# Schedule of Benefits

**1 January 2024 Edition 2024**

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Plan</th>
<th>Plan</th>
<th>Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A Hospital and Surgical Benefit</strong>&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Private&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Semi-private&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Ward&lt;sup&gt;2&lt;/sup&gt;</td>
</tr>
<tr>
<td>1 Room and Board (Maximum 182 days each Contract Year)</td>
<td>3,800 each day</td>
<td>1,750 each day</td>
<td>920 each day</td>
</tr>
<tr>
<td>2 Miscellaneous Hospital Services (Each Contract Year)</td>
<td>43,200</td>
<td>25,500</td>
<td>16,300</td>
</tr>
<tr>
<td>3 Intensive Care (Supplement to Room and Board) (Each Contract Year)</td>
<td>31,700</td>
<td>26,500</td>
<td>23,500</td>
</tr>
<tr>
<td>4 Private Nursing (Maximum 91 days each Contract Year)</td>
<td>1,000 each day</td>
<td>670 each day</td>
<td>450 each day</td>
</tr>
<tr>
<td>5 Surgeon and Attendance Fees (For surgical case only) (Each operation)</td>
<td>113,000</td>
<td>58,000</td>
<td>25,080</td>
</tr>
<tr>
<td>6 Anaesthetist's Fees (Each operation)</td>
<td>35,300</td>
<td>16,800</td>
<td>8,000</td>
</tr>
<tr>
<td>7 Operating Theatre Fees (Each operation)</td>
<td>35,300</td>
<td>16,800</td>
<td>8,000</td>
</tr>
<tr>
<td>8 In-patient Physician's Fees (For non-surgical case only) (Maximum 182 days each Contract Year)</td>
<td>5,030 each day</td>
<td>1,340 each day</td>
<td>800 each day</td>
</tr>
<tr>
<td>9 In-patient Specialist's Fees (Each Contract Year)</td>
<td>13,200</td>
<td>4,490</td>
<td>2,780</td>
</tr>
<tr>
<td>10 Companion Bed (Maximum 182 days each Contract Year)</td>
<td>1,900 each day</td>
<td>830 each day</td>
<td>450 each day</td>
</tr>
<tr>
<td><strong>Day Case Procedure Benefits</strong>&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Day Endoscopy Procedure (Each operation) (Maximum 6 visits per Contract Year)</td>
<td>17,140</td>
<td>12,240</td>
<td>10,560</td>
</tr>
<tr>
<td>12 Day Case Viral Warts and Skin Lesions Procedure&lt;sup&gt;4&lt;/sup&gt; (per Contract Year) (Maximum 6 visits per Contract Year)</td>
<td>5,930</td>
<td>3,240</td>
<td>2,270</td>
</tr>
<tr>
<td>13 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year)</td>
<td>30,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 Psychiatric Treatment (Each Contract Year)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Maximum Limit per Member (HK$)</strong></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
### B Clinical Benefit®

#### 1. General Practitioner (Per visit)
- **Plan 1**
  - Reimbursement percentage: N/A
  - No. of HealthNet Service Providers: Around 2,600
- **Plan 2**
  - Full cover for eligible medical expenses (including consultation fee and up to 5 days of basic Medically Necessary Western Medication)
  - Maximum Limit per Member (HK$): 500
  - No. of HealthNet Service Providers: 300
- **Plan 3**
  - Full cover for eligible medical expenses (including consultation fee and up to 5 days of basic Medically Necessary Western Medication)
  - Maximum Limit per Member (HK$): 830

#### 2. Specialist (Per visit)
- **Plan 1**
  - Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, orthopaedics, otorhinolaryngology, paediatrics and psychiatry.
  - Max. $2,380
- **Plan 2**
  - Maximum Limit per Member (HK$): $900
- **Plan 3**
  - Maximum Limit per Member (HK$): $1,170

#### 3. Physiotherapist (Per visit)
- **Plan 1**
  - Subject to written referral from a Registered Medical Practitioner.
  - Maximum Limit per Member (HK$): $760
- **Plan 2**
  - Maximum Limit per Member (HK$): $520
- **Plan 3**
  - Maximum Limit per Member (HK$): $430

#### 4. Chiropractor (Per visit)
- **Plan 1**
  - Subject to written referral from a Registered Medical Practitioner.
  - Maximum Limit per Member (HK$): $760
- **Plan 2**
  - Maximum Limit per Member (HK$): $520
- **Plan 3**
  - Maximum Limit per Member (HK$): $430

#### 5. Psychiatric-related Treatments® (Per visit)
- **Plan 1**
  - Subject to written referral from a Psychiatrist.
  - Maximum Limit per Member (HK$): $810
- **Plan 2**
  - Maximum Limit per Member (HK$): $580
- **Plan 3**
  - Maximum Limit per Member (HK$): $450

#### 6. Psychological Counselling (Per visit)
- **Plan 1**
  - Subject to written referral from a Psychiatrist.
  - Maximum Limit per Member (HK$): $810
- **Plan 2**
  - Maximum Limit per Member (HK$): $580
- **Plan 3**
  - Maximum Limit per Member (HK$): $450

#### 7. Diagnostic Imaging and Laboratory Tests (Each Contract Year)
- **Plan 1**
  - Subject to written referral from a Registered Medical Practitioner.
  - Maximum Limit per Member (HK$): $4,080
- **Plan 2**
  - Maximum Limit per Member (HK$): $2,100
- **Plan 3**
  - Maximum Limit per Member (HK$): $1,730

#### 8. Prescribed Western Medication (Each Contract Year)
- **Plan 1**
  - Maximum Limit per Member (HK$): $3,920
- **Plan 2**
  - Maximum Limit per Member (HK$): $2,350
- **Plan 3**
  - Maximum Limit per Member (HK$): $1,855
- **Plan 4**
  - Maximum Limit per Member (HK$): $1,330

### C Supplementary Major Medical Benefit (Optional)

#### 1. Private®
- **Plan 1**
  - Reimbursement percentage: 80%
  - Maximum Limit per Member (HK$): $646,775
- **Plan 2**
  - Reimbursement percentage: 80%
  - Maximum Limit per Member (HK$): $335,250
- **Plan 3**
  - Reimbursement percentage: 80%
  - Maximum Limit per Member (HK$): $133,065

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This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A10 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit above and HK$500 deductible per claim.

In case of overseas hospitalisation, only medical Emergency cases will be covered.

This Benefit shall 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**: 25%
- **From Ward to Semi-private Room**: 50%
- **From Ward to Private Room**: 75%

However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.

This benefit includes policy limits specified in Hospital and Surgical Benefit.

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### Bupacare健康保

**保柏康健網醫療保障計劃**

**Schedule of Benefits**

1 January 2024 Edition 2024年1月1日版本

<table>
<thead>
<tr>
<th>Plan</th>
<th>HealthNet Benefit</th>
<th>Non-HealthNet Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
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<td>3</td>
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<td>6</td>
<td></td>
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<td>7</td>
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<tr>
<td>8</td>
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</tr>
</tbody>
</table>

Maximum number of visits for both HealthNet Benefit and Non-HealthNet Benefit in aggregate per Contract Year for items B1 - B6 is 30 in total, with a sub-limit of 10 visits per Contract Year for items B5 - B6. Subject to a maximum of one visit per item per day.

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### Bupacare健康保

**保柏康健網醫療保障計劃**
### Schedule of Benefits 保障金額表

**D Hospital Cash Benefits (Optional) 住院現金保障（自選保障）**

<table>
<thead>
<tr>
<th>Maximum Limit per Member (HK$) 每位會員最高總額限額 (港幣)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan 1</strong></td>
</tr>
<tr>
<td>每日1,000 each day</td>
</tr>
</tbody>
</table>

Payable from the third day of Hospital Confinement (Maximum 182 days each Contract Year) 由住院第3日起開始支付（合約年度最多182日）

**E Free Bupa Worldwide Assistance Programme (Each Contract Year) 免費保柏國際援助計劃（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$200,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

提供海外及內地住院按金支助，全部支付緊急醫療運送及送返香港後額外港幣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。

**F 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.

由合資格護士、健康管理護理及醫生為你提供一系列專業的健康支援，讓你安心無慮。

- **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顧問會透過電話為你解答健康相關問題，並有醫生作為後援。

- **Healthcare Centre Choices 醫療中心選擇**
  - Provides a list of clinics and hospitals based on your specific condition or needs for your reference.
  - 可根據你的指定病情或需要為你提供診所及醫院名單供參考。

- **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.
  - 我們的醫療顧問會協助你跟進索償及於治療及康復期間，從解釋你的治療計劃及監控費用，到安排跟進個案。如果你入住本地私家醫院，我們的醫療顧問會在獲得你的同意下作出訪問。

- **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.
  - 我們會安排你接收主旨診醫生的意見及作出治療決定。

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例及細則。

**G Free Bupa Dental Assessment 免費保柏牙科檢查服務**

Each Member is entitled to a scaling and polishing service at any one of the HealthNet dental centres (once each Contract Year).

每位會員可於網絡牙科診所享用洗牙護理服務（每合約年度一次）。

**H Free Bupa Health Assessment 免費保柏健康檢查服務**

Each Member is entitled to any one of the following check-up programmes at any one of the Bupa HealthNet wellness centres (once each Contract Year).

每位會員可於保柏健康網的任何一間健護中心享用以下任一項健康檢查服務（每合約年度一次）。

General Health Assessment 普通身體檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Chest X-ray 胸部X光檢查
- CBC全套生化
- Creatinine 肌酸酐
- Glucose 血糖
- ALT/SGPT 肝功能總指標
- Uric acid 尿酸
- Urine routine 常規檢查
- Electrocardiogram 心電圖
- Total cholesterol 貫穿煙
- Triglycerides 三酸甘油酯

Well Man Health Assessment 男性專科檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Lipid profile 血脂分析
- (Total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides)
- (總膽固醇、低密度膽固醇、高密度膽固醇、三酸甘油酯)
- Total PSA test 前列腺特異抗原測試（Prostate cancer screen 前列腺癌篩查測試）

Well Woman Health Assessment 女性專科檢查

- Full physical examination 體格檢查
- Blood pressure check 血壓檢查
- Lipid profile 血脂分析
- (Total cholesterol, LDL cholesterol, HDL cholesterol, triglycerides)
- (總膽固醇、低密度膽固醇、高密度膽固醇、三酸甘油酯)
- Pap smear test 子宮頸抹片（Cervical cancer screen 子宮頸癌篩查測試）
Schedule of Benefits 保障金額表
1 January 2024 Edition 2024年1月1日版

Notes 註釋

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.

- 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.

- 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.

2. About Day Case Procedure Benefits

- For procedures performed at a HealthNet Service Provider and to be paid under HealthNet Benefit, pre-authorisation must be obtained through the HealthNet doctor from Bupa prior to endoscopy and viral warts and skin lesions procedures (as required by Bupa's provider guidelines).

- For procedures performed by your choice of doctor and service provider for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital or (ii) Hospital Confinement without an overnight stay, the eligible expenses incurred will be payable up to the Maximum Limit per Member of other providers without pre-authorisation required.

- For procedures performed in Hospital with overnight stay, no pre-authorisation is required in any of the following situations:

  - Any treatment performed outside Hong Kong;

  - Hospital Confinement and surgical procedures performed at ward level in the public sector of government Hospitals; and/or

  - If you file a claim for your procedures with another insurer first and submit a second claim to Bupa.

- For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please refer to the Documents section of Bupa's customer service portal myBupa. This list is subject to change from time to time.

- If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

3. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

4. The Bupa HealthNet Card must be presented upon treatment for registration.

5. Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.

6. The Maximum Limit of Prescribed Western Medication Benefit is the aggregate sum of HealthNet Benefit and Non-HealthNet Benefit.

7. General practitioner and specialist under Clinical Benefit also covers consultation fee charged by the general practitioners and specialists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioners only). The list of designated video consultation service providers can be found on Bupa’s website. The list may be updated and amended by Bupa from time to time.

8. If you file a claim for your procedure with another insurer first and submit a second claim to Bupa.


10. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

11. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

12. The Bupa HealthNet Card must be presented upon treatment.

13. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

14. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

15. The Bupa HealthNet Card must be presented upon treatment.

16. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

17. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

18. The Bupa HealthNet Card must be presented upon treatment.

19. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

20. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).


22. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

23. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).


25. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

26. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

27. The Bupa HealthNet Card must be presented upon treatment.

28. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

29. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

30. The Bupa HealthNet Card must be presented upon treatment.

31. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.

32. To enjoy full cover for eligible medical expenses under HealthNet Benefit:

- Treatment must be obtained at a HealthNet facility and performed by a HealthNet Doctor.

- Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.

- Pre-authorisation must be obtained from Bupa for:

  - any treatment by a Specialist referred by a HealthNet Doctor where the relevant specialty is not listed in the latest List of HealthNet Service Providers.

  - diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines).

33. The Bupa HealthNet Card must be presented upon treatment.

34. If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.
# Bupa Care HealthNet Health Insurance Scheme

## Table of Subscriptions

<table>
<thead>
<tr>
<th>Attained Age</th>
<th>Plan 1</th>
<th>Plan 2</th>
<th>Plan 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 days - 17 years</td>
<td>2,017</td>
<td>12,488</td>
<td>10,893</td>
</tr>
<tr>
<td>18-29 years</td>
<td>19,604</td>
<td>11,983</td>
<td>9,395</td>
</tr>
<tr>
<td>30-49 years</td>
<td>30,639</td>
<td>18,650</td>
<td>13,566</td>
</tr>
<tr>
<td>50-64 years (60-64 years for renewal only)</td>
<td>53,946</td>
<td>32,486</td>
<td>22,149</td>
</tr>
<tr>
<td>65 years or above (for renewal only) 65 or above</td>
<td>92,220</td>
<td>53,050</td>
<td>36,679</td>
</tr>
</tbody>
</table>

## Hospital and Surgical Benefit + Clinical Benefit

### Supplementary Major Medical Benefit

### Hospital Cash

## Notes

- Applicant and spouse must be aged 18-59 years (attained age). Unmarried children aged under 18 or below 23 years if in full-time education must be enrolled as dependants.
- Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
- Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong 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.

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**About Levy payment**

Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong 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.

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.

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.