

Terms and Conditions for special measures and services for the “Coronavirus Disease (COVID-19)”
2 Additional Video Consultation Services:

1. The 2 video consultation services for "Coronavirus Disease" ("Special Protection") are offered by Bupa (Asia) Limited ("Bupa" or "we" or "us"). The special protection applies from 1 April 2022 to 30 June 2022 (both dates inclusive) ("Special Protection Period").
2. The Special Protection is only available once per lifetime to existing insured members ("Qualified Insured Person") of a Bupa or Hang Seng Bupa Personal or Group Medical Hospitalisation Insurance Plan ("Plan") that is still in effect during the Special Protection Period and at the time of event making rise of the claim. The Plan need not include clinical coverage in order for the Qualified Insurance Person to be eligible for the Special Protection.
3. Irrespective of whether the Plan of the Qualified Insured Person includes coverage for video consultation services, this Special Protection will be provided free of additional charge to the Qualified Insured Person on top of the existing coverage of the Plan while supplies last and where medically necessary.
4. "Coronavirus Disease" means a confirmed case of COVID-19 virus as defined by the World Health Organisation and according to the prevailing definition of a "positive case" set by the Hong Kong government or equivalent body in other jurisdictions. If the Qualified Insured Person has been confirmed as having contracted "Coronavirus Disease" or if its symptoms have appeared before the Special Protection Period or the effective date of the Plan (whichever is the later), there shall be no Special Protection made available.
5. Within the Special Protection Period, if a Qualified Insured Person is confirmed to have contracted "Coronavirus Disease", experiences symptoms of the disease and provides the relevant declaration and proof of positive COVID-19 status to Bupa and the video consultation services provider, the Qualified Insured Person will be eligible for the Special Protection. Regardless of how many Plans under which the Qualified Insured Person is covered, only one Special Protection will be awarded to each Qualified Insured Person per lifetime.
6. The Qualified Insured Person must redeem the Special Protection as follows:
 - (a) within the effective period (through 30 June 2022);
 - (b) with a general practitioner;
 - (c) related to conditions or treatment related to COVID-19; and
 - (d) with Bupa's designated provider, Quality HealthCare Medical Services (QHMS).
7. The Special Protection is available on a first-come, first-served basis to Qualified Insured Persons while supplies last, without prior notice.
8. The Special Protection cannot be used in conjunction with any other offers and cannot be redeemed or exchanged for cash. The 2 additional video consultation services are not transferrable.
9. The Special Protection will cover the Qualified Insured Person's video consultation fees, basic medication and medication delivery fees, if any. Charges for additional medication or other services will not be covered and must be paid for by the Qualified Insured Person at their own expense unless covered under the member's existing plan.
10. To receive the Special Protection, the Qualified Insured Person must call Bupa's Premium Service Booking Hotline (2517 5515) or 24-hour Novel Coronavirus Healthline (2517 5358) to declare his/her

status as a “positive case” with proof of positive COVID-19 status within the effective period to which the claim relates. If medically necessary, Bupa will then arrange one video consultation with a provider at the Qualified Insured Person’s chosen QHMS medical centre. If the Qualified Insured Person requires further support, they can contact Bupa again within the effective period to arrange a second video consultation as part of the Special Protection. Requests for the Special Protection made at any later date may be rejected by Bupa at its absolute discretion without assigning any reasons.

11. The Qualified Insured Person should follow the process below to conduct each free video consultation under the Special Protection:
 - (a) after contacting Bupa, the Qualified Insured Person will receive a phone call from their chosen QHMS medical centre to confirm the details of the video consultation (including appointment date and time, medication delivery address, etc.);
 - (b) the video consultation will then be conducted via WhatsApp video call;
 - (c) during the video call, the Qualified Insured Person must provide proof of positive COVID-19 status to the provider by presenting the results of an at-home rapid antigen test or equivalent; and
 - (d) the Qualified Insured Person may then proceed with the video consultation and receive their medication afterwards (if any).
12. Medically Necessary means the necessity to have a treatment, medical service or medication which is:
 - (a) consistent with the diagnosis and customary medical treatment for the condition at a Normal and Customary charge;
 - (b) in accordance with standards of good and prudent medical practice;
 - (c) necessary for such a diagnosis or treatment;
 - (d) not furnished primarily for the convenience of the Member, Registered Medical Practitioner, Physiotherapist, Anaesthetist or any other medical service providers;
 - (e) furnished at the most appropriate level which can be safely and effectively provided to the Member; and
 - (f) with respect to hospital Confinement, not furnished primarily for diagnostic scanning purpose, imaging examination or physical therapy.

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

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
 - II. relevant specialty body recommendations; and/or
 - III. the views of specialists practising in the relevant clinical area.
13. The general exclusions of the Plan shall apply to this Special Protection.
 14. Video consultation is also subject to terms and conditions imposed by the provider:
https://www.bupa.com.hk/-/media/files/pdf/VideoConsultation_Provider_TnC_1020.pdf

15. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong.
16. We reserve the right to change these terms and conditions at any time without notice. In case of any objections or disputes, we have the final decision.
17. In case of discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

(last updated on 31 March 2022)

保柏「2019 冠狀病毒病 (COVID-19)」免費提供額外 2 次視像診症服務的條款及細則：

1. 「2019 冠狀病毒病」免費提供額外 2 次視像診症服務 (「特別保障」) 由保柏 (亞洲) 有限公司 (「保柏」或「我們」) 提供。特別保障的適用日期由 2022 年 4 月 1 日起至 2022 年 6 月 30 日 (首尾兩日包括在內) (「特別保障期」)。
2. 特別保障只適用於特別保障期內及於可索償的情況發生之時，已持有並仍然生效的保柏或恒生保柏個人或團體醫療住院保險計劃 (「計劃」) 之受保會員 (「合資格受保人」) 終生享有一次此保障。為令合資格受保人可享有此特別保障，其計劃並不需要包括門診保障。
3. 不論合資格受保人的計劃是否包括視像診症服務的保障，此特別保障均會在計劃現有保障之上免費額外提供予合資格受保人，保障送完即止及須為醫療必需。
4. 「2019 冠狀病毒病」指根據世界衛生組織定義為 COVID-19 病毒之確診個案，並根據香港政府或其他司法管轄區的同等機構對“陽性個案”的通行定義。單憑臨床診斷或疑似/高度懷疑個案並不符合本準則。倘若合資格受保人於特別保障期前或計劃之生效日前(以較後者為準) 已確診「2019 冠狀病毒病」，或其徵狀及病徵已出現，此特別保障將不會作出任何賠償。
5. 於特別保障期內，如合資格受保人確認感染「2019 冠狀病毒病」，出現病徵並向保柏及視像診症服務之供應商提供有關聲明及證明，合資格受保人即可獲得此特別保障。不論合資格受保人受保於多少個計劃，終生只可獲享一次特別保障。
6. 合資格受保人須按以下方式換領特別保障：
 - (a) 於有效期內 (至 2022 年 6 月 30 日) ；
 - (b) 由普通科醫生；
 - (c) 對 2019 冠狀病毒病相關的症狀或治療；及
 - (d) 與保柏指定的供應商，卓健醫療 (QHMS) 進行診治。
7. 特別保障以先到先得的形式向合資格受保人提供保障，送完即止，恕不另行通知。
8. 特別保障不可與其他優惠同時使用，亦不可兌換現金。另外，2 次視像診症服務亦不可轉讓予他人。
9. 特別保障將涵蓋合資格受保人於視像診症服務的諮詢費，基本藥費及藥物運費，如有。額外藥物或其他服務的費用並不包括在內，會員需自行支付有關費用，除非其受保之計劃可獲得保障。
10. 如欲享特別保障，合資格受保人須於有效期內致電保柏尊貴服務預約熱線(2517 5515)或 24 小時新型冠狀病毒健康專線(2517 5358)申報其症狀為「陽性個案」。如為醫療必需，保柏會在合資格受保人所選擇的卓健醫療中心安排視像診症服務。如合資格受保人需要進一步的支援，可於有效期內再次致電保柏並安排第二次視像診症，並作為特別保障的其中一部分。保柏有權依其絕對酌情決定權，在無需給予任何理由的情況下，拒絕在非保障期內提出的特別保障之申請。
11. 合資格受保人須根據以下程序進行特別保障內的免費視像診症服務：
 - (a) 合資格受保人於聯絡保柏後將會收到其選擇之卓健醫療中心的來電，以確認視像診症的詳情 (包括預約日期及時間、藥物運送地址等) ；
 - (b) 視像診症將透過 WhatsApp 視訊通話進行；

- (c) 於視像診症期間，合資格受保人必須向服務供應商提供其對 2019 冠狀病毒病的陽性證明，包括出示在家中進行的快速抗原測試的結果或與其相關的證明；及
 - (d) 合資格受保人將可繼續進行視像診症並獲得藥物（如有）。
12. 「醫療必需」指醫療上必需的治療、醫療服務或藥物：
- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
 - (b) 符合良好及謹慎的醫療標準；
 - (c) 就有關診斷或治療而所需的；
 - (d) 非純為會員、註冊西醫、物理治療師、麻醉科醫生或任何其他醫療服務供應商提供方便；
 - (e) 以最合適之程度向會員提供安全及有效的治療；及
 - (f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。
- 就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：
- I. 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
 - II. 相關專業機構的建議；及/或
 - III. 相關臨床領域執業的專家意見。
13. 計劃內的不受保障項目適用於本特別保障。
14. 視像診症服務受供應商所訂之條款及細則約束：
https://www.bupa.com.hk/-/media/files/pdf/VideoConsultation_Provider_TnC_1020.pdf
15. 本條款及細則受香港法律管轄並按其解釋。
16. 我們有權隨時更改此條款及細則而毋須另行通知。如有任何異議或任何爭議，我們擁有最終決定權。
17. 如本條款及細則之中，中文版與英文版有任何差異，概以英文版本為準。

(最後更新日期 2022 年 3 月 31 日)