

Bupa Critical Essential Care
保柏智安保危疾保障計劃

**Supporting you in
critical times**
關鍵時刻為您送上支援

www.bupa.com.hk



Introduction to Bupa Critical Essential Care

保柏智安保危疾保障計劃簡介

Critical illnesses like cancer and heart disease are becoming increasingly common and can result in severe financial burden for you and your family. Bupa Critical Essential Care gives you the protection you need by providing you with a lump sum benefit to safeguard you financially in the event of a serious illness. Best of all, you have the flexibility to choose your sum insured to make sure that you and your loved ones are fully covered.

癌症和心臟病等危疾近年愈來愈常見，不幸患上的話，您和家人都會承受沉重的財政負擔。「保柏智安保」危疾保障計劃提供一筆過賠償，在您一旦遇上危疾時給您財務上的保障，免失預算。您還可靈活地自選投保額，確保您和摯愛的家人得到最周全的保障。

Bupa Critical Essential Care protects against 58 common critical illnesses, providing you with crucial financial and medical support.

「保柏智安保」危疾保障計劃保障 58 種常見危疾，在財務及醫療上給您重要支援。

Overview of your cover 您的保障概要

Cover at a glance 保障一覽表

Basic benefit 基本保障	Covers 49 Major Critical Illnesses and 9 Special Critical Illnesses, including prevalent illnesses such as cancer, stroke and heart disease 保障多達 49 種主要危疾和 9 種特別危疾，包括常見的殺手病癌症、中風及心臟病等
Free benefit 免費保障	Medical Top-up Benefit ◦ Amount ranges from HK\$100,000 to HK\$300,000 depending on the aggregate sum insured under Bupa Critical Essential Care ^① 醫療附加保障 ◦ 提供港幣 10 萬至 30 萬元保障，金額視乎保柏智安保危疾保障計劃的投保總額而定 ^①
Choice of benefit levels 自選保障等級	Minimum of HK\$200,000 to maximum of HK\$1,500,000 Choose the sum insured to suit your needs in multiples of HK\$50,000 最低港幣 20 萬元至最高港幣 150 萬元 您可自選最適合個人需要的金額，金額需為港幣 5 萬元的倍數
Period of cover 保障期	1 year 1 年

Other key details 其他重要細節

Eligibility 投保資格	Hong Kong residents aged 15 days to 59 years 年齡介乎 15 日至 59 歲的香港居民
Term of cover 保障期	Until 80 years old 直至 80 歲
Waiting period 等候期	90 days 90 日

^① Applicable to members of all individual Bupa health insurance schemes except Bupa Wise Choice, Bupa Hospital Cash and all Bupa co-brand schemes.

適用於所有保柏個人醫療保障計劃會員，但「保柏智康健」計劃、「保柏住院現金」計劃及所有保柏聯營計劃則除外。

Giving you reassurance when you need it most 在您最需要時給您安心

When you are diagnosed with a serious illness like cancer or heart disease, it is easy to chalk up substantial medical expenses. In addition, it is often difficult for you to continue earning a regular income while you recover. With Bupa Critical Essential Care, you can be assured of optimal support during these critical times, giving you total peace of mind to focus on your recovery.

確診癌症或心臟病這類嚴重疾病後，隨之而來往往是一筆龐大的醫療費用，此外身體抱恙也難以賺取穩定的收入，必須待至康復財政才可重回正軌。「保柏智安保」令您安枕無憂，因為在這段關鍵日子也有我們周全的支援，讓您安心養病，重拾健康。

Comprehensive financial protection during critical periods

Bupa Critical Essential Care protects you against an extensive range of 58 critical illnesses by providing a lump sum benefit to cover your medical expenses and compensate for any loss of income. You will be covered for 49 Major Critical Illnesses including cancer, heart attacks and stroke, as well as nine Special Critical Illnesses such as various types of carcinoma in situ. You can claim for up to two Special Critical Illnesses during your lifetime, which increases the value of your cover.

Children and teenagers are also at risk of developing certain critical illnesses such as leukaemia. By protecting your children with Bupa Critical Essential Care, you can be confident that you have the financial means to give them the best possible treatment if the need arises.

Up to HK\$300,000 free cover for medical treatment

Bupa understands that critical illnesses often require costly medical treatment. Our free Medical Top-up Benefit^① gives you better value by boosting your health insurance cover, helping you to afford the best care when you need it most.

Depending on the sum insured under Bupa Critical Essential Care, you can get up to HK\$300,000 extra to pay for your medical expenses. Any medical expenses relating to the treatment of your critical illness will be paid in full up to your entitled benefit level without any deductibles.

Flexibility to suit your personal needs

You can vary the sum insured to suit your needs and budget, ranging from HK\$200,000 to HK\$1,500,000. For additional protection, you can even enrol in more than one Bupa Critical Essential Care scheme^②. We give you the flexibility to decide the amount you need to protect yourself and your family.

Affordable subscription that is guaranteed for 5 years

For an affordable subscription of just over HK\$100 a month^③, you will be insured for a benefit of HK\$300,000 to protect against any unexpected medical and living expenses. Your subscription is based on your age and smoking habits, and guaranteed for five years after your enrolment. It will then be adjusted in line with your age at renewal after every five-year period.

① Applicable to members of all Bupa individual health insurance schemes except Bupa Wise Choice, Bupa Hospital Cash and all Bupa co-brand schemes.

② When enrolling in Bupa Critical Essential Care, applicants may be asked to take a medical examination or complete relevant questionnaires for underwriting purposes.

③ Based on the monthly subscription for a non-smoker aged 30.



Bupa Critical Essential Care provides a lump sum to cover your living expenses and a free Medical Top-up Benefit to take care of your medical expenses.

「保柏智安保」提供一筆過賠償支付生活開支，另設免費「醫療附加保障」應付醫療費用。

關鍵時刻提供全面財務保障

「保柏智安保」保障多達58種危疾，受保人可獲得一筆過賠償應付醫療開支和彌補收入損失。計劃保障的49種主要危疾包括癌症、急性心肌梗塞及中風等，此外並保障9種特別危疾如各類原位癌。受保人終生最多可索償兩種特別危疾，提供更全面保障。

兒童及青少年也有患上白血病等危疾的風險，「保柏智安保」可保障他們，在困難時刻提供財務後盾，讓您可為子女選擇最適合的治療。

最高港幣30萬元免費醫療附加保障

保柏知道危疾的治療費用往往十分高昂。我們的免費「醫療附加保障」^①為您的醫療保險增值，在您最需要時提供額外保障，使您可選擇最優質的治療和護理。

免費「醫療附加保障」的金額視乎「保柏智安保」的投保額而定，最高可獲港幣30萬元的額外保障以支付醫療費用。任何與治療危疾相關的醫療開支均可在您獲得的醫療附加保障額內得到全數賠償，而且不設自負費。

靈活安排配合個人需要

您可更改投保額來配合個人需要和預算，投保金額由港幣20萬元至港幣150萬元。如需要額外保障，則可考慮投保多份「保柏智安保」^②。您可靈活選擇所需保障金額，切合自己及家人的需要。

保費相宜保證五年不變

只需每月支付約港幣100元保費^③，便可享有港幣30萬元的保障，應付無法預計的醫療及生活開支。您的保費是根據年齡和吸煙習慣釐定，保證參加計劃後五年不變，其後則在每五年續保時根據年齡調整。

① 適用於所有保柏個人醫療保障計劃會員，但「保柏智康健」計劃、「保柏住院現金」計劃及所有保柏聯營計劃則除外。

② 為方便核保，「保柏智安保」的申請人或須接受身體檢查或填寫相關問卷。

③ 按照一名30歲非吸煙人士的每月保費計算。

Schedule of Critical Illness Benefits and Free Medical Top-up Benefit

危疾保障表及免費醫療附加保障

Major Critical Illnesses covered 主要危疾保障 ^①	
Types of Illnesses 危疾種類	Description 名稱
Cancer 癌症	1 Cancer 癌症
Illnesses related to the Heart 與心臟相關的疾病	2 Cardiomyopathy 心肌病
	3 Coronary Artery Disease Surgery 冠狀動脈手術
	4 Heart Attack 急性心肌梗塞
	5 Heart Valve Surgery 心瓣手術
	6 Other Serious Coronary Artery Disease 其他嚴重冠狀動脈疾病
	7 Primary Pulmonary Arterial Hypertension 原發性肺動脈高壓
	8 Surgery to Aorta 主動脈手術
Illnesses related to Major Organs and Functions 與主要器官相關的疾病	9 Acute Necrotic Pancreatitis 急性壞死性胰臟炎
	10 Aplastic Anaemia 再生障礙性貧血
	11 Blindness 雙目失明
	12 Chronic Relapsing Pancreatitis 再發性慢性胰臟炎
	13 End Stage Liver Disease 末期肝病
	14 End Stage Lung Disease 末期肺病
	15 Fulminant Hepatitis 暴發性肝炎
	16 Haemolytic Streptococcal Gangrene 溶血性鏈球菌性壞疽
	17 Kidney Failure 腎衰竭
	18 Loss of Hearing 失聰
	19 Loss of Limbs 肢體缺失
	20 Loss of Speech 喪失語言能力
	21 Major Burns 嚴重灼傷
	22 Major Organ Transplantation 主要器官移植
	23 Medullary Cystic Disease 囊腫性腎髓病
	24 Total and Permanent Disability ^② 完全永久傷殘 ^②
Illnesses related to Nervous System 與神經肌肉系統相關的疾病	25 Alzheimer's Disease ^② 亞爾茲海默氏病 ^②
	26 Amyotrophic Lateral Sclerosis 肌萎縮側索硬化
	27 Apallic Syndrome 植物人
	28 Bacterial Meningitis 細菌性腦膜炎
	29 Benign Brain Tumour 良性腦腫瘤
	30 Coma 昏迷
	31 Creutzfeldt-Jacob Disease 克雅二氏病
	32 Encephalitis 腦炎
	33 Major Head Trauma 嚴重頭部創傷
	34 Multiple Sclerosis 多發性硬化症
	35 Muscular Dystrophy 肌營養不良症
	36 Paralysis 癱瘓
	37 Parkinson's Disease ^② 柏金遜症 ^②
	38 Poliomyelitis 脊髓灰質炎
	39 Primary Lateral Sclerosis 原發性側索硬化
	40 Progressive Bulbar Palsy 進行性延髓麻痹
	41 Progressive Muscular Atrophy 進行性肌肉萎縮
	42 Spinal Muscular Atrophy 脊髓性肌萎縮
	43 Stroke 中風
Other Critical Illnesses 其他危疾	44 HIV Due to Blood Transfusion 因輸血感染人類免疫力缺乏病毒
	45 Elephantiasis 象皮病
	46 Occupationally Acquired HIV 因職業感染人類免疫力缺乏病毒
	47 Severe Rheumatoid Arthritis 嚴重類風濕關節炎
	48 Systemic Lupus Erythematosus 系統性紅斑狼瘡
	49 Terminal Illness ^② 末期疾病 ^②
Benefit 賠償額	100% of sum insured 投保額之100%

① One major critical illness claim for each contract.

② Cover expires at age 65.

① 每份合約賠償主要危疾1次。

② 保障至65歲。

Special Critical Illnesses covered 特別危疾保障

Male 男性

1 Minimally Invasive Surgery for Coronary Artery Diseases including Angioplasty
治療冠心病的微创手術包括血管成形術

2 Carcinoma in situ of the Testes 辜丸原位癌

3 Early Stage Cancer of the Prostate 早期前列腺癌

Female 女性

4 Carcinoma in situ of the Breast 乳房原位癌

5 Carcinoma in situ of the Cervix Uteri 子宮頸原位癌

6 Carcinoma in situ of the Fallopian Tube 輸卵管原位癌

7 Carcinoma in situ of the Uterus 子宮原位癌

8 Carcinoma in situ of the Vagina 陰道原位癌

9 Early Stage Cancer of the Ovary 早期卵巢癌

Benefit (Each critical illness^③)

賠償額 (每種危疾^③)

20% of sum insured, up to a maximum of HK\$240,000

投保額之20%，最高港幣240,000元

Free Medical Top-up Benefit 免費醫療附加保障

(Applicable to members of all Bupa individual health insurance schemes except Bupa Wise Choice, Bupa Hospital Cash and all Bupa co-brand schemes.)

(只適用於持有保柏個人醫療保障計劃之會員，「保柏智康健」計劃、「保柏住院現金」計劃及所有保柏聯營計劃則除外。)

Aggregate sum insured of Bupa Critical Essential Care (HK\$)^④

保柏智安保危疾保障計劃總投保額 (港幣)^④

200,000 – 350,000

400,000 – 650,000

700,000 – 1,500,000

Free Medical Top-up Benefit (HK\$)^⑤

免費醫療附加保障額 (港幣)^⑤

100,000

200,000

300,000

Health Coaching Services 健康支援服務

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

由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。

24-hour Healthline 24小時健康專線

- 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.
- 我們的合資格護士及健康管理團隊可透過電話為您解答健康相關問題，背後更有醫生作為顧問。

✓

Care Manager 健康顧問

- 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.
- 我們的健康顧問可助您跟進索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時可前往探望您或致電慰問您。

✓

(Care Manager will support you in the event of cancer or heart disease
健康顧問將於會員患上癌症或心臟病時提供協助)

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services. 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。

- 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.
- 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.
- 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。
- 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您的合約之賠償範圍內，您便須支付有關費用。

③ Each member can claim for a maximum of two Special Critical Illnesses during their lifetime. After paying out the benefit for a Special Critical Illness, members can make a claim for a Major Critical Illness whose benefit payable is the sum insured minus any Special Critical Illness benefit that has already been paid.

④ The limit for the free Medical Top-up Benefit is based on the aggregate sum insured of all Bupa Critical Essential Care contracts under which the Major Critical Illness is payable.

⑤ Major terms and conditions:

- Only applicable to medical expenses arising from a Major Critical Illness within 12 months of diagnosis. Benefit is paid as incurred.
- Any medical expenses exceeding the Hospital and Surgical Benefit (including the Supplementary Major Medical Benefit and Full Cover Benefit) paid to an individual health insurance scheme member will be reimbursed under free Medical Top-up Benefit.
- Please refer to the Contract for full terms and conditions.

⑥ 每位會員終生可向保柏索償兩種特別危疾，支付特別危疾賠償後，可再索償主要危疾，賠償金額為投保額減去已支付的特別危疾賠償金額。

⑦ 免費「醫療附加保障」的限額以所有可獲得主要危疾賠償的「保柏智安保」危疾保障計劃合約合計的總投保額計算。

⑧ 主要使用細則：

- 只適用於由確診主要危疾起12個月內因該主要危疾而引致的醫療費用，以實報實銷形式賠償。
- 有關費用超出保柏個人醫療保障計劃中「住院及手術保障」賠償額後（包括「附加醫療保障」及「全數賠償保障」），便開始於此保障項目下賠償。
- 有關保障條款詳情，請參閱合約。

Table of Subscription Rates

保費率表

Valid from 1 July 2009 自2009年7月1日起生效

All figures in HK\$ 以港幣計算

Non-smoker rates 非吸煙者保費率			Smoker rates 吸煙者保費率		
Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算		Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算	
	Annual Rates 年繳保費率	Monthly Rates 月繳保費率		Annual Rates 年繳保費率	Monthly Rates 月繳保費率
15 days 日 - 17 years 歲	4.00	0.38	15 days 日 - 17 years 歲	4.00	0.38
18	3.65	0.35	18	4.10	0.39
19	3.70	0.35	19	4.20	0.40
20	3.75	0.36	20	4.29	0.41
21	3.79	0.36	21	4.37	0.42
22	3.83	0.37	22	4.45	0.43
23	3.86	0.37	23	4.54	0.44
24	3.90	0.37	24	4.62	0.44
25	3.95	0.38	25	4.72	0.45
26	3.98	0.38	26	4.92	0.47
27	4.02	0.39	27	5.14	0.49
28	4.09	0.39	28	5.38	0.52
29	4.17	0.40	29	5.64	0.54
30	4.26	0.41	30	5.94	0.57
31	4.37	0.42	31	6.33	0.61
32	4.50	0.43	32	6.77	0.65
33	4.65	0.45	33	7.26	0.70
34	4.85	0.47	34	7.82	0.75
35	5.12	0.49	35	8.46	0.81
36	5.41	0.52	36	9.13	0.88
37	5.73	0.55	37	9.81	0.94
38	6.07	0.58	38	10.50	1.01
39	6.51	0.62	39	11.22	1.08
40	7.07	0.68	40	12.05	1.16
41	7.67	0.74	41	12.94	1.24
42	8.41	0.81	42	14.04	1.35
43	9.31	0.89	43	15.28	1.47
44	10.21	0.98	44	16.63	1.59
45	11.18	1.07	45	18.06	1.73
46	12.22	1.17	46	19.56	1.88
47	13.32	1.28	47	21.22	2.03
48	14.44	1.38	48	23.16	2.22
49	15.63	1.50	49	25.18	2.41
50	17.16	1.65	50	27.23	2.61
51	19.43	1.86	51	30.17	2.89
52	21.30	2.04	52	32.44	3.11
53	23.10	2.22	53	35.13	3.37
54	25.01	2.40	54	38.16	3.66
55	26.96	2.59	55	41.41	3.97
56	29.05	2.79	56	44.95	4.31
57	31.56	3.03	57	49.38	4.74
58	34.42	3.30	58	54.63	5.24
59	37.89	3.63	59	60.35	5.79

Non-smoker rates 非吸煙者保費率			Smoker rates 吸煙者保費率		
Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算		Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算	
	Annual Rates 年繳保費率	Monthly Rates 月繳保費率		Annual Rates 年繳保費率	Monthly Rates 月繳保費率
Below subscription rates are for renewal only 以下保費率只供續保之用					
60	41.77	4.01	60	66.69	6.40
61	45.28	4.34	61	72.28	6.93
62	48.47	4.65	62	77.57	7.44
63	51.66	4.95	63	82.21	7.88
64	54.64	5.24	64	86.65	8.31
65	57.57	5.52	65	91.12	8.74
66	61.44	5.89	66	97.33	9.33
67	65.69	6.30	67	103.94	9.97
68	70.42	6.75	68	110.22	10.57
69	75.48	7.24	69	116.33	11.16
70	80.91	7.76	70	123.24	11.82
71	86.73	8.32	71	130.00	12.47
72	92.96	8.91	72	136.46	13.09
73	98.91	9.49	73	144.61	13.87
74	105.93	10.16	74	153.46	14.72
75	113.46	10.88	75	163.13	15.64
76	117.88	11.30	76	171.19	16.42
77	122.44	11.74	77	179.64	17.23
78	126.21	12.10	78	188.77	18.10
79	130.18	12.48	79	198.35	19.02

Example of subscription calculation (Based on sum insured of HK\$300,000 for a non-smoker aged 30)

Annual subscription:

HK\$300,000 ÷ 1000 × 4.26 = HK\$1,278

Monthly subscription:

HK\$300,000 ÷ 1000 × 0.41 = HK\$123

保費計算方法 (以一名30歲非吸煙人士投保港幣30萬元保額為例)

年繳保費計算方法

港幣300,000 ÷ 1000 × 4.26 = 港幣1,278元

月繳保費計算方法

港幣300,000 ÷ 1000 × 0.41 = 港幣123元

- Subscriptions will be rounded up or down to the nearest integer.
- The subscription is guaranteed for a period of five years. For the above example, a member who enrolls at age 30 will enjoy the same subscription until the age of 34. From the fifth contract anniversary, his subscription will be re-calculated based on the subscription rate for age 35.
- 保費將以四捨五入方式調整至最接近之整數。
- 由於保費保證每5年不變，上述例子的保費適用於30歲投保時及31-34歲時續保。於第5個保單週年，保費將按會員當時35歲的保費率計算。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

有關保費徵費

由2018年1月1日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽www.bupa.com.hk/levy。

The World of Bupa 環球保柏

Bupa – A global healthcare specialist

Bupa began in the UK in 1947. We fund and provide healthcare services to fulfil our purpose of helping people live longer, healthier, happier lives. Our diversified services include health insurance, clinics, hospitals, dental centres, care homes, and more.

We directly employ around 83,000 people, principally in the UK, Australia, Spain, Poland, Chile, New Zealand, Hong Kong, Turkey, the US, Brazil, the Middle East and Ireland. We also have associate businesses in Saudi Arabia and India. With no shareholders, we reinvest our profits to provide more and better healthcare for customers.

Bupa's presence in Hong Kong

Bupa is a leading provider in healthcare funding and provision with two independent units, Bupa Hong Kong and Quality HealthCare.

Bupa Hong Kong

In Hong Kong, we are known as the health insurance specialist providing domestic and international health insurance. We have gained the trust of more than 400,000 individuals, and 3,200 companies including major corporations in public utility and telecom industry. We have provided quality health insurance for Hong Kong's civil servants for more than 20 years.

We have applied our expertise to provide our members with comprehensive and flexible insurance plans to suit every life stage and lifestyle. Through our extensive provider network in Hong Kong, we offer our members a wide choice of doctors.

Quality HealthCare

Quality HealthCare Medical Services Limited (QHMS), Hong Kong, became part of Bupa, an international healthcare group, in October 2013. QHMS' operations span diagnostics, primary healthcare and day care specialties. With roots tracing back to 1868, QHMS serves the community through a network of over 1,500 provider service points in the city, including 120 self-owned multi-specialty medical centres and affiliated clinics offering western medicine, traditional Chinese medicine, diagnostics & imaging, dental, physiotherapy, psychological and wellness services. It also operates a private nursing agency. QHMS is one of the largest providers of healthcare services to corporates in Hong Kong. In 2019, the Group recorded more than 3 million healthcare visits. QHMS endeavors to enhance the quality of our professional services continuously to satisfy the needs of customers and patients.

保柏－國際醫療保健專家

保柏在1947年於英國成立，我們提供醫療保險和醫療保健服務，以達致保柏的公司目標，就是幫助人們活得更長壽、更健康 and 更愉快的人生。我們多元化的服務包括醫療保險、診所、醫院、牙科中心及護老院等。

全球的員工約83,000人，主要位於英國、澳洲、西班牙、波蘭、智利、紐西蘭、香港、土耳其、美國、巴西、中東及愛爾蘭。保柏亦於沙地阿拉伯及印度設有聯營業務。我們不設股東，所以將盈餘投資於業務當中，以提供更佳的醫療服務給客戶。

保柏於香港的業務

保柏透過旗下兩間獨立營運的公司－保柏香港及卓健醫療，為市民提供醫療保險及醫療保健服務，兩者皆具領導地位。



保柏香港

在香港，我們是醫療保險專家，提供本地和國際醫療保險，受超過40萬名會員及3,200間公司所信賴，當中包括公用機構及電訊公司等大型企業。我們亦為本港公務員提供優質醫療保障逾20年。

憑藉專業知識，我們為會員提供全面而靈活的醫療保險計劃，切合您人生每一階段的需要。透過擁有龐大本港醫療網絡，我們讓會員有更多醫生選擇。

卓健醫療

卓健醫療服務有限公司（卓健醫療）於2013年10月正式加入國際醫療服務集團－保柏。卓健醫療的服務涵蓋診斷、基層保健及專科服務。自1868年起植根香港，卓健醫療透過逾1,500多個遍及全港的服務點，包括旗下120間多項專科設施齊備的醫療中心及多間聯營診所，為香港市民及訪港旅客提供西醫、中醫、診斷及造影、牙科、物理治療、精神健康及保健等服務，並營運護理介紹所。卓健醫療是香港最大規模提供企業醫療服務的機構之一。於2019年度，卓健醫療錄得超過300萬求診人次，並繼續致力提升其專業服務的質素，以滿足客戶及病人的需要。



Health Coaching Services

健康支援服務

Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries. Our medical professionals can offer guidance to help you recover from your critical illness.

由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。我們以專業知識為您提供指引，助您從危疾中復原。

Assisting you
at all times
時刻為您提供協助

- Our **24/7 Customer Care helpdesk** operates 24 hours every day, with a “live” person to directly answer your queries.
- Our **24/7 Healthline** is staffed with a team of qualified nurses and health management professionals, supported by doctors[®], providing assistance and guidance from how to care for a sick child or the elderly to discussing your symptoms, diagnosis and treatment options.
- 我們的 **24 小時客戶服務專線** 由專人每天 24 小時，即時解答您的查詢。
- 我們的 **24 小時健康專線** 由合資格護士及健康管理團隊為您提供協助及指導，例如怎樣照顧患病小孩或長者，以至助您了解病徵、診斷及治療方案，背後更有醫生作為顧問[®]。

Supporting you
personally
給您個人支援服務

- If you have cancer or heart disease, a **dedicated Care Manager** can be in touch with you to follow up on your claims, and can make a courtesy call or visit, with your consent, when you are admitted into a local private hospital.
- 如你不幸患上癌症或心臟病，**個人健康顧問** 可與您緊密聯絡，跟進您的索償；當您入住本港私家醫院時，在得到您的同意下，我們可前往醫院探望您或致電慰問您。

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under your Bupa Critical Essential Care, you will be responsible for the fees incurred.

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您的「保柏智安保」危疾保障計劃之賠償範圍內，您便須支付有關費用。

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

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。

Important information

重要資料

This brochure is a product summary 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 this scheme before you enrol. Please read the information below carefully.

Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the contract effective date. 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 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.

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. Otherwise, we won't be able to process your claim and it may be rejected.

Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions 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.

Renewal

This contract will last for 1 year. You may apply to reduce your sum insured upon renewal, subject to the minimum sum insured as determined by Bupa. The change will be effective on the contract anniversary date if accepted by Bupa.

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

本冊子乃資料摘要，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、不受保障項目、條款及細則。

我們想幫助您在投保前了解本計劃。請細閱以下資料。

冷靜期

您有權於合約生效日起計的21天內以書面通知保柏取消合約，唯有關通知必須由您簽署。若您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

您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，您應以最高誠信向保柏披露所有重要事實。如果您不確定某個事實是否重要，則應將其披露。若您未有披露或披露失實資料以致影響保柏的風險評估，將會影響您的保障權益，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。

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危疾確診後90天內遞交，否則保柏將不能處理您的賠償，或會導致索償被拒。

保費調整

每名會員的首期保費會根據年齡、健康狀況、保障選擇等因素而定。

您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。其他會影響保費率的因素包括醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等。

續保

本合約生效期為期一年。如有需要，您可在每年續保時申請調低投保額，但不能少於保柏規定的最低投保額。有關更改一經保柏批核將於合約週年日生效。

保柏可不時更改合約條款及細則，有關改動將於續保時以書面通知您。

Payment of subscription

You may pay your subscription yearly or monthly. If you choose to pay by credit card or autopay, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

Free Medical Top-up Benefit

If your Bupa Critical Essential Care and Bupa individual health insurance scheme (except Bupa Wise Choice and Bupa Hospital Cash) are in force at the time you are diagnosed with a major critical illness, you are entitled to a Free Medical Top-up Benefit. Your entitled benefit will be based on the aggregate sum insured of Bupa Critical Essential Care. For details, please refer to the product brochure.

90-day waiting period

The waiting period for this scheme is 90 days from the contract effective date, contract issue date or the last contract reinstatement date, whichever is later. Critical illnesses which are diagnosed or of which symptoms are shown within the waiting period are not covered (except for critical illnesses due to accidents).

Survival period

This scheme has a clause of "Survival Period". The benefit will be paid after the member survives a period of no less than 14 days following the diagnosis of a major critical illness or special critical illness, except for surgeries such as Coronary Artery Disease Surgery, Heart Valve Surgery, Surgery to Aorta, Major Organ Transplantation and Minimally Invasive Surgery for Coronary Artery Diseases including Angioplasty.

Contract issue and effective date

If the application is approved, the contract will be issued within 10 working days upon receipt of the application. Contract effective date will be on the 1st day of the coming month after the issuance of the contract. If the contract is issued on the 1st day of that month, the contract will be effective on the same date.

Financial underwriting

Financial underwriting is required for the application to determine the sum insured. Bupa will notify the applicant of the underwriting result in writing.

Underwriting approval and subscription

All applications shall be underwritten by the Underwriting Department. If additional information is required, Bupa will notify the applicant in writing within 10 working days upon receipt of the application. Bupa will only debit subscription from the bank account once the application is approved.

Additional subscription subject to health condition and occupation

Subscription will be adjusted subject to the applicant's health condition and the risk level of the occupation. If additional subscription is required, Bupa will notify the applicant in writing for further consideration.

Definitions subject to the contract

All definitions of the major critical illnesses and special critical illnesses are subject to the contract. You can call Bupa for a copy of the contract or for enquiries.

繳付保費

您可選擇以年繳或月繳方式繳付保費。如您選擇以信用卡或自動轉賬繳付保費，保柏將於合約續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲您的其他指示。

免費「醫療附加保障」

在確診主要危疾時，若您的「保柏智安保」危疾保障計劃及保柏個人醫療計劃的會籍仍然生效（「保柏智康健」及「保柏住院現金保障」計劃除外），您便可享受免費「醫療附加保障」。保障額將根據「保柏智安保」計劃的總投保額而定，詳情請參閱產品冊子。

90日等候期

此計劃設有90日等候期，由合約生效日/合約簽發日/合約最後復效日開始計算（以較後者為準）。等候期內出現的病徵或確診危疾，均不屬保障範圍內（因意外引致的危疾除外）。

生存期

此保單設有「生存期」之條款，賠償需於危疾確診後會員生存十四天以上方會支付。不過，一些治療危疾的手術如冠狀動脈手術、心瓣手術、主動脈手術、主要器官移植及治療冠心病的微創手術包括血管成形術，則不設有「生存期」之條款。

保單簽發及生效期

若申請通過批核，保單將於遞交申請表後十個工作天內寄出，合約生效日將會是合約簽發日下個月的一號，如果合約簽發日是一號，保單則會即日生效。

財務核保

此計劃之申請須經過財務核保以決定可投保保額，保柏會以書面形式通知申請人有關審核結果。

核保審批及保費

所有申請均須經過核保部審批。若核保期間需要額外資料，保柏會於遞交申請表後十個工作天內以書面形式通知申請人提供所需資料。保柏只會在保單申請被接納後，才會於申請人戶口收取保費。

醫療及職業附加保費

保費會因應申請人的身體狀況及職業的風險程度而調整，如須要收取附加保費，保柏會以書面形式通知申請人，申請人可考慮是否接受。

定義以合約條款為準

主要危疾和特別危疾保障的定義均以合約條款為準。如有需要，可向保柏索取及查詢。

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 100% of the sum insured (subject to any deduction pursuant to this contract) is paid to the subscriber and, where Medical Top-up Benefit is applicable, 12 months after the diagnosis of any major critical illness, whichever is later; or
4. upon the death of the member.

Please refer to the contract for details.

General exclusions

- Any pre-existing condition meaning illness or injury that commenced or presented sign(s) and symptoms, prior to the contract effective date, contract issue date or date of last reinstatement of the contract whichever is later, unless the condition or illness has been declared to and accepted by Bupa.
- The signs or symptoms of which critical illness or the diagnosis of which critical illness first occurred within ninety days immediately following the contract effective date, contract issue date or the date of last reinstatement of the contract, whichever is later; except for any critical illness caused by an accident.
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immune Deficiency Virus infections (except for HIV Due to Blood Transfusion and Occupationally Acquired HIV).
- Suicide, attempted suicide or intentionally self-inflicted injury, whether the member is sane or insane.
- Intoxication by alcohol or drugs not prescribed by a registered medical practitioner.
- Any congenital conditions meaning medical abnormalities existing at the time of birth, regardless of whether they are known or unknown to the subscriber or member.
- 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.
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act.
- Travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
- Inhaling gas except from hazard incidental to occupation.
- Engaging in (or practicing) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, underwater diving, yacht racing, aerial sport or any race, trial or timed motor sport.

Please refer to the contract for exclusions related to Medical Top-up Benefit.

If you have any pre-existing medical conditions, special exclusions may be added after underwriting.

終止合約

您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. 如已支付投保額100%(或會按本合約條款扣減)予投保人；及如醫療附加保障適用，則於任何主要危疾確診後12個月，以較後者為準；或
4. 會員身故。

詳情請參閱合約。

不受保障項目

- 已存在疾病指在合約生效日、合約簽發日及合約最後復效日前(以較後者為準)出現病徵或開始的疾病或損傷，除非該狀況或疾病已向保柏披露並獲得接納。
- 在合約生效日、合約簽發日及合約最後復效日後90日內(以較後者為準)出現病徵或確診的危疾，因意外引致的危疾除外。
- 愛滋病及愛滋病相關綜合症，或人類免疫力缺乏病毒(因輸血感染人類免疫力缺乏病毒及因職業感染人類免疫力缺乏病毒除外)。
- 自殺、意圖自殺、蓄意自傷身體，無論會員神智清醒與否。
- 醉酒或並非由註冊西醫處方的藥物。
- 於出生時已存在之任何先天性疾病、無論投保人或會員知道與否。
- 戰爭、入侵、外敵行動、開戰(不論是否已宣戰)、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等。
- 參與或意圖違反法律或拒捕或參與任何犯罪活動。
- 乘搭任何飛機，但乘坐民航飛機的繳費旅客除外。
- 吸入氣體，因職業關係發生之意外除外。
- 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、測試或牽涉計時的電單車駕駛。

有關「醫療附加保障」的不受保項目，請參閱合約。

如您有任何已存在病症，核保後可能加入除外條款。

Medically necessary

We only cover the expenses of the member when they are medically necessary and normal and customary.

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

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- II. relevant specialty body recommendations; and/or
- III. the views of specialists practising in the relevant clinical area.

Normal and customary

In relation to fees, “normal and customary” means a sum not exceeding a reasonable average of the fees charged under similar conditions by persons of equivalent experience and professional status in the area in which the service was provided; and in relation to material or services, means a sum not exceeding a reasonable average of the charges for similar material or services in equivalent circumstances of quality and economic consideration in the same area as that in which any such material or services were obtained.

醫療必需

保柏只會根據「醫療必需」和「正常及慣常」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、合資格護士、麻醉科醫生或任何其他醫療服務供應商提供方便；
- (e) 以最合適之程度向會員提供安全及有效的治療；及
- (f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- I. 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- II. 相關專業機構的建議；及/或
- III. 相關臨床領域執業的專家意見。

正常及慣常

「正常及慣常」的收費指不超過同等經驗或資歷人士在相類似情況下提供服務所收取的平均合理費用；「正常及慣常」的物料或服務指不超過在同一類別亦基於相同質素及經濟因素下所需物料或服務而收取的平均合理費用。

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本冊子中、英文之意思如有任何差別，概以英文為準。

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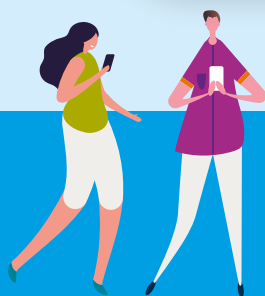
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