

Schedule of Benefits 保障金額表

1 July 2020 Edition 2020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 2,810 each day		每日 1,590 each day		每日 790 each day	
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	35,600		22,700		14,400	
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 700 each day		每日 490 each day		每日 290 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 75,300 ◦ Major 大型 46,600 ◦ Intermediate 中型 18,700 ◦ Minor 小型 6,230						
5 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 23,200 ◦ Major 大型 12,900 ◦ Intermediate 中型 5,030 ◦ Minor 小型 2,560						
6 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 23,200 ◦ Major 大型 12,900 ◦ Intermediate 中型 5,030 ◦ Minor 小型 2,560						
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 2,140 each day		每日 1,050 each day		每日 585 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)	10,400		3,540		1,940	
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	4,650		2,500		1,640	
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)	200,000		147,000		73,000	

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

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 390 each visit	每次 260 each visit	每次 175 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 720 each visit	每次 520 each visit	每次 350 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次 700 each visit	每次 500 each visit	每次 350 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 660 each visit	每次 470 each visit	每次 340 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 660 each visit	每次 470 each visit	每次 340 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	4,660	3,100	1,950
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	3,180	1,820	1,480

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。

E Health Coaching Services 健康支援服務	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
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Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. 由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。

24-hour Healthline 24小時健康專線 ◦ A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors. ◦ 我們的合資格護士及健康管理團隊可透過電話為您解答健康相關問題，背後更有醫生作為顧問。	✓	✓	✓
Doctor Referral 醫生轉介 ◦ We can recommend doctors for your specific condition or needs. ◦ 可根據您的病況為您建議醫生。	✓	✓	Not applicable 不適用
Care Manager 健康顧問 ◦ Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent. ◦ 我們的健康顧問可助您跟進索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時可前往探望您或致電慰問您。	✓	✓	✓ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
Second Medical Opinion 第二醫療意見 ◦ We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment. ◦ 我們可安排醫療專家為您提供專業的意見，讓您掌握病情從而決定治療方法。	✓	✓	Not applicable 不適用

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services. 請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。

- Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 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。
- 使用健康支援服務並不需額外費用。若我們建議的服務不在您的合約之賠償範圍內，您便須支付有關費用。

Schedule of Benefits 保障金額表

Notes 附註：

① About Hospital and Surgical Benefit

- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case 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.
- ② For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.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.
- ③ 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.
- ④ Maximum number of visits per Contract Year for items C1 - C5 in aggregate is 50 in total, with a sub-limit of 15 visits per Contract Year for each condition. Subject to a maximum of one visit per item per day.
- ⑤ 有關「住院及手術保障」
- 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症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。
- ⑥ 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.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。
- ⑦ 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。
- ⑧ 每合約年度內有關C1至C5項之診治次數上限共為50次，其中每一病症之診治次數上限為每合約年度合共15次。每一項目以每日最多一次為限。

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 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。
- 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，有可能不獲批核。
- 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」、「保柏童康健」(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。

Table of Subscriptions 保費表

1 July 2020 Edition 2020年7月1日版本

Annual Subscription per person (HK\$) 每人每年保費 (港幣)

A Hospital and Surgical Benefit 住院及手術保障

	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房	
	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%
Attained Age ^① 已屆年齡 ^①						
0 - 17 years 歲	4,513	4,021	2,089	1,862	1,023	911
18-25 years 歲	6,183	5,503	3,176	2,829	1,589	1,398
26-29 years 歲	6,534	5,815	3,425	3,046	1,686	1,487
30-34 years 歲	7,495	6,703	3,737	3,326	1,823	1,606
35-39 years 歲	8,783	7,818	4,416	3,930	2,100	1,853
40-44 years 歲	10,452	9,301	5,211	4,634	2,524	2,224
45-49 years 歲	11,987	10,668	6,002	5,341	2,998	2,641
50-54 years 歲	14,695	13,081	7,481	6,658	3,575	3,150
55-59 years 歲	16,973	15,101	8,652	7,703	4,052	3,576
60-64 years 歲	18,553	16,514	9,545	8,493	4,446	3,921

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

	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房	
	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	80%					
Deductible 墊底費	500	1,500	500	1,500	500	1,500
Attained Age ^① 已屆年齡 ^①						
0 - 17 years 歲	2,361	2,280	1,085	1,009	644	573
18-25 years 歲	2,286	2,209	1,079	1,002	650	571
26-29 years 歲	2,395	2,308	1,186	1,097	689	608
30-34 years 歲	2,717	2,624	1,341	1,243	752	662
35-39 years 歲	3,265	3,153	1,575	1,462	926	815
40-44 years 歲	3,889	3,748	1,880	1,743	1,107	976
45-49 years 歲	4,521	4,360	2,213	2,055	1,327	1,170
50-54 years 歲	5,551	5,359	2,750	2,554	1,595	1,406
55-59 years 歲	6,372	6,148	3,078	2,856	1,818	1,606
60-64 years 歲	7,069	6,818	3,385	3,141	2,043	1,802

C Clinical Benefit (Optional) 門診保障 (自選保障)

	Plan 計劃1	Plan 計劃2	Plan 計劃3
Reimbursement percentage 賠償率	75%		
Attained Age ^① 已屆年齡 ^①			
0 - 17 years 歲	8,829	7,035	3,687
18-25 years 歲	10,038	7,817	4,192
26-29 years 歲	10,441	8,404	4,439
30-34 years 歲	10,964	8,821	4,639
35-39 years 歲	11,393	9,651	4,773
40-44 years 歲	11,723	10,121	4,888
45-49 years 歲	11,962	10,307	4,940
50-54 years 歲	12,521	10,564	5,017
55-59 years 歲	12,579	10,662	5,102
60-64 years 歲	12,697	10,765	5,225

D Bupa Worldwide Assistance Programme (Optional) 保柏國際援助計劃 (自選保障)

Attained Age ^① 已屆年齡 ^①	
0 - 25 years 歲	198
26-64 years 歲	396

Notes 附註:

- ① Applicant and spouse must be aged 18 to 64 years (attained age). Unmarried children aged under 18 or below 25 years if in full-time education must be enrolled as dependants.
 ① 申請人及配偶年齡必須介乎18至64歲(已屆年齡)。若未婚子女為18歲以下或25歲以下之全日制學生，必須以受供養人身份投保，子女不可獨立投保。

Remark 注意事項:

- Subscriber must be an eligible civil servant, non-civil service contract staff of the Hong Kong government or staff of the Legislative Council Secretariat. All eligible dependants must opt for the same cover and benefit level as that of the Subscriber.
 投保人必須為合資格香港政府公務員、非公務員合約僱員或立法會秘書處職員本人，所有合資格的家屬必須跟投保人的保障項目及級別相同。
- Subscription rates are not guaranteed and Bupa may adjust them on a yearly basis.
 保費並非保證，保柏有可能每年作出調整。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

有關保費徵費

由2018年1月1日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

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 Contract. 中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits. 請參考合約查閱保障金額表內大楷詞語之定義。

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)
Period of cover 保障期	1 year 1 年

Eligibility

投保資格

Yourself 閣下	Aged 18 – 64 years (applicable to current civil servants of the Hong Kong government, non-civil service contract staff with a minimum of one year uninterrupted employment history and contract term with the Hong Kong government or staff of the Legislative Council Secretariat) 18至64歲的現職香港政府合資格公務員、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，或立法會秘書處職員
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

Yourself and your spouse: guaranteed renewal every year 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：保證每年續保至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 every year 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：保證每年續保至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^② 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 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)^③.

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。

保障診所手術

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.8-9 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8-9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

Bupa began in the UK in 1947. We fund and provide healthcare services to fulfil our purpose of helping people live longer, healthier, happier lives. Our diversified services include health insurance, clinics, hospitals, dental centres, care homes, and more.

We directly employ around 80,000 people, principally in the UK, Australia, Spain, Poland, Chile, New Zealand, Hong Kong, Turkey, the US, Brazil, the Middle East and Ireland. We also have associate businesses in Saudi Arabia and India. With no shareholders, we reinvest our profits to provide more and 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

In Hong Kong, we are known as the health insurance specialist providing domestic and international health insurance. We have gained the trust of more than 400,000 individuals, and 3,200 companies including major corporations in public utility and telecom industry. We have provided quality health insurance for Hong Kong's civil servants for more than 20 years.

We have applied our expertise to provide our members with comprehensive and flexible insurance plans to suit every life stage and lifestyle. Through our extensive provider network in Hong Kong, we offer our members a wide choice of doctors.

Quality HealthCare

Quality HealthCare Medical Services Limited (QHMS), Hong Kong, became part of Bupa, an international healthcare group, in October 2013. QHMS' operations span diagnostics, primary healthcare and day care specialties. With roots tracing back to 1868, QHMS serves the community through a network of over 1,500 provider service points in the city, including 120 self-owned multi-specialty medical centres and affiliated clinics offering western medicine, traditional Chinese medicine, diagnostics & imaging, dental, physiotherapy, mental health and wellness services. It also operates a private nursing agency. QHMS is one of the largest providers of healthcare services to corporates in Hong Kong. In 2019, the Group recorded more than 3 million healthcare visits. QHMS endeavors to enhance the quality of our professional services continuously to satisfy the needs of customers and patients.

保柏—國際醫療保健專家

保柏在1947年於英國成立，我們提供醫療保險和醫療保健服務，以達致保柏的公司目標，就是幫助人們活得更長壽、更健康 and 更愉快的人生。我們多元化的服務包括醫療保險、診所、醫院、牙科中心及護老院等。

全球的員工約80,000人，主要位於英國、澳洲、西班牙、波蘭、智利、紐西蘭、香港、土耳其、美國、巴西、中東及愛爾蘭。保柏亦於沙地阿拉伯及印度設有聯營業務。我們不設股東，所以將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

在香港，我們是醫療保險專家，提供本地和國際醫療保險，受超過40萬名會員及3,200間公司所信賴，當中包括公用機構及電訊公司等大型企業。我們亦為本港公務員提供優質醫療保障逾20年。

憑藉專業知識，我們為會員提供全面而靈活的醫療保險計劃，切合您人生每一階段的需要。透過擁有龐大本港醫療網絡，我們讓會員有更多醫生選擇。

卓健醫療

卓健醫療服務有限公司（卓健醫療）於2013年10月正式加入國際醫療服務集團—保柏。卓健醫療的服務涵蓋診斷、基層保健及專科服務。自1868年起植根香港，卓健醫療透過逾1,500多個遍及全港的服務點，包括旗下120間多項專科設施齊備的醫療中心及多間聯營診所，為香港市民及訪港旅客提供西醫、中醫、診斷及造影、牙科、物理治療、心理健康及保健等服務，並營運護理介紹所。卓健醫療是香港最大規模提供企業醫療服務的機構之一。於2019年度，卓健醫療錄得超過300萬求診人次，並繼續致力提升其專業服務的質素，以滿足客戶及病人的需要。

Health Coaching Services

健康支援服務



Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. For more complicated conditions, our medical professionals can offer guidance to help you recover from your illness.

由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。當遇上較嚴重的疾病時，我們以專業知識為您提供指引，助您復原。

Assisting you
at all times
時刻為您提供協助

- Our **24/7 Customer Care helpdesk** operates 24 hours every day, with a “live” person to directly answer your queries.
- Our **24/7 Healthline** is staffed with a team of qualified nurses and health management professionals, supported by doctors^④, providing assistance and guidance from how to care for a sick child or elderly to discussing your symptoms, diagnosis and treatment options.
- 我們的 **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。
- 我們的 **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，例如怎樣照顧患病小孩或長者，以至助您了解病徵、診斷及治療方案，背後更有醫生作為顧問^④。

Supporting you
personally
給您個人支援服務

- A **dedicated Care Manager** can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.
- **個人健康顧問** 可與您緊密聯絡，跟進您的索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。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您。

Guiding you through
your recovery
康復期間提供指引

- A **second medical opinion** can be arranged and paid for in the event of serious illnesses, so you will be assured of a professional opinion from a panel of medical specialists, helping you make an informed decision for your treatment options.
- **Doctor referrals** can be made based on your condition and needs.
- 可為您安排 **第二醫療意見服務**，當患上嚴重疾病時，您可免費獲得醫療專家為您提供專業意見，讓您掌握病情從而決定治療方法。
- 提供 **醫生轉介服務**，可根據您的病況及需要建議醫生給您。

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.

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under your Bupa Civil Servants Health Insurance Scheme, you will be responsible for the fees incurred.

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。

使用健康支援服務並不需額外費用。若我們建議的服務不在您的「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。

^④ Doctors will be available during scheduled office hours to support the nurses for answering enquiries. Office hours: Mon – Fri, from 9am to 6pm (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 6 時（香港時間），公眾假期除外。

Important information

重要資料

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand this scheme before you enrol. Please read the information below carefully.

Waiting period

Benefits payable under the Hospital and Surgical Benefit and other optional benefits are subject to the waiting period as follows:

Hospital and Surgical Benefit	No benefits shall be payable for <ul style="list-style-type: none"> medical expenses incurred by any illness occurring within 180 days from the coverage commencement date (except for accidental injury). cataracts, endometriosis, tumours (except skin), diseased tonsils, hemorrhoids, hyperthyroidism, pathological abnormalities of nasal septum or turbinates and sinus conditions requiring surgery within 12 months from the coverage commencement date. any treatment that arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection commenced within 5 years from the coverage commencement date.
Optional Supplementary Major Medical Benefit	
Optional Clinical Benefit	No waiting period, coverage starts as soon as your contract is in effect.
Optional Bupa Worldwide Assistance Programme	No waiting period. Except for pre-existing condition being excluded, coverage starts as soon as your contract is in effect.

Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the contract effective date. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.

If you re-enrol for this scheme and apply for a higher benefit level or additional benefit items within 2 years after the cancellation of the existing Civil Servants membership, the new application will be subject to our underwriting approval.

Disclosure of information

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you fail to disclose or misrepresent a material fact and this causes Bupa to accept the risk, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, 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 your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, we won't be able to process your claim and it may be rejected.

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障項目、條款及細則。

我們想幫助您在投保前了解本計劃。請細閱以下資料。

等候期

在住院及手術保障及其他自選保障下的賠償受以下等候期約束：

住院及手術保障	以下的費用均不獲賠償： <ul style="list-style-type: none"> 於保障開始日後180天內任何因疾病而引致之醫療費用（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。 在保障開始日後首5年內，因感染人體免疫力缺損病毒所引致的治療。
自選附加醫療保障	
自選門診保障	不設等候期，合約生效後即可獲得保障。
自選保柏國際援助計劃	不設等候期。除了投保前已患的疾病不獲保障外，合約生效後即可獲得保障。

冷靜期

您有權於合約生效日起計的21天內以書面通知保柏取消合約，唯有關通知必須由您簽署。若您並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

取消合約權益

您可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

若您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加自選保障項目，有關新申請須經保柏核保。

資料披露

在投保申請期間，您應以最高誠信向保柏披露所有重要事實。若您未有披露或披露失實資料以致保柏蒙受風險，將會影響您的保障權益，後果包括合約被取消、施加提升保費/不受保障項目或索償款項被調低。

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求診、診所手術、日症或出院後90天內遞交，否則保柏將不能處理您的賠償，或會導致索償被拒。

Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions and choice of coverage.

Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

Renewal

This contract will last for 1 year. As long as you meet the eligibility requirements as stated in the Renewal Clause of your contract, Bupa guarantees that insurance cover can be renewed every year until you/your spouse reach age 65 or your dependant child reaches age 18 or 25 (for full-time student), regardless of any changes in the health condition. You are required to submit a valid salary proof and/or employment declaration to verify your eligibility upon renewal.

When you retire, terminate your employment or reach the maximum renewal age, you may choose to convert to Bupa CarePro, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan which provide guaranteed renewal. 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.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits or add or remove family members from your contract every year upon renewal. If you wish to upgrade your plan or add any benefit(s) in future, you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting. The medical expenses of any illness or injury that occurred before the upgrade are payable in accordance with the previous benefit level.

Bupa may revise the benefits, contract terms and conditions from time to time. During the renewal process, we'll notify you in writing if there are any changes.

Payment of subscription

You may pay your subscription yearly. If you choose to pay by credit card, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

Termination of your contract

Your contract will be terminated automatically in the following situations:

1. upon the contract anniversary date immediately after the subscriber terminates the employment as a civil servant of the Hong Kong government, non-civil service contract staff of the Hong Kong government or any organisations of a public nature as agreed by Bupa or staff of the Legislative Council Secretariat;
2. when the subscriber exercises the membership transfer option under the contract;
3. after the subscriber reaches the age of 65;
4. if the subscriber requests to terminate the contract by giving at least 10 days' written notice to Bupa before such date;
5. when the subscription is due but unpaid;
6. upon the death of the subscriber; or
7. when Bupa decides to terminate this product and issues the termination notice to the subscriber.

The coverage of your dependants will be ceased when your contract is terminated or when they're no longer eligible to the scheme. Please refer to the eligibility requirement in this brochure and contract for details.

保費調整

每名會員的首期保費會根據年齡、健康狀況、保障選擇等因素而定。

您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。其他會影響每年保費率的因素包括醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等。

續保

本合約生效期為期一年。只要您符合合約內列明的續保要求，無論在投保後的健康狀況有任何改變，保柏保證每年續保保障直至您/您的配偶年屆65歲，或您的子女年屆18歲或25歲（如為全日制學生）。您須於續保時提交有效的薪酬單證明及/或受僱聲明，以確認您的續保資格。

在您退休、離職或受保年齡屆滿時，您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「保柏靈活自願醫保計劃」。轉移選擇受保柏所訂之條款及細則限制。如您在新合約下申請保障級別提升或增加自選保障，申請須經保柏核保。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。

我們了解每個人人生階段有不同的保險需要，因此您可在每年續保時，靈活更改您的保障項目或增減合約內的受保會員。若您選擇提升計劃等級或增加保障項目，您須填寫健康聲明作核保之用。核保須經保柏批准。所有在提升保障級別或增加保障項目前已患傷病的醫療費用將按之前的保障作賠償。

保柏可不時更改合約條款及細則，有關改動將於續保時以書面通知您。

繳付保費

您可以年繳方式繳付保費。如您選擇以信用卡繳付保費，保柏將於合約續保時從信用卡戶口自動扣取續保保費，除非我們接獲您的其他指示。

終止合約

您的合約將在以下情況時自動終止：

1. 投保人終止其香港政府公務員、香港政府或經保柏同意之公營機構之非公務員合約僱員或立法會秘書處職員之僱傭合約（合約將於緊隨的合約週年日終止）；
2. 投保人在本合約下行使會籍轉移權；
3. 投保人年屆65歲；
4. 投保人於合約週年日前最少10天以書面通知保柏終止合約；
5. 在逾期時仍未支付保費；
6. 投保人身故；或
7. 保柏決定終止此產品並向投保人發出終止通知。

您的家屬之保障將於您的合約終止時或他們已不再符合本計劃的資格時終止。詳情請參閱本冊子及合約內的資格條件。

General exclusions

- Any expenses in respect of hospital confinement, clinical operation or day case 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.

不受保障項目

- 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、心病或精神病症，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。

- Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice. For the purposes of interpreting “standards of good and prudent medical practice”, Bupa shall consider (I) standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals; (II) relevant specialty body recommendations; and/or (III) the views of specialists practising in the relevant clinical area.
- Supportive treatment of renal failure including dialysis.

Medically necessary

We only cover the expenses of the member when they are medically necessary and normal and customary.

Medically necessary means the necessity to have a treatment, medical service or medication which is:

- consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- in accordance with standards of good and prudent medical practice;
- necessary for such a diagnosis or treatment;
- not furnished primarily for the convenience of the member, registered medical practitioner, physiotherapist, qualified nurse, anaesthetist or any other medical service providers;
- furnished at the most appropriate level which can be safely and effectively provided to the member; and
- with respect to hospital confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

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

- standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- relevant specialty body recommendations; and/or
- the views of specialists practising in the relevant clinical area.

Normal and customary

In relation to fees, “normal and customary” means a sum not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the area in which the service was provided; and in relation to material or services, means a sum not exceeding a reasonable average of the charges for similar material or services in equivalent circumstances of quality and economic consideration in the same area as that in which any such material or services were obtained.

- 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療效果的醫療技術或治療程序而招致的費用。就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以(I)醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定;(II)相關專業機構的建議; 及/或(III)相關臨床領域執業的專家意見。
- 因腎機能衰退而引致之輔助性治療，包括洗腎。

醫療必需

保柏只會根據「醫療必需」和「正常及慣常」的原則，為會員所需支付的費用及/或開支作出賠償。

醫療必需指醫療上必需的治療、醫療服務或藥物：

- 以正常及慣常費用就病症之診斷提供相應之治療；
- 符合良好及謹慎的醫療標準；
- 就有關診斷或治療而所需的；
- 非純為會員、註冊西醫、物理治療師、註冊護士、麻醉科醫生或任何其他醫療服務供應商提供方便；
- 以最合適之程度向會員提供安全及有效的治療；及
- 住院非純為診斷掃描目的、影像學檢驗或物理治療。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- 相關專業機構的建議; 及/或
- 相關臨床領域執業的專家意見。

正常及慣常

「正常及慣常」的收費指不超過同等經驗或資歷人士在相類似情況下提供服務所收取的平均合理費用；「正常及慣常」的物料或服務指不超過在同一類別亦基於相同質素及經濟因素下所需物料或服務而收取的平均合理費用。

This scheme 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.

Subscriptions paid under this contract 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.

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。

就本合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。

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