

我們的自願醫保計劃文件內所用的所有詞彙均根據醫務衛生局的要求而標準化。然而，部分詞彙有別於保柏其他的保險計劃，儘管兩者意思相近。

以下的詞彙表列載了部分詞彙的主要分別。有關詳盡的詞彙列表及其準確定義，請查閱你的保單及保障資料或醫療保險合約。

自願醫保用語	保柏用語	詞彙解釋
每年保障限額	每年最高賠償額	保柏在每個保單年度就合資格醫療開支而支付的最高賠償限額
保障表	保障金額表	保險保單所涵蓋的保障項目及最高賠償限額之列表
日間手術	日症手術	在診所或醫院日症房內進行的手術、化療及放射治療，而留院乃非醫療必需
<i>無相近用語</i>	住院及手術保障	保柏自願醫保計劃條款及保障第六部分第3(a)至(l)節所述之保障
受保人	會員	其醫療開支受保險保單所保障的人士
終身保障限額	終生最高賠償額	保柏在受保人終身就其合資格醫療開支而支付的最高賠償限額
保單	合約	保柏提供保險的協議，包括你的保障、條款、細則及不保事項的詳情
保單簽發日	<i>無相近用語</i>	簽發保險保單的日期
保單生效日	合約生效日	保險保單開始生效的日期
<i>無相近用語</i>	保障開始日	保障開始的日期
保單持有人	投保人	在法律上擁有該保險保單的人士
保單資料頁	會員證書	顯示保單生效日、續保日期、保障、保費以及保單持有人和受保人的個人資料之文件
保單年度	合約年度	保險保單生效的一年期限
保單編號*	合約編號 / 會員編號*	每份保險保單獲編的16位數字號碼
保單及保障資料*	醫療保險合約	涵蓋保單條款及細則、補充文件（如有）、自選保障資訊（如有）、保障表及手術表之文件
附加保費	<i>無相近用語</i>	因保障額外風險而收取的額外保費（如保障投保前已有病症）
合理及慣常	正常及慣常	醫療收費乃基於該地域的醫療服務提供者一般會就相同或類似服務所收取的費用
續保日	合約週年日	保險保單續保的日期；首個續保日通常為保單生效日的首個週年日
手術表	外科手術表	按小型、中型、大型或複雜等級分類的手術列表
標準保費	保費	就保險保單的保障按年或月繳付的費用
標準保費表*	保費表*	按受保人年齡所列，就保險保單所收取的不同費用
條款及保障	<i>無相近用語</i>	指自願醫保認可產品的條款及細則、保障表及相關的補充文件
條款及細則	<i>無相近用語</i>	自願醫保認可產品的第1至第8或9的部分（視何者適用而定）

*這些詞彙未被自願醫保或保柏於保單及保障資料或醫療保險合約中正式定義。由於這些詞彙經常出現於保單文件，因此列載於此。

Glossary of VHIS and Bupa terms



All the terms used in documents for our VHIS plans are standardised based on the Health Bureau's requirements. However, our other Bupa insurance plans use some different terms with similar meanings.

This glossary lists some of the main differences in terms. Please refer to your Policy and Benefit Information or Health Insurance Contract for a complete list of terms and their exact definitions.

VHIS term	Bupa term	What it means
Annual Benefit Limit	Overall Annual Limit	the maximum amount paid by Bupa for eligible medical expenses in a policy year
Benefit Schedule	Schedule of Benefits	a list of the benefit items and maximum benefits covered under the insurance policy
Day Case Procedure	Day Case Surgery	a surgical procedure, chemotherapy or radiotherapy that is performed at a clinic or day-case unit of a hospital, where an overnight stay is not required
No similar term	Hospital and Surgical Benefit	benefits described in Sections 3(a) to (l) of Part 6 of the Terms and Benefits of the Bupa MyBasic VHIS Plan
Insured Person	Member	the person whose medical expenses are covered by the insurance policy
Lifetime Benefit Limit	Lifetime Limit	the maximum amount paid by Bupa for eligible medical expenses in the insured person's lifetime
Policy	Contract	the agreement with Bupa to provide insurance including the full details of your benefits, terms, conditions and exclusions
Policy Issuance Date	No similar term	the date the insurance policy is issued
Policy Effective Date	Contract Effective Date	the date the insurance policy is effective
No similar term	Coverage Commencement Date	the date your coverage begins
Policy Holder	Subscriber	the person who is the legal owner of the insurance policy
Policy Schedule	Membership Certificate	the document showing the policy effective date, renewal date, benefits, premium and personal particulars of the policy holder and insured person
Policy Year	Contract Year	the 1-year period that the insurance policy is in effect
Policy Number*	Contract Number / Membership Number*	the 16-digit number assigned to every insurance policy
Policy and Benefit Information*	Health Insurance Contract	a document containing the policy Terms and Conditions, supplements (if any), optional benefit information (if any), Benefit Schedule and Schedule of Surgical Procedures
Premium Loading	No similar term	an extra amount charged for insurance coverage when there is an additional risk (eg, coverage for a pre-existing condition)

Reasonable and Customary	Normal and Customary	the amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service
Renewal Date	Contract Anniversary Date	the date the insurance policy will be renewed; the first renewal date is usually the first anniversary of the Policy Effective Date
Schedule of Surgical Procedures	Schedule of Surgical Operations	a list of surgical procedures, where the operations are classified as minor, intermediate, major or complex
Standard Premium	Subscription	the monthly or yearly payment made for coverage under the insurance policy
Standard Premium Schedule*	Table of Subscriptions*	the different amounts charged for an insurance policy listed by the insured person's age
Terms and Benefits	<i>No similar term</i>	a term for the Terms and Conditions, Benefit Schedule and related supplement(s) of a VHIS Certified Plan
Terms and Conditions	<i>No similar term</i>	Part 1 to Part 8 or 9 (whichever is applicable) of a VHIS Certified Plan

*These terms aren't officially defined by VHIS or Bupa in the Policy and Benefit Information or Health Insurance Contract. They're included here because they are frequently used in policy documents.