

如何查閱轉移至保柏靈活配自願醫保計劃後的保費

18 歲以下合資格享有子女折扣的受保人：

- 請於保柏靈活配自願醫保計劃的保費表查閱基本保障及額外保障的保費，然後自行計算應用子女折扣後的應繳保費（75 折或 65 折）。
- 請注意，子女折扣並不適用於「升級保障」及其他自選保障的保費。

60 歲或以上的受保人：

- 請於保柏靈活配自願醫保計劃的保費表查閱你的保費（包括「升級保障」及其他自選保障的保費），然後自行計算應用轉移折扣（如有）後的年繳保費。
- 保柏會因應你投保保柏現有計劃時的歲數決定你的保柏靈活配是否須應用高齡附加保費，例如：
 - 若你在 60 歲前投保現有計劃，高齡附加保費並不適用。你可查閱自願醫保計劃標準保費表上「只適用於保單生效時年齡介乎 0 至 59 歲之受保人」列表下所示之續保保費；及
 - 如你在 60 歲或以後投保現有計劃並已應用高齡附加保費（如適用），則須查閱「只適用於保單生效時年齡介乎 60 至 69 歲之受保人」或「只適用於保單生效時年齡介乎 70 至 80 歲之受保人」列表下所示之續保保費。

請注意，保費只供參考，並未計算適用的保費徵費。如需查詢應繳的保費及徵費總額，請聯絡你的健康管理顧問。應繳保費及徵費總額將顯示於保費詳情文件上，並隨你的保柏靈活配自願醫保計劃迎新文件附上。

How to check the migration premium for Bupa MyFlexi VHIS Plan

For insured persons aged below 18 eligible for child discount:

- Please check the premiums for basic benefits and enhanced benefits in the Bupa MyFlexi VHIS Plan Premium Table and apply the child discount (25%/35%) manually.
- Please note that the child discount is not applicable to premiums for Push the Limit Benefit and other optional benefits.

For insured persons aged 60 or above:

- Please check your premium in the Bupa MyFlexi VHIS Plan Premium Table and apply the migration discount (if any) on all premiums (including Push the Limit Benefit and all optional benefits) for annual payment.
- Bupa shall use your age when you enrolled in your existing scheme to determine whether overage loading will be applied under Bupa MyFlexi accordingly. For example:
 - If you enrolled in your existing scheme before the age of 60, no overage loading will be applied and you can refer to the renewal premium shown in the Standard Premium Schedule of the VHIS plan under “For Insured Persons from Age 0 to 59 years at Policy commencement”; and
 - If you enrolled in your existing scheme on or after age 60 with an overage loading already applied (if applicable), you should refer to the renewal premium under “For Insured Persons from Age 60 to 69 years at Policy commencement” or “For Insured Persons from Age 70 to 80 years at Policy commencement” when you migrate to MyFlexi.

Please note that the premium shown is for reference only and applicable levy is not included. You may contact your health management consultant for the exact premium and levy. The actual premium and levy paid will be shown on the premium details attached to your Bupa MyFlexi welcome pack.

保費表 Premium Table

2024年4月1日版本 1 April 2024 Edition

保柏靈活配自願醫保計劃提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa MyFlexi VHIS Plan offers the options below (VHIS certification numbers in brackets):

- 尊尚 / 升級尊尚 Deluxe / Deluxe Plus (F00029-03-000-05 / F00029-03-001-05)
- 智選 / 升級智選 Advance / Advance Plus (F00029-02-000-05 / F00029-02-001-05)
- 基本 / 升級基本 Standard / Standard Plus (F00029-01-000-05 / F00029-01-001-05)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits													
只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement													
年齡 Age	尊尚 / 升級尊尚 Deluxe / Deluxe Plus		智選 / 升級智選 Advance / Advance Plus		基本 / 升級基本 Standard / Standard Plus		年齡 Age	尊尚 / 升級尊尚 Deluxe / Deluxe Plus		智選 / 升級智選 Advance / Advance Plus		基本 / 升級基本 Standard / Standard Plus	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0 - 17	12,111	1,090	6,907	622	3,876	349	50	23,174	2,086	14,736	1,326	8,814	793
18	8,488	764	4,886	440	2,857	257	51	24,110	2,170	15,335	1,380	9,169	825
19	8,654	779	5,015	451	2,885	260	52	25,082	2,257	15,958	1,436	9,538	858
20	8,797	792	5,105	459	2,911	262	53	26,097	2,349	16,613	1,495	9,917	893
21	8,952	806	5,207	469	2,951	266	54	27,165	2,445	17,301	1,557	10,311	928
22	9,114	820	5,320	479	2,998	270	55	28,378	2,554	17,872	1,608	10,636	957
23	9,285	836	5,448	490	3,051	275	56	29,528	2,658	18,626	1,676	11,077	997
24	9,471	852	5,589	503	3,112	280	57	30,732	2,766	19,412	1,747	11,532	1,038
25	9,671	870	5,747	517	3,180	286	58	31,983	2,878	20,237	1,821	12,002	1,080
26	9,891	890	5,918	533	3,257	293	59	33,317	2,999	21,095	1,899	12,496	1,125
27	10,133	912	6,108	550	3,341	301	以下保費只供續保之用 The premiums below are for Renewal only						
28	10,411	937	6,316	568	3,434	309	60	34,577	3,112	21,990	1,979	13,146	1,183
29	10,710	964	6,543	589	3,539	319	61	36,228	3,261	23,033	2,073	13,793	1,241
30	11,126	1,001	6,862	618	3,710	334	62	37,952	3,416	24,120	2,171	14,474	1,303
31	11,498	1,035	7,209	649	3,886	350	63	39,851	3,587	25,264	2,274	15,188	1,367
32	11,905	1,071	7,591	683	4,040	364	64	41,955	3,776	26,441	2,380	15,932	1,434
33	12,344	1,111	7,887	710	4,214	379	65	44,343	3,991	27,698	2,493	16,791	1,511
34	12,838	1,155	8,192	737	4,410	397	66	46,863	4,218	28,460	2,561	17,828	1,605
35	13,352	1,202	8,548	769	4,585	413	67	49,574	4,462	29,712	2,674	19,162	1,725
36	13,884	1,250	8,882	799	4,809	433	68	52,473	4,723	30,860	2,777	19,971	1,797
37	14,436	1,299	9,223	830	5,045	454	69	55,549	4,999	31,936	2,874	20,781	1,870
38	15,010	1,351	9,579	862	5,293	476	70	58,739	5,287	33,054	2,975	21,330	1,920
39	15,617	1,406	9,958	896	5,554	500	71	61,799	5,562	34,048	3,064	21,596	1,944
40	16,263	1,464	10,393	935	5,850	527	72	64,913	5,842	34,909	3,142	21,763	1,959
41	16,809	1,513	10,741	967	6,176	556	73	68,132	6,132	35,615	3,205	22,089	1,988
42	17,385	1,565	11,110	1,000	6,428	579	74	71,353	6,422	36,157	3,254	22,568	2,031
43	17,980	1,618	11,490	1,034	6,694	602	75	74,438	6,699	36,505	3,285	23,299	2,097
44	18,590	1,673	11,877	1,069	6,968	627	76	77,596	6,984	36,876	3,319	23,529	2,118
45	19,219	1,730	12,344	1,111	7,276	655	77	80,773	7,270	37,235	3,351	23,698	2,133
46	19,868	1,788	12,771	1,149	7,577	682	78	84,049	7,564	37,607	3,385	23,865	2,148
47	20,546	1,849	13,217	1,190	7,886	710	79	87,424	7,868	37,969	3,417	24,035	2,163
48	21,250	1,913	13,674	1,231	8,207	739	80+	90,822	8,174	38,340	3,451	24,214	2,179
49	21,975	1,978	14,154	1,274	8,532	768							

以港元計算 All figures in HKD

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits

只適用於保單生效時年齡介乎 60 至 69 歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	尊尚 / 升級尊尚 Deluxe / Deluxe Plus		智選 / 升級智選 Advance / Advance Plus		基本 / 升級基本 Standard / Standard Plus	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	51,866	4,668	32,985	2,969	19,719	1,775
61	54,342	4,892	34,550	3,110	20,690	1,862
62	56,928	5,124	36,180	3,257	21,711	1,955
63	59,777	5,381	37,896	3,411	22,782	2,051
64	62,933	5,664	39,662	3,570	23,898	2,151
65	66,515	5,987	41,547	3,740	25,187	2,267
66	70,295	6,327	42,690	3,842	26,742	2,408
67	74,361	6,693	44,568	4,011	28,743	2,588
68	78,710	7,085	46,290	4,166	29,957	2,696
69	83,324	7,499	47,904	4,311	31,172	2,805
以下保費只供續保之用 The premiums below are for Renewal only						
70	88,109	7,931	49,581	4,463	31,995	2,880
71	92,699	8,343	51,072	4,596	32,394	2,916
72	97,370	8,763	52,364	4,713	32,645	2,939
73	102,198	9,198	53,423	4,808	33,134	2,982
74	107,030	9,633	54,236	4,881	33,852	3,047
75	111,657	10,049	54,758	4,928	34,949	3,146
76	116,394	10,476	55,314	4,979	35,294	3,177
77	121,160	10,905	55,853	5,027	35,547	3,200
78	126,074	11,346	56,411	5,078	35,798	3,222
79	131,136	11,802	56,954	5,126	36,053	3,245
80+	136,233	12,261	57,510	5,177	36,321	3,269

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits

只適用於保單生效時年齡介乎 70 至 80 歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	尊尚 / 升級尊尚 Deluxe / Deluxe Plus		智選 / 升級智選 Advance / Advance Plus		基本 / 升級基本 Standard / Standard Plus	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	117,478	10,574	66,108	5,950	42,660	3,840
71	123,598	11,124	68,096	6,128	43,192	3,888
72	129,826	11,684	69,818	6,284	43,526	3,918
73	136,264	12,264	71,230	6,410	44,178	3,976
74	142,706	12,844	72,314	6,508	45,136	4,062
75	148,876	13,398	73,010	6,570	46,598	4,194
76	155,192	13,968	73,752	6,638	47,058	4,236
77	161,546	14,540	74,470	6,702	47,396	4,266
78	168,098	15,128	75,214	6,770	47,730	4,296
79	174,848	15,736	75,938	6,834	48,070	4,326
80	181,644	16,348	76,680	6,902	48,428	4,358
以下保費只供續保之用 The premiums below are for Renewal only						
81+	181,644	16,348	76,680	6,902	48,428	4,358

3) 自選提升保障 - 升級保障 Optional Enhanced Benefit - Push the Limit Benefit
額外保費 Additional Premium

年齡 Age	升級尊尚 Deluxe Plus		升級智選 Advance Plus		升級基本 Standard Plus		年齡 Age	升級尊尚 Deluxe Plus		升級智選 Advance Plus		升級基本 Standard Plus	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0 - 17	4,703	423	2,837	255	1,607	145	49	14,042	1,264	7,241	652	3,955	356
18	3,853	347	2,122	191	1,135	102	50	14,873	1,339	7,470	672	4,084	368
19	3,901	351	2,124	191	1,157	104	51	15,742	1,417	7,698	693	4,289	386
20	3,960	356	2,130	192	1,177	106	52	16,638	1,497	8,090	728	4,476	403
21	4,007	361	2,173	196	1,189	107	53	17,580	1,582	8,493	764	4,645	418
22	4,074	367	2,221	200	1,206	109	54	18,579	1,672	8,911	802	4,815	433
23	4,158	374	2,276	205	1,222	110	55	19,630	1,767	9,322	839	4,983	448
24	4,245	382	2,336	210	1,247	112	56	20,705	1,863	9,767	879	5,162	465
25	4,343	391	2,399	216	1,278	115	57	21,864	1,968	10,229	921	5,354	482
26	4,464	402	2,468	222	1,316	118	58	23,088	2,078	10,718	965	5,556	500
27	4,598	414	2,548	229	1,363	123	59	24,413	2,197	11,216	1,009	5,787	521
28	4,734	426	2,631	237	1,419	128	60	25,835	2,325	11,758	1,058	6,085	548
29	4,896	441	2,727	245	1,485	134	61	27,430	2,469	12,418	1,118	6,381	574
30	5,098	459	2,763	249	1,566	141	62	29,343	2,641	13,221	1,190	6,773	610
31	5,275	475	2,884	260	1,672	150	63	31,377	2,824	14,200	1,278	7,248	652
32	5,477	493	3,032	273	1,763	159	64	33,423	3,008	15,298	1,377	7,714	694
33	5,693	512	3,181	286	1,845	166	65	36,270	3,264	16,331	1,470	8,306	748
34	5,937	534	3,344	301	1,935	174	66	39,256	3,533	17,577	1,582	9,161	824
35	6,240	562	3,509	316	2,015	181	67	42,851	3,857	18,989	1,709	10,228	921
36	6,613	595	3,681	331	2,102	189	68	46,675	4,201	20,419	1,838	11,111	1,000
37	7,017	632	3,869	348	2,194	197	69	51,235	4,611	22,312	2,008	12,114	1,090
38	7,450	671	4,062	366	2,288	206	70	56,258	5,063	24,256	2,183	13,079	1,177
39	7,902	711	4,252	383	2,384	215	71	60,979	5,488	26,087	2,348	13,802	1,242
40	8,350	752	4,589	413	2,525	227	72	65,215	5,869	27,016	2,431	14,858	1,337
41	8,843	796	4,896	441	2,706	244	73	69,483	6,253	27,861	2,507	16,087	1,448
42	9,366	843	5,133	462	2,827	254	74	73,506	6,616	28,926	2,603	16,625	1,496
43	9,931	894	5,385	485	2,970	267	75	77,261	6,953	30,337	2,730	16,718	1,505
44	10,531	948	5,662	510	3,115	280	76	80,906	7,282	31,441	2,830	17,073	1,537
45	11,154	1,004	5,931	534	3,210	289	77	84,881	7,639	32,608	2,935	17,534	1,578
46	11,830	1,065	6,232	561	3,372	303	78	89,076	8,017	33,451	3,011	17,970	1,617
47	12,531	1,128	6,563	591	3,552	320	79	93,612	8,425	34,216	3,079	18,407	1,657
48	13,271	1,194	6,891	620	3,745	337	80+	98,198	8,838	35,145	3,163	18,702	1,683

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit (只供已選擇升級保障之人士投保 Only available for enrolment after selecting Push the Limit Benefit) 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
15日 days - 17歲 years	8,690	782	33	9,611	865	49	14,514	1,306	65	19,844	1,786
18	7,626	686	34	9,850	887	50	14,549	1,309	66	20,144	1,813
19	7,667	690	35	9,991	899	51	14,624	1,316	67	20,331	1,830
20	7,708	694	36	10,212	919	52	14,997	1,350	68	20,514	1,846
21	7,782	700	37	10,498	945	53	15,365	1,383	69	20,696	1,863
22	7,859	707	38	10,763	969	54	15,754	1,418	70	20,884	1,880
23	7,940	715	39	11,031	993	55	16,156	1,454	71	21,048	1,894
24	8,024	722	40	11,068	996	56	16,567	1,491	72	21,212	1,909
25	8,118	731	41	11,646	1,048	57	16,979	1,528	73	21,375	1,924
26	8,227	740	42	11,936	1,074	58	17,421	1,568	74	21,540	1,939
27	8,344	751	43	12,231	1,101	59	17,868	1,608	75	21,704	1,953
28	8,469	762	44	12,535	1,128	60	17,912	1,612	76	21,864	1,968
29	8,603	774	45	13,151	1,184	61	18,246	1,642	77	22,028	1,983
30	9,028	813	46	13,474	1,213	62	18,701	1,683	78	22,188	1,997
31	9,202	828	47	13,811	1,243	63	19,177	1,726	79	22,350	2,012
32	9,397	846	48	14,161	1,274	64	19,654	1,769	80+	22,511	2,026

2) 牙科保障 Dental Benefit (只適用於年齡介乎15日至80歲之受保人 For Insured Persons from Age 15 days to 80 years only) 額外保費 Additional Premium					3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium						
年齡 Age	計劃 Plan A		計劃 Plan B		年齡 Age	尊尚 / 升級尊尚 Deluxe / Deluxe Plus		智選 / 升級智選 Advance / Advance Plus		基本 / 升級基本 Standard / Standard Plus	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15日 days - 80歲 years	877	79	1,268	114	18 - 29	16,142	1,453	11,444	1,030	7,223	650
					30 - 49	21,524	1,937	15,259	1,373	9,631	867
					50 - 54 (只供續保 for renewal only)	21,524	1,937	15,259	1,373	9,631	867

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。
All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

C 折扣優惠 Discounts

無索償續保折扣 No Claim Renewal Discount	
無索償期間 No claim period	無索償續保折扣 No claim renewal discount
連續 2 或 3 個保單年度 2 or 3 consecutive Policy Years	5%
連續 4 或 5 個保單年度 4 or 5 consecutive Policy Years	10%
連續 6 個或以上保單年度 6 or more consecutive Policy Years	15%

所有條款及細則以保單為準。 All terms and conditions are subject to the Policy.
以上折扣只適用於 1) 基本保障 + 2) 額外保障的保費，不適用於升級保障及其他自選保障。 The above discounts apply to premiums of 1) Basic Benefits + 2) Enhanced Benefits only, but not Push the Limit and other optional benefits.

子女折扣 Child Discount (只適用於 18 歲以下的受保人 Applicable to Insured Persons below Age 18 only)	
子女與父母一同投保：子女的 1) 基本保障 + 2) 額外保障保費可享 75 折 Child enrolls with one parent: 25% child discount on 1) Basic Benefits + 2) Enhanced Benefits	
子女與父母一同投保：子女的 1) 基本保障 + 2) 額外保障保費可享 65 折 Child enrolls with both parents: 35% child discount on 1) Basic Benefits + 2) Enhanced Benefits	