal vaccine (For age 18 or above)	17	13價肺炎球菌疫苗一針 One dose of 13-valent pneumococcal vaccine		
子宮頸癌疫苗 HPV vaccine	18	9合1子宮頸癌疫苗兩針（適合9至14歲） Two doses of 9-in-1 HPV vaccine (For age 9 - 14 years)		
	19	9合1子宮頸癌疫苗三針（適合15歲或以上） Three doses of 9-in-1 HPV vaccine (For age 15 or above)		
帶狀皰疹疫苗（適合50歲或以上） Shingrix vaccine (For age 50 or above)	20	Shingrix 帶狀皰疹/生蛇（重組）疫苗兩針 Two doses of Shingrix herpes zoster/shingles (recombinant adjuvanted) vaccine		

##### 健康生活 Healthy lifestyle

體適能管理計劃（適合18至65歲） Fitness management programme (For age 18 - 65 years)	21	過重或身體脂肪過多可引致各種疾病如高血壓、糖尿病及心臟病等。此計劃可助你保持健康的體重及體能，醫療專業人士將會為你提供健康建議，例如個人化的健康飲食和制定體適能目標。患有慢性疾病的人士，請先向你的醫生查詢。 Being overweight or having excessive body fat can lead to illnesses such as high blood pressure, diabetes and heart disease. To help you maintain a healthy level of weight and fitness, this programme offers health advice from medical professionals such as personalised tips on healthy eating and physical fitness. If you have any chronic illnesses, please consult your physician first.		
健康飲食計劃（適合6至17歲） Healthy eating programme (For age 6 - 17 years)	22	飲食過量或不良飲食習慣容易令兒童及青少年患上肥胖症。此計劃透過註冊營養師提供的飲食建議，助你了解如何幫子女保持健康體重。患有慢性疾病的人士，請先向你的醫生查詢。 Overeating or poor eating habits may cause obesity in children and teenagers. This programme offers personalised dietary recommendations by a registered dietitian to give you a better understanding of how to help your child achieve a healthy weight. If you have any chronic illnesses, please consult your physician first.		



### C 其他服務 Other services

## 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

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

請瀏覽保柏網站 [www.bupa.com.hk/health-coaching-services](http://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](http://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) 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.

- 若你不希望獲得此免費保障，請以書面通知保柏。
- Please inform Bupa in writing if you don't want to receive this free benefit.

C 其他服務 Other services

4) 新生嬰兒免費危疾保障  
Complimentary Critical Illness Coverage for Newborn Child

如保單於保單生效日後連續生效不少於12個月，保單下的任何女性受保人分娩新生嬰兒，該新生嬰兒將可獲得1年免費危疾保障，惟有關危疾保障須經申請及核保審批。新生嬰兒免費危疾保障由保柏提供，並受計劃條款和細則限制。計劃詳情和申請方法可能會不時更改。有關最新資訊，請參閱保柏網站和會員指引。

Provided that the Policy has been in force continuously for no less than 12 months immediately following the Policy Effective Date, in the event that any female Insured Person(s) under the Policy has delivered newborn baby, Complimentary critical illness coverage will be offered to the newborn baby for 1 year, subject to application and underwriting.

The complimentary coverage will be provided by Bupa and subject to the coverage's terms and conditions. The coverage details and enrollment procedure are subject to change from time to time. Please refer to Bupa's website and Membership Guide for the latest information.

備註：

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以保單為準。

請參考保單查閱保障摘要內大楷詞語之定義。

Remark:

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Policy.

Please refer to the Policy for definitions of the capitalised terms in the Summary of Benefits.



保費表 Premium Table

2025年1月1日版本 1 January 2025 Edition

A 住院及手術保障之標準保費表 Standard Premium for the Hospital and Surgical Benefit

只適用於保單生效時年齡介乎15日至59歲之受保人 For Insured Person from 15 days to 59 years at Policy commencement

以港元計算 All figures in HKD

1) 住院及手術保障 (每人折扣後保費) Hospital and Surgical Benefit (Discounted Premium per person)												
年齡 Age	單人投保 終生折扣不適用 Single enrolment Lifetime discount is not applicable				二人家庭投保 終生折扣 - 85 折 Family enrolment for 2 persons Lifetime discount - 15%				三人或以上家庭投保 終生折扣 - 8 折 Family enrolment for 3 persons or more Lifetime discount - 20%			
	計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)		計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)		計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)	
	大房 Ward				大房 Ward				大房 Ward			
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
1	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
2	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
3	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
4	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
5	12,475	1,123	14,252	1,283	10,604	954	12,114	1,090	9,980	898	11,402	1,026
6	7,500	675	8,565	771	6,375	574	7,280	655	6,000	540	6,852	617
7	7,617	686	8,700	783	6,474	583	7,395	666	6,094	548	6,960	626
8	7,739	697	8,840	796	6,578	592	7,514	676	6,191	557	7,072	636
9	7,863	708	8,981	808	6,684	602	7,634	687	6,290	566	7,185	647
10	7,988	719	9,124	821	6,790	611	7,755	698	6,390	575	7,299	657
11	8,116	730	9,271	834	6,899	621	7,880	709	6,493	584	7,417	668
12	8,246	742	9,418	848	7,009	631	8,005	720	6,597	594	7,534	678
13	8,376	754	9,568	861	7,120	641	8,133	732	6,701	603	7,654	689
14	8,511	766	9,722	875	7,234	651	8,264	744	6,809	613	7,778	700
15	8,645	778	9,876	889	7,348	661	8,395	756	6,916	622	7,901	711
16	8,785	791	10,033	903	7,467	672	8,528	768	7,028	633	8,026	722
17	8,923	803	10,192	917	7,585	683	8,663	780	7,138	642	8,154	734
18	5,469	492	6,236	561	4,649	418	5,301	477	4,375	394	4,989	449
19	5,499	495	6,270	564	4,674	421	5,330	480	4,399	396	5,016	451
20	5,552	500	6,330	570	4,719	425	5,381	484	4,442	400	5,064	456
21	5,629	507	6,417	578	4,785	431	5,454	491	4,503	405	5,134	462
22	5,711	514	6,510	586	4,854	437	5,534	498	4,569	411	5,208	469
23	5,818	524	6,632	597	4,945	445	5,637	507	4,654	419	5,306	478
24	5,916	532	6,745	607	5,029	453	5,733	516	4,733	426	5,396	486
25	6,039	544	6,884	620	5,133	462	5,851	527	4,831	435	5,507	496
26	6,187	557	7,053	635	5,259	473	5,995	540	4,950	446	5,642	508
27	6,357	572	7,247	652	5,403	486	6,160	554	5,086	458	5,798	522
28	6,561	590	7,479	673	5,577	502	6,357	572	5,249	472	5,983	538
29	6,778	610	7,727	695	5,761	518	6,568	591	5,422	488	6,182	556
30	7,022	632	8,004	720	5,969	537	6,803	612	5,618	506	6,403	576
31	7,277	655	8,293	746	6,185	557	7,049	634	5,822	524	6,634	597
32	7,545	679	8,598	774	6,413	577	7,308	658	6,036	543	6,878	619
33	7,828	705	8,919	803	6,654	599	7,581	682	6,262	564	7,135	642
34	8,141	733	9,274	835	6,920	623	7,883	709	6,513	586	7,419	668
35	8,448	760	9,622	866	7,181	646	8,179	736	6,758	608	7,698	693
36	8,773	790	9,990	899	7,457	671	8,492	764	7,018	632	7,992	719
37	9,103	819	10,365	933	7,738	696	8,810	793	7,282	655	8,292	746
38	9,463	852	10,772	969	8,044	724	9,156	824	7,570	681	8,618	776
39	9,847	886	11,207	1,009	8,370	753	9,526	857	7,878	709	8,966	807
40	10,295	927	11,714	1,054	8,751	788	9,957	896	8,236	741	9,371	843

# 保柏家互通醫療保障計劃 Bupa All Together Health Insurance Scheme



只適用於保單生效時年齡介乎15日至59歲之受保人 For Insured Person from 15 days to 59 years at Policy commencement

以港元計算 All figures in HKD

## 1) 住院及手術保障 (每人折扣後保費)

### Hospital and Surgical Benefit (Discounted Premium per person)

年齡 Age	單人投保 終生折扣不適用 Single enrolment Lifetime discount is not applicable				二人家庭投保 終生折扣 - 85 折 Family enrolment for 2 persons Lifetime discount - 15%				三人或以上家庭投保 終生折扣 - 8 折 Family enrolment for 3 persons or more Lifetime discount - 20%			
	計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)		計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)		計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格 費用之 80%，即自付費為 20% 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為 合資格費用全數賠償， 即無自付費 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)	
	大房 Ward				大房 Ward				大房 Ward			
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
41	10,768	969	12,249	1,102	9,153	824	10,412	937	8,614	775	9,799	882
42	11,257	1,013	12,802	1,152	9,568	861	10,882	979	9,006	811	10,242	922
43	11,780	1,060	13,395	1,206	10,013	901	11,386	1,025	9,424	848	10,716	964
44	12,313	1,108	14,000	1,260	10,466	942	11,900	1,071	9,850	887	11,200	1,008
45	12,896	1,161	14,661	1,319	10,962	987	12,462	1,122	10,317	929	11,729	1,056
46	13,476	1,213	15,318	1,379	11,455	1,031	13,020	1,172	10,781	970	12,254	1,103
47	14,123	1,271	16,051	1,445	12,005	1,080	13,643	1,228	11,298	1,017	12,841	1,156
48	14,812	1,333	16,833	1,515	12,590	1,133	14,308	1,288	11,850	1,067	13,466	1,212
49	15,537	1,398	17,656	1,589	13,206	1,189	15,008	1,351	12,430	1,119	14,125	1,271
50	16,295	1,467	18,524	1,667	13,851	1,247	15,745	1,417	13,036	1,173	14,819	1,334
51	17,131	1,542	19,473	1,753	14,561	1,310	16,552	1,490	13,705	1,233	15,578	1,402
52	18,013	1,621	20,478	1,843	15,311	1,378	17,406	1,567	14,410	1,297	16,382	1,474
53	18,846	1,696	21,426	1,928	16,019	1,442	18,212	1,639	15,077	1,357	17,141	1,543
54	19,739	1,777	22,446	2,020	16,778	1,510	19,079	1,717	15,791	1,421	17,957	1,616
55	20,780	1,870	23,630	2,127	17,663	1,590	20,086	1,808	16,624	1,496	18,904	1,701
56	21,837	1,965	24,832	2,235	18,561	1,670	21,107	1,900	17,470	1,572	19,866	1,788
57	23,112	2,080	26,284	2,366	19,645	1,768	22,341	2,011	18,490	1,664	21,027	1,892
58	24,479	2,203	27,840	2,506	20,807	1,873	23,664	2,130	19,583	1,762	22,272	2,004
59	25,880	2,329	29,435	2,649	21,998	1,980	25,020	2,252	20,704	1,863	23,548	2,119

The premiums below are for Renewal only 以下保費只供續保之用

60	27,470	2,472	31,242	2,812	23,350	2,102	26,556	2,390	21,976	1,978	24,994	2,249
61	29,044	2,614	33,030	2,973	24,687	2,222	28,076	2,527	23,235	2,091	26,424	2,378
62	30,669	2,760	34,874	3,139	26,069	2,346	29,643	2,668	24,535	2,208	27,899	2,511
63	32,468	2,922	36,921	3,323	27,598	2,484	31,383	2,824	25,974	2,338	29,537	2,658
64	34,586	3,113	39,331	3,540	29,398	2,646	33,431	3,009	27,669	2,490	31,465	2,832
65	36,900	3,321	41,960	3,776	31,365	2,823	35,666	3,210	29,520	2,657	33,568	3,021
66	39,652	3,569	45,093	4,058	33,704	3,033	38,329	3,450	31,722	2,855	36,074	3,247
67	41,922	3,773	47,673	4,291	35,634	3,207	40,522	3,647	33,538	3,018	38,138	3,432
68	43,610	3,925	49,586	4,463	37,069	3,336	42,148	3,793	34,888	3,140	39,669	3,570
69	45,423	4,088	51,645	4,648	38,610	3,475	43,898	3,951	36,338	3,270	41,316	3,718
70	46,922	4,223	53,343	4,801	39,884	3,590	45,342	4,081	37,538	3,378	42,674	3,841
71	48,564	4,371	55,201	4,968	41,279	3,715	46,921	4,223	38,851	3,497	44,161	3,974
72	50,297	4,527	57,159	5,144	42,752	3,848	48,585	4,373	40,238	3,621	45,727	4,115
73	51,575	4,642	58,602	5,274	43,839	3,946	49,812	4,483	41,260	3,713	46,882	4,219
74	52,611	4,735	59,765	5,379	44,719	4,025	50,800	4,572	42,089	3,788	47,812	4,303
75	53,832	4,845	61,136	5,502	45,757	4,118	51,966	4,677	43,066	3,876	48,909	4,402
76	55,108	4,960	62,572	5,631	46,842	4,216	53,186	4,787	44,086	3,968	50,058	4,505
77	56,267	5,064	63,872	5,748	47,827	4,304	54,291	4,886	45,014	4,051	51,098	4,599
78	57,284	5,156	65,008	5,851	48,691	4,382	55,257	4,973	45,827	4,124	52,006	4,681
79	57,913	5,212	65,701	5,913	49,226	4,430	55,846	5,026	46,330	4,170	52,561	4,730
80 +	58,540	5,269	66,390	5,975	49,759	4,478	56,432	5,079	46,832	4,215	53,112	4,780

保柏家互通醫療保障計劃
Bupa All Together Health Insurance Scheme



15日至17歲子女與父母一同投保 For child aged from 15 days to 17 years enrolling with parents 以港元計算 All figures in HKD

1) 住院及手術保障 (每人折扣後保費)
Hospital and Surgical Benefit (Discounted Premium per person)

年齡 Age	子女與父母同時投保 Child enrolls with one parent 子女折扣 - 7折 Child discount - 30%				子女與父母同時投保 Child enrolls with two parents 子女折扣 - 45折 Child discount - 55%			
	計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格費用之80%，即自付費為20%) 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為合資格費用全數賠償，即無自付費) 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)		計劃 Plan A 賠償 80% reimbursement (非網絡保障的賠償率為合資格費用之80%，即自付費為20%) 80% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 20% Coinsurance)		計劃 Plan B 賠償 100% reimbursement (非網絡保障的賠償率為合資格費用全數賠償，即無自付費) 100% reimbursement of Eligible Expenses under Non-network Benefit, i.e. 0% Coinsurance)	
	大房 Ward				大房 Ward			
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	8,733	786	9,976	898	5,614	505	6,413	577
1	8,733	786	9,976	898	5,614	505	6,413	577
2	8,733	786	9,976	898	5,614	505	6,413	577
3	8,733	786	9,976	898	5,614	505	6,413	577
4	8,733	786	9,976	898	5,614	505	6,413	577
5	8,733	786	9,976	898	5,614	505	6,413	577
6	5,250	473	5,996	540	3,375	304	3,854	347
7	5,332	480	6,090	548	3,428	309	3,915	352
8	5,417	488	6,188	557	3,483	314	3,978	358
9	5,504	496	6,287	566	3,538	319	4,041	364
10	5,592	503	6,387	575	3,595	324	4,106	369
11	5,681	511	6,490	584	3,652	329	4,172	375
12	5,772	519	6,593	594	3,711	334	4,238	382
13	5,863	528	6,698	603	3,769	339	4,306	387
14	5,958	536	6,805	613	3,830	345	4,375	394
15	6,052	545	6,913	622	3,890	350	4,444	400
16	6,150	554	7,023	632	3,953	356	4,515	406
17	6,246	562	7,134	642	4,015	361	4,586	413

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

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
15日 days - 17歲 years	8,690	782	33	9,394	845	49	14,315	1,288	65	20,030	1,803
18	7,626	686	34	9,627	866	50	14,685	1,322	66	20,332	1,830
19	7,667	690	35	9,872	888	51	14,760	1,328	67	20,521	1,847
20	7,708	694	36	10,119	911	52	15,137	1,362	68	20,706	1,864
21	7,782	700	37	10,373	934	53	15,509	1,396	69	20,889	1,880
22	7,859	707	38	10,635	957	54	15,901	1,431	70	21,079	1,897
23	7,940	715	39	10,899	981	55	16,307	1,468	71	21,245	1,912
24	8,024	722	40	11,172	1,005	56	16,722	1,505	72	21,410	1,927
25	8,118	731	41	11,755	1,058	57	17,137	1,542	73	21,575	1,942
26	8,227	740	42	12,047	1,084	58	17,583	1,582	74	21,741	1,957
27	8,344	751	43	12,345	1,111	59	18,035	1,623	75	21,907	1,972
28	8,469	762	44	12,652	1,139	60	18,079	1,627	76	22,069	1,986
29	8,603	774	45	12,971	1,167	61	18,416	1,657	77	22,234	2,001
30	8,824	794	46	13,289	1,196	62	18,876	1,699	78	22,395	2,016
31	8,994	809	47	13,622	1,226	63	19,356	1,742	79	22,559	2,030
32	9,184	827	48	13,967	1,257	64	19,837	1,785	80 +	22,721	2,045

2) 牙科保障 Dental Benefit  
(只適用於年齡介乎15日至80歲之受保人  
For Insured Persons from Age 15 days to 80 years only)  
額外保費 Additional Premium

年齡 Age	計劃 Plan A		計劃 Plan B	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15日 days - 80歲 years	886	80	1,280	115

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	7,290	657
30 - 49	9,721	875
50 - 54 (只供續保 for Renewal only)	9,721	875



## C 折扣優惠 Discount

### 無索償續保折扣 No Claim Renewal Discount

如於以下任何年期並無已付或應付之「住院及手術保障」賠償，下一年度「住院及手術保障」之續保保費將獲無索償續保折扣優惠：

A no claim renewal discount will be applied to the next renewal premium of Hospital and Surgical Benefit provided that no claims payment has been made or is payable under Hospital and Surgical Benefit during any one of the following periods:

無賠償紀錄之年期 Period without claims payment	無索償續保折扣優惠 No claim renewal discount
連續 2 或 3 個保單年度 2 or 3 consecutive Policy Years	5%
連續 4 或 5 個保單年度 4 or 5 consecutive Policy Years	10%
連續 6 個保單年度或以上 6 consecutive Policy Years or above	15%

#### 附註 Notes

- 此保費表只適用於在保障開始日年齡介乎 15 日至 59 歲（首尾歲數計算在內）的受保人。在保障開始日已屆 60 歲或以上的受保人，請參考其他適用之保費表。
- 年滿 60 至 69 歲之新受保人，其「住院及手術保障」之投保及續保保費將會按照上表之保費調高 50%。而年滿 70 歲或以上之新受保人，其「住院及手術保障」之投保及續保保費將會按照上表之保費調高一倍。但投保及續保「門診保障」、「牙科保障」及「產科保障」只須繳付標準保費。
- 18 歲以下的子女可享終生折扣或子女折扣，以較高折扣者為準。
- 所有折扣優惠只適用於「保柏家互通醫療保障計劃」之「住院及手術保障」。
- This Premium Table is only applicable to Insured Person who are aged 15 days to 59 years (inclusive) on the Coverage Commencement Date. For those who are aged 60 years or above on the Coverage Commencement Date, please refer to other applicable Premium Table.
- Any new Insured Person who is aged between 60 and 69 years has to pay an extra 50% premium of Hospital and Surgical Benefit as shown in the table upon enrolment and renewal. If the Insured Person is aged 70 years or above, the premium of Hospital and Surgical Benefit will be doubled. However, they only have to pay standard premium for Clinical Benefit, Dental Benefit and Maternity Benefit upon enrolment and renewal.
- Children below the age of 18 are entitled to either lifetime discount or child discount, whichever is higher.
- All discounts are only applicable to Bupa All Together's Hospital and Surgical Benefit.

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.

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](http://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](http://www.bupa.com.hk/levy).

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

中、英文之意思如有任何差別，概以英文為準。

In the event of any discrepancy in respect of meaning between the Chinese version and the English version, the English version shall prevail.