

Schedule of Benefits 保障金額表

1 July 2019 Edition 2019年7月1日版本

Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)

A Hospital and Surgical Benefit ^① 住院及手術保障 ^①	Plan 計劃 1 Private ^② 私家房 ^②		Plan 計劃 2 Semi-private ^② 半私家房 ^②		Plan 計劃 3 Ward ^② 大房 ^②	
	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2
Reimbursement percentage 賠償率	100%	80%	100%	80%	100%	80%
1 Room and Board (Maximum 182 days each Contract Year) 住房及膳食費 (每合約年度最多182日)	每日 2,740 each day		每日 1,550 each day		每日 770 each day	
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	34,600		22,100		14,100	
3 Private Nursing (Maximum 91 days each Contract Year) 私家看護費 (每合約年度最多91日) ○ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner ○ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日 680 each day		每日 470 each day		每日 280 each day	
4 Surgeon and Attendance Fees (For surgical case only)(Each operation) 外科醫生費及巡房費 (只適用於外科手術)(每次手術計) ○ Complex 複雜 73,100 ○ Major 大型 45,300 ○ Intermediate 中型 18,200 ○ Minor 小型 6,070						
5 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ○ Complex 複雜 22,600 ○ Major 大型 12,500 ○ Intermediate 中型 4,900 ○ Minor 小型 2,500						
6 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ○ Complex 複雜 22,600 ○ Major 大型 12,500 ○ Intermediate 中型 4,900 ○ Minor 小型 2,500						
7 In-patient Physician's Fees (For non-surgical case only) (Maximum 91 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療)(每合約年度最多91日)	每日 2,080 each day		每日 1,020 each day		每日 570 each day	
8 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ○ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ○ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)	10,100		3,450		1,870	
9 Post-hospitalisation Out-patient Care (Each Contract Year) 出院後之門診護理 (每合約年度計) ○ Including all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ○ 包括出院後6星期內所有與住院治療有關之跟進療程門診費用	4,530		2,450		1,600	
10 Psychiatric Treatments (Each Contract Year) 精神科治療 (每合約年度計)	30,000		30,000		30,000	
B Supplementary Major Medical Benefit (Optional) 附加醫療保障 (自選保障)	Plan 計劃 1 Private ^② 私家房 ^②		Plan 計劃 2 Semi-private ^② 半私家房 ^②		Plan 計劃 3 Ward ^② 大房 ^②	
	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2	Option選擇 1	Option選擇 2
Deductible (For each claim) 墊底費(每次索償)	500	1,500	500	1,500	500	1,500
Reimbursement percentage 賠償率	80%					
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	195,000		143,000		71,300	
<ul style="list-style-type: none"> ○ Apply after any item of Section A1 to A8 under Hospital and Surgical Benefit is exhausted ○ Applicable to hospitalisation in Hong Kong only ○ This Benefit will not be payable for Hospital Confinement in class of suite / VIP / deluxe room of a Hospital ○ Adjustment factors for room upgrade will be applied if Member is hospitalised not in accordance with plan level: <ul style="list-style-type: none"> - From Semi-private Room to Private Room : 50% - From Ward to Semi-private Room : 50% - From Ward to Private Room : 25% ○ 必須於住院及手術保障下A1至A8任何一項已耗盡後才適用 ○ 只適用於香港之住院治療 ○ 此保障不會就入住總統套房 / 貴賓房 / 豪華房的住院費用作出賠償 ○ 如會員住院時並非根據原有之計劃住房, 保障額將因應升級住房而作出調整: <ul style="list-style-type: none"> - 半私家房至私家房 : 50% - 大房至半私家房 : 50% - 大房至私家房 : 25% 						

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C Clinical Benefit ^④ (Optional) 門診保障 ^④ (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
Reimbursement percentage 賠償率	75%		
1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	每次 380 each visit	每次 255 each visit	每次 170 each visit
2 Specialist (Consultation fee only) 專科醫生 (只限診症費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner ◦ 須獲註冊西醫書面轉介 ^③	每次 700 each visit	每次 500 each visit	每次 340 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次 690 each visit	每次 490 each visit	每次 340 each visit
4 Physiotherapist (Treatment fee only) 物理治療師 (只限診療費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner ◦ 須獲註冊西醫書面轉介 ^③	每次 650 each visit	每次 460 each visit	每次 330 each visit
5 Chiropractor (Treatment fee only) 脊醫 (只限診療費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner ◦ 須獲註冊西醫書面轉介 ^③	每次 650 each visit	每次 460 each visit	每次 330 each visit
6 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用	4,530	3,000	1,900
7 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) ◦ Subject to written referral ^③ from a Registered Medical Practitioner ◦ 須獲註冊西醫書面轉介 ^③	3,100	1,760	1,450

D Bupa Worldwide Assistance Programme (Optional) (Each Contract Year) 保柏國際援助計劃 (自選保障) (每合約年度計)

Provides admission deposit in the event of hospitalisation overseas and in Mainland 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. 提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

Notes 附註：

- Clinical Operation or Day Case Surgery, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case Surgery mean Medically Necessary surgical procedures which may be carried out at a clinic or day case unit of a Hospital by a Registered Medical Practitioner and a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/gkh.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- Number of visits per Contract year for items C1 - C5 above is 50 in total and is subject to a maximum of one visit per item per day and 15 visits each condition per year.
 - 合資格之診所手術或日症手術，將於住院及手術保障下賠償。診所手術及日症手術指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/gkh.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
 - 會員可在轉介信發出日起計6個月內，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。
 - 每一合約年度內有關上文C1至C5項之診治次數合共為50次，每一項目以每日一次診治為限，而每一病症以每年15次為限。

Remark 注意事項：

- No Hospital and Surgical Benefit nor Supplementary Major Medical Benefit will be paid for any expenses in respect of Hospital Confinement, Clinical Operation or Day Case Surgery incurred by:
 - Any medical condition occurring within 180 days from the Coverage Commencement Date (except for accidental injury);
 - Cataracts, endometriosis, tumours (except skin), diseased tonsils requiring surgery, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the Coverage Commencement Date.
- If a Member enrolls for this scheme and applies for a higher benefit level or additional benefit items within two years after the termination of the Benefits, such new Application will be subject to Bupa's underwriting and may not be accepted.
- If you upgrade the benefit level upon renewal, your medical expenses of any illness or injury occurred before such upgrade are payable in accordance with the previous benefit level.
- We guarantee membership transfer to Bupa CarePro, Bupa Care Kid (if under 18 years), Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan when you retire, terminate your employment or any member reaches the maximum renewal age. The transfer options are subject to the terms and conditions set out by Bupa. If you apply for an upgrade of your benefit level or add optional benefits under the new contract, your application will be subject to underwriting approval by Bupa. Please refer to the Health Insurance Contract of Bupa Civil Servants or Membership Transfer Arrangement for more information.
- 「住院及手術保障」與「附加醫療保障」在以下情況將不獲賠償：
 - 於保障開始日後180天內任何因疾病而引致之住院、診所手術或日症手術之費用(因意外導致之費用除外)；
 - 於保障開始日後首12個月內發生之下列疾病：白內障、子宮內膜組織形成異位、腫瘤(皮膚除外)、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常及須動手術之實病症。
- 如會員在保障終止後兩年內重新申請此計劃並投保更高保障級別或增選其他保障項目，該新申請須經保柏核保，有可能不獲批准。
- 如您在續保時提升保障等級，所有在提升保障前已患傷病的醫療費用將按之前的保障等級作賠償。
- 在您退休、離職或個別成員受保年齡屆滿時，保柏保證會籍可轉移至「保柏卓康健」、「保柏董康健」(如未滿18歲)、「保柏自願醫保計劃」或「保柏靈活自願醫保計劃」。轉移選擇受保柏所訂之條款及細則限制。如於新計劃下提升保障級別或加入自選保障，均須經保柏核保。詳情請參閱「保柏公務員」醫療保險合約或會籍轉移安排文件。

Bupa (Asia) Limited 保柏 (亞洲) 有限公司

Address: 18/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

地址: 香港鰂魚涌華蘭路25號栢克大廈18樓

Telephone 電話: (852) 2517 5175 Facsimile 傳真: (852) 2548 1848 Website 網址: www.bupa.com.hk

Bupa Civil Servants
保柏公務員

**Caring for your
past and future**
照顧您的過去、
現在與未來

www.bupa.com.hk

Introduction to Bupa Civil Servants 保柏公務員醫療保障計劃簡介

With over sixty years experience providing world-renowned healthcare, we know that health often comes with a rich history. That is why we have included many pre-existing conditions within your cover, meaning you will receive comprehensive protection, without any additional cost. This inclusive cover, along with our applied healthcare expertise and affordable rates, has been recognised by the Hong Kong government, who has recommended us as your healthcare provider for more than 20 years.

憑藉過去六十多年來的環球醫療保健服務經驗，保柏明白每個人都曾受過疾病的困擾。因此，我們願意為您過往曾患有的疾病提供保障，而無須收取額外保費。如此照顧周全的保障，加上我們專業的經驗和實惠的保費，一直備受香港政府的認同，並連續超過20年獲推薦，為您提供醫療保健服務。



Recommended by the Hong Kong government to provide quality medical cover for more than 20 years.

香港政府連續超過20年推薦保柏提供優質的醫療保障。

Overview of your cover

您的保障概要

Cover at a glance

保障一覽表

Basic benefit 基本保障	Hospital and Surgical Benefit 住院及手術保障
Optional benefits 自選保障	Supplementary Major Medical Benefit 附加醫療保障 Clinical Benefit 門診保障 Bupa Worldwide Assistance Programme 保柏國際援助計劃
Reimbursement options 賠償率選擇	80% reimbursement on Hospital and Surgical Benefit 賠償80%的住院及手術保障費用 100% reimbursement on Hospital and Surgical Benefit 賠償100%的住院及手術保障費用
Choice of benefit levels 保障等級選擇	Private (Plan 1) 私家房 (計劃 1) Semi-private (Plan 2) 半私家房 (計劃 2) Ward (Plan 3) 大房 (計劃 3)

Eligibility

投保資格

Yourself 閣下	Aged 18 – 64 years (applicable to civil servants of the Hong Kong government or non-civil service contract staff with a minimum of one year uninterrupted employment history and contract term with the Hong Kong government) 18至64歲的香港政府合資格公務員，或受僱於香港政府而其受僱年資及合約期至少連續1年之非公務員合約僱員
Spouse 配偶	Aged 18 – 64 years 18至64歲
Children 子女	Aged under 18 years, or below 25 years if in full-time education 18歲以下或25歲以下之全日制學生
Renewal of scheme 續保	Youself and your spouse: guaranteed renewal up to age 65, and assured transfer to Bupa CarePro, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan with guaranteed renewal when you retire, terminate your employment or reach the maximum renewal age ^① 您及您的配偶： 保證續保至65歲，及在您退休、離職或受保年齡屆滿時可將會籍轉移至保證續保的「保柏卓康健」、「保柏自願醫保計劃」或「保柏靈活配自願醫保計劃」 ^① Children: guaranteed renewal up to age 18 or 25 if in full-time education, and assured transfer to Bupa CarePro, Bupa Care Kid (if under 18 years), Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan with guaranteed renewal when you retire, terminate your employment or any member reaches the maximum renewal age ^① 子女： 保證續保至18歲或25歲(如屬全日制學生)，及在您退休、離職或個別成員受保年齡屆滿時可將會籍轉移至保證續保的「保柏卓康健」、「保柏童康健」(如未滿18歲)、「保柏自願醫保計劃」或「保柏靈活配自願醫保計劃」 ^①

^① The transfer options are subject to the terms and conditions set out by Bupa. If you apply for an upgrade of your benefit level or add optional benefits under the new contract, your application will be subject to underwriting approval by Bupa. Please refer to the Health Insurance Contract of Bupa Civil Servants or Membership Transfer Arrangement for more information.

^① 轉移選擇受保柏所訂之條款及細則限制。如於新計劃下提升保障級別或加入自選保障，均須經保柏核保。詳情請參閱「保柏公務員」醫療保險合約或會籍轉移安排文件。

Please refer to the Schedule of Benefits for more information. 詳情請參閱保障金額表。

Supporting you with medical expertise throughout your life

專注醫療保健 守護您人生每一階段

We have used our expertise and extensive experience in healthcare to bring you valuable benefits that complement your plan. To put it simply, we are here to support you by making healthcare affordable, applying our expertise to make your cover more inclusive and guaranteeing that we'll take care of you for life.

由於保柏擁有專業及豐富的醫療保健經驗，因此能為您提供更切合所需的醫療保障計劃和服務，讓您以實惠的保費，享有保障範圍更大而且保證終生續保的保障。

Pre-existing condition cover

We cover many illnesses^① previously suffered without any increase to your subscription.

Higher cover thanks to per-operation benefit

Most insurance schemes pay surgical fees per disability. This means that all operations related to the same condition will be paid out of a single maximum benefit limit. So, once the limit is exhausted, you will need to pay the excess. With Bupa, you can claim up to the maximum benefit limit for each operation.

Clinical operation cover

We understand that not all treatment requires a hospital stay which is why we cover you for both day-case surgery and clinical operations within your Hospital and Surgical Benefit.

Psychiatric treatment cover

Your mental health is just as important as your physical health. That's why we cover psychiatric treatments during hospitalisation in Hong Kong as recommended by a specialist up to HK\$30,000 per contract year.

Fast claims settlement so you're not left out of pocket

We settle claims in 5 to 7 working days after full documentation is received.

No extra subscription increases so your healthcare is always affordable

Regardless of the claims you have made and the state of your health, we will not add any extra individual charges when you renew your contract.

Flexibility to suit your needs and budget

You can adapt your cover to meet your needs and budget by choosing from a range of room and reimbursement levels, as well as additional cover options.

Lifetime peace of mind for you and your family

We guarantee transfer to the designated Bupa individual medical insurance plans once your employment terminates or any member reaches the maximum renewal age, giving you continuous coverage.

To help you along the way, you and your family will receive an additional 20% first-year joining discount if choosing to transfer to Bupa CarePro or Bupa Care Kid (if under 18 years)^②.

Guaranteed acceptance of your application

Application is quick and easy. So long as you and your dependants are eligible, we welcome your application without any medical examinations or underwriting.



保障投保前已患疾病

我們保障您多項投保前已患的疾病^①，而且不會收取額外保費。

按每次手術賠償，保障更高

大部分醫療保障計劃的手術賠償以每病症計，即因相同病症而引致的手術費用均會在同一保障額內扣除。當保障額耗盡後，您便須要自付費用。保柏則以每次手術獨立計算，每次手術均可索償至最高賠償額。

保障日症手術

我們明白不是所有治療都須要住院。因此，這些無須住院的日症手術及診所手術均可在您的「住院及手術保障」下賠償。

保障精神科治療

您的身心健康同樣重要。因此，我們保障您獲專科醫生建議後於香港進行的精神科住院治療，每合約年度賠償額高達港幣30,000元。

賠償服務快捷

我們於收妥所需文件後5至7個工作天內支付賠償。

不收個人額外保費

不論您的索償紀錄或健康狀況如何，在您續保時，我們均不會收取個人額外保費。

靈活選擇，符合您的預算及需要

您可因應自己的需要和預算，靈活地選擇保障級別和賠償率，及增添額外自選保障。

保障您和您的家人，一世無憂

我們保證您和您的家人可在您離職或受保年齡屆滿時，轉移會籍至指定的保柏個人醫療保障計劃，為您延續保障。

如您及家人選擇轉移會籍至「保柏卓康健」或「保柏童康健」（如未滿18歲），更可額外享有首年保費8折優惠^②。

保證批核您的申請

投保手續快捷簡易，只要您和您的家人符合投保資格，投保申請便可獲批核，無須驗身和核保。

- ① We cover your pre-existing conditions except for Bupa Worldwide Assistance Programme and the illnesses listed in the General Exclusions on P.5 of this brochure. If you upgrade the benefit level upon renewal, your medical expenses of any illness or injury occurred before such upgrade are payable in accordance with the previous benefit level.
- ② 除「保柏國際援助計劃」及在此小冊子第5頁的不受保障項目內列出之疾病外，保柏會保障您投保前的已存在疾病。如您在續保時提升保障級別，所有在提升保障前已患傷病的醫療費用將按之前的保障等級作賠償。
- ③ In order to enjoy this discount, you need to transfer your membership via Bupa's Health Management Consultant. This discount is not applicable to Bupa Care Kid's members who receive the Child Discount.
- ④ 你須透過保柏健康管理顧問轉移會籍方可享此優惠，此優惠不適用於已享有子女折扣優惠的「保柏童康健」會員。

The World of Bupa

環球保柏

Bupa - A global healthcare specialist

- No.1 health insurer in the UK*
- Providing health insurance and running clinics, hospitals, care homes, and more
- Without shareholders, our profits are reinvested to provide better healthcare for customers

Bupa's presence in Hong Kong

Bupa is a leading provider in healthcare funding and provision with two independent units, Bupa Hong Kong and Quality HealthCare.

Bupa Hong Kong

- Known as the health insurance specialist in Hong Kong, gaining the trust of over 400,000 individuals and 3,200 corporates
- Quality health insurance provider for Hong Kong's civil servants for more than 20 years
- Providing primary care service through Quality HealthCare Medical Services, one of Hong Kong's largest private clinic networks

Quality HealthCare

- One of Hong Kong's largest private clinic networks
- More than 3 million healthcare visits recorded in 2017
- Operations span diagnostics, primary healthcare and day care specialties
- Network of over 110 multi-specialty centres and over 1,200 affiliated clinics
- Part of the Bupa group since October 2013, with roots tracing back to 1868 in Hong Kong

* Source: Laing Buisson Health Cover UK Market Report 15th Edition, published 16 October 2018, in terms of market share among private medical insurance providers

保柏－國際醫療保健專家

- 英國最大醫療保險集團*
- 提供醫療保險及營辦診所、醫院、護老院等
- 不設股東，盈餘投資於業務當中，以提供更佳的醫療服務給客戶

保柏於香港的業務

保柏透過旗下兩間獨立營運的公司－保柏香港及卓健醫療，為市民提供醫療保險及醫療保健服務，兩者皆具領導地位。

保柏香港

- 本港的醫療保險專家，受超過40萬名會員及3,200間公司所信賴
- 為本港公務員提供優質醫療保障逾20年
- 透過旗下卓健醫療，本港最龐大的私營醫療網絡之一，提供醫療保健服務

卓健醫療

- 全港最龐大的私營醫療網絡之一
- 於2017年度，錄得超過300萬求診人次
- 服務涵蓋診斷、基層保健及專科服務
- 網絡涵蓋逾110間多項專科設施齊備的醫療中心及1,200多間聯營診所
- 自1868年起植根香港，於2013年10月正式加入保柏集團

*資料來源：Laing Buisson Health Cover UK Market Report 15th Edition，出版日期為2018年10月16日，以私營醫療保險機構的市場佔有率計算。

Professionals are standing by

We are here for you at all times, offering utmost peace of mind.

24/7 Customer Care helpdesk

- 24/7 Customer Care helpdesk operates 24 hours every day, with a "live" person to directly answer your queries.

Health Coaching Services

- 24/7 Healthline is staffed with a team of qualified nurses and healthcare professionals, supported by doctors^③, providing assistance and guidance to your symptoms, diagnoses and treatment options.
- A dedicated Care Manager can be in touch with you to follow up on your claims, and can make a courtesy call or visit, with your consent, when you are admitted into a local private hospital.
- We provide other health coaching services such as second medical opinion, doctor referrals, as well as a qualified nurse to support you throughout your treatment and recovery.

③ Doctors will be available during schedule office hours to support the nurses for answering enquiries. Office hours: Mon - Fri, from 9am to 7pm (Hong Kong time), except public holidays.

④ 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7時（香港時間），公眾假期除外。

Notes 附註

- The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under Bupa Civil Servants Health Insurance Scheme, you will be responsible for the fees incurred.
- Availability of the above services is dependent on room level. Ward level members can only access 24/7 Customer Care helpdesk and 24/7 Healthline. Care Manager will support you in the event of cancer or heart disease.
- 使用「保柏健康支援服務」並不需額外費用。若我們建議的服務不在「保柏公務員」醫療保障計劃之賠償範圍內，您便須支付有關費用。
- 會員是否可享用以上的服務視乎投保的病房級別而定。投保大房級別的會員只可享 24 小時客戶服務專線及 24 小時健康專線服務，而健康顧問將於會員患上癌症或心臟病時提供協助。



專業團隊 隨時候命

只要您有需要，任何時候我們都提供協助，讓您完全放心。

24小時客戶服務專線

- 24小時客戶服務專線由專人每天24小時，即時解答您的查詢。

保柏健康支援服務

- 24小時健康專線由合資格護士及健康管理團隊為您提供協助及指導，助您了解病徵、診斷及治療方案，背後更有醫生作為顧問^④。
- 健康顧問可與您緊密聯絡，跟進您的索償；當您入住本港私家醫院時並得到您的同意下，我們可前往醫院探望您或致電慰問。
- 我們亦可提供其他健康支援服務如第二醫療意見、醫生轉介，以及合資格護士可在您治療和康復期間全程提供協助。

General Exclusions

不受保障項目

To help you clearly understand your coverage before enrolment, below are the general exclusions:

- Any expenses in respect of hospital confinement, clinical operation or day-case surgery incurred by any illness occurring within 180 days from the coverage commencement date (except for accidental injury).
- Cataracts, endometriosis, tumours (except skin), diseased tonsils requiring surgery, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the coverage commencement date.
- Treatment, medical service, medication or investigation which is not medically necessary.
- Any illness or injury for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
- Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens.
- Congenital conditions, developmental conditions or hereditary conditions.
- Treatment that commenced during the first five years of the member's coverage commencement date and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection.
- Sexually transmitted (venereal) diseases or their sequel.
- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or sterilisation 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 and premature ejaculation, regardless of cause.
- Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
- Treatment relating to any illness or injury resulting from participation in criminal activities.
- Alternative treatment including but not limited to Chinese medicines treatment, acupuncture, acupressure, Tui Na, hypnotism, rolfing, massage therapy and aromatherapy.
- Senile Dementia (including Alzheimer's disease), Parkinson's disease, psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia and neurasthenia (unless payable under the Psychiatric Treatments Benefit of Hospital and Surgical Benefit).
- Any charges for the procurement or use of special braces and appliances, including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches.
- Any treatment or investigation related to dental or gum conditions except for emergency treatment arising from accidents or the extraction of impacted wisdom teeth during hospital confinement. Follow-up treatment from such hospital confinement shall not be covered.
- Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
- Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
- Experimental and / or new medical technology or procedure not yet approved by Bupa.
- Supportive treatment of renal failure including dialysis.

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

This brochure is a product summary for reference only. Please refer to the contract for detailed coverage, exclusions and terms and conditions. In the event of any discrepancy between the Chinese version and the English version of this brochure, the English version will prevail.

我們想讓您在投保前清楚了解保障範圍，因此列出所有不受保障項目如下：

- 於保障開始日後180天內任何因疾病而引致之住院、診所手術或日症手術之費用（因意外導致之費用除外）。
- 於保障開始日後首12個月內發生之下列疾病：白內障、子宮內膜組織形成異位、腫瘤（皮膚除外）、扁桃體切除手術、痔瘡、甲狀腺功能亢進、鼻中隔或鼻甲之病理異常及須動手術之竇病症。
- 不是醫療必需的治療、醫療服務、藥物或檢驗。
- 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之治療疾病或損傷費用，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
- 在水療中心、天然治療中心、康復院、療養院、老人院或類似機構所提供之住宿、護理或服務的費用。
- 手術性或非手術性整容或整形治療、聽覺測驗、常規驗血、例行檢驗、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療，包括但不限於常規視力測驗或所需之眼鏡或鏡片費用。
- 先天性疾病、發育異常或遺傳性疾病。
- 在首5個合約年度內，因感染人體免疫力缺損病毒所引致的治療、性病及其後遺症。
- 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產；與男女任何一方之節育或絕育有關的治療；由於不育而直接或間接進行的治療，包括體外受孕、任何非自然受孕或人工受孕；與性機能失常有關之治療，包括但不限於陽萎、不舉或早泄（不論任何原因導致）。
- 誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺而直接或間接引致的治療。
- 任何因參與犯罪活動而引致之疾病或損傷之治療。
- 另類治療，包括但不限於中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療或香薰治療。
- 老年性痴呆（包括亞爾茲海默氏病）、帕金森氏病、心病或精神病，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱等直接或間接引致的治療（於住院及手術保障內應付的「精神科治療保障」則除外）。
- 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
- 任何與牙齒或牙肉疾病有關的治療或檢查，因意外引致緊急入院治療或住院脫除阻生智慧齒則除外。但不包括該住院後之跟進治療。
- 因戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等引致的治療。
- 非醫療性服務，包括但不限於客人膳食、收音機、電話、影印、稅項（就醫療服務所徵收的增值稅或商品及服務稅除外）、醫療報告等費用。
- 未經保柏批准之實驗性及 / 或最新治療。
- 因腎機能衰退而引致之輔助性治療，包括洗腎。

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。

本小冊子乃資料摘要，僅供參考之用。有關計劃之詳盡保障範圍、不受保障項目、條款及細則，請參閱合約。中、英文之意思如有任何差別，概以英文為準。

Bupa (Asia) Limited
保柏(亞洲)有限公司

18/F Berkshire House,
25 Westlands Road,
Quarry Bay, Hong Kong
香港 魚涌華蘭路25號
克大廈18樓

Telephone 電話 : (852) 2517 5175
Facsimile 傳真 : (852) 2548 1848

www.bupa.com.hk

