

Bupa Civil Servants Membership Transfer Arrangement

(With effect from 1 July 2019)



As a Bupa Civil Servants member, you can transfer your membership to Bupa CarePro / Bupa Care Kid, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan when you retire, terminate your employment or reach the maximum renewal age, regardless of your health condition. The transfer options are as follows:

Existing benefit coverage under Civil Servants Scheme	Guaranteed transfer options		
	Bupa CarePro / Bupa Care Kid	Bupa MyFlexi VHIS Plan	Bupa MyBasic VHIS Plan
A. Continuously covered for more than 2 years and remained at the same benefit level during the last 2 years immediately before the transfer	✓ (Hospital and Surgical benefit ("H&S") / Basic Benefits* – same or lower benefit level of Civil Servants Scheme)		✓
B. Continuously covered for more than 2 years but there's a change in benefit level during the last 2 years immediately before the transfer	✓ (H&S / Basic Benefits* – lowest benefit level in the last 2 years of Civil Servants Scheme)		✓
C. Continuously covered for less than 2 years	✓ (H&S – ward level)	✗	✓

Note: All applications for transfer to other benefit levels and addition of optional benefits (including Supplementary Major Medical Benefit under Bupa CarePro / Bupa Care Kid and Push the Limit Benefit under Bupa MyFlexi VHIS Plan) under the New Contract are subject to underwriting approval.

Benefit levels will be determined according to the table below:

	←Lowest ————— Highest→		
	Plan level / Plan name		
Bupa Civil Servants Health Insurance Scheme	Ward (Plan 3)	Semi-Private (Plan 2)	Private (Plan 1)
Bupa CarePro Health Insurance Scheme	Ward (Plan 3, 6)	Semi-private (Plan 2, 5)	Private (Plan 1, 4)
Bupa Care Kid Health Insurance Scheme	Ward (Plan 3, 6)	Semi-private (Plan 2, 5)	Private (Plan 1, 4)
Bupa MyBasic VHIS Plan	Ward		
Bupa MyFlexi VHIS Plan	Standard / Standard Plus	Advance / Advance Plus	Deluxe / Deluxe Plus

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After the transfer, medical expenses in relation to any illness or injury that commenced or presented signs and symptoms before the coverage commencement date / contract effective date of the New Contract (“Previous Conditions”) shall be payable up to the benefit limits below:

Transfer conditions	Maximum benefits payable for Previous Conditions under the New Contract		
	Bupa CarePro / Bupa Care Kid	Bupa MyFlexi VHIS Plan	Bupa MyBasic VHIS Plan
Covered under Civil Servants Scheme for ≥ 2 years			
A. Same or lower benefit level transfer	H&S / Basic Benefits* – maximum benefit limit under the New Contract		
B. Higher benefit level transfer (without change in benefit level during the last 2 years immediately before the transfer)	H&S / Basic Benefits* – maximum benefit limit under the New Contract at the benefit level of Civil Servants Scheme		Maximum benefit limit under the New Contract
C. Higher benefit level transfer (with change in benefit level during the last 2 years immediately before the transfer)	H&S / Basic Benefits* – maximum benefit limit under the New Contract at the lower benefit level of Civil Servants Scheme during the last 2 years		
D. With existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit / Push the Limit Benefit* – maximum Supplementary Major Medical Benefit limit under New Contract VS Civil Servants Scheme, whichever is lower		N/A
E. Without existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit / Push the Limit Benefit* is not payable		
Covered under Civil Servants Scheme for < 2 years			
A. Same or different benefit level transfer	H&S – maximum benefit limit of the New Contract at ward level VS Civil Servants Scheme, whichever is lower	N/A	Maximum benefit limit under the New Contract
B. With existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit – maximum Supplementary Major Medical Benefit limit under New Contract VS Civil Servants Scheme, whichever is lower		N/A
C. Without existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit is not payable		N/A

* Hospital and Surgical benefit (“H&S”) and Supplementary Major Medical Benefit are applicable to Bupa CarePro / Bupa Care Kid. Basic Benefits and Push the Limit Benefit are applicable to Bupa MyFlexi VHIS Plan.

For the full details of the membership transfer arrangement, please refer to the “Membership Transfer Option” section in your contract.