






















Comparison between Bupa CarePro/Care Kid (Private level with Clinical Benefit) and Bupa MyFlexi VHIS (Deluxe Plus with Clinical Benefit)










You can migrate from Bupa CarePro/Care Kid (Private level with Clinical Benefit) to Bupa MyFlexi VHIS (Deluxe Plus with Clinical Benefit) to enjoy continuous coverage without underwriting. Key comparisons of the 2 plans are highlighted in the table below.

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
Plan level option	Private with Clinical Benefit	Deluxe Plus (with Push the Limit Benefit) with Clinical Benefit
Plan structure		
Choice of room level	Private	No restriction for Basic Benefits; Private for Push the Limit Benefit
Unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed after age 8	No coverage	First policy year: no coverage Second policy year: 25% reimbursement Third policy year: 50% reimbursement Fourth policy year onwards: full coverage
Geographical coverage	Worldwide	Worldwide (except psychiatric treatment and Push the Limit Benefit only in Hong Kong)
Guaranteed renewal	Bupa CarePro: Lifelong Bupa Care Kid: 18 years old	100 years old
Coinsurance	Nil	30% for prescribed diagnostic imaging tests; 20% for Supplementary Major Medical Benefit
Waiting period	Nil (except Maternity Benefit)	Nil (except unknown pre-existing conditions and Maternity Benefit)
Tax deduction	Nil	✓

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
Coverage		
Annual limit	Bupa CarePro: Unlimited below age 65 \$859,000 for age 65 or above Bupa Care Kid: Nil	Nil 
Lifetime limit	Nil	
1) Basic Benefits		
a) Room and board	\$3,730 per day (Maximum 270 days per policy year)	\$3,750 per day  (Maximum 270 days per policy year)
b) Miscellaneous charges	\$44,110 per policy year (Covers charges, including imaging expenses, during confinement only)	\$44,400 per policy year  (Covers charges for both confinement and day case procedures, more items are covered except prescribed diagnostic imaging (payable separately under item i below))
c) Attending doctor's visit fee	\$2,970 per day (Maximum 270 days per policy year)	\$2,990 per day  (Maximum 270 days per policy year)
d) Specialist's fee	\$12,800 per policy year	\$12,800 per policy year
e) Intensive care	\$30,900 per policy year	\$4,700 per day  (Maximum 25 days per policy year)
f) Surgeon's fee	Complex: \$119,500 Major: \$59,700 Intermediate: \$25,300 Minor: \$9,050	Complex: \$120,000  Major: \$60,000 Intermediate: \$25,400 Minor: \$9,140
g) Anaesthetist's fee	Complex: \$37,300 Major: \$17,800 Intermediate: \$8,250 Minor: \$4,320	Complex: \$42,000  Major: \$21,000 Intermediate: \$8,890 Minor: \$4,360
h) Operating theatre charges	Complex: \$37,300 Major: \$17,800 Intermediate: \$8,250 Minor: \$4,430	Complex: \$42,000  Major: \$21,000 Intermediate: \$8,890 Minor: \$4,360
i) Prescribed Diagnostic Imaging Tests	No such benefit item (Paid under Miscellaneous Charges if performed during confinement only)	\$40,000 per policy year,  subject to 30% coinsurance (Covers CT, MRI, PET, PET-CT combined and PET-MRI combined tests performed during confinement or as a day patient)
j) Prescribed Non-surgical Cancer Treatments	No such benefit item (Paid under Cancer Treatment and Kidney Dialysis, with a maximum limit of \$153,000 per policy year)	\$155,000 per policy year 

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k) Pre- and post-Confinement / Day Case Procedure outpatient care	\$5,790 per policy year Covers 2 pre- and all related post-hospitalisation outpatient visits within 6 weeks from hospital discharge	\$5,840 per policy year  Covers 2 pre- and all post-hospitalisation/day case procedure outpatient visits within 90 days from discharge/procedure
l) Psychiatric treatments	\$30,000 per policy year	
2) Enhanced Benefits		
a) Private nursing	\$970 per day (Maximum 120 days per policy year)	
b) Companion bed	\$1,860 per day (Maximum 270 days per policy year)	\$1,880 per day  (Maximum 270 days per policy year)
c) Emergency outpatient treatment for Accidents	\$11,800 per policy year	\$11,900 per policy year 
d) Day Patient kidney dialysis	No such benefit item (Paid under Cancer Treatment and Kidney Dialysis, with a maximum limit of \$153,000 per policy year)	\$155,000 per policy year 
e) Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	Nil	\$360 per visit  (Maximum 20 visits per policy year)
3) Push the Limit Benefit		
(If you are covered with Clinical Benefit under Bupa CarePro/Care Kid, you can migrate to Bupa MyFlexi with Push the Limit Benefit (a combination of Full Cover Benefit and Supplementary Major Medical Benefit) without underwriting.)		
a) Full Cover Benefit		
Benefit limit		Full cover up to \$1,040,000 per policy year
Covered items	Nil	• Room and board
		• Miscellaneous charges
		• Intensive care
		• Attending doctor's visit fee
		• Anaesthetist's fee
		• Operating theatre charges
		• Surgeon's fee
		• Specialist's fee
		• Prescribed non-surgical cancer treatments
• Prescribed diagnostic imaging tests		

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS	
b) Supplementary Major Medical Benefit			
Benefit limit	Nil	Subject to 20% coinsurance up to \$620,000 per policy year	
Covered items		Payable for any eligible expenses in excess of the benefit payable under the below items or 3a) Full Cover Benefit; and any coinsurance paid under Prescribed Diagnostic Imaging Tests:	
		• Room and board	
		• Miscellaneous charges	
		• Intensive care	
		• Attending doctor's visit fee	
		• Anaesthetist's fee	
		• Operating theatre charges	
		• Surgeon's fee	
		• Specialist's fee	
• Prescribed non-surgical cancer treatments			
• Prescribed diagnostic imaging tests			
c) Cashless Treatment			
	Nil	Bupa HealthPlus Card (subject to pre-authorization)	
Optional Benefit – Clinical Benefit			
	Maximum number of visits per policy year for items (a) – (i) below in aggregate is 30 in total, with a sub-limit of 10 visits per policy year for items (f) – (g) and (h) – (i) respectively. Subject to a maximum of one visit per item per day.	Maximum number of visits for both network benefit and non-network benefit in aggregate per policy year for items (a) – (i) is 30 in total, with a sub-limit of 20 visits per policy year for items (f) - (g) and a sub-limit of 10 visits per policy year for items (h) - (i). Subject to a maximum of one visit per item per day.	
a) General practitioner	\$500 per visit 	Network benefit: Full cover	Non-network benefit: \$320 per visit
b) Specialist	\$820 per visit 	Network benefit: Full cover	Non-network benefit: \$590 per visit
c) Home consultation	\$890 per visit 	Network benefit: N/A	Non-network benefit: \$720 per visit
d) Physiotherapist	\$770 per visit 	Network benefit: Full cover	Non-network benefit: \$570 per visit
e) Chiropractor	\$770 per visit 	Network benefit: N/A	Non-network benefit: \$570 per visit
f) Chinese herbalist	\$370 per visit 	Network benefit: Full cover	Non-network benefit: \$320 per visit

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g) Chinese bonesetter	\$370 per visit 	Network benefit: Full cover Non-network benefit: \$320 per visit
h) Psychiatric-related treatments	\$820 per visit 	Network benefit: N/A Non-network benefit: \$550 per visit
i) Psychological counselling	\$820 per visit 	Network benefit: N/A Non-network benefit: \$550 per visit
j) Diagnostic imaging and laboratory tests	\$4,350 per policy year	Network benefit: Full cover Non-network benefit: \$5,200 per policy year 
k) Prescribed Western Medication	\$5,500 per policy year 	\$5,200 per policy year
Other Optional Benefit(s) (Your existing optional benefits (except Hospital Cash Benefit) under Bupa CarePro/Care Kid must be migrated to Bupa MyFlexi at the same time. If you want to add any optional benefits when you migrate to MyFlexi, underwriting will be required.)		
Dental Benefit	✓ (Available to Bupa CarePro only)	✓ (Available to all ages) 
Maternity Benefit	✓	✓ (with slightly higher limits) 
Hospital Cash Benefit	✓ 	Nil
Free Benefits		
Health Coaching Services	✓	
Worldwide Assistance Programme	✓	
Product discounts		
No claim renewal discount	✓ Same discount rate and no claim period	
Child discount	✓  25% off if child enrolls with one parent 50% off if child enrolls with both parents	✓ 25% off if child enrolls with one parent 35% off if child enrolls with both parents
Sample annual premium (without applying any applicable discounts)		
	Bupa CarePro/Care Kid Private with Clinical Benefit	Bupa MyFlexi Deluxe Plus (with Push the Limit Benefit) with Clinical Benefit
Age 10	\$17,973	\$22,935
Age 20	\$13,178	\$17,925
Age 35	\$19,235	\$25,699
Age 45	\$26,585	\$37,677
Age 55	\$36,814	\$56,036

This is a product summary for reference only. Please refer to the Policy for detailed coverage, general exclusions and terms and conditions.

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