## Schedule of Benefits

### 1 January 2021 Edition

#### A Hospital and Surgical Benefit

- **Deductible Options (Each Member each Contract Year)**: 0 / 12,000 / 40,000
- **Area of cover**: Worldwide

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Maximum Limit per Member (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Semi-private Room</strong></td>
<td>0 / 12,000 / 40,000</td>
</tr>
<tr>
<td><strong>USA Cover</strong></td>
<td>500,000 (reimburse 50% of eligible medical expenses)</td>
</tr>
</tbody>
</table>

#### 1 Room and Board
- **Area of cover**: Worldwide

#### 2 Miscellaneous Hospital Services
- **Full cover**

#### 3 Intensive Care
- **Maximum 30 days each Contract Year**

#### 4 Anaesthetist’s Fees

#### 5 Operating Theatre Fees
- **Maximum 90 days each Contract Year**

#### 6 In-patient Physician’s Fees
- **For non-surgical case only**
- **Full cover**

#### 7 Companion Bed
- **Full cover**

#### 8 Private Nursing
- **Maximum 90 days each Contract Year**
- **Daily 700 each day**

#### 9 Cancer Treatment and Kidney Dialysis
- **Exclusive paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner**
- **Full cover**

#### 10 Emergency Out-patient Benefit for Accidents
- **Full cover**

#### 11 Organ Transplant
- **Full cover**

#### 12 Surgeon and Attendance Fees
- **Full cover**

#### 13 In-patient Specialist’s Fees
- **Full cover**

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**Bupa HealthPlus Health Insurance Scheme**

**MP204/9/1120**

**1 January 2021 Edition**

**Bupa HealthPlus Appointed Specialist**

**Other Specialists**

**Maximum Limit for items A12 - A13**

- **Full cover**
- **95,300**
- **55,200**
- **23,000**
- **9,900**

**In-patient Specialist’s Fees**

- **Full cover**
- **7,400**
### A Hospital and Surgical Benefit

#### 14 Pre-admission and Non-surgical Post-hospitalisation Out-patient Care (Each Contract Year)

- **Items A12 - A13**:
  - Covers out-patient tests related to the hospital visit within 90 days after discharge from Hospital
  - Covers medical and surgical-related outpatient visits within 90 days after discharge from Hospital
  - Covers follow-up visits after surgery and chemotherapy or radiotherapy for cancer will be paid under items A16 - A23

- **Maximum Limit for items A12 - A13**
  - 4,900

#### 15 Psychiatric Treatment (Each Contract Year)

- **Maximum Limit per Member (HK$)**
  - 50,000
### Schedule of Benefits 保障金額表

1 January 2021 Edition 2021年1月1日版本

<table>
<thead>
<tr>
<th>B Clinical Benefit (Optional)</th>
<th>門診保障 (自選保障)</th>
<th>Maximum Limit per Member (HK$) 每位會員最高賠償額 (港幣)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No. of Bupa HealthPlus Appointed Service Providers 保松尚健特優服務供應商數目</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1 General Practitioner (Per visit) 普通科醫生 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Network Benefit 網絡保障</td>
<td>Non-network Benefit 非網絡保障</td>
</tr>
<tr>
<td></td>
<td>Around 1,400</td>
<td>N/A 不適用</td>
</tr>
<tr>
<td><strong>2 Specialist (Per visit) 專科醫生 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Registered Medical Practitioner, except for dermatology, family medicine, gynecology, ophthalmology, orthopedics, otolaryngology, paediatric surgery, paediatrics and psychiatry</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>330</td>
</tr>
<tr>
<td><strong>3 Home Consultation (Per visit) 家中應診 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Registered Medical Practitioner</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Full cover for eligible medical expenses (Including consultation fee and up to 5 days of medically necessary Western Medication)</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>全數支付合資格之醫藥費用 (包括診診費及最多5日之處方基本醫療必需西藥費用)</td>
<td>650</td>
</tr>
<tr>
<td><strong>4 Physiotherapist (Per visit) (Treatment fee only) 物理治療師 (每次診治計) (只限診診費)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Registered Medical Practitioner</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Full cover for eligible medical expenses</td>
<td>550</td>
</tr>
<tr>
<td><strong>5 Chiropractor (Per visit) (Treatment fee only) 脊醫 (每次診治計) (只限診診費)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Registered Medical Practitioner</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>N/A 不適用</td>
<td>550</td>
</tr>
<tr>
<td><strong>6 Chinese Herbalist (Per visit) 中醫 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Consultation fee (Including basic medically necessary Chinese medicines prescribed at the Registered Chinese Medicine Practitioner’s clinic on the same day of consultation and obtained from a legitimate source)</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Payable for acupuncture performed by a Registered Chinese Medicine Practitioner under Non-network Benefit</td>
<td>280</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>280</td>
</tr>
<tr>
<td><strong>7 Chinese Bonesetter (Per visit) 骨折治療師 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Consultation fee (Including basic medically necessary Chinese medicines prescribed at the Registered Chinese Medicine Practitioner’s clinic on the same day of consultation and obtained from a legitimate source)</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Payable for acupuncture performed by a Registered Chinese Medicine Practitioner under Non-network Benefit</td>
<td>280</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>280</td>
</tr>
<tr>
<td><strong>8 Psychiatric-related Treatments® (Per visit) 精神科相關治療® (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Psychiatrist</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲精神科醫生書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic medically necessary Chinese medicines)</td>
<td>650</td>
</tr>
<tr>
<td></td>
<td>全數支付合資格之醫藥費用 (包括診診費及最多兩類之基本醫療必需中藥費用)</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>650</td>
<td></td>
</tr>
<tr>
<td><strong>9 Psychological Counselling (Per visit) 臨床心理輔導 (每次診治計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Psychiatrist</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲精神科醫生書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>N/A 不適用</td>
<td>650</td>
</tr>
<tr>
<td><strong>10 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 斷影像及化驗 (每合約年度計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Subject to written referral® from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medical Practitioner for X-ray only and laboratory tests</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊中醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic medically necessary Chinese medicines)</td>
<td>2,800</td>
</tr>
<tr>
<td></td>
<td>全數支付合資格之醫藥費用 (包括診診費及最多兩類之基本醫療必需中藥費用)</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>2,800</td>
<td></td>
</tr>
<tr>
<td><strong>11 Prescribed Western Medication (Each Contract Year) 医生處方藥 (每合約年度計)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained from a legitimate source</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>須獲註冊西醫書面轉介®</td>
<td>(Consultation fee only 只限診診費)</td>
</tr>
<tr>
<td></td>
<td>3,650</td>
<td></td>
</tr>
</tbody>
</table>

Maximum number of visits for both Network Benefit and Non-network Benefit in aggregate per Contract Year for items B1 – B9 is 50 in total, with sub-limits of 20 visits per Contract Year for items B6 – B9. Subject to a maximum of one visit per item per day.

以「網絡保障」及「非網絡保障」合計, 每合約年度項目B1至B9之診治次數上限合共為50次, 其中項目B6至B9之診治次數上限為每合約年度合共20次, B8及B9之診治次數上限為每合約年度合共10次。每項目以每日最多一次為限。

### C Dental Benefit (Optional) 牙科保障 (自選保障)

<table>
<thead>
<tr>
<th>Maximum Limit each Contract Year 每合約年度最高賠償額</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scaling and polishing (Maximum 2 visits each Contract Year) 洗牙 (每合約年度計最多2次)</td>
</tr>
<tr>
<td>Routine oral examination 定期口腔檢查</td>
</tr>
<tr>
<td>Intraoral X-ray and medications 口腔X光及藥物</td>
</tr>
<tr>
<td>Fillings and extractions 补牙及拔牙</td>
</tr>
<tr>
<td>Drainage of abscesses 腫瘍排脓</td>
</tr>
<tr>
<td>Pins for cusp restoration 植牙根管修復</td>
</tr>
<tr>
<td>Dentures, crowns and bridges (Only if necessitated by an Accident) 活動假牙、牙冠及牙橋 (只適用於因意外而導致)</td>
</tr>
</tbody>
</table>

Maximum Limit each Contract Year 每合約年度最高賠償額 2,300
Bupa HealthPlus Health Insurance Scheme
保柏悦康健醫療保障計劃

Schedule of Benefits 保障金額表
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D Free Bupa Worldwide Assistance Programme (Each Contract Year)
免費保柏國際援助計劃（每合約年度）

Provides guarantee or advancement of 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 up to HK$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.
提供海外及中國內地住院按金保證及墊支服務，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小時熱線為您解答相關問題及支援。

E 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.
  我們的資格護士及健康管理團隊可通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.
  可根據您的情況為您建議醫生。

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。

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第二意見，讓您掌握病情從而決定治療方法。

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.
  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。

• 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.
  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。
Bupa HealthPlus Health Insurance Scheme
保柏悦康健醫療保障計劃

Schedule of Benefits 保障金額表
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Notes

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 refer to Medically Necessary surgical procedures that may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is carried out by a Bupa Appointed Specialist.
- You must be confined at the Semi-private room level or lower. If you are confined to a Private Room of a Hospital, your eligible claims under Hospital and Surgical Benefit will be subject to a 50% adjustment factor, up to the benefit item limit. This Benefit shall not be payable to any Hospital Confinement in class of suite, VIP or deluxe room of a Hospital. However, the adjustment factor and room class restriction 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.

About Bupa HealthPlus (BHP) Card and cashless hospitalisation
- If you are admitted to a designated private Hospital in Hong Kong, Bupa will directly settle your eligible medical expenses with the Hospital, subject to a Credit Limit (Up to HK$800,000) approved by Bupa. Please call us and submit a registration form before you are admitted to Hospital. We will provide you with a Pre-authorisation Confirmation / Guarantee of Payment Letter (hereafter called the GOP Letter). If you receive emergency treatment outside the office hours of Bupa, please obtain authorisation from Bupa on the next working day or prior to your discharge from Hospital. For the list of designated private Hospitals in Hong Kong, please visit Bupa’s website at www.bupa.com.hk > Medical Insurance > Bupa HealthPlus. This list is subject to change from time to time.
- The Subscriber will have to pay any medical expenses that exceed the Credit Limit and submit a claim to Bupa for reimbursement of any eligible medical expenses.
- Your BHP Card is not applicable to the day-case centre of the local private Hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of Deductible and Shortfall, if any. Please refer to the Contract for more details.

About 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.

About Deductible
- Benefit under Hospital and Surgical Benefit shall be payable after the eligible claims under items A1-A15 have exceeded the selected Deductible. Eligible claims under items A16 - A23 will not be counted towards the Deductible.

About referral letter
- 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.

About full cover for Surgeon and Attendance Fees & In-patient Specialist’s Fees
- Please follow the requirements below to enjoy full cover:
  (i) Your clinical treatment must be performed by a Bupa HealthPlus Appointed Specialist and carried out at their clinics.
  (ii) Specialist consultation (except for dermatology, family medicine, obstetrics/gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred by a Bupa HealthPlus Registered Medical Practitioner.
  (iii) If the specialist treatment for which the relevant specialty is not practised by any Bupa HealthPlus Appointed Specialist, pre-authorisation confirmation from Bupa is required.
  (iv) Please present your BHP Card upon registration for treatment and use it to pay the medical expenses.
  (v) If any of the above requirements is not followed, your claims, if eligible, will be reimbursed up to the item limit applicable to Other Specialists.

About full cover for Physician, Diagnostic Imaging and Laboratory Tests under Hospital and Surgical Benefit
- Physiotherapy, Diagnostic Imaging and Laboratory Tests must be referred by your attending doctor who is a Bupa HealthPlus Appointed Specialist and performed at a Bupa HealthPlus Appointed Physiotherapy Centre or Diagnostic Centre. Always present your attending doctor’s referral letter, Certificate for Diagnostic & Imaging / Physiotherapy Service (hereafter called the Certificate) and your BHP Card upon registration. Otherwise, your claims, if eligible, will be reimbursed up to the item limit applicable to Other Service Providers.
- The Certificate will be issued together with the GOP Letter for Hospital Confinement or Day Case. If you undergo a Clinical Operation where GOP Letter is not provided, please call Bupa to obtain the Certificate.
  (i) You can settle the eligible medical expenses with your BHP Card at a Bupa HealthPlus Appointed Physiotherapy Centre or Diagnostic Centre.

About Network Benefit under Clinical Benefit
- Please follow the requirements below to enjoy full cover:
  (i) Your clinical treatment must be performed by a Bupa HealthPlus Appointed Service Provider and carried out at their clinics.
  (ii) Specialist consultation (except for dermatology, family medicine, obstetrics/gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred by a Bupa HealthPlus Registered Medical Practitioner.
  (iii) If the specialist treatment for which the relevant specialty is not practised by any Bupa HealthPlus Appointed Specialist, pre-authorisation confirmation from Bupa is required.
  (iv) Please present your BHP Card upon registration for treatment and use it to pay the medical expenses.
  (v) If any of the above requirements is not followed, your claims, if eligible, will be reimbursed under Non-network Benefit.

About Network Benefit under Clinical Benefit
- General practitioner under network Clinical Benefit also covers medical consultation conducted by a video consultation service provider designated by Bupa and paid for using the BHP Card. This benefit covers the consultation fee and Medically Necessary Western Medication prescribed by the video consultation service provider and obtained at the respective clinic (excluding any medication delivery charge). The list of designated video consultation service providers can be found on Bupa’s customer service portal. The list may be updated and amended by Bupa from time to time.

This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer’s disease) and Parkinson’s disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
Schedule of Benefits 保障金額表
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附註

1. 有關「住院及手術保障」

(1) 有關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。
(2) 合資格之診治手術或手術，須在「住院及手術保障」下賠償。診治手術及手術類別需經醫療院所或醫院之診所指明需經手術而無須留在院，或該等手術須經保柏審查為診治手術或手術。
(3) 若您須緊急入住私家醫院，住院連同手術的費用，所有住宿及手術保障內的合資格費用將按50%調整值作出賠償，以每項目的賠償額為限。此保障內不包括緊急入住的產科手術。保障內不包括因緊急治療而入住指定手術及手術保障的工療門診。
(4) 若您須緊急入住私家醫院，保柏會於住院及手術保障向合格醫療院所或醫院直接支付合資格費用，以保柏批核之信用額為限 (上限高達港幣800,000)。請於入院前填寫「初步保障審核確認書/付款保證書」，並於入院前或入院後向保柏補交申請。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。
(5) 儘管您所選的醫療費用須由投保人自行抵付，然後索償合資格的醫療費用。
(6) 您的「保柏尚健卡」不適用於本港私立醫院之日症中心。請先支付醫療費用，然後再向保柏申請索償。
(7) 如有任何疑問和需要協助，投保人須向保柏購買有關賠償，詳情請參閱合約。

2. 有關入住私家醫院

(1) 您於入住香港私家醫院，保柏會於醫院直接支付合資格費用。以保柏批核之信用額為限 (上限高達港幣800,000)。請於入院前填寫「初步保障審核確認書/付款保證書」，並於入院前或入院後向保柏補交申請。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。
(2) 您的「保柏尚健卡」不適用於本港私立醫院之日症中心。請先支付醫療費用，然後再向保柏申請索償。
(3) 如有任何疑問和需要協助，投保人須向保柏購買有關賠償，詳情請參閱合約。

3. 有關「住院及手術保障」

(1) 您可於入院前或入院後向保柏申請補償。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。
(2) 您的「保柏尚健卡」不適用於本港私立醫院之日症中心。請先支付醫療費用，然後再向保柏申請索償。
(3) 如有任何疑問和需要協助，投保人須向保柏購買有關賠償，詳情請參閱合約。

4. 有關門診保障

(1) 您可於入院前或入院後向保柏申請補償。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。

5. 有關保單

(1) 您可於入院前或入院後向保柏申請補償。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。

6. 有關保單

(1) 您可於入院前或入院後向保柏申請補償。您可瀏覽保柏網站www.bupa.com.hk > 個人醫療保險 > 保柏尚健，查看指定的私家醫院列表。此名單可能會不時更改。
Bupa HealthPlus

Excellent protection at your fingertips

www.bupa.com.hk
Introduction to Bupa HealthPlus
保柏悦康健醫療保障計劃簡介

Bupa HealthPlus is designed to reduce your worries arising from illnesses by looking after your medical expenses throughout the healthcare stages of diagnosis, hospitalisation and recovery. This scheme provides up to HK$3 million annual benefit\(^1\) to cover hospital stay in a semi-private room, giving full reimbursement of hospital expenses\(^2\) and offsetting the medical costs incurred during diagnosis before hospital admission and follow-up outpatient consultations after hospitalisation. With additional subscription, we also cover certain medical conditions that have occurred before enrolment, which are not usually eligible for claims. Along with family discounts and deductible options, you will find this scheme affordable for you and your loved ones.

「保柏悦康健」照顧您在診斷、住院以至康復等不同階段的醫療費用，讓您無後顧之憂。此計劃提供每年高達港幣300萬元的保障額\(^1\)，全數賠償入住半私家病房的住院開支\(^2\)，並保障入院前診斷期間及出院後跟進治療的門診費用。一般投保前已存在的疾病不能獲得賠償，但此計劃讓您以附加保費將某些投保前已存在的疾病包括在您的保障範圍內。此外，計劃的家庭折扣優惠和鑽石費選擇，令您可享有更實惠的保費。
Overview of your cover

<table>
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<th>Cover at a glance 保障一覽表</th>
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<td><strong>Basic benefit</strong></td>
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<td><strong>Cover for pre-existing conditions 保投保前已存在疾病</strong></td>
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<td><strong>Period of cover 保障期</strong></td>
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<td><strong>Family discount 家庭折扣優惠</strong></td>
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</table>

Eligibility 投保資格

<table>
<thead>
<tr>
<th>Eligibility of family members and issue age 家庭成員及受保資格及受保年齡</th>
</tr>
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<tr>
<td>Subscriber: 18 years or above 投保人：18 歲或以上</td>
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<td>Subscriber’s children: 15 days or above 投保人的子女：出生15天或以上</td>
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<tr>
<td>Subscriber’s spouse, parents and parents-in-law 投保人之配偶，父母及配偶之父母</td>
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<tr>
<td>Children aged under 10 must enrol together with a parent under the same contract 10 歲以下之子女必須與父或母投保同一計劃</td>
</tr>
</tbody>
</table>

Renewal 續保

Renewal of your cover is guaranteed for life regardless of your claims history or changes to your health condition 無論保費多少或身體狀況有任何轉變，保證終生續保您的保障

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

1. The annual maximum cover for members aged 65 or above and for treatment received in the USA is different. Please refer to the Schedule of Benefits for details. 保費之最高保障額及於美國接受治療之每年最高保障額不同。詳情請參閱「保障金額表」。
2. You need to follow the required procedures to enjoy full cover or cashless treatment. Please refer to the notes in the Schedule of Benefits and Contract for more details. 您需遵從所規定程序，以享全額保障或免找數治療。詳情請參閱「保障金額表」之附註及合約。
3. For the list of designated private hospitals in Hong Kong, please visit Bupa’s website at www.bupa.com.hk > Medical Insurance > Bupa HealthPlus. This list is subject to change from time to time. 對於香港私家醫院之名單，請於www.bupa.com.hk > 医療保險 > Bupa HealthPlus 網站查閱。名單會因應時代而作更改。
4. Family discount is applicable to Bupa HealthPlus Hospital and Surgical Benefit subscriptions, and family members enrolling under the same contract. Family members refer to the Subscriber and Subscriber’s spouse, children, parents and parents-in-law. If the Subscriber’s siblings enrol in another Bupa HealthPlus contract for themselves or with their family members, they will be counted towards your family discount. They can also enjoy the same discount. 家庭折扣適用於Bupa HealthPlus住院及手術保障之訂閱，及同一合約下之家庭成員。家庭成員包括投保人及其配偶、子女、父母及配偶之父母。如投保人的兄弟姊妹投保另一「保柏健康保險」計劃，或與其家庭成員投保同一 「保柏健康保險」計劃，他們會被視為您的家庭增額人數內。而他們亦可享有相同的折扣優惠。
Looking after your medical costs all the way through
全程照顧您的醫療開支

Full cover on your hospital expenses
This scheme provides worldwide cover of up to HK$3 million per year\(^{[3]}\) to fully reimburse a wide range of hospital expenses at the semi-private room level\(^{[4]}\). By removing the benefit limits for most items, the simplicity of this scheme helps minimise your worries on unexpected out-of-pocket expenses.

Extended cover for post-surgery follow-up treatments
Apart from expenses incurred through hospital confinement, medical costs resulting from follow-up consultations, which are necessary for a complete recovery, can add up rapidly. To minimise your out-of-pocket expenses, Bupa HealthPlus fully covers the cost of post-surgery follow-up advanced imaging, laboratory tests and physiotherapy\(^{[5]}\), and reimburses other post-surgery outpatient care such as up to 20 outpatient visits, dietitian consultations, to name a few.

Chinese herbalist consultations to aid recovery after illnesses
Chinese medicine treatments are becoming popular means to improve health condition, especially for the recuperation from serious illnesses. Bupa HealthPlus covers Chinese herbalist consultations and acupuncture within 180 days after receiving cancer treatment or surgery for stroke or Coronary Artery Disease\(^{[6]}\).

Enhanced cover by including your pre-existing conditions
With additional subscriptions, you can have the option to cover certain common pre-existing medical conditions that have arisen prior to your enrolment to Bupa HealthPlus. The actual amount will be determined at the time of your enrolment as a fixed percentage of the subscription of the Hospital and Surgical Benefit and Clinical Benefit. The percentage will not change even if there is a subsequent change in your health condition\(^{[5]}\).

Guaranteed lifetime renewal
Bupa guarantees that your cover can be renewed for life\(^{[6]}\). Your subscription will be based on your age only no matter how much you claim on conditions arising after your membership starts.

Full coverage for overseas medical expenses

With an additional subscription of up to HK$3 million per year, you will be covered for overseas medical expenses, subject to the limits set by Bupa HealthPlus.

Chinese herbalist consultations

Chinese herbalist consultations are included in the Hospital and Surgical Benefit. This allows you to receive traditional Chinese medicine treatments, such as acupuncture and herbal consultations, to aid recovery after medical treatments.

Enhanced cover by including pre-existing conditions

With additional subscriptions, you can have the option to cover certain common pre-existing medical conditions that have arisen prior to your enrolment to Bupa HealthPlus. The actual amount will be determined at the time of your enrolment as a fixed percentage of the Hospital and Surgical Benefit and Clinical Benefit. The percentage will not change even if there is a subsequent change in your health condition.

Guaranteed lifetime renewal

Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.
Minimise your out-of-pocket medical expenses incurred from follow-up treatments after hospitalisation.

Health cover that is affordable

Deductible options to help lower the subscription

Bupa HealthPlus features three deductible options for the Hospital and Surgical Benefit to give you the flexibility to make this plan more affordable. By choosing a deductible, we can reimburse your hospital expenses as soon as your eligible claims exceed the amount of your selected deductible. This works for individuals who use their existing medical cover, e.g. group cover from employers, to offset the deductible. You and each family member can select a different deductible to suit each person’s needs.

Lifetime family discount

Enrol your family members to Bupa HealthPlus and enjoy discounts on your subscription every year. All of the covered members in your scheme are entitled to 10% discount when 2 family members are enrolled and 15% discount when 3 family members or more are enrolled at the same time.

墊底費選擇 有助減低保費

「保柏悅康健」的「住院及手術保障」提供三種墊底費選擇，讓您彈性選擇更低保費。如選擇墊底費，當合資格賠償超過您所選的墊底費後，我們便開始支付您的住院費用。墊底費特別適合一些已擁有醫療保障（例如由僱主提供團體保障）的人士，以現有保障抵銷墊底費。您和每一位家庭成員都可以選擇不同的墊底費，以切合個人需要。

終生家庭折扣優惠

與家人同時投保「保柏悅康健」，所有受保會員每年都可享有保費折扣優惠。2人家庭投保可獲9折，3人或以上家庭投保可獲85折。

④ Family discount is applicable to Bupa HealthPlus Hospital and Surgical Benefit subscriptions, and family members enrolling under the same contract. Family members refer to the Subscriber and Subscriber’s spouse, children, parents and parents-in-law. If the Subscriber’s siblings enrol in another Bupa HealthPlus contract for themselves or with their family members, they will be counted towards your family discount. They can also enjoy the same discount.

家庭折讓優惠適用於「保柏悅康健」之「住院及手術保障」，及投保於同一計劃下的家庭成員。家庭成員包括投保人及其配偶、子女、父母及配偶之父母。如投保人的兄弟姊妹投保另一「保柏悅康健」計劃，或聯同其他家庭成員一起投保另一「保柏悅康健」計劃，他們會被計入您的家庭折讓人數內，而他們亦可享有相同的折讓優惠。
Effortless in every way – from scheme enrolment to claims
由申請以至索償  快捷簡易

Easy enrolment
Enrolment is simple - no medical examinations are required when you apply for this scheme.

Cashless arrangement and no claim hassle
Enjoy the convenience of cashless treatment at designated private hospitals in Hong Kong with the Bupa HealthPlus medical card. With prior arrangements made, you will not be required to make upfront payments or submit claims as we will directly settle your expenses with the hospital up to HK$800,000. If Clinical Benefit is opted, you can also enjoy cashless treatment at Bupa’s appointed clinics with the Bupa HealthPlus Card.

Taking care of your mental wellness
Our Clinical Benefit is specially designed to include coverage for psychiatric-related treatments and psychological counselling, such as outpatient treatments for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer’s disease) and Parkinson’s disease. Other items such as general practitioners, specialists, diagnostic imaging and laboratory tests are also covered.

You can enjoy video consultation services if you’ve enrolled in Clinical Benefit. Consult our selected general practitioners through a video call comfortably and safely at home. Visit www.bupa.com.hk/vc for details. Terms and conditions apply.

Comprehensive mental health coverage
To take care of your mental wellbeing, this scheme provides both inpatient and outpatient psychiatric-related coverage.

Dedicated person to follow-up on your claims
A dedicated Care Manager can be assigned to follow-up on your claims if you are admitted to a local private hospital.

ثارый در انتظار
如因病入住本港私家醫院，我們可委派健康顧問跟進您的索償。

① You need to follow the required procedures to enjoy full cover or cashless treatment. Please refer to the notes in the Schedule of Benefits and Contract for more details.
② The list of designated private hospitals in Hong Kong, please visit Bupa’s website at www.bupa.com.hk > Medical Insurance > Bupa HealthPlus. This list is subject to change from time to time.
③ Your Bupa HealthPlus Card cannot be used at the day-case centre of the local private hospitals.
④ You need to reimburse Bupa for the deductible, if any, as well as the shortfall which includes medical expenses that are not eligible for claims.
⑤ You must follow the relevant claim procedures. You should check the schedule of benefits, claim forms and claim guidelines. For more details, please refer to the Bupa's website www.bupa.com.hk.
⑥ Your Bupa HealthPlus Card is not applicable to the day-case centre of the local private hospitals.
⑦ You need to reimburse Bupa for the medical expenses that are not eligible for claims.
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**The World of Bupa**

**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 83,000 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, psychological 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、更健康和更愉快的人生。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83,000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年起根植香港，卓健醫療透過逾1,500多個遍及全港的服務點，包括旗下120間頂級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、精神健康及保健等服務，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

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.

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®, 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®。

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。當您入住本地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。

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

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「保柏健保」醫療保障計劃之赔偿範圍內，您便須支付有關費用。

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.

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。
Question Time

常見問題

1. How can I enjoy cashless treatment in a hospital?
   Please follow this procedure to enjoy cashless treatment at designated private hospitals in Hong Kong:
   - First you will need to obtain pre-authorisation approval® from Bupa before hospital admission. If your attending doctor is a Bupa’s appointed specialist, this will be arranged by your doctor. Otherwise, please apply for the approval yourself.
   - Upon approval, Bupa will provide you with a Guarantee of Payment (GOP) letter which guarantees the payment of your hospital expenses up to the approved credit limit, which is HK$800,000 for each confinement. If you have made some previous hospital claims and the balance of your benefit is under HK$900,000, such balance will become the credit limit. Please show the GOP letter together with your Bupa HealthPlus Card and the referral letter of your attending doctor to the hospital.
   - For emergency hospital admissions outside of our office hours, you’ll need to provide your credit card information to obtain pre-authorisation approval. Bupa will provide you with a Guarantee of Payment (GOP) letter which guarantees the payment of your hospital expenses up to the approved credit limit, which is HK$800,000 for each confinement. If you have made some previous hospital claims and the balance of your benefit is under HK$900,000, such balance will become the credit limit. Please show the GOP letter together with your Bupa HealthPlus Card and the referral letter of your attending doctor to the hospital.

2. How can I ensure that I receive full cover when I need to go for diagnostic imaging, lab tests, or physiotherapy after my surgery or cancer treatment?
   You will have to visit the medical diagnostic centres and physiotherapists in our network to enjoy full cover. All tests or treatments must be related to your surgery or cancer treatment. If your surgery is performed at a designated private hospital, please show your Bupa HealthPlus Card, a diagnostic centre referral letter and your attending doctor’s referral letter to the network diagnostic centre or physiotherapist. If your surgery is performed at a clinic, you will also need to contact Bupa to obtain an approval document before your visit.
   In all cases, this benefit will be payable after your eligible claims for hospital expenses have exceeded the deductible amount.

3. How do I enjoy the Chinese medicine treatments after I am hospitalised?
   After cancer treatment or surgery to cure Stroke and Coronary Artery Disease, you can seek Chinese herbalist consultations within 180 days after your hospital discharge, or after you receive cancer treatment. This benefit is payable after your eligible claims for hospital expenses have exceeded the deductible amount.

4. How is my deductible calculated when I incur medical expenses?
   If you have chosen a deductible, we will begin reimbursement once your eligible claims have exceeded the chosen deductible amount. For example, if the deductible is HK$12,000, and you have incurred HK$50,000 in hospital expenses that are eligible for 100% reimbursement, your benefit payable after deducting the deductible will be HK$50,000 - HK$12,000 = HK$38,000. Please note that if the hospital expenses of HK$50,000 are incurred in the USA, your eligible claim will be HK$25,000, because the reimbursement rate is 50%. Subtract the HK$12,000 deductible, you will receive a payout of HK$13,000.

1. 我如何享用住院免找數服務？
   請依照以下步驟，於指定的香港私家醫院享用免找數服務。
   - 首先，您須於入院前向保柏索取初步保障審核確認®。如您的主診醫生是保柏指定的專科醫生，他會代您安排。如您並非選用保柏指定專科醫生，請自行向保柏申請。
   - 成功批核後，保柏會給予您「住院保證信」，保證支付住院費用，以批核的信用額為限。每次住院的信用額為港幣 80 萬元。如之前有任何住院索償及保障餘額少於港幣 80 萬元，此保障餘額將成為信用額。入院時請出示「住院保證信」，您的「保柏尚健卡」及主診醫生轉介信。
   - 如於我們的辦公時間以外緊急入院，請於下一個工作天補辦審核。

2. 手術或癌症治療後，如須接受物理治療或化療檢查，我如何獲全數賠償有關費用？
   您必須選擇保柏網絡內的物理治療或診斷中心以獲全數賠償。所有檢查或治療必須與您的手術或癌症治療有關。如您的手術在指定的私家醫院進行，請於網絡物理治療或診斷中心出示您的「保柏尚健卡」，入院前簽發給您的批核文件，及主診醫生的轉介信。如您的手術在診所進行，您必須於診前向保柏獲取批核文件。
   這項保障將於合資格住院賠償超出墊底費後開始賠償。

3. 我如何在出院後享有中醫治療保障？
   當您接受了癌症治療或與中風或冠心病有關的手術後，您可於出院後或接受癌症治療後180天內向中醫求診，這項保障將於合資格住院賠償超出墊底費後開始賠償。

4. 如我選擇了墊底費，賠償如何計算？
   如您選擇了墊底費，當合資格賠償超出您所選的墊底費後我們便開始支付賠償。例如您選擇了港幣 12,000 元墊底費，住院費用為港幣 50,000 元，由於 100% 為合資格賠償，在扣減墊底費後您可獲的賠償是；港幣 50,000 元減去港幣 12,000 元，即港幣 38,000 元。
   如於美國接受治療，賠償將下調 50%；換言之，合資格賠償為港幣 25,000 元，扣減港幣 12,000 元墊底費後，您最終可獲港幣 13,000 元賠償。

您將需要提供您的信用卡資訊以獲得預先授權。在預先授權時，您的信用卡將會在您的名下保留港幣 500 元的信用額，直至索償程序完成為止。
This 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 advise you to carry the scheme before you enrol. Please read the information below carefully.

Waiting period

In all cases, the waiting period will be one year for existing members and new enrolment.

Cancellable

You may cancel your contract at any time provided you do so in writing to Bupa at least 60 days prior to the contract anniversary date. The cancellation will be effective on the contract anniversary date.

Disclosure of information for underwriting

During the insurance application process, it’s important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may affect Bupa’s assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments.

Deductible

A deductible is the amount of eligible expenses that you must pay each contract year before Bupa will reimburse your eligible medical expenses. With this plan, you can choose from 3 deductible options: HK$0, HK$12,000, HK$40,000. The deductible won’t apply to any optional benefits such as Critical Illness, which is included in your contract. In the event you pay your expenses, you’ll need to reimburse Bupa for the deductible amount afterwards. If you don’t use your medical card, then Bupa will reimburse your eligible medical expenses after deducting the deductible amount. Please refer to the Contract and Schedule of Benefits for details.

Claims procedure

Any claim must be made following Bupa’s claims procedures. All necessary original documents must be submitted within 90 days after your claim, clinical operation, day case or discharge from hospital. Otherwise, we won’t be able to process your claim and it may be rejected.

Subtraction adjustment

Each member’s initial subscription is primarily determined based on factors such as age, gender, occupation 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 include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

Renewal

This contract will last for 1 year. Bupa guarantees that your cover can be renewed year after year as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to add any benefit(s) or reduce the deductible amount in future (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting. Please note that, under any renewal, your new deductable amount will be reset within 24 months of the contract effective date or any previous change in deductible.

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

Payment of subscription

You may pay your subscription yearly or monthly. If you choose to pay by credit card or debit 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, whichever is earlier:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unclaimed at the expiration of the grace period; or
3. upon the death of the subscriber.

The coverage of members under your contract will cease when your contract is terminated without the consent of the member.

Please refer to the eligibility requirements in this brochure and contract for details.

General exclusions

- Pre-existing conditions (unless such conditions have been disclosed in the application and accepted by Bupa to be covered under the contract, and if applicable, with an upward adjustment to the amount of subscription which will be not less than 50% of the amount payable at the time of writing). For the avoidance of doubt, the General Exclusions under the Free Bupa Worldwide Assistance Programme Clause of the contract applies notwithstanding any pre-existing conditions covered under the contract.
- 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 clubs, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.

Important information
Any charges in respect of surgical or non-surgical cosmetic treatment (unless necessitated by injury caused by an accident and the member receives the medical necessary treatments or related services within one year of the accident) including diagnostic tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including routine eye tests or any costs of fitting of spectacles or lens, eye refraction including routine eye tests or any costs of fitting of spectacles or lens (unless benefit is available).

Congenital conditions, developmental conditions or hereditary conditions.

Treatment that commenced during the first five years of the member's confinement (whether or not in hospital) and the treatment is not furnished primarily for diagnostic investigations.

(f) with respect to hospital confinement, not furnished primarily for diagnostic purposes, imaging examination or physical therapy.

Medical and customary

In relation to fees, "normal and customary" means a sum not exceeding a reasonable average of the charges for 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 similar material or services charges in equivalent circumstances of quality and economic consideration in the same area as that in which such material or services were obtained.

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.

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.

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$100 shall constitute the minimum amount payable.

Mr. A, whilst being treated at the hospital, instructed the medical practitioner to perform the above-mentioned operation. The medical practitioner performed the operation as instructed. However, Mr. A did not realise that he was expected to pay for the operation. The hospital charged him $100 for the operation. As a result, Mr. A was unable to pay the hospital bill.

If any provision of these terms and conditions or any part of these terms and conditions is held to be invalid, null, void or contrary to law, such provision or part shall be amended to make it valid and enforceable. In such case, any other provisions shall remain in full force and effect.

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