





















Comparison between Bupa CarePro/Care Kid (Private level) and Bupa MyFlexi VHIS (Deluxe)


You can migrate from Bupa CarePro/Care Kid (Private level) to Bupa MyFlexi VHIS (Deluxe) 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	Deluxe
Plan structure		
Choice of room level	Private	No restriction
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 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
Waiting period	Nil (except Maternity Benefit)	Nil (except unknown pre-existing conditions and Maternity Benefit)
Tax deduction	Nil	✓
Cover		
Annual limit	Bupa CarePro: Unlimited below age 65 \$859,000 for age 65 or above Bupa Care Kid: Nil	Nil

Lifetime limit	Nil	
	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
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 

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
---	--	---

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
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)
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 Bupa MyFlexi, underwriting will be required.)		
Push the Limit Benefit	✓ (Equivalent to Full Cover Benefit plus Supplementary Major Medical Benefit)	✓
Clinical Benefit	✓ (most items with higher limits) 	✓ (Only available for enrolment after adding Push the Limit Benefit)
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	✓	

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
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)		
Age 10	\$10,133	\$10,854
Age 20	\$6,848	\$7,777
Age 35	\$10,089	\$11,711
Age 45	\$14,846	\$16,856
Age 55	\$22,249	\$24,447

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

Last updated: July 2021