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# 保柏非凡 自願醫保計劃 Bupa Hero VHIS Plan

自願醫保認可產品 (編號: F00040)  
VHIS Certified Plan (No. F00040)





用心守護摯愛家人  
A hero for your family

# 保柏非凡自願醫保計劃 — 全面照顧你的身、心健康

## Bupa Hero VHIS Plan – taking care of your physical and mental health

非凡的你，需要非一般的醫療保障。「保柏非凡自願醫保計劃」為合資格醫療開支提供每年高達港幣4,000萬元的全數賠償<sup>1</sup>保障，並可選擇涵蓋亞洲、澳洲及新西蘭<sup>2,3</sup>或全球（美國除外）<sup>3</sup>地區的計劃，讓你安心獲得更高質的治療。本計劃更不設終身保障限額，無論索償多少，你的保額均會每年自動還原。

除照料你的身體健康外，保柏亦關注你的情緒健康。除全數賠償<sup>1</sup>所選保障地域範圍的住院精神科治療費用外，本計劃特設「24小時情緒解碼熱線」服務，由經驗豐富的合資格輔導人員為你提供情緒支援及輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家面談輔導服務。此外，你更可使用保柏於本港首創的「健康支援服務」，由醫生、合資格護士及健康管理團隊為你提供健康支援，包括24小時健康專線及第二醫療意見等。

本計劃更設有家庭折扣優惠及四項自付費選擇，讓你可以配合人生不同階段為健康作出適當的規劃。你更可在指定歲數調低或取消自付費一次而無須重新核保。

本靈活計劃除了涵蓋自願醫保標準計劃要求的基本醫療保障外，更提供額外醫療保障、身體檢查保障、免找數服務及自選門診或牙科保障<sup>4</sup>等。請瀏覽 [www.bupa.com.hk/comparehero](http://www.bupa.com.hk/comparehero) 查閱並比較本計劃與「保柏自願醫保計劃」（標準計劃）的保障範圍。

We understand an elite person like you demands extraordinary health insurance that goes above and beyond. **Bupa Hero VHIS Plan** provides full cover<sup>1</sup> for eligible expenses up to HK\$40 million per year. You can choose from plans covering Asia, Australia and New Zealand<sup>2,3</sup> or worldwide excluding the United States<sup>3</sup>. So, you can be assured of receiving high-quality medical treatment without any worries. And with no lifetime benefit limit, your coverage will be restored each year no matter how much you claim.

Besides providing for your physical health, Bupa also cares about your mental health. That's why this plan offers full cover<sup>1</sup> for inpatient psychiatric treatment in your chosen area of cover. What's more, our 24-hour Mental Health Service Hotline connects you with qualified and experienced counsellors, providing emotional support as well as personal counselling for your problems. If needed, they can also arrange face-to-face counselling services with a clinical psychologist. In addition, you can count on Bupa's Health Coaching Services. The first of its kind in Hong Kong, this service is staffed by a team of qualified nurses, health management professionals and doctors, providing services such as 24-hour Healthline, second medical opinions and more.

Featuring family discount and four deductible options, this plan allows you to better prepare for your health at different stages of your life. You can also lower or remove your deductible once at a specific age without underwriting.

Bupa Hero VHIS Plan provides enhanced benefits, medical check-up benefit, cashless service, optional clinical or dental benefits<sup>4</sup> and more in addition to the basic benefits of the VHIS Standard Plan. Please visit [www.bupa.com.hk/comparehero](http://www.bupa.com.hk/comparehero) for the comparison of this plan and the Bupa MyBasic VHIS Plan (the Standard Plan).

<sup>1</sup> 有關全數賠償所涵蓋的項目，請參閱保障摘要。全數賠償只適用於合資格費用，並受限於保障摘要所列的每年保障限額、自付費及指定病房級別。詳情請參閱保單。

<sup>2</sup> 亞洲、澳洲及新西蘭指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。

<sup>3</sup> 於所選保障地域範圍以外招致的認可產品下的合資格費用，只可根據自願醫保標準計劃條款及保障作出賠償。詳情請參閱保單。

<sup>4</sup> Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered expenses and subject to the annual benefit limit, deductible and restricted ward class set out in the Summary of Benefits. Please refer to the Policy for details.

<sup>2</sup> Asia, Australia and New Zealand means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

<sup>3</sup> For eligible expenses covered under the certified plan but incurred outside your chosen area of cover, benefits shall only be payable according to the VHIS Standard Plan Terms and Benefits. Please refer to the Policy for details.

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## 計劃選項 Plan options

### 自願醫保計劃類別 VHIS Plan type: 靈活計劃 Flexi plan

#### 智選計劃 Advance Plan

##### 保障地域範圍 Area of cover

亞洲、澳洲及新西蘭<sup>2</sup> Asia, Australia and New Zealand<sup>2</sup>

##### 病房級別 Ward class

香港、澳門、台灣及中國大陸：半私家房

For Hong Kong, Macau, Taiwan and mainland China:  
Semi-private room

其他亞洲、澳洲及新西蘭地區：標準私家房

For other areas in Asia, Australia and New Zealand:  
Standard private room

##### 計劃選項 Plan options

保柏非凡自願醫保計劃（智選—HK\$0 自付費）

Bupa Hero VHIS Plan (Advance - HK\$0 Deductible)

保柏非凡自願醫保計劃（智選—HK\$12,000 自付費）

Bupa Hero VHIS Plan (Advance - HK\$12,000 Deductible)

保柏非凡自願醫保計劃（智選—HK\$40,000 自付費）

Bupa Hero VHIS Plan (Advance - HK\$40,000 Deductible)

保柏非凡自願醫保計劃（智選—HK\$80,000 自付費）

Bupa Hero VHIS Plan (Advance - HK\$80,000 Deductible)

#### 倍智選計劃 Advance Pro Plan

##### 保障地域範圍 Area of cover

全球但不包括美國 Worldwide excluding the United States

##### 病房級別 Ward class

香港、澳門、台灣及中國大陸：半私家房

For Hong Kong, Macau, Taiwan and mainland China:  
Semi-private room

其他全球地區但不包括美國：標準私家房

For other areas worldwide excluding the United States:  
Standard private room

##### 計劃選項 Plan options

保柏非凡自願醫保計劃（倍智選—HK\$0 自付費）

Bupa Hero VHIS Plan (Advance Pro - HK\$0 Deductible)

保柏非凡自願醫保計劃（倍智選—HK\$12,000 自付費）

Bupa Hero VHIS Plan (Advance Pro - HK\$12,000 Deductible)

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保柏非凡自願醫保計劃（倍智選—HK\$80,000 自付費）

Bupa Hero VHIS Plan (Advance Pro - HK\$80,000 Deductible)

## 計劃選項 Plan options

### 自願醫保計劃類別 VHIS Plan type: 靈活計劃 Flexi plan

#### 尊尚計劃 Deluxe Plan

##### 保障地域範圍 Area of cover

亞洲、澳洲及新西蘭<sup>2</sup> Asia, Australia and New Zealand<sup>2</sup>

##### 病房級別 Ward class

標準私家房 Standard private room

##### 計劃選項 Plan options

保柏非凡自願醫保計劃（尊尚—HK\$0 自付費）

Bupa Hero VHIS Plan (Deluxe - HK\$0 Deductible)

保柏非凡自願醫保計劃（尊尚—HK\$12,000 自付費）

Bupa Hero VHIS Plan (Deluxe - HK\$12,000 Deductible)

保柏非凡自願醫保計劃（尊尚—HK\$40,000 自付費）

Bupa Hero VHIS Plan (Deluxe - HK\$40,000 Deductible)

保柏非凡自願醫保計劃（尊尚—HK\$80,000 自付費）

Bupa Hero VHIS Plan (Deluxe - HK\$80,000 Deductible)

#### 倍尊尚計劃 Deluxe Pro Plan

##### 保障地域範圍 Area of cover

全球但不包括美國 Worldwide excluding the United States

##### 病房級別 Ward class

標準私家房 Standard private room

##### 計劃選項 Plan options

保柏非凡自願醫保計劃（倍尊尚—HK\$0 自付費）

Bupa Hero VHIS Plan (Deluxe Pro - HK\$0 Deductible)

保柏非凡自願醫保計劃（倍尊尚—HK\$12,000 自付費）

Bupa Hero VHIS Plan (Deluxe Pro - HK\$12,000 Deductible)

保柏非凡自願醫保計劃（倍尊尚—HK\$40,000 自付費）

Bupa Hero VHIS Plan (Deluxe Pro - HK\$40,000 Deductible)

保柏非凡自願醫保計劃（倍尊尚—HK\$80,000 自付費）

Bupa Hero VHIS Plan (Deluxe Pro - HK\$80,000 Deductible)



## 計劃概要 Plan overview

### 保障一覽表 Cover at a glance

#### 每年保障限額 Annual benefit limit

智選計劃 Advance Plan	HK\$25,000,000
倍智選計劃 Advance Pro Plan	HK\$30,000,000
尊尚計劃 Deluxe Plan	HK\$35,000,000
倍尊尚計劃 Deluxe Pro Plan	HK\$40,000,000

#### 終身保障限額 Lifetime benefit limit

無 Nil

#### 保障期 Period of cover

一年，可每年續保至終身  
One year, renewable yearly for life

#### 投保前未知的已有病症 Unknown pre-existing conditions

當保單生效後，隨即保障投保前未知的已有病症及8歲起出現徵狀或確診的先天性疾病，受保單之一般不保事項約束  
Unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed from age 8 are covered, as soon as your policy is in effect, subject to the policy's General Exclusions

#### 免費保障及服務<sup>4</sup> Free benefits and services<sup>4</sup>

健康支援服務  
Health Coaching Services

24小時情緒解碼熱線  
24-hour Mental Health Service Hotline

免費保柏國際援助計劃  
Free Bupa Worldwide Assistance Programme

#### 自選保障<sup>4</sup> Optional benefits<sup>4</sup>

門診保障 Clinical Benefit

產科保障 Maternity Benefit

牙科保障（只適用於智選系列）  
Dental Benefit (Only applicable to Advance plans)

牙科及視力保障（只適用於尊尚系列）  
Dental and Optical Benefit (Only applicable to Deluxe plans)

#### 醫療卡 Medical card

有（須符合有關資格）  
Yes (subject to eligibility requirements)

<sup>4</sup> 自選保障（門診、產科、牙科、牙科及視力保障）及免費保障及服務並不屬自願醫保認可產品的一部分，有關之保費不可用作申請稅項扣減，亦不適用於家庭折扣。

<sup>4</sup> Optional benefits (Clinical, Maternity, Dental, Dental and Optical Benefit) and free benefits and services are not part of the VHIS certified plan. The premiums paid are not eligible for claiming tax deduction and any family discount.



## 計劃概要 Plan overview

### 投保資格 Eligibility

#### 保單持有人 Policy holder

18 歲或以上 Aged 18 or above

#### 受保人 Insured person

保單持有人 Policy holder

保單持有人之配偶、子女、孫子女

Policy holder's spouse, child, grandchild

保單持有人或其配偶之父母、(外) 祖父母、兄弟姊妹  
Policy holder or policy holder's spouse's parents,  
grandparents, siblings

保單持有人之同居伴侶或其父母、子女

Policy holder's domestic partner or his/her parents or child

#### 投保年齡 Issue age

保單生效時年齡須為 15 日至 80 歲 (包括首尾歲數)

Aged 15 days to 80 years (inclusive) at policy commencement

#### 投保 Application

投保前無須進行醫療檢查<sup>5</sup>

No medical examinations are required<sup>5</sup>

#### 續保 Renewal

保證終身續保<sup>6</sup>

Guaranteed lifelong renewal<sup>6</sup>

<sup>5</sup> 如你於投保時的身高體重比例屬過重、過輕或年齡為 65 歲或以上，保柏或會要求你提交健康檢查報告，以便處理你的申請。

<sup>6</sup> 保柏保證每年續保你的保障至終身，惟你須符合保單條款及細則內所列明的續保要求。

<sup>5</sup> If your Body Mass Index is considered as overweight, underweight or you're aged 65 or above at enrolment, Bupa may ask you to submit a check-up report as part of your health insurance application process.

<sup>6</sup> Bupa guarantees that your cover can be renewed every year for life, as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions.





## 計劃概要 Plan overview

### 折扣優惠 Discount

#### 終生家庭折扣<sup>7</sup> Lifetime family discount<sup>7</sup>

兩名家庭成員一同投保：9 折

2 family members enrol together: 10% discount

三名或以上家庭成員一同投保：85 折

3 or more family members enrol together: 15% discount

### 稅項扣減<sup>8</sup> Tax deduction<sup>8</sup>

每年可用作申請稅項扣減的合資格保費上限為每位受保人港幣 8,000 元（不包括保費徵費）。申請稅項扣減的保單數目或受保人數不設上限。

Claim a tax deduction of up to HK\$8,000 in qualifying premiums per insured person per year (excluding premium levy). There's no limit on the number of policies or insured persons claimed.

<sup>7</sup> 家庭折扣只適用於認可產品之標準保費及其附加保費，不適用於保柏非凡自願醫保計劃下其他自選保障的保費。合資格家庭成員須全部同時受保於另一個保柏非凡自願醫保計劃，方可獲得折扣。

<sup>8</sup> 每名投保合資格醫療保障計劃（獲醫務衛生局認可之自願醫保計劃）的納稅人均可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣 8,000 元。受保人與保單持有人之關係須列載於稅務局的《稅務條例》（第 112 章）「指明親屬」列表上。保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於 2019 年 4 月 1 日起生效的認可產品，不包括其他自選保障。每名納稅人可申請稅項扣減的受保人數及／或保單數目不設上限。為同居伴侶、孫子女、同居伴侶之父母／子女購買的保單並不符合稅項扣減的資格。請瀏覽 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) 了解更多稅項扣減詳情。

<sup>7</sup> Family discount will be applied to the standard premium and premium loading of the certified plan only, but not any other optional benefits under the Bupa Hero VHIS Plan. The discount will be valid as long as the eligible family members are all covered under a Bupa Hero VHIS Plan at the same time.

<sup>8</sup> Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of "specified relatives" in Inland Revenue Ordinance (Cap. 112). You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans, but not any other optional benefits, with policy effective date of 1 April 2019 or later. There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction. For details about tax deduction, please visit [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq).

## 自願醫保計劃詳情 VHIS Plan details

本計劃提供高達每年港幣4,000萬元保障額，可選擇亞洲、澳洲及新西蘭<sup>2,3</sup>或全球（美國除外）<sup>3</sup>地區保障，**更不設終身保障限額**，無論索償多少，你的保額均會每年自動還原，讓你安心接受更高質的治療。

This plan provides generous cover of up to **HK\$40 million** every year and choices of Asia, Australia and New Zealand<sup>2,3</sup> or worldwide (excluding the United States)<sup>3</sup> coverage. There's also **no lifetime benefit limit**—your coverage will be automatically renewed each year no matter how much you've claimed. You can be assured of receiving high-quality medical treatment without any worries.



### 全數賠償醫療費用<sup>1</sup> Full cover for medical expenses<sup>1</sup>

無論你於任何所選保障地域範圍接受治療，項目如外科醫生費、深切治療、訂明診斷成像檢測、訂明非手術癌症治療等均可獲全數賠償，以每年保障限額為限（智選、倍智選、尊尚及倍尊尚計劃分別為港幣2,500萬元、3,000萬元、3,500萬元及4,000萬元）。

Expenses such as surgeon fees, intensive care, prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments are covered in full up to your annual benefit limit (HK\$25 million, HK\$30 million, HK\$35 million and HK\$40 million for the Advance, Advance Pro, Deluxe and Deluxe Pro plans) for treatments in your chosen area of cover.



### 充裕保障 輕鬆應付癌症治療 Generous protection for cancer treatment

如確診癌症，我們會豁免你所選的自付費（如有），讓你的癌症治療費用可直接獲得賠償。訂明非手術癌症治療，如化療、放射性治療（包括但不限於質子治療）、標靶治療、免疫治療等，均可獲全數賠償，以每年保障限額為限。你可安心接受治療，無需擔心醫療開支預算。

With this plan, you don't need to worry about medical bills adding up if you're diagnosed with cancer. We'll waive your chosen deductible (if any) so that your cancer treatment expenses will be covered straightaway. What's more, treatments such as chemotherapy, radiotherapy (including but not limited to proton therapy), targeted therapy, immunotherapy and more are fully covered up to your annual benefit limit so you can focus on recovery.



### 關注及支援情緒健康 Mental health support

本計劃為全港首個關注及支援情緒健康的自願醫保計劃，除住院精神科治療可獲全數賠償外，更設有免費24小時情緒解碼熱線<sup>9</sup>，為你提供個人化情緒支援及面談輔導服務。

This plan is the first VHIS plan in Hong Kong to prioritise mental health, including full cover for inpatient psychiatric treatments, as well as a free 24-hour Mental Health Service Hotline<sup>9</sup> which offers personalised emotional support and face-to-face counselling services.



### 全面照顧康復需要 Comprehensive care for a full recovery

本計劃延伸跟進護理保障，不論任何病症，均全數賠償所有入院／日間手術前90日內及出院／完成日間手術後365日內所有相關門診護理的費用。額外保障更涵蓋康復治療、註冊中醫師診症及人工裝置等，即使不幸患上慢性疾病或癌症等嚴重疾病，也可獲全面的照顧。

This plan offers extended follow-up for any condition. You can enjoy full cover for all related outpatient expenses within 90 days before or 365 days after confinement or day case procedure. The enhanced benefits also include coverage for rehabilitation, consultation with a registered Chinese medicine practitioner, prosthetic device and so on. You'll be well protected in case of any chronic diseases or serious illnesses like cancer.

## 自願醫保計劃詳情 VHIS Plan details



### 選擇自付費 支付保費更輕鬆 More affordable healthcare with deductible options

提供四項自付費選擇，幫助你大幅減低保費。自付費是指每保單年度你須自行負責的合資格醫療費用。保柏會賠償餘下的費用，以賠償限額為限。

你可於以下任何一個歲數（50歲、55歲、60歲、65歲、70歲、75歲、80歲或85歲）的續保日前的30日內調低或取消自付費一次而無須重新核保，讓你在退休後更靈活地計劃預算。

自付費並不適用於身體檢查保障及任何自選保障如「門診保障」，當你索償這些保障時，即可獲得賠償所有合資格的醫療費用，無須自付部分金額。

Choose from four deductible options to lower your premium. A deductible is the amount of eligible expenses that you must pay each year. Bupa will cover the remaining amount up to the benefit limit.

You can choose to lower or remove your deductible within 30 days before the renewal date without re-underwriting one time only at any one of the following ages: 50, 55, 60, 65, 70, 75, 80 or 85. This provides more flexibility for budget planning after retirement.

The deductible won't apply to the Medical Check-up Benefit and any optional benefits such as our Clinical Benefit. That means you'll be reimbursed for eligible expenses from the first dollar with these benefits.



### 涵蓋在醫院日症室及診所進行的手術 Outpatient surgery in hospitals and clinics

不設最低住院時數限制，診所手術及日症手術均可獲得賠償。

With no minimum length of stay, surgeries performed in a clinic or day case unit of a hospital are also covered.



### 免找數服務<sup>10</sup> Cashless service<sup>10</sup>

憑保柏醫療卡，你可於保柏指定的本港私家醫院<sup>11</sup>及保柏非凡特選服務供應商<sup>12</sup>（包括診斷中心、專科醫生診所等）接受治療或求診，而無須找數，非常方便。如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。我們會直接向醫院或服務供應商支付合資格費用（以你獲預先批核的限額為上限）<sup>13</sup>。

With your Bupa medical card, you can enjoy cashless service at designated private hospitals<sup>11</sup> and Bupa Hero appointed service providers<sup>12</sup> (including diagnostic centres, specialist clinics, etc.) in Hong Kong. For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit)<sup>13</sup>.



### 保證續保 Guaranteed renewal

保柏保證每年續保你的保障至終身，無論你因保單生效後所患疾病索償多少，保費只會根據你的年齡而調整<sup>6</sup>。

Bupa guarantees that your cover can be renewed every year for life. Your premium will only be based on your age no matter how much you claim after your policy is in effect<sup>6</sup>.



## 自願醫保計劃詳情 VHIS Plan details



### 保障投保前未知的已有病症 Enhanced cover including unknown pre-existing conditions

投保前未知的已有病症及8歲起出現徵狀或確診的先天性疾病均可獲保障，受保單之一般不保事項約束。你亦可選擇通過核保及繳付附加保費，保障投保前已有病症。

Your policy can cover unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed from age 8, subject to the policy's General Exclusions. You can also choose cover for pre-existing conditions, subject to underwriting and an additional premium.



### 符合稅項扣減資格 Eligible for tax deduction

此計劃屬認可的自願醫保計劃，每年可用作申請稅項扣減的合資格保費上限為每名受保人港幣8,000元<sup>9</sup>。

This plan is certified as VHIS compliant. You can claim a tax deduction on qualifying premiums up to a limit of HK\$8,000 per insured person each year<sup>9</sup>.



### 尊尚系列額外保障 Extra coverage for Deluxe plans



### 身體檢查保障 Medical check-up benefit

由第二個保單年度開始，受保人可於指定的香港體檢中心每年免費享用全面的健康檢查一次（只適用於18歲或以上的受保人），或自由選擇任何所選保障地域範圍的體檢中心及索償最高港幣4,800元的身體檢查。

Receive a free comprehensive health assessment each year, starting from the second policy year, at one of our designated health screening centres in Hong Kong (for insured persons aged 18 or above). Or, choose your own provider and claim up to HK\$4,800 for check-up services in your chosen area of cover.

<sup>9</sup> 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。受條款及細則約束，詳情請參閱保單。

<sup>10</sup> 免找數服務並不適用於認可產品之保障摘要上1) 基本保障下列出的項目(k)及(l)，以及2) 額外保障下列出的項目(c) - (j)。醫療卡並不適用於本港私家醫院的門診部。如在海外接受治療，你只須預先致電保柏作出所須安排，便可享用免找數服務。你須按照所訂程序並向保柏索取初步保障審核以享免找數服務。

<sup>11</sup> 你可瀏覽保柏網站(www.bupa.com.hk/hero)，查閱指定的香港私家醫院名單。此名單可能會不時更改。

<sup>12</sup> 請登入保柏的客戶服務網站myBupa查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。

<sup>13</sup> 保柏會向醫院及服務供應商直接支付你的合資格醫療費用，以你的初步保障審核信上所示的信用額及你的保單下可用保障限額為限，如有任何不合資格的醫療費用和自付費，你須退還有關費用。詳情請參閱常見問題1。

<sup>9</sup> The 24-hour Mental Health Service Hotline is applicable to insured persons aged 18 or above. Insured persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service. Terms and conditions apply. Please refer to the Policy for details.

<sup>10</sup> Cashless service is not applicable to items (k) and (l) listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits in the Summary of Benefits for the Certified Plan. Your medical card is not applicable to the outpatient department of a local private hospital. For overseas hospitalisation, you can enjoy cashless service by calling Bupa to make the necessary arrangements. You need to follow the required procedures and obtain pre-authorisation from Bupa to enjoy cashless service.

<sup>11</sup> Please visit Bupa's website (www.bupa.com.hk/hero) for the list of designated private hospitals in Hong Kong. This list is subject to change from time to time.

<sup>12</sup> Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero appointed service providers. This list is subject to change from time to time.

<sup>13</sup> Bupa will directly pay your eligible medical expenses to the hospitals and service providers subject to the credit limit stated in your pre-authorisation letter and the benefit limit available under your Policy. You will need to reimburse Bupa for any ineligible medical expenses and selected deductible, if any. Please refer to Frequently Asked Question 1 for details.



## 自選保障<sup>4</sup> Optional benefits<sup>4</sup>

你可自選門診、牙科及其他保障，以應付你的各項醫療保健需要。所有自選保障均適用於你的所選保障地域範圍<sup>14</sup>。

Expand your coverage with optional benefits for doctor's visits, dental care and more. Choose any or all optional benefits to meet your healthcare needs. All optional benefits offer coverage in your chosen area of cover<sup>14</sup>.



### 門診保障 Clinical Benefit

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）及帕金森病等門診治療的費用。

門診保障亦涵蓋其他項目，如普通科醫生、專科醫生、診斷成像及化驗、處方西藥、物理治療師、脊醫、中醫師、跌打醫師等。

如你投保門診保障，更可於網絡診所及服務供應商使用醫療卡享免找數及全數賠償服務<sup>15</sup>。此外，你更可享受視像診症服務，安坐家中讓我們特選的醫生為你進行視像診症。詳情請瀏覽 [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc)。

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.

The Clinical Benefit also includes other items such as general practitioners, specialists, diagnostic imaging and laboratory tests, prescribed Western medication, physiotherapists, chiropractors, Chinese herbalists, Chinese bonesetters, etc.

If you've enrolled in the Clinical Benefit, you can also enjoy cashless service and full cover<sup>15</sup> at network clinics and service providers. What's more, you can enjoy video consultation services to consult our selected doctors through a video call comfortably and safely at home. Visit [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc) for details.



### 尊尚系列額外保障 Extra coverage for Deluxe plans

#### 整骨及足病治療師

#### Osteopath and podiatrist visits

可自由選擇整骨治療師及足病治療師，每次診治最多港幣1,200元。

Enjoy free choice of providers with up to HK\$1,200 per visit to osteopaths and podiatrists.



### 尊尚系列額外保障 Extra coverage for Deluxe plans

#### 接種疫苗保障

#### Vaccination benefit

每保單年度最多港幣9,000元，適用於乙型肝炎、腦膜炎、麻疹、流感等疫苗接種。

Up to HK\$9,000 per policy year to cover vaccinations for hepatitis B, meningitis, measles, influenza, etc.



## 自選保障<sup>4</sup> Optional benefits<sup>4</sup>



### 牙科保障 Dental Benefit

牙科保障包括洗牙、補牙及脫牙、牙周手術、緊急意外治療等。

Our Dental Benefit covers dental expenses such as scaling and polishing, fillings and extractions, periodontal surgery, accident emergency treatment and more.



### 尊尚系列額外保障 Extra coverage for Deluxe plans

#### 額外牙科項目及視力保障 Extra dental items and Optical Benefit

尊尚系列會員可尊享優越的牙科及視力保障，賠償額外的牙科治療項目，如牙冠及牙橋、牙齒矯正等。

視力保障則涵蓋由註冊西醫或註冊視光師進行之診症費、眼科檢查或檢驗，以及每保單年度矯正視力的隱形眼鏡或一副眼鏡。

Members of Deluxe plans can enjoy our enhanced Dental and Optical Benefit, which covers extra dental items such as crowns and bridges, orthodontic treatment, etc.

Our Optical Benefit covers consultations, eye checks or examinations performed by a registered medical practitioner or registered optometrist, as well as contact lenses or one pair of glasses for optical correction per policy year.



### 產科保障 Maternity Benefit

保障包括住院期間的診症、住院、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。

Covers obstetrician's fees, hospitalisation charges, prenatal and postnatal check-up costs and nursery care for a newborn baby during hospital confinement.

<sup>4</sup> 自選保障（門診、產科、牙科、牙科及視力保障）及免費保障及服務並不屬自願醫保認可產品的一部分，有關之保費不可用作申請稅項扣減，亦不適用於家庭折扣。

<sup>14</sup> 所選保障地域範圍以外引致的自選保障相關費用將不獲賠償。詳情請參閱保單。

<sup>15</sup> 要享用全數賠償，你必須於網絡保障下的保柏非凡特選服務供應商求診並受限於每保單年度的診治次數上限及每年最高賠償額。詳情請參閱保障摘要。

<sup>4</sup> Optional benefits (Clinical, Maternity, Dental, Dental and Optical Benefit) and free benefits and services are not part of the VHIS certified plan. The premiums paid are not eligible for claiming tax deduction and any family discount.

<sup>14</sup> For expenses incurred under optional benefits outside your chosen area of cover, no benefits shall be payable. Please refer to the Policy for details.

<sup>15</sup> To enjoy full cover, you must visit Bupa Hero appointed service providers under the Network Benefit, subject to the maximum number of visits per policy year and the overall annual limit. Please refer to the Summary of Benefits for details.





非凡的你，需要非一般的醫療保障  
Premium coverage for professionals like you

## 免費保障及服務<sup>4</sup> Free benefits and services<sup>4</sup>

本計劃特設一系列免費保障及服務，全面照顧你的身、心健康。

This plan is specially designed with a series of free benefits and services to take care of your physical and mental health.



### 24 小時情緒解碼熱線<sup>9</sup> 24-hour Mental Health Service Hotline<sup>9</sup>

此服務由我們特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed. Rest assured that all information provided will be kept in strict confidence.



### 健康支援服務 Health Coaching Services

由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。當遇上較嚴重的疾病時，健康支援服務團隊可以專業知識為你提供指引，助你復原。

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. For more complicated conditions, medical professionals from the Health Coaching Team can offer guidance to help you recover from your illness.



### 免費保柏國際援助計劃<sup>16</sup> Free Bupa Worldwide Assistance Programme<sup>16</sup>

凡投保保柏非凡自願醫保計劃，均可獲贈「免費保柏國際援助計劃」。當你於海外或國內需要醫療支援時，此計劃可為你提供協助。

With the Bupa Hero VHIS Plan, you'll also receive our free worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.

<sup>9</sup> 24 小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。受條款及細則約束，詳情請參閱保單。

<sup>16</sup> 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請透過書面通知保柏。

<sup>9</sup> The 24-hour Mental Health Service Hotline is applicable to insured persons aged 18 or above. Insured persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service. Terms and conditions apply. Please refer to the Policy for details.

<sup>16</sup> The Free Bupa Worldwide Assistance Programme is not part of the VHIS certified plan. Please inform Bupa in writing if you don't want to receive this free benefit.



## 健康支援服務 Health Coaching Services

我們時刻伴你左右，特設「健康支援服務」，由醫生、合資格護士和健康管理團隊為你提供個人化的健康支援及協助，讓你安心無憂。當遇上較嚴重的疾病時此服務更可提供額外支援，助你復原。

We're here for you at all times. Our Health Coaching Services offer personal healthcare support and guidance delivered by a team of doctors, qualified nurses and health management professionals to minimise your worries and give you peace of mind. For complicated conditions, this service can provide extra assistance for a smooth recovery.



### 24 小時健康專線 24/7 Healthline

我們的合資格健康管理團隊<sup>17</sup>可為你提供協助及指導—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

Our team of qualified health management professionals<sup>17</sup> can provide assistance and guidance—from how to care for a sick relative to discussing symptoms, treatment and more.



### 健康顧問 Care Manager

我們的健康顧問可與你緊密聯絡，跟進你的索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時並得到你的同意下，我們可前往醫院探望你或致電慰問你。

Our Care Manager can be in touch with you to 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.



### 第二醫療意見 2<sup>nd</sup> medical opinion

我們可安排醫療專家為你提供專業的第二意見，讓你掌握病情從而決定治療方法。

We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment.



### 醫療中心選擇 Healthcare centre choices

可根據你的指定情況或需要為你提供診所及醫院名單以供參考。

We can provide a list of clinics and hospitals based on your specific condition or needs for your reference.



### 慢性疾病管理計劃 Chronic Conditions Programme

透過電話提供個人生活習慣建議及健康管理，助你積極控制慢性疾病如糖尿病。

This programme offers lifestyle coaching and management, including personal phone calls to help you manage any chronic condition such as diabetes.

<sup>17</sup> 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。

<sup>17</sup> Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon – Fri, 9am to 6pm (Hong Kong time), except public holidays.





## 健康支援服務 Health Coaching Services



尊尚系列額外保障  
Extra services for Deluxe plans



### 非緊急環球健康支援服務 Non-emergency global healthcare support

如你計劃前往海外接受治療或於外遊時需要非緊急醫護服務，我們可助你尋找醫生或安排預約。

If you plan to receive treatment overseas or need non-emergency medical services while travelling, we can help you find a doctor or make an appointment.



尊尚系列額外保障  
Extra services for Deluxe plans



### 預約服務 Appointment making

可為你預約你所選的醫療服務提供者。

We can help to make appointments with your preferred healthcare service providers.

健康支援服務由保柏及保柏委任的服務供應商聯合提供。

投保尊尚系列的人士可享用全部健康支援服務。投保智選系列的人士可享用非緊急環球健康支援以及預約服務以外的全部服務。使用健康支援服務並不需額外費用。但你或須支付不受保單保障的服務之費用。受條款及細則約束。

Health Coaching Services are provided by Bupa and providers appointed by Bupa.

All Health Coaching Services are available for customers who select Deluxe plans. Those who select Advance plans can access all services except Non-emergency global healthcare support and Appointment making. The use of Health Coaching Services is free of charge but you may need to pay for services not covered under your Policy. Terms and conditions apply.

## 一站式專科治療計劃 One-stop specialist treatment programmes

保柏在你健康路上的不同階段，一心守護你的健康。因此，保柏為會員設立了一系列專注於不同專科的治療計劃，透過網絡供應商及健康支援團隊，提供個人化的服務及指導。你可盡享以下計劃優勢：

Bupa is here to support your health at different stages along your healthcare journey. That's why we have a series of treatment programmes for members focusing on different specialties, providing personalised care and guidance through network providers and a health coaching team. Through these programmes, you can enjoy the following benefits:

### 健康·一心守護 Supporting your health every day, every way



涵蓋多項專科，照顧不同醫療需要  
Multiple specialties to meet different medical needs



優質網絡診所及設施  
Quality assured network clinics and facilities



資深醫療團隊由診症、治療以至跟進，全程提供支援  
Experienced health professionals to guide you from consultation through treatment and follow-up



憑合資格醫療卡可享免找數服務  
Cashless service with eligible medical card

有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website.



## 網上管理你的保單 Manage your policy online

你可隨時隨地透過保柏的一站式客戶服務網站及手機應用程式 **myBupa** 管理你的保單、查詢索償狀態，甚至領取會員特別優惠。

Bupa's one-stop online customer service portal and smartphone app **myBupa** provides quick and easy access to your policy whenever you need it. Manage your policy and claims on the go or redeem special discounts for Bupa customers.



### 會籍文件 e-Documents

查閱及下載重要的會籍文件，包括保單及保障資料、會員指引等。

View and download important documents including your Policy and Benefit Information, membership guide and more.



### 尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。

View and redeem special offers on a variety of services and products.



### 搜尋網絡醫生 Network doctors finder

透過地點或專科分類，搜尋網絡醫生及診所資料。

Search for network doctors and clinics around Hong Kong by location or specialty.



### 會籍資料 Your profile

網上更新你的聯絡資料。

Update your contact information at any time.



### 網上索償 Claims assistance

網上提交索償、查詢索償狀況，或查閱差額通知書。

Submit claims, track your claims status or view shortfall invoices.



## Blua Health 助你贏健康賺獎賞

## Manage your health and earn rewards in Blua Health

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Blua Health**應用程式透過AI科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！

Staying healthy is the greatest commitment you can make to yourself and your family. **Blua Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more!



免費使用多項健康互動功能

Enjoy a variety of free health app features



30秒AI評估你的身心健康

Assess your health in 30 seconds with AI technology



與AI教練隨時隨地一起健身

Exercise with AI coach anytime, anywhere



賺取積分以換領健康獎賞

Earn points to redeem rewards for healthy living

立即下載 **Blua Health**，未來健康由你掌握！

Download **Blua Health** now and take control of your healthier future!



Blua Health 由保柏集團成員、香港註冊公司 Horizon Health and Care Limited 提供、發佈及營運。

Blua Health 並不是醫療設備，也不會提供個性化的醫療建議。該應用程式的內容並不能代替專業醫護人員的醫療建議、診斷或治療。如有任何關於醫療狀況的問題，請立即尋求醫生或其他合資格醫療服務提供者的建議。

Blua Health is offered, distributed and operated by Horizon Health and Care Limited, a company registered in Hong Kong under the Bupa Group.

Blua Health is not a medical device, and it does not provide personalised medical advice. The contents of the mobile app cannot replace the medical advice, diagnosis and treatment of medical professionals. If you have any question on your medical condition, please seek advice immediately from doctor or other qualified medical service provider.





## 保柏—你的明智之選 Why choose Bupa

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance plans to suit every life stage and lifestyle.



### 信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

我們於香港及世界各地提供醫療保險及醫療保健服務

- 於全球服務超過3,800萬客戶
- 不設股東，以客為本
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務

Providing healthcare funding and provision for people in Hong Kong and beyond

- Serving over 38 million customers worldwide
- With no shareholders, our customers are our focus
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinic



### 賠償服務承諾 Our claims service pledge

我們承諾為你提供快捷簡便的索償服務

- 收妥所需文件後，5 - 7 個工作天內即可完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知

Promising you a quick and easy claims process

- All claims settled within 5-7 working days after receiving full documentation
- Submit claims online
- Notifications when your claim has been processed



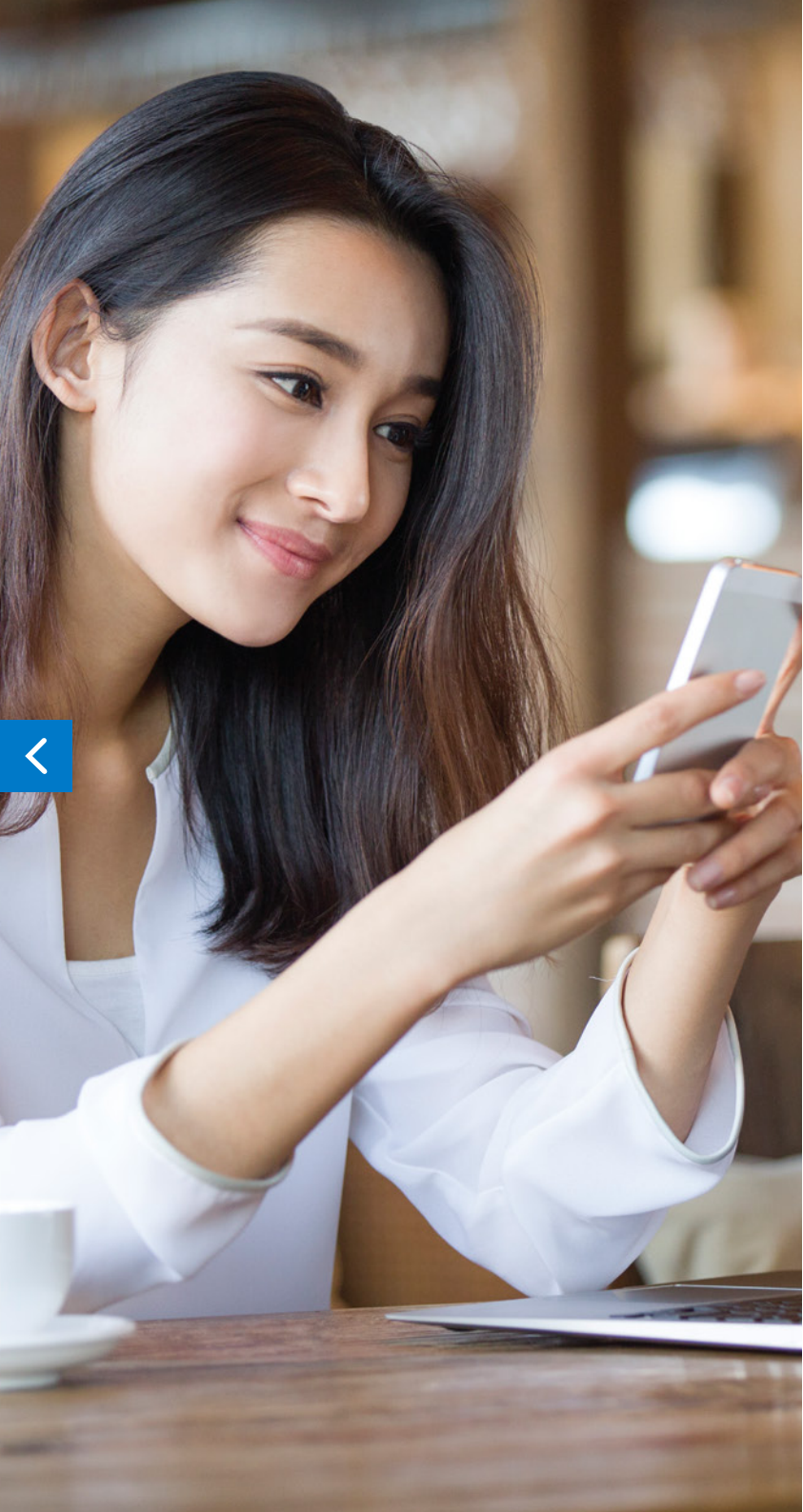
### 24 小時支援 Our round-the-clock support

全面支援，讓你隨時隨地管理保單及掌握健康

- 24 小時客戶服務專線
- 客戶服務網站 myBupa

Allowing you to manage your policy and your health at your convenience via

- 24-hour telephone support
- Online customer service portal myBupa



計劃選項及概要  
Plan options  
and overview

自願醫保計劃詳情  
VHIS Plan  
details

自選保障  
Optional  
benefits

免費保障及服務  
Free benefits  
and services

重要資料  
Important  
information

## 立即投保！ Enrol now!

投保「保柏非凡自願醫保計劃」，盡享非凡保障。請透過以下途徑投保或了解更多詳情。

We hope you'll choose our Bupa Hero VHIS Plan for comprehensive coverage. You can enrol or learn more in the following ways.



致電投保  
Phone enrolment

致電保柏的健康管理顧問或聯絡你的保險顧問投保。

Call Bupa's Health Management Consultant or contact your insurance consultant for enrolment.



網上報價  
Online quotation

瀏覽我們的網站 [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)。

Visit our website at  
[www.bupa.com.hk/hero](http://www.bupa.com.hk/hero).





## 常見問題 Frequently asked questions

### 1. 如何使用「保柏非凡卡」以享用免找數服務？

你可使用「保柏非凡卡」於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測享免找數、免索償服務。

請於住院及治療／手術前最少兩個工作天向保柏提交初步保障審核表格<sup>18</sup>，並於登記時出示保柏非凡卡及／或初步保障審核文件。有關初步保障審核的詳細步驟，請參閱會員指引。

保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認／付款保證信之信用額為限。若醫療費用超出信用額，你須先自行繳付多出的部分，然後向保柏提出索償。如你選擇了自付費，或醫療費用超過最高賠償額或不屬於保障範圍，你亦須向保柏退還有關費用<sup>18</sup>。

請參閱本公司網站 ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) 查閱最新的指定香港私家醫院名單。如在海外接受治療，你只須預先致電保柏作出所須安排，便可於所選保障地域範圍的醫院享用免找數服務。最新的保柏非凡特選服務供應商名單則可於保柏的客戶服務網站 myBupa 查閱。這些名單可能會不時更改。

如你因急症未能獲取初步保障審核，請於下一個工作天補辦審核。

### 2. 哪些情況下不能使用「保柏非凡卡」？

你的「保柏非凡卡」不適用於認可產品之保障摘要上1) 基本保障下列出的項目 (k) 及 (l)，以及 2) 額外保障下列出的項目 (c) – (j)。醫療卡亦不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。

### 3. 若我入住了指定病房級別以外的病房，賠償會怎樣計算？

你可入住保障摘要上所示的指定病房級別或以下級別的病房以享受本計劃的完整保障。如你自願地入住了高於指定病房級別的病房，保柏會根據保單條款調整你的賠償。

另外，若你於所選保障地域範圍以外接受治療，不論病房級別，合資格費用均只可根據自願醫保標準計劃條款及保障作出賠償。詳情請參閱保單。

### 1. How do I use my Bupa Hero card for cashless service?

You can use your Bupa Hero card (BH card) to enjoy cashless service for confinement at designated private hospitals in Hong Kong or for day case procedures, prescribed non-surgical cancer treatment or prescribed diagnostic imaging tests at a Bupa Hero appointed service provider.

Please submit a pre-authorisation form<sup>18</sup> to Bupa at least 2 working days before treatment and present your BH card and/or pre-authorisation confirmation at registration. For details of obtaining pre-authorisation, please refer to the Membership Guide.

Bupa will settle your eligible medical expenses with the hospital or service provider directly, subject to the approved credit limit stated in your pre-authorisation confirmation / guarantee of payment letter. You'll need to pay any medical expenses exceeding the credit limit and submit a claim to Bupa for reimbursement. If you've chosen a deductible, or your medical expenses exceed the maximum limit or aren't covered, you'll also need to reimburse Bupa for the selected deductible and shortfall<sup>18</sup>.

For the list of designated private hospitals in Hong Kong, please visit [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero). For overseas hospitalisation, you can enjoy cashless service in your chosen area of cover by calling Bupa to make the necessary arrangements. The latest list of Bupa Hero appointed service providers can be found on Bupa's customer service portal myBupa. These lists are subject to change from time to time.

If you're unable to get pre-authorisation due to an emergency, please arrange subsequent pre-authorisation on the next working day.

### 2. Are there any situations when I can't use my Bupa Hero card?

Your Bupa Hero card can't be used for item (k) and (l) listed under 1) Basic Benefits and items (c) – (j) listed under 2) Enhanced Benefits in the Summary of Benefits for the Certified Plan. You also can't use your medical card at the outpatient department of a local private hospital. Please pay your expenses first and submit a claim to Bupa afterwards.

### 3. What happens if I'm hospitalised at a different ward class than the restricted ward class?

You can enjoy full benefit coverage for hospitalisation at the restricted ward class or lower as stated in the Summary of Benefits. If you're voluntarily hospitalised at a higher ward class, Bupa will adjust your reimbursement based on the terms of your Policy.

On the other hand, if you receive treatment outside of your chosen area of cover, your eligible expenses will be paid according to the VHIS Standard Plan Terms and Benefits only regardless of ward class. Please refer to the Policy for details.



## 常見問題 Frequently asked questions

### 4. 是否設有最低住院時數？日症及門診手術可獲得賠償嗎？

此計劃沒有最低住院時數限制。而日症及門診手術亦可獲得賠償，此類治療包括打石膏、傷口縫合、電療、化療等。

### 5. 如我選擇了自付費，賠償如何計算？

自付費是指在你獲得認可產品（身體檢查保障除外）賠償前你須自付的合資格醫療費用。你可以利用公司醫保或其他醫療保險的賠償（如有）抵銷自付費，或自己支付亦可。有關賠償金額請參考以下例子：

#### 例子一

陳先生投保了保柏非凡自願醫保計劃下的「智選—港幣12,000元自付費」之選項，並於醫院接受了小手術，總費用為港幣50,000元。由於100%為合資格醫療費用，陳先生在使用其公司醫保抵銷港幣12,000元自付費後，他可獲保柏賠償的金額為：  
**港幣50,000元 - 港幣12,000元（自付費） = 港幣38,000元**

陳先生無須自行負擔任何費用。

#### 例子二

王小姐投保了保柏非凡自願醫保計劃下的「智選—港幣80,000元自付費」之選項，並於醫院接受了小手術，總費用為港幣50,000元。雖然100%為合資格醫療費用，但由於費用總額低於所選自付費（港幣80,000元），因此未可獲保柏之賠償。王小姐須自行負擔港幣50,000元。

### 4. Is there any minimum length of hospital stay? Are day case surgeries and clinical procedures also covered?

No, there's no minimum number of hours that you must stay in hospital while receiving treatment. Day case surgeries and clinical procedures are covered as well. These include treatments such as plaster casts, wound sutures, radiotherapy, chemotherapy, etc.

### 5. If I've chosen a deductible, how is my reimbursement calculated?

A deductible is the amount you'll pay towards eligible expenses under the certified plan (except for the Medical Check-up Benefit) before Bupa starts paying your medical expenses. You can offset the selected deductible with reimbursement from your group medical plan or existing health insurance, if any, or simply pay the expenses yourself. Here's some examples of the reimbursement calculation:

#### Example 1

Mr. Chan has enrolled in the "Advance – HK\$12,000 Deductible" option under the Bupa Hero VHIS Plan. He received a minor operation in hospital with HK\$50,000 in expenses that are eligible for 100% reimbursement. He offset the HK\$12,000 deductible with his company's group medical plan. So the amount Bupa will pay is:  
**HK\$50,000 - HK\$12,000 (deductible) = HK\$38,000**

**Mr. Chan doesn't need to pay any expenses himself.**

#### Example 2

Ms. Wong has enrolled in the "Advance – HK\$80,000 Deductible" option under the Bupa Hero VHIS Plan. She received a minor operation in hospital with HK\$50,000 in expenses that are eligible for 100% reimbursement. As her expenses are less than her deductible (HK\$80,000), Bupa won't pay any benefit yet. Ms. Wong needs to pay HK\$50,000 herself.





## 常見問題 Frequently asked questions

### 6. 投保此計劃後，我可怎樣享用稅項扣減？

每名投保合資格醫療保障計劃（獲醫務衛生局認可之自願醫保計劃）的香港納稅人可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣8,000元。受保人與保單持有人之關係須列載於稅務局的《稅務條例》（第112章）「指明親屬」列表上。

保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於由2019年4月1日起生效的認可產品，不包括其他自選保障。

每名納稅人可用以申請稅項扣減的計劃及／或受保人數目均不設上限。為同居伴侶、孫子女、同居伴侶之父母／子女購買的保單並不符合稅項扣減的資格。

為幫助你申請稅項扣減，你將於每年4月底前收到保柏發出的保費支付紀錄。如對稅項扣減有任何疑問，請聯絡稅務局或參考網頁 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq)。

### 7. 此計劃會賠償就醫療費用而徵收的增值稅和商品及服務稅嗎？

會。根據保單條款及保障，就本計劃涵蓋的醫療費用及開支而徵收的增值稅和商品及服務稅，將作為合資格費用予以賠償。請留意，增值稅和商品及服務稅並不適用於香港產生的醫療費用。然而，若你在其他地方尋求治療，這些稅務費用或會適用。

### 6. How can I receive a tax deduction for purchasing this plan?

Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of "specified relatives" in Inland Revenue Ordinance (Cap. 112).

You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans, but not any other optional benefits, with policy effective date of 1 April 2019 or later.

There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction.

To help with the tax deduction process, you'll receive Premium payment record from Bupa by the end of April each year. If you have any questions, please contact the Inland Revenue Department or visit our website at [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq).

### 7. Does this plan include coverage for value-added tax (VAT) and goods and services tax (GST) levied on medical expenses?

Yes. VAT and GST levied on medical fees and expenses that are covered under this plan will also be paid as eligible expenses according to the policy terms and benefits. Please note that VAT and GST are not applied to medical expenses incurred in Hong Kong. However, they may be applicable if you seek treatment elsewhere.

<sup>18</sup> 向保柏索取初步保障審核時，你須提供信用卡資料。保柏會在你的信用卡保留港幣500元的信用額，直至索償程序完結為止。如你選擇了自付費，或有任何差額，保柏會在發出差額通知書後第21日直接從你的信用卡賬戶自動收取自付費或差額。

<sup>18</sup> You'll need to provide your credit card information to obtain pre-authorisation. A temporary hold of HK\$500 will be placed on your credit card until the claim assessment is completed. If you've chosen a deductible or incur a shortfall, Bupa will automatically collect any deductible or shortfall directly from your designated credit card account on the 21<sup>st</sup> day after the shortfall invoice is sent to you.



## 重要資料 Important information

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險保單，以了解計劃之保障範圍、一般不保事項、條款及細則。

我們想幫助你在投保前了解本計劃。請細閱以下資料。

### 等候期

本計劃下之認可產品及其他自選保障之等候期如下：

認可產品	<ul style="list-style-type: none"> <li>- 不設等候期，保單生效後即可獲得保障。</li> <li>- 懷孕併發症之保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症。</li> <li>- 尊尚系列下的身體檢查保障將於第二個保單年度起生效。</li> </ul>
自選門診保障	不設等候期，保單生效後即可獲得保障。
自選牙科及視力保障	個別牙科項目於受保人連續受保於此保障六個月或以上，方可獲得賠償，詳情請參閱保障摘要。
自選產科保障	受保人必須於本保障生效日之後受孕方可獲得賠償，首9個月等候期內不會獲得賠償。倘若因為終止懷孕或早產（妊娠20至37週之間的分娩），此產科保障將不會應用9個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠37週後但於9個月等候期內分娩，將不獲此產科保障賠償。

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

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

### Waiting period

The waiting period for the certified plan and other optional benefits are as follows:

Certified Plan	<ul style="list-style-type: none"> <li>- No waiting period, coverage starts as soon as your policy is in effect.</li> <li>- Complications of pregnancy will be payable provided that such complication results from a conception which occurred 12 months after the policy effective date.</li> <li>- For Deluxe plans, the Medical Check-up Benefit is effective from the second policy year.</li> </ul>
Optional Clinical Benefit	No waiting period, coverage starts as soon as your policy is in effect.
Optional Dental and Optical Benefit	Certain dental items will be payable after you have been continuously covered under this benefit for six months or more. Please refer to the Summary of Benefits for details.
Optional Maternity Benefit	This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.



## 重要資料 Important information

### 冷靜期

若你並非完全滿意這份保單，你有權改變主意。你可於冷靜期內（即保單文件交付予你後 21 日內）取消你的保單。請以書面方式提出取消保單之要求，並連同所有保單文件交回保柏。若你並無獲得任何賠償，將可獲全數退還已繳保費。

詳情請參閱隨迎新信件附上的「保單冷靜期通知」。

### 取消保單權益

你可在 30 日前以書面方式通知保柏要求取消你的保單。但請留意取消保單只適用於該保單年度內沒有就保單獲得任何賠償的情況。

### 有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料以致影響保柏的風險評估，將會影響你的保障權益，後果包括保單被取消或索償款項被調低。

### 自付費

自付費指每保單年度在保柏應付賠償金額前，必須由你承擔的合資格醫療費用。本計劃下的智選及尊尚系列各設有四項自付費選擇：HK\$0、HK\$12,000、HK\$40,000 或 HK\$80,000。自付費不適用於任何自選保障，如門診保障。若你使用醫療卡支付費用，你須於稍後向保柏付還自付費金額。若你沒有使用醫療卡，有關自付費金額將在保柏應賠償支付的費用中扣除。詳情請參閱保單及保障摘要。

### 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出院後或接受治療後 90 天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。

### Cooling-off period

If you're not fully satisfied with this plan, you have the right to change your mind. You can cancel your plan during the cooling-off period (i.e. within 21 days after the delivery of policy documents to you). You'll need to make your cancellation request in writing and return all your policy documents to Bupa. Then you'll receive a full refund of the premiums paid as long as no benefits have been paid.

Please refer to the "Notice on cooling-off period of your Policy" enclosed in your welcome pack for details.

### Cancellation rights

You can cancel your policy at any time by giving 30 days' written notice to Bupa. However, cancellation is only available if no benefits have been paid during the relevant policy year.

### 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 policy or reduction of entitlement to claims payments.

### Deductible

A deductible is the amount of eligible expenses that you must pay each policy year before Bupa will reimburse your eligible medical expenses. With this plan, you can choose from 4 deductible options under the Advance and Deluxe plans respectively: HK\$0, HK\$12,000, HK\$40,000, HK\$80,000. The deductible won't apply to any optional benefits such as Clinical Benefit. If you use your medical card to pay your expenses, you'll need to reimburse Bupa for the deductible amount afterwards. If you don't use your medical card, then Bupa will reimburse your eligible medical expenses after subtracting the deductible amount. Please refer to the Policy and Summary of Benefits for details.

### Claims procedure

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



## 重要資料 Important information

### 保費調整

每名受保人的首期保費會根據年齡、健康狀況及保障選擇等因素而定。

你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。保柏可按醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等因素，向所有同一類別保單調整標準保費率。在此情況下，同一類別保單指所有相同保障等級並具備相同條款及細則和保障表的保柏非凡自願醫保計劃保單（即HK\$0自付費的尊尚計劃、HK\$12,000自付費的尊尚計劃等為獨立的類別）。

### 續保

本保單生效期為期一年並會自動續保及收取保費，除非你以書面提出取消保單。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保障至終身，只要你符合保單條款及細則內列明的續保要求。

我們了解每個人生階段有不同的保險需要，因此你可在每年續保時，靈活更改你的保障項目。若你選擇提升計劃等級、增加保障項目或減低自付費金額（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准。請注意，你不可於保單生效日起或距離上次更改自付費後的24個月內申請減低自付費金額。

保柏可於每年續保時更改保單條款及保障，以符合自願醫保計劃認可產品的最新要求。所有改動將由醫務衛生局批核並於續保前以書面提前通知保單持有人。

### 繳付保費

本計劃為醫務衛生局認可的自願醫保計劃，就認可產品所繳付的保費可用作申請稅項扣減（不包括其他自選保障）。詳情請瀏覽 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq)。

你應按申請時所選擇的繳費方式年繳或月繳保費。如你符合續保的資格條件，保柏將於保單續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲你的其他指示。

另外，保柏將給予60日繳交保費的寬限期，由保費到期日起計。你的保單於寬限期內仍然生效，惟在收到保費前，你將不會獲支付任何賠償，直至保費已獲繳清。若在寬限期屆滿後你仍未繳清保費，你的保單會於保費到期日起終止。

### Premium adjustment

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

Any claims you make won't affect your premium at renewal. However, renewal premiums may still increase as you get older. Bupa may adjust the standard premium rate on an overall portfolio basis with reference to factors such as medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses. In this case, the portfolio is all Bupa Hero VHIS Plan policies with the same level of coverage under the same terms and conditions and benefit schedule (i.e., one portfolio each for all Deluxe plans with HK\$0 Deductible, HK\$12,000 Deductible and so on).

### Renewal

This policy will last for 1 year and will be renewed with premium payments collected automatically, unless you submit a written request to cancel your policy. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to upgrade your plan, add any benefit(s) or reduce your deductible in future (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting. Please note that you can't apply to reduce your deductible within 24 months of the policy effective date or any previous change in deductible.

Bupa may revise the policy terms and benefits every year at renewal in order to comply with the latest VHIS requirements. All changes will be certified by the Health Bureau and are subject to prior written notice to the policy holder upon renewal.

### Payment of premiums

This is a VHIS plan certified by the Health Bureau. The premiums paid under the certified plan are eligible for claiming tax deduction (excluding Optional Benefits). Please refer to [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) for details.

You should pay your premium annually or monthly, based on the payment method selected during the application process. If you've fulfilled the eligibility criteria for renewal, we will charge your premium automatically at the next policy renewal, unless we have received other instructions from you.

In addition, you're allowed a 60-day grace period after the premium due date to complete the payment process. During that time, your policy will still be in effect but no benefits will be paid until the premium is paid. However, if you still haven't paid your premium when the grace period ends, your policy will be terminated from the premium due date.





## 重要資料 Important information

### 終止保單

你的保單將在以下情況時自動終止：

1. 在60日繳費寬限期屆滿時仍未繳交保費；
2. 受保人身故；或
3. 保柏不再獲《保險業條例》授權承保或繼續承保本保單。

### 轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。例如，於你的前計劃下可獲賠償的已存在病症將不獲受保，除非該些病症已被披露並獲保柏接納。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

### 一般不保事項

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
2. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷，或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療，則不屬此項。
3. 在保單生效日前，因感染或出現人體免疫力缺乏病毒（“HIV”）及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件（若保柏在本保單之條款及保障第一部分第8節提出要求，則包括相關必需資料的任何更新及改動）時是否知悉，若此傷病在保單生效日前已存在，本條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間，則此傷病於保單生效日起計五（5）年內發病，將被推定為於保單生效日前已感染或出現；若在這五（5）年後發病，將被推定為於保單生效日後感染或出現。

惟本第3節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受HIV感染所引致的傷病，有關賠償將按本條款及保障內其他條款處理。

### Termination of your policy

Your policy will be terminated automatically in the following situations:

1. non-payment of premiums after a grace period of 60 days after the premium due date;
2. upon the death of the insured person; or
3. Bupa has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this policy.

### Changing to a new insurance plan

If you're currently enrolled in a different health insurance plan and you cancel it to enrol in this plan, there may be changes to your coverage. For example, pre-existing conditions payable under your previous plan won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers, from a group plan to an individual plan or from a non-VHIS plan to a VHIS plan (and vice versa).

### General exclusions

1. Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2. Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3. Expenses arising from human immunodeficiency virus (“HIV”) and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by Bupa under Section 8 of Part 1 of the Policy Terms and Benefits) such disability shall be generally excluded from any coverage of the Terms and Benefits if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first five (5) years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Policy Terms and Benefits shall apply.



## 重要資料 Important information

4. 因倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症（HIV及其相關的傷病將按本一般不保事項第3節處理）的醫療服務費用。
5. 以下服務的收費 –
  - (a) 以美容或整容為目的的服務，惟受保人因意外而受傷，並於意外後一(1)年內接受的必要醫療服務則不屬此項；或
  - (b) 矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療、角膜激光矯視手術（LASIK），以及任何相關的檢測、治療程序及服務。
6. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及／或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑，本第6節並不適用於 –
  - (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序；
  - (b) 移除癌前病變；
  - (c) 為預防過往傷病復發或其併發症的治療；及
  - (d) 任何受保於本保單之條款及保障補充文件二第2及3節身體檢查的保障。
7. 牙科醫生進行的牙科治療及口腔頷面手術的費用，惟受保人因意外引致在住院期間接受的急症治療及手術則不屬此項。出院後的跟進牙科治療及口腔手術則不會獲得賠償。
8. 除受保於本保單之條款及保障補充文件一第2(e)節懷孕併發症的保障外，下列醫療服務及輔導服務的費用 – 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；任何性別的結紮或變性；不育（包括體外受孕或任何其他人工受孕）；以及性機能失常，包括但不限於任何原因導致的陽萎、不舉或早泄。
4. Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 of these General exclusions applies).
5. Any charges in respect of services for –
  - (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within one (1) year of the accident; or
  - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, hair mineral analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
  - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
  - (b) removal of pre-malignant conditions;
  - (c) treatment for prevention of recurrence or complication of a previous disability; and
  - (d) any medical check-up benefits payable under Sections 2 and 3 of Supplement 2 of the Policy Terms and Benefits.
7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
8. Except for the complications of pregnancy benefit payable under Section 2(e) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.



## 重要資料

## Important information

9. 購買屬耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間、日間手術當日或受保於本保單之條款及保障補充文件一第2(k)節的指定保障下所租用的醫療設備及儀器則不屬此項。
10. 除受保於本保單之條款及保障補充文件一第2(h)節住院或指定治療後由註冊中醫師提供之診症或針灸的保障外，傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療。
11. 按接受治療、治療程序、檢測或服務所在地的普遍標準（或尚未經當地認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。
12. 受保人年屆八（8）歲前發病或確診的先天性疾病所招致的醫療服務費用。
13. 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
14. 因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement, on the day of the day case procedure or specific benefit payable under Section 2(k) of Supplement 1 of the Policy Terms and Benefits.
10. Except for the consultation or acupuncture by a registered Chinese medicine practitioner after confinement or specific treatments benefit payable under Section 2(h) of Supplement 1 of the Policy Terms and Benefits, expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of eight (8) years.
13. Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.



## 重要資料 Important information

### 醫療所需

保柏只會根據「醫療所需」和「合理及慣常」的原則，為受保人所需支付的費用及／或開支作出賠償。

「醫療所需」是指按照一般公認的醫療標準，就診斷或治療相關傷病接受醫療服務的需要，而醫療服務必須符合下列條件：

- 需要註冊醫生的專業知識或轉介；
- 符合該傷病的診斷及治療所需；
- 按良好而審慎的醫學標準及主診註冊醫生審慎的專業判斷提供，而非主要為對受保人、其家庭成員、照顧人員或主診註冊醫生帶來方便或舒適而提供；
- 在環境最適當及符合一般公認的醫療標準的設備下，提供醫療服務；及
- 按主診註冊醫生審慎的專業判斷，以最適當的水平向受保人安全及有效地提供。

評估該次住院是否醫療所需的考慮因素包括：急症治療、全身麻醉、醫院專用設備的必要性等。如該次住院被視為非醫療所需，保障賠償將會作出調整。

### 合理及慣常

「合理及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。合理及慣常的收費水平由我們合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

保柏必須參照以下資料（如適用）以釐定合理及慣常收費：

- 由保險或醫學業界進行的治療或服務費用統計及調查；
- 公司內部或業界的賠償統計；
- 政府憲報；及／或
- 提供治療、服務或物料當地的其他相關參考資料。

### Medically necessary

We only cover the expenses of the insured person when they are medically necessary and reasonable and customary.

“Medically necessary” means the need for a medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice. This service must:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- be in accordance with standards of good and prudent medical practice, and not be primarily for the convenience or the comfort of the insured person, his/her family, caretaker or the attending registered medical practitioner;
- be provided in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- be at the most appropriate level which, in the professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

Additional factors will be considered to assess whether a hospitalisation is medically necessary, e.g. the need for emergency treatment, general anaesthesia, specific equipment in hospital, etc. If a hospitalisation is considered not medically necessary, benefits payable will be adjusted.

### Reasonable and customary

In relation to a charge for medical services, “reasonable and customary” means a level which does not exceed the general range of charges being charged by relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, we will make reference to the following (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
- internal or industry claim statistics;
- gazette published by the government; and/or
- other relevant sources in the locality where the treatments, services or supplies are provided.





## 重要資料 Important information

### 器官移植手術的特別條款

器官移植手術的賠償將因應手術所進行的地區而有所不同。如手術於所選保障地域範圍（香港除外）進行，你應取得保柏的預先批准，以享有本計劃下的最高賠償。

香港	所選保障地域範圍（香港除外）
無須預先批准，賠償以保障摘要上所示的每年保障限額為限：	必須取得保柏的預先批准，賠償以保障摘要上「其他限額」所示的金額為限：
智選計劃：每保單年度 \$25,000,000	智選計劃：每保單年度 \$1,000,000
倍智選計劃：每保單年度 \$30,000,000	倍智選計劃：每保單年度 \$1,200,000
尊尚計劃：每保單年度 \$35,000,000	尊尚計劃：每保單年度 \$1,500,000
倍尊尚計劃：每保單年度 \$40,000,000	倍尊尚計劃：每保單年度 \$1,800,000

如你未有取得必須的預先批准，或於所選保障地域範圍以外地區進行手術，保障將根據自願醫保標準計劃條款及保障作出賠償。

### Special conditions for organ transplant surgery

For organ transplant surgery, your benefits will be paid differently depending on the location of the surgery. If your surgery is performed in your chosen area of cover (but not in Hong Kong), you should get pre-approval from Bupa to maximise your cover.

In Hong Kong	In your chosen area of cover (except Hong Kong)
No pre-approval required, with coverage up to the annual benefit limit in the Summary of Benefits:	Pre-approval from Bupa is required, with coverage up to the amount shown in Other Limits in the Summary of Benefits:
Advance: HK\$25,000,000	Advance: HK\$1,000,000
Advance Pro: HK\$30,000,000	Advance Pro: HK\$1,200,000
Deluxe: HK\$35,000,000	Deluxe: HK\$1,500,000
Deluxe Pro: HK\$40,000,000	Deluxe Pro: HK\$1,800,000

If you don't get the necessary pre-approval or receive surgery outside your chosen area of cover, the VHIS Standard Plan Terms and Benefits will apply.



## 重要資料 Important information

### 選擇病房級別及自願升級的調整

不論你在住院時入住任何病房級別，合資格醫療費用均可獲得賠償。然而，如入住的病房級別高於所選計劃的保障摘要內列明的病房級別，所獲的賠償將會按下述作出調整：

指定的病房級別	實際住院病房級別	調整
半私家房	標準私家房	乘以 50% 的調整值
半私家房	高於標準私家房 (包括總統套房、貴賓房或豪華房)	將應用自願醫保標準計劃 條款及保障的賠償限額
標準私家房		

惟因以下原因入住較高級別的病房則除外：

- 在接受急症治療的情況下醫院指定病房級別或較之為低的病房級別床位短缺；
- 需要住院隔離導致需要入住特定級別的病房；或
- 任何其他不涉及受保人個人對住院病房級別偏好的原因。

### Choice of ward class and adjustment for voluntary upgrade

Your eligible expenses will be covered regardless of your confined ward class. However, if your confined ward class is higher than the ward class listed in your Summary of Benefits, your coverage will be adjusted as follows:

Restricted ward class	Actual confined ward class	Adjustment
Semi-private room	Standard private room	Multiplied by a 50% adjustment factor
Semi-private room	Above standard private room including suite, VIP or deluxe room	The benefit limits of the VHIS Standard Plan Terms and Benefits will apply
Standard private room		

The adjustments above will apply except when the upgrade in ward class is due to:

- unavailability of a restricted or lower ward class due to room shortage at the hospital for emergency treatment;
- confinement in isolation that requires a specific ward class; or
- any other reason not involving the insured person's own individual preference for the confined ward class.

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Bupa Hong Kong



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。

This plan 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.

保柏非凡自願醫保計劃 (尊尚、倍尊尚)  
Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



保障摘要 Summary of Benefits

2024 年 4 月 1 日版本 1 April 2024 Edition

尊尚系列獨有保障及服務  
Exclusive coverage and services for Deluxe plans

保柏非凡自願醫保計劃 (尊尚、倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

- 尊尚 Deluxe

  - \$0 自付費 Deductible (F00040-05-000-03)
  - \$12,000 自付費 Deductible (F00040-06-000-03)
  - \$40,000 自付費 Deductible (F00040-07-000-03)
  - \$80,000 自付費 Deductible (F00040-08-000-03)
- 倍尊尚 Deluxe Pro

  - \$0 自付費 Deductible (F00040-13-000-01)
  - \$12,000 自付費 Deductible (F00040-14-000-01)
  - \$40,000 自付費 Deductible (F00040-15-000-01)
  - \$80,000 自付費 Deductible (F00040-16-000-01)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>①</sup> Asia, Australia and New Zealand <sup>①</sup>	全球但不包括美國 <sup>②</sup> Worldwide excluding the United States <sup>②</sup>
指定病房級別 <sup>⑩</sup> Restricted ward class <sup>⑩</sup>	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症 <sup>③⑤</sup> 之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer <sup>③⑤</sup>	若受保人 - ◦ 患上癌症 <sup>③⑤</sup> ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 <sup>③⑤</sup> 接受任何醫療服務，而其按 1) 基本保障下保障項目 (a) - (l) 及/或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償，則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person - ◦ suffers from Cancer <sup>③⑤</sup> ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer <sup>③⑤</sup> for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits.	
1) 基本保障 Basic Benefits	尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
b 雜項開支 Miscellaneous charges	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup> (受 2) 額外保障下保障項目 (i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c 主診醫生巡房費 Attending doctor's visit fee	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
d 專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>		
e 深切治療 Intensive care		
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g 麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h 手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
i 訂明診斷成像檢測 <sup>⑤⑥</sup> Prescribed Diagnostic Imaging Tests <sup>⑤⑥</sup>		
j 訂明非手術癌症治療 <sup>⑦</sup> Prescribed Non-surgical Cancer Treatments <sup>⑦</sup>		
k 入院前或出院後 / 日間手術前後的門診護理 <sup>⑧</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>⑧</sup>	全數賠償 <sup>⑥</sup> 以下列明的診症 <sup>⑧</sup> : ◦ 住院 / 日間手術前超過 90 日所進行的一次門診或急症診症; ◦ 住院 / 日間手術前 90 日內所進行的所有門診或急症診症; 及 ◦ 出院 / 日間手術後 365 日內的所有跟進門診 Full cover <sup>⑥</sup> for the following specified visits <sup>⑧</sup> : ◦ 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 90 days before admission or Day Case Procedure; ◦ All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 90 days before admission or Day Case Procedure; and ◦ All follow-up outpatient visits per Confinement/Day Case Procedure (within 365 days after discharge from Hospital or completion of Day Case Procedure)	
l 精神科治療 Psychiatric treatments	全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	



# 保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



2) 額外保障 Enhanced Benefits		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>		賠償限額 (港元) Benefit limit (in HKD)	
a 私家看護費 <sup>⑤</sup> Private nursing <sup>⑤</sup>		全數賠償 <sup>⑥</sup> (每保單年度最多90日) Full cover <sup>⑥</sup> (Maximum 90 days per Policy Year)	
b 陪床費 Companion bed		全數賠償 <sup>⑥</sup> Full cover <sup>⑥</sup>	
c 急症意外門診保障 Emergency outpatient treatment for Accidents			
d 日症病人洗腎 <sup>⑤</sup> Day Patient kidney dialysis <sup>⑤</sup>			
e 懷孕併發症 Complications of pregnancy ◦ 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 ◦ This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date		每保單年度 \$180,000 per Policy Year	每保單年度 \$230,000 per Policy Year
f 康復治療 Rehabilitation		每日 \$3,150 per day  (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per disability per Policy Year) (Subject to pre-approval by Bupa)	每日 \$3,300 per day
g 善終服務及緩和治療 <sup>⑤</sup> Hospice and palliative care <sup>⑤</sup>		每保單年度 \$120,000 per Policy Year	每保單年度 \$150,000 per Policy Year
h 住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments		每次 \$750 per visit  (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次 \$850 per visit
i 人工裝置 <sup>⑤</sup> Prosthetic Device <sup>⑤</sup>		每保單年度每項裝置 \$120,000 per item per Policy Year	每保單年度每項裝置 \$150,000 per item per Policy Year
j 因中風而提升家居設備 <sup>⑤</sup> Home facility enhancement due to Stroke <sup>⑤</sup>		每保單年度 \$80,000 per Policy Year  (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)	每保單年度 \$100,000 per Policy Year
k 非住院睡眠窒息症測試 <sup>⑤</sup> Non-Confinement sleep apnea test <sup>⑤</sup>		全數賠償 <sup>⑥</sup> 非住院睡眠窒息症測試及以下列明的診症 <sup>⑥</sup> : ◦ 非住院睡眠窒息症測試前超過90日所進行的一次門診; ◦ 非住院睡眠窒息症測試前90日內所進行的所有門診;及 ◦ 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover <sup>⑥</sup> for non-Confinement sleep apnea test and the following specified visits <sup>⑥</sup> : ◦ 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; ◦ All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and ◦ All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test)	

## 3) 身體檢查保障 Medical Check-Up Benefit

若受保人受保於本計劃 (不論其自付費選項) 連續12個月或以上, 可由第二個保單年度開始, 於每個保單年度享受以下任一種身體檢查保障 -  
 (i) 於指定之香港健康檢查供應商出示保柏發出的換領信, 以接受免費身體檢查服務一次 (不適用於年齡18歲以下之受保人); 或  
 (ii) 申請索償一次或多於於保單年度內在所選保障地域範圍接受身體檢查服務之費用, 以每保單年度港元4,000 (尊尚計劃) 或港元4,800 (倍尊尚計劃) 最高賠償限額為限。

If the Insured Person has been continuously covered under this plan (regardless of its Deductible option) for 12 months or more, the Insured Person can enjoy either one of the following medical check-up benefits per Policy Year starting from the second Policy Year -  
 (i) Redeem one free medical check-up service at designated healthcare providers in Hong Kong by presenting the redemption letter issued by Bupa (not applicable to Insured Persons below Age 18); or  
 (ii) Reimburse the fees charged for one or more medical check-up service(s) received in the chosen area of cover within the Policy Year up to an aggregate maximum benefit limit of HK\$4,000 for Deluxe or HK\$4,800 for Deluxe Pro per Policy Year.

# 保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



4) 其他限額 Other Limits	尊尚 Deluxe	倍尊尚 Deluxe Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) - (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額 <sup>⑥</sup> Aggregate benefit limit for benefit items (a) - (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery <sup>⑥</sup>	亞洲、澳洲及新西蘭 <sup>①</sup> (香港除外) Any area in Asia, Australia and New Zealand <sup>①</sup> excluding Hong Kong  每保單年度 \$1,500,000 per Policy Year  (必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	任何地方但不包括美國 <sup>②</sup> 及香港 <sup>②</sup> Any area excluding the United States <sup>②</sup> and Hong Kong  每保單年度 \$1,800,000 per Policy Year
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$35,000,000 per Policy Year	每保單年度 \$40,000,000 per Policy Year
1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	無 Nil	

## 註解 Notes

- ① 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ② 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ③ 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- ④ 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) - (l) 項及 2) 額外保障下 (a) - (k) 項多於一個保障項目的賠償。
- ⑤ 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ⑥ 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- ⑦ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑧ 全數賠償是指不設分項賠償限額。
- ⑨ 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- ⑩ 詳情請參閱補充文件五。
- ⑪ 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- ⑫ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑬ For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑭ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑮ Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) - (l) of 1) Basic Benefits and items (a) - (k) of 2) Enhanced Benefits.
- ⑯ Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑰ Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑱ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑲ Full cover shall mean no itemised benefit sublimit.
- ⑳ Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- ㉑ Please refer to Supplement 5 for details.
- ㉒ You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.

詳情請瀏覽 [www.bupa.com.hk/bupaheropoly](http://www.bupa.com.hk/bupaheropoly) 參閱保單及保障資料。

Please refer to the Policy and Benefit Information at [www.bupa.com.hk/bupaheropoly](http://www.bupa.com.hk/bupaheropoly) for details.

# 保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) are not part of the Certified Plan.

## B 免費保障及服務 Free Benefits and Services

### 1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」(須符合有關資格)。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療/手術前最少兩個工作天向保柏提交初步保障審核表格(有關初步保障審核之步驟，請參閱會員指引)，並於登記時出示保柏非凡卡及/或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認/付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站 ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的客戶服務網站 myBupa 查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下所列的項目 (k) 入院前或出院後/日間手術前後的門診護理及項目 (l) 精神科治療，以及 2) 額外保障下所列的項目 (c) - (j)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation / guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

### 2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

#### 24小時健康專線

提供每天 24 小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

#### 📍 醫療中心選擇及預約診症

可根據你的指定情況或需要為你提供診所及醫院名單以供參考，更可為你預約選定的醫生診症

#### 健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

#### 第二醫療意見

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法

#### 慢性疾病管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

#### 📍 非緊急環球健康支援

無論你身在海外時遇上健康問題需要支援，或計劃於海外接受治療，均可為你尋找合適醫生、預約及協助安排翻譯服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

#### 24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

#### 📍 Healthcare Centre Choices and Appointment Making

Provide a list of clinics and hospitals based on your specific condition or needs for your reference as well as set up appointments with your selected doctors

#### Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

#### Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

#### Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

#### 📍 Non-emergency Global Healthcare Support

Locate suitable doctors, arrange medical appointments and support language translation either when you are in need overseas, or plan to travel for treatment

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。

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.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

## 3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero) 查閱24小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero) for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24小時情緒解碼熱線適用於18歲或以上的受保人，18歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

## 4) 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元12萬的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

Provides admission deposit in the event of hospitalisation overseas and in 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Service Provider(s) or its agent, or the availability of such services.



# 保柏非凡自願醫保計劃 (尊尚、倍尊尚) Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



以下為保柏非凡自願醫保計劃 (尊尚、倍尊尚) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。  
The optional benefits of the Bupa Hero VHIS Plan (Deluxe, Deluxe Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

## C 自選保障之保障摘要 Summary of Benefits for Optional Benefits


賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	尊尚 Deluxe		倍尊尚 Deluxe Pro	
	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit	網絡保障® Network Benefit®	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$200,000		\$250,000	
保柏非凡特選服務供應商數目® No. of Bupa Hero Appointed Service Providers®	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 普通科醫生® General practitioner®	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)	全數賠償 (包括診症費及最多5日之 基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	全數賠償 (只限診症費) Full cover (Consultation fee only)
b 專科醫生® Specialist® ◦ 須獲註冊醫生書面轉介，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 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry				
c 家中應診 Home consultation	不適用 N/A		不適用 N/A	
d 物理治療師® Physiotherapist® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診療費) Full cover (Treatment fee only)			
e 脊醫® Chiropractor® ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner				
f 中醫師® Chinese herbalist®	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治\$500 (包括診症費、基本醫療所需 中藥費用、針灸治療及推拿； 亦支付由註冊中醫師處方並由 合法來源 (不論是否於該註冊 中醫師的門診診所) 取得之基 本醫療所需中藥費用) \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之 基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	每次診治\$600 (包括診症費、基本醫療所需 中藥費用、針灸治療及推拿； 亦支付由註冊中醫師處方並由 合法來源 (不論是否於該註冊 中醫師的門診診所) 取得之基 本醫療所需中藥費用) \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))
g 跌打醫師 Chinese bonesetter				
h 精神科相關治療® Psychiatric-related treatments®	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治\$1,000 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明 的診症費、醫療所需西藥、 診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	每次診治\$1,200 (包括診症費、醫療所需西 藥、中藥、針灸治療、診 斷成像及化驗) \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導® Psychological counselling® ◦ 須獲精神科醫生書面轉介 ◦ Subject to written referral from a Psychiatrist				
j 整骨治療師 Osteopath	不適用 N/A	每次診治\$1,000 (只包括診治肌肉、骨骼和 關節的費用) \$1,000 per visit (Includes treatment fee for muscles, bones and joints only)	不適用 N/A	每次診治\$1,200 (只包括診治肌肉、骨骼和 關節的費用) \$1,200 per visit (Includes treatment fee for muscles, bones and joints only)

保柏非凡自願醫保計劃 (尊尚、倍尊尚)  
Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)



賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)		尊尚Deluxe		倍尊尚Deluxe Pro	
k	<div> 足病治療師® Podiatrist®</div> <div><ul style="list-style-type: none"><li>須獲註冊醫生書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner</li></ul></div>	不適用 N/A	每次診治 \$1,000 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,000 per visit (Includes consultation fee and charges for Medically Necessary topical medicament, orthomechanical services and procedures)	不適用 N/A	每次診治 \$1,200 (包括診症費、醫療所需外塗藥物、矯形機械服務及治療等醫療費用) \$1,200 per visit (Includes consultation fee and charges for Medically Necessary topical medicament, orthomechanical services and procedures)
l	<div>診斷成像及化驗® Diagnostic imaging and laboratory tests®</div> <div><ul style="list-style-type: none"><li>須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師／脊醫® (只適用於X光及化驗) 書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor® for X-ray only and laboratory tests</li></ul></div>	全數賠償 Full cover			
m	處方西藥 Prescribed Western Medication	每保單年度 \$30,000 per Policy Year  (經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)		每保單年度 \$33,000 per Policy Year	
n	<div> 接種疫苗 Vaccination</div>	每保單年度 \$8,000 per Policy Year  (包括乙型肝炎、卡介苗、小兒麻痺、白喉、百日咳、破傷風混合、麻風、日本腦炎、腦膜炎、甲型肝炎、麻疹、流行感冒及其他由香港政府或世界衛生組織不時推薦的疫苗接種) (Covers vaccinations for Hepatitis B, Bacillus Calmette-Guerin (BCG), polio (poliomyelitis), diphtheria-pertussis-tetanus, Leprosy, Japanese encephalitis, Meningitis, Hepatitis A, Measles, Influenza and other vaccinations recommended by the Hong Kong Government or World Health Organisation from time to time)		每保單年度 \$9,000 per Policy Year	

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目(a) – (k)之診治次數上限合共為40次，其中項目(f) – (g)、項目(h) – (i)及項目(j) – (k)之診治次數上限合共為每保單年度各20次。每一項目以每日最多一次為限。

Maximum number of visits for both Network Benefit and Non-Network Benefit in aggregate per Policy Year for items (a) – (k) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) – (g), items (h) – (i) and items (j) – (k) respectively. Subject to a maximum of one visit per item per day.

註解 Notes

④ 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。

⑤ 有關「門診保障」之「網絡保障」

(i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：

- 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
- 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
- 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。

(ii) 如沒有依循以上第(i)節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。

⑥ 有關保柏非凡特選服務供應商

請登入保柏的客戶服務網站myBupa查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。

⑦ 有關普通科醫生、專科醫生及中醫師保障

- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用(只包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。

⑧ 於轉介信發出日起計六個月內，可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 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保障下的其他項目，有關費用只可獲此項目(h)的賠償，而不會獲得其他項目之賠償。

⑩ 部分診斷影像中心或不接受由註冊中醫師及/或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。

⑪ "Asia, Australia and New Zealand" means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

⑫ About Network Benefit under Clinical Benefit

(i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:

- Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
- Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
- Please present your BH card upon registration for treatment and use it to pay the medical expenses.

(ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.

⑬ About Bupa Hero Appointed Service Providers

Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.

⑭ About general practitioner, Specialist, Chinese herbalist benefits

- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the consultation fee charged by the general practitioners, Specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service provider (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.

⑮ 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.

⑯ 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 (h) and no benefit shall be payable under other benefit items.

⑰ Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.

保柏非凡自願醫保計劃 (尊尚、倍尊尚)  
Bupa Hero VHIS Plan (Deluxe, Deluxe Pro)

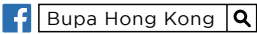


賠償限額 (港元) Benefit limit (in HKD)

2) 牙科及視力保障 (自選保障) Dental and Optical Benefit (Optional Benefit)		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover		亞洲、澳洲及新西蘭 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>	全球但不包括美國 Worldwide excluding the United States
牙科保障 Dental Benefit			
<ul style="list-style-type: none"><li>洗牙 Scaling and polishing</li><li>定期口腔檢查 Routine oral examination</li><li>口腔 X 光及藥物 Intraoral X-ray and medications</li><li>補牙及脫牙 Fillings and extractions</li><li>膿瘡排放 Drainage of abscesses</li><li>齒尖或齒邊修復 Pins for cusp restoration</li><li>牙髓治療 (杜牙根) Root canal treatment</li><li>牙周手術 Periodontal surgery</li><li>緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess)</li><li>活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident)</li></ul>		每保單年度 \$8,000 per Policy Year	每保單年度 \$9,000 per Policy Year
受保人必須連續受保於此保障六個月或以上，方可獲得以下項目之賠償。 The following items are payable provided that the Insured Person has been continuously covered under this Benefit for six months or more.			
<ul style="list-style-type: none"><li>牙冠及牙橋 Crowns and bridges</li><li>根尖切除術 Apicoectomy</li><li>鑲牙 Gold inlay</li><li>部分或全軟組織阻生 Partial and complete soft-tissue impaction</li><li>牙骨阻生 Bony impaction</li><li>牙齒矯正 Orthodontic treatment</li><li>全視牙照 Panoramic film</li><li>牙膠 Night-guard or mouth-guard</li></ul>		每保單年度 \$9,000 per Policy Year	每保單年度 \$10,000 per Policy Year
視力保障 Optical Benefit			
<ul style="list-style-type: none"><li>此保障將支付由註冊醫生或註冊視光師進行之診症費、眼科檢查或檢驗，以及矯正視力的隱形眼鏡或一副眼鏡。</li><li>This benefit shall cover the expenses incurred for consultation, eye check or examinations performed by a Registered Medical Practitioner or Registered Optometrist, as well as contact lenses or one pair of glasses for optical correction.</li></ul>		每保單年度 \$2,000 per Policy Year	每保單年度 \$3,000 per Policy Year
3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎 18 至 49 歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)		尊尚 Deluxe	倍尊尚 Deluxe Pro
保障地域範圍 Area of cover		亞洲、澳洲及新西蘭 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery		每次懷孕 \$50,000 per pregnancy	每次懷孕 \$55,000 per pregnancy
b 剖腹生產 Caesarean section		每次懷孕 \$75,000 per pregnancy	每次懷孕 \$80,000 per pregnancy
c 流產 Miscarriage		每次懷孕 \$25,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
<ul style="list-style-type: none"><li>產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。</li><li>此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。</li><li>受保人必須於本保障生效日之後受孕方可獲得賠償，首 9 個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠 20 至 37 週之間的分娩)，此產科保障將不會應用 9 個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠 37 週後但於 9 個月等候期內分娩，將不獲此產科保障賠償。</li><li>所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受認可產品及/或門診保障有關項目覆蓋則除外)。</li><li>The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement.</li><li>This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.</li><li>This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.</li><li>All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items).</li></ul>			

所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保柏 (亞洲) 有限公司 Bupa (Asia) Limited  
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保障摘要 Summary of Benefits

2024 年 4月1日版本 1 April 2024 Edition

保柏非凡自願醫保計劃 (智選、倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Advance, Advance Pro) offers the options below (VHIS certification numbers in brackets):

- 智選 Advance

  - \$0 自付費 Deductible (F00040-01-000-03)
  - \$12,000 自付費 Deductible (F00040-02-000-03)
  - \$40,000 自付費 Deductible (F00040-03-000-03)
  - \$80,000 自付費 Deductible (F00040-04-000-03)
- 倍智選 Advance Pro

  - \$0 自付費 Deductible (F00040-09-000-01)
  - \$12,000 自付費 Deductible (F00040-10-000-01)
  - \$40,000 自付費 Deductible (F00040-11-000-01)
  - \$80,000 自付費 Deductible (F00040-12-000-01)

A 認可產品之保障摘要 Summary of Benefits for the Certified Plan

計劃選項 Plan option	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>①</sup> Asia, Australia and New Zealand <sup>①</sup>	全球但不包括美國 <sup>②</sup> Worldwide excluding the United States <sup>②</sup>
指定病房級別 <sup>③</sup> Restricted ward class <sup>③</sup>	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China	香港、澳門、台灣及中國大陸 For Hong Kong, Macau, Taiwan and mainland China
	半私家房 Semi-private Room	半私家房 Semi-private Room
	其他亞洲、澳洲及新西蘭地區 For other areas in Asia, Australia and New Zealand	全球其他地方但不包括美國 For other areas worldwide excluding the United States
	標準私家房 Standard Private Room	標準私家房 Standard Private Room
1) 基本保障及 2) 額外保障下所有保障項目之自付費 Deductible for all benefit items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度港元 \$0 / \$12,000 / \$40,000 / \$80,000 per Policy Year	
癌症 <sup>④⑤</sup> 之全額賠償 - 豁免自付費 First-dollar coverage - Deductible waived for Cancer <sup>④⑤</sup>	若受保人 - ◦ 患上癌症 <sup>④⑤</sup> ; 及 ◦ 在主診註冊醫生的書面建議下直接因癌症 <sup>④⑤</sup> 接受任何醫療服務，而其按 1) 基本保障下保障項目 (a) - (l) 及／或 2) 額外保障下保障項目 (a) - (k) 有應付的賠償，則餘下的自付費餘額 (如有) 將於確診後就該醫療服務被減少至零元 (\$0)。 The remaining balance of Deductible (if any) after diagnosis shall be reduced to zero dollars (\$0) for the Medical Services if the Insured Person - ◦ suffers from Cancer <sup>④⑤</sup> ; and ◦ upon the written recommendation of the attending Registered Medical Practitioner, receives any Medical Services as a direct result of the Cancer <sup>④⑤</sup> for which benefits are payable under benefit items (a) to (l) of 1) Basic Benefits and/or (a) to (k) of 2) Enhanced Benefits.	



保柏非凡自願醫保計劃 (智選、倍智選)  
Bupa Hero VHIS Plan (Advance, Advance Pro)



1) 基本保障 Basic Benefits	智選 Advance	倍智選 Advance Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 病房及膳食 Room and board	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
b 雜項開支 Miscellaneous charges	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup> (受2) 額外保障下保障項目(i)「人工裝置」的賠償限額所規限) (Subject to benefit limit of benefit item (i) Prosthetic Device under 2) Enhanced Benefits)	
c 主診醫生巡房費 Attending doctor's visit fee	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
d 專科醫生費 <sup>⑤</sup> Specialist's fee <sup>⑤</sup>		
e 深切治療 Intensive care		
f 外科醫生費 (不限手術類別) Surgeon's fee (regardless of the surgical category)		
g 麻醉科醫生費 (不限手術類別) Anaesthetist's fee (regardless of the surgical category)		
h 手術室費 (不限手術類別) Operating theatre charges (regardless of the surgical category)		
i 訂明診斷成像檢測 <sup>⑤⑥</sup> Prescribed Diagnostic Imaging Tests <sup>⑤⑥</sup>		
j 訂明非手術癌症治療 <sup>⑦</sup> Prescribed Non-surgical Cancer Treatments <sup>⑦</sup>	全數賠償 <sup>⑤</sup> 以下列明的診症 <sup>⑤</sup> ： ◦ 住院/日間手術前超過90日所進行的一次門診或急症診症； ◦ 住院/日間手術前90日內所進行的所有門診或急症診症；及 ◦ 出院/日間手術後365日內的所有跟進門診 Full cover <sup>⑤</sup> for the following specified visits <sup>⑤</sup> ： ◦ 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure taking place more than 90 days before admission or Day Case Procedure; ◦ All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure taking place within 90 days before admission or Day Case Procedure; and ◦ All follow-up outpatient visits per Confinement/Day Case Procedure (within 365 days after discharge from Hospital or completion of Day Case Procedure)	
k 入院前或出院後 / 日間手術前後的門診護理 <sup>⑧</sup> Pre- and post-Confinement / Day Case Procedure outpatient care <sup>⑧</sup>		
l 精神科治療 Psychiatric treatments	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
2) 額外保障 Enhanced Benefits	智選 Advance	倍智選 Advance Pro
保障項目 <sup>④</sup> Benefit items <sup>④</sup>	賠償限額 (港元) Benefit limit (in HKD)	
a 私家看護費 <sup>⑤</sup> Private nursing <sup>⑤</sup>	全數賠償 <sup>⑤</sup> (每保單年度最多90日) Full cover <sup>⑤</sup> (Maximum 90 days per Policy Year)	
b 陪床費 Companion bed	全數賠償 <sup>⑤</sup> Full cover <sup>⑤</sup>	
c 急症意外門診保障 Emergency outpatient treatment for Accidents		
d 日症病人洗腎 <sup>⑤</sup> Day Patient kidney dialysis <sup>⑤</sup>	每保單年度 \$150,000 per Policy Year	
e 懷孕併發症 Complications of pregnancy ◦ 本保障只會賠償在保單生效日後首12個月之後受孕並因而引起的相關併發症 ◦ This benefit shall only be payable for complications resulting from a conception occurring after the first 12 months from the Policy Effective Date		
f 康復治療 Rehabilitation	每日 \$2,000 per day (每保單年度每傷病最多90日) (必須取得保柏之預先批准) (Maximum 90 days per Disability per Policy Year) (Subject to pre-approval by Bupa)	每日 \$2,300 per day
g 善終服務及緩和治療 <sup>⑤</sup> Hospice and palliative care <sup>⑤</sup>	每保單年度 \$100,000 per Policy Year	每保單年度 \$110,000 per Policy Year
h 住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	每次 \$650 per visit (每保單年度最多20次) (Maximum 20 visits per Policy Year)	每次 \$700 per visit
i 人工裝置 <sup>⑤</sup> Prosthetic Device <sup>⑤</sup>	每保單年度每項裝置 \$100,000 per item per Policy Year	每保單年度每項裝置 \$110,000 per item per Policy Year
j 因中風而提升家居設備 <sup>⑤</sup> Home facility enhancement due to Stroke <sup>⑤</sup>	每保單年度 \$50,000 per Policy Year (須於中風出院後緊接其後的180日內完成) (Completed within 180 days after discharge from Hospital due to Stroke)	每保單年度 \$60,000 per Policy Year
k 非住院睡眠窒息症測試 <sup>⑤</sup> Non-Confinement sleep apnea test <sup>⑤</sup>	全數賠償 <sup>⑤</sup> 非住院睡眠窒息症測試及以下列明的診症 <sup>⑤</sup> ： ◦ 非住院睡眠窒息症測試前超過90日所進行的一次門診； ◦ 非住院睡眠窒息症測試前90日內所進行的所有門診；及 ◦ 非住院睡眠窒息症測試後365日內的所有跟進門診 Full cover <sup>⑤</sup> for non-Confinement sleep apnea test and the following specified visits <sup>⑤</sup> ： ◦ 1 prior outpatient visit per non-Confinement sleep apnea test taking place more than 90 days before such sleep apnea test; ◦ All prior outpatient visits per non-Confinement sleep apnea test taking place within 90 days before such sleep apnea test; and ◦ All follow-up outpatient visits per non-Confinement sleep apnea test (within 365 days after completion of such sleep apnea test)	

# 保柏非凡自願醫保計劃 (智選、倍智選) Bupa Hero VHIS Plan (Advance, Advance Pro)



3) 其他限額 Other Limits	智選 Advance	倍智選 Advance Pro
進行器官移植手術並按 1) 基本保障下保障項目 (a) – (i) 及 (k), 以及 2) 額外保障下保障項目 (a)、(b)、(f)、(g)、(h) 及 (i) 的總保障限額 <sup>⑥</sup> Aggregate benefit limit for benefit items (a) – (i) and (k) under 1) Basic Benefits and (a), (b), (f), (g), (h) and (i) under 2) Enhanced Benefits for organ transplant surgery <sup>⑥</sup>	亞洲、澳洲及新西蘭 <sup>①</sup> (香港除外) Any area in Asia, Australia and New Zealand <sup>①</sup> excluding Hong Kong  每保單年度 \$1,000,000 per Policy Year  (必須取得保柏之預先批准) (Subject to pre-approval by Bupa)	任何地方但不包括美國 <sup>②</sup> 及香港 Any area excluding the United States <sup>②</sup> and Hong Kong  每保單年度 \$1,200,000 per Policy Year
	香港 Hong Kong	香港 Hong Kong
	受每年保障限額所規限 Subject to Annual Benefit Limit	
1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	每保單年度 \$25,000,000 per Policy Year	每保單年度 \$30,000,000 per Policy Year
1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits	無 Nil	

## 註解 Notes

- ① 「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。於亞洲、澳洲及新西蘭以外招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ② 於美國以內所招致的醫療費用，其 1) 基本保障下之保障項目將根據自願醫保標準計劃條款及保障的相應賠償限額賠償及 2) 額外保障下的保障將不獲賠償。詳情請參閱補充文件五。
- ③ 詳情請參閱補充文件六。癌症的定義受不保條件限制。
- ④ 除非另有註明，同一項目的合資格費用或受保障之費用不可獲 1) 基本保障下 (a) – (l) 項及 2) 額外保障下 (a) – (k) 項多於一個保障項目的賠償。
- ⑤ 保柏有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ⑥ 檢測只包括電腦斷層掃描 (“CT” 掃描)、磁力共振掃描 (“MRI” 掃描)、正電子放射斷層掃描 (“PET” 掃描)、PET-CT 組合及 PET-MRI 組合。
- ⑦ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑧ 全數賠償是指不設分項賠償限額。
- ⑨ 就住院 / 日間手術 / 非住院睡眠窒息症測試前的門診或急症診症 (如適用) 所招致之合資格費用索償，須於 (a) 受保人出院當日或 (b) 進行日間手術 / 非住院睡眠窒息症測試當日 (視情況而定) 起 90 天內提交予本公司。
- ⑩ 詳情請參閱補充文件五。
- ⑪ 你必須於特定地域入住指定病房級別或以下的病房。若你住院時自願地入住指定病房級別以上的病房，所有合資格賠償將根據保單條款作出調整。詳情請參閱補充文件五。
- ⑫ “Asia, Australia and New Zealand” means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. For medical expenses incurred outside Asia, Australia and New Zealand, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑬ For medical expenses incurred in the United States, the benefits payable for the benefit items under 1) Basic Benefits will be subject to the corresponding benefit limits under the VHIS Standard Plan Terms and Benefits and no benefits shall be payable under 2) Enhanced Benefits. Please refer to Supplement 5 for details.
- ⑭ Please refer to Supplement 6 for details. The definition of Cancer is subject to excluded conditions.
- ⑮ Unless otherwise specified, Eligible Expenses or covered expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for items (a) – (l) of 1) Basic Benefits and items (a) – (k) of 2) Enhanced Benefits.
- ⑯ Bupa shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑰ Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.
- ⑱ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑲ Full cover shall mean no itemised benefit sublimit.
- ⑳ Claims for the Eligible Expenses incurred on prior outpatient visits or Emergency consultations (if applicable) shall be submitted to the Company within 90 days after (a) the date on which the Insured Person is discharged from the Hospital or (b) the date on which the Day Case Procedure/non-Confinement sleep apnea test is performed, as the case may be.
- ㉑ Please refer to Supplement 5 for details.
- ㉒ You must be Confined at the restricted ward class or lower in the specified geographical area. If you are voluntarily Confined in a room at a higher level, benefits payable in respect of all eligible claims shall be adjusted based on the terms of your Policy. Please refer to Supplement 5 for details.

詳情請瀏覽 [www.bupa.com.hk/bupahepolicy](http://www.bupa.com.hk/bupahepolicy) 參閱保單及保障資料。  
Please refer to the Policy and Benefit Information at [www.bupa.com.hk/bupahepolicy](http://www.bupa.com.hk/bupahepolicy) for details.

以下為保柏非凡自願醫保計劃 (智選、倍智選) 的免費保障及服務，並非認可產品的一部分。

The following free benefits and services under Bupa Hero VHIS Plan (Advance, Advance Pro) are not part of the Certified Plan.

## B 免費保障及服務 Free Benefits and Services

### 1) 「保柏非凡卡」及免找數服務 Bupa Hero Card and cashless service

- 投保本計劃後，你將獲發「保柏非凡卡」（須符合有關資格）。憑卡於指定的香港私家醫院住院、或於保柏非凡特選服務供應商接受日間手術、訂明非手術癌症治療或訂明診斷成像檢測可享免找數、免索償服務。
- 請於住院或接受治療／手術前最少兩個工作天向保柏提交初步保障審核表格（有關初步保障審核之步驟，請參閱會員指引），並於登記時出示保柏非凡卡及／或初步保障審核文件。
- 保柏會直接向醫院或服務供應商支付你的合資格醫療費用，以初步審核確認／付款保證信之信用額為限。而超過信用額的醫療費用，保單持有人須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站 ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) 查閱最新的指定香港私家醫院名單。此名單可能會不時更改。
- 請登入保柏的客戶服務網站 myBupa 查閱最新的保柏非凡特選服務供應商名單。此名單可能會不時更改。
- 如在海外接受治療，你只須預先致電保柏，便可於所選保障地域範圍的醫院享用此服務。
- 免找數服務並不適用於 1) 基本保障下列出的項目 (k) 入院前或出院後／日間手術前後的門診護理及項目 (l) 精神科治療，以及 2) 額外保障下列出的項目 (c) - (j)。醫療卡並不適用於本港私家醫院的門診部。請先支付醫療費用，然後再向保柏申請索償。
- 如有任何差額和自付費，保單持有人須向保柏退還有關費用，詳情請參閱保單。
- You'll receive a Bupa Hero Card (BH card) after enrolling in this plan subject to the eligibility requirements of Bupa. You can use your BH card to enjoy cashless service without submitting any claims for Confinement at designated private Hospitals in Hong Kong, or Day Case Procedure, Prescribed Non-surgical Cancer Treatment or Prescribed Diagnostic Imaging Test received at Bupa Hero Appointed Service Providers.
- Please submit a pre-authorisation form to Bupa at least 2 working days before Confinement and treatment/procedures (please refer to the Membership Guide for the pre-authorisation procedure), and present your BH card and/or pre-authorisation document at registration.
- Bupa will settle your eligible medical expenses with the Hospital or service provider directly, subject to the approved credit limit as stated in the pre-authorisation confirmation / guarantee of payment letter. For medical expenses exceeding the credit limit, the Policy Holder will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website ([www.bupa.com.hk/hero](http://www.bupa.com.hk/hero)) for the latest list of designated private Hospitals in Hong Kong. This list is subject to change from time to time.
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- For overseas hospitalisation, you can enjoy this service in your chosen area of cover by calling Bupa to make the necessary arrangements.
- Cashless service is not applicable to item (k) pre- and post-Confinement/Day Case Procedure outpatient care and item (l) psychiatric treatments listed under 1) Basic Benefits and items (c) - (j) listed under 2) Enhanced Benefits. Medical card is not applicable to the outpatient department of a local private hospital. Please settle your payment first and submit a claim to Bupa.
- You may need to reimburse Bupa for the amount of selected Deductible and Shortfall, if any. Please refer to the Policy for more details.

### 2) 健康支援服務 Health Coaching Services

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為你提供個人健康管理支援服務，包括：

#### 24小時健康專線

提供每天24小時支援服務，為你解答健康問題並提供指引，根據病徵或病況建議合適的做法

#### 醫療中心選擇

可根據你的指定情況或需要為你提供診所及醫院名單以供參考

#### 健康顧問

若入住本港私家醫院，保柏的健康顧問會全程協助，讓你了解你的治療詳情和醫療開支預算，替你處理有關入院、出院後跟進治療及索償等事宜

#### 第二醫療意見

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為你提供專業的意見，讓你掌握病情從而決定治療方法

#### 慢性疾病管理計劃

提供控制慢性疾病如糖尿病、高血壓的建議，包括生活習慣建議及跟進病情等服務

The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

#### 24-hour Healthline

24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition

#### Healthcare Centre Choices

Provide a list of clinics and hospitals based on your specific condition or needs for your reference

#### Care Manager

A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims

#### Second Medical Opinion

Clarify any doubts about your diagnosis and proposed treatment by obtaining medical advice from a panel of medical specialists

#### Chronic Conditions Programme

Lifestyle coaching and follow-up services to help you manage chronic conditions such as diabetes and hypertension

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。

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.

- 「健康支援服務」建議的服務之有關費用由受保人自付，除非該費用在保單下屬受保項目。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Insured Person unless otherwise covered under the Policy.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

## 3) 24小時情緒解碼熱線 24-hour Mental Health Service Hotline

此服務由保柏特選的服務供應商及其經驗豐富的合資格輔導人員及臨床心理學家團隊提供。你可隨時致電熱線以獲得輔導人員的免費情緒支援及個人化輔導服務。如有需要，輔導人員更可為你安排接受臨床心理學家的面談輔導服務（每保單年度四次）。請放心，你所提供的資料均會保密。

This service is provided by our selected service providers and their team of qualified and experienced counsellors and clinical psychologists. Through the hotline, counsellors offer free emotional support and personalised advice. They can also arrange face-to-face counselling services with a clinical psychologist if needed (four times per Policy Year). Rest assured that all information provided will be kept in strict confidence.

請瀏覽保柏網站 [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero) 查閱 24 小時情緒解碼熱線的條款及細則。

Please refer to Bupa's website at [www.bupa.com.hk/hero](http://www.bupa.com.hk/hero) for the terms and conditions of the 24-hour Mental Health Service Hotline.

- 24 小時情緒解碼熱線適用於 18 歲或以上的受保人，18 歲以下的受保人需於保單持有人或監護人陪同下使用此服務。
- The 24-hour Mental Health Service Hotline is applicable to Insured Persons aged 18 or above. Insured Persons aged below 18 must be accompanied by the Policy Holder or guardian to use this service.

## 4) 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港元 12 萬的額外住院保障，並設有 24 小時熱線提供旅遊、醫療或法律資訊及支援。

Provides admission deposit in the event of hospitalisation overseas and in 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.

- 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若你不希望獲得此免費保障，請以書面通知保柏。
- 這項服務是保柏聘用之服務供應商（「服務供應商」）負責提供並受條款及細則約束。服務供應商為獨立的承辦商，並非保柏的代理。保柏不須就受保人因服務供應商或其代理提供之服務或建議或該等服務之供應而直接或間接蒙受或招致之任何損失、損害、費用、起訴、訴訟或法律程序，向保單持有人或受保人承擔任何責任。
- The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.
- These services are provided by the Service Provider(s) engaged by Bupa and terms and conditions apply. The Service Provider is a third party service provider, which is an independent contractor and is not an agent of Bupa. Bupa shall not be liable to the Policy Holder or Insured Person in any respect of any loss, damage, expense, suit, action or proceeding suffered or incurred by the Insured Person, whether directly or indirectly, arising from or in connection with the services provided or advice given by the Service Provider(s) or its agent, or the availability of such services.



保柏非凡自願醫保計劃 (智選、倍智選)  
Bupa Hero VHIS Plan (Advance, Advance Pro)



以下為保柏非凡自願醫保計劃 (智選、倍智選) 的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減及家庭折扣。  
The optional benefits of the Bupa Hero VHIS Plan (Advance, Advance Pro) shown below are not part of the Certified Plan, and are not eligible for claiming tax deduction and family discount.

C 自選保障之保障摘要 Summary of Benefits for Optional Benefits

賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)	智選 Advance		倍智選 Advance Pro	
	網絡保障 <sup>®</sup> Network Benefit <sup>®</sup>	非網絡保障 Non-Network Benefit	網絡保障 <sup>®</sup> Network Benefit <sup>®</sup>	非網絡保障 Non-Network Benefit
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>		全球但不包括美國 Worldwide excluding the United States	
每年最高賠償額 Overall Annual Limit	\$100,000		\$150,000	
保柏非凡特選服務供應商數目 <sup>®</sup> No. of Bupa Hero Appointed Service Providers <sup>®</sup>	約 Around 2,200	不適用 N/A	約 Around 2,200	不適用 N/A
a 全科醫生 <sup>®</sup> General practitioner <sup>®</sup>	全數賠償 (包括診症費及最多5日之基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)	全數賠償 (包括診症費及最多5日之基本醫療所需西藥費用) Full cover (Includes consultation fee and up to 5 days of basic Medically Necessary Western Medication)	賠償80% (只限診症費) 80% reimbursement (Consultation fee only)
b 專科醫生 <sup>®</sup> Specialist <sup>®</sup> ◦ 須獲註冊醫生書面轉介，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 ◦ Subject to written referral from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry				
c 家中應診 Home consultation	不適用 N/A		不適用 N/A	
d 物理治療師 <sup>®</sup> Physiotherapist <sup>®</sup> ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)	全數賠償 (只限診療費) Full cover (Treatment fee only)	賠償80% (只限診療費) 80% reimbursement (Treatment fee only)
e 脊醫 <sup>®</sup> Chiropractor <sup>®</sup> ◦ 須獲註冊醫生書面轉介 ◦ Subject to written referral from a Registered Medical Practitioner				
f 中醫師 <sup>®</sup> Chinese herbalist <sup>®</sup>	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$500 (包括診症費、基本醫療所需中藥費用、針灸治療及推拿；亦支付由註冊中醫師處方並由合法來源 (不論是否於該註冊中醫師的門診診所) 取得之基本醫療所需中藥費) 80% reimbursement up to \$500 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))	全數賠償 (包括診症費及最多兩劑之基本醫療所需中藥費用) Full cover (Includes consultation fee and up to 2 doses of basic Medically Necessary Chinese Medicines)	賠償80%，上限為每次診治\$600 (包括診症費、基本醫療所需中藥費用、針灸治療及推拿；亦支付由註冊中醫師處方並由合法來源 (不論是否於該註冊中醫師的門診診所) 取得之基本醫療所需中藥費) 80% reimbursement up to \$600 per visit (Includes consultation fee, basic Medically Necessary Chinese Medicines, acupuncture and tui na; also payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic))
g 跌打醫師 Chinese bonesetter				



賠償限額 (港元) Benefit limit (in HKD)

1) 門診保障 (自選保障) Clinical Benefit (Optional Benefit)		智選 Advance		倍智選 Advance Pro	
h 精神科相關治療 <sup>®</sup> Psychiatric-related treatments <sup>®</sup>		全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償80%，上限為 每次診治 \$1,000 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,000 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	全數賠償 (只包括由精神科醫生訂明的診症費、醫療所需西藥、診斷成像及化驗) Full cover (Includes consultation fee, Medically Necessary Western Medication, diagnostic imaging and laboratory tests prescribed by a Psychiatrist only)	賠償80%，上限為 每次診治 \$1,200 (包括診症費、醫療所需西藥、中藥、針灸治療、診斷成像及化驗) 80% reimbursement up to \$1,200 per visit (Includes consultation fee, Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)
i 臨床心理輔導 <sup>®</sup> Psychological counselling <sup>®</sup> <ul style="list-style-type: none"><li>須獲精神科醫生書面轉介</li><li>Subject to written referral from a Psychiatrist</li></ul>		全數賠償 Full cover	賠償80%，上限為 每次診治 \$1,000 80% reimbursement up to \$1,000 per visit	全數賠償 Full cover	賠償80%，上限為 每次診治 \$1,200 80% reimbursement up to \$1,200 per visit
j 診斷成像及化驗 <sup>®</sup> Diagnostic imaging and laboratory tests <sup>®</sup> <ul style="list-style-type: none"><li>須獲註冊醫生 (適用於所有診斷影像及化驗) 或註冊中醫師／脊醫<sup>®</sup> (只適用於X光及化驗) 書面轉介</li><li>Subject to written referral from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor<sup>®</sup> for X-ray only and laboratory tests</li></ul>		全數賠償 Full cover	賠償80%，上限為每保單年度 \$10,000 80% reimbursement up to \$10,000 per Policy Year	全數賠償 Full cover	賠償80%，上限為每保單年度 \$12,000 80% reimbursement up to \$12,000 per Policy Year
k 處方西藥 Prescribed Western Medication		每保單年度 \$8,000 per Policy Year		每保單年度 \$10,000 per Policy Year	
		(經由註冊醫生處方並由合法來源取得之醫療所需西藥費用) (Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source)			

以「網絡保障」及「非網絡保障」合計，每保單年度以上項目 (a) - (i) 之診治次數上限合共為 40 次，其中項目 (f) - (g) 及項目 (h) - (i) 之診治次數上限合共為每保單年度各 20 次。每一項目以每日最多一次為限。

Maximum number of visits for both Network Benefit and Non-Network Benefit in aggregate per Policy Year for items (a) - (i) above is 40 in total, with a sub-limit of 20 visits per Policy Year for items (f) - (g) and items (h) - (i) respectively. Subject to a maximum of one visit per item per day.

2) 牙科保障 (自選保障) Dental Benefit (Optional Benefit)	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭 <sup>®</sup> Asia, Australia and New Zealand <sup>®</sup>	全球但不包括美國 Worldwide excluding the United States
<ul style="list-style-type: none"><li>洗牙 Scaling and polishing</li><li>定期口腔檢查 Routine oral examination</li><li>口腔 X 光及藥物 Intraoral X-ray and medications</li><li>補牙及脫牙 Fillings and extractions</li><li>膿瘡排放 Drainage of abscesses</li><li>齒尖或齒邊修復 Pins for cusp restoration</li><li>牙髓治療 (杜牙根) Root canal treatment</li><li>牙周手術 Periodontal surgery</li><li>緊急意外治療 (包括 X 光、緊急牙痛舒緩、臨時補牙、藥物、膿瘡切割及排放) Accident emergency treatment (including X-ray, temporary pain relief, temporary fillings, medication, incision and drainage of abscess)</li><li>活動假牙、牙冠及牙橋 (只適用於因意外而必須安裝) Dentures, crowns and bridges (Only if necessitated by an Accident)</li></ul>	每保單年度 \$5,000 per Policy Year	每保單年度 \$6,500 per Policy Year

賠償限額 (港元) Benefit limit (in HKD)

3) 產科保障 (自選保障) Maternity Benefit (Optional Benefit) (只適用於年齡介乎18至49歲之女性受保人 Only applicable to female Insured Persons from Age 18 to 49)	智選 Advance	倍智選 Advance Pro
保障地域範圍 Area of cover	亞洲、澳洲及新西蘭® Asia, Australia and New Zealand®	全球但不包括美國 Worldwide excluding the United States
a 順產 Normal delivery	每次懷孕 \$28,000 per pregnancy	每次懷孕 \$30,000 per pregnancy
b 剖腹生產 Caesarean section	每次懷孕 \$42,000 per pregnancy	每次懷孕 \$46,000 per pregnancy
c 流產 Miscarriage	每次懷孕 \$14,000 per pregnancy	每次懷孕 \$18,000 per pregnancy

- 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及住院期間新生嬰兒護理費用。
- 此保障不包括新生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 受保人必須於本保障生效日之後受孕方可獲得賠償，首9個月等候期內不會獲得賠償。倘若因為終止懷孕或早產(妊娠20至37週之間的分娩)，此產科保障將不會應用9個月等候期而作賠償，惟受保人必須於此產科保障生效日後受孕。為免存疑，若受保人於妊娠37週後但於9個月等候期內分娩，將不獲此產科保障賠償。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償(與產科相關的精神科狀況並受認可產品及/或門診保障有關項目覆蓋則除外)。
- The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby during Confinement.
- This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan and/or relevant Clinical Benefit items).

註解 Notes

- ®「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
- 有關「門診保障」之「網絡保障」
- (i) 已投保門診保障的受保人可使用「保柏非凡卡」於網絡保障下享用全數賠償服務，惟必須依循以下的所有規定：
- 你的門診治療必須由保柏非凡特選服務供應商提供及於其診所內進行；
  - 於進行任何網絡保障下的診斷成像或化驗前，必須按保柏供應商指引之要求獲得保柏的初步保障審核；及
  - 請在求診登記時出示你的保柏非凡卡，並以此卡繳付醫療費用。
- (ii) 如沒有依循以上第(i)節網絡保障的所有規定，你的合資格醫療費用將於「非網絡保障」下作出賠償。你須先直接向供應商繳付醫療費用，然後向保柏申請索償。
- 有關保柏非凡特選服務供應商
- 請登入保柏的客戶服務網站myBupa查閱最新的保柏非凡特選服務供應商名單。此名單會不時更改。
- 有關普通科醫生、專科醫生及中醫師保障
- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋視像診症服務供應商由普通科醫生、專科醫生及中醫師進行的醫療診症服務的診症費。此保障亦涵蓋由指定視像診症服務供應商的藥物運送費用(只包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於本公司的網站查閱，此名單可能會不時更改及更新。
- 於轉介信發出日起計六個月內，可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。
- 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保障下的其他項目，有關費用只可獲此項目(h)的賠償，而不會獲得其他項目之賠償。
- 部分診斷影像中心或不接受由註冊中醫師及/或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。
- “Asia, Australia and New Zealand” means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
- About Network Benefit under Clinical Benefit
- (i) The Insured Person enrolled in Clinical Benefit may use the BH card to enjoy full cover under Network Benefit if all of the following requirements are fulfilled:
- Your clinical treatment must be performed by a Bupa Hero Appointed Service Provider and carried out at their clinic(s);
  - Pre-authorisation must be obtained from Bupa before any diagnostic imaging or laboratory tests under Network Benefit as required by Bupa's provider guidelines; and
  - Please present your BH card upon registration for treatment and use it to pay the medical expenses.
- (ii) If the Network Benefit requirements in (i) above are not fully satisfied, your claims, if eligible, will be reimbursed under Non-Network Benefit. You are required to pay the medical expenses to the provider directly and then submit a claim to Bupa.
- About Bupa Hero Appointed Service Providers
- Please log in to Bupa's customer service portal myBupa to view the latest list of Bupa Hero Appointed Service Providers. This list is subject to change from time to time.
- About general practitioner, Specialist, Chinese herbalist benefits
- General practitioner, Specialist and Chinese herbalist under Clinical Benefit also covers the consultation fee charged by the general practitioners, Specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service provider (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on the Company's website. The list may be updated and amended by the Company from time to time.
- 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.
- 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 (h) and no benefit shall be payable under other benefit items.
- Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.

所有條款及保障以保單為準。All terms and benefits are subject to the Policy.

保柏非凡自願醫保計劃 (尊尚)  
Bupa Hero VHIS Plan (Deluxe)



保費表 Premium Table

2024年4月1日版本 1 April 2024 Edition

保柏非凡自願醫保計劃 (尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Deluxe) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-05-000-03)
- \$12,000 自付費 Deductible (F00040-06-000-03)
- \$40,000 自付費 Deductible (F00040-07-000-03)
- \$80,000 自付費 Deductible (F00040-08-000-03)

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

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	15,439	1,390	10,751	968	7,481	673	5,172	465	41	20,002	1,800	15,822	1,424	11,700	1,053	8,631	777
1	15,439	1,390	10,751	968	7,481	673	5,172	465	42	20,857	1,877	16,411	1,477	12,300	1,107	9,090	818
2	15,439	1,390	10,751	968	7,481	673	5,172	465	43	21,749	1,957	17,023	1,532	12,928	1,164	9,572	861
3	15,439	1,390	10,751	968	7,481	673	5,172	465	44	22,678	2,041	17,658	1,589	13,587	1,223	10,081	907
4	15,439	1,390	10,751	968	7,481	673	5,172	465	45	23,649	2,128	18,319	1,649	14,283	1,285	10,618	956
5	15,439	1,390	10,751	968	7,481	673	5,172	465	46	24,980	2,248	19,077	1,717	15,078	1,357	11,230	1,011
6	11,578	1,042	7,167	645	5,984	539	3,718	335	47	26,634	2,397	19,866	1,788	15,919	1,433	11,877	1,069
7	11,637	1,047	7,244	652	6,007	541	3,750	338	48	28,395	2,556	20,688	1,862	16,805	1,512	12,561	1,130
8	11,694	1,052	7,321	659	6,030	543	3,785	341	49	30,272	2,724	21,546	1,939	17,740	1,597	13,284	1,196
9	11,751	1,058	7,401	666	6,053	545	3,818	344	50	32,274	2,905	22,438	2,019	18,729	1,686	14,050	1,265
10	11,809	1,063	7,482	673	6,074	547	3,852	347	51	33,954	3,056	23,526	2,117	19,654	1,769	14,771	1,329
11	11,867	1,068	7,562	681	6,097	549	3,886	350	52	35,390	3,185	24,668	2,220	20,627	1,856	15,528	1,398
12	11,926	1,073	7,643	688	6,121	551	3,921	353	53	36,891	3,320	25,865	2,328	21,649	1,948	16,325	1,469
13	11,983	1,078	7,725	695	6,144	553	3,955	356	54	38,452	3,461	27,121	2,441	22,720	2,045	17,164	1,545
14	12,043	1,084	7,807	703	6,167	555	3,991	359	55	40,080	3,607	28,437	2,559	23,844	2,146	18,043	1,624
15	12,102	1,089	7,892	710	6,190	557	4,027	362	56	42,121	3,791	29,903	2,691	25,225	2,270	19,121	1,721
16	12,161	1,094	7,977	718	6,212	559	4,062	366	57	44,266	3,984	31,441	2,830	26,688	2,402	20,263	1,824
17	12,222	1,100	8,063	726	6,234	561	4,098	369	58	46,523	4,187	33,060	2,975	28,235	2,541	21,473	1,933
18	12,281	1,105	8,082	727	6,243	562	4,132	372	59	48,891	4,400	34,762	3,129	29,872	2,688	22,754	2,048
19	12,544	1,129	8,145	733	6,276	565	4,163	375	以下保費只供續保之用 The premiums below are for Renewal only								
20	12,813	1,153	8,208	739	6,310	568	4,187	377	60	51,382	4,624	36,550	3,290	31,603	2,844	24,111	2,170
21	13,088	1,178	8,272	744	6,345	571	4,295	387	61	54,341	4,891	38,808	3,493	33,350	3,002	25,483	2,293
22	13,368	1,203	8,335	750	6,379	574	4,404	396	62	57,468	5,172	41,201	3,708	35,192	3,167	26,932	2,424
23	13,653	1,229	8,400	756	6,415	577	4,512	406	63	60,779	5,470	43,745	3,937	37,139	3,343	28,464	2,562
24	13,947	1,255	8,465	762	6,503	585	4,621	416	64	64,280	5,785	46,445	4,180	39,190	3,527	30,082	2,707
25	14,245	1,282	8,531	768	6,647	598	4,732	426	65	68,320	6,149	49,310	4,438	41,355	3,722	31,792	2,861
26	14,538	1,308	8,539	769	6,784	611	4,860	437	66	71,514	6,436	52,313	4,708	43,692	3,932	33,817	3,044
27	14,835	1,335	8,581	772	6,973	628	4,988	449	67	75,581	6,802	55,501	4,995	46,161	4,154	35,973	3,238
28	15,138	1,362	8,881	799	7,158	644	5,116	460	68	79,092	7,118	58,883	5,299	48,769	4,389	38,264	3,444
29	15,449	1,390	9,191	827	7,337	660	5,379	484	69	83,150	7,484	62,470	5,622	51,524	4,637	40,701	3,663
30	15,765	1,419	9,513	856	7,661	689	5,657	509	70	85,368	7,683	65,613	5,905	53,348	4,801	42,862	3,858
31	15,899	1,431	9,980	898	7,830	705	5,906	532	71	89,379	8,044	67,177	6,046	54,422	4,898	44,446	4,000
32	16,033	1,443	10,467	942	8,246	742	6,164	555	72	93,126	8,381	68,772	6,189	56,082	5,047	46,086	4,148
33	16,169	1,455	10,978	988	8,682	781	6,437	579	73	96,574	8,692	70,398	6,336	57,788	5,201	47,780	4,300
34	16,305	1,467	11,514	1,036	9,144	823	6,718	605	74	99,688	8,972	72,056	6,485	59,539	5,359	49,530	4,458
35	16,443	1,480	12,078	1,087	9,628	867	7,014	631	75	102,901	9,261	73,741	6,637	61,336	5,520	51,341	4,621
36	16,959	1,526	12,656	1,139	9,912	892	7,236	651	76	105,780	9,520	74,672	6,720	61,762	5,559	51,709	4,654
37	17,487	1,574	13,259	1,193	10,203	918	7,465	672	77	107,735	9,696	75,608	6,805	62,186	5,597	52,078	4,687
38	18,036	1,623	13,893	1,250	10,504	945	7,700	693	78	109,716	9,874	76,558	6,890	62,602	5,634	52,441	4,720
39	18,599	1,674	14,556	1,310	10,813	973	7,943	715	79	110,734	9,966	77,513	6,976	63,015	5,671	52,800	4,752
40	19,181	1,726	15,253	1,373	11,131	1,002	8,196	738	80+	111,764	10,059	78,482	7,063	63,422	5,708	53,155	4,784

保柏非凡自願醫保計劃 (尊尚)  
Bupa Hero VHIS Plan (Deluxe)



以港元計算 All figures in HKD

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	77,073	6,936	54,825	4,935	47,405	4,266	36,167	3,255
61	81,512	7,337	58,212	5,240	50,025	4,503	38,225	3,440
62	86,202	7,758	61,802	5,562	52,788	4,751	40,398	3,636
63	91,169	8,205	65,618	5,906	55,709	5,015	42,696	3,843
64	96,420	8,678	69,668	6,270	58,785	5,291	45,123	4,061
65	102,480	9,224	73,965	6,657	62,033	5,583	47,688	4,292
66	107,271	9,654	78,470	7,062	65,538	5,898	50,726	4,566
67	113,372	10,203	83,252	7,493	69,242	6,231	53,960	4,857
68	118,638	10,677	88,325	7,949	73,154	6,584	57,396	5,166
69	124,725	11,226	93,705	8,433	77,286	6,956	61,052	5,495
以下保費只供續保之用 The premiums below are for Renewal only								
70	128,052	11,525	98,420	8,858	80,022	7,202	64,293	5,787
71	134,069	12,066	100,766	9,069	81,633	7,347	66,669	6,000
72	139,689	12,572	103,158	9,284	84,123	7,571	69,129	6,222
73	144,861	13,038	105,597	9,504	86,682	7,802	71,670	6,450
74	149,532	13,458	108,084	9,728	89,309	8,039	74,295	6,687
75	154,352	13,892	110,612	9,956	92,004	8,280	77,012	6,932
76	158,670	14,280	112,008	10,080	92,643	8,339	77,564	6,981
77	161,603	14,544	113,412	10,208	93,279	8,396	78,117	7,031
78	164,574	14,811	114,837	10,335	93,903	8,451	78,662	7,080
79	166,101	14,949	116,270	10,464	94,523	8,507	79,200	7,128
80+	167,646	15,089	117,723	10,595	95,133	8,562	79,733	7,176

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	170,736	15,366	131,226	11,810	106,696	9,602	85,724	7,716
71	178,758	16,088	134,354	12,092	108,844	9,796	88,892	8,000
72	186,252	16,762	137,544	12,378	112,164	10,094	92,172	8,296
73	193,148	17,384	140,796	12,672	115,576	10,402	95,560	8,600
74	199,376	17,944	144,112	12,970	119,078	10,718	99,060	8,916
75	205,802	18,522	147,482	13,274	122,672	11,040	102,682	9,242
76	211,560	19,040	149,344	13,440	123,524	11,118	103,418	9,308
77	215,470	19,392	151,216	13,610	124,372	11,194	104,156	9,374
78	219,432	19,748	153,116	13,780	125,204	11,268	104,882	9,440
79	221,468	19,932	155,026	13,952	126,030	11,342	105,600	9,504
80	223,528	20,118	156,964	14,126	126,844	11,416	106,310	9,568
以下保費只供續保之用 The premiums below are for Renewal only								
81+	223,528	20,118	156,964	14,126	126,844	11,416	106,310	9,568





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											
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
0-17	18,433	1,659	33	18,073	1,627	49	36,015	3,241	65	55,163	4,965
18	15,231	1,371	34	18,908	1,702	50	37,007	3,331	66	56,768	5,109
19	15,322	1,379	35	19,782	1,780	51	37,865	3,408	67	58,420	5,258
20	15,415	1,387	36	20,717	1,865	52	38,741	3,487	68	60,118	5,411
21	15,509	1,396	37	21,700	1,953	53	39,637	3,567	69	61,867	5,568
22	15,602	1,404	38	22,727	2,045	54	40,553	3,650	70	63,665	5,730
23	15,697	1,413	39	23,804	2,142	55	41,490	3,734	71	65,538	5,898
24	15,791	1,421	40	24,932	2,244	56	42,716	3,844	72	68,693	6,182
25	15,885	1,430	41	26,164	2,355	57	43,978	3,958	73	71,999	6,480
26	15,993	1,439	42	27,455	2,471	58	45,278	4,075	74	75,466	6,792
27	16,100	1,449	43	28,811	2,593	59	46,616	4,195	75	79,098	7,119
28	16,210	1,459	44	30,235	2,721	60	47,992	4,319	76	82,690	7,442
29	16,319	1,469	45	31,726	2,855	61	49,348	4,441	77	87,238	7,851
30	16,430	1,479	46	33,195	2,988	62	50,743	4,567	78	92,039	8,284
31	16,513	1,486	47	34,108	3,070	63	52,175	4,696	79	97,102	8,739
32	17,274	1,555	48	35,049	3,154	64	53,649	4,828	80+	102,444	9,220

2) 牙科及視力保障 Dental and Optical Benefit		
額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	7,038	633

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	按年 Annual	按月 Monthly
18 - 29	24,599	2,214
30 - 49	32,718	2,945
50 - 54 (只供續保 for renewal only)	32,718	2,945

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

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。  
The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。  
Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9 折 10% discount	85 折 15% discount

所有條款及細則以保單為準。  
All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費 (如有)，不適用於其他自選保障。  
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏非凡自願醫保計劃 (倍尊尚)  
Bupa Hero VHIS Plan (Deluxe Pro)



保費表 Premium Table

2024年4月1日版本 1 April 2024 Edition

保柏非凡自願醫保計劃 (倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-13-000-01)
- \$12,000 自付費 Deductible (F00040-14-000-01)
- \$40,000 自付費 Deductible (F00040-15-000-01)
- \$80,000 自付費 Deductible (F00040-16-000-01)

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

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	17,152	1,544	11,944	1,075	8,311	748	5,747	517	41	22,222	2,000	17,577	1,582	12,998	1,170	9,590	863
1	17,152	1,544	11,944	1,075	8,311	748	5,747	517	42	23,172	2,085	18,234	1,641	13,665	1,230	10,099	909
2	17,152	1,544	11,944	1,075	8,311	748	5,747	517	43	24,164	2,175	18,913	1,702	14,363	1,293	10,635	957
3	17,152	1,544	11,944	1,075	8,311	748	5,747	517	44	25,196	2,268	19,619	1,766	15,096	1,359	11,200	1,008
4	17,152	1,544	11,944	1,075	8,311	748	5,747	517	45	26,273	2,365	20,352	1,832	15,868	1,428	11,796	1,062
5	17,152	1,544	11,944	1,075	8,311	748	5,747	517	46	27,693	2,492	21,194	1,907	16,751	1,508	12,477	1,123
6	12,865	1,158	7,963	717	6,649	598	4,130	372	47	29,525	2,657	22,071	1,986	17,685	1,592	13,195	1,188
7	12,929	1,164	8,048	724	6,674	601	4,167	375	48	31,478	2,833	22,985	2,069	18,670	1,680	13,956	1,256
8	12,993	1,169	8,135	732	6,699	603	4,205	378	49	33,559	3,020	23,938	2,154	19,708	1,774	14,759	1,328
9	13,056	1,175	8,222	740	6,725	605	4,242	382	50	35,778	3,220	24,928	2,244	20,808	1,873	15,611	1,405
10	13,119	1,181	8,312	748	6,750	608	4,279	385	51	37,723	3,395	26,137	2,352	21,835	1,965	16,410	1,477
11	13,184	1,187	8,402	756	6,775	610	4,318	389	52	39,318	3,539	27,407	2,467	22,918	2,063	17,252	1,553
12	13,249	1,192	8,492	764	6,800	612	4,356	392	53	40,985	3,689	28,736	2,586	24,052	2,165	18,137	1,632
13	13,314	1,198	8,583	772	6,825	614	4,394	395	54	42,719	3,845	30,131	2,712	25,242	2,272	19,069	1,716
14	13,380	1,204	8,675	781	6,850	617	4,434	399	55	44,527	4,007	31,594	2,843	26,491	2,384	20,046	1,804
15	13,444	1,210	8,768	789	6,876	619	4,474	403	56	46,797	4,212	33,222	2,990	28,026	2,522	21,242	1,912
16	13,511	1,216	8,862	798	6,902	621	4,512	406	57	49,181	4,426	34,931	3,144	29,650	2,669	22,512	2,026
17	13,578	1,222	8,958	806	6,926	623	4,553	410	58	51,687	4,652	36,729	3,306	31,369	2,823	23,857	2,147
18	13,645	1,228	8,979	808	6,936	624	4,591	413	59	54,318	4,889	38,620	3,476	33,187	2,987	25,280	2,275
19	13,935	1,254	9,049	814	6,973	628	4,624	416	以下保費只供續保之用 The premiums below are for Renewal only								
20	14,234	1,281	9,120	821	7,010	631	4,651	419	60	57,085	5,138	40,607	3,655	35,112	3,160	26,788	2,411
21	14,540	1,309	9,190	827	7,049	634	4,772	429	61	60,373	5,434	43,115	3,880	37,052	3,335	28,312	2,548
22	14,851	1,337	9,260	833	7,087	638	4,892	440	62	63,848	5,746	45,774	4,120	39,099	3,519	29,922	2,693
23	15,169	1,365	9,333	840	7,126	641	5,014	451	63	67,525	6,077	48,601	4,374	41,261	3,713	31,623	2,846
24	15,494	1,394	9,404	846	7,224	650	5,133	462	64	71,415	6,427	51,599	4,644	43,540	3,919	33,421	3,008
25	15,826	1,424	9,478	853	7,384	665	5,257	473	65	75,903	6,831	54,783	4,930	45,945	4,135	35,321	3,179
26	16,151	1,454	9,486	854	7,537	678	5,400	486	66	79,452	7,151	58,121	5,231	48,541	4,369	37,571	3,381
27	16,482	1,483	9,534	858	7,747	697	5,542	499	67	83,971	7,557	61,662	5,550	51,285	4,616	39,966	3,597
28	16,818	1,514	9,868	888	7,953	716	5,685	512	68	87,871	7,908	65,418	5,888	54,182	4,876	42,511	3,826
29	17,163	1,545	10,212	919	8,152	734	5,976	538	69	92,380	8,314	69,404	6,246	57,243	5,152	45,219	4,070
30	17,516	1,576	10,569	951	8,510	766	6,284	566	70	94,843	8,536	72,895	6,561	59,269	5,334	47,621	4,286
31	17,664	1,590	11,087	998	8,700	783	6,561	590	71	99,301	8,937	74,634	6,717	60,462	5,442	49,380	4,444
32	17,813	1,603	11,630	1,047	9,161	824	6,848	616	72	103,462	9,312	76,407	6,877	62,306	5,608	51,200	4,608
33	17,964	1,617	12,196	1,098	9,647	868	7,151	644	73	107,294	9,656	78,213	7,039	64,202	5,778	53,084	4,778
34	18,114	1,630	12,793	1,151	10,159	914	7,465	672	74	110,753	9,968	80,054	7,205	66,148	5,953	55,029	4,953
35	18,269	1,644	13,418	1,208	10,696	963	7,793	701	75	114,323	10,289	81,926	7,373	68,144	6,133	57,038	5,133
36	18,841	1,696	14,060	1,265	11,012	991	8,039	724	76	117,521	10,577	82,960	7,466	68,619	6,176	57,450	5,171
37	19,428	1,749	14,732	1,326	11,335	1,020	8,293	746	77	119,693	10,772	84,000	7,560	69,089	6,218	57,859	5,207
38	20,038	1,803	15,434	1,389	11,669	1,050	8,555	770	78	121,894	10,970	85,055	7,655	69,550	6,260	58,261	5,243
39	20,664	1,860	16,172	1,455	12,013	1,081	8,826	794	79	123,027	11,072	86,117	7,751	70,010	6,301	58,661	5,279
40	21,311	1,918	16,946	1,525	12,367	1,113	9,104	819	80+	124,169	11,175	87,193	7,847	70,462	6,342	59,056	5,315

保柏非凡自願醫保計劃 (倍尊尚)  
Bupa Hero VHIS Plan (Deluxe Pro)



以港元計算 All figures in HKD

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	85,628	7,707	60,911	5,483	52,668	4,740	40,182	3,617
61	90,560	8,151	64,673	5,820	55,578	5,003	42,468	3,822
62	95,772	8,619	68,661	6,180	58,649	5,279	44,883	4,040
63	101,288	9,116	72,902	6,561	61,892	5,570	47,435	4,269
64	107,123	9,641	77,399	6,966	65,310	5,879	50,132	4,512
65	113,855	10,247	82,175	7,395	68,918	6,203	52,982	4,769
66	119,178	10,727	87,182	7,847	72,812	6,554	56,357	5,072
67	125,957	11,336	92,493	8,325	76,928	6,924	59,949	5,396
68	131,807	11,862	98,127	8,832	81,273	7,314	63,767	5,739
69	138,570	12,471	104,106	9,369	85,865	7,728	67,829	6,105
以下保費只供續保之用 The premiums below are for Renewal only								
70	142,265	12,804	109,343	9,842	88,904	8,001	71,432	6,429
71	148,952	13,406	111,951	10,076	90,693	8,163	74,070	6,666
72	155,193	13,968	114,611	10,316	93,459	8,412	76,800	6,912
73	160,941	14,484	117,320	10,559	96,303	8,667	79,626	7,167
74	166,130	14,952	120,081	10,808	99,222	8,930	82,544	7,430
75	171,485	15,434	122,889	11,060	102,216	9,200	85,557	7,700
76	176,282	15,866	124,440	11,199	102,929	9,264	86,175	7,757
77	179,540	16,158	126,000	11,340	103,634	9,327	86,789	7,811
78	182,841	16,455	127,583	11,483	104,325	9,390	87,392	7,865
79	184,541	16,608	129,176	11,627	105,015	9,452	87,992	7,919
80+	186,254	16,763	130,790	11,771	105,693	9,513	88,584	7,973

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	189,686	17,072	145,790	13,122	118,538	10,668	95,242	8,572
71	198,602	17,874	149,268	13,434	120,924	10,884	98,760	8,888
72	206,924	18,624	152,814	13,754	124,612	11,216	102,400	9,216
73	214,588	19,312	156,426	14,078	128,404	11,556	106,168	9,556
74	221,506	19,936	160,108	14,410	132,296	11,906	110,058	9,906
75	228,646	20,578	163,852	14,746	136,288	12,266	114,076	10,266
76	235,042	21,154	165,920	14,932	137,238	12,352	114,900	10,342
77	239,386	21,544	168,000	15,120	138,178	12,436	115,718	10,414
78	243,788	21,940	170,110	15,310	139,100	12,520	116,522	10,486
79	246,054	22,144	172,234	15,502	140,020	12,602	117,322	10,558
80	248,338	22,350	174,386	15,694	140,924	12,684	118,112	10,630
以下保費只供續保之用 The premiums below are for Renewal only								
81+	248,338	22,350	174,386	15,694	140,924	12,684	118,112	10,630



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											
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
0-17	20,091	1,808	33	19,700	1,773	49	39,256	3,533	65	60,129	5,412
18	16,603	1,494	34	20,610	1,855	50	40,338	3,630	66	61,878	5,569
19	16,702	1,503	35	21,563	1,941	51	41,272	3,714	67	63,678	5,731
20	16,803	1,512	36	22,582	2,032	52	42,227	3,800	68	65,529	5,898
21	16,905	1,521	37	23,652	2,129	53	43,204	3,888	69	67,435	6,069
22	17,006	1,531	38	24,773	2,230	54	44,203	3,978	70	69,394	6,245
23	17,110	1,540	39	25,947	2,335	55	45,223	4,070	71	71,437	6,429
24	17,213	1,549	40	27,174	2,446	56	46,561	4,190	72	74,876	6,739
25	17,315	1,558	41	28,518	2,567	57	47,937	4,314	73	78,478	7,063
26	17,433	1,569	42	29,927	2,693	58	49,353	4,442	74	82,257	7,403
27	17,549	1,579	43	31,404	2,826	59	50,811	4,573	75	86,217	7,760
28	17,668	1,590	44	32,956	2,966	60	52,311	4,708	76	90,131	8,112
29	17,788	1,601	45	34,582	3,112	61	53,790	4,841	77	95,091	8,558
30	17,908	1,612	46	36,182	3,256	62	55,310	4,978	78	100,323	9,029
31	17,998	1,620	47	37,178	3,346	63	56,871	5,118	79	105,840	9,526
32	18,829	1,695	48	38,203	3,438	64	58,479	5,263	80+	111,664	10,050

2) 牙科及視力保障 Dental and Optical Benefit		
額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	7,221	650

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	按年 Annual	按月 Monthly
18 - 29	26,691	2,402
30 - 49	35,499	3,195
50 - 54 (只供續保 for renewal only)	35,499	3,195

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

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。  
The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。  
Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9 折 10% discount	85 折 15% discount

所有條款及細則以保單為準。  
All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費 (如有)，不適用於其他自選保障。  
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.



保費表 Premium Table

2024年4月1日版本 1 April 2024 Edition

保柏非凡自願醫保計劃 (智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Advance) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-01-000-03)
- \$12,000 自付費 Deductible (F00040-02-000-03)
- \$40,000 自付費 Deductible (F00040-03-000-03)
- \$80,000 自付費 Deductible (F00040-04-000-03)

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

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	12,795	1,152	8,347	751	6,751	608	4,405	396	41	16,910	1,522	10,857	977	8,559	770	6,072	546
1	12,795	1,152	8,347	751	6,751	608	4,405	396	42	17,590	1,583	11,377	1,024	8,992	809	6,394	575
2	12,795	1,152	8,347	751	6,751	608	4,405	396	43	18,301	1,647	11,920	1,073	9,356	842	6,732	606
3	12,795	1,152	8,347	751	6,751	608	4,405	396	44	19,038	1,713	12,490	1,124	9,780	880	7,089	638
4	12,795	1,152	8,347	751	6,751	608	4,405	396	45	19,806	1,783	13,086	1,178	10,224	920	7,465	672
5	12,795	1,152	8,347	751	6,751	608	4,405	396	46	20,802	1,872	13,715	1,234	10,704	963	7,832	705
6	7,678	691	5,008	451	4,726	425	2,644	238	47	21,847	1,966	14,372	1,293	11,205	1,008	8,217	740
7	7,799	702	5,051	455	4,728	426	2,696	243	48	22,946	2,065	15,060	1,355	11,731	1,056	8,619	776
8	7,924	713	5,093	458	4,730	426	2,748	247	49	24,100	2,169	15,782	1,420	12,281	1,105	9,044	814
9	8,051	725	5,136	462	4,733	426	2,800	252	50	25,312	2,278	16,539	1,489	12,855	1,157	9,487	854
10	8,180	736	5,181	466	4,735	426	2,853	257	51	26,633	2,397	17,278	1,555	13,670	1,230	10,090	908
11	8,312	748	5,225	470	4,737	426	2,907	262	52	28,025	2,522	18,042	1,624	14,535	1,308	10,733	966
12	8,445	760	5,268	474	4,739	427	2,964	267	53	29,489	2,654	18,834	1,695	15,454	1,391	11,417	1,028
13	8,580	772	5,314	478	4,741	427	3,020	272	54	31,031	2,793	19,650	1,769	16,432	1,479	12,144	1,093
14	8,718	785	5,359	482	4,744	427	3,079	277	55	32,651	2,939	20,491	1,844	17,472	1,572	12,918	1,163
15	8,856	797	5,404	486	4,747	427	3,138	282	56	34,332	3,090	21,540	1,939	18,586	1,673	13,788	1,241
16	8,999	810	5,450	491	4,750	428	3,199	288	57	36,101	3,249	22,631	2,037	19,698	1,773	14,719	1,325
17	9,141	823	5,496	495	4,752	428	3,261	293	58	37,961	3,416	23,764	2,139	20,700	1,863	15,713	1,414
18	9,289	836	5,544	499	4,753	428	3,322	299	59	39,917	3,593	24,635	2,217	21,752	1,958	16,773	1,510
19	9,516	856	5,627	506	4,825	434	3,362	303	以下保費只供續保之用 The premiums below are for Renewal only								
20	9,747	877	5,716	514	4,899	441	3,403	306	60	41,971	3,777	26,157	2,354	22,938	2,064	17,906	1,612
21	9,985	899	5,863	528	4,999	450	3,443	310	61	44,035	3,963	27,822	2,504	23,787	2,141	19,162	1,725
22	10,335	930	6,015	541	5,101	459	3,483	313	62	46,198	4,158	29,770	2,679	25,114	2,260	20,505	1,845
23	10,693	962	6,200	558	5,205	468	3,523	317	63	48,468	4,362	31,856	2,867	27,051	2,435	21,943	1,975
24	11,064	996	6,375	574	5,310	478	3,565	321	64	50,851	4,577	34,088	3,068	29,006	2,611	23,482	2,113
25	11,334	1,020	6,556	590	5,391	485	3,608	325	65	53,349	4,801	36,476	3,283	31,073	2,797	25,129	2,262
26	11,446	1,030	6,774	610	5,462	492	3,642	328	66	55,968	5,037	38,558	3,470	33,345	3,001	26,407	2,377
27	11,559	1,040	6,999	630	5,532	498	3,674	331	67	58,713	5,284	40,517	3,647	35,639	3,208	27,750	2,498
28	11,674	1,051	7,232	651	5,603	504	3,710	334	68	61,593	5,543	42,308	3,808	37,714	3,394	29,161	2,624
29	11,789	1,061	7,471	672	5,673	511	3,743	337	69	64,617	5,816	44,176	3,976	39,669	3,570	30,644	2,758
30	11,907	1,072	7,798	702	5,748	517	3,778	340	70	67,787	6,101	46,417	4,178	41,729	3,756	32,200	2,898
31	12,188	1,097	8,087	728	6,054	545	4,022	362	71	70,068	6,306	48,587	4,373	43,134	3,882	33,285	2,996
32	12,475	1,123	8,261	743	6,376	574	4,280	385	72	72,427	6,518	50,851	4,577	44,586	4,013	34,403	3,096
33	12,769	1,149	8,438	759	6,717	605	4,557	410	73	74,866	6,738	53,212	4,789	46,086	4,148	35,562	3,201
34	13,071	1,176	8,619	776	7,076	637	4,851	437	74	77,385	6,965	55,673	5,011	47,637	4,287	36,759	3,308
35	13,378	1,204	8,805	792	7,453	671	5,163	465	75	79,990	7,199	58,240	5,242	49,242	4,432	37,997	3,420
36	13,909	1,252	9,097	819	7,556	680	5,280	475	76	81,457	7,331	60,016	5,401	50,145	4,513	38,693	3,482
37	14,462	1,302	9,398	846	7,662	690	5,397	486	77	82,952	7,466	61,115	5,500	51,065	4,596	39,403	3,546
38	15,035	1,353	9,709	874	7,845	706	5,517	497	78	84,473	7,603	62,237	5,601	51,453	4,631	40,126	3,611
39	15,632	1,407	10,030	903	8,035	723	5,641	508	79	86,023	7,742	63,380	5,704	51,840	4,666	40,863	3,678
40	16,253	1,463	10,362	933	8,226	740	5,766	519	80+	87,600	7,884	64,542	5,809	52,224	4,700	41,611	3,745



保柏非凡自願醫保計劃 (智選)  
 Bupa Hero VHIS Plan (Advance)



以港元計算 All figures in HKD

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	62,957	5,666	39,236	3,531	34,407	3,096	26,859	2,418
61	66,053	5,945	41,733	3,756	35,681	3,212	28,743	2,588
62	69,297	6,237	44,655	4,019	37,671	3,390	30,758	2,768
63	72,702	6,543	47,784	4,301	40,577	3,653	32,915	2,963
64	76,277	6,866	51,132	4,602	43,509	3,917	35,223	3,170
65	80,024	7,202	54,714	4,925	46,610	4,196	37,694	3,393
66	83,952	7,556	57,837	5,205	50,018	4,502	39,611	3,566
67	88,070	7,926	60,776	5,471	53,459	4,812	41,625	3,747
68	92,390	8,315	63,462	5,712	56,571	5,091	43,742	3,936
69	96,926	8,724	66,264	5,964	59,504	5,355	45,966	4,137
以下保費只供續保之用 The premiums below are for Renewal only								
70	101,681	9,152	69,626	6,267	62,594	5,634	48,300	4,347
71	105,102	9,459	72,881	6,560	64,701	5,823	49,928	4,494
72	108,641	9,777	76,277	6,866	66,879	6,020	51,605	4,644
73	112,299	10,107	79,818	7,184	69,129	6,222	53,343	4,802
74	116,078	10,448	83,510	7,517	71,456	6,431	55,139	4,962
75	119,985	10,799	87,360	7,863	73,863	6,648	56,996	5,130
76	122,186	10,997	90,024	8,102	75,218	6,770	58,040	5,223
77	124,428	11,199	91,673	8,250	76,598	6,894	59,105	5,319
78	126,710	11,405	93,356	8,402	77,180	6,947	60,189	5,417
79	129,035	11,613	95,070	8,556	77,760	6,999	61,295	5,517
80+	131,400	11,826	96,813	8,714	78,336	7,050	62,417	5,618

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	135,574	12,202	92,834	8,356	83,458	7,512	64,400	5,796
71	140,136	12,612	97,174	8,746	86,268	7,764	66,570	5,992
72	144,854	13,036	101,702	9,154	89,172	8,026	68,806	6,192
73	149,732	13,476	106,424	9,578	92,172	8,296	71,124	6,402
74	154,770	13,930	111,346	10,022	95,274	8,574	73,518	6,616
75	159,980	14,398	116,480	10,484	98,484	8,864	75,994	6,840
76	162,914	14,662	120,032	10,802	100,290	9,026	77,386	6,964
77	165,904	14,932	122,230	11,000	102,130	9,192	78,806	7,092
78	168,946	15,206	124,474	11,202	102,906	9,262	80,252	7,222
79	172,046	15,484	126,760	11,408	103,680	9,332	81,726	7,356
80	175,200	15,768	129,084	11,618	104,448	9,400	83,222	7,490
以下保費只供續保之用 The premiums below are for Renewal only								
81+	175,200	15,768	129,084	11,618	104,448	9,400	83,222	7,490



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											
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
0-17	13,995	1,260	33	14,274	1,285	49	27,779	2,500	65	42,561	3,830
18	11,556	1,040	34	14,926	1,343	50	28,542	2,569	66	43,809	3,943
19	11,626	1,046	35	15,607	1,405	51	29,201	2,628	67	45,096	4,059
20	11,696	1,053	36	16,338	1,470	52	29,877	2,689	68	46,419	4,178
21	11,769	1,059	37	17,105	1,539	53	30,567	2,751	69	47,781	4,300
22	11,840	1,066	38	17,907	1,612	54	31,274	2,815	70	49,184	4,427
23	11,912	1,072	39	18,747	1,687	55	31,997	2,880	71	51,559	4,640
24	11,986	1,079	40	19,626	1,766	56	32,940	2,965	72	54,046	4,864
25	12,059	1,085	41	20,587	1,853	57	33,912	3,052	73	56,656	5,099
26	12,144	1,093	42	21,596	1,944	58	34,912	3,142	74	59,390	5,345
27	12,227	1,100	43	22,652	2,039	59	35,941	3,235	75	62,258	5,603
28	12,312	1,108	44	23,762	2,139	60	37,002	3,330	76	65,682	5,911
29	12,397	1,116	45	24,925	2,243	61	38,052	3,425	77	69,295	6,237
30	12,484	1,124	46	25,610	2,305	62	39,133	3,522	78	73,107	6,580
31	13,055	1,175	47	26,313	2,368	63	40,243	3,622	79	77,129	6,942
32	13,651	1,229	48	27,037	2,433	64	41,386	3,725	80+	81,372	7,323

2) 牙科保障 Dental Benefit		
額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	3,717	335

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	按年 Annual	按月 Monthly
18 - 29	15,821	1,424
30 - 49	21,043	1,894
50 - 54 (只供續保 for renewal only)	21,043	1,894

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

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。  
The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。  
Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9 折 10% discount	85 折 15% discount

所有條款及細則以保單為準。  
All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費（如有），不適用於其他自選保障。  
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.



保費表 Premium Table

2024年4月1日版本 1 April 2024 Edition

保柏非凡自願醫保計劃 (倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :  
Bupa Hero VHIS Plan (Advance Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-09-000-01)
- \$12,000 自付費 Deductible (F00040-10-000-01)
- \$40,000 自付費 Deductible (F00040-11-000-01)
- \$80,000 自付費 Deductible (F00040-12-000-01)

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

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	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	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	14,381	1,294	9,383	844	7,588	683	4,952	446	41	19,007	1,711	12,203	1,098	9,621	866	6,825	614
1	14,381	1,294	9,383	844	7,588	683	4,952	446	42	19,770	1,779	12,787	1,151	10,108	910	7,186	647
2	14,381	1,294	9,383	844	7,588	683	4,952	446	43	20,570	1,851	13,397	1,206	10,516	946	7,566	681
3	14,381	1,294	9,383	844	7,588	683	4,952	446	44	21,399	1,926	14,039	1,264	10,993	989	7,968	717
4	14,381	1,294	9,383	844	7,588	683	4,952	446	45	22,262	2,004	14,710	1,324	11,492	1,034	8,391	755
5	14,381	1,294	9,383	844	7,588	683	4,952	446	46	23,381	2,104	15,416	1,387	12,031	1,083	8,803	792
6	8,629	777	5,629	507	5,311	478	2,972	267	47	24,557	2,210	16,155	1,454	12,595	1,134	9,235	831
7	8,766	789	5,679	511	5,314	478	3,029	273	48	25,790	2,321	16,928	1,524	13,186	1,187	9,689	872
8	8,906	802	5,725	515	5,317	479	3,089	278	49	27,089	2,438	17,740	1,597	13,803	1,242	10,165	915
9	9,049	814	5,774	520	5,319	479	3,147	283	50	28,449	2,560	18,590	1,673	14,449	1,300	10,663	960
10	9,193	827	5,823	524	5,321	479	3,208	289	51	29,937	2,694	19,419	1,748	15,364	1,383	11,341	1,021
11	9,342	841	5,873	529	5,324	479	3,269	294	52	31,500	2,835	20,279	1,825	16,336	1,470	12,064	1,086
12	9,491	854	5,922	533	5,328	480	3,332	300	53	33,147	2,983	21,169	1,905	17,371	1,563	12,833	1,155
13	9,643	868	5,972	537	5,330	480	3,394	305	54	34,879	3,139	22,086	1,988	18,471	1,662	13,649	1,228
14	9,799	882	6,023	542	5,333	480	3,460	311	55	36,699	3,303	23,032	2,073	19,639	1,768	14,520	1,307
15	9,954	896	6,074	547	5,335	480	3,527	317	56	38,591	3,473	24,210	2,179	20,890	1,880	15,449	1,390
16	10,114	910	6,126	551	5,338	480	3,594	323	57	40,578	3,652	25,437	2,289	22,140	1,993	16,493	1,484
17	10,274	925	6,178	556	5,341	481	3,666	330	58	42,669	3,840	26,711	2,404	23,268	2,094	17,606	1,585
18	10,440	940	6,232	561	5,342	481	3,735	336	59	44,865	4,038	27,689	2,492	24,450	2,201	18,794	1,691
19	10,695	963	6,326	569	5,424	488	3,779	340	以下保費只供續保之用 The premiums below are for Renewal only								
20	10,957	986	6,425	578	5,507	496	3,825	344	60	47,177	4,246	29,400	2,646	25,546	2,299	20,064	1,806
21	11,222	1,010	6,590	593	5,619	506	3,870	348	61	49,494	4,454	31,272	2,814	26,492	2,384	21,410	1,927
22	11,616	1,045	6,760	608	5,734	516	3,915	352	62	51,926	4,673	33,462	3,012	28,229	2,541	22,909	2,062
23	12,019	1,082	6,969	627	5,849	526	3,960	356	63	54,477	4,903	35,806	3,223	30,405	2,736	24,518	2,207
24	12,435	1,119	7,166	645	5,969	537	4,007	361	64	57,155	5,144	38,315	3,448	32,571	2,931	26,236	2,361
25	12,740	1,147	7,369	663	6,060	545	4,055	365	65	59,964	5,397	41,000	3,690	34,893	3,140	28,076	2,527
26	12,865	1,158	7,614	685	6,138	552	4,093	368	66	62,907	5,662	43,339	3,901	37,479	3,373	29,682	2,671
27	12,992	1,169	7,867	708	6,218	560	4,130	372	67	65,993	5,939	45,541	4,099	40,058	3,605	31,190	2,807
28	13,122	1,181	8,128	732	6,299	567	4,169	375	68	69,231	6,231	47,553	4,280	42,390	3,815	32,777	2,950
29	13,251	1,193	8,397	756	6,377	574	4,208	379	69	72,630	6,537	49,655	4,469	44,589	4,013	34,443	3,100
30	13,383	1,204	8,765	789	6,461	581	4,247	382	70	76,193	6,857	52,173	4,696	46,903	4,221	36,193	3,257
31	13,699	1,233	9,090	818	6,804	612	4,520	407	71	78,756	7,088	54,611	4,915	48,483	4,363	37,411	3,367
32	14,022	1,262	9,286	836	7,167	645	4,810	433	72	81,408	7,327	57,155	5,144	50,114	4,510	38,669	3,480
33	14,352	1,292	9,486	854	7,550	680	5,121	461	73	84,148	7,573	59,809	5,383	51,800	4,662	39,972	3,597
34	14,691	1,322	9,689	872	7,953	716	5,453	491	74	86,981	7,828	62,576	5,632	53,544	4,819	41,318	3,719
35	15,037	1,353	9,897	891	8,376	754	5,804	522	75	89,909	8,092	65,463	5,892	55,348	4,981	42,709	3,844
36	15,634	1,407	10,224	920	8,493	764	5,935	534	76	91,558	8,240	67,457	6,071	56,363	5,073	43,492	3,914
37	16,257	1,463	10,562	951	8,612	775	6,065	546	77	93,237	8,391	68,694	6,182	57,397	5,166	44,289	3,986
38	16,900	1,521	10,912	982	8,818	794	6,201	558	78	94,947	8,545	69,955	6,296	57,833	5,205	45,102	4,059
39	17,571	1,581	11,273	1,015	9,032	813	6,340	571	79	96,690	8,702	71,239	6,412	58,269	5,244	45,930	4,134
40	18,268	1,644	11,647	1,048	9,246	832	6,481	583	80+	98,463	8,862	72,546	6,529	58,700	5,283	46,770	4,209

保柏非凡自願醫保計劃 (倍智選)  
 Bupa Hero VHIS Plan (Advance Pro)



以港元計算 All figures in HKD

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	70,766	6,369	44,100	3,969	38,319	3,449	30,096	2,709
61	74,241	6,681	46,908	4,221	39,738	3,576	32,115	2,891
62	77,889	7,010	50,193	4,518	42,344	3,812	34,364	3,093
63	81,716	7,355	53,709	4,835	45,608	4,104	36,777	3,311
64	85,733	7,716	57,473	5,172	48,857	4,397	39,354	3,542
65	89,946	8,096	61,500	5,535	52,340	4,710	42,114	3,791
66	94,361	8,493	65,009	5,852	56,219	5,060	44,523	4,007
67	98,990	8,909	68,312	6,149	60,087	5,408	46,785	4,211
68	103,847	9,347	71,330	6,420	63,585	5,723	49,166	4,425
69	108,945	9,806	74,483	6,704	66,884	6,020	51,665	4,650
以下保費只供續保之用 The premiums below are for Renewal only								
70	114,290	10,286	78,260	7,044	70,355	6,332	54,290	4,886
71	118,134	10,632	81,917	7,373	72,725	6,545	56,117	5,051
72	122,112	10,991	85,733	7,716	75,171	6,765	58,004	5,220
73	126,222	11,360	89,714	8,075	77,700	6,993	59,958	5,396
74	130,472	11,742	93,864	8,448	80,316	7,229	61,977	5,579
75	134,864	12,138	98,195	8,838	83,022	7,472	64,064	5,766
76	137,337	12,360	101,186	9,107	84,545	7,610	65,238	5,871
77	139,856	12,587	103,041	9,273	86,096	7,749	66,434	5,979
78	142,421	12,818	104,933	9,444	86,750	7,808	67,653	6,089
79	145,035	13,053	106,859	9,618	87,404	7,866	68,895	6,201
80+	147,695	13,293	108,819	9,794	88,050	7,925	70,155	6,314

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	\$0 自付費 Deductible		\$12,000 自付費 Deductible		\$40,000 自付費 Deductible		\$80,000 自付費 Deductible	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	152,386	13,714	104,346	9,392	93,806	8,442	72,386	6,514
71	157,512	14,176	109,222	9,830	96,966	8,726	74,822	6,734
72	162,816	14,654	114,310	10,288	100,228	9,020	77,338	6,960
73	168,296	15,146	119,618	10,766	103,600	9,324	79,944	7,194
74	173,962	15,656	125,152	11,264	107,088	9,638	82,636	7,438
75	179,818	16,184	130,926	11,784	110,696	9,962	85,418	7,688
76	183,116	16,480	134,914	12,142	112,726	10,146	86,984	7,828
77	186,474	16,782	137,388	12,364	114,794	10,332	88,578	7,972
78	189,894	17,090	139,910	12,592	115,666	10,410	90,204	8,118
79	193,380	17,404	142,478	12,824	116,538	10,488	91,860	8,268
80	196,926	17,724	145,092	13,058	117,400	10,566	93,540	8,418
以下保費只供續保之用 The premiums below are for Renewal only								
81+	196,926	17,724	145,092	13,058	117,400	10,566	93,540	8,418



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											
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
0-17	14,960	1,346	33	15,258	1,373	49	29,696	2,673	65	45,497	4,095
18	12,353	1,112	34	15,956	1,436	50	30,512	2,746	66	46,832	4,215
19	12,430	1,119	35	16,684	1,502	51	31,216	2,809	67	48,208	4,339
20	12,504	1,125	36	17,466	1,572	52	31,939	2,875	68	49,623	4,466
21	12,580	1,132	37	18,284	1,646	53	32,676	2,941	69	51,079	4,597
22	12,658	1,139	38	19,143	1,723	54	33,432	3,009	70	52,579	4,732
23	12,734	1,146	39	20,039	1,804	55	34,204	3,078	71	55,116	4,960
24	12,812	1,153	40	20,980	1,888	56	35,213	3,169	72	57,775	5,200
25	12,891	1,160	41	22,007	1,981	57	36,252	3,263	73	60,564	5,451
26	12,982	1,168	42	23,085	2,078	58	37,322	3,359	74	63,489	5,714
27	13,071	1,176	43	24,216	2,179	59	38,421	3,458	75	66,553	5,990
28	13,162	1,185	44	25,402	2,286	60	39,555	3,560	76	70,214	6,319
29	13,253	1,193	45	26,646	2,398	61	40,677	3,661	77	74,076	6,667
30	13,346	1,201	46	27,377	2,464	62	41,833	3,765	78	78,152	7,034
31	13,956	1,256	47	28,129	2,532	63	43,021	3,872	79	82,450	7,421
32	14,593	1,313	48	28,902	2,601	64	44,241	3,982	80+	86,985	7,829

2) 牙科保障 Dental Benefit		
額外保費 Additional Premium		
年齡 Age	按年 Annual	按月 Monthly
所有年齡 All ages	4,041	364

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	按年 Annual	按月 Monthly
18 - 29	17,466	1,572
30 - 49	23,231	2,091
50 - 54 (只供續保 for renewal only)	23,231	2,091

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

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。  
The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。  
Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

兩名合資格家庭成員一同投保 2 eligible family members enrol together	三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together
9 折 10% discount	85 折 15% discount

所有條款及細則以保單為準。  
All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費（如有），不適用於其他自選保障。  
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.