

### Schedule of Benefits 保障金額表

1 January 2021 Edition 2021年1月1日版本

Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)

A Hospital and Surgical Benefit <sup>①</sup> 住院及手術保障 <sup>①</sup>	CrystalNet Benefit <sup>②</sup> 晶彩寶網絡保障 <sup>②</sup>	Non-CrystalNet Benefit 非晶彩寶網絡保障
Room level 住房等級	Standard Private Room 標準私家房	
CrystalNet Hospitals <sup>③</sup> 晶彩寶網絡醫院 <sup>③</sup>	Canossa Hospital 嘉諾撒醫院 Gleneagles Hong Kong Hospital 港怡醫院 HK Sanatorium & Hospital 養和醫院 St Teresa's Hospital 聖德肋撒醫院 Union Hospital 仁安醫院	N/A 不適用
1 Room and Board (Maximum 182 days each Contract Year) 住房及膳食費 (每合約年度最多182日)	每日 4,150 each day	
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	49,000	
3 Intensive Care (Supplement to Room and Board) (Each Contract Year) 深切治療 (住房及膳食費之補足) (每合約年度計)	49,000	
4 Private Nursing (Maximum 71 days each Contract Year) 私家看護費 (每合約年度最多71日) ◦ Nursing services during Hospital Confinement rendered by a Qualified Nurse, subject to written referral <sup>④</sup> from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 <sup>④</sup> 下由合資格護士於住院期間提供之護理服務	每日 1,180 each day	
5 Home Nursing (Maximum 20 days each Contract Year) 家中看護費 (每合約年度最多20日) ◦ Nursing services at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral <sup>④</sup> from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 <sup>④</sup> 下由合資格護士於出院後在家中提供之護理服務	每日 1,060 each day	
6 Surgeon and Attendance Fees (For surgical case only) (Each operation) 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	136,600 80,900 36,200 12,300	
7 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	Full cover for eligible medical expenses (Subject to day limits and the Overall Annual Limit) 全數支付合資格之醫療費用 (以日數上限及每年最高賠償額為限)	46,500 26,400 12,300 5,010
8 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	46,500 26,400 12,300 5,010	
9 In-patient Physician's Fees (For non-surgical case only) (Maximum 182 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療) (每合約年度最多182日)	每日 3,200 each day	
10 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral <sup>④</sup> from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 <sup>④</sup> (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)	17,000	
11 Kidney Dialysis (Each Contract Year) 洗腎 (每合約年度計) ◦ Kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner ◦ 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洗腎	300,000	
12 Companion Bed (Maximum 182 days each Contract Year) 住院加床費 (每合約年度最多182日)	每日 2,050 each day	
13 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including one out-patient visit resulting in a Hospital Confinement, Clinical Operation or Day Case and all related follow-up visits on an out-patient basis within six weeks after discharge from Hospital, Clinical Operation or Day Case ◦ 包括一次引致住院、診所手術或日症的門診及所有在出院、診所手術或日症後 6 星期內的跟進療程門診護理	8,200	
14 Psychiatric Treatment (Each Contract Year) 精神科治療 (每合約年度計)	N/A 不適用	50,000
Overall Annual Limit — Below attained age of 65 on the Contract Effective Date 每年最高賠償額 — 於合約生效日未滿 65 歲之會員	1,850,000 <sup>⑤</sup>	
Overall Annual Limit — Attained age of 65 or above on the Contract Effective Date 每年最高賠償額 — 於合約生效日年滿 65 歲或以上之會員	1,240,000 <sup>⑤</sup>	
<b>B Hospital Cash Benefit (Optional)</b> <b>住院現金保障 (自選保障)</b>		
Payable from the first day of Hospital Confinement (Maximum 365 days each Contract Year subject to a sub-limit of 182 days for Hospital Confinement outside Hong Kong) 由住院第 1 日起開始支付 (每合約年度最多 365 日, 其中香港以外之住院以不超過 182 日為限)	每日 1,500 each day	

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C Clinical Benefit (Optional) 門診保障 (自選保障)	CrystalNet Benefit <sup>®</sup> 晶彩寶網絡保障 <sup>®</sup>	Non-CrystalNet Benefit 非晶彩寶網絡保障
<b>No. of CrystalNet Service Providers 晶彩寶網絡服務供應商數目</b>	Around 約 1,700	N/A 不適用
<b>1 General Practitioner (Per visit) 普通科醫生 (每次診治計)</b>	Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication) 全數支付合資格之醫療費用 (包括診症費及最多5日之處方基本醫療必需西藥費用)	600 (Consultation fee only) (只限診症費)
<b>2 Specialist (Per visit) 專科醫生 (每次診治計)</b> <ul style="list-style-type: none"> <li>Subject to written referral<sup>®</sup> from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry</li> <li>須獲註冊西醫書面轉介<sup>®</sup>; 皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外</li> </ul>	Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication) 全數支付合資格之醫療費用 (包括診症費及最多5日之處方基本醫療必需西藥費用)	890 (Consultation fee only) (只限診症費)
<b>3 Home Consultation (Per visit) 家中應診 (每次診治計)</b>	N/A 不適用	950 (Consultation fee only) (只限診症費)
<b>4 Physiotherapist (Per visit) (Treatment fee only) 物理治療師 (每次診治計) (只限診症費)</b> <ul style="list-style-type: none"> <li>Subject to written referral<sup>®</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>®</sup></li> </ul>	Full cover for eligible medical expenses 全數支付合資格之醫療費用	780
<b>5 Chiropractor (Per visit) (Treatment fee only) 脊醫 (每次診治計) (只限診症費)</b> <ul style="list-style-type: none"> <li>Subject to written referral<sup>®</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>®</sup></li> </ul>	Full cover for eligible medical expenses 全數支付合資格之醫療費用	780
<b>6 Chinese Herbalist (Per visit) 中醫師 (每次診治計)</b> <ul style="list-style-type: none"> <li>Consultation fee (Including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation)</li> <li>Payable for acupuncture performed by a Registered Chinese Medicine Practitioner under Non-CrystalNet Benefit</li> <li>診症費 (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)</li> <li>此保障將於非晶彩寶網絡保障下支付由註冊中醫進行的針灸治療</li> </ul>	Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines) 全數支付合資格之醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用)	370
<b>7 Chinese Bonesetter (Per visit) 跌打醫師 (每次診治計)</b> <ul style="list-style-type: none"> <li>Consultation fee (Including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation)</li> <li>Payable for acupuncture performed by a Registered Chinese Medicine Practitioner under Non-CrystalNet Benefit</li> <li>診症費 (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)</li> <li>此保障將於非晶彩寶網絡保障下支付由註冊中醫進行的針灸治療</li> </ul>	Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines) 全數支付合資格之醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用)	370
<b>8 Psychiatric-related Treatments<sup>®</sup> (Per visit) 精神科相關治療<sup>®</sup> (每次診治計)</b>	N/A 不適用	860 (Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests 包括診症費、基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗)
<b>9 Psychological Counselling (Per visit) 臨床心理輔導 (每次診治計)</b> <ul style="list-style-type: none"> <li>Subject to written referral<sup>®</sup> from a Psychiatrist 須獲精神科醫生書面轉介<sup>®</sup></li> </ul>	N/A 不適用	860
<b>10 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計)</b> <ul style="list-style-type: none"> <li>Subject to written referral<sup>®</sup> from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medical Practitioner or Chiropractor for X-ray only and laboratory tests</li> <li>須獲註冊西醫 (適用於所有診斷影像及化驗) 或註冊中醫/脊醫 (只適用於X光及化驗) 書面轉介<sup>®</sup></li> </ul>	Full cover for eligible medical expenses 全數支付合資格之醫療費用	6,700
<b>11 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計)</b> <ul style="list-style-type: none"> <li>Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source</li> <li>經由註冊西醫處方並由合法來源取得之醫療必需西藥費用</li> </ul>	6,700 <sup>®</sup>	

Maximum number of visits for both CrystalNet Benefit and Non-CrystalNet Benefit in aggregate per Contract Year for items C1 - C9 is 50 in total, with sub-limits of 25 visits per Contract Year for items C6 - C7 and 20 visits per Contract Year for items C8 - C9. Subject to a maximum of one visit per item per day.

以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合計，每合約年度項目C1至C9之診治次數上限合共為50次，其中項目C6至C7之診治次數上限為每合約年度合共25次，C8至C9之診治次數上限為每合約年度合共20次。每一項目以每日最多一次為限。

### D Free Bupa Worldwide Assistance Programme (Each Contract Year) 免費保柏國際援助計劃 (每合約年度計)

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

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**E 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。

**Doctor Referral 醫生轉介**

- We can recommend doctors for your specific condition or needs.
- 可根據您的病況為您建議醫生。

**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。

**Second Medical Opinion 第二醫療意見**

- We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.
- 我們可安排醫療專家為您提供專業的第二意見，讓您掌握病情從而決定治療方法。

Please refer to Bupa's website at [www.bupa.com.hk/health-coaching-services](http://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](http://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.
- 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要額外費用。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。

**F Free Bupa Lifelong Preventive Programme (For Members with Clinical Benefit)**  
免費保柏終生預防計劃（只供有門診保障之會員）

This service is provided once a year starting from the second Contract Year. Simply select one of the programmes based on your attained age and enjoy the service at any dental centre or wellness centre in the CrystalNet.  
此項服務由第二個合約年度開始提供，每年一次。您可根據屆時的年齡選擇一項服務，並於晶彩寶網絡內任何一間牙科診所或保健中心享用服務。

Programme <sup>®</sup> 計劃 <sup>®</sup>	Age 1 - 17 1至17歲	Age 18 - 29 18至29歲	Age 30 - 44 30至44歲	Age 45 - 65 45至65歲	Age 66 - 75 66至75歲	Above Age 75 75歲以上
1 Nutrition consultation 營養諮詢	✓	✓	✓	✓	✓	✓
2 One dose of influenza vaccination 流行性感冒疫苗注射一針	✓				✓	✓
3 Dental service (Scaling and polishing) 洗牙服務（去除牙石、牙漬）	✓	✓	✓	✓	✓	✓
4 Routine check-up including 常規檢查包括 Blood pressure check, complete blood picture, liver and renal function test, total cholesterol, triglycerides and fasting blood sugar test 血壓檢查、血全像、肝及腎功能測試、總膽固醇、三酸甘油酯及血糖量測試		✓	✓	✓	✓	✓
• Pap smear test for female 女士柏氏抹片檢查		✓	✓	✓		
• Total prostatic specific antigen test for male 男士總前列腺特異抗原測試				✓	✓	

**G Free Bupa Loyalty Bonus Programme (For Members aged 18 years or above with Clinical Benefit)**  
免費保柏獎賞計劃（只供有門診保障之18歲或以上會員）

This service is provided once every three years starting from the third Contract Year. Simply select one of the following programmes<sup>®</sup> and enjoy the service with a complimentary medical report at any wellness centre in the CrystalNet.  
此項服務由第三個合約年度開始提供，每三年一次。您可選擇以下任何一項服務<sup>®</sup>，並於晶彩寶網絡內任何一間保健中心享用服務及獲得免費醫療報告乙份。

- Upgrade routine check-up including chest X-ray, kidney-ureter-bladder X-ray, thyroid function test, hepatitis B surface antigen, resting electrocardiogram  
進階常規檢查包括胸肺普通X光檢查、腹部普通X光檢查、甲狀腺功能測試（包括甲狀腺素、游離促甲狀腺激素）、乙型肝炎表面抗原、靜態心電圖
- Male cancer screening including alpha-feto protein test, antibody screening for nasopharyngeal carcinoma, carcinoembryonic antigen, squamous cell carcinoma screening for lung cancer, screening for colorectal carcinoma and breast carcinoma  
男性癌症檢查包括甲種胚胎蛋白、鼻咽癌病毒抗體、癌胚抗原、肺癌磷狀細胞癌病抗原、大腸癌測試及乳癌測試
- Female cancer screening including alpha-feto protein test, antibody screening for nasopharyngeal carcinoma, carcinoembryonic antigen, squamous cell carcinoma screening for lung cancer, screening for colorectal carcinoma, breast carcinoma, ovarian carcinoma and human papilloma virus deoxyribonucleic acid (cervical carcinoma)  
女性癌症檢查包括甲種胚胎蛋白、鼻咽癌病毒抗體、癌胚抗原、肺癌磷狀細胞癌病抗原、大腸癌測試、乳癌測試、卵巢癌測試、人類乳頭狀瘤病毒（子宮頸癌測試）
- Treadmill ECG 運動心電圖
- Ultrasound scanning of gall bladder, liver, prostate, breasts (For male) 膽、肝、前列腺及胸部超聲波掃描（為男性而設）
- Ultrasound scanning of gall bladder, liver, pelvis, breasts (For female) 膽、肝、盆腔及乳房超聲波掃描（為女性而設）
- Mammogram (For female aged over 35 years) 乳房X光造影（為35歲以上之女性而設）
- Bone Mineral Density (by using DEXA) 骨質密度測試（採用DEXA）

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#### Notes 附註

- ① About Hospital and Surgical Benefit
  - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical 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, provided that the surgical procedure is classified as such by Bupa.
- ② To enjoy full cover for eligible medical expenses under CrystalNet Benefit:
  - Any Medically Necessary treatment or service must be referred or performed by, or obtained at, a CrystalNet Service Provider
  - Hospital treatment must be obtained at a CrystalNet Hospital referred<sup>⑤</sup> by a Specialist and performed by the Specialist provided that the Specialist is listed in the latest List of CrystalNet Service Providers
  - Clinical treatment must be obtained at a CrystalNet Doctor's clinic and performed by a CrystalNet Doctor
  - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry), physiotherapy and chiropractic treatment must be referred<sup>⑤</sup> by a CrystalNet Western Physician.
  - Diagnostic imaging or laboratory tests must be referred<sup>⑤</sup> by a CrystalNet Western Physician and obtained at a CrystalNet Diagnostic Centre.
  - Pre-authorisation must be obtained from Bupa for:
    - Hospital Confinement (Including pre-admission and post-hospitalisation out-patient care payable under Hospital and Surgical Benefit)
    - Any treatment by a Specialist referred<sup>⑤</sup> by a CrystalNet Western Physician and / or CrystalNet Hospital where that relevant speciality is not listed in the latest List of CrystalNet Service Providers
  - For Emergency medical treatment outside the normal office hours of Bupa, Member shall obtain subsequent authorisation from Bupa on the next working day immediately after receiving such treatment.
  - CrystalNet Benefit is restricted to standard private room only. Hospital Confinement to any class of suite, V.I.P., deluxe room or any class of private room other than the standard class of private room of a CrystalNet Hospital shall be subject to the Non-CrystalNet Benefit limits.
  - The Bupa CrystalNet Card must be presented upon registration for treatment and used for medical bill settlement.
  - For in-patient treatments at Gleneagles Hong Kong Hospital, please visit [www.bupa.com.hk/pdf/ghk.pdf](http://www.bupa.com.hk/pdf/ghk.pdf) or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- ③ The list of CrystalNet Hospitals is current at the date of printing and it is subject to change from time to time. For the current list, please visit Bupa's website for more details.
- ④ A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- ⑤ Overall Annual Limit is the maximum aggregate sum of CrystalNet Benefit and Non-CrystalNet Benefit payable during a Contract Year for Hospital and Surgical Benefit. On the Contract Effective Date immediately following a Member's 65th birthday, the Overall Annual Limit will be changed to HK\$1,240,000.
- ⑥ This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
- ⑦ General practitioner under network Clinical Benefit also covers medical consultation conducted by a video consultation service provider designated by Bupa and paid for using the Bupa CrystalNet Card. This benefit covers the consultation fee and Medically Necessary Western Medication prescribed by the video consultation service provider and obtained at the respective clinic (excluding any medication delivery charge). The list of designated video consultation service providers can be found on Bupa's customer service portal. The list may be updated and amended by Bupa from time to time.
- ⑧ The Maximum Limit of Prescribed Western Medication Benefit is the aggregate sum of CrystalNet Benefit and Non-CrystalNet Benefit.
- ⑨ For details of check-up items, please refer to the coupon.
- ① 有關住院及手術保障
  - 同一項目的合資格費用不可獲「住院及手術保障」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，但該等手術須獲保柏分類為診所手術或日症手術。
- ② 要享有「晶彩寶網絡保障」下合資格醫療費用的全數賠償：
  - 任何醫療必需治療或服務必須由晶彩寶網絡服務供應商轉介或進行或提供
    - 住院治療必須經由專科醫生轉介<sup>⑤</sup>在晶彩寶網絡醫院內由該專科醫生進行，但該專科醫生必須被載於最近期之《晶彩寶網絡服務供應商目錄》內
    - 診所治療必須在晶彩寶網絡醫生之診所內由晶彩寶網絡醫生進行
  - 專科醫生診症(皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外)、物理治療及脊醫治療必須經由晶彩寶網絡西醫轉介<sup>⑤</sup>。
  - 診斷影像或化驗必須由晶彩寶網絡西醫轉介<sup>⑤</sup>並在晶彩寶網絡診斷中心進行。
  - 下列各項必須通過保柏初步保障審核：
    - 住院(包括於「住院及手術保障」下獲得保障的入院前及出院後的門診護理)
    - 經由晶彩寶網絡西醫及/或晶彩寶網絡醫院轉介<sup>⑤</sup>之專科醫生治療，而有關專科並不載於最近期之《晶彩寶網絡服務供應商目錄》內
  - 於保柏正常辦公時間外接受之緊急治療，會員需於接受治療後之下一個工作日即時向保柏補辦審核。
  - 晶彩寶網絡保障只限標準私家房。住院時入住晶彩寶網絡醫院任何等級之套房、貴賓房、豪華房或標準等級私家房以外之任何等級私家房，賠償以「非晶彩寶網絡保障」之最高賠償額為限。
  - 必須於求診登記時出示「保柏晶彩寶網絡醫療卡」，並以該卡繳付醫療費用。
  - 入住港怡醫院接受治療前，請瀏覽 [www.bupa.com.hk/pdf/ghk.pdf](http://www.bupa.com.hk/pdf/ghk.pdf) 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- ③ 此為於印刷日時最新之晶彩寶網絡醫院名單，此名單可能會不時更改。您可瀏覽保柏網頁以獲知最新名單。
- ④ 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。若須診治全新或不相關的病症，則須提交新的轉介信。
- ⑤ 每年最高賠償額指就「住院及手術保障」於每合約年度以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合併計算之最高賠償額。於會員65歲生日隨後之合約生效日，每年最高賠償額將更改為港幣1,240,000元。
- ⑥ 此保障適用於精神、心理、情緒或行為症狀、認知障礙症(包括阿茲海默氏症)及帕金森病的門診診治(因濫用藥物及酗酒而引致或相關的症狀或疾病除外)。若此保障下的費用亦同時受保於門診保障下的其他項目，有關費用只可獲此項目8的賠償，而不會獲得其他項目之賠償。
- ⑦ 門診網絡保障下的普通科醫生亦涵蓋由本公司指定的視像診症服務供應商進行的醫療診症服務並使用保柏晶彩寶網絡醫療卡繳費。此保障涵蓋診症費及由視像診症服務供應商處方並於其診所取得的基本醫療所需西藥費用(不包括任何藥物運送費用)。指定的視像診症服務供應商名單可於本公司的客戶服務網站查閱，此名單可能會不時更改及更新。
- ⑧ 「醫生處方西藥保障」下之每一合約年度的最高賠償額，以「晶彩寶網絡保障」及「非晶彩寶網絡保障」合併計算。
- ⑨ 有關檢查項目詳情，請參考計劃贈券。

**Bupa Crystal**  
保柏晶彩寶

**Superior care is  
within your reach**  
優越保障 唾手可得

[www.bupa.com.hk](http://www.bupa.com.hk)

# Introduction to Bupa Crystal

## 保柏晶彩寶醫療保障計劃簡介

Bupa Crystal gives you a superior level of medical cover at an affordable rate, so you can have the assurance of knowing you have access to comfortable medical care in private rooms without having to worry about expenses. We also help to keep you well at all times with our free preventive programme and wellness services, giving you support in every stage of your life.

「保柏晶彩寶」以實惠的保費給您優越的醫療保障，讓您在舒適的私家病房安心接受治療，無須顧慮醫療費用。我們更為您提供免費預防計劃和保健服務，在您人生不同階段給您支援，助您時刻保持健康。



There is no waiting period,  
meaning you are covered as  
soon as your membership starts.

此計劃不設等候期，您的會籍生效後  
即可獲得保障。

## 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	Hospital and Surgical Benefit (CrystalNet Benefit and Non-CrystalNet Benefit) 住院及手術保障 (晶彩寶網絡保障及非晶彩寶網絡保障)
Optional benefits 自選保障	Hospital Cash Benefit 住院現金保障 Clinical Benefit 門診保障
Free benefits 免費保障	Free Bupa Worldwide Assistance Programme 免費保柏國際援助計劃 Free Bupa Lifelong Preventive Programme (for members with Clinical Benefit) 免費保柏終生預防計劃 (適用於投保門診保障的會員) Free Bupa Loyalty Bonus Programme (for members aged 18 years or above with Clinical Benefit) 免費保柏獎賞計劃 (適用於投保門診保障之18歲或以上的會員)
Medical card 醫療卡	Yes (Hospital and Surgical Benefit and Clinical Benefit) 有 (住院及手術保障和門診保障)
Benefit level 保障等級	Standard Private Room 標準私家房
Period of cover 保障期	1 year 1年

### Eligibility 投保資格

Issue age 投保年齡	Yourself and your spouse: aged 18 – 59 years 您及您的配偶：18 – 59歲 Children: aged under 18 years, or below 23 years if in full-time education 子女：18歲以下或23歲以下之全日制學生
Renewal of scheme 續保	Renewal of your cover is guaranteed for life <sup>②</sup> regardless of your claims or changes in your health. 無論索償多少或您的健康狀況有任何變化，保柏保證終生續保您的保障計劃 <sup>②</sup>

Please refer to the Schedule of Benefits for more information.  
詳情請參閱保障金額表。

# Enter a world of comfortable care

## 安心享有舒適的醫療服務

Our healthcare expertise means that we can offer you access to a quality network of healthcare providers and a lifetime of support, making sure you stay well all the time with our prevention and wellbeing programmes.

保柏在醫療保健方面擁有豐富經驗，因此能為您提供優質的醫療服務網絡及終生支援。我們亦提供預防及保健計劃，助您時刻保持健康。

## Supporting you always... 時刻支援您的需要……

### Full cover with CrystalNet Benefit

Some medical conditions can accumulate heavy costs. CrystalNet Benefit gives you complete peace of mind as you will be able to receive high quality treatment with an annual cover of up to HK\$1,850,000. As long as your eligible hospital expenses fall within this amount each year, you will be covered for all costs, so all you need to focus on is getting better.

### Flexibility in choice of cover

With CrystalNet Benefit, you can choose from medical services provided by five renowned private hospitals, Canossa Hospital, Gleneagles Hong Kong Hospital, Hong Kong Sanatorium & Hospital, St. Teresa's Hospital and Union Hospital, and around 1,700 doctors and medical service providers in Hong Kong. Our Non-CrystalNet Benefit gives you the flexibility to visit any doctor or hospital of your choice and receive reimbursement within the individual item limits. You can choose CrystalNet Benefit or Non-CrystalNet Benefit to suit your needs at the time of your treatment.

### Affordable, comfortable privacy

Bupa Crystal provides you with cover for receiving treatment at private room level for an affordable price to ensure that you have the comfort and privacy you need to make a speedy recovery.

### Hassle-free medical card services

With our pioneering medical card you can enjoy high quality treatment and care, from overnight hospital stays to specialist consultations, without any hassle to make a payment or claim. This card makes things simple for you, all you have to do is make sure you take it with you to the service provider<sup>①</sup>. We have made sure it is accepted by all CrystalNet hospitals and a wide network of selected doctors.

### 全數賠償的晶彩寶網絡保障

入住私家房治療所費不菲，因此「晶彩寶網絡保障」每年給您高達港幣185萬元的保障額，讓您安心接受優質的治療。只要合資格的住院支出在這每年保障額內，您便可獲全數賠償，讓您可專心復原。

### 彈性選擇您的保障

透過「晶彩寶網絡保障」，您可享受由5間著名私家醫院，包括嘉諾撒醫院、港怡醫院、養和醫院、聖德肋撒醫院及仁安醫院，以及本港約1,700名醫生及醫療服務供應商提供的醫療服務。您亦可在「非晶彩寶網絡保障」下，彈性選擇網絡外的醫生或醫院，各項住院費用可在每項費用的限額內賠償。因此，您可根據您的醫療需要，靈活地選擇「晶彩寶網絡保障」或「非晶彩寶網絡保障」。

### 以實惠保費 享有舒適寧靜的治療

「保柏晶彩寶」以相當實惠的保費給您私家房級別的保障，確保您可在舒適和寧靜的環境下接受治療，早日康復。

### 醫療卡服務 免索償手續

憑我們首創的醫療卡，您可更安心地接受優質的治療及照料，由入院留醫以至專科門診，您都不用繳費及申請索償，只須帶備您的醫療卡便可<sup>①</sup>。所有晶彩寶網絡醫院及網絡醫生均接受此醫療卡。

<sup>①</sup> Pre-authorisation is required for hospitalisation and some other occasions. 入院及其他部分情況須初步保障審核





With us you are fully covered as a private patient in our quality medical network, without the need for any claims by using our pioneering medical card.

使用醫療卡，您可在我們的優質醫療網絡下獲全數賠償私家房住院費用，無須申請索償。

## with medical expertise... 更佳保障 因為我們了解醫療……

### Higher cover thanks to per-surgery benefit

Most insurance schemes pay for surgical fees per disability. This means that all operations related to the same condition will be paid out of a single, maximum benefit limit. Once the limit is exhausted, you will need to pay the excess. With Bupa, you can claim up to the maximum benefit limit for each operation, allowing you to enjoy higher cover if you require more than one operation.

### Clinical surgery and day-case procedures

We know a lot of treatments do not require overnight hospital stays, such as wound sutures, plaster casts, endoscopies or colonoscopies. So we have not included a minimum length of stay in your cover. We will cover you for day case and clinical operations as part of your Hospital and Surgical Benefit, increasing the value of your cover.

### Full reimbursement of diagnostic imaging

Advanced diagnostic imaging examinations such as MRI are expensive and are likely to incur shortfalls. CrystalNet Benefit helps you minimise out-of-pocket expenses by fully refunding these expenses under your Hospital and Surgical Benefit when you take the examination at a CrystalNet diagnostic centre before or after your hospital admission. If hospital admission is not required after diagnosis, these costs will be paid under your optional Clinical Benefit.

### 逐次手術賠償，保障更高

大部分醫療保障計劃的手術賠償均以每病症計，即因相同病症而引致的手術費用均會在同一保障額內扣除。當保障額耗盡後，您便須要自付餘下的費用。保柏則逐次手術賠償至最高賠償額，如須進行超過一次手術，您可獲更高的實際賠償金額。

### 診所手術及日症治療

我們明白很多治療是無須住院的，如縫針、打石膏等輕微手術或胃鏡、腸鏡等日症，因此我們在「住院及手術保障」下賠償這些無須住院的日症及診所手術，讓您在更多情況下獲得賠償。

### 全數賠償診斷影像檢查

先進的診斷影像檢查如磁力共振造影檢驗的費用高昂，很容易須要自付差額。「晶彩寶網絡保障」助您減輕這些檢查費用的負擔，如您在入院前或出院後到晶彩寶網絡內的診斷中心進行有關檢查，「住院及手術保障」會作出全數賠償。如您在進行檢查後無須入院，這些費用可在您自選的「門診保障」下賠償。



## Comprehensive mental health coverage

To take care of your mental wellbeing, this scheme provides both inpatient and outpatient psychiatric-related coverage.

### 全面的情緒健康保障

本計劃提供住院及門診的精神科相關保障，全面照顧您的情緒健康。

## ...throughout your life .....照顧您人生不同階段

### Taking care of your mental and physical health

Our Clinical Benefit is specially designed to include coverage for psychiatric-related treatments and psychological counselling, such as outpatient treatments for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease. Other items such as general practitioners, specialists, diagnostic imaging and laboratory tests are also covered.

You can enjoy video consultation services if you've enrolled in Clinical Benefit. Consult our selected general practitioners through a video call comfortably and safely at home. Visit [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc) for details. Terms and conditions apply.

As well as providing you with comprehensive cover, we offer our Bupa Crystal members with Clinical Benefit a free Bupa Lifelong Preventive Programme every year after your first year of cover. The programme includes a range of wellness services options from vaccinations to cancer screenings, so your health is truly taken care of during every stage of your life.

### Rewards for your loyalty

We understand that keeping you well is as important as caring for you when you are unwell. So we have developed our free Bupa Loyalty Bonus Programme for our Bupa Crystal members with Clinical Benefit who are aged 18 years or above. From your third year of cover after you have taken up the Clinical Benefit and every three years thereafter, you can enjoy an additional wellness service, from routine check-ups to a treadmill ECG. This programme is just one of our ways of saying thank you to our members.

### Guaranteed lifetime renewal

We guarantee that your cover can be renewed for life<sup>②</sup>. And your subscription will be based on your age only no matter how much you claim on conditions arising after your membership starts.

### Family protection

Your dependants can also enjoy our Bupa Crystal cover and our lifelong guaranteed renewal, so your whole family is in the best of hands and protected for life.

### Easy enrolment

No medical examinations are required so you can enjoy hassle-free enrolment.

### 照顧您的身心健康

本計劃的門診保障特設門診精神科相關治療及臨床心理輔導保障，賠償包括精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病等門診治療的費用。而其他項目，如普通科醫生、專科醫生、診斷影像及化驗等均可獲賠償。

投門診保障更可享受視像診症服務，安坐家中讓我們特選的醫生為您進行視像診症。詳情請瀏覽 [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc)。受條款及細則約束。

除了給您全面的保障外，我們亦為投保了「門診保障」的「保柏晶彩寶」會員提供「免費保柏終生預防計劃」，由投保一年後開始，每年一次。計劃包括一系列的保健服務選擇，由疫苗注射以至癌症測試，照顧您人生每個階段的健康。

### 答謝您的長期支持

保柏不單在您患病時關懷您，亦明白助您保持健康同樣重要，因此我們為年滿18歲或以上，投保了「門診保障」的「保柏晶彩寶」會員提供「免費保柏獎賞計劃」。由投保了「門診保障」的第三個合約年度開始，每三年一次，您可額外享有一項保健服務，由常規檢查以至運動心電圖，以答謝您的支持。

### 保證終生續保

我們保證終生續保您的保障<sup>②</sup>，無論您因會籍開始後所患疾病索償多少，保費只會根據您的年齡而調整。

### 保障您的家人

您的配偶和子女亦可享有「保柏晶彩寶」的醫療保障和終生續保的保證，全家人同享終生的健康保障。

### 投保簡易

無須驗身，快捷簡單。

<sup>②</sup> Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

保柏保證每年續保您的保障至終生，只要您符合合約內所列明的續保要求。保柏保留在合約續保時更改保費、保障、條款及細則的權利。詳情請參閱您的合約。

# 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. For more complicated conditions, our medical professionals can offer guidance to help you recover from your 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。當遇上較嚴重的疾病時，我們以專業知識為您提供指引，助您復原。

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<sup>③</sup>, providing assistance and guidance from how to care for a sick child or 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<sup>③</sup>。

Supporting you  
personally  
給您個人支援服務

- A **dedicated 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.
- **個人健康顧問**可與您緊密聯絡，跟進您的索償、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並得到您的同意下，我們可前往醫院探望您或致電慰問您。

Guiding you through  
your recovery  
康復期間提供指引

- A **second medical opinion** can be arranged and paid for in the event of serious illnesses, so you will be assured of a professional opinion from a panel of medical specialists, helping you make an informed decision for your treatment options.
- **Doctor referrals** can be made based on your condition and needs.
- 可為您安排**第二醫療意見服務**，當患上嚴重疾病時，您可免費獲得醫療專家為您提供專業意見，讓您掌握病情從而決定治療方法。
- 提供**醫生轉介服務**，可根據您的病況及需要建議醫生給您。

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under your Bupa Crystal Health Insurance Scheme, 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「保柏晶彩寶」醫療保障計劃之賠償範圍內，您便須支付有關費用。

<sup>③</sup> 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。



# Question Time

## 常見問題

### 1 How do I pay my subscription?

According to your preference, you can pay your subscription with a one-off annual payment by cheque or by auto-pay using your credit card.

### 2 How can I check my membership details or claim status?

You can log in to Bupa's customer service portal or free mobile app to access a host of 24-hour services or call our dedicated Customer Care helpdesk. If you have submitted a claim, once it has been processed you will receive an e-confirmation if you provide us with an up-to-date mobile phone number.

### 3 How can I enjoy full cover for hospital confinement under my CrystalNet Benefit?

To enjoy full cover, visit a CrystalNet specialist and present your medical card. The specialist will get pre-authorisation<sup>④</sup> from Bupa for your medical expenses if hospital confinement is required. You can then choose one of the CrystalNet hospitals where your specialist is registered to practise. Once pre-authorisation is confirmed, we will issue a pre-authorisation letter to you. To enjoy cashless treatment, you will need to present this letter with your medical card to your selected hospital. Upon discharge, all you need to do is sign the voucher provided by the hospital. Bupa will directly settle your expenses with the hospital so no claim procedures are required. Step-by-step details are provided in your Membership Guide.

### 4 How can I enjoy full cover for clinical treatment under CrystalNet Benefit if I have opted for the optional Clinical Benefit?

Simply show your medical card and sign the claim voucher provided by the CrystalNet medical service provider. A referral letter is required for treatment by a physiotherapist, a chiropractor or a specialist (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and any diagnostic imaging examination or laboratory tests. Pre-authorisation is required if the specialty referred to you by your CrystalNet doctor is not available within CrystalNet. Step-by-step details are provided in your Membership Guide.

### 5 How can I find the doctors in the network?

When you become a member, you may log in to Bupa's customer service portal or free mobile app to search for network doctors and night clinics by name, specialty or location.

### 1 保費繳付方法如何？

您可選擇每年以支票或信用卡自動轉賬支付保費。

### 2 若要查詢會籍資料或索償情況可怎辦？

您可登入保柏的客戶服務網站或免費手機應用程式使用24小時網上服務，或致電保柏客戶服務專線查詢。如您已向我們提供正確的手提電話號碼，我們會在賠償辦妥後發出電子訊息通知您。

### 3 如何在「晶彩寶網絡保障」下享有全數賠償住院費用？

要享有全數賠償，您必須向晶彩寶網絡內的專科醫生求診及出示您的醫療卡。如須入院接受治療，專科醫生會代您向保柏索取初步保障審核<sup>④</sup>，您可選擇入住專科醫生已掛單的晶彩寶網絡醫院。當初步保障審核確認後，您將會獲發「初步保障審核確認信」。入院時，請向醫院出示您的醫療卡及此信以享住院免繳費服務。出院時您只須於醫院提供的賠償表上簽署而無須申請索償，保柏會代您向醫院繳付費用。請於《會員指引》中細閱有關詳情。

### 4 如我投保了「門診保障」，如何在「晶彩寶網絡保障」下享有全數賠償門診費用？

您只須出示您的醫療卡及在晶彩寶網絡醫療服務供應商提供的賠償表上簽署便可。如您接受物理治療師、脊醫或專科醫生（皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外）的診治，或進行診斷影像檢查及化驗，您必須出示醫生轉介信。如接受由晶彩寶網絡醫生轉介的專科醫生治療，而該專科並不列於晶彩寶網絡內，您須要索取初步保障審核。請於《會員指引》中細閱有關詳情。

### 5 我可怎樣查詢網絡醫生名單？

當您成為會員後，您可登入保柏的客戶服務網站或免費手機應用程式，按醫生姓名、專科類別或地區，隨時搜尋網絡醫生及夜間診所。

<sup>④</sup> 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.

向保柏索取初步保障審核時，您須提供信用卡資料。保柏會在您的信用卡保留港幣500元的信用額，直至索償程序完結為止。

# 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.

### Waiting period

There's no waiting period except for the benefits below. Coverage starts as soon as your contract is in effect.

Free Bupa Lifelong Preventive Programme	Provided once a year starting from the second contract year.
Free Bupa Loyalty Bonus Programme	Provided once every three years starting from the third contract year.

### 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 your clinical visit, clinical operation, day case or discharge from hospital. 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 each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

### Renewal

This contract will last for 1 year. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

We understand that your healthcare needs may change throughout your life, so you have the flexibility to change your benefits every year upon renewal. If you wish to add any benefit(s) in future, you will need to complete a health declaration form for medical underwriting purposes. Approval will be subject to underwriting.

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.

### Payment of subscription

You may pay your subscription yearly. If you choose to pay by credit card, 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; or
3. upon the death of the subscriber.

The coverage of members under your contract will cease when your contract is terminated or when they're no longer eligible for the scheme. Please refer to the eligibility requirements in this brochure and contract for details.

### General exclusions

- Pre-existing conditions (unless such conditions have been disclosed in the application and accepted by Bupa in writing).
- Treatment, medical services, medication or investigation which is not Medically Necessary.
- Any injury or sickness for which compensation is payable under any laws or regulations or any other insurance policy or other source except to the extent that such charges are not reimbursed by such laws or regulations or other insurance policy or other source.
- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.
- Any charges in respect of surgical and non-surgical cosmetic treatment (unless necessitated by injury caused by an accident and the member receives the medically necessary treatments or related services within one year of the accident), or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control (unless approved by Bupa), eye refraction including routine eye tests or any costs of fitting of spectacles or lens.

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。

### 等候期

除以下保障外，本計劃的其他保障均不設等候期，合約生效後即可獲得保障：

- 免費保柏終生預防計劃 將於第二個合約年度開始提供，每年一次。
- 免費保柏獎賞計劃 將於第三個合約年度開始提供，每三年一次。

### 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求診、診所手術、日症或出院後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。其他會影響每年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。無論您在投保後的健康狀況有任何改變，保柏保證每年續保您的保障至終生，只要您符合合約內列明的續保要求。

我們了解每個人生階段有不同的保險需要，因此您可在每年續保時，靈活更改您的保障項目。若您選擇增加保障項目，您須填寫健康聲明作核保之用。核保須經保柏批准。

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。

### 繳付保費

您可以年繳方式繳付保費。如您選擇以信用卡繳付保費，保柏將於合約續保時從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。

### 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；或
3. 投保人身身故。

您的合約下的會員之保障將於您的合約終止時或他們已不再符合本計劃的資格時終止。詳情請參閱本冊子及合約內的資格條件。

### 不受保障項目

- 已存在病症（已於申請表披露並於登記加入時獲保柏以書面接納為承保範圍內則除外）。
- 不是醫療必需的治療、醫療服務、藥物或檢驗。
- 任何在法律或規例下或其他保險計劃內或從其他途徑可獲賠償之治療損傷或疾病費用，除非此等費用未能在該等法律或規例下或其他保險計劃內或從其他途徑獲得賠償。
- 在水療中心、天然治療中心、康復院、療養院、老人院或類似機構所提供之住宿、護理或服務的費用。
- 手術性或非手術性整容或整形治療（會員因意外而受傷，並於意外後一年內接受醫療上必需的服務則不屬此項）、聽覺測驗、常規驗血、例行檢驗、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（經保柏批准則除外），及因視力不正常而引致之治療，包括但不限於常規視力測驗或所需之眼鏡或鏡片費用。

- Congenital conditions, developmental conditions or hereditary conditions.
- Treatment that commenced during the first five years as a member under the contract and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection.
- Sexually transmitted (venereal) diseases or their sequel.
- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage (except certain complications of pregnancy covered under the Hospital and Surgical Benefit); birth control, sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction, pre-mature ejaculation, regardless of cause.
- Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
- Treatment relating to any injury or disease resulting from participation in criminal activities.
- Alternative treatment including but not limited to Chinese Medicines treatment, acupuncture, acupressure, Tui Na, hypnosis, rolfing, massage therapy, aromatherapy (unless benefit is available).
- Senile Dementia (including Alzheimer's disease), Parkinson's disease (unless benefit is available).
- Psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia (unless benefit is available).
- Any charges for the procurement or use of special braces and appliances including but not limited to spectacles, hearing aids and other equipment such as wheel chairs and crutches.
- Any treatment or investigation related to dental or gum conditions (unless benefit is available) except for emergency treatment arising from accidents or the extraction of impacted wisdom teeth during hospital confinement. Follow-up treatment from such hospital confinement shall not be covered.
- Treatment arising from 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.
- Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
- Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.

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

#### 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:

- consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- in accordance with standards of good and prudent medical practice;
- necessary for such a diagnosis or treatment;
- 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;
- furnished at the most appropriate level which can be safely and effectively provided to the member; and
- 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:

- standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- relevant specialty body recommendations; and/or
- 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.

- 先天性疾病、發育異常或遺傳性疾病。
- 在本合約下成為會員後首5年內，因感染人體免疫力缺損病毒所引致的治療。
- 性病及其後遺症。
- 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產（在「住院及手術保障」內所包括之懷孕併發症則除外）；與男女任何一方的節育、絕育或變性有關的治療；由於不育而進行的治療，包括體外受孕或任何其他人工受孕方法；與性機能失常有關之治療，包括但不限於陽萎、不舉、早泄（不論任何原因導致）。
- 誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺而直接或間接引致的治療。
- 任何因參與犯罪活動而引致之損傷或疾病之治療。
- 另類治療，包括但不限於中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療（計劃內已包括之保障則除外）。
- 老年性痴呆（包括阿茲海默氏症）、帕金森病（計劃內已包括之保障除外）。
- 心理病或精神病症，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱等直接或間接引致的治療（計劃內已包括之保障除外）。
- 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
- 任何與牙齒或牙肉疾病有關的治療或檢查（計劃內已包括之保障則除外），因意外引致緊急入院治療或住院脫除阻生智慧齒則除外。但不包括該住院後之跟進治療。
- 因戰爭、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、恐怖活動等引致的治療。
- 非醫療性服務，包括但不限於客人膳食、收音機、電話、影印、稅項（就醫療服務所徵收的增值稅或商品服務稅除外）、醫療報告等費用。
- 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。

如您有任何已存在病症，核保後可能加入除外條款。

#### 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：

- 以正常及慣常費用就病症之診斷提供相應之治療；
- 符合良好及謹慎的醫療標準；
- 就有關診斷或治療而所需的；
- 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；
- 以最合適之程度向會員提供安全及有效的治療；及
- 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：

- 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；
- 相關專業機構的建議；及/或
- 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。

Bupa (Asia) Limited  
保柏 (亞洲) 有限公司

18/F, Berkshire House  
25 Westlands Road,  
Quarry Bay, Hong Kong  
香港鯉魚涌華蘭路25號  
栢克大廈18樓

Telephone 電話 : (852) 2517 5175  
Facsimile 傳真 : (852) 2548 1848

[www.bupa.com.hk](http://www.bupa.com.hk)

