
























Comparison between Bupa CarePro/Care Kid (Private level with Full Cover and/or Supplementary Major Medical Benefit) and Bupa MyFlexi VHIS (Deluxe Plus)


You can migrate from Bupa CarePro/Care Kid (Private level with Full Cover and/or Supplementary Major Medical Benefit) to Bupa MyFlexi VHIS (Deluxe Plus) 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 Full Cover and/or Supplementary Major Medical Benefit	Deluxe Plus (with Push the Limit 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 from age 8	No coverage	Covered as soon as your policy is in effect
Geographical coverage	Worldwide (except Full Cover Benefit and Supplementary Major Medical Benefit only in Hong Kong)	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 \$860,000 for age 65 or above Bupa Care Kid: Nil	Nil 
Lifetime limit	Nil	
1) Basic Benefits		
a) Room and board	\$3,780 per day (Maximum 270 days per policy year)	\$3,800 per day  (Maximum 270 days per policy year)
b) Miscellaneous charges	\$45,040 per policy year (Covers charges, including imaging expenses, during confinement only)	\$45,100 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	\$3,030 per day (Maximum 270 days per policy year)	\$3,050 per day  (Maximum 270 days per policy year)
d) Specialist's fee	\$13,100 per policy year	\$13,200 per policy year 
e) Intensive care	\$31,500 per policy year	\$4,700 per day  (Maximum 25 days per policy year)
f) Surgeon's fee	Complex: \$122,000 Major: \$61,000 Intermediate: \$25,800 Minor: \$9,240	Complex: \$125,000  Major: \$62,500 Intermediate: \$26,500 Minor: \$9,550
g) Anaesthetist's fee	Complex: \$38,100 Major: \$18,200 Intermediate: \$8,420 Minor: \$4,410	Complex: \$42,600  Major: \$21,600 Intermediate: \$9,200 Minor: \$4,650
h) Operating theatre charges	Complex: \$38,100 Major: \$18,200 Intermediate: \$8,420 Minor: \$4,460	Complex: \$42,600  Major: \$21,600 Intermediate: \$9,200 Minor: \$4,650
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)

	Bupa CarePro/Care Kid	Bupa MyFlexi VHIS
j) Prescribed Non-surgical Cancer Treatments	No such benefit item (Paid under Cancer Treatment and Kidney Dialysis, with a maximum limit of \$156,000 per policy year)	\$158,000 per policy year 
k) Pre- and post-Confinement / Day Case Procedure outpatient care	\$5,920 per policy year Covers 2 pre- and all related post-hospitalisation outpatient visits within 6 weeks from hospital discharge	\$6,000 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	\$1,880 per day (Maximum 270 days per policy year)	\$1,880 per day (Maximum 270 days per policy year)
c) Emergency outpatient treatment for Accidents	\$12,000 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 \$156,000 per policy year)	\$158,000 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 Full Cover Benefit and/or Supplementary Major Medical Benefit under Bupa CarePro/Care Kid, you can migrate to Bupa MyFlexi with Push the Limit Benefit (a combination of both benefits) without underwriting.)		
a) Full Cover Benefit		
Benefit limit	Full cover up to \$853,700 per policy year (\$465,100 for age 65 or above)	Full cover up to \$1,058,000 per policy year 
Covered items	• Room and board	• Room and board
	• Miscellaneous hospital services	• Miscellaneous charges
	• Intensive care	• Intensive care
	• Surgeon and attendance fees	• Attending doctor's visit fee
	• Anaesthetist's fees	• Anaesthetist's fee
	• Operating theatre fees	• Operating theatre charges
	• In-patient physician's fees	• Surgeon's fee
	• In-patient specialist's fees	• Specialist's fee
	• Cancer treatment and kidney dialysis	• Prescribed non-surgical cancer treatments
	• Private nursing	• Prescribed diagnostic imaging tests
• Companion bed		

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b) Supplementary Major Medical Benefit		
Benefit limit	80% reimbursement up to \$629,300 per policy year (with a lifetime limit of \$923,650 for age 65 or above)	Subject to 20% coinsurance up to \$630,570 per policy year 
Covered items	Payable for any eligible expenses in excess of the benefits payable under the below items or Full Cover Benefit (if applicable):	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	• Room and board
	• Miscellaneous hospital services	• Miscellaneous charges
	• Intensive care	• Intensive care
	• Surgeon and attendance fees	• Attending doctor's visit fee
	• Anaesthetist's fees	• Anaesthetist's fee
	• Operating theatre fees	• Operating theatre charges
	• In-patient physician's fees	• Surgeon's fee
	• In-patient specialist's fees	• Specialist's fee
	• Cancer treatment and kidney dialysis	• Prescribed non-surgical cancer treatments
	• Private nursing	• Prescribed diagnostic imaging tests
• Companion bed		
Deductible	\$500 per claim	Nil
c) Cashless Treatment		
	Bupa HealthCare Card (subject to pre-authorisation)	Bupa HealthPlus Card (subject to pre-authorisation)
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.)		
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)		
	Bupa CarePro/Care Kid Private with Full Cover and Supplementary Major Medical Benefit	Bupa MyFlexi Deluxe Plus (with Push the Limit Benefit)
Age 10	\$14,539	\$15,280
Age 20	\$10,155	\$11,562
Age 35	\$15,344	\$17,745
Age 45	\$24,020	\$27,560
Age 55	\$38,592	\$43,059

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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