

### Schedule of Benefits 保障金額表

1 January 2021 Edition 2021年1月1日版本

	Maximum Limit (HK\$) 最高賠償額 (港幣)		
<b>A Hospital and Surgical Benefit<sup>①</sup></b> <b>住院及手術保障<sup>①</sup></b>	<b>Plan 計劃 1</b> <b>Private<sup>②</sup></b> <b>私家房<sup>②</sup></b>	<b>Plan 計劃 2</b> <b>Semi-private<sup>②</sup></b> <b>半私家房<sup>②</sup></b>	<b>Plan 計劃 3</b> <b>Ward<sup>②</sup></b> <b>大房<sup>②</sup></b>
<b>1 Room and Board</b> (Maximum 270 days each Contract Year) 住房及膳食費 (每合約年度最多270日)	每日3,240 each day	每日1,440 each day	每日900 each day
<b>2 Miscellaneous Hospital Services</b> (Each Contract Year) 住院雜費 (每合約年度計)	36,800	22,400	15,700
<b>3 Intensive Care</b> (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)	28,700	24,200	23,600
<b>4 Private Nursing</b> (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 <sup>③</sup> from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 <sup>③</sup> 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930 each day	每日600 each day	每日390 each day
<b>5 Surgeon and Attendance Fees</b> (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 93,500 ◦ Major 大型 46,700 ◦ Intermediate 中型 23,000 ◦ Minor 小型 8,710		66,000 33,200 16,500 7,200	56,000 30,400 12,350 5,840
<b>6 Anaesthetist's Fees</b> (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 27,600 ◦ Major 大型 13,800 ◦ Intermediate 中型 6,970 ◦ Minor 小型 3,460		19,700 10,050 4,930 2,630	16,800 9,650 4,190 2,470
<b>7 Operating Theatre Fees</b> (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 27,600 ◦ Major 大型 13,800 ◦ Intermediate 中型 6,970 ◦ Minor 小型 3,460		19,700 10,050 4,930 2,630	16,800 9,650 4,190 2,470
<b>8 In-patient Physician's Fees</b> (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2,560 each day	每日1,150 each day	每日770 each day
<b>9 In-patient Specialist's Fees</b> (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral <sup>③</sup> 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 <sup>③</sup> (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)	12,200	4,340	2,680
<b>10 Cancer Treatment and Kidney Dialysis</b> (Each Contract Year) 癌症治療及洗腎 (每合約年度計) ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 單獨賠償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、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽碼刀及與之相關的雜費以治療癌症或洗腎的費用	126,000	90,000	83,700
<b>11 Companion Bed</b> (Maximum 270 days each Contract Year) 住院加床費 (每合約年度最多270日)	每日1,620 each day	每日710 each day	每日450 each day
<b>12 Pre-admission and Post-hospitalisation Out-patient Care</b> (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	5,400	3,050	2,080
<b>13 Emergency Out-patient Benefit for Accidents</b> (Each Contract Year) 緊急意外門診保障 (每合約年度計)	9,900	7,900	6,600
<b>14 Psychiatric Treatment</b> (Each Contract Year) 精神科治療 (每合約年度計)		30,000	
<b>Overall Annual Limit - Below attained age of 65 on the Contract Effective Date</b> 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	
<b>Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date</b> 每年最高賠償額 - 於合約生效日年滿65歲或以上之會員	681,000	344,000	204,200

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	Maximum Limit (HK\$) 最高賠償額 (港幣)		
<b>B Supplementary Major Medical Benefit (Optional)<sup>④</sup></b> <b>附加醫療保障 (自選保障)<sup>④</sup></b>	<b>Plan 計劃 1</b> <b>Private<sup>①</sup></b> <b>私家房<sup>①</sup></b>	<b>Plan 計劃 2</b> <b>Semi-private<sup>②</sup></b> <b>半私家房<sup>②</sup></b>	<b>Plan 計劃 3</b> <b>Ward<sup>③</sup></b> <b>大房<sup>③</sup></b>
<b>Reimbursement percentage 賠償率</b>	80%		
<b>Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)</b>	498,000	224,000	129,000
<b>Lifetime Limit (Only applicable to Members who attain the age of 65 or above)</b> <b>終生最高賠償額 (只適用於年齡已屆65歲或以上的會員)</b>	670,000	339,000	234,000

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit (or Lifetime Limit, if applicable) above and 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](http://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.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- 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%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- 此保障支付任何超出按住院及手術保障下A1 - A11項 (不論超出最高賠償額或最多日數) 可獲賠償的合資格費用, 以上述最高賠償額 (或終生最高賠償額, 如適用) 為限, 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](http://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。
- 此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。
- 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%
- 然而, 有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別, 或因隔離原因而須入住指定住房級別的情況。

<b>C Clinical Benefit (Optional)</b> <b>門診保障 (自選保障)</b>	<b>Plan 計劃 1</b>	<b>Plan 計劃 2</b>	<b>Plan 計劃 3</b>
<b>1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)</b>	每次 500 each visit	每次 320 each visit	每次 230 each visit
<b>2 Specialist (Consultation fee only) 專科醫生 (只限診症費)</b> • Subject to written referral <sup>①</sup> from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry • 須獲註冊西醫書面轉介 <sup>①</sup> , 皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外	每次 820 each visit	每次 620 each visit	每次 450 each visit
<b>3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)</b>	每次 890 each visit	每次 600 each visit	每次 450 each visit
<b>4 Physiotherapist (Treatment fee only) 物理治療師 (只限診症費)</b> • Subject to written referral <sup>①</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介 <sup>①</sup>	每次 770 each visit	每次 520 each visit	每次 410 each visit
<b>5 Chiropractor (Treatment fee only) 脊醫 (只限診症費)</b> • Subject to written referral <sup>①</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介 <sup>①</sup>	每次 770 each visit	每次 520 each visit	每次 410 each visit
<b>6 Chinese Herbalist 中醫師</b> • 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 370 each visit	每次 280 each visit	每次 230 each visit
<b>7 Chinese Bonsetter 跌打醫師</b> • 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 370 each visit	每次 280 each visit	每次 230 each visit
<b>8 Psychiatric-related Treatments<sup>②</sup> 精神科相關治療<sup>②</sup></b> • Consultation fee (including basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests) • 診症費 (包括基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗)	每次 820 each visit	每次 620 each visit	每次 450 each visit
<b>9 Psychological Counselling 臨床心理輔導</b> • Subject to written referral <sup>①</sup> from a Psychiatrist 須獲精神科醫生書面轉介 <sup>①</sup>	每次 820 each visit	每次 620 each visit	每次 450 each visit
<b>10 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計)</b> • 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	5,480	3,420	2,120
<b>11 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計)</b> • Subject to written referral <sup>①</sup> from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medical Practitioner or Chiropractor for X-ray only and laboratory tests • 須獲註冊西醫 (適用於所有診斷影像及化驗) 或註冊中醫/脊醫 (只適用於X光及化驗) 書面轉介 <sup>①</sup>	4,370	2,450	1,920

Maximum number of visits per Contract Year for items C1 - C9 above in aggregate is 30 in total, with sub-limits of 10 visits per Contract Year for items C6 - C7 and C8 respectively. Subject to a maximum of one visit per item per day.  
每合約年度內有關上文C1至C9項之診治次數上限共為30次, 其中項目C6至C7及C8至C9之診治次數上限為每合約年度合共10次。每一項目以每日最多一次為限。

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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。

#### E Health Coaching Services 健康支援服務

Plan 計劃 1  
Private<sup>®</sup>  
私家房<sup>®</sup>

Plan 計劃 2  
Semi-private<sup>®</sup>  
半私家房<sup>®</sup>

Plan 計劃 3  
Ward<sup>®</sup>  
大房<sup>®</sup>

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.

由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。

Health Coaching Services 健康支援服務	Plan 計劃 1 Private <sup>®</sup> 私家房 <sup>®</sup>	Plan 計劃 2 Semi-private <sup>®</sup> 半私家房 <sup>®</sup>	Plan 計劃 3 Ward <sup>®</sup> 大房 <sup>®</sup>
<b>24-hour Healthline 24小時健康專線</b> <ul style="list-style-type: none"> <li>A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors.</li> <li>我們的合資格護士及健康管理團隊可透過電話為您解答健康相關問題，背後更有醫生作為顧問。</li> </ul>	✓	✓	✓
<b>Doctor Referral 醫生轉介</b> <ul style="list-style-type: none"> <li>We can recommend doctors for your specific condition or needs.</li> <li>可根據您的病況為您建議醫生。</li> </ul>	✓	✓	Not applicable 不適用
<b>Care Manager 健康顧問</b> <ul style="list-style-type: none"> <li>Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.</li> <li>我們的健康顧問可助您跟進索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時可前往探望您或致電慰問您。</li> </ul>	✓	✓	✓ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
<b>Second Medical Opinion 第二醫療意見</b> <ul style="list-style-type: none"> <li>We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.</li> <li>我們可安排醫療專家為您提供專業的第二意見，讓您掌握病情從而決定治療方法。</li> </ul>	✓	✓	Not applicable 不適用

Please refer to Bupa's website at [www.bupa.com.hk/health-coaching-services](http://www.bupa.com.hk/health-coaching-services) for the terms and conditions of the Health Coaching Services.  
請瀏覽保柏網站 [www.bupa.com.hk/health-coaching-services](http://www.bupa.com.hk/health-coaching-services) 查閱健康支援服務的條款及細則。

- Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 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6時（香港時間），公眾假期除外。
- 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合約之賠償範圍內，您便須支付有關費用。

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#### Notes 附註

- ① About Hospital and Surgical Benefit
  - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
  - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case 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](http://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 remaining balance of 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 remaining balance will become the Lifetime Limit of the next Contract Year. After the Lifetime Limit is exhausted, this Benefit shall automatically terminate.
- ⑤ This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
- ⑥ 有關「住院及手術保障」
  - 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
  - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症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。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。
- ⑦ 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](http://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。
- ⑧ 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。
- ⑨ 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」餘額（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。
- ⑩ 此保障適用於精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病的門診診治（因濫用藥物及酗酒而引致或相關的症狀或疾病除外）。若此保障下的費用亦同時受保於門診診治下的其他項目，有關費用只可獲此項目8的賠償，而不會獲得其他項目之賠償。

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。

**Bupa Transfer Care**  
保柏轉安保

**Continuous protection  
can be effortless**  
延續保障 輕而易舉

[www.bupa.com.hk](http://www.bupa.com.hk)

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<sup>①</sup> with Bupa Transfer Care scheme at the same room level of your group scheme's entitled room level regardless of your health conditions.

「保柏轉安保」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「保柏轉安保」計劃繼續享有與您的團體計劃相同住房級別的住院保障<sup>①</sup>。

## 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"> <li>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 end</li> <li>Application must be made before the group membership ends</li> <li>Your employer's Bupa group scheme must be effective upon the effective date of this scheme</li> <li>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</li> <li>您必須於團體計劃會籍完結前遞交申請</li> <li>於「保柏轉安保」生效日當天，僱主與保柏間的團體計劃必須仍然生效</li> </ul>
Issue age 投保年齡	<ul style="list-style-type: none"> <li>Hospital and Surgical Benefit or Clinical Benefit: No age limit</li> <li>Supplementary 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.</li> <li>「住院及手術保障」或「門診保障」：不設年齡限制</li> <li>「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「保柏轉安保」保障開始日為60歲以下。</li> </ul>

#### 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 <sup>②</sup> 已包括在保障範圍內 <sup>②</sup>
Optional benefits 自選保障	Clinical Benefit 門診保障 <sup>③</sup> Supplementary Major Medical Benefit 附加醫療保障 <sup>③</sup>
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 <sup>④</sup> Private (Plan 1), Semi-private (Plan 2) or Ward (Plan 3) 保證轉移至相同住房級別 <sup>④</sup> 私家房 (計劃1)、半私家房 (計劃2) 或大房 (計劃3)
Period of cover 保障期	1 year 1年
Renewal of scheme 續保	Renewal of your cover is guaranteed for life regardless of your claims or changes in your health <sup>⑤</sup> 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 <sup>⑤</sup>

#### 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 and Table of Subscriptions for more information. 詳情請參閱「保障金額表」及「保費表」。

# 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<sup>①</sup>. 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<sup>②</sup>.

### 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<sup>③</sup>.

### 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<sup>④</sup>, and there is no lapse between the end of your group membership and the inception of this scheme.

### Comprehensive mental health coverage

To take care of your mental wellbeing, this scheme provides inpatient psychiatric treatment benefit. What's more, our Clinical Benefit is specially designed to include coverage for psychiatric-related treatments and psychological counselling, such as outpatient treatments for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease.

### Guaranteed lifetime renewal

Bupa guarantees that your cover can be renewed for life<sup>⑤</sup>. 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<sup>⑥</sup>. 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<sup>⑦</sup>. It also takes away the hassle of making a claim<sup>⑧</sup>. If you wish to cover your outpatient expenses, you can also apply for the Clinical Benefit<sup>⑨</sup>.

### 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<sup>①</sup>，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<sup>②</sup>。

### 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<sup>③</sup>。

### 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<sup>④</sup>，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。

### 全面的情緒健康保障

本計劃提供住院精神科治療保障，而門診保障更特設門診精神科相關治療及臨床心理輔導保障，賠償包括精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金遜病等門診治療的費用，全面照顧您的情緒健康。

### 保證終生續保

保柏保證終生續保您的保障<sup>⑤</sup>。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」<sup>⑥</sup>，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<sup>⑦</sup>，住院免找數、免索償<sup>⑧</sup>。如您想同時保障門診費用，亦可加添「門診保障」<sup>⑨</sup>。

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 every year 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](http://www.bupa.com.hk) > Medical Insurance > Bupa Transfer Care. This list is subject to change from time to time.

⑧ You'll need to submit a pre-authorisation form and provide your credit card information before you're admitted to hospital. Bupa will temporarily place a hold of HK\$500 on your credit card until the claim assessment is completed.

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 若您於退出團體計劃前，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 保柏保證每年續保您的保障至終生，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](http://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。

⑧ 您須於入院前填妥初步保障審核表格，並提供信用卡資料。保柏將在您的信用卡保留港幣500元信用額，直至索償程序完結為止。

# 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 health management professionals, supported by doctors<sup>①</sup>, 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, support you throughout your treatment and recovery, 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 assistance to get a second medical opinion from a panel of medical specialists and doctor referrals.

## 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.

- ① Doctors will be available during scheduled office hours to support the nurses for answering enquiries. Office hours: Mon – Fri, from 9am to 6pm (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。

## 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<sup>①</sup>。
- 健康顧問可與您緊密聯絡，跟進您的索償、在您治療和康復期間全程提供協助；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。
- 我們亦可為您安排其他健康支援服務如醫療專家的第二醫療意見及醫生轉介。

## 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。

- ① 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 6 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 directly employ around 83,000 people, principally in the UK, Australia, Spain, Poland, Chile, New Zealand, Hong Kong, Turkey, the US, Brazil, the Middle East and Ireland. We also have associate businesses in Saudi Arabia and India. 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 1,500 provider service points in the city, including 120 self-owned multi-specialty medical centres and affiliated clinics offering western medicine, traditional Chinese medicine, diagnostics & imaging, dental, physiotherapy, psychological and wellness services. It also operates a private nursing agency. QHMS is one of the largest providers of healthcare services to corporates in Hong Kong. In 2019, 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。

全球的員工約 83,000 人，主要位於英國、澳洲、西班牙、波蘭、智利、紐西蘭、香港、土耳其、美國、巴西、中東及愛爾蘭。保柏亦於沙地阿拉伯及印度設有聯營業務。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 1,500 多個遍及全港的服務點，包括旗下 120 間多項專科設施齊備的醫療中心及多間聯營診所，為香港市民及訪港旅客提供西醫、中醫、診斷及造影、牙科、物理治療、精神健康及保健等服務，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 2019 年度，卓健醫療錄得超過 300 萬求診人次，並繼續致力提升其專業服務的質素，以滿足客戶及病人的需要。



# Important information 重要資料

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand this scheme before you enrol. Please read the information below carefully.

## Waiting period

There's no waiting period, coverage starts as soon as your contract is in effect.

## Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the contract effective date. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

## Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.

## Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments.

## Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, we won't be able to process your claim and it may be rejected.

## Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions and choice of coverage.

Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

## Renewal

This contract will last for 1 year. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

Addition of any optional benefits and upgrade of benefit level are not allowed for this plan. You can apply for termination of any optional benefit (if applicable) or downgrade your benefit level every year upon renewal. All changes will be effective on the contract anniversary date.

Bupa may revise the benefits, contract terms and conditions from time to time. During the renewal process, we'll notify you in writing if there are any changes.

## Payment of subscription

You may pay your subscription yearly or monthly. If you choose to pay by credit card or autopay, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

## Termination of your contract

Your contract will be terminated automatically in the following situations, whichever is earliest:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unpaid at the expiration of the grace period;
3. upon the death of the subscriber; or
4. at the Contract Anniversary Date immediately following the attainment of 18 years old of the member, unless the contract is transferred by the subscriber to such member pursuant to clause 15 "Automatic Release of Ownership and Conversion" of the General Conditions, in which case such member will become the subscriber of this contract.

Please refer to the contract for details.

## 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 (unless necessitated by injury caused by an accident and the member receives the medically necessary treatments or related services within one year of the accident), 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.

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障項目、條款及細則。

我們想幫助您在投保前了解本計劃。請細閱以下資料。

## 等候期

本計劃不設等候期，合約生效後即可獲得保障。

## 冷靜期

您有權於合約生效日起計的21天內以書面通知保柏取消合約，唯有關通知必須由您簽署。若您並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

## 取消合約權益

您可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

## 有關核保之資料披露

在投保申請期間，您應以最高誠信向保柏披露所有重要事實。如果您不確定某個事實是否重要，則應將其披露。若您未有披露或披露失實資料以致影響保柏的風險評估，將會影響您的保障權益，後果包括合約被取消、施加提升保費/不受保障項目或索償款項被調低。

## 索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於求診、診所手術、日症或出院後90天內遞交，否則保柏將不能處理您的賠償，或會導致索償被拒。

## 保費調整

每名會員的首期保費會根據年齡、健康狀況、保障選擇等因素而定。

您的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。其他會影響每年保費率的因素包括醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等。

## 續保

本合約生效期為期一年。無論您在投保後的健康狀況有任何改變，保柏保證每年續保您的保障至終生，只要您符合合約內列明的續保要求。

增加自選保障或提升保障等級並不適用於本計劃。您可在每年續保時申請終止自選保障（如適用）或調低保障等級，有關更改將於合約週年日生效。

保柏可不時更改合約條款及細則，有關改動將於續保時以書面通知您。

## 繳付保費

您可選擇以年繳或月繳方式繳付保費。如您選擇以信用卡或自動轉賬繳付保費，保柏將於合約續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲您的其他指示。

## 終止合約

您的合約將在下列最早出現的情況下自動終止：

1. 根據任何制裁，法律或法規而禁止或限制提供任何保障；
2. 在繳費寬限期屆滿時仍未支付保費；
3. 投保人身故；或
4. 緊隨會員年屆18歲之合約週年日，除非根據合約「一般條款」中第15項「自動歸還持有權及轉保」由投保人轉移給會員，使會員成為本合約的投保人。

詳情請參閱合約。

## 不受保障項目

- 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（會員因意外而受傷，並於意外後一年內接受醫療上必需的服務則不屬此項）、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病。

- 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, sterilisation or sex reassignment 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, hypnosis, rolfing, massage therapy, aromatherapy (unless benefit is available).
- Senile Dementia (including Alzheimer's disease), Parkinson's disease (unless benefit is available).
- 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 (unless benefit is available).
- 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.
- Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.

#### Medically necessary

We only cover the expenses of the member when they are medically necessary and normal and customary.

Medically necessary means the necessity to have a treatment, medical service or medication which is:

- consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- in accordance with standards of good and prudent medical practice;
- necessary for such a diagnosis or treatment;
- not furnished primarily for the convenience of the member, registered medical practitioner, registered Chinese medicine practitioner, physiotherapist, qualified nurse, anaesthetist or any other medical service providers;
- furnished at the most appropriate level which can be safely and effectively provided to the member; and
- with respect to hospital confinement, not furnished primarily for diagnostic scanning purposes, imaging examination or physical therapy.

For the purposes of interpreting "standards of good and prudent medical practice", Bupa shall consider the following:

- standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- relevant specialty body recommendations; and/or
- the views of specialists practising in the relevant clinical area.

#### Normal and customary

In relation to fees, "normal and customary" means a sum not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the area in which the service was provided; and in relation to material or services, means a sum not exceeding a reasonable average of the charges for similar material or services in equivalent circumstances of quality and economic consideration in the same area as that in which any such material or services were obtained.

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

Subscriptions paid under this contract aren't eligible for claiming tax deduction.

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall 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。

就本合約所繳付之保費不可用作申請稅項扣減。

本冊子中、英文之意思如有任何差別，概以英文為準。

Bupa (Asia) Limited 保柏(亞洲)有限公司

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- 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、絕育或變性有關的治療；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（包括阿茲海默氏症）、帕金森病（計劃內已包括之保障除外）。
- 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（計劃內已包括之保障除外）。
- 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（就醫療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。
- 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療成效的醫療技術或治療程序而招致的費用。

#### 醫療必需

保柏只會根據「醫療必需」和「正常及慣常」的原則，為會員所需支付的費用及/或開支作出賠償。

醫療必需指醫療上必需的治療、醫療服務或藥物：

- 以正常及慣常費用就病症之診斷提供相應之治療；
- 符合良好及謹慎的醫療標準；
- 就有關診斷或治療而所需的；
- 非純為會員、註冊西醫、註冊中醫、物理治療師、合資格護士、麻醉科醫生或任何其他醫療服務供應商提供方便；
- 以最合適之程度向會員提供安全及有效的治療；及
- 住院非純為診斷掃描目的、影像學檢驗或物理治療。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- 相關專業機構的建議；及/或
- 相關臨床領域執業的專家意見。

#### 正常及慣常

「正常及慣常」的收費指不超過同等經驗或資歷人士在相類似情況下提供服務所收取的平均合理費用；「正常及慣常」的物料或服務指不超過在同一類別亦基於相同質素及經濟因素下所需物料或服務而收取的平均合理費用。