## Schedule of Benefits 保障金額表

**Effective from 1 July 2017 自2017年7月1日起生效**

### A Hospital and Surgical Benefit 住院及手術保障

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Plan 計劃 1</th>
<th>Plan 計劃 2</th>
<th>Plan 計劃 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Private 私家 clinical</td>
<td>Semi-private 半私家</td>
<td>Ward 住院</td>
</tr>
<tr>
<td></td>
<td>Option選擇 1</td>
<td>Option選擇 2</td>
<td>Option選擇 1</td>
</tr>
<tr>
<td>Reimbursement percentage 賠償率</td>
<td>100%</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>1 Room and Board (Maximum 182 days each Contract Year) 住院及膳食費 (每合約年度最多182日)</td>
<td>每日 2,580 each day</td>
<td>每日 1,420 each day</td>
<td>每日 710 each day</td>
</tr>
<tr>
<td>2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)</td>
<td>32,500</td>
<td>21,000</td>
<td>13,500</td>
</tr>
<tr>
<td>3 Private Nursing (Maximum 91 days each Contract Year) 私家看護費 (每合約年度最多91日)</td>
<td>每日 640 each day</td>
<td>每日 430 each day</td>
<td>每日 250 each day</td>
</tr>
<tr>
<td>4 Surgeon and Attendance Fees (For surgical case only) (Each operation) 外科手術費及陪侍費 (只適用於手術治療) (每次手術計)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Complex 複雜</td>
<td>68,000</td>
<td>45,600</td>
<td>32,000</td>
</tr>
<tr>
<td>- Major 大型</td>
<td>42,100</td>
<td>29,700</td>
<td>23,300</td>
</tr>
<tr>
<td>- Intermediate 中型</td>
<td>16,870</td>
<td>12,200</td>
<td>9,100</td>
</tr>
<tr>
<td>- Minor 小型</td>
<td>5,630</td>
<td>4,880</td>
<td>3,900</td>
</tr>
<tr>
<td>5 Anaesthetist’s Fees (Each operation) 麻醉科醫生費 (每次手術計)</td>
<td>20,800</td>
<td>12,200</td>
<td>9,900</td>
</tr>
<tr>
<td>- Complex 複雜</td>
<td>11,300</td>
<td>8,000</td>
<td>6,300</td>
</tr>
<tr>
<td>- Major 大型</td>
<td>4,530</td>
<td>3,360</td>
<td>2,500</td>
</tr>
<tr>
<td>- Minor 小型</td>
<td>2,270</td>
<td>1,360</td>
<td>1,230</td>
</tr>
<tr>
<td>6 Operating Theatre Fees (Each operation) 手術房費用 (每次手術計)</td>
<td>21,300</td>
<td>13,500</td>
<td>10,200</td>
</tr>
<tr>
<td>- Complex 複雜</td>
<td>11,700</td>
<td>8,350</td>
<td>6,500</td>
</tr>
<tr>
<td>- Major 大型</td>
<td>4,620</td>
<td>3,420</td>
<td>2,550</td>
</tr>
<tr>
<td>- Minor 小型</td>
<td>2,360</td>
<td>1,420</td>
<td>1,280</td>
</tr>
<tr>
<td>7 In-patient Physician’s Fees (For non-surgical case only) (Maximum 91 days each Contract Year) 住院醫生訪診費 (只適用於非手術治療) (每合約年度最多91日)</td>
<td>每日 1,980 each day</td>
<td>每日 940 each day</td>
<td>每日 540 each day</td>
</tr>
<tr>
<td>8 In-patient Specialist’s Fees (Each Contract Year) 住院專科醫生費 (每合約年度計)</td>
<td>9,600</td>
<td>3,200</td>
<td>1,760</td>
</tr>
<tr>
<td>- Subject to written referral from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or physiotherapist during Hospital Confinement)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Post-hospitalization Out-patient Care (Each Contract Year) 出院後之門診護理 (每合約年度計)</td>
<td>4,280</td>
<td>2,350</td>
<td>1,540</td>
</tr>
<tr>
<td>- Including all related post-hospitalization follow-up visits on an outpatient basis within six weeks after discharge from Hospital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- 包括出院後6星期內所有於住院治療後之門診護理門診費用</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### B Supplementary Major Medical Benefit (Optional) 附加醫療保障（自選保障）

<table>
<thead>
<tr>
<th>Deductible (For each claim) 報銷費 (每次索償)</th>
<th>Plan 計劃 1</th>
<th>Plan 計劃 2</th>
<th>Plan 計劃 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private 私家 clinical</td>
<td>Semi-private 半私家</td>
<td>Ward 住院</td>
<td></td>
</tr>
<tr>
<td>Option選擇 1</td>
<td>Option選擇 2</td>
<td>Option選擇 1</td>
<td>Option選擇 2</td>
</tr>
<tr>
<td>Reimbursement percentage 賠償率</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Maximum Limit Each Contract Year 每合同年度最高保障</td>
<td>184,000</td>
<td>115,000</td>
<td>67,500</td>
</tr>
</tbody>
</table>

### Notes
- 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:
  - From Semi-private Room to Private Room: 50%
  - From Ward to Semi-private Room: 50%
  - From Ward to Private Room: 25%
- 需符合住於及於保單下A1至A8任何一項已架設後才適用
- 限適用於香港住院
- 此保障不適用於住於及於保單下A1至A8任何一項已架設後才適用
- 需符合住於及於保單下A1至A8任何一項已架設後才適用
- 需符合住於及於保單下A1至A8任何一項已架設後才適用

### Definitions
- Plan 計劃 1
- Plan 計劃 2
- Plan 計劃 3
- Private 私家 clinical
- Semi-private 半私家
- Ward 住院
- Reimbursement 賠償
- Deductible 報銷費
- Maximum Limit 每合同年度最高保障
- Adjustment factors for room upgrade
- Hospital Confinement
- Class of suite / VIP / deluxe room
- Member
- Hospital
Schedule of Benefits 保障金額表
Effective from 1 July 2017 自2017年7月1日起生效

<table>
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<tr>
<th>C Clinical Benefit (Optional) 門診保額 (可選額)</th>
<th>Maximum Limit per Member (HK$ 每位成員最高總額 (港幣))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reimbursement percentage 扣減率</td>
<td>Plan 計劃 1</td>
</tr>
<tr>
<td>1 General Practitioner (Consultation fee only) 普外科醫生 (診診費)</td>
<td>每次 350 each visit</td>
</tr>
<tr>
<td>2 Specialist (Consultation fee only) 專科醫生 (診診費)</td>
<td>每次 650 each visit</td>
</tr>
<tr>
<td>3 Home Consultation (Consultation fee only) 家中診診 (診診費)</td>
<td>每次 670 each visit</td>
</tr>
<tr>
<td>4 Physiotherapist (Treatment fee only) 理療治療師 (治療費)</td>
<td>每次 630 each visit</td>
</tr>
<tr>
<td>5 Chiropractor (Treatment fee only) 脊椎治療師 (治療費)</td>
<td>每次 630 each visit</td>
</tr>
<tr>
<td>6 Prescribed Western Medication (Each Contract Year) 醫生處方藥 (每合約年度)</td>
<td>4,280</td>
</tr>
<tr>
<td>7 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 病理及化驗(每合約年度)</td>
<td>2,900</td>
</tr>
</tbody>
</table>

D Bupa Worldwide Assistance Programme (Optional) (Each Contract Year) 保柏國際援助計劃 (可選額) (每合約年度)

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.

Note 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: 住院和外科手術保額或額外主要醫療保額將不會支付因住院、手術或日間手術所產生的費用。
  -任何醫療條件必須於180天後才可申請。Clinical Operation or Day Case Surgery means:手術或日間手術。
  -All cases of cancer, endometriosis, tumours (except skin), diseases of 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. 任何患癌症、子宮內異位症、腫瘤（除皮膚）、腺體腫脹及需手術的疾病，鼻中隔或鼻甲之病理異常及鼻中隔或鼻甲手術後之疾病。

Remark 注意事項
- We guarantee membership transfer to the Hospital and Surgical Benefit of Bupa CarePro or Bupa Care Kids Health Insurance Scheme at ward level once your employment terminates. 一旦您停止受僱，您的保額將轉至Bupa CarePro或Bupa Care Kids Health Insurance Scheme。

Bupa (Asia) Limited 保柏 (亞洲) 有限公司
Address: 18/F, Berkeley House, 25 Westlands Road, Quarry Bay, Hong Kong
Telephone: (852) 2517 5175 Facsimile: (852) 2548 1848 Website: www.bupa.com.hk

(請查閱回撥及服務熱線詳情)
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 twenty-one consecutive 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21年獲推薦，為您提供醫療保健服務。
### Overview of your cover

#### Your cover at a glance

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<thead>
<tr>
<th>Type of Benefit</th>
<th>Cover</th>
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</thead>
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<tr>
<td><strong>Basic benefit</strong></td>
<td>Hospital and Surgical Benefit</td>
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<tr>
<td><strong>Optional benefits</strong></td>
<td>Supplementary Major Medical Benefit</td>
</tr>
<tr>
<td></td>
<td>附加醫療保障</td>
</tr>
<tr>
<td></td>
<td>Clinical Benefit</td>
</tr>
<tr>
<td></td>
<td>門診保障</td>
</tr>
<tr>
<td></td>
<td>Bupa Worldwide Assistance Programme</td>
</tr>
<tr>
<td></td>
<td>保柏國際援助計劃</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reimbursement options</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% reimbursement</td>
<td>on Hospital and Surgical Benefit</td>
</tr>
<tr>
<td>100% reimbursement</td>
<td>on Hospital and Surgical Benefit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Choice of benefit levels</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private (Plan 1)</td>
<td>私家房（計劃 1）</td>
</tr>
<tr>
<td>Semi-private (Plan 2)</td>
<td>半私家房（計劃 2）</td>
</tr>
<tr>
<td>Ward (Plan 3)</td>
<td>大房（計劃 3）</td>
</tr>
</tbody>
</table>

#### Eligibility

- **Youself 免費資格**: 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)
- **Spouse 配偶**: Aged 18 – 64 years
- **Children 子女**: Aged under 18 years, or below 25 years if in full-time education or age 18 years or above for the whole or any part of the policy term

#### Renewal of scheme

- **Yourself and your spouse**: guaranteed renewal up to age 65, followed by assured transfer to the Hospital and Surgical Benefit of Bupa CarePro at ward level which offers lifetime guaranteed renewal. If you have been enrolled in the same benefit level for more than two years immediately before your transfer, we guarantee to transfer your membership at the same benefit level.
- **Children**: guaranteed renewal to age 18 or 25 if in full-time education, followed by assured transfer to the Hospital and Surgical Benefit of Bupa CarePro at ward level which offers lifetime guaranteed renewal. If you have been enrolled in the same benefit level for more than two years immediately before your transfer, we guarantee to transfer your membership at the same benefit level.

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① Please refer to the terms of Health Insurance Contract of Bupa CarePro applicable at the time of transfer application for more information. Any applicant who is aged between 60 and 64 years at the time enrolling in Bupa Civil Servants Health Insurance has to pay an extra 50% subscription of Hospital and Surgical Benefit and Full Cover Benefit as shown in the Table of Subscriptions upon enrolment and renewal.

② 詳情請參閱轉移申請時適用之「保柏綜合健」醫療保險合約之條款。如在轉移前為同一保障等級之保單或保單年滿60至64歲之申請人，則按保單所載之保單保障年期計算。

③ 討論轉移時適用之「保柏綜合健」醫療保險合約之條款。保單保障年期為保單年滿60至64歲之申請人，則按保單所載之保單保障年期計算。

④ 轉移申請只適用於「住院及手術保障」，如在轉移前為同一保障等級之保單，則按保單所載之保單保障年期計算。

⑤ 設置轉移只適用於「住院及手術保障」，如在轉移前為同一保障等級之保單，則按保單所載之保單保障年期計算。

⑥ 保單轉移之申請為「住院及手術保障」，如在轉移前為同一保障等級之保單，則按保單所載之保單保障年期計算。

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Please refer to the Schedule of Benefits for more information. 詳情請參閱保單條款表。
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® previously suffered without any increase to your subscription.

**Lifetime peace of mind**
We guarantee transfer to the Hospital and Surgical Benefit of Bupa CarePro® at ward level once your employment terminate. If you have been enrolled in the same benefit level for more than two years immediately before your transfer, we guarantee to transfer your membership at the same benefit level®, giving you even better coverage.

**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.

**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.

**Family protection**
Your dependants can also enjoy the benefits of Bupa Civil Servants health insurance, including guaranteed transfer to the Hospital and Surgical Benefit of Bupa CarePro® or Bupa Care Kid (if under 18 years) at ward level. If your dependants have been enrolled in the same benefit level for more than two years immediately before their transfer, we guarantee to transfer their membership at the same benefit level®, meaning your whole family will be protected for life. To help you along the way, you and your family will receive an additional 20% first-year joining discount®.

**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
我們保證您投保前已患的疾病①，且不會收取額外保費。

一世無憂
我們保證您可在離職後轉移會籍至「保柏卓越健」②的「住院及手術保障」大房級別，假如在轉移會籍前在同一保障級別連續受保兩年或以上，更可轉移至與「保柏公務員」計劃相同級別的「保柏卓越健」的「住院及手術保障」①。為您帶來更佳保障。

按每次手術賠償，保障更完善
大部分醫療保障計劃的醫療賠償以每病症計，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，每次手術均可能償至最高賠償額。

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。

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。

保障您的家人
您的家人也可同樣享有「保柏公務員」的醫療保障，包括保障轉移至「保柏卓越健」①或「保柏卓越健」(如未滿18歲)的「住院及手術保障」大房級別，如您的家人在「保柏公務員」計劃同一保障級別連續受保兩年或以上，當您轉移至新計劃時，可選擇相同級別的保障①，直至終生。您及家人更可額外享有首次保費8折優惠①。

保費批核您的申請
投保手續快捷容易，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 PS 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 In the case of assessment at contract renewal, & the insurer may choose to exclude any conditions that were declared during the initial assessment.
③ We may change the benefit level, the terms and conditions, or the cost of the policy at any time.
Bupa Group
- Established in the UK in 1947.
- Leading international healthcare group serving 32 million customers in more than 190 countries.
- Diversified healthcare services include health insurance, hospitals, primary care and dental centres, workplace health services, home healthcare, health assessments, chronic disease management services, nursing and residential care for elderly people.
- With no shareholders, we invest our profits to provide more and better healthcare and fulfill our purpose of longer, healthier, happier lives.

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
- Health insurance specialist since 1976.
- Expertise in healthcare has gained the trust of more than 400,000 individuals and more than 3,200 companies.
- Recommended by the Hong Kong Government to provide health insurance to civil servants for 21 consecutive years.
- Offers a wide choice of doctors with one of the largest provider networks in Hong Kong.

Quality HealthCare
- A leading private medical network in Hong Kong and has become part of Bupa group since October 2013.
- Services span across diagnostics, primary healthcare and day-care specialties.
- Network of 100 multi-specialty centres and approximately 500 affiliated clinics offering Western Medicine, Traditional Chinese Medicine, Diagnostics & Imaging, Dental, Physiotherapy and other healthcare services.

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, 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.

Note: For details:
- 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.
- Members of the above services are subject to the conditions specified in the “Bupa Healthline” health insurance plan. For more details, please refer to the plan brochure.
- The member is responsible for any medical expenses incurred in Hong Kong, and any additional charges incurred in mainland China.
- Healthline services are provided free of charge when the service is recommended by a doctor.
- Services are subject to the terms and conditions of the Healthline program.
General exclusions

不受保障項目

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，因任何因疾病而引致之住院、診治手術或日
  症手術之費用（因意外導致之費用除外）。
- 於保障開始日後12個月內發生之下列疾病：自內爾、子宮內膜
  組織或異位、腫瘤（皮膚除外）、結核性療手術、痔瘡、甲
  痙癇功能亢進、鼻中隔或鼻甲之病理異常及需動手術之實病症
  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
  獲得償付。
- 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、護理或服務之費用。
- 手術性或非手術性療程或整形治療、損害治療、常規驗血、例行
  檢查、預防注射或接種疫苗、毛髮維養內容分析、健康檢查或
  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
  力測試或所需之眼鏡或驗光費。
- 先天性疾病、發育異常或遺傳性疾病。
- 在首5個合約年度內，因感染人體免疫缺陷病毒所引致的治療。
- 性病及後遺症。
- 與懷孕有關的治療，包括診斷性及治療、生育、子宮或小產、與
  與男女任何一方的節育或避孕有關之治療，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
  生育機能失常有關之治療，包括但不限於子宮、子宮切除或
  不孕或早產（不論任何原因導致）。
- 試用或服用過量藥物或受酒精影響，蓄意自傷或蓄意自殺而
  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
  寐治療、針灸治療、按摩治療或香薰治療。
- 老年性失禁（包括亞爾茨海默氏病）、帕金森氏病、其他神經病
  之治療，但不包括精神療程、神經機能病、抑鬱、焦慮、神經
  細胞病、精神分裂、行為失常、躁鬱症、失眠、神經衰弱等直接
  或間接引致的治療。
- 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。
- 任何與牙齒或牙科疾病有關的治療或檢查，因意外引致緊急入院
  治療或住院除已及已手術智慧齒則除外。但不包括此等治療的
  客戶及於治療的費用。
- 因戰爭、入侵、軍事行動、戒嚴（不論是否已宣布）、內戰、
  暴動、革命、叛亂或軍事罪行、恐怖活動所引致的治療。
- 非醫療性服務，包括但不限於業務膳課、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。
- 週期性及實質性之治療及/或療養治療。
- 因腎機能衰竭及引致之輔助性治療，包括透析。