

保柏危疾全禦保計劃
Bupa Safe
Critical Illness
Insurance
Scheme





你知道嗎？危疾警號不容忽視



香港癌症新增個案於2021年達至38,462宗，平均每日有105人確診癌症¹。



即使經過治療，癌症亦有機會復發。第III期或IV期卵巢癌的復發率高達70-80%，而第二期肺癌復發的機率亦高達37.6%²。



於2009年至2021年期間，被診斷患上心臟病和中風的人數分別上升了21%和28%³。

香港人生活壓力大、節奏急促，加上食無定時、缺乏運動，近年癌症、心臟病、中風等危疾都愈見普遍。若不幸患上危疾，應付治療費用及停工養病有機會影響你的財務預算及生活質素。當你患上受保危疾時，危疾保障可為你填補缺口，維持收入以應付醫療及生活開支。及早計劃，保障你的未來需要。

Bupa Safe 保柏危疾全禦保計劃

作為你最可信賴的健康夥伴，保柏在你需要時全力支援。**保柏危疾全禦保計劃**涵蓋高達98%危疾種類⁴，包括80種嚴重危疾（如癌症、心臟病、中風）及5種早期危疾⁵。即使嚴重危疾已獲賠償，而其後不幸確診癌症（包括復發或遠端轉移），更可獲額外癌症賠償，讓你無懼健康威脅。每月只需HK\$108保費⁶，即可獲多達**三次一筆過賠償，總額可達HK\$3,300,000**，助你應付醫療開支及彌補收入損失。

我們明白，若不幸罹患危疾，病人要面對漫長的治療、複雜的醫療程序等，難免會徬徨無助。本計劃下的「健康支援服務」特設「癌症關懷計劃」，為你度身訂造各項支援服務，在抗癌路上與你並肩前行。

此外，你亦可以相宜保費附加**「癌症治療賠償保障」**。若不幸確診癌症，除危疾保障的一筆過賠償外，此保障以實報實銷形式額外賠償每年高達HK\$1,000,000的癌症治療費用，給你雙重保障。癌症治療保障除了覆蓋住院及非手術治療費用外，更設有門診護理及監測、臨床心理輔導、物理治療等延伸保障，以及實驗性治療現金津貼，全面照顧你的治療以至康復需要。

立即瀏覽 [bupa.com.hk/BupaSAFE](https://www.bupa.com.hk/BupaSAFE) 網上投保或致電保柏的
健康管理顧問／你的保險顧問了解更多。



¹ 資料來源：香港癌症資料統計中心（2021）。《2021年香港癌症統計概覽》。香港：醫院管理局。

² 卵巢癌復發率摘自香港大學及香港中文大學「香港復發性卵巢癌的藥物基因組學研究」；肺癌復發率摘自《Oncology Letters》，2014年4月。

³ 資料來源：香港特別行政區政府統計處之主題性住戶調查第四十五號報告書及主題性住戶調查第七十四號報告書。

⁴ 本計劃危疾基本保障及自選「嚴重危疾延伸保障」下受保的85種危疾已涵蓋10Life定期危疾保險評分方法下的98%指定危疾。設不受保障項目及等候期，有關條款及不受保障項目，請參閱合約。

⁵ 本計劃的危疾基本保障涵蓋3種嚴重危疾及5種早期危疾，如附加「嚴重危疾延伸保障」，即可將受保危疾延伸至共85種。

⁶ 以一名18歲非吸煙人士以年繳模式投保終生賠償總額為HK\$3,300,000的保柏危疾全禦保計劃的危疾基本保障計算。此保費尚未計算任何適用的折扣或優惠。

Did you know? Alarming facts on critical illnesses



New cancer cases in Hong Kong reached 38,462 in 2021. On average, 105 people were diagnosed with cancer each day¹.



Sometimes cancer may return after treatment. Stage III or IV ovarian cancer can recur in up to 70–80% of cases, while stage II lung cancer returns in 37.6%².



Between 2009 and 2021, the number of people diagnosed with heart disease and stroke increased about 21% and 28%, respectively³.

Critical illnesses such as cancer, heart attack and stroke are becoming more common for a variety of reasons: high stress levels, fast-paced lifestyle, poor diet, lack of exercise and so on. If you're diagnosed with a critical illness, you may need to take time off work or even quit your job. This combined with the costs of treatment may affect your budget and your quality of life. Critical illness insurance schemes provide lump sum payments to make up for any lost income and pay for your medical and living expenses if you have a covered critical illness. Plan ahead to protect yourself for whatever the future holds.

Bupa Safe Critical Illness Insurance Scheme

As your trusted healthcare partner, Bupa provides comprehensive support when you need it. **Bupa Safe Critical Illness Insurance Scheme** covers up to 98% of all serious critical illnesses⁴, including 80 major critical illnesses (such as cancer, heart attack, stroke) and 5 early stage critical illnesses⁵. It also pays for an additional cancer claim if you're diagnosed with cancer (including recurrence or distant metastasis) after the major critical illness has been paid, so you can be worry-free and prepared for the unexpected. With monthly subscriptions as low as HK\$108⁶, this scheme features up to **three separate lump sum payments with multiple benefits up to HK\$3.3 million** to help you cope with medical expenses and make up for lost income.

At Bupa, we also know that patients who are diagnosed with cancer can be overwhelmed by ongoing treatments, complicated medical procedures and so on. As part of Bupa's Health Coaching Services, our new Cancer Care Programme gives you personalised support and encouragement during your cancer journey.

To supplement this critical illness scheme, you can add our Cancer Treatment Reimbursement Benefit for medical coverage at an affordable subscription. Then if you're diagnosed with cancer, in addition to a lump sum payment, this benefit will reimburse up to HK\$1 million per year for cancer treatment expenses, giving you double protection. Apart from medical expenses for surgical and non-surgical cancer treatment, this benefit also covers out-patient care and monitoring, psychological counselling, physiotherapy and so on, with an experimental treatment cash allowance to fully take care of your treatment and recovery needs.

Visit bupa.com.hk/BupaSAFE to enrol online, or call Bupa's Health Management Consultant/ your insurance consultant to learn more.



¹ Source: Hong Kong Cancer Registry. Overview of Hong Kong Cancer Statistics of 2021. Hong Kong Hospital Authority; 2021.

² Recurrence rate of ovarian cancer from *Affordable Multi-gene Mutation-drug Matching for Recurrent Ovarian Cancer Patients in Hong Kong*, The University of Hong Kong and The Chinese University of Hong Kong; recurrence rate of lung cancer from *Oncology Letters*, April 2014.

³ Source: *Thematic Household Survey Report No. 45 & Thematic Household Survey Report No. 74* of the Hong Kong SAR Census and Statistics Department.

⁴ The 85 critical illnesses covered under the critical illness basic benefits and optional Extended Major Critical Illness Benefit of this scheme include 98% of designated critical illnesses in 10Life's Scoring Methodology of Term Critical Illness Insurance. Exclusions and waiting periods apply. Please refer to the contract for the terms and excluded conditions.

⁵ This scheme covers 3 major critical illnesses and 5 early stage critical illnesses under the critical illness basic benefits. You can also add Extended Major Critical Illness Benefit to include a total of 85 covered critical illnesses.

⁶ Based on an 18-year-old non-smoker enrolling in the critical illness basic benefits of Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$3,300,000 using annual payment mode. This figure does not include any promotional offers or discounts which may be available.

計劃特點
Scheme
features

自選癌症治療賠償保障
Optional Cancer
Treatment Reimbursement
Benefit

健康支援服務
Health Coaching
Services

計劃概要
Overview of
your scheme

立即投保
Enrol now

目錄 Contents



產品結構
Product structure



計劃特點
Scheme features



自選癌症治療賠償保障
Optional Cancer
Treatment
Reimbursement Benefit



健康支援服務
Health Coaching
Services



為何選擇保柏
危疾全禦保計劃？
Why choose Bupa Safe
Critical Illness
Insurance Scheme?



計劃概要
Overview
of your scheme



立即投保
Enrol now

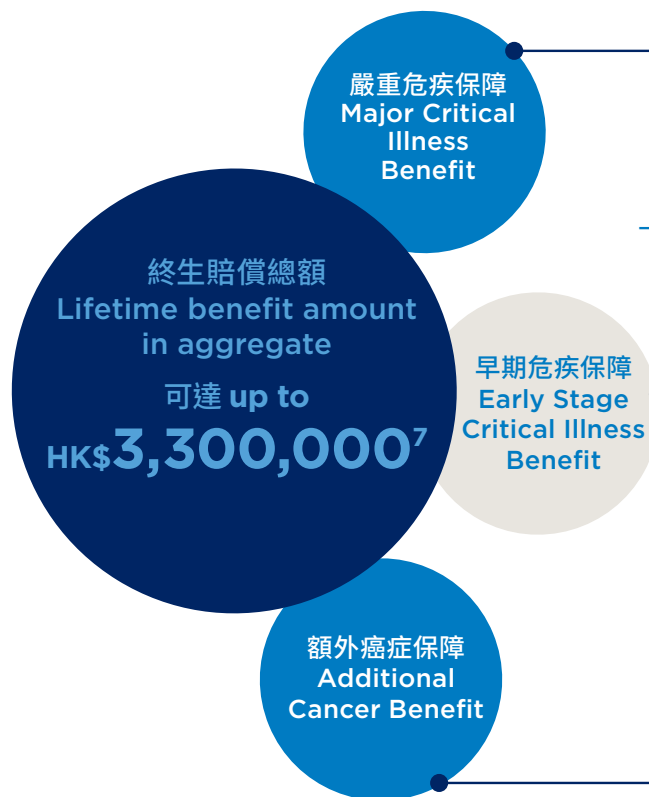


重要資料
Important
information



產品結構 Product structure

危疾保障 Critical illness benefits



HK\$1,500,000

3 種嚴重危疾 Major Critical Illnesses

- 癌症
- 急性心肌梗塞 (俗稱「心臟病發」)
- 中風
- Cancer
- Heart attack
- Stroke

+77 種嚴重危疾 Major Critical Illnesses

(如附加「嚴重危疾延伸保障」)
(If adding optional Extended Major Critical Illness Benefit)

HK\$300,000

5 種早期危疾 Early Stage Critical Illnesses

- 原位癌
- 早期惡性腫瘤
- 須作手術之頸動脈疾病
- 因冠狀動脈疾病進行血管成形術 (俗稱「通波仔」) 及其他創傷性治療
- 大腦動脈瘤的血管介入治療
- Carcinoma in situ
- Early stage cancer
- Carotid artery disease requiring surgery
- Coronary artery disease requiring angioplasty and other invasive treatments
- Endovascular treatment for cerebral aneurysm



HK\$1,500,000

當賠償「嚴重危疾保障」一年後不幸確診癌症，可獲此額外癌症賠償
Payable if diagnosed with cancer 1 year after Major Critical Illness Benefit has been paid

醫療保障 Medical insurance

癌症治療賠償保障
(自選保障)
Cancer Treatment Reimbursement Benefit (Optional)
賠償高達每年
HK\$1,000,000 癌症治療費用⁸
Reimburses up to
HK\$1,000,000 in cancer treatment expenses per year⁸

⁷ 以終生賠償總額為 HK\$3,300,000 的保柏危疾全樂保計劃計算。有關其他終生賠償總額選項，請參閱保障金額表。

⁸ 以癌症治療賠償保障選項 C2 的保障額計算。有關其他保障額選項，請參閱保障金額表。

⁷ Based on the benefits of Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$3,300,000. Please refer to the Schedule of Benefits for the other lifetime benefit amount options.

⁸ Based on the benefits of option C under Cancer Treatment Reimbursement Benefit. Please refer to the Schedule of Benefits for the other benefit amount option.



危疾保 + 醫保 = 雙重保障

Critical illness benefits + Medical insurance = Double protection

本計劃的危疾保障及醫療保障可發揮不同的功能和作用。在不幸確診危疾時，兩者可相輔相成，為你提供全面保障。

This scheme's critical illness benefits and medical insurance play different roles in protection needs. They are complementary and provide all-round coverage when you're diagnosed with a critical illness.

 危疾保障 Critical illness benefits		 醫療保障 (賠償受保癌症相關的費用) Medical insurance (reimburses expenses related to covered cancers)
<ul style="list-style-type: none"> 在你患上癌症、心臟病、中風等危疾時提供一筆過賠償 Provides a lump sum compensation if you're diagnosed with critical illnesses like cancer, heart attack and stroke 	保障範圍 Coverage	<ul style="list-style-type: none"> 實報實銷合資格的醫療必需費用，以個別項目的保障額為限 Provides reimbursement of eligible medically necessary expenses up to specified benefit limits
<ul style="list-style-type: none"> 支持受保人的生活及家庭開支，如供樓、日常支出等，提供財務後盾 Can be used to pay for living expenses such as mortgage payments and day-to-day spending, providing financial support 	賠償用途 Benefit usage	<ul style="list-style-type: none"> 用以應付住院和治療的合資格醫療開支 Pays for eligible hospitalisation and treatment-related costs
<ul style="list-style-type: none"> 提供三次一筆過賠償，終生賠償總額可達HK\$3,300,000 Provides three separate lump sum payments with multiple benefits up to HK\$3,300,000 per lifetime 	賠償限額 Benefit limit	<ul style="list-style-type: none"> 全數賠償的住院及手術保障，每年高達HK\$1,000,000 每年額外高達HK\$100,000門診護理及監測保障 每年高達HK\$40,000延伸支援保障，包括中醫、心理輔導、物理治療、輔助療法等 一次性實驗性癌症治療現金津貼，終生賠償額高達HK\$60,000 Full cover for Hospital and Surgical Benefit up to HK\$1,000,000 per year An extra benefit up to HK\$100,000 per year for out-patient care and monitoring Extended Care Benefits up to HK\$40,000 per year, including Chinese herbalist treatment, psychological counselling, physiotherapy, complementary therapy and so on Experimental cancer treatment cash allowance up to HK\$60,000 once per lifetime

計劃特點 Scheme features

本計劃以相宜保費保障高達98%危疾種類⁴，在你人生不同階段提供高達三次不同危疾賠償，終生賠償總額可達HK\$3,300,000，讓你為未來做好準備，無後顧之憂；你亦可靈活配搭各項自選保障或於將來將癌症治療賠償保障轉保至自願醫保計劃，以滿足你不同階段的醫保需求。

This scheme covers up to 98% of critical illnesses⁴ at an affordable subscription, and offers triple protection for up to 3 separate conditions at different times throughout your life. With a lifetime benefit amount up to HK\$3,300,000 in aggregate, you can be worry-free knowing you're prepared for whatever the future holds. With options to add on benefits or convert the Cancer Treatment Reimbursement Benefit to Voluntary Health Insurance Schemes in the future, you can customise or change your coverage to meet your healthcare needs in different life stages.



三重保障，充裕賠償，助你解燃眉之急 Triple protection and generous benefits to support your critical needs

本計劃設三重保障，在你人生不同階段提供高達三次不同危疾賠償：「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」⁹，終生賠償總額可達HK\$3,300,000。

This scheme provides triple protection for up to 3 separate conditions at different times throughout your life—Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit⁹—with a lifetime benefit amount up to HK\$3,300,000 in aggregate.



額外癌症保障，無懼復發風險 Additional Cancer Benefit to fight against recurrence

當賠償「嚴重危疾保障」後不幸診斷患上癌症（不論是全新癌症、復發、遠端轉移，或經積極癌症治療後仍未治癒的持續癌症），保柏將提供額外的一筆過賠償。此次癌症與前一次嚴重危疾的等候期只需一年。

After your Major Critical Illness Benefit has been paid, Bupa will offer an extra lump sum if you're diagnosed with cancer (including a new cancer, recurrence, distant metastasis or continuation of cancer after active cancer treatment). The waiting period between this cancer and the previous major critical illness is just 1 year.



自選嚴重危疾延伸保障，涵蓋98%危疾種類 Optional Extended Major Critical Illness Benefit for 98% coverage of all serious critical illnesses

本計劃的危疾基本保障涵蓋8種危疾，你亦可附加「嚴重危疾延伸保障」，將受保危疾延伸至共85種以涵蓋98%危疾種類⁴，無懼健康威脅。此自選保障將於「嚴重危疾保障」獲賠償後自動終止。

This scheme covers 8 critical illnesses under the critical illness basic benefits. You can also add the optional Extended Major Critical Illness Benefit to include a total of 85 conditions for 98% coverage of all serious critical illnesses⁴ for even greater peace of mind. This optional benefit will be terminated once Major Critical Illness Benefit has been paid.

⁹ 各保障項目之間的賠償設等候期。額外癌症保障設有積極癌症治療要求。詳情請參閱重要資料部份。

⁹ Waiting periods apply between payment of benefit items. Additional Cancer Benefit is also subject to active cancer treatment requirements. Please refer to the Important Information section for details.



自選癌症治療賠償保障

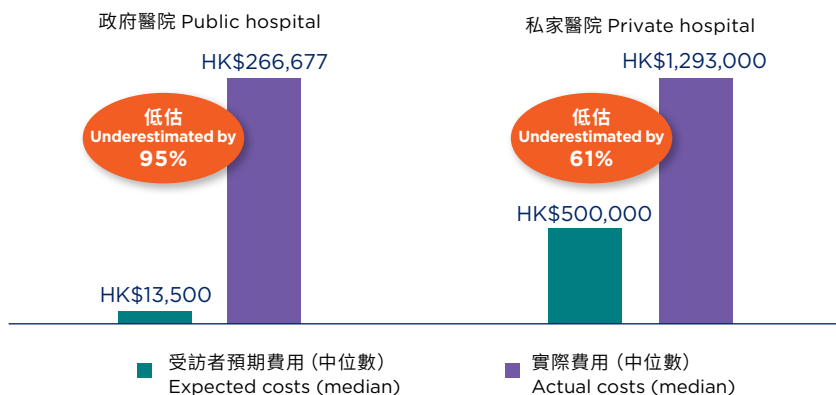
Optional Cancer Treatment Reimbursement Benefit

試想想... Think about this...

癌症治療費用高昂，大部份標靶藥及免疫治療藥均屬醫院管理局藥物名冊的自費藥物。調查卻發現市民嚴重低估癌症治療費用¹⁰。以在政府醫院治療大腸癌的費用為例，市民嚴重低估了95%。

Cancer treatment is expensive, and most of the drugs for targeted therapy and immunotherapy are listed as self-funded by the Hospital Authority. However, research has shown that people seriously underestimate the cost of cancer treatment¹⁰. Taking colon cancer treatment at public hospitals as an example, people have underestimated the expenses by 95%.

大腸癌治療費用 Treatment costs for colon cancer



萬一患上癌症，你的積蓄足夠應付嗎？

Do you have enough savings available in case you're diagnosed with cancer?



除治療費用外，你可能還需計劃其他醫療費用。例如根據不同的狀況，你可能需要輪椅代步，或添置醫療必需的人工裝置。而癌症治療後或需接受長期的跟進，門診跟進的開支亦不容忽視。

Aside from treatment costs, you may need to plan for other medical expenses. For example, depending on your condition, you might need a wheelchair or medically necessary prosthetic device. In addition, you should be prepared for the costs of long-term monitoring after cancer treatment.

你有預算這些額外開支嗎？

Have you planned for these additional expenses?

¹⁰ 資料來源：癌症資訊網

¹⁰ Source: Cancerinformation.com.hk



自選癌症治療賠償保障

Optional Cancer Treatment Reimbursement Benefit

本計劃除危疾的一筆過賠償外，更設有自選「**癌症治療賠償保障**」，照顧你治療受保癌症的醫療開支！即使所有危疾賠償已全數支付，「癌症治療賠償保障」仍會繼續生效，以賠償癌症相關的醫療必需費用。精明選擇，讓你無需擔心癌症治療開支。

Apart from lump sum payments, this scheme offers an optional **Cancer Treatment Reimbursement Benefit** to help you cope with the costs of treatment for covered cancers. Even after all of your critical illness benefits have been paid, this benefit will remain in effect and provide continued coverage for your medically necessary cancer expenses. Make the smart choice to protect yourself for whatever the future holds.



全數賠償癌症治療費用 Full cover for cancer treatment

每年保障額高達HK\$1,000,000，涵蓋確診受保癌症所需的診斷及檢測費用、手術及非手術癌症治療費用、放射性治療（包括但不限於質子治療）、化療、標靶治療、康復治療、人工裝置等。此保額更會每年自動還原，不設終生賠償額。

Annual benefit limit up to HK\$1,000,000, covering diagnosis and testing fees for the confirmation of covered cancer, surgical and non-surgical cancer treatments, radiotherapy (including but not limited to proton therapy), chemotherapy, targeted therapy, rehabilitation, prosthetic devices and so on. This limit will be restored every year, with no lifetime limit.



全面照顧癌症路上的門診需要 Out-patient coverage throughout your cancer journey

癌症屬長期作戰，治療前後或需接受不同的檢測及長期的門診跟進。「癌症治療賠償保障」全面照顧你的需要，保障涵蓋治療前的確診檢測、住院前後的門診護理，以及出院後的長期門診跟進。

If you're diagnosed with cancer, you'll usually need a series of tests and out-patient follow-up visits. This benefit provides out-patient coverage at every stage, from pre-treatment tests to confirm your diagnosis, pre- and post-hospitalisation out-patient care to long-term out-patient monitoring after discharge.



各項延伸支援，照顧你的康復所需 A series of extended benefits to take care of your recovery needs

涵蓋門診中醫、物理治療、輔助療法、購買醫療器具之費用等。而心理輔導保障更同時適用於病者及照顧者，讓你及家屬正面面對癌症挑戰。

Covers out-patient Chinese herbalist treatment, physiotherapy, complementary therapy, costs for buying medical appliances and so on. Psychological counselling is also offered for both the patient and the caregiver, so you can face any challenges together and focus on the positive.



自選癌症治療賠償保障

Optional Cancer Treatment Reimbursement Benefit



免找數服務¹¹ Cashless service¹¹

如附加「癌症治療賠償保障」，你將獲發「保柏全禦卡」。憑卡可於指定的香港私家醫院或保柏全禦網特選服務供應商就受保癌症住院、接受日症或非手術癌症治療可享免找數、免索償服務。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）。

You'll receive a Bupa SafeNet Card with this benefit. Using your Bupa SafeNet Card, you can enjoy cashless service when receiving treatment for a covered cancer during confinement, day case or non-surgical cancer treatment at designated private hospitals and Bupa SafeNet Appointed Service Providers in Hong Kong. We'll settle your eligible expenses directly with the hospital or service provider (subject to your pre-approved limit).



實驗性治療現金津貼 Experimental treatment cash allowance

若腫瘤科專科醫生建議進行實驗性治療，保柏將會向你發出高達HK\$60,000的一筆過現金津貼，助你應對難關。

We'll offer you a lump sum cash allowance up to HK\$60,000 if you undergo an experimental treatment recommended by a specialist in oncology, helping you to overcome your critical illness.



免費預防性檢查保障 Free preventive check-up benefit

如附加「癌症治療賠償保障」，每兩年可享一次免費預防性檢查，助你及早發現潛在疾病。

You can enjoy a free preventive check-up every 2 years if you choose Cancer Treatment Reimbursement Benefit, helping you to detect possible illnesses at an early stage.



保證轉保至自願醫保計劃， 無須核保 Guaranteed conversion with no underwriting

如附加「癌症治療賠償保障」並連續受保5年或以上，可保證將該自選保障轉保至保柏靈活配自願醫保計劃（基本）或保柏自願醫保計劃，無須重新核保¹²。

If you've added the optional Cancer Treatment Reimbursement Benefit and it's been in effect for at least 5 years, you can convert this optional benefit to Bupa MyFlexi VHIS Plan (Standard) or Bupa MyBasic VHIS Plan without underwriting¹².

¹¹ 免找數服務只適用於保障金額表內「住院及手術保障」下的項目(2) - (11)及(17)。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。詳情請參閱常見問題1。

¹² 轉保至指定自願醫保計劃而無須核保的安排只適用於轉保時年齡為59歲或以下的會員。

¹¹ Cashless service is only applicable to items (2) - (11) and (17) listed under Hospital and Surgical Benefit of the Schedule of Benefits. You need to obtain pre-authorisation from Bupa to enjoy cashless service. Please refer to Frequently Asked Question 1 for details.

¹² Conversion to designated VHIS plans without underwriting is only applicable to members aged 59 or younger at the time of conversion.



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」，由我們委任的醫生、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 our appointed 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.



癌症關懷計劃 Cancer Care Programme

由合資格護士及健康管理團隊提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。

傳統中醫調理對紓緩癌症治療不適有不同程度的幫助，因此我們更會為你提供中醫調理相關資訊以供參考，助你提高生活質素。此外，投保了「癌症治療賠償保障」的會員憑「保柏全禦卡」於保柏特選的中醫診所就受保癌症求診更可尊享會員優惠，詳情請瀏覽 bupa.com.hk/BupaSAFE 或致電 24 小時健康專線查詢。

Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips.

Traditional Chinese medicine therapies may help relieve the effects of cancer treatment. That's why we'll also provide health information for your reference to help improve your quality of life. What's more, members who have opted for Cancer Treatment Reimbursement Benefit can present their Bupa SafeNet Card to enjoy member privileges for treatments on covered cancers at Bupa's selected traditional Chinese medical centre(s). Please visit bupa.com.hk/BupaSAFE or call our 24/7 Healthline for details.



24 小時健康專線 24/7 Healthline

我們的合資格健康管理團隊¹³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 professionals¹³ 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.



健康支援服務 Health Coaching Services



第二醫療意見 2nd medical opinion

我們可安排醫療專家為你受保危疾提供專業的^{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 on covered critical illnesses from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment.



醫療中心選擇及預約診症 Healthcare centre choices and appointment making

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診症及治療服務。

We can provide a list of clinics and hospitals based on your specific condition or needs for your reference, as well as set up appointments for your selected consultations and treatments.



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.



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.

健康支援服務由保柏及保柏委任的服務供應商聯合提供。使用健康支援服務並不需額外費用。若我們建議的服務不在你的合約之賠償範圍內，你便須支付有關費用。

Health Coaching Services are provided by Bupa and providers appointed by Bupa. The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.

¹³ 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。

¹³ 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.



為何選擇保柏危疾全禦保計劃？

Why choose Bupa Safe Critical Illness Insurance Scheme?



不設生存期條款（末期疾病除外） No survival period (except for terminal illness)

坊間部分危疾保險設有生存期條款，需於確診危疾後生存達指定日數方可獲得賠償。
Some CI plans in the market have a "Survival Period". These benefits will be paid only if the member survives for a certain period of time after the diagnosis of a critical illness.



於首次嚴重危疾索償後，額外癌症保障之等候期短至1年 1-year waiting period for Additional Cancer Benefit after the first major critical illness claim

坊間部分危疾保險對於第二次癌症保障之間的等候期長達5年。
Some CI plans in the market have a waiting period of up to 5 years for the second cancer benefit.



確診嚴重或早期危疾，甚至患上新癌症、癌症復發或遠端轉移，均可獲個別保障項目賠償金額的100%賠償 100% payment of the respective benefit amounts if you're diagnosed with a major critical illness, early stage critical illness and even a new or recurrence/distant metastasis of cancer

坊間部分危疾保險的保障項目設不同百分比的賠償額，確診個別危疾未必可獲100%賠償。
Some CI plans in the market apply a certain percentage to different benefit items and may not pay 100% for certain diagnoses.



保障由2019冠狀病毒病引致的危疾 Covers critical illnesses caused by COVID-19

有研究顯示，2019冠狀病毒病的後遺症有機會包括心臟病、中風等危疾¹⁴。我們明白你或會擔心這些與日俱增的健康風險。本計劃可讓你放心，如獲診斷患上受保危疾均可獲賠償。

Studies have shown that the after effects of COVID-19 may include critical illnesses such as heart attack, stroke and so on¹⁴. We understand that you may worry about these increased health risks. For greater peace of mind, this scheme will be payable if you're diagnosed with any of the covered critical illnesses.

¹⁴ 資料來源：Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.

¹⁴ Source: Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.



計劃概要

Overview of your scheme

投保資格 Eligibility

投保人 Subscriber

18歲或以上的香港居民
Hong Kong residents aged 18 or above

會員 Member

- 投保人 Subscriber
 - 投保人之配偶或同居伴侶 Subscriber's spouse or domestic partner
 - 投保人之子女 Subscriber's child
- (會員必須持有香港身份證並於過去12個月內居港超過183日)
(Members must hold a HKID card and have resided in HK for more than 183 days in the past 12 months)

投保年齡 Issue age

- 危疾保障生效日時年滿15日至60歲 (包括首尾歲數)
Aged 15 days to 60 years (inclusive) at the Critical Illness Benefit Coverage Commencement Date
- 56 - 60歲的會員 (包括首尾歲數) 只可投保終生賠償總額為HK\$1,100,000或HK\$2,200,000的保柏危疾全禦保計劃
Enrolment from age 56-60 years (inclusive) limited to Bupa Safe Critical Illness Insurance Scheme with lifetime benefit amount in aggregate of HK\$1,100,000 or HK\$2,200,000

等候期 Waiting period

90日 (因意外而導致的危疾或受保癌症 (如適用) 不受等候期約束)
90 days (does not apply if the critical illness or covered cancer (if applicable) is caused by an accident)

保障期 Period of cover

一年, 每年自動續保¹⁵
One year, renewable every year automatically¹⁵

續保 Renewal

保證續保至100歲
Guaranteed renewal up to 100 years old

- 額外癌症保障將於緊接85歲後的合約週年日自動結束
Coverage under Additional Cancer Benefit will end on the contract anniversary date immediately following the age of 85
- 自選嚴重危疾延伸保障下的部份疾病設有保障年齡限制, 詳情請參閱保障金額表
Age limits apply for coverage of certain illnesses under optional Extended Major Critical Illness Benefit. Please refer to the Schedule of Benefits for details

免費保障及服務 Free benefits and services

- 健康支援服務 (包括癌症關懷計劃)
Health Coaching Services (including Cancer Care Programme)
- 如附加「癌症治療賠償保障」, 每兩年可享一次免費預防性檢查
Free preventive check-up every 2 years, if you choose Cancer Treatment Reimbursement Benefit

醫療卡 Medical card

有, 如你同時投保「癌症治療賠償保障」
Yes, if you choose Cancer Treatment Reimbursement Benefit

¹⁵ 除非你在合約週年日10天前以書面通知保柏不再續保或因根據合約條款規定不獲續保, 否則合約將會每年自動續保。在續保時, 保柏會於你指定的銀行賬戶/ 信用卡 (如適用) 自動扣取保費。

¹⁵ Your contract will be renewed automatically on a yearly basis unless you give written notice to Bupa at least 10 days before the contract anniversary date or it is not renewed according to the terms of the contract. Subscriptions will be automatically deducted from your designated bank account/credit card (where applicable) upon renewal.



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！你更可利用「診症預約」及「配藥易」功能以獲得更全面的健康方案，滿足你日常的健康需求和長期的健康目標，助你更有效地管理健康！

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! By using the “eBooking” and “ePharmacy” features, you will receive a comprehensive health solution to support both your everyday health needs and long-term wellness goals, helping you manage your health more efficiently!

The infographic consists of six orange circular icons arranged in a 2x3 grid, each with a corresponding text block. The icons represent: 1. A smartphone with a person icon (free health app features), 2. A smartphone with a heart and pulse line (30-second AI health assessment), 3. A calendar with a checkmark (one-stop medical booking), 4. A person running with a flag (exercise with AI coach), 5. A gift box (earn points for rewards), and 6. A pill bottle with a checkmark (order prescription medications).

- 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
- 一站式預約多項醫療服務
One-stop booking for multiple medical services
- 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
- 簡單幾步即可訂購處方藥
Order prescription medications in just a few steps

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.



網上管理你的保單 Manage your scheme 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** provide quick and easy access to your scheme whenever you need it. Manage your scheme 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，包括合約、會員指引等。

View and download important documents including your contract, 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

網上提交住院、日症及門診索償、查詢索償狀況，或查閱差額通知書。

Submit hospital, day case and clinical claims, track your claims status or view shortfall invoices.



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 schemes 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5,000萬客戶
- 保柏集團自1947年起為大眾服務，並於1976年設立香港分部
- 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

- Globally we serve over 50 million customers
- Bupa Group has been serving since 1947 and established our presence in Hong Kong in 1976
- 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 clinics



賠償服務 Claim service

我們承諾為你提供快捷簡便的索償服務

- 超過98%之門診索償和住院索償於5個工作天完成賠償處理
- 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

- Over 98% of clinical claims and hospital claims are settled within 5 working days
- Submit claims online
- Notification 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

- 24小時客戶服務專線
- 客戶服務網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Online customer service portal



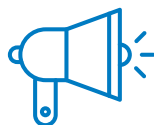
計劃特點
Scheme
features

自選癌症治療賠償保障
Optional Cancer
Treatment Reimbursement
Benefit

健康支援服務
Health Coaching
Services

計劃概要
Overview of
your scheme

立即投保
Enrol now



立即投保 Enrol now

立即投保「保柏危疾全禦保計劃」，助你應付危疾所需。請透過以下途徑投保或了解更多詳情。

Choose Bupa Safe Critical Illness Insurance Scheme to be prepared for a critical illness diagnosis. 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.



網上投保 Online enrolment

瀏覽我們的網站 bupa.com.hk/BupaSAFE。

Visit our website at bupa.com.hk/BupaSAFE.





常見問題 Frequently asked questions

1. 如何使用「保柏全禦卡」以使用免找數服務？

你可使用「保柏全禦卡」於指定的香港私家醫院或保柏全禦網特選服務供應商就特定項目住院、接受日症及非手術癌症治療享免找數、免索償服務。

請於治療前最少兩個工作天向保柏提交初步保障審核表格¹⁶，並於登記時出示保柏全禦卡。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¹⁶。

請參閱本公司網站 (bupa.com.hk/BupaSAFE) 或登入保柏的客戶服務網站查閱最新的指定香港私家醫院名單。最新的保柏全禦網特選服務供應商名單亦可於保柏的客戶服務網站查閱。這些名單可能會不時更改。

2. 積極癌症治療是指甚麼？

根據本計劃的合約內容，積極癌症治療是指針對該癌症的手術、放射性治療（包括質子治療）、化療、標靶治療、骨髓移植、免疫治療、數碼導航刀、伽瑪刀或以上治療的組合，而該癌症治療屬醫療必需。積極癌症治療的定義不包括荷爾蒙治療或舒緩治療。有些情況下，你需要接受持續週期性的積極癌症治療最少一年，方可獲得額外癌症保障。

1. How do I use my Bupa SafeNet Card for cashless service?

You can use your Bupa SafeNet Card (BSN Card) to enjoy cashless service for specific items during confinement, day case or non-surgical cancer treatment at designated private hospitals in Hong Kong and Bupa SafeNet Appointed Service Providers.

Please submit a pre-authorisation form¹⁶ to Bupa at least 2 working days before treatment and present your BSN Card 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 your medical expenses exceed the maximum limit or aren't covered, you'll also need to reimburse Bupa for the shortfall¹⁶.

For the list of designated private hospitals in Hong Kong, please visit bupa.com.hk/BupaSAFE or log in to Bupa's customer service portal. The latest list of Bupa SafeNet Appointed Service Providers can also be found on Bupa's customer service portal. These lists are subject to change from time to time.

2. What does active cancer treatment mean?

According to the contract of this scheme, active cancer treatment means cancer directed surgery, radiotherapy (including proton therapy), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy, cyber knife, gamma knife or a combination of these treatments which is medically necessary for the curative treatment of cancer. Hormonal therapy or palliative care are specifically excluded. For some conditions, you need to receive ongoing cycles of active cancer treatment for at least 1 year to claim the Additional Cancer Benefit.

¹⁶ 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。當保柏收妥所有所需資料及已簽署的申請表後，約兩個工作天即可完成初步保障審核。如有任何差額，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差額。

¹⁶ 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. It should take around 2 business days to complete the pre-authorisation once all necessary information is received with a signed application form. If a shortfall is incurred, Bupa will automatically collect any shortfall directly from your designated credit card account on the 21st day after the shortfall invoice is sent to you.



重要資料 Important information

本冊子乃保柏危疾全禦保計劃的資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障事項、條款及細則。

我們想幫助你在選擇保柏危疾全禦保計劃前了解其內容。請細閱以下資料。

90日等候期

此計劃設90日等候期，於危疾保障開始日、合約最後復效日或於保障升級或增加之合約開始日（如適用）起計的90日內（以較後者為準）出現病徵或確診的任何危疾或受保癌症（如適用）均不會獲得賠償。若在簽發合約之前需要較長時間進行核保，則90日等候期會由背書中所載的簽發日起計並以此代替。若危疾或受保癌症（如適用）由意外引致，則不受上述等候期約束。

賠償各保障項目之間的等候期

(a) 「嚴重危疾保障」及「早期危疾保障」之間的等候期

首次確診嚴重危疾及早期危疾的日期之間必須相隔45天等候期，方可全數獲得「嚴重危疾保障」及「早期危疾保障」的賠償。然而，若早期危疾首先確診，而嚴重危疾於等候期內確診，「嚴重危疾保障」將會取代「早期危疾保障」作出賠償。

This brochure is a product summary of the Bupa Safe Critical Illness Insurance Scheme and is for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand the cover before you opt for Bupa Safe Critical Illness Insurance Scheme. Please read the information below carefully.

90-day waiting period

A waiting period of 90 days applies and no benefit shall be payable for any critical illness or covered cancer (if applicable) presenting signs or symptoms or diagnosed within 90 days immediately from the Critical Illness Benefit Coverage Commencement Date, last contract reinstatement date or the commencement date of this contract after upgrade or addition of benefit (if applicable), whichever is later. For circumstances which may require a prolonged underwriting time before the issuance of the contract, the 90-day waiting period may be superseded and counted from the issue date as set out in an endorsement. The above waiting period does not apply if the critical illness and covered cancer (if applicable) are caused by an accident.

Waiting period between payment of benefit items

(a) Waiting period between Major Critical Illness Benefit and Early Stage Critical Illness Benefit

For both Major Critical Illness Benefit and Early Stage Critical Illness Benefit to be payable in full, there is a waiting period of 45 days between the date of first diagnosis of the major critical illness and early stage critical illness. However, if an early stage critical illness has been first diagnosed and a major critical illness is diagnosed within the waiting period, Major Critical Illness Benefit shall be payable in place of the Early Stage Critical Illness Benefit.

重要資料 Important information

(b) 「嚴重危疾保障」及「額外癌症保障」之間的等候期

「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

如已支付的「嚴重危疾保障」為	「額外癌症保障」將於以下情況下支付賠償	等候期及規定
除癌症以外的嚴重危疾	癌症	首次嚴重危疾的確診或接受受保手術日期與隨後之癌症的確診日期必須相隔最少一年。
癌症	新患癌症（必須為不同的惡性細胞源引起）	首次癌症的確診日期與新患癌症的確診日期必須相隔最少一年。
癌症	癌症復發／遠端轉移	首次癌症的確診日期與癌症復發／遠端轉移的確診日期必須相隔最少一年。會員必須提交積極癌症治療證明。
癌症	相同癌症	此保障須於會員正在接受持續週期性的積極癌症治療，由積極癌症治療開始首日起計一年後予以支付。
任何嚴重危疾	於嚴重危疾確診或接受受保手術當日起計的首年內被確診的任何癌症	此外，會員必須提供醫療報告證明在積極癌症治療最近的週期完成後，癌症仍然存在，該週期完成日期必須在積極癌症治療開始首日起計不少於一年之後。積極癌症治療證明及醫療報告必須於積極癌症治療最近的週期完成日起計 90 日內提交，方可獲支付賠償。

(b) Waiting period between Major Critical Illness Benefit and Additional Cancer Benefit

Additional Cancer Benefit is payable provided that the following conditions and waiting period are met:

Major Critical Illness Benefit already paid for	Additional Cancer Benefit will be payable for	Waiting period and requirements
Major critical illness except cancer	Cancer	The date of diagnosis or covered surgery performed for the first major critical illness and subsequent cancer must be at least 1 year apart.
Cancer	New cancer (must be of a different malignant cell origin)	The date of diagnosis of the first cancer and new cancer must be at least 1 year apart.
Cancer	Recurrence/distant metastasis of cancer	The date of diagnosis of the first cancer and recurrence of cancer/distant metastasis of cancer must be at least 1 year apart, and proof of active cancer treatment must be provided.
Cancer	Same cancer	Benefits will be payable 1 year after the start date of active cancer treatment if the member is receiving ongoing cycles of active cancer treatment.
Any major critical illness	Any cancer diagnosed within the first year from the date of diagnosis or covered surgery performed for a major critical illness	Further, the member must provide medical report(s) to show that the cancer still exists after the completion of the latest active cancer treatment cycle, which is not less than 1 year after the active cancer treatment start date. Benefits shall only be payable when proof of active cancer treatment and medical report are submitted within 90 days from the completion date of the latest active cancer treatment cycle.



重要資料

Important information

預防性檢查保障的等候期

此保障適用於在任何合約週年日年滿18歲或以上的會員，並持續受保於「癌症治療賠償保障」超過一年。

冷靜期

你有權於危疾保障開始日或本合約的簽發日期起計的21天內（以較後者為準）以書面通知保柏取消合約，唯有關通知必須由你簽署。若你並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

取消合約權益

你可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

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（包括吸煙史）以致影響保柏的風險評估，將會影響你的保障權益，後果包括合約被取消、施加提升保費/不受保障項目或索償款項被調低。如有關準會員的健康狀況在提交投保申請表後有任何改變或更新，你需要在危疾保障開始日之前立即通知保柏。

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診斷危疾後或最近積極癌症治療週期完成後（如適用）90天內，或求診、診所手術、日症、出院或接受與索償有關的服務後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。索償「額外癌症保障」須提交指定文件，詳情請參閱合約。如你使用「保柏全禦卡」支付指定保項障目的合資格費用，你或無需申請索償。然而，你須根據合約及會員指引所列的步驟申請初步保障審核。

保費調整

每名會員的首期保費會根據年齡、吸煙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調整保費率。

Waiting period for Preventive Check-up Benefit

This benefit is applicable to members who are aged 18 or above on any contract anniversary date and have been continuously covered under the Cancer Treatment Reimbursement Benefit for more than 1 year.

Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the critical illness benefit coverage commencement date or issue date of this contract, whichever is later. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.

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 (including smoking history) which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments. If there are any changes or updates to the proposed member's health conditions after your application has been submitted, you must notify Bupa immediately before the critical illness benefit coverage commencement date.

Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after the diagnosis of the critical illness or the completion of the latest active cancer treatment cycle (if applicable), or 90 days after your clinical visit, clinical operation, day case, discharge from hospital or service received. Otherwise, we won't be able to process your claim and it may be rejected. Specific documents are required when submitting a claim for Additional Cancer Benefit. Please refer to the contract for details. You may not need to submit a claim if you use your Bupa SafeNet Card to pay for eligible expenses under selected benefit items. However, you need to follow the pre-authorisation procedures as stated in the contract and membership guide.

Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, smoking status and choice of coverage. Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.



重要資料

Important information

續保

本合約生效期為期一年，並會自動續保及收取保費，除非你以書面提出取消會籍。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柏危疾全禦保計劃至100歲，只要你符合合約條款及細則內列明的續保要求。額外癌症保障則會於你緊接85歲後的合約週年日自動結束。

我們了解每個人人生階段有不同的保險需要，因此你可在續保前最少一個月透過書面要求更改你的計劃等級或保障項目。你可申請提升計劃等級或增加保障項目，前提是：(i) 你已連續兩年受本合約保障；(ii) 過去兩年內你未曾增加保障項目；及(iii) 你未曾於本合約下提出索償申請。若你選擇提升計劃等級或增加保障項目（如適用），你須填寫健康聲明作核保之用。核保須經保柏批准，並會於提升保障後重新計算90日等候期。

保柏可於每年續保時更改保障、合約條款及細則。所有改動將於續保前以書面通知你。

繳付保費

你可選擇以銀行賬戶或信用卡自動轉賬年繳或月繳保費。只要你符合續保的資格條件，保柏將於合約續保時於指定銀行賬戶／信用卡自動扣取續保保費，除非我們接獲你的其他指示。

終止合約

你的合約將在下列最早出現的情況下自動終止：

1. 根據任何制裁，法律或法規而禁止或限制提供任何保障；
2. 在繳費寬限期屆滿時仍未支付保費；
3. 若保柏決定終止此保障並向投保人發出終止通知；
4. 會員身故；
5. 當「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」已獲賠償；
6. 當會員年滿85歲或以上，「嚴重危疾保障」及「早期危疾保障」已獲賠償當日；或
7. 若「嚴重危疾保障」及「早期危疾保障」已於會員年滿85歲前已獲賠償，當會員年滿85歲緊接其後的合約週年日。

Renewal

This contract will last for 1 year and will be renewed with subscription payments collected automatically, unless you submit a written request to cancel your membership. Bupa guarantees that your Bupa Safe Critical Illness Insurance Scheme can be renewed every year up to the age of 100 as long as you meet the requirements as stated in the renewal provisions of your contract, regardless of any changes in your health condition. Your coverage under Additional Cancer Benefit will end on the contract anniversary date immediately following the age of 85.

We understand that your healthcare needs may change throughout your life. You have the flexibility to change your plan level or benefit items by giving at least 1 month's written notice before renewal. You may apply to upgrade your plan or add any benefit(s) provided that (i) you have been continuously covered under this contract for two consecutive years; (ii) no benefit has been added within the previous two years; and (iii) no claim has been submitted under this contract previously. To upgrade your plan or add any benefit(s) (if applicable), you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting and a 90-day waiting period will apply again after upgrade.

Bupa may revise the benefits, contract terms and conditions every year at renewal. During the renewal process, we'll notify you in writing if there are any changes.

Payment of subscription

You may pay your subscription yearly or monthly by bank account or credit card autopay. If you've fulfilled the eligibility criteria for renewal, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

Termination of your contract

Your contract will be terminated automatically in the following situations, whichever is earliest:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unpaid at the expiration of the grace period;
3. if Bupa decides to terminate this product and issue a termination notice to the subscriber;
4. upon the death of the member;
5. when Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit have all been paid;
6. the payment date when Major Critical Illness Benefit and Early Stage Critical Illness Benefit have been paid and the member is aged 85 or above; or
7. if Major Critical Illness Benefit and Early Stage Critical Illness Benefit have already been paid before the age of 85, the contract anniversary date immediately after the member reaches the age of 85.



重要資料

Important information

以上5 - 7節只適用於選擇了「A. 危疾基本保障」及「B. 嚴重危疾延伸保障」(如適用)的投保人。如你同時選擇了「C. 癌症治療賠償保障」,以下第8節亦同時適用:

8. 如到了以上第5 - 7節中的任何日期,危疾保障將會終止,而「癌症治療賠償保障」將繼續有效直至會員年滿100歲或緊接會員根據「特別條款-轉移會籍權」行使轉移會籍權後的合約週年日為止,以較早的日期為準。

詳情請參閱合約。

轉換至新的保險計劃

如你現時正受保於另一危疾保障計劃並且取消該計劃以加入此計劃,你的保障範圍會有所改變。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。當你轉換保險公司或保險計劃時,請留意保障範圍的差異。

不受保障項目

1. 任何不保項目(如適用)及任何已存在病症(除非該等病症已在申請表中披露並獲保柏接納)。
2. 在合約的「已存在病症及等候期」條款下列明的等候期內出現任何病徵或症狀、接受治療、藥物或檢查或診斷的疾病或病症。
3. 感染愛滋病及愛滋病相關綜合症,或感染人類免疫力缺乏病毒(受保於「嚴重危疾延伸保障」之因輸血感染人類免疫力缺乏病毒、因侵害而感染之人類免疫力缺乏病毒、因器官移植而感染人類免疫力缺乏病毒、醫療引致感染人類免疫力缺乏病毒及因職業引致之人類免疫力缺乏病毒除外)。
4. 自殺、試圖自殺、蓄意自傷身體,無論會員神智清醒與否。
5. 醉酒或並非由註冊西醫處方的藥物。
6. 任何先天性病症。
7. 戰爭、入侵、外敵行動、開戰(不論是否已宣戰)、內戰、暴動、革命、叛亂或軍事或非法奪權或恐怖活動。
8. 參與或試圖違反法律或拒捕或參與任何犯罪活動。
9. 乘搭任何飛機,但乘坐商用飛機的繳費旅客除外。
10. 吸入氣體,職業所附帶危害除外。

Clauses 5 - 7 above are only applicable to subscribers who have opted for A. Critical Illness Basic Benefits and B. Extended Major Critical Illness Benefit (if applicable). For subscribers who have also opted for C. Cancer Treatment Reimbursement Benefit, an additional clause 8 also applies:

8. if any date under Clauses 5 - 7 above has been reached, Critical Illness Benefit shall be terminated and Cancer Treatment Reimbursement Benefit shall remain in force until the contract anniversary date immediately after the member reaches the age of 100 or the date when the member exercises the membership transfer option pursuant to Special Conditions - Member Transfer Option of the contract, whichever is the earlier.

Please refer to the contract for details.

Changing to a new insurance scheme

If you're currently enrolled in a different critical illness insurance scheme and you cancel it to enrol in this scheme, there may be changes to your coverage. For example, pre-existing conditions payable under your previous scheme 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 or insurance schemes.

General exclusions

1. Any excluded conditions (if applicable) and any pre-existing illnesses (unless such conditions have been disclosed in the application and accepted by Bupa).
2. Any illnesses or conditions with signs or symptoms, treatment received, medication or investigation for or is diagnosed within the waiting period as specified in the "Pre-existing Conditions and Waiting Period" clause of the contract.
3. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immune Deficiency Virus infections (except for HIV due to Blood Transfusion, HIV due to Assault, HIV due to Organ Transplant, Medically Acquired HIV and Occupationally Acquired HIV payable under Extended Major Critical Illness Benefit).
4. Suicide, attempted suicide or intentionally self-inflicted injury, whether the member is sane or insane.
5. Intoxication by alcohol or drugs not prescribed by a registered medical practitioner.
6. Any congenital diseases.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
8. Violation or attempted violation of the law or resistance to arrest or participation in any criminal act.
9. Travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
10. Inhaling gas except from hazard incidental to occupation.



重要資料

Important information

11. 參與（或練習）拳擊、洞穴探險、攀爬、賽馬、小型高速滑艇、武術、攀山、在滑雪道以外滑雪、探洞、賽艇、潛水、帆船競賽、空中運動或任何比賽、測試或牽涉計時的機動車駕駛。
 12. 未經保柏認可的醫生、醫院或醫療保健機構產生的任何費用。
- 除以上所述外，「癌症治療賠償保障」另設不受保障項目，重點如下（請參閱合約查閱完整的不受保障項目）：
1. 於會員申請保單復效、新增或增加癌症治療賠償保障獲保柏批准後，由保柏提出的任何額外不保項目（如適用）及其復效日或升級或增加保障後的開始日之前已經存在的任何已存在病症（除非該等病症已在相關申請中披露並獲保柏接納）。
 2. 任何在組織病理學上被分類為癌前病變腫瘤。
 3. 子宮頸界定的異常病變定為第一階段（CIN I）及第二階段（CIN II）。
 4. 基於預防或在沒有受保癌症病徵或病史下進行的檢查（合約 C 節第 28 項下可作賠償的預防性檢查保障除外）。
 5. 進行任何治療方法而根據特定的定義在會員的體內沒有清晰確診受保癌症。
 6. 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之疾病，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
 7. 在水療中心、天然治療中心或類似機構所提供之住宿、護理或服務的費用。
 8. 任何所有類型的心理病或精神病症（根據合約 C 節第 13 項及第 19 項應支付的保障則除外）。
 9. 手術性或非手術性整容或整形治療、聽覺測驗、常規驗血、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療（根據合約 C 節第 15 項應支付的人工裝置保障則除外）。
 10. 與懷孕有關的治療；與男女任何一方的節育、絕育或變性；由於不育而直接或間接進行的治療；與性機能失常有關之治療。
 11. 另類治療（根據合約 C 節第 18 項和第 25 項應支付的中醫師及輔助療法保障則除外）。
 12. 非醫療性服務。
 13. 任何牙科治療或口腔手術收費（合約 C 節第 2 至 17 項應支付的醫療必需手術則除外）。
 14. 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療成效的醫療技術或治療程序而招致的費用。

11. Engaging in (or practicing) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, under water diving, yacht racing, aerial sport or any race, trial or timed motor sport.
 12. Any charges incurred at a medical practitioner, hospital or healthcare facility unrecognised by Bupa.
- In addition to the above, the following key exclusions apply to Cancer Treatment Reimbursement Benefit (please refer to the contract for the full list of general exclusions):
1. Any additional excluded conditions imposed by Bupa (if applicable) and any pre-existing illnesses that existed before the commencement date when the application for addition or upgrade of Cancer Treatment Reimbursement Benefit is accepted by Bupa (unless such conditions have been disclosed in the upgrade application and accepted by Bupa).
 2. Any tumour which is histologically classified as pre-malignant.
 3. Abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II).
 4. General check-ups on a preventative basis or where there are no symptoms or history of a covered cancer (except for Preventative Check-up Benefit payable under Clause 28 of Section C of the contract).
 5. Any treatment modality undergone without a definite diagnosis of the presence of a covered cancer in the member's body as per the definition specified.
 6. Any illness for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
 7. Any charges for accommodation, nursing and services received in health hydros, nature cure clinics or similar establishments.
 8. Psychological or psychiatric condition(s) of any and all kinds (except for benefits payable under Clauses 13 and 19 of Section C of the contract).
 9. Any charges in respect of surgical or non-surgical cosmetic treatment, or hearing tests, routine blood tests, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction (except for prosthetic device benefit payable under Clause 15 of Section C of the contract).
 10. Treatment relating to pregnancy; birth control, sterilisation or sex reassignment of either sex; infertility; sexual dysfunction.
 11. Alternative treatment (except for Chinese herbalist and complementary therapy benefits payable under Clauses 18 and 25 of Section C of the contract).
 12. Non-medical services.
 13. Charges for any dental treatment or oral surgery (except for medically necessary surgery payable under Clauses 2-17 of Section C of the contract).
 14. Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.



重要資料

Important information

醫療必需

保柏只會根據「醫療必需」的原則，為會員所需支付的費用及／或開支作出賠償。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、註冊中醫、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。

為免存疑，在考慮治療、醫療服務或藥物是否醫療必需時，主診註冊西醫的建議並不是唯一的考慮因素。

在不損害上述的一般性條件的原則下，符合醫療所需條件的住院情況包括但不限於以下例子：

- (i) 會員因急症需要在醫院接受緊急治療；
- (ii) 手術在醫學上需要在全身麻醉下進行；
- (iii) 醫院具備手術或治療程序所需的設備，有關手術或治療程序並不能以日症病人的方式進行；
- (iv) 會員同時發生的傷病屬明顯嚴重；及／或
- (v) 考慮到會員的個人情況及會員安全後，所需的醫療服務應在醫院內進行。

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
- III. 符合良好醫療守則標準。

正常及慣常

「正常及慣常」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。「正常及慣常」的收費水平由保柏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。

Medically necessary

We only cover the expenses of the member when they are medically necessary. 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, registered Chinese medicine 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 purposes, imaging examination or physical therapy.

For the avoidance of doubt, the recommendation of the attending registered medical practitioner is not the sole factor to be considered when determining whether a treatment, medical service or medication is medically necessary.

Without prejudice to the generality of the foregoing, circumstances where a hospital confinement is considered medically necessary include, but are not limited to:

- (i) the member is having an emergency that requires urgent treatment which should be performed at a hospital;
- (ii) surgical procedures which are medically required to be performed under general anaesthesia;
- (iii) equipment for surgical procedure is available in hospital and procedure cannot be done on a day case basis;
- (iv) there is significantly severe co-morbidity of the member; and/or
- (v) taking into account the individual circumstances of the member and for the safety of the member, the medical service should only be conducted in hospital.

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
- III. in accordance with standards of generally accepted medical practice.

Normal and Customary

In relation to fees, “normal and customary” means such level which does not exceed the general range of charges being charged by the 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 “normal and customary” charges shall not in any event exceed the actual charges incurred.



重要資料

Important information

保柏必須參照以下資料（如適用）以釐定「正常及慣常」收費：

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

嚴重危疾的定義

癌症不包括

- (a) 原位癌（包括子宮頸上皮內贅瘤 CIN-1、CIN-2 及 CIN-3）或組織學上被界定為癌前病變的情況；
- (b) 除惡性黑色素瘤外的任何皮膚癌；
- (c) 如 TNM 分期在 T1(a) 或 T1(b) 或其他分級方法中同等或更低分級的前列腺癌；
- (d) RAI 級別 III 以下的慢性淋巴性白血病；及
- (e) 如 TNM 分期在 T1NOMO 或更低的甲狀腺惡性腫瘤。

詳情請參閱合約。

所有危疾的定義以合約為準。所診斷之疾病或病症必須有病理學報告及 / 或其他適當檢驗結果及檢查支持，所有治療及手術（如適用）亦須由註冊西醫確認為醫療必需。

「癌症治療賠償保障」下受保癌症的定義

「癌症治療賠償保障」只會賠償與受保癌症相關的醫療費用，不包括其他疾病。受保癌症指「癌症治療賠償保障」下受保的疾病，包括：

- (a) 所有級別的惡性癌，包括早期癌；及
- (b) 原位癌，但明確地不包括以下任何一項：
 - I. 任何在組織病理學中分類為癌前病變腫瘤；
 - II. 子宮頸界定的異常病變變為第一階段 (CIN I) 及第二階段 (CIN II)；及
 - III. 人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症。

為免存疑，以上定義並不同合約「危疾定義」中相關環節所界定的癌症、早期癌症和原位癌，且涵蓋的疾病範圍更闊。詳情請參閱合約。

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。

就本合約所繳付之保費不可用作申請稅項扣減。

本冊子中、英文之意思如有任何差別，概以英文為準。

This scheme 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.

Subscriptions paid under this contract aren't eligible for claiming tax deduction.

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall prevail.

In determining whether a charge is “normal and customary”, Bupa shall make reference to the followings (if applicable):

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Hong Kong government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

Definitions of Major Critical Illnesses

Cancer does not include:

- (a) tumours showing the malignant changes of carcinoma-in-situ, cervical dysplasia, CIN-1, CIN-2, CIN-3 or which are histologically described as pre-malignant;
 - (b) any skin cancers other than malignant melanomas;
 - (c) prostate cancers of TNM classification T1(a), T1(b) or another equivalent or lesser classification;
 - (d) chronic lymphocytic leukaemia less than RAI stage III; and
 - (e) thyroid cancers of TNM classification T1NOMO or less.
- Please refer to the contract for details.

The definitions of all critical illnesses are subject to the contract. The diagnosed illness or condition must be supported by histopathology report and/or other appropriate test results and investigations and all medical treatments and surgeries (if applicable) must also be confirmed as medically necessary by the registered medical practitioner.

Definition of Covered Cancer under Cancer Treatment Reimbursement Benefit

Cancer Treatment Reimbursement Benefit only reimburses medical expenses related to covered cancers but not other illnesses. Covered cancer means the covered illnesses under Cancer Treatment Reimbursement Benefit, which include:

- (a) all stages of malignant cancer, including early stage cancer, and
- (b) carcinoma-in-situ, specifically excluding the following:
 - I. any tumour which is histologically classified as pre-malignant;
 - II. abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and
 - III. any cancer where HIV infection is also present.

For the avoidance of doubt, the above definition is different from Cancer, Early Stage Cancer and Carcinoma in Situ as defined under the relevant sections of Definitions of Critical Illnesses in the contract and a broader range of illnesses are covered. Please refer to the contract for details.

保柏（亞洲）有限公司
Bupa (Asia) Limited

香港九龍觀塘
海濱道 77 號
海濱匯第 2 座 6 樓
6/F, Tower 2,
The Quayside,
77 Hoi Bun Road,
Kwun Tong, Kowloon,
Hong Kong

電話 Telephone: (852) 2517 5175
傳真 Facsimile: (852) 2548 1848
www.bupa.com.hk



Bupa Hong Kong



保障金額表 Schedule of Benefits

2023 年1月1日版本 1 January 2023 Edition

A. 危疾基本保障 ^① Critical Illness Basic Benefits ^①	計劃 Plan 1, 2, 3, 4, 5, 6	計劃 Plan 7, 8, 9, 10, 11, 12	計劃 Plan 13, 14, 15, 16, 17, 18
賠償金額 (港幣) ^② Benefit Amount (HK\$) ^②			
終生賠償總額 Lifetime Benefit Amount in Aggregate ◦ 以下A1、A2及A3項的總和 The sum of items A1, A2 and A3 below	\$3,300,000	\$2,200,000	\$1,100,000
1 嚴重危疾保障^③ Major Critical Illness Benefit ^③ ◦ 癌症 Cancer ◦ 急性心肌梗塞 Heart Attack ◦ 中風 Stroke ◦ 如附加 B. 嚴重危疾延伸保障 (自選保障)，可額外保障 77 種嚴重危疾 Additional 77 Major Critical Illnesses if B. Extended Major Critical Illness Benefit (Optional) is added	\$1,500,000	\$1,000,000	\$500,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
2 早期危疾保障^{③④} Early Stage Critical Illness Benefit ^{③④} ◦ 原位癌 Carcinoma in Situ ◦ 須作手術之頸動脈疾病 Carotid artery disease requiring surgery ◦ 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments ◦ 早期惡性腫瘤 Early Stage Cancer ◦ 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm	\$300,000	\$200,000	\$100,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
3 額外癌症保障^⑤ Additional Cancer Benefit ^⑤ ◦ 當賠償嚴重危疾保障後，若會員不幸確診癌症 (不論是全新癌症、復發、遠端轉移，或經積極癌症治療後仍未治癒的持續癌症)，則可獲此保障之賠償 This benefit is payable if the Member is diagnosed with Cancer (including a new Cancer, recurrence, distant metastasis or continuation of Cancer after Active Cancer Treatment) after Major Critical Illness Benefit has been paid ◦ 此保障受等候期約束，並須符合積極癌症治療的要求 (如適用) This coverage is subject to a waiting period and Active Cancer Treatment requirements (if applicable) ◦ 此保障將於會員年屆 85 歲時終止 ^⑥ This coverage will end when the Member reaches age 85 ^⑥	\$1,500,000	\$1,000,000	\$500,000
一筆過賠償，終生只限一次 Payable once in lump sum per lifetime			
B. 嚴重危疾延伸保障^{①⑦} (自選保障) Extended Major Critical Illness Benefit ^{①⑦} (Optional Benefit)	計劃 Plan 2, 5, 6, 8, 11, 12, 14, 17, 18		
◦ 如附加此保障，A1 嚴重危疾保障下受保的危疾將可延伸至額外 77 種嚴重危疾 (請參閱「受保危疾列表」)。 This optional benefit extends the Critical Illnesses covered under A1 Major Critical Illness Benefit to an extra 77 Major Critical Illnesses (please refer to the "List of covered critical illnesses").			

C. Cancer Treatment Reimbursement Benefit^{①③} (Optional Benefit) 癌症治療賠償保障^{①③} (自選保障)	選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)	選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)
保障地區 Area of cover	全球 Worldwide	
住房級別 ^⑨ Room level ^⑨	大房 Ward	
可獲賠償的費用 Covered reimbursement	只限受保癌症 [®] (包括原位癌) 相關的費用 Expenses related to Covered Cancer [®] (including carcinoma-in-situ) only	
	最高賠償額 (港幣) Maximum Limit (HK\$)	
1 門診診斷及檢測 Out-patient Diagnosis and Testing <ul style="list-style-type: none"> 賠償透過門診方式接受的醫療必需的診斷檢測費用，以確診受保癌症 Covers Medically Necessary diagnostic tests carried out on an out-patient basis to confirm the positive diagnosis of a Covered Cancer 		
住院及手術保障 Hospital and Surgical Benefit <ul style="list-style-type: none"> 以下項目 2 - 17 賠償因住院、日症、非手術癌症治療、入院前及出院後之門診護理，以及康復及緩和治療過程引致的醫療必需費用 Items 2 - 17 below cover Medically Necessary expenses incurred during Hospital Confinement, Day Case, Non-surgical Cancer Treatment, pre-admission and post-hospitalisation out-patient care, and the course of rehabilitation and palliative care 		
2 住房及膳食費 Room and Board		
3 住院雜費 Miscellaneous Hospital Services		
4 深切治療[®] Intensive Care[®]		
5 外科醫生費及巡房費 Surgeon and Attendance Fees		
6 麻醉科醫生費 Anaesthetist's Fees		
7 手術室費用 Operating Theatre Fees		
8 住院醫生巡房費 In-patient Physician's Fees		
9 住院專科醫生費 In-patient Specialist's Fees <ul style="list-style-type: none"> 獲主診註冊西醫以書面轉介[®] (病理學家、放射學家及物理治療師在住院期間所提供之服務除外) Subject to written referral[®] from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) 		
10 住院加床費 Companion Bed <ul style="list-style-type: none"> 賠償一張住院加床的費用 Covers charges for 1 companion bed 		
11 非手術癌症治療[®] Non-surgical Cancer Treatment[®] <ul style="list-style-type: none"> 賠償經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之放射性治療 (包括但不限於質子治療)、化療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症 Covers radiotherapy (including but not limited to proton therapy), chemotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment during Hospital Confinement or in the day-case unit of a Hospital or clinic on the recommendation of the attending Registered Medical Practitioner 		
12 入院前及出院後 / 日症前後之門診護理[®] Pre-admission & Post-hospitalisation/Day Case Out-patient Care[®] <ul style="list-style-type: none"> 賠償入院 / 進行日症前 30 日內所進行的所有門診診症；及 Covers all prior out-patient visits taking place within 30 days before admission or Day Case; and 出院 / 完成日症後 90 日內的所有跟進門診 All follow-up out-patient visits within 90 days after discharge from Hospital or completion of Day Case 		
13 精神科治療 Psychiatric Treatment <ul style="list-style-type: none"> 單獨賠償與受保癌症及其相關的副作用相關而引致的住院精神科治療費用 Exclusively paid for medical expenses incurred for in-patient psychiatric treatment associated with a Covered Cancer and its side effects 		
14 康復治療 Rehabilitation <ul style="list-style-type: none"> 必須取得保柏之預先批准 Subject to pre-approval by Bupa 		
15 人工裝置 Prosthetic Device		
16 善終服務及緩和治療 Hospice and Palliative Care		
17 私家看護費[®] Private Nursing[®] <ul style="list-style-type: none"> 賠償在會員家中或住院期間的特別護理費用 Covers specialised nursing care at the Member's home or during Hospital Confinement 		

全數賠償
以每合約年度總額
\$500,000 為限
Full Cover in aggregate
up to \$500,000
per Contract Year

全數賠償
以每合約年度總額
\$1,000,000 為限
Full Cover in aggregate up
to \$1,000,000
per Contract Year

C. Cancer Treatment Reimbursement Benefit^{①③} (Optional Benefit) 癌症治療賠償保障^{①③} (自選保障)	選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)	選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)
延伸支援保障 Extended Care Benefits 以下項目 18 - 25 賠償以門診方式接受的受保癌症護理或治療 Items 18 - 25 below cover supportive care or treatment of a Covered Cancer received in an out-patient setting		
<p>18 中醫師 Chinese Herbalist</p> <ul style="list-style-type: none"> 賠償診症費及針灸 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) Covers consultation fees and acupuncture (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained from a legitimate source) <p>19 臨床心理輔導 Psychological Counselling</p> <ul style="list-style-type: none"> 適用於病者及照顧者 Applicable to both the patient and caregiver(s) 上限為每日共一次，並只限診症費 Subject to 1 visit in total per day and covers consultation fees only <p>20 物理治療[®] Physiotherapist[®]</p> <ul style="list-style-type: none"> 上限為每日一次 Subject to 1 visit per day <p>21 職業治療[®] Occupational Therapy[®]</p> <ul style="list-style-type: none"> 上限為每日一次 Subject to 1 visit per day <p>22 言語治療[®] Speech Therapy[®]</p> <ul style="list-style-type: none"> 上限為每日一次 Subject to 1 visit per day <p>23 營養諮詢[®] Dietetic Consultation[®]</p> <ul style="list-style-type: none"> 上限為每日一次 Subject to 1 visit per day <p>24 醫療器具[®] Medical Appliances[®]</p> <ul style="list-style-type: none"> 賠償與受保癌症相關並因醫療必需而購買或租用醫療器具的費用 Covers charges incurred for purchasing or renting Medically Necessary medical appliances related to a Covered Cancer <p>25 輔助療法 Complementary Therapy</p> <ul style="list-style-type: none"> 包括由專業服務提供者所提供的脊骨療法、香薰治療、順勢療法、藝術療法、瑜珈班、推拿、氣功班、太極班及其他康復療法 Includes chiropractic therapy, aromatherapy, homeopathic therapy, art therapy, yoga class, Tui Na, qigong class, tai chi class and other rehabilitation therapy rendered by a professional service provider 	<p>賠償合資格費用的 90%，以每合約年度總額 \$20,000 及終生賠償額 \$60,000 為限 Payable for 90% of Eligible Expenses, up to \$20,000 per Contract Year with a Lifetime Limit of \$60,000 in aggregate</p>	<p>賠償合資格費用的 90%，以每合約年度總額 \$40,000 及終生賠償額 \$120,000 為限 Payable for 90% of Eligible Expenses, up to \$40,000 per Contract Year with a Lifetime Limit of \$120,000 in aggregate</p>
<p>26 門診護理及監測 Out-patient Care and Monitoring</p> <ul style="list-style-type: none"> 賠償醫療必需並於門診接受的診症、診斷化驗及西藥的費用，以監測治療反應、預期後果或紓緩受保癌症的副作用 Covers Medically Necessary out-patient visits, diagnostic tests and Western Medications received in an out-patient setting to monitor the response to the treatment, the prognosis or soothe the side effects of the Covered Cancer 必須於出院 / 完成日症後超過 90 日後進行，或以臨終晚期護理為目的 Must be carried out more than 90 days after discharge from Hospital or completion of Day Case, or when the visit is aiming for palliative treatment 	<p>每合約年度 \$50,000 \$50,000 per Contract Year</p>	<p>每合約年度 \$100,000 \$100,000 per Contract Year</p>
<p>27 實驗性治療現金津貼[®] Experimental Treatment Cash Allowance[®]</p> <ul style="list-style-type: none"> 就會員於腫瘤科專科醫生建議下進行的實驗性治療[®] 提供一次性現金津貼 One-off cash allowance if the Member has undergone an Experimental Treatment[®] as recommended by an Oncologist 此保障並非就實驗性治療作出直接賠償[®] This benefit does not directly reimburse expenses for Experimental Treatment[®] 	<p>終生賠償一次，終生賠償額 \$30,000 Payable once per lifetime, with a Lifetime Limit of \$30,000</p>	<p>終生賠償一次，終生賠償額 \$60,000 Payable once per lifetime, with a Lifetime Limit of \$60,000</p>
<p>28 預防性檢查保障 (適用於年滿 18 歲或以上的會員) Preventive Check-up Benefit (Applicable for Members aged 18 or above) 若你受保於癌症治療賠償保障超過一年，並於合約週年日年滿 18 歲或以上，你可於每兩個合約年度享用一次預防性檢查保障 - If you have been continuously covered under the Cancer Treatment Reimbursement Benefit for more than 1 year and are age 18 or above on the Contract Anniversary Date, you are eligible for one free preventive check-up benefit every two Contract Years - 於保柏指定之香港健康檢查中心出示保柏發出的有效換領信，以接受免費預防性檢查服務一次 Redeem one free preventive check-up service at Bupa's designated health screening centre(s) in Hong Kong by presenting the valid redemption letter issued by Bupa</p>		

免費保障及服務 Free benefits and services

D. 「保柏全禦卡」及免找數服務 (只適用於選擇了C. 癌症治療賠償保障的會員)

Bupa SafeNet Card and cashless service (applicable to members who have opted for C. Cancer Treatment Reimbursement Benefit only)

- 投保「C. 癌症治療賠償保障」後，你將獲發「保柏全禦卡」（須符合有關資格）。憑卡於指定的香港私家醫院或保柏全禦網特選服務供應商就受保癌症住院、接受日症或非手術癌症治療可享免找數、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全禦卡。
- 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，你須自行繳付，然後向保柏提出索償。
- 請參閱保柏網站(bupa.com.hk/BupaSAFE)或登入保柏的客戶服務網站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查閱最新的保柏全禦網特選服務供應商名單。此名單可能會不時更改。
- 免找數服務只適用於保障金額表內「住院及手術保障」下的項目(2) - (11)及(17)。
- 如有任何差額和自付費，你須向保柏退還有關費用，詳情請參閱合約。
- You'll receive a Bupa SafeNet Card (BSN Card) after enrolling in C. Cancer Treatment Reimbursement Benefit subject to the eligibility requirements of Bupa. You can use your BSN Card to enjoy cashless service without submitting any claims when receiving treatment for a Covered Cancer during Hospital Confinement, Day Case or Non-surgical Cancer Treatment at designated private Hospitals in Hong Kong and Bupa SafeNet 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 BSN Card 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, you will need to pay first and then submit a claim to Bupa for reimbursement.
- Please refer to Bupa's website (bupa.com.hk/BupaSAFE) or log in to Bupa's customer service portal 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 to view the latest list of Bupa SafeNet Appointed Service Providers. This list is subject to change from time to time.
- Cashless service is only applicable to items (2) - (11) and (17) listed under Hospital and Surgical Benefit of the Schedule of Benefits.
- You may need to reimburse Bupa for the shortfall, if any. Please refer to the Contract for more details.

E. 健康支援服務

Health Coaching Services

由我們委任的合資格護士、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。

Staffed by a team of our appointed qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.

癌症關懷計劃 Cancer Care Programme

- 由合資格護士及健康管理團隊提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。傳統中醫調理對紓緩癌症治療不適有不同程度的幫助，因此我們更會為你提供特選中醫診所資料（只適用於選擇了「癌症治療賠償保障」的會員），以及中醫調理相關資訊以供參考，助你提高生活質素。Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips. Traditional Chinese medicine therapies may help relieve the effects of cancer treatment. That's why we'll also provide details of selected traditional Chinese medical centres (applicable to members who have opted for Cancer Treatment Reimbursement Benefit) and health information for your reference to help improve your quality of life.

24小時健康專線 24/7 Healthline

- 我們的合資格護士及健康管理團隊可透過電話為你解答健康相關問題，背後更有醫生作為顧問。A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors.

醫療中心選擇及預約診症 Healthcare Centre Choices and Appointment Making

- 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診症及治療服務。We can provide a list of clinics and hospitals based on your specific condition or needs for your reference, as well as set up appointments for your selected consultations and treatments.

健康顧問 Care Manager

- 我們的健康顧問可助你跟進索償、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可前往探望你或致電慰問你。Our Care Manager can help you 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 Second Medical Opinion

- 我們可安排醫療專家為你受保危疾提供專業的意見，讓你掌握病情從而決定治療方法。We'll arrange for you to get medical advice on covered critical illnesses from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.

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。We offer lifestyle coaching and management, including personal phone calls to help you proactively manage your chronic condition such as diabetes.

非緊急環球健康支援 Non-emergency Global Healthcare Support

- 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。We can 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 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 for the terms and conditions of the Health Coaching Services.

- 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。Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- 使用健康支援服務並不需額外費用。若我們建議的服務不在你的合約之賠償範圍內，你便須支付有關費用。The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



備註 Remarks

- ① 本計劃設90日等候期，於危疾保障開始日起計的90日內出現病徵或確診的任何危疾或受保癌症（如適用）均不會獲得賠償。若危疾或受保癌症（如適用）由意外引致，則不受上述等候期約束。你的危疾保障將於「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」已獲全數賠償後自動終止。如你有投保「癌症治療賠償保障」，即使所有危疾賠償已全數支付，「癌症治療賠償保障」仍會繼續生效，以賠償癌症相關的醫療必需費用。
- ② 不論會員是否罹患多於一種危疾，每項保障終生只會賠償一次。每項保障的實際可賠償金額相等於上表所列的一筆過賠償金額。
- ③ 嚴重危疾保障及早期危疾保障的賠償之間設有等候期。嚴重危疾及早期危疾的首次確診日期必須相隔至少45天。然而，若早期危疾首先確診，而嚴重危疾於等候期內確診，「嚴重危疾保障」將會取代「早期危疾保障」作出賠償。
- ④ 若會員同時受保於保柏智安保危疾保障計劃，其「特別危疾保障」及此計劃的「早期危疾保障」下終生可獲賠償的總額為HK\$400,000。
- ⑤ 「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

如已支付的「嚴重危疾保障」為	「額外癌症保障」將於以下情況下支付賠償	等候期及規定
除癌症以外的嚴重危疾	癌症	首次嚴重危疾的確診或接受受保手術日期與隨後之癌症的確診日期必須相隔最少一年。
癌症	新患癌症（必須為不同的惡性細胞源引起）	首次癌症的確診日期與新患癌症的確診日期必須相隔最少一年。
癌症	癌症復發／遠端轉移	首次癌症的確診日期與癌症復發／遠端轉移的確診日期必須相隔最少一年。會員必須提交積極癌症治療*證明。
癌症	相同癌症	此保障須於會員正在接受持續週期性的積極癌症治療，由積極癌症治療*開始首日起計一年後予以支付。
任何嚴重危疾	於嚴重危疾確診或接受受保手術當日起計的首年內被診斷出的任何癌症	此外，會員必須提供醫療報告證明在積極癌症治療最近的週期完成後，癌症仍然存在，該週期完成日期必須在積極癌症治療開始首日起計不少於一年之後。積極癌症治療證明及醫療報告必須於積極癌症治療最近的週期完成日起計90日內提交，方可獲支付賠償。

- * 積極癌症治療是指對癌症的手術、放射性治療（包括質子治療）、化療、標靶治療、骨髓移植、免疫治療、數碼導航刀、伽瑪刀或以上治療的組合，而該癌症治療屬醫療必需。積極癌症治療的定義不包括荷爾蒙治療或舒緩治療。會員必須提供積極癌症治療的證明文件，包括列明治療類別及治療程序的收據及／或分項賬單正本。
- ⑥ 不論是否曾索償「額外癌症保障」，此保障均會於會員年屆85歲緊接的合約週年日自動終止。當會員超過85歲，本計劃將於其「嚴重危疾保障」及「早期危疾保障」獲賠償後的合約週年日自動終止（除非會員有投保「癌症治療賠償保障」）。
 - ⑦ 此自選保障將於「嚴重危疾保障」獲賠償後自動終止。
 - ⑧ 有關「癌症治療賠償保障」
 - 同一項目的合資格費用不可獲「癌症治療賠償保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院。
 - ⑨ 如你入住比大房級別更高的病房級別，將應用下列之調整值以賠償合資格費用：
 - 大房至半私家房：50%
 - 大房至私家房：25%
 - 總統套房／貴賓房／豪華房：不作賠償
 然而，有關調整值及以上住房級別限制不適用於在緊急情況下接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。
 - ⑩ 受保癌症指「癌症治療賠償保障」中受保的疾病，包括：
 - (a) 所有級別的惡性癌，包括早期癌；及
 - (b) 原位癌，但明確地不包括以下任何一項：
 - I. 任何在組織病理學中分類為癌前病變腫瘤；
 - II. 子宮頸界定的異常病變定為第一階段(CIN I)及第二階段(CIN II)；及
 - III. 人體免疫力缺乏病毒(HIV)感染同時存在的所有癌症。
 為免置疑，以上定義並不同合約下「危疾定義」中相關環節所界定的癌症、早期癌症和原位癌，且涵蓋的疾病範圍更闊。詳情請參閱合約。
 - ⑪ 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西醫在索償申請表內提供的陳述。
 - ⑫ 須獲註冊西醫書面轉介。會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若你前一次求診相隔超過6個月，須提交新的轉介信。
 - ⑬ 須獲註冊西醫、職業治療師或物理治療師書面轉介。會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。
 - ⑭ 實驗性治療指使用未經美國食品及藥物管理局(U.S. Food and Drug Administration)和香港衛生署藥物部批准的治療程序、醫療技術或藥物，以按照腫瘤科專科醫生的建議治療受保癌症或控制受保癌症的增長。
 - ⑮ 除提供一次性的實驗性治療現金津貼外，本計劃不賠償任何與實驗性治療有關的費用。實驗性治療為本計劃的不保事項，詳情請參閱合約。
 - ⑯ A waiting period of 90 days applies and no benefit shall be payable for any Critical Illness or Covered Cancer (if applicable) with signs or symptoms or diagnosed within 90 days immediately from the Critical Illness Benefit Coverage Commencement Date. The above waiting period does not apply if the Critical Illness or Covered Cancer (if applicable) is caused by an Accident. When Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit have all been paid, your critical illness benefit shall terminate automatically. If you've added the Cancer Treatment Reimbursement Benefit, it will remain in effect and provide continued coverage for your medically necessary cancer expenses even after all of your critical illness benefits have been paid.
 - ⑰ Irrespective of whether the Member is suffering from more than one Critical Illness, each benefit will only be paid once per lifetime. The actual amount payable under each benefit is equivalent to the lump sum Benefit Amount stated in the table above.
 - ⑱ A waiting period applies between payment of Major Critical Illness Benefit and Early Stage Critical Illness Benefit. The dates of first diagnosis of the Major Critical Illness and the Early Stage Critical Illness must be at least 45 days apart. However, if an Early Stage Critical Illness has been first diagnosed and a Major Critical Illness is diagnosed within the waiting period, Major Critical Illness Benefit shall be payable in place of the Early Stage Critical Illness Benefit.
 - ⑲ If the Member is also insured under Bupa Critical Essential Care, benefits payable under its Special Critical Illness and Early Stage Critical Illness Benefit under this scheme shall be subject to an aggregate benefit limit of HK\$400,000 throughout the lifetime of the Member.
 - ⑳ Additional Cancer Benefit is payable provided that the applicable waiting period and requirements below are satisfied:

Major Critical Illness Benefit already paid for	Additional Cancer Benefit will be payable for	Waiting period and requirements
Major Critical Illness except Cancer	Cancer	The date of diagnosis or covered surgery performed for the first Major Critical Illness and subsequent Cancer must be at least 1 year apart.
Cancer	new Cancer (must be of a different malignant cell origin)	The date of diagnosis of the first Cancer and new Cancer must be at least 1 year apart.
Cancer	Recurrence/Distant Metastasis of Cancer	The date of diagnosis of the first Cancer and Recurrence of Cancer/Distant Metastasis of Cancer must be at least 1 year apart, and proof of Active Cancer Treatment* must be provided.
Cancer	same Cancer	Benefits will be payable 1 year after the start date of Active Cancer Treatment* if the Member is receiving ongoing cycles of Active Cancer Treatment.
Any Major Critical Illness	any Cancer diagnosed within the first year from the date of diagnosis or covered surgery performed for Major Critical Illness	Further, the Member must provide medical report(s) to show that the Cancer still exists after the completion of the latest Active Cancer Treatment cycle, which is not less than 1 year after the Active Cancer Treatment start date. Benefits shall only be payable when proof of Active Cancer Treatment and medical report are submitted within 90 days from the completion date of the latest Active Cancer Treatment cycle.

* Active Cancer Treatment means cancer directed surgery, radiotherapy (including proton therapy), chemotherapy, targeted therapy, bone marrow transplant, immunotherapy, cyber knife, gamma knife or a combination of these treatments which is medically necessary for the curative treatment of cancer. Hormonal therapy or palliative care are specifically excluded. Documentary proof of Active Cancer Treatment including original receipts and/or itemised bills listing out the type of treatment and treatment procedure performed must be provided.

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



- ⑥ Additional Cancer Benefit shall terminate automatically at the Contract Anniversary Date immediately following the Member's age of 85 regardless of whether a claim has been made. After the age of 85, this scheme shall terminate automatically on the Contract Anniversary Date after the Major Critical Illness Benefit and Early Stage Critical Illness Benefit have been paid (unless the Member has added the Cancer Treatment Reimbursement Benefit).
- ⑦ This optional benefit shall terminate once Major Critical Illness Benefit has been paid.
- ⑧ About Cancer Reimbursement Benefit
- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Cancer Treatment Reimbursement Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required.
- ⑨ Adjustment factors will be applied to eligible expenses payable if you are confined in a higher room level than ward level:
- From Ward to Semi-private Room: 50%
 - From Ward to Private Room: 25%
 - Suite/VIP/deluxe room: Not payable
- However, the adjustment factors and room level restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- ⑩ Covered Cancer means the covered illnesses under Cancer Treatment Reimbursement Benefit, which include:
- (a) all stages of malignant cancer, including early stage cancer; and
- (b) carcinoma-in-situ, specifically excluding the following:
- any tumour which is histologically classified as pre-malignant;
 - abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and
 - any cancer where HIV infection is also present.
- For the avoidance of doubt, the above definition is different from Cancer, Early Stage Cancer and Carcinoma in Situ as defined under the relevant sections of Definitions of Critical Illnesses in the Contract and a broader range of illnesses are covered. Please refer to the Contract for details.
- ⑪ 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.
- ⑫ Subject to written referral from a Registered Medical Practitioner. A referral letter is valid for the same or related medical condition for six months from the issue date. If it's been more than 6 months since your previous consultation, a new referral letter is required.
- ⑬ Subject to written referral from a Registered Medical Practitioner, Occupational Therapist or Physiotherapist. A referral letter is valid for the same or related medical condition for six months from the issue date.
- ⑭ Experimental Treatment means the use of procedures, methods or drugs, which have not yet been approved by the U.S. Food and Drug Administration (FDA) and Pharmaceutical Service of the Department of Health in Hong Kong, for the purpose of curing Cancer or controlling the growth of Cancer as recommended by a Specialist in Oncology.
- ⑮ Except from offering a one-off Experimental Treatment Cash Allowance, this scheme does not reimburse any experimental treatments. Experimental treatments are excluded items under this scheme. Please refer to the Contract for details.

以下為保柏危疾全禦保計劃的自選保障配搭列表及相關計劃編號以供參考。投保後，我們將根據你所選的終身保障總額及自選保障，將相關的計劃編號顯示於你的會員證書及客戶服務網站上。

Below is a list of combinations of optional benefits and the respective plan numbers of the Bupa Safe Critical Illness Insurance Scheme for your reference. After enrolment, your respective plan number will be shown on your membership certificate and our customer service portal myBupa based on the lifetime benefit amount in aggregate and optional benefit(s) you have selected under this scheme.

計劃編號 Plan number	A. 危疾基本保障之終身保障總額 Lifetime benefit amount in aggregate for Critical Illness Basic Benefits			B. 嚴重危疾延伸保障 (自選保障) Extended Major Critical Illness Benefit (Optional Benefit)	C. 癌症治療賠償保障 (自選保障) Cancer Treatment Reimbursement Benefit (Optional Benefit)	
	\$3,300,000	\$2,200,000	\$1,100,000		選項 Option C1	選項 Option C2
1	✓			-	-	-
2	✓			✓	-	-
3	✓			-	✓	-
4	✓			-	-	✓
5	✓			✓	✓	-
6	✓			✓	-	✓
7		✓		-	-	-
8		✓		✓	-	-
9		✓		-	✓	-
10		✓		-	-	✓
11		✓		✓	✓	-
12		✓		✓	-	✓
13			✓	-	-	-
14			✓	✓	-	-
15			✓	-	✓	-
16			✓	-	-	✓
17			✓	✓	✓	-
18			✓	✓	-	✓
19	只適用於續保時危疾保障已全數支付，只有選項 C1 仍生效的會員 Only applicable to members whose critical illness benefits have all been paid and option C1 is still effective upon renewal					
20	只適用於續保時危疾保障已全數支付，只有選項 C2 仍生效的會員 Only applicable to members whose critical illness benefits have all been paid and option C2 is still effective upon renewal					

受保危疾列表 List of covered critical illnesses

除非另有註明，以下危疾的保障將於會員年屆100歲的合約週年日終止。

Coverage of the below Critical Illnesses end at the Contract Anniversary Date immediately following the Member's age of 100, unless otherwise specified.

早期危疾保障 Early Stage Critical Illness Benefit

1 原位癌 Carcinoma in Situ	2 須作手術之頸動脈疾病 Carotid artery disease requiring surgery	3 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments
4 早期惡性腫瘤 Early Stage Cancer	5 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm	

嚴重危疾保障 Major Critical Illness Benefit

1 癌症 Cancer	2 急性心肌梗塞 Heart Attack	3 中風 Stroke
----------------	--------------------------	----------------

嚴重危疾延伸保障 (自選保障) Extended Major Critical Illness Benefit (Optional)

與心臟有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Heart

4 心肌病 Cardiomyopathy	5 冠狀動脈手術 Coronary Artery Disease Surgery	6 夾層主動脈瘤 Dissecting Aortic Aneurysm
7 心瓣手術 Heart Valve Surgery	8 其他嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	9 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension
10 主動脈手術 Surgery to Aorta	11 嚴重傳染性心內膜炎 Severe Infective Endocarditis	

與主要器官及功能有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to major organs and functions

12 雙目失明 Blindness	13 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease)	14 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis
15 慢性阻塞性肺病 Chronic Obstructive Lung Disease	16 昏迷 Coma	17 末期肝病 End Stage Liver Disease
18 末期肺病 End Stage Lung Disease	19 腎衰竭 Kidney Failure	20 不能獨立生活* Loss of Capacity for Independent Living*
21 失聰 (損失聽覺) Loss of Hearing	22 肢體缺失 Loss of Limbs	23 失去一肢及一眼 Loss of One Limb and One Eye
24 損失說話能力 Loss of Speech	25 主要器官移植 Major Organ Transplantation	26 囊腫性腎髓病 Medullary Cystic Disease
27 嗜鉻細胞瘤 Pheochromocytoma	28 嚴重支氣管擴張 Severe Bronchiectasis	29 嚴重肺氣腫 Severe Emphysema
30 嚴重特發性肺纖維化 Severe Idiopathic Pulmonary Fibrosis	31 完全永久傷殘* Total and Permanent Disability*	

與神經系統退化有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to Neurological Degeneration

32 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders	33 皮質基底核退化症 Corticobasal degeneration	34 嚴重克雅二氏症 Creutzfeld-Jacob Disease
35 帕金森症 Parkinson's Disease		

與神經系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Nervous System

36 肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis	37 植物人 Apallic Syndrome	38 細菌性腦膜炎 Bacterial Meningitis
39 良性腦腫瘤 Benign Brain Tumour	40 腦部外科手術 Brain Surgery	41 須作開顱手術之腦動脈瘤或腦動靜脈畸形 Cerebral Aneurysm or Arteriovenous Malformation Requiring Craniotomy
42 腦炎 Encephalitis	43 偏癱 Hemiplegia	44 嚴重頭部創傷 Major Head Trauma
45 多發性硬化症 Multiple Sclerosis	46 肌肉營養不良症 Muscular Dystrophy	47 癱瘓 Paralysis
48 脊髓灰質炎 Poliomyelitis	49 原發性側索硬化 Primary Lateral Sclerosis	50 進行性延髓麻痺 Progressive Bulbar Palsy
51 進行性肌肉萎縮症 Progressive Muscular Atrophy	52 進行性核上神經麻痺症 Progressive Supranuclear Palsy	53 脊髓肌肉萎縮症 Spinal Muscular Atrophy
54 系統性硬化症 Systemic sclerosis	55 結核性腦膜炎 Tuberculous Meningitis	

與消化系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Digestive System

56 急性壞死性胰臟炎 Acute Necrotic Pancreatitis	57 急性出血壞死性胰臟炎 Acute Necrohaemorrhagic Pancreatitis	58 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis
59 暴發性肝炎 Fulminant Hepatitis	60 嚴重克羅恩氏病 Severe Crohn's Disease	61 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis

與肌肉骨骼系統有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to the Musculoskeletal System

62 糖尿病併發症引致的足截除 Amputation of Feet due to Complication from Diabetes	63 嚴重燒傷 Major Burns	64 壞死性筋膜炎 Necrotising Fasciitis
65 意外引致的臉部嚴重燒傷 Severe Facial Burns Due to Accident	66 嚴重重症肌無力症 Severe Myasthenia Gravis	

與血液有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to blood

67 再生障礙性貧血 Aplastic Anaemia	68 因輸血感染人類免疫力缺乏病毒 HIV due to Blood Transfusion	69 因侵害而感染之人類免疫力缺乏病毒 HIV due to Assault
70 因器官移植而感染人類免疫力缺乏病毒 HIV due to Organ Transplant	71 醫療引致感染人類免疫力缺乏病毒 Medically Acquired HIV	72 因職業引致之人類免疫力缺乏病毒 Occupationally Acquired HIV

與免疫科及風濕病學有關的疾病 / 病症 / 手術 Illnesses/conditions/surgeries related to Immunology and Rheumatology

73 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus	74 嚴重牛皮癬關節炎 Severe Psoriasis with Arthritis	75 嚴重類風濕關節炎 Severe Rheumatoid Arthritis
76 系統性硬皮病 Systemic Scleroderma		

其他嚴重疾病 / 病症 / 手術 Other major illnesses/conditions/surgeries

77 伊波拉出血熱 Ebola Haemorrhagic Fever	78 象皮病 Elephantiasis	79 永久氣管造口術 Permanent Tracheostomy
80 末期疾病 (設14日生存期) Terminal Illness (survival period of 14 days applies)		

* 保障將於會員年屆65歲的合約週年日終止。

* Coverage ends at the Contract Anniversary Date immediately following the Member's age of 65.

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



保費表 Table of Subscriptions

2021年5月1日版本 1 May 2021 Edition

以港元計算 All figures in HKD

A. 危疾基本保障

Critical Illness Basic Benefits

年齡 Age	計劃 Plan 1, 3, 4 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$3,300,000)				計劃 Plan 7, 9, 10 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$2,200,000)				計劃 Plan 13, 15, 16 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$1,100,000)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	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	1,784	161	1,784	161	1,189	107	1,189	107	595	54	595	54
1	1,585	143	1,585	143	1,056	95	1,056	95	528	48	528	48
2	1,425	128	1,425	128	950	86	950	86	475	43	475	43
3	1,231	111	1,231	111	821	74	821	74	410	37	410	37
4	1,060	95	1,060	95	707	64	707	64	353	32	353	32
5	929	84	929	84	619	56	619	56	310	28	310	28
6	815	73	815	73	543	49	543	49	272	24	272	24
7	730	66	730	66	486	44	486	44	243	22	243	22
8	764	69	764	69	509	46	509	46	255	23	255	23
9	764	69	764	69	509	46	509	46	255	23	255	23
10	809	73	809	73	540	49	540	49	270	24	270	24
11	827	74	827	74	551	50	551	50	276	25	276	25
12	861	77	861	77	574	52	574	52	287	26	287	26
13	912	82	912	82	608	55	608	55	304	27	304	27
14	980	88	980	88	654	59	654	59	327	29	327	29
15	1,060	95	1,060	95	707	64	707	64	353	32	353	32
16	1,140	103	1,140	103	760	68	760	68	380	34	380	34
17	1,191	107	1,191	107	794	71	794	71	397	36	397	36
18	1,294	116	1,482	133	863	78	988	89	431	39	494	44
19	1,419	128	1,636	147	946	85	1,091	98	473	43	545	49
20	1,664	150	1,938	174	1,110	100	1,292	116	555	50	646	58
21	1,853	167	2,160	194	1,235	111	1,440	130	618	56	720	65
22	1,972	177	2,405	216	1,315	118	1,604	144	657	59	802	72
23	2,109	190	2,633	237	1,406	127	1,756	158	703	63	878	79
24	2,143	193	2,719	245	1,429	129	1,813	163	714	64	906	82
25	2,177	196	2,873	259	1,452	131	1,915	172	726	65	958	86
26	2,212	199	3,061	275	1,474	133	2,041	184	737	66	1,020	92
27	2,371	213	3,323	299	1,581	142	2,215	199	790	71	1,108	100
28	2,502	225	3,568	321	1,668	150	2,379	214	834	75	1,189	107
29	2,730	246	3,990	359	1,820	164	2,660	239	910	82	1,330	120
30	3,243	292	4,959	446	2,162	195	3,306	298	1,081	97	1,653	149
31	3,682	331	5,637	507	2,455	221	3,758	338	1,227	110	1,879	169
32	4,195	378	6,527	587	2,797	252	4,351	392	1,398	126	2,176	196
33	4,771	429	7,558	680	3,181	286	5,039	454	1,590	143	2,519	227
34	5,461	491	8,761	788	3,640	328	5,841	526	1,820	164	2,920	263
35	6,167	555	10,061	905	4,112	370	6,707	604	2,056	185	3,354	302
36	6,931	624	11,406	1,027	4,621	416	7,604	684	2,310	208	3,802	342
37	7,701	693	12,802	1,152	5,134	462	8,535	768	2,567	231	4,267	384
38	8,495	765	14,125	1,271	5,664	510	9,417	848	2,832	255	4,708	424
39	9,206	829	15,284	1,376	6,137	552	10,189	917	3,069	276	5,095	459
40	10,115	910	16,737	1,506	6,743	607	11,158	1,004	3,372	303	5,579	502
41	11,709	1,054	19,310	1,738	7,806	703	12,873	1,159	3,903	351	6,437	579
42	12,971	1,167	21,225	1,910	8,647	778	14,150	1,274	4,324	389	7,075	637
43	14,092	1,268	22,879	2,059	9,395	846	15,253	1,373	4,697	423	7,626	686
44	15,414	1,387	24,653	2,219	10,276	925	16,435	1,479	5,138	462	8,218	740
45	16,535	1,488	26,660	2,399	11,023	992	17,773	1,600	5,512	496	8,887	800
46	18,580	1,672	30,318	2,729	12,387	1,115	20,212	1,819	6,193	557	10,106	910
47	20,685	1,862	34,012	3,061	13,790	1,241	22,675	2,041	6,895	621	11,337	1,020
48	22,150	1,994	36,805	3,312	14,767	1,329	24,537	2,208	7,383	664	12,268	1,104
49	23,592	2,123	39,672	3,570	15,728	1,416	26,448	2,380	7,864	708	13,224	1,190
50	25,171	2,265	42,813	3,853	16,781	1,510	28,542	2,569	8,390	755	14,271	1,284

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits

年齡 Age	計劃 Plan 1, 3, 4 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$3,300,000)				計劃 Plan 7, 9, 10 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$2,200,000)				計劃 Plan 13, 15, 16 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$1,100,000)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	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
51	26,522	2,387	45,902	4,131	17,681	1,591	30,601	2,754	8,841	796	15,301	1,377
52	27,702	2,493	48,479	4,363	18,468	1,662	32,319	2,909	9,234	831	16,160	1,454
53	28,329	2,550	49,898	4,491	18,886	1,700	33,265	2,994	9,443	850	16,633	1,497
54	28,859	2,597	51,220	4,610	19,239	1,732	34,147	3,073	9,620	866	17,073	1,537
55	30,239	2,722	54,122	4,871	20,159	1,814	36,081	3,247	10,080	907	18,041	1,624
以下保費只供續保之用 The subscriptions below are for Renewal only												
56	31,567	2,841	56,920	5,123	21,044	1,894	37,947	3,415	10,522	947	18,973	1,708
57	32,975	2,968	59,953	5,396	21,983	1,978	39,968	3,597	10,992	989	19,984	1,799
58	34,593	3,113	63,242	5,692	23,062	2,076	42,161	3,794	11,531	1,038	21,081	1,897
59	36,246	3,262	66,553	5,990	24,164	2,175	44,369	3,993	12,082	1,087	22,184	1,997
60	38,623	3,476	71,199	6,408	25,749	2,317	47,466	4,272	12,874	1,159	23,733	2,136
以下保費只供續保之用 The subscriptions below are for Renewal only												
61	41,770	3,759	77,423	6,968	27,846	2,506	51,615	4,645	13,923	1,253	25,808	2,323
62	44,779	4,030	83,277	7,495	29,853	2,687	55,518	4,997	14,926	1,343	27,759	2,498
63	47,207	4,249	87,752	7,898	31,472	2,832	58,501	5,265	15,736	1,416	29,251	2,633
64	49,921	4,493	92,745	8,347	33,280	2,995	61,830	5,565	16,640	1,498	30,915	2,782
65	54,093	4,868	100,645	9,058	36,062	3,246	67,097	6,039	18,031	1,623	33,548	3,019
66	57,302	5,157	106,550	9,590	38,201	3,438	71,033	6,393	19,101	1,719	35,517	3,197
67	60,950	5,486	113,265	10,194	40,633	3,657	75,510	6,796	20,317	1,829	37,755	3,398
68	65,339	5,881	119,888	10,790	43,559	3,920	79,925	7,193	21,780	1,960	39,963	3,597
69	68,474	6,163	124,819	11,234	45,649	4,108	83,212	7,489	22,825	2,054	41,606	3,745
70	72,162	6,495	130,467	11,742	48,108	4,330	86,978	7,828	24,054	2,165	43,489	3,914
71	77,406	6,967	137,438	12,369	51,604	4,644	91,626	8,246	25,802	2,322	45,813	4,123
72	83,112	7,480	145,874	13,129	55,408	4,987	97,250	8,753	27,704	2,493	48,625	4,376
73	88,002	7,920	151,825	13,664	58,668	5,280	101,217	9,110	29,334	2,640	50,608	4,555
74	93,275	8,395	158,061	14,225	62,183	5,596	105,374	9,484	31,092	2,798	52,687	4,742
75	99,579	8,962	165,710	14,914	66,386	5,975	110,474	9,943	33,193	2,987	55,237	4,971
76	105,581	9,502	172,550	15,530	70,387	6,335	115,034	10,353	35,194	3,167	57,517	5,177
77	111,965	10,077	179,704	16,173	74,643	6,718	119,803	10,782	37,322	3,359	59,901	5,391
78	118,497	10,665	187,479	16,873	78,998	7,110	124,986	11,249	39,499	3,555	62,493	5,624
79	125,491	11,294	195,755	17,618	83,661	7,529	130,503	11,745	41,830	3,765	65,252	5,873
80	132,913	11,962	204,385	18,395	88,608	7,975	136,257	12,263	44,304	3,987	68,128	6,132
81	141,246	12,712	214,064	19,266	94,164	8,475	142,709	12,844	47,082	4,237	71,355	6,422
82	150,218	13,520	224,352	20,192	100,145	9,013	149,568	13,461	50,073	4,507	74,784	6,731
83	158,523	14,267	232,782	20,950	105,682	9,511	155,188	13,967	52,841	4,756	77,594	6,983
84	168,036	15,123	242,524	21,827	112,024	10,082	161,682	14,551	56,012	5,041	80,841	7,276
85	119,922	10,793	167,329	15,060	79,948	7,195	111,553	10,040	39,974	3,598	55,776	5,020
86	126,802	11,412	173,559	15,620	84,535	7,608	115,706	10,414	42,267	3,804	57,853	5,207
87	133,796	12,042	179,596	16,164	89,197	8,028	119,730	10,776	44,599	4,014	59,865	5,388
88	139,872	12,588	184,082	16,567	93,248	8,392	122,721	11,045	46,624	4,196	61,361	5,522
89	146,410	13,177	188,875	16,999	97,607	8,785	125,917	11,333	48,803	4,392	62,958	5,666
90	153,393	13,805	193,920	17,453	102,262	9,204	129,280	11,635	51,131	4,602	64,640	5,818
91	160,957	14,486	199,358	17,942	107,304	9,657	132,905	11,961	53,652	4,829	66,453	5,981
92	169,535	15,258	205,679	18,511	113,023	10,172	137,119	12,341	56,512	5,086	68,560	6,170
93	178,832	16,095	212,433	19,119	119,221	10,730	141,622	12,746	59,611	5,365	70,811	6,373
94	187,456	16,871	218,014	19,621	124,971	11,247	145,342	13,081	62,485	5,624	72,671	6,540
95	195,881	17,629	222,944	20,065	130,587	11,753	148,629	13,377	65,294	5,876	74,315	6,688
96	204,670	18,420	227,926	20,513	136,447	12,280	151,951	13,676	68,223	6,140	75,975	6,838
97	213,841	19,246	232,953	20,966	142,561	12,830	155,302	13,977	71,280	6,415	77,651	6,989
98	222,978	20,068	237,536	21,378	148,652	13,379	158,357	14,252	74,326	6,689	79,179	7,126
99	231,705	20,853	241,281	21,715	154,470	13,902	160,854	14,477	77,235	6,951	80,427	7,238

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits + B. 嚴重危疾延伸保障 Extended Major Critical Illness Benefit

年齡 Age	計劃 Plan 2, 5, 6 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$3,300,000)				計劃 Plan 8, 11, 12 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$2,200,000)				計劃 Plan 14, 17, 18 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$1,100,000)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	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	3,813	343	3,813	343	2,542	229	2,542	229	1,271	114	1,271	114
1	2,958	266	2,958	266	1,972	177	1,972	177	986	89	986	89
2	2,582	232	2,582	232	1,721	155	1,721	155	861	77	861	77
3	2,286	206	2,286	206	1,524	137	1,524	137	762	69	762	69
4	1,881	169	1,881	169	1,254	113	1,254	113	627	56	627	56
5	1,647	148	1,647	148	1,098	99	1,098	99	549	49	549	49
6	1,465	132	1,465	132	977	88	977	88	488	44	488	44
7	1,368	123	1,368	123	912	82	912	82	456	41	456	41
8	1,391	125	1,391	125	927	83	927	83	464	42	464	42
9	1,408	127	1,408	127	939	85	939	85	469	42	469	42
10	1,465	132	1,465	132	977	88	977	88	488	44	488	44
11	1,488	134	1,488	134	992	89	992	89	496	45	496	45
12	1,522	137	1,522	137	1,015	91	1,015	91	507	46	507	46
13	1,590	143	1,590	143	1,060	95	1,060	95	530	48	530	48
14	1,704	153	1,704	153	1,136	102	1,136	102	568	51	568	51
15	1,841	166	1,841	166	1,227	110	1,227	110	614	55	614	55
16	1,984	179	1,984	179	1,322	119	1,322	119	661	59	661	59
17	2,069	186	2,069	186	1,379	124	1,379	124	690	62	690	62
18	2,206	199	2,508	226	1,471	132	1,672	150	735	66	836	75
19	2,338	210	2,701	243	1,558	140	1,800	162	779	70	900	81
20	2,585	233	3,025	272	1,723	155	2,017	182	862	78	1,008	91
21	2,782	250	3,277	295	1,854	167	2,185	197	927	83	1,092	98
22	2,910	262	3,559	320	1,940	175	2,373	214	970	87	1,186	107
23	3,050	275	3,882	349	2,033	183	2,588	233	1,017	92	1,294	116
24	3,101	279	3,979	358	2,067	186	2,652	239	1,034	93	1,326	119
25	3,176	286	4,142	373	2,117	191	2,762	249	1,059	95	1,381	124
26	3,217	290	4,333	390	2,144	193	2,889	260	1,072	96	1,444	130
27	3,389	305	4,753	428	2,259	203	3,169	285	1,130	102	1,584	143
28	3,531	318	5,063	456	2,354	212	3,376	304	1,177	106	1,688	152
29	3,771	339	5,524	497	2,514	226	3,683	331	1,257	113	1,841	166
30	4,303	387	6,530	588	2,869	258	4,353	392	1,434	129	2,177	196
31	4,744	427	7,227	650	3,163	285	4,818	434	1,581	142	2,409	217
32	5,302	477	8,221	740	3,535	318	5,481	493	1,767	159	2,740	247
33	5,888	530	9,274	835	3,925	353	6,183	556	1,963	177	3,091	278
34	6,692	602	10,705	963	4,461	401	7,136	642	2,231	201	3,568	321
35	7,535	678	12,238	1,101	5,024	452	8,159	734	2,512	226	4,079	367
36	8,453	761	13,874	1,249	5,635	507	9,249	832	2,818	254	4,625	416
37	9,405	846	15,578	1,402	6,270	564	10,385	935	3,135	282	5,193	467
38	10,309	928	17,114	1,540	6,872	618	11,409	1,027	3,436	309	5,705	513
39	11,143	1,003	18,499	1,665	7,429	669	12,333	1,110	3,714	334	6,166	555
40	12,131	1,092	20,064	1,806	8,087	728	13,376	1,204	4,044	364	6,688	602
41	14,005	1,260	23,086	2,078	9,337	840	15,391	1,385	4,668	420	7,695	693
42	15,528	1,398	25,360	2,282	10,352	932	16,907	1,522	5,176	466	8,453	761
43	16,872	1,518	27,368	2,463	11,248	1,012	18,245	1,642	5,624	506	9,123	821
44	18,461	1,661	29,490	2,654	12,307	1,108	19,660	1,769	6,154	554	9,830	885
45	19,844	1,786	31,944	2,875	13,229	1,191	21,296	1,917	6,615	595	10,648	958
46	22,328	2,010	36,383	3,274	14,885	1,340	24,256	2,183	7,443	670	12,128	1,092
47	24,881	2,239	40,909	3,682	16,587	1,493	27,273	2,455	8,294	746	13,636	1,227
48	26,693	2,402	44,340	3,991	17,795	1,602	29,560	2,660	8,898	801	14,780	1,330
49	28,426	2,558	47,812	4,303	18,951	1,706	31,874	2,869	9,475	853	15,937	1,434
50	30,324	2,729	51,579	4,642	20,216	1,819	34,386	3,095	10,108	910	17,193	1,547

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits + B. 嚴重危疾延伸保障 Extended Major Critical Illness Benefit

年齡 Age	計劃 Plan 2, 5, 6 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$3,300,000)				計劃 Plan 8, 11, 12 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$2,200,000)				計劃 Plan 14, 17, 18 (終生賠償總額 Lifetime Benefit Amount in Aggregate HK\$1,100,000)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	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
51	31,738	2,856	54,940	4,945	21,158	1,904	36,627	3,296	10,579	952	18,313	1,648
52	32,975	2,968	57,838	5,205	21,983	1,978	38,559	3,470	10,992	989	19,279	1,735
53	33,704	3,033	59,440	5,350	22,469	2,022	39,626	3,566	11,235	1,011	19,813	1,783
54	34,257	3,083	60,905	5,481	22,838	2,055	40,603	3,654	11,419	1,028	20,302	1,827
55	35,836	3,225	64,250	5,783	23,891	2,150	42,834	3,855	11,945	1,075	21,417	1,928
以下保費只供續保之用 The subscriptions below are for Renewal only												
56	37,227	3,350	67,237	6,051	24,818	2,234	44,825	4,034	12,409	1,117	22,412	2,017
57	38,754	3,488	70,669	6,360	25,836	2,325	47,112	4,240	12,918	1,163	23,556	2,120
58	40,470	3,642	74,186	6,677	26,980	2,428	49,457	4,451	13,490	1,214	24,729	2,226
59	42,334	3,810	77,908	7,012	28,223	2,540	51,938	4,674	14,111	1,270	25,969	2,337
60	44,990	4,049	83,129	7,482	29,993	2,699	55,419	4,988	14,997	1,350	27,710	2,494
以下保費只供續保之用 The subscriptions below are for Renewal only												
61	48,484	4,364	89,975	8,098	32,323	2,909	59,983	5,398	16,161	1,454	29,992	2,699
62	51,973	4,678	96,752	8,708	34,648	3,118	64,501	5,805	17,324	1,559	32,251	2,903
63	55,159	4,964	102,663	9,240	36,773	3,310	68,442	6,160	18,386	1,655	34,221	3,080
64	58,847	5,296	109,463	9,852	39,231	3,531	72,975	6,568	19,616	1,765	36,488	3,284
65	66,251	5,963	123,399	11,106	44,167	3,975	82,266	7,404	22,084	1,988	41,133	3,702
66	71,068	6,396	132,257	11,903	47,378	4,264	88,171	7,935	23,689	2,132	44,086	3,968
67	76,648	6,898	142,591	12,833	51,099	4,599	95,061	8,555	25,549	2,299	47,530	4,278
68	83,260	7,493	152,874	13,759	55,507	4,996	101,916	9,172	27,753	2,498	50,958	4,586
69	88,920	8,003	162,017	14,582	59,280	5,335	108,011	9,721	29,640	2,668	54,006	4,861
70	95,555	8,600	172,459	15,521	63,703	5,733	114,973	10,348	31,852	2,867	57,486	5,174
71	105,826	9,524	187,678	16,891	70,551	6,350	125,119	11,261	35,275	3,175	62,559	5,630
72	117,483	10,573	205,850	18,527	78,322	7,049	137,233	12,351	39,161	3,524	68,617	6,176
73	128,803	11,592	221,588	19,943	85,869	7,728	147,725	13,295	42,934	3,864	73,863	6,648
74	141,542	12,739	239,007	21,511	94,362	8,493	159,338	14,340	47,181	4,246	79,669	7,170
75	156,505	14,085	259,327	23,339	104,337	9,390	172,885	15,560	52,168	4,695	86,442	7,780
76	172,550	15,530	280,543	25,249	115,034	10,353	187,028	16,833	57,517	5,177	93,514	8,416
77	190,619	17,156	304,015	27,361	127,080	11,437	202,677	18,241	63,540	5,719	101,338	9,120
78	209,578	18,862	329,295	29,637	139,718	12,575	219,530	19,758	69,859	6,287	109,765	9,879
79	231,158	20,804	357,812	32,203	154,105	13,869	238,541	21,469	77,053	6,935	119,271	10,734
80	255,183	22,966	389,093	35,018	170,122	15,311	259,396	23,346	85,061	7,655	129,698	11,673
81	282,270	25,404	423,852	38,147	188,180	16,936	282,568	25,431	94,090	8,468	141,284	12,716
82	312,691	28,142	462,356	41,612	208,460	18,761	308,237	27,741	104,230	9,381	154,119	13,871
83	342,838	30,855	497,633	44,787	228,559	20,570	331,755	29,858	114,279	10,285	165,878	14,929
84	376,559	33,890	536,342	48,271	251,039	22,594	357,561	32,180	125,520	11,297	178,781	16,090
85	354,831	31,935	491,876	44,269	236,554	21,290	327,917	29,513	118,277	10,645	163,959	14,756
86	390,102	35,109	530,317	47,729	260,068	23,406	353,544	31,819	130,034	11,703	176,772	15,909
87	427,671	38,490	569,886	51,290	285,114	25,660	379,924	34,193	142,557	12,830	189,962	17,097
88	463,849	41,746	605,830	54,525	309,233	27,831	403,887	36,350	154,616	13,915	201,943	18,175
89	502,609	45,235	643,199	57,888	335,073	30,157	428,800	38,592	167,536	15,078	214,400	19,296
90	544,230	48,981	682,216	61,399	362,820	32,654	454,811	40,933	181,410	16,327	227,405	20,466
91	589,249	53,032	723,393	65,105	392,833	35,355	482,262	43,404	196,416	17,677	241,131	21,702
92	638,069	57,426	766,964	69,027	425,380	38,284	511,309	46,018	212,690	19,142	255,655	23,009
93	688,332	61,950	809,873	72,889	458,888	41,300	539,915	48,592	229,444	20,650	269,958	24,296
94	735,579	66,202	846,912	76,222	490,386	44,135	564,608	50,815	245,193	22,067	282,304	25,407
95	780,615	70,255	879,236	79,131	520,410	46,837	586,158	52,754	260,205	23,418	293,079	26,377
96	827,583	74,482	911,647	82,048	551,722	49,655	607,764	54,699	275,861	24,827	303,882	27,349
97	877,236	78,951	944,758	85,028	584,824	52,634	629,839	56,686	292,412	26,317	314,919	28,343
98	924,090	83,168	972,688	87,542	616,060	55,445	648,459	58,361	308,030	27,723	324,229	29,181
99	972,386	87,515	999,951	89,996	648,257	58,343	666,634	59,997	324,129	29,172	333,317	29,999

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



以港元計算 All figures in HKD

C. 癌症治療賠償保障 Cancer Treatment Reimbursement Benefit 額外保費 Additional Subscription

年齡 Age	選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)				選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	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	311	28	311	28	376	34	376	34
1	340	31	340	31	418	38	418	38
2	364	33	364	33	454	41	454	41
3	378	34	378	34	475	43	475	43
4	390	35	390	35	494	44	494	44
5	397	36	397	36	504	45	504	45
6	403	36	403	36	513	46	513	46
7	408	37	408	37	520	47	520	47
8	419	38	419	38	537	48	537	48
9	429	39	429	39	552	50	552	50
10	435	39	435	39	556	50	556	50
11	438	39	438	39	558	50	558	50
12	441	40	441	40	559	50	559	50
13	442	40	442	40	560	50	560	50
14	444	40	444	40	563	51	563	51
15	445	40	445	40	567	51	567	51
16	450	41	450	41	576	52	576	52
17	460	41	460	41	592	53	592	53
18	462	42	475	43	597	54	617	56
19	462	42	483	43	602	54	633	57
20	493	44	521	47	648	58	690	62
21	522	47	560	50	692	62	749	67
22	553	50	605	54	737	66	816	73
23	586	53	656	59	787	71	892	80
24	609	55	695	63	822	74	950	86
25	632	57	735	66	856	77	1,011	91
26	653	59	781	70	887	80	1,079	97
27	682	61	832	75	931	84	1,156	104
28	711	64	886	80	975	88	1,236	111
29	746	67	952	86	1,027	92	1,335	120
30	785	71	1,030	93	1,086	98	1,453	131
31	834	75	1,120	101	1,159	104	1,588	143
32	895	81	1,233	111	1,250	113	1,757	158
33	965	87	1,365	123	1,355	122	1,954	176
34	1,052	95	1,527	137	1,486	134	2,196	198
35	1,157	104	1,713	154	1,643	148	2,475	223
36	1,276	115	1,924	173	1,821	164	2,791	251
37	1,407	127	2,157	194	2,017	182	3,140	283
38	1,534	138	2,381	214	2,208	199	3,478	313
39	1,659	149	2,598	234	2,398	216	3,806	343
40	1,755	158	2,771	249	2,547	229	4,068	366
41	2,044	184	3,247	292	2,975	268	4,777	430
42	2,254	203	3,587	323	3,291	296	5,288	476
43	2,464	222	3,921	353	3,607	325	5,788	521
44	2,692	242	4,269	384	3,948	355	6,311	568
45	2,846	256	4,523	407	4,182	376	6,694	602
46	3,234	291	5,165	465	4,761	428	7,653	689
47	3,637	327	5,829	525	5,362	483	8,645	778
48	3,955	356	6,380	574	5,839	526	9,470	852
49	4,284	386	6,964	627	6,331	570	10,345	931
50	4,626	416	7,583	682	6,844	616	11,273	1015

保柏危疾全禦保計劃 Bupa Safe Critical Illness Insurance Scheme



以港元計算 All figures in HKD

C. 癌症治療賠償保障 Cancer Treatment Reimbursement Benefit 額外保費 Additional Subscription

年齡 Age	選項 Option C1 (計劃 Plan 3, 5, 9, 11, 15, 17, 19)				選項 Option C2 (計劃 Plan 4, 6, 10, 12, 16, 18, 20)			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
51	5,068	456	8,406	757	7,504	675	12,503	1,125
52	5,462	492	9,155	824	8,093	728	13,624	1,226
53	5,801	522	9,817	884	8,599	774	14,614	1,315
54	6,115	550	10,445	940	9,069	816	15,555	1,400
55	6,387	575	11,018	992	9,476	853	16,413	1,477
56	6,671	600	11,617	1046	9,901	891	17,310	1,558
57	6,958	626	12,240	1102	10,331	930	18,243	1,642
58	7,263	654	12,887	1160	10,788	971	19,213	1,729
59	7,576	682	13,547	1219	11,258	1013	20,200	1,818
60	7,903	711	14,232	1281	11,747	1057	21,227	1,910
以下保費只供續保之用 The subscriptions below are for Renewal only								
61	8,334	750	15,101	1359	12,392	1115	22,529	2,028
62	8,785	791	16,008	1441	13,069	1176	23,887	2,150
63	9,251	833	16,922	1523	13,767	1239	25,256	2,273
64	9,780	880	17,937	1614	14,558	1310	26,777	2,410
65	10,489	944	19,299	1737	15,621	1406	28,816	2,593
66	11,090	998	20,441	1840	16,520	1487	30,527	2,747
67	11,751	1058	21,685	1952	17,511	1576	32,390	2,915
68	12,502	1125	22,983	2068	18,635	1677	34,334	3,090
69	13,288	1196	24,300	2187	19,813	1783	36,307	3,268
70	14,136	1272	25,679	2311	21,083	1897	38,373	3,454
71	15,069	1356	27,150	2444	22,480	2023	40,576	3,652
72	16,080	1447	28,701	2583	23,995	2160	42,900	3,861
73	17,092	1538	30,131	2712	25,510	2296	45,041	4,054
74	18,157	1634	31,574	2842	27,107	2440	47,203	4,248
75	19,371	1743	33,187	2987	28,924	2603	49,618	4,466
76	20,149	1813	33,986	3059	30,089	2708	50,815	4,573
77	20,963	1887	34,768	3129	31,309	2818	51,986	4,679
78	21,787	1961	35,576	3202	32,543	2929	53,197	4,788
79	22,655	2039	36,412	3277	33,843	3046	54,448	4,900
80	23,562	2121	37,266	3354	35,202	3168	55,727	5,015
81	24,548	2209	38,184	3437	36,679	3301	57,103	5,139
82	25,598	2304	39,138	3522	38,251	3443	58,532	5,268
83	26,583	2392	39,992	3590	39,727	3575	59,661	5,369
84	27,675	2491	40,729	3666	41,363	3723	60,915	5,482
85	29,355	2642	42,458	3821	43,878	3949	63,505	5,715
86	31,094	2798	44,190	3977	46,484	4184	66,099	5,949
87	32,891	2960	45,916	4132	49,175	4426	68,685	6,182
88	34,630	3117	47,476	4273	51,779	4660	71,021	6,392
89	36,429	3279	49,028	4413	54,475	4903	73,345	6,601
90	38,297	3447	50,574	4552	57,272	5154	75,662	6,810
91	40,250	3623	52,132	4692	60,198	5418	77,995	7,020
92	42,346	3811	53,764	4839	63,337	5700	80,439	7,240
93	44,587	4013	55,472	4992	66,694	6002	82,998	7,470
94	46,818	4214	57,071	5136	70,036	6303	85,392	7,685
95	49,065	4416	58,583	5272	73,401	6606	87,657	7,889
96	51,378	4624	60,071	5406	76,865	6918	89,887	8,090
97	53,764	4839	61,541	5539	80,440	7240	92,088	8,288
98	56,198	5058	62,962	5667	84,086	7568	94,216	8,479
99	58,629	5277	64,275	5785	87,726	7895	96,183	8,656

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。

All subscription 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.

保費並非保證，保柏有可能每年作出調整。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.

保柏(亞洲)有限公司 Bupa (Asia) Limited

地址：香港九龍觀塘海濱道77號海濱匯第2座6樓

Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

電話 Telephone: (852) 2517 5175 傳真 Facsimile: (852) 2548 1848 網址 Website: www.bupa.com.hk

