



### 保柏互通保額醫療保障計劃優惠條款及細則:

1. 迎新禮遇適用於年繳保費之合約。
2. 迎新禮遇不適用於獲子女折扣之會員或在申請前 6 個月內曾取消其保柏個人醫療保障計劃的會員。
3. 現有保柏個人醫療保障計劃會員額外投保「保柏互通保額」醫療保障計劃亦可享迎新禮遇，會員必須在其額外投保的「保柏互通保額」醫療保障計劃生效後未來 12 個月內，同時持有其現有之保柏個人醫療保障計劃。否則，保柏保留權利要求會員退還已送出之迎新禮遇。
4. 所有保費折扣優惠只適用於「保柏互通保額」醫療保障計劃之「住院及手術保障」。
5. 子女可享終生保費折扣或子女保費折扣，以較高折扣者為準。
6. 以上推廣優惠不可轉讓或兌換現金，亦不能與其他保柏之推廣優惠同時享用。
7. 有關計劃之原保費，請聯絡您的醫療保險顧問或透過保柏網站的網上報價器查詢。
8. 保柏保留權利，對有關優惠及申請作出最終決定。
9. 有關保障內容，請參閱產品冊子及「保障金額表」。

\*三人或以上家庭投保，終生保費折扣高達 85 折，額外再享 8 折迎新優惠。「子女折扣」半價優惠則適用於 18 歲以下子女與父母一同投保。

### Bupa Together Health Insurance Scheme Terms and conditions:

1. The welcome privileges are applicable to annual payment only.
2. The welcome privileges are not applicable to members who receive the child discount and members who have cancelled their Bupa individual health insurance scheme six months prior to the date of application.
3. Existing Bupa individual health insurance scheme members who sign up for a Bupa Together health insurance contract can also enjoy the welcome privileges. Members must keep their existing Bupa individual health insurance scheme for at least 12 months after their date of enrolment in the Bupa Together health insurance scheme. Otherwise, Bupa reserves the right to request the member to return the welcome privileges to Bupa.
4. All subscription discounts are only applicable to Bupa Together's Hospital and Surgical Benefit.
5. Children are entitled to either lifetime subscription discount or child subscription discount, whichever is higher.
6. The above promotional offers cannot be transferred or exchanged for cash or redeemed in conjunction with any other Bupa promotional offers.
7. For the original subscription of this scheme, please contact your Health Insurance Consultant or use the online quotation engine on Bupa's website.
8. Bupa reserves the right for final decision on all matters relating to the offers and applications.
9. For details of the benefits, please refer to our product brochure and Schedule of Benefits.

\*Family enrolment for 3 persons or more can enjoy up to 15% lifetime discount and an extra 20% welcome discount; while child discount is applicable to member aged 18 or below who enrol with both parents.