

Schedule of Benefits 保障金額表

1 January 2019 Edition 2019年1月1日版本

Maximum Limit (HK\$) 最高賠償額(港幣)

A Hospital and Surgical Benefit^① 住院及手術保障^①	Plan 計劃 1 Private ^② 私家房 ^②	Plan 計劃 2 Semi-private ^② 半私家房 ^②	Plan 計劃 3 Ward ^② 大房 ^②
1 Room and Board (Maximum 270 days each Contract Year) 住院及膳食費 (每合約年度最多270日)	每日3,080 each day	每日1,350 each day	每日860 each day
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	34,800	21,100	15,000
3 Intensive Care (Supplement to Room and Board)(Each Contract Year) 深切治療 (住房及膳食費之補足)(每合約年度計)	27,500	23,000	22,600
4 Private Nursing (Maximum 120 days each Contract Year) 私家看護費 (每合約年度最多120日) ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日910 each day	每日560 each day	每日370 each day
5 Surgeon and Attendance Fees (For surgical case only)(Each operation) 外科醫生費及巡房費 (只適用於外科手術)(每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	88,600 44,100 21,800 8,250	62,000 31,200 15,500 6,780	53,200 29,000 11,800 5,560
6 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	26,300 13,100 6,600 3,280	18,600 9,450 4,650 2,480	15,800 9,100 3,950 2,350
7 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	26,300 13,100 6,600 3,280	18,600 9,450 4,650 2,480	15,800 9,100 3,950 2,350
8 In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療)(每合約年度最多270日)	每日2,420 each day	每日1,090each day	每日720 each day
9 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外)	11,600	4,120	2,550
10 Cancer Treatment and Kidney Dialysis (Each Contract Year) 癌症治療及洗腎 (每合約年度計) ◦ Chemotherapy, radiotherapy, cyberknife or gamma knife for cancer treatment or kidney dialysis as a result of chronic and irreversible kidney failure, performed during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之化療、電療、使用數碼導航刀或伽碼刀以治療癌症或因慢性和不可復原之腎功能衰竭所引致的洗腎	120,000	85,000	81,000
11 Companion Bed (Maximum 270 days each Contract Year) 住院加床費 (每合約年度最多270日)	每日1,540 each day	每日670 each day	每日430 each day
12 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including two pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括2次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用	5,200	2,920	2,000
13 Emergency Out-patient Benefit for Accidents (Each Contract Year) 緊急意外門診保障 (每合約年度計)	9,700	7,700	6,400
Overall Annual Limit - Below attained age of 65 on the Contract Effective Date 每年最高賠償額 - 於合約生效日未滿65歲之會員	Unlimited 不設上限		
Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date 每年最高賠償額 - 於合約生效日年滿65歲或以上之會員	650,000	326,000	195,000

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Maximum Limit (HK\$) 最高賠償額(港幣)

B Supplementary Major Medical Benefit (Optional) ^① 附加醫療保障 (自選保障) ^①	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
	Private ^② 私家房 ^②	Semi-private ^② 半私家房 ^②	Ward ^② 大房 ^②
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	480,000	215,000	124,000
Lifetime Limit (Only applicable to Members who attain the age of 65 or above) 終生最高賠償額 (只適用於年齡已屆65歲或以上的會員)	640,000	320,000	225,000

- This Benefit is payable after any item of A1 - A11 under Hospital and Surgical Benefit is exhausted and is subject to HK\$500 deductible per claim.
- Your Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement at designated private Hospitals in Hong Kong subject to a credit limit approved by Bupa. For the list of designated private Hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa Transfer Care. This list is subject to change from time to time.
- In case of overseas hospitalisation, only medical Emergency cases will be covered.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
 - From Semi-private Room to Private Room : 50%
 - From Ward to Semi-private Room : 50%
 - From Ward to Private Room : 25%
- 此保障將於住院及手術保障下A1 - A11任何一項已耗盡後才開始支付，每次索償的墊底費為港幣500元。
- 您可使用保柏康健卡支付指定的香港私家醫院之住院費用，以保柏批核之信用額為限。您可瀏覽保柏網頁www.bupa.com.hk > 個人醫療保險 > 轉安醫療保障，查看指定的香港私家醫院名單，此名單可能會不時更改。
- 如身處海外，只適用於因急症之住院治療。
- 如您入住比原有保障級別更高的病房級別，保障額將作出如下調整：
 - 半私家房至私家房 : 50%
 - 大房至半私家房 : 50%
 - 大房至私家房 : 25%

C Clinical Benefit (Optional) 門診保障 (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	每次480 each visit	每次300 each visit	每次220 each visit
2 Specialist (Consultation fee only) 專科醫生 (只限診症費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	每次790 each visit	每次590 each visit	每次430 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次860 each visit	每次580 each visit	每次430 each visit
4 Physiotherapist (Treatment fee only) 物理治療師 (只限診療費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	每次740 each visit	每次500 each visit	每次390 each visit
5 Chiropractor (Treatment fee only) 脊醫 (只限診療費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	每次740 each visit	每次500 each visit	每次390 each visit
6 Chinese Herbalist 中醫師 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for acupuncture performed by a Registered Chinese Medicine Practitioner ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) ◦ 此保障支付由註冊中醫進行的針灸治療	每次350 each visit	每次260 each visit	每次220 each visit
7 Chinese Bonesetter 跌打醫師 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for acupuncture performed by a Registered Chinese Medicine Practitioner ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) ◦ 此保障支付由註冊中醫進行的針灸治療	每次350 each visit	每次260 each visit	每次220 each visit
8 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用	5,300	3,300	2,050
9 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	4,200	2,350	1,850

Number of visits per Contract Year for items C1 - C7 above is 30 in total and is subject to a maximum of one visit per item per day. Number of visits per Contract Year for items C6 - C7 above is 10 in total.

每一合約年度內有關上文C1至C7項之診治次數合共為30次，每一項目並以每日一次診治為限。每一合約年度內有關上文C6至C7項之診治次數合共為10次。

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D Free Bupa Worldwide Assistance Programme (Each Contract Year) 免費保柏國際援助計劃 (每合約年度計)

Provides 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 HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

提供海外及國內住院按金墊支服務，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小時熱線提供旅遊、醫療或法律資訊及支援。

Notes 附註

- ① About Hospital and Surgical Benefit
 - Clinical Operation or Day Case Surgery, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case Surgery refer to Medically Necessary surgical procedures which 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 classified as such by Bupa.
 - If the entitled Room and Board benefit limit under your Bupa group membership is lower than that of Bupa Transfer Care scheme at the ward level by 50% (or more), all eligible Pre-existing Conditions will be payable up to 50% of the benefit limits under Hospital and Surgical Benefit of the ward plan of this scheme. The Overall Annual Limit for the Members attained age of 65 or above on the Contract Effective Date will remain unchanged.
- ② About Room Level
 - For 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.
- ③ 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.
- ④ About Supplementary Major Medical (SMM) Benefit
 - This Benefit is subject to the Maximum Limit per Contract Year or the Lifetime Limit (if applicable), whichever is lower. The SMM Benefit, which is paid from age 65 will be deducted from the Lifetime Limit and the balance will become the Lifetime Limit of the next Contract Year. After the Lifetime Limit is exhausted, this Benefit shall automatically terminate.
 - This Benefit will not be payable for Hospital Confinement in the suite, VIP or deluxe room of a Hospital.
- ⑤ 有關「住院及手術保障」
 - 合資格之診所手術或日症手術，將於「住院及手術保障」下賠償。診所手術及日症手術指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
 - 如您的保柏團體計劃之「住房及膳食費」保障額較「保柏轉安」大房級別的「住房及膳食費」保障額低一半(或更低)，所有合資格的已存在病症將以「保柏轉安」住院及手術保障的大房級別保障額的一半為賠償上限。於合約生效日年滿65歲或以上之會員的每年最高賠償額則維持不變。
- ⑥ 有關住房等級
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- ⑦ 轉介信
 - 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- ⑧ 有關「附加醫療保障」
 - 此保障的賠償以每合約年度「最高賠償額」或「終生最高賠償額」(如適用)之較低者為上限。65歲起支付的「附加醫療保障」將自「終生最高賠償額」中扣減，餘額將成為下一合約年度的「終生最高賠償額」。此保障將於「終生最高賠償額」耗盡後自動終止。
 - 此保障並不會就入住總統套房 / 貴賓房 / 豪華房的住院費用作出賠償。

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.

請參考合約查閱保障金額表內大楷詞語之定義。

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Bupa Hong Kong

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Bupa Transfer Care is offered exclusively to Bupa group members to continue their health cover after their group membership ends. As long as you are an eligible group member, you can continue to enjoy inpatient cover^① with Bupa Transfer Care scheme at the same room level of your group scheme's entitled room level regardless of your health conditions.

「保柏轉安妥」專為保柏團體計劃會員而設，讓您即使在團體計劃會籍完結後，仍可享無間斷的健康保障。只要您現為合資格的團體計劃會員，不論您的健康狀況如何，您可在「保柏轉安妥」計劃繼續享有與您的團體計劃相同住房級別的住院保障^①。

Overview of your cover

您的保障概要

Eligibility 投保資格

Bupa group health insurance membership 保柏團體醫療保障會籍	<ul style="list-style-type: none">Individuals who have been a Bupa group member covered with Hospital and Surgical Benefit for a minimum of 6 consecutive months can apply for this scheme when their group membership comes to an endApplication must be made before the group membership endsYour employer's Bupa group scheme must be effective upon the effective date of this scheme在您的保柏團體計劃會籍完結時已受保於「住院及手術保障」最少連續6個月，便可申請此計劃您必須於團體計劃會籍完結前遞交申請於「保柏轉安妥」生效日當天，僱主與保柏間的團體計劃必須仍然生效
Issue age 投保年齡	<ul style="list-style-type: none">Hospital and Surgical Benefit or Clinical Benefit: No age limitSupplementary Major Medical Benefit: No age limit if you were entitled to Supplementary Major Medical Benefit as at the last date of your Bupa group contract. Otherwise, you must be under age 60 on the coverage commencement date of your Bupa Transfer Care scheme.「住院及手術保障」或「門診保障」：不設年齡限制「附加醫療保障」：如您在保柏團體計劃的最後受保日期當日受保於「附加醫療保障」，加入此保障不設年齡限制；否則，您必須在「保柏轉安妥」保障開始日為60歲以下。

Cover at a glance 保障一覽表

Basic benefit 基本保障	Hospital and Surgical Benefit 住院及手術保障
Cover for pre-existing conditions 保障投保前已存在疾病	Included ^② 已包括在保障範圍內 ^②
Optional benefits 自選保障	Clinical Benefit 門診保障 ^③ Supplementary Major Medical Benefit 附加醫療保障 ^③
Free benefit 免費保障	Free Bupa Worldwide Assistance Programme 免費保柏國際援助計劃
Medical card 醫療卡	Yes (For members choosing the Supplementary Major Medical Benefit and approved by Bupa) 有 (適用於已加入附加醫療保障之會員及獲保柏批核)
Benefit levels 保障等級	Same room level transfer is guaranteed ^④ Private (Plan 1), Semi-private (Plan 2) or Ward (Plan 3) 保證轉移至相同住房級別 ^④ 私家房 (計劃1)、半私家房 (計劃2)或大房 (計劃3)
Renewal of scheme 續保	Renewal of your cover is guaranteed for life regardless of your claims or changes in your health ^⑤ 無論索償多少或您的健康狀況有任何變化，保柏保證終生續保您的保障 ^⑤

Subscription discounts 折扣優惠

Child discount 子女折扣	Receive 25% discount on your child's subscription when one parent is enrolled in the scheme, and 50% discount when both parents are enrolled, provided that all of you are eligible group members. This discount will apply to Hospital and Surgical Benefit. 父或母與子女一同投保，子女保費可獲75折；父母與子女一同投保，子女保費可獲5折，折扣適用於「住院及手術保障」，所有家庭成員必須為合資格團體計劃會員。
No claim renewal discount 無索償續保折扣	Discount on subscription on the Hospital and Surgical Benefit if no claims are filed for: 「住院及手術保障」之保費可享無索償續保折扣，連續無索償： 2 or 3 consecutive years: 5% 2年或3年：95折 4 or 5 consecutive years: 10% 4年或5年：9折 6 consecutive years or more: 15% 6年或以上：85折

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



Uninterrupted care through every life stage

無間斷守護您人生每階段

Guaranteed cover for pre-existing conditions

To reassure your continuous cover after your Bupa group membership ends, you can join Bupa Transfer Care and maintain your inpatient cover without underwriting^①. Acceptance is guaranteed regardless of your health conditions. Most importantly, your medical conditions protected by your group membership will be carried over to this scheme^②.

Access to cover of the same room type

When transferring your membership to this scheme, you are entitled to the benefit of the same room type as your group membership, so you can access the same level of hospital facilities you used to enjoy^④.

No waiting period

It is important that you can enjoy continuous cover without interruption. Therefore your cover will start immediately after the contract effective date without any waiting period^⑥, and there is no lapse between the end of your group membership and the inception of this scheme.

Guaranteed lifetime renewal

Bupa guarantees that your cover can be renewed for life^⑤. Your subscription will be based on your age only no matter how much you claim on conditions arising after your membership starts.

Optional benefits to boost your cover

Upon application, you can opt for the Supplementary Major Medical (SMM) Benefit to top up your hospital cover^③. A medical card will be issued with SMM Benefit in order for you to access cashless inpatient treatment at designated private hospitals in Hong Kong^⑦. It also takes away the hassle of making a claim. If you wish to cover your outpatient expenses, you can also apply for the Clinical Benefit^⑧.

Claims service pledge

No claims procedure is required if you use the Bupa medical card. All other hospitalisation and consultation claims will be settled within 5 – 7 working days after full documentation is received.

賠償服務承諾

如您使用保柏醫療卡，無需索償手續。其他住院及門診賠償，於收妥所需文件後5 – 7個工作天內支付。

保證保障已存在疾病

在您的保柏團體計劃會籍終止後，您可參加「保柏轉安保」，享有住院保障而無須核保^①，讓您可安心享有延續的保障。不論您的健康狀況如何，我們保證接受您的申請。最重要的是，「保柏轉安保」繼續保障您於團體計劃中受保的疾病^②。

享有相同住房級別的保障

當您轉移會籍至「保柏轉安保」，您仍然可獲與團體計劃相同住房級別的保障，繼續享有相同醫療設備質素的服務^④。

不設等候期 保障無間斷

您可延續享有無間斷的保障是十分重要的，因此您的保障將在「保柏轉安保」計劃生效後即時開始^⑥，沒有任何等候期，團體計劃會籍終止後及此計劃生效前不會出現保障真空期。

保證終生續保

保柏保證終生續保您的保障^⑤。無論您因會籍開始後所患疾病索償多少，保費只會根據您的年齡而調整。

自選項目 加強保障

投保「保柏轉安保」時可選擇加添「附加醫療保障」^③，加強您的住院保障。您將會獲發醫療卡，憑卡入住指定的香港私家醫院^⑦，住院免找數、免索償。如您想同時保障門診費用，亦可加添「門診保障」^③。

① Only applicable to Hospital and Surgical Benefit.

② All medical conditions which were payable under your group health insurance scheme before the commencement of your cover in this scheme shall be covered, with the exception of those specified under General Exclusions shown in this brochure and in the Contract. If the entitled Room and Board benefit limit under your Bupa group membership is lower than that of Bupa Transfer Care scheme at the ward level by 50% (or more), all eligible pre-existing conditions will be payable up to 50% of the benefit limits under Hospital and Surgical Benefit of the ward plan of this scheme. Please refer to the Schedule of Benefits for further details.

③ Application for these optional benefits requires Bupa's approval. Once approved, existing medical conditions, if covered by the SMM Benefit and Clinical Benefit of your Bupa group membership, will continue to be protected. Application for any optional benefits is not applicable once your membership starts.

④ If you have been enrolled in your Bupa group scheme and are covered by Hospital and Surgical Benefit for a minimum of 6 consecutive months before termination of your group membership, you are eligible to join the scheme at same room level as your entitled room level as at the last date of your group membership. If your room level has been upgraded within 6 months prior to termination of your group membership, you will be eligible to join at the same room level as your entitled room level prior to the room level upgrade under the group scheme. Room level upgrade is not applicable to this scheme upon application or renewal.

⑤ Bupa guarantees that your cover can be renewed 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.

⑥ This scheme will be effective on the 1st day of the month which immediately follows the last date of your group membership should it be the last day of a month. Otherwise, your cover will be effective on the 1st day of the same month when your group membership is terminated.

⑦ For the list of designated private hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa Transfer Care. This list is subject to change from time to time.

① 只適用於「住院及手術保障」。

② 所有在此計劃生效前，於您的保柏團體醫療計劃可獲賠償的受保病症，在「保柏轉安保」中將繼續受保，除非該病症於此小冊子及合約內列明為不受保障項目。如您的保柏團體計劃之「住房及膳食費」保障額較「保柏轉安保」大房級別的「住房及膳食費」保障額低一半（或更低），所有合資格的已存在病症將以「保柏轉安保」住院及手術保障的大房級別保障額的一半為賠償上限。詳情請參閱「保障金額表」。

③ 申請自選保障須經保柏批核。一經批准，於您的保柏團體計劃「附加醫療保障」及「門診保障」內受保的已存在疾病將可繼續獲得保障。此計劃一經生效，您便不可加添任何自選保障。

④ 若您在退出團體計劃前，已成為計劃成員並享有住院及手術保障連續達最少6個月，您可按照您在團體計劃中最後受保日的住房級別參加本計劃。如在團體計劃會籍完結前6個月內，您於團體計劃的住房級別獲得提升，則您須按照提升前的住房級別參加本計劃的相同住房級別。此計劃於投保或續保均不設住房級別提升。

⑤ 保柏保證終生續保您的保障，只要您符合合約內所列明的續保要求。保柏保留在合約續保時更改保費、保障、條款及細則的權利。詳情請參閱您的合約。

⑥ 如您的團體計劃會籍的最後受保日為該月的最後一日，您的「保柏轉安保」計劃將於團體計劃會籍最後受保日下一個月的第一日生效。否則，您的保障將在團體計劃會籍終止當月的第一日生效。

⑦ 您可瀏覽保柏網頁 www.bupa.com.hk > 個人醫療保險 > 轉安保醫療保險，查看指定的香港私家醫院名單，此名單可能會不時更改。

Professionals are standing by 專業團隊 隨時候命

We are here for you at all times, offering utmost peace of mind.

Health Coaching Services

- 24/7 Healthline is staffed with a team of qualified nurses and healthcare professionals, supported by doctors^③, providing assistance and guidance to your symptoms, diagnosis and treatment options.
- A dedicated Care Manager can be in touch with you to follow up on your claims, and can make a courtesy call or visit, with your consent, when you are admitted into a local private hospital.
- We provide other health coaching services such as second medical opinion from a global panel of medical specialists, doctor referrals, as well as a qualified nurse to support you throughout your treatment and recovery.

24/7 Customer Care helpdesk

- 24/7 Customer Care helpdesk operates 24 hours every day, with a "live" person to directly answer your queries.

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

Availability of the above services is dependent on room level chosen. Ward level members can only access 24/7 Customer Care helpdesk and 24/7 Healthline. Care Manager will support you in the event of cancer or heart disease.

- ③ Doctors will be available during scheduled office hours to support the nurses for answering enquiries. Office hours: Mon – Fri, from 9am to 7pm (Hong Kong time), except public holidays.

只要您有需要，任何時候我們都提供協助，讓您完全放心。

保柏健康支援服務

- 24小時健康專線由合資格護士及健康管理團隊為您提供協助及指導，助您了解病徵、診斷及治療方案，背後更有醫生作為顧問^③。
- 健康顧問可與您緊密聯絡，跟進您的索償；當您入住本港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。
- 我們亦可提供其他健康支援服務如國際醫療專家的第二醫療意見、醫生轉介，以及合資格護士可在您治療和康復期間全程提供協助。

24小時客戶服務專線

- 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。

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「保柏轉安保」醫療保障計劃之賠償範圍內，您便須支付有關費用。

會員是否可享用以上的服務視乎投保的病房級別而定。投保大房級別的會員只可享24小時客戶服務專線及24小時健康專線服務，倘若會員不幸患上癌症或心臟病，健康顧問將提供協助。

- ③ 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7時（香港時間），公眾假期除外。

The World of Bupa 環球保柏

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 employ over 78,000 people, principally in the UK, Australia, Spain, Poland, Chile, New Zealand, Hong Kong, the USA, Brazil, the Middle East and Ireland. 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 110 multi-specialty centres and over 1200 affiliated clinics offering Western Medicine, Traditional Chinese Medicine, Diagnostics & Imaging, Dental, Physiotherapy services, etc. It also operates a private nursing agency. QHMS is one of the largest providers of healthcare services to corporates in Hong Kong. In 2017, 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。

全球的員工超過78,000人，主要位於英國、澳洲、西班牙、波蘭、智利、紐西蘭、香港、美國、巴西、中東及愛爾蘭。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年起植根香港，卓健醫療透過逾110間多項專科設施齊備的醫療中心及1200多間聯營診所，為香港市民及訪港旅客提供西醫、中醫、放射診斷、牙科及物理治療等服務，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2017年度，卓健醫療錄得超過300萬求診人次，並繼續致力提昇其專業服務的質素，以滿足客戶及病人的需要。

General Exclusions

不受保障項目

We want to help you understand your coverage before enrolment. Below are the general exclusions:

- Pre-existing conditions. Any such illness or injury which is not excluded or in respect of which benefits are payable under the previous Bupa group health insurance scheme shall not be treated as a pre-existing condition for the purpose of this 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 hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
- Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens.
- Congenital conditions, developmental conditions or hereditary conditions.
- Treatment that commenced during the first five years of the member's coverage commencement date of the contract and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection.
- Sexually transmitted (venereal) diseases or their sequel.
- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or sterilisation of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, premature ejaculation, regardless of cause.
- Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
- Treatment relating to any illness or injury resulting from participation in criminal activities.
- Alternative treatment including but not limited to Chinese medicines treatment, acupuncture, acupressure, Tui Na, hypnotism, rolfing, massage therapy, aromatherapy (unless benefit is available).
- Senile Dementia (including Alzheimer's disease), Parkinson's disease, psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia.
- Any charges for the procurement or use of special braces and appliances, including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches.
- Any treatment or investigation related to dental or gum conditions except for emergency treatment arising from accidents or the extraction of impacted wisdom teeth during hospital confinement. Follow-up treatment from such hospital confinement shall not be covered.
- Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
- Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
- Experimental and / or new medical technology or procedure not yet approved by Bupa.

我們想讓您在投保前清楚了解保障範圍，因此列出所有不受保障項目如下：

- 已存在病症。有關傷病如在前保柏團體醫療保障計劃並非屬於不受保障項目或屬於可賠償的保障，則在本合約並不被視為已存在疾病。
- 不是醫療必需的治療、醫療服務、藥物或檢驗。
- 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之治療疾病或損傷費用，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
- 在水療中心、天然治療中心、康復院、療養院、老人院或類似機構所提供之住宿、護理或服務的費用。
- 手術性或非手術性整容或整形治療、聽覺測驗、常規驗血、例行檢驗、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療，包括但不限於常規視力測驗或所需之眼鏡或鏡片費用。
- 先天性疾病、發育異常或遺傳性疾。
- 由保障開始日起首5年內，因感染人體免疫力缺損病毒所引致的治療。
- 性病及其後遺症。
- 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產；與男女任何一方的節育或絕育有關的治療；由於不育而直接或間接進行的治療，包括體外受孕，任何非自然受孕或人工受孕；與性機能失常有關之治療，包括但不限於陽萎、不舉、早泄（不論任何原因導致）。
- 誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺而直接或間接引致的治療。
- 任何因參與犯罪活動而引致之疾病或損傷。
- 另類治療，包括但不限於中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療（計劃內已包括之保障則除外）。
- 老年性痴呆（包括亞爾茲海默氏病）、帕金森氏病、心病或精神病症，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱等直接或間接引致的治療。
- 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
- 任何與牙齒或牙肉疾病有關的治療或檢查，因意外引致緊急入院治療或住院脫除阻生智慧齒則除外（但不包括該住院後之跟進治療）。
- 因戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等直接或間接引致的治療。
- 非醫療性服務，包括但不限於客人膳食、收音機、電話、影印、稅項（就醫服務所徵收的增值稅或商品及服務稅除外）、醫療報告等費用。
- 所有未經保柏批准之實驗性及 / 或最新治療。

This scheme is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority to carry out general insurance business in the HKSAR.

This brochure is a product summary for reference only. Please refer to the contract for detailed coverage, exclusions and terms and conditions. In the event of any discrepancy between the Chinese version and the English version of this brochure, the English version will prevail.

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。

本小冊子乃資料摘要，僅供參考之用。有關計劃之詳盡保障範圍、不受保障項目、條款及細則，請參閱合約。中、英文之意思如有任何差別，概以英文為準。

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