

# Boost up health and wellness with Bupa





# Transforming health and wellness for the future



The COVID-19 pandemic has impacted every one of us in some way. With changes to our workplaces and our daily lives, the “new normal” is here to stay. People are now looking for comprehensive insurance coverage for both physical and mental health. At the same time, technology continues to advance, providing even greater convenience and more opportunities, while disrupting traditional methods.





At Bupa, we have a long history of supporting our customers with health insurance and medical services in many different countries. In Hong Kong, we're uniquely positioned together with our provision arm, Quality HealthCare, to offer a **holistic approach to health and wellness**.

We're transforming our business to focus on providing **healthcare solutions for all stages: prevention, protection, treatment and recovery**. In addition, we continue to modernise and streamline our systems to improve the efficiency of customer services and operations in the digital age.



## Andrew Merrilees

General Manager of  
Bupa Hong Kong

Since COVID-19 started, many people are increasingly focused on health and wellbeing. Customers are looking for insurers that will act as a true partner along their healthcare journey, providing all-round support.

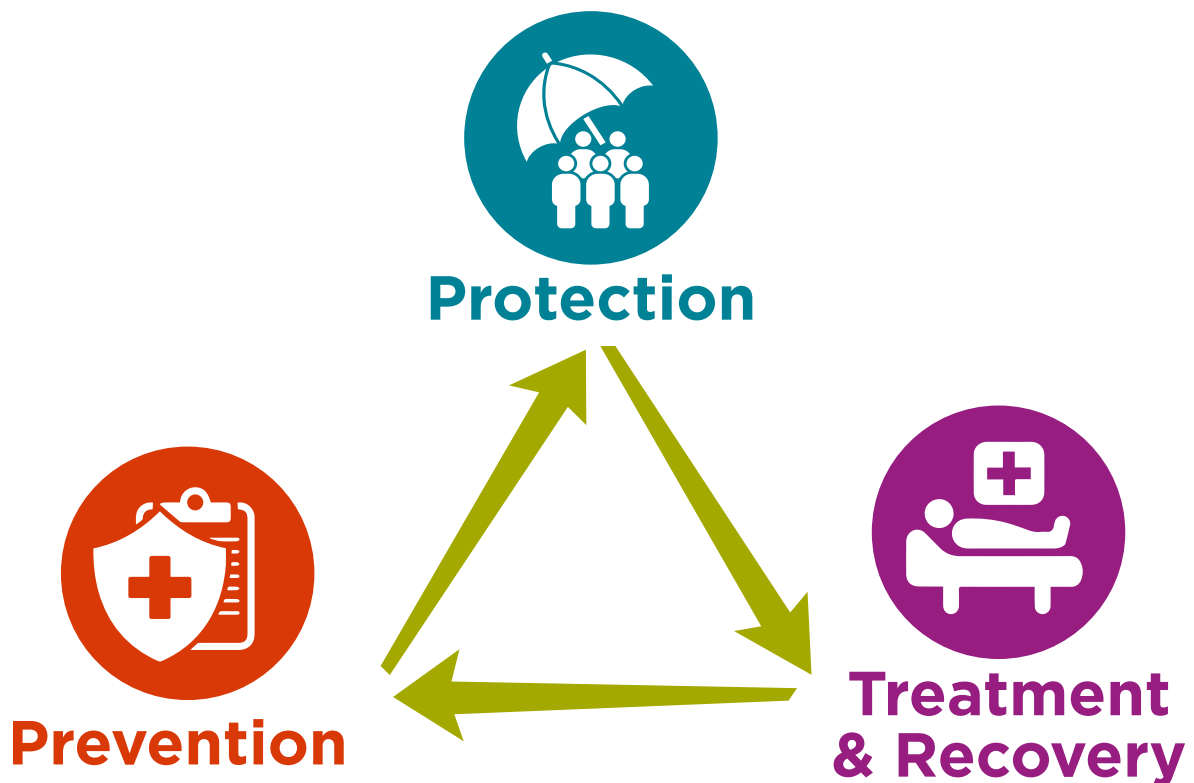
The wide range of products and services offered by Bupa Hong Kong, Bupa Global and Quality HealthCare enables us to better take care of our customers' healthcare needs. And by continuing to adapt to the changing market, we are best placed to offer holistic health and wellness support, helping people live longer, healthier, happier lives and making a better world.





# Bupa's holistic healthcare solutions

Our integrated approach supports holistic health and wellness for individual and group customers along their healthcare journey.





# Prevention



It's important to have health insurance when you get sick. But what if your insurer also helps you stay healthy? Our Bupa4Life app, wellness services and workplace health solutions support our members to achieve health and wellness goals, empowering them to take charge of their health and lead healthy lives.



# Protection

Bupa Hong Kong and Bupa Global's insurance schemes are designed for a wide range of customers. We offer plans for individuals and families, VHIS plans with tax-deductible premiums, top-up plans for group members and more. For group clients, we have a selection of packaged schemes for companies of different sizes and industries, plus tailor-made options for greater flexibility.



# Treatment & Recovery



Together with Quality HealthCare, Bupa provides quality outpatient medical and dental services at clinics across Hong Kong. Our one-stop treatment programmes focus on different specialties for personalised care and guidance. In addition, our Health Coaching Services and employee assistance programme teams are standing by round-the-clock.

Here's two examples of how we support our Bupa members at every stage of their healthcare journey.



## Prevention



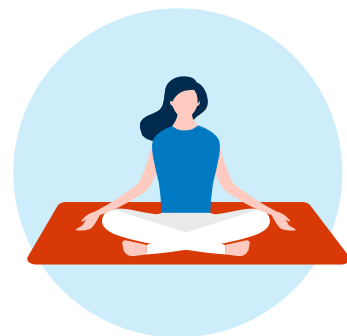
Mark, Bupa Hero VHIS plan member



Beth, Bupa Empower SME scheme member



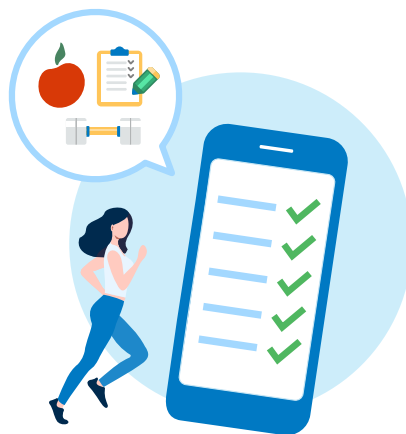
Mark bought tax-deductible **Bupa Hero VHIS Plans** for himself and his family before he retired from his job. With the Deluxe Plan, they can each enjoy a **medical check-up** every year.



Beth is covered by the **Bupa Empower SME scheme** provided by her employer. Under her Clinical Benefit, she can enjoy **wellness services** up to HK\$1,500 each year.



The **Bupa4Life** wellness app is also included in Mark's policy. He logs his daily step count and joins walking challenges to stay fit. Each year, he saves his reward points to **redeem discounts on his renewal premiums.**



Her company has also subscribed to Bupa's **workplace health solutions**, including the **Bupa4Life app**. When Beth uses the app to track her health goals, she earns reward points. Sometimes she'll redeem a coffee or supermarket voucher, but she can also use her points for **health check-ups.**



## Learn more

### Bupa4Life app

A health management and reward platform to empower customers to better understand and achieve health and wellbeing goals. Bupa members can explore a range of wellness classes, activities, health tips and more. They can also earn points and redeem rewards such as shopping vouchers.



 [Click to view](#)

### Workplace health solutions

Our flexible workplace health solutions support and improve employee health and wellbeing. We can assist employees with increasing understanding and provide a positive impact to their health and wellbeing. We empower your workforce to better manage their wellbeing, at work and beyond.



 [Click to view](#)





# Protection



With **Bupa Hero**, Mark's eligible expenses are covered up to HK\$30 million every year in Asia, Australia and New Zealand. By adding the optional **Supplementary Critical Illness Benefit**, he boosted his coverage by up to **HK\$3.3 million**.



For additional protection, Beth purchased **Bupa VTop Health Insurance Scheme** with an overall annual limit up to **HK\$700,000**. In case she's used up her group medical coverage, she can claim additional expenses under her individual scheme. When she retires or changes jobs, she'll still be covered with **no gap in protection**.



## Learn more



**Bupa Hero  
VHis Plan**

[Click to view](#)



**Bupa Empower SME  
Health Insurance Scheme**

[Click to view](#)



**Bupa Safe Critical  
Illness Insurance  
Scheme**

[Click to view](#)



**Bupa VTop Health  
Insurance Scheme**

[Click to view](#)





# Treatment & Recovery

After feeling unwell for a few months, Mark went to see a doctor about his stomach problems. He was referred to a specialist.



For assistance to make an appointment, he called **Bupa's Premium Service Booking Hotline**.



At a **Bupa Medical Centre**, his specialist recommended an endoscopy. Mark used the Bupa **EndoscopyDAY** programme for his procedure and follow-up visits.



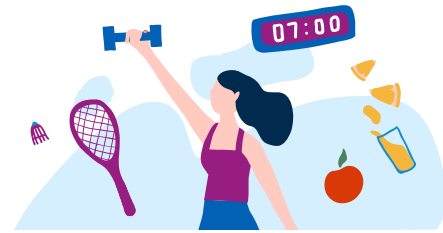
Beth's job is fast-paced, often with long hours. To save time, she can consult a doctor via **video consultation services** in the **QHMS app**. Afterwards, her medication will be delivered directly to her home.





Unfortunately, Mark was diagnosed with cancer. However, his benefits under Bupa Hero and the Supplementary Critical Illness Benefit **fully covered** his treatment expenses. He could also turn to Bupa's **Health Coaching Services**, including a Care Manager and **Cancer Care Programme**, for assistance during treatment and recovery.

If Beth is feeling stressed, she can call the **employee assistance programme** hotline provided by her employer. The programme includes several **face-to-face counselling** visits each year, in addition to the **mental health coverage** under Beth's group scheme.



Thanks to ongoing **health and wellness support**, Beth continues to lead an overall healthy life. She does everything she can to prevent and protect against unexpected illnesses. But she knows she's prepared for the future with Bupa as her healthcare partner.



## Learn more

1

### Premium Service Booking Hotline

Looking for premium network centres for specialist treatment, diagnostic imaging, day surgery or even dental treatment? Simply call our Premium Service Booking Hotline and our Bupa Medical Centres and Bupa Dental Centres are at your service.



**Premium Service  
Booking Hotline**

**2517 5515**

### Service hours:

Monday – Friday, 9am – 6pm  
(except public holidays)

## 2

### Bupa Medical Centre

Our first Bupa Medical Centre (with facilities provided by Adventist Health Hong Kong) in Hong Kong is a partnership with Quality HealthCare. Staffed with Bupa's service assistants to provide personalised services, the centre offers another premium healthcare option for Bupa members in need. At the current location in Quarry Bay, our Bupa Medical Centre provides easy access to medical facilities and services. We are continuously expanding our network to other locations around Hong Kong to make our services more accessible.



[Click to view](#)



## 3

### Bupa Dental Centres

Our Bupa Dental Centres (Hong Kong) deliver professional dental care to Bupa members and other customers in Hong Kong. Operated by Quality HealthCare, they draw on international standards in providing dental services to the community.

With current locations in Central and Tseung Kwan O, our two Bupa Dental Centres (Hong Kong) provide customers with easy access to dental facilities and services. New locations will be added in convenient business and residential districts continuously.



[Click to view](#)



# 4

## One-stop treatment programmes



We have a series of treatment programmes supporting our members every DAY, every WAY. These programmes focus on different specialties, providing personalised care and guidance through our extensive network providers and health coaching team.

### Bupa DAY programme for day surgeries



Day-case endoscopy



Eye day surgeries



Clinical treatments for skin conditions

### Bupa WAY programme for disease treatments



Clinical treatments for musculoskeletal pain



[Click to view](#)

# 5

## Health Coaching Services

We understand that members may have concerns about their health and don't know who to talk to. Bupa's Health Coaching Services offer a variety of expert healthcare support through a team of qualified nurses, health management professionals and doctors. Services include our 24/7 Healthline, Care Manager, second medical opinion and more.



**24/7 Healthline:  
2517 5658**



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# 6

## Video consultation services

To support our members with digital healthcare, Bupa offers video consultation services with our selected network provider QHMS. Members can remotely consult a GP about common conditions through a video call comfortably and safely at home.

Video consultation services are covered for members with network Clinical Benefit and an eligible medical card. Booking an appointment is as easy as a few clicks on the QHMS mobile app.



[Click to view](#)

# Moving forward with Bupa

As one of the world's largest healthcare companies, Bupa has a role to play in transforming health insurance and provision to meet the challenges of the 21st century. We'll continue to develop holistic solutions for prevention, protection, treatment and recovery to adapt to the changing demands of the post-pandemic era.



# About Bupa

**31** million  
customers

**400,000**  
individuals

**3,200**  
companies

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

We are an international healthcare company serving over 31 million customers worldwide. With no shareholders, we reinvest profits into providing more and better healthcare for the benefit of current and future customers.

In Hong Kong, we are known as the health insurance specialist. We have gained the trust of more than 400,000 individuals and 3,200 companies.



# 共創健康 與您同行





# 為未來 重新定義健康

2019冠狀病毒病疫情為我們帶來不少影響，包括職場及日常生活上的改變，這個「新常態」亦將會持續。大家開始尋求全面支援身心健康的保障，與此同時，科技亦不斷進步及顛覆傳統，造就了更多機遇和更大便利。







保柏長久以來一直致力為不同國家的客戶提供醫療保險和醫療保健服務。在香港，我們與旗下的卓健醫療攜手提供**全面的健康及保健服務**，這使我們於市場上佔有獨特的位置。我們革新業務，突破傳統，專注提供**全方位的醫療保健方案**，涵蓋**預防、保障、治療及康復等各個健康階段**。在這數碼化時代，我們亦會繼續將系統現代化和簡化，以加強客戶服務和營運的效率。



自新冠疫情開始，很多人愈來愈關注健康和保健。客戶正尋找能為健康提供全面支援，並能成為他們真正的健康夥伴的保險公司。

透過保柏香港、保柏環球及卓健醫療提供的廣泛產品和服務，使我們更能夠滿足客戶的醫療保健需要。我們持續適應不斷變化的市場，這正正讓我們能提供周全的健康和保健支援，幫助人們活出更長壽、更健康 and 更愉快的人生，並創造更美好的世界。

**梅康信 (Andrew Merrilees)**

保柏香港總經理



# 保柏全方位 健康方案

我們的綜合方案為個人  
和團體客戶提供全方位  
的健康及保健支援。



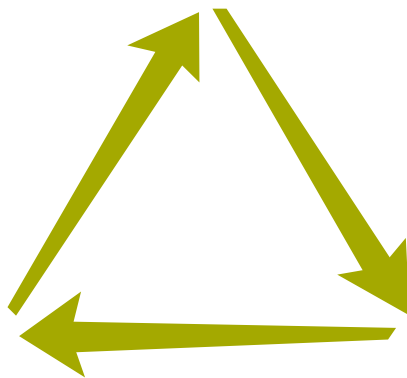
保障



預防



治療及康復



# 預防



醫療保障於不幸患病時尤其重要。您有否想像過您的保險公司能同時助您保持健康？我們的 Bupa4Life 健康應用程式、保健服務及僱員健康管理方案能幫助我們的會員實踐健康目標，使他們能掌控自己的健康並活出健康人生。



# 保障

保柏香港及保柏環球的一系列保險計劃為廣泛客戶而設。我們提供針對個人和家庭的計劃、可扣稅的自願醫保計劃、專為團體成員而設的增值計劃等。對於團體客戶，我們亦為不同規模和行業的公司提供一系列的標準計劃，以及提供更大靈活度的度身訂造計劃。



# 治療及康復

在香港，保柏與卓健醫療攜手提供優質的門診醫療及牙科服務。我們的一站式治療計劃專注於不同專科的個人化護理及指導。此外，我們的健康支援服務和僱員輔助計劃團隊亦隨時候命。





看看以下兩個例子，  
了解我們如何為保柏會員於健康路上的每個階段提供支援



## 預防



Mark, Bupa Hero非凡自願醫保計劃會員



Beth, Bupa Empower僱健康中小企醫療保障計劃會員



Mark退休前為自己和家人購買可申請扣稅的**Bupa Hero非凡自願醫保計劃**。在尊尚計劃下，他們每年可享**健康檢查**一次。

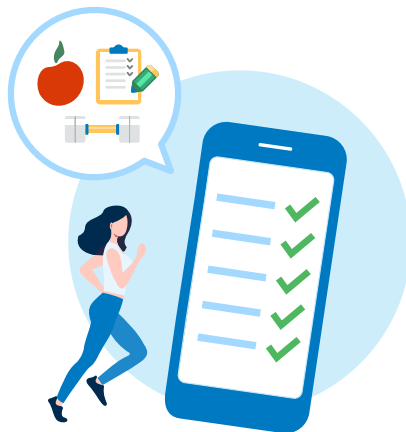


Beth受僱主提供的**Bupa Empower僱健康中小企醫療保障計劃**所保障。她的門診保障可提供每年高達HK\$1,500的保健服務。





Mark的保障計劃也包含**Bupa4Life健康應用程式**。他會記錄每天的步數並參加步行挑戰以保持健康。每年，他亦會使用獎賞積分來兌換**續保保費的折扣**。



她的公司亦參與了保柏的**僱員健康管理方案**，包括**Bupa4Life健康應用程式**。當Beth使用該應用程式追蹤她的健康目標，便可獲得積分。有時她會使用積分兌換咖啡或超市禮券，甚至**健康檢查**。

## 🔍 了解更多

### Bupa4Life健康應用程式

此為健康管理及獎賞平台，幫助客戶了解身心健康及實踐健康目標。會員能發掘一系列健康課程、活動、健康貼士等，更可賺取積分，換領購物禮券等精彩獎賞。



👉 按此查看

### 僱員健康管理方案

我們的僱員健康管理方案極具彈性，旨在支援及改善僱員的整體健康。我們能幫助僱員提高對自己健康狀況的認識，為他們的身心健康帶來正面的影響，從而令工作團隊更有效管理自己在職場內外的健康。



👉 按此查看



# 保障



**Bupa Hero 非凡自願醫保計劃** 提供亞洲、澳洲及新西蘭地區保障，合資格費用可獲全數賠償高達每年HK\$3,000萬。Mark更加配**自選危疾附加保障**，提高額外保障至高達**HK\$330萬**。



為了獲得額外保障，Beth購買了每年保障限額高達**HK\$70萬**的**Bupa VTop易增值醫療保障計劃**。當用盡團體醫療保障限額時，她可於此個人計劃下就餘下的費用申請索償。當退休或轉換工作時，她仍然會得到保障，**填補保障缺口**。

## 了解更多



**Bupa Hero**  
非凡自願醫保計劃

[按此查看](#)



**Bupa Empower**  
僱健康中小企醫療保障計劃

[按此查看](#)



**Bupa Safe**  
危疾全禦保

[按此查看](#)



**Bupa VTop**  
易增值醫療保障計劃

[按此查看](#)

# 治療及康復

Mark胃痛不適已經持續幾個月，於是他向醫生求診，並獲轉介至專科。



Mark致電**保柏尊貴服務預約熱線**，獲協助預約診症。



**保柏醫療中心**內的專科醫生建議他進行內窺鏡，於是Mark使用**保柏一通健內窺鏡日症計劃**進行內窺鏡檢查及跟進診治。



Beth的工作節奏很快，工作時間亦較長。為了節省時間，她可以通過**卓健醫療應用程式**中的**視像診症服務**看醫生。完成後，藥物會直接送到她家中。





不幸的是Mark被診斷出患有癌症。然而，他的Bupa Hero非凡自願醫保計劃及危疾附加保障可**完全支付**他的治療費用。他還可使用保柏的**健康支援服務**，包括個人健康顧問及**癌症關懷計劃**，以獲得治療和康復期間的支援。

當Beth感到壓力時，她可致電僱主提供的**僱員輔助計劃熱線**，此計劃提供每年數次的**面對面諮詢**。此外，Beth的團體計劃亦包含了**精神健康保障**。



持續的**健康和保健支援**令Beth過著健康的生活。她竭盡所能預防無法預計的疾病及準備充足的保障。有保柏這個健康夥伴，她清楚她已為將來做好準備。

## 🔍 了解更多

### 1 保柏尊貴服務預約熱線

正在搜尋提供專科治療、診斷影像及化驗、日症甚至牙科治療的高端網絡服務中心？只需致電尊貴服務預約熱線，保柏醫療中心及保柏牙科中心隨時為您服務。



尊貴服務預約熱線

**2517 5515**

服務時間：

星期一至五，上午9時至下午6時  
(公眾假期除外)



## 2

### 保柏醫療中心

保柏醫療中心（設施由港安醫療提供）為保柏與卓健醫療於香港首間合作的診所，駐有保柏服務助理提供個人化服務，為有需要的會員提供多一個高端醫療選擇。

中心位於鰂魚涌，讓會員可方便地使用醫療設施和服務。我們將不斷擴展醫療網絡到香港其他地方，使服務更便利。



 按此查看



## 3

### 保柏牙科中心

保柏牙科中心（香港）致力為保柏會員及本地客戶提供專業的牙科服務。兩間中心位於中環及將軍澳，由卓健醫療營運，以國際標準的服務為區內客戶提供便利的牙科設施和服務。我們亦將不斷在主要商業和住宅區增加新地點。



 按此查看



## 4 一站式專科治療計劃



我們為會員設立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。

### 為日間手術而設的 保柏一通健日症計劃



內窺鏡  
日間檢查



眼科  
日間手術



皮膚科  
門診治療



肌骨痛症  
門診治療



按此查看

## 5 健康支援服務

我們明白會員可能遇上健康問題但不知從何尋求協助。保柏的健康支援服務由合資格護士、健康管理團隊及醫生提供專業支援及健康建議，服務包括24小時健康專線、個人健康顧問、第二醫療意見服務以及更多。



24小時健康專線：  
**2517 5658**



按此查看

# 6

## 視像診症服務

為支援電子化醫療，保柏與特選網絡服務供應商卓健醫療提供視像診症服務。會員可舒適地安坐家中以視像電話方式讓普通科醫生進行診症。

只要是保柏會員並享有網絡門診保障及持有合資格的醫療卡便可使用此服務，透過卓健醫療應用程式簡單幾步即可輕鬆預約。



 按此查看

# 與保柏 攜手前行

作為世界上最大的醫療保健公司之一，保柏有責任為醫療保險及保健服務帶來革新，以應付21世紀的挑戰。我們將繼續開拓全面的預防、保障、治療及康復的方案，以適應後疫情時代不斷變化的需求。





# 關於 保柏

3,100萬  
客戶

400,000  
會員

3,200  
公司

保柏的目標是幫助人們活出更長壽、更健康  
和更愉快的人生，並創造更美好的世界。

我們是國際醫療保健公司，於全球服務超過  
3,100萬客戶。我們不設股東，將盈餘投資  
於業務當中，為現在和未來的客戶提供更多  
更佳的醫療保健服務。

在香港，我們是醫療保險專家，受超過40萬  
名會員及3,200間公司所信賴。

