

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024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 ^{①②③} 住院及手術保障 ^{①②③}		Standard Private Room ^④ 標準私家房 ^④
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) • Hong Kong 香港 • Overseas 海外	Full cover 全數賠償 每日 6,100 each day
2	Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計) • Hong Kong 香港 • Overseas 海外	Full cover 全數賠償 75,700
3	Intensive Care (Supplement to Room and Board) (Each Hospital Confinement) 深切治療 (住房及膳食費之補足) (每次住院計)	82,000
4	Private Nursing (Maximum 91 days each Contract Year) 私家看護費 (每合約年度最多91日) • Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^⑤ from the attending Registered Medical Practitioner • 經主診註冊西醫書面轉介 ^⑤ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日 2,000 each day
5	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 290,000 • Major 大型 146,900 • Intermediate 中型 59,000 • Minor 小型 25,000	
6	Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) • Complex 複雜 87,600 • Major 大型 40,600 • Intermediate 中型 18,000 • Minor 小型 8,620	
7	Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) • Complex 複雜 87,600 • Major 大型 40,600 • Intermediate 中型 18,000 • Minor 小型 8,620	
8	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 4,100 each day
9	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 ^⑤ 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 ^⑤ (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)	29,500
10	Kidney Dialysis (Each Contract Year) 洗腎 (每合約年度計) • Exclusively paid for kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner • 單獨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洗腎	500,000
11	Companion Bed (Maximum 182 days each Contract Year) 住院加床費 (每合約年度最多182日)	每日 3,240 each day
12	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 pre-admission visit and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital • 包括一次入院前及出院後 6 星期內所有與住院治療有關之跟進療程門診費用	22,500
13	Psychiatric Treatment (Each Contract Year) 精神科治療 (每合約年度計)	100,000
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		5,400,000
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		1,300,000

Notes 附註

- 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.
 - If a member is confined to class of suite/VIP/deluxe room of a Hospital, the amount of Benefit payable will be multiplied by the following adjustment factor: (the daily rate for Private Room in the Hospital the Member is confined to) ÷ (the actual daily rate incurred by the Member) x 100%. However, the adjustment factor is not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- Bupa Gold Card is provided as a credit facility with a limit of HK\$1 million for each Hospital Confinement. Medical expenses which exceed this limit will need to be prepaid by the Member. Bupa will reimburse the eligible medical expenses after claim assessment.
- If a Member using the Bupa Gold Card incurs a cost which is an ineligible medical expense or exceeds the applicable Maximum Limit, the Subscriber shall have to bear the cost and pay Bupa in full for the Shortfall.
- For in-patient treatments at Gleneagles Hong Kong Hospital, please visit 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.
- 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.
- 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。
 - 如入住醫院之總統套房/貴賓房/豪華房，保障將以以下的調整值相乘作折讓計算：(會員入住醫院私家房所需之每日住房費 ÷ 會員實際每日住房費) x 100%。然而，有關調整值不適用於在緊急情況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。
- 「保柏尊貴寶卡」乃屬墊支服務，提供以每次住院計港幣 1,000,000 元的墊支金額。超出此限額的醫療費用須由會員先行繳付，保柏於完成賠償審核後將會支付合資格的醫療費用。
- 如會員經由「保柏尊貴寶卡」所支付的賬項不屬於合資格醫療費用或超過賠償限額，投保人須承擔該賬項及向保柏繳交差額。
- 入住港怡醫院接受治療前，請瀏覽 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。
- 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。

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

B Clinical Benefit ^{③⑥⑨} (Optional) 門診保障 ^{③⑥⑨} (自選保障)		Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)
1	General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	Full cover 全數賠償
2	Specialist (Consultation fee only) 專科醫生 (只限診症費)	Full cover 全數賠償
3	Home Consultation (Consultation fee only) 家中應診 (只限診症費)	Full cover 全數賠償
4	Physiotherapist (Treatment fee only) 物理治療師 (只限診症費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	Full cover 全數賠償
5	Chiropractor (Treatment fee only) 脊醫 (只限診症費) ◦ Subject to written referral ^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介 ^③	Full cover 全數賠償
6	Chinese Herbalist 中醫師 ◦ 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) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner ◦ 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) ◦ 此保障支付由註冊中醫處方並由合法來源 (不論是於該註冊中醫的門診所) 取得之基本醫療必需中藥費用 ◦ 此保障支付由註冊中醫進行的針灸治療及推拿	每次 620 each visit
7	Chinese Bonesetter 跌打醫師 ◦ 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) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner ◦ 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) ◦ 此保障支付由註冊中醫處方並由合法來源 (不論是於該註冊中醫的門診所) 取得之基本醫療必需中藥費用 ◦ 此保障支付由註冊中醫進行的針灸治療及推拿	每次 620 each visit
8	Psychiatric-related Treatments ^⑨ 精神科相關治療 ^⑨ ◦ 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	每次 1,000 each visit
9	Psychological Counselling (Each Contract Year) 臨床心理輔導 (每合約年度計) ◦ Subject to written referral ^③ from a Psychiatrist 須獲精神科醫生書面轉介 ^③	30,000
10	Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 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	13,600
11	Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) ◦ Subject to written referral ^③ from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor ^⑥ for X-ray only and laboratory tests ◦ 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 ^⑥ (只適用於 X 光及化驗) 書面轉介 ^③	13,600
C Dental Benefit (Optional) 牙科保障 (自選保障)		Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)
Scaling and polishing (Per Contract Year) 洗牙 (每合約年度計)		2 visits 次
Routine oral examination 定期口腔檢查		Unlimited 不限次數
Intraoral X-ray and medications 口腔 X 光及藥物		
Fillings and extractions 補牙及脫牙		
Drainage of abscesses 膿瘡排放		
Pins for cusp restoration 齒尖或齒邊修復		
Root canal treatments 齒根管的治療		
Apicoectomy 齒根尖切除術		
Dentures, crowns and bridges (Only if necessitated by an Accident) 活動假牙、牙冠及牙橋 (只適用於因意外而導致)		
Maximum Limit each Contract Year (HK\$) 每合約年度最高賠償額 (港幣)		7,130

Notes 附註

- If a Member using the Bupa Gold Card incurs a cost which is an ineligible medical expense or exceeds the applicable Maximum Limit, the Subscriber shall have to bear the cost and pay Bupa in full for the Shortfall.
- 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.
- Maximum number of visits per Contract Year for items B1 - B9 above in aggregate is 50 in total, with sub-limits of 10 visits per Contract Year for items B6 - B7 and 20 visits per Contract Year for items B8 - B9. Subject to a maximum of one visit per item per day.
- 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.
- Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.
- General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by the general practitioners, specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioner only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.
- 如會員經由「保柏尊貴寶卡」所支付的賬項不屬於合資格醫療費用或超過賠償限額，投保人須承擔該賬項及向保柏繳交差額。
- 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。
- 每合約年度內有關上文 B1 至 B9 項之診治次數上限共為 50 次，其中項目 B6 至 B7 之診治次數上限為每合約年度合共 10 次，B8 至 B9 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。
- 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。
- 部分診斷影像中心或不接受由註冊中醫及 / 或脊醫轉介的某些 X 光及化驗。如有疑問，請直接聯絡有關中心。
- 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用 (包括普通科醫生)。指定的視像診症服務供應商名單可於保柏的網站查閱，此名單可能會不時更改及更新。

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D Maternity Benefit (Optional) 產科保障 (自選保障)	Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)				
	Year of Membership 投保年期	1 st Year 第一年	2 nd Year 第二年	3 rd Year 第三年	From 4 th Year 第四年起
Normal Delivery 順產		0	41,200	54,500	55,700
Caesarean Section 剖腹生產		0	69,500	91,600	93,700
Miscarriage 流產		0	41,200	54,500	55,700

- The Maternity Benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and Prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of newborn baby.
- This Benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.
- All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Hospital and Surgical Benefit or other optional benefits (except for those maternity related psychiatric conditions covered under relevant Hospital and Surgical Benefit and/or Clinical Benefit items).
- 產科保障將支付因懷孕引致之醫療費用，包括住院、註冊西醫診症及醫生處方西藥、診斷化驗、產前檢查及產後檢查，以及初生嬰兒護理費用。
- 此保障不包括任何初生嬰兒在住院期間之醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。
- 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於住院及手術保障或其他自選保障下獲得賠償（與產科相關的精神科狀況並受住院及手術保障及／或門診保障有關項目覆蓋則除外）。

E Free Overseas Medical Contingency Top-up Benefit (Each Contract Year) 免費海外緊急額外醫療保障 (每合約年度計)

Top-up benefit of HK\$500,000 covering emergency medical treatment overseas or treatment for a specific medical condition which should be performed outside Hong Kong upon the medical advice of a Specialist with Bupa's prior approval.

額外醫療保障，最高為港幣 50 萬元，適用於海外緊急之治療或因特別病況而由專科醫生建議於香港以外地方接受治療，必須於接受治療前，預先取得保柏之同意。

F 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。

G 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你提供一系列專業的健康支援，讓你安心無憂。

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你解答健康相關問題，背後更有醫生作為顧問。

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

- Provide a list of clinics and hospitals based on your specific condition or needs for your reference as well as set up appointments with your selected doctors.
- 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，更可为你預約選定的醫生診症。

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。

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你提供專業的第二意見，讓你掌握病情從而決定治療方法。

Chronic Conditions Programme 慢性疾病管理計劃

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

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

- If you plan to seek treatment outside of Hong Kong, we can provide support such as finding a doctor or making an appointment for you.
- 如你計劃於海外接受治療，我們可助你尋找醫生或安排預約。

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你的合約之賠償範圍內，你便須支付有關費用。

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

H Bupa Wellness Programme® 保柏保健計劃®

Every Member aged 18 or above can enjoy any one of the following complimentary wellness services or redeem up to HK\$1,500 worth of other healthcare services® provided by the designated wellness centres once per Contract Year.
每位年滿18歲或以上的會員可於指定之保健中心享用以下任何一項免費保健服務，或換領價值港幣1,500元的其他保健服務®，每合約年度一次。

1 Comprehensive Health Assessment 全面身體檢查

- Basic Items 基本檢查
 - Health Questionnaire 個人健康分析問卷
 - Blood Pressure and Pulse 量度血壓及脈搏
 - Body Weight and Height 量度身高及體重
 - Waist Circumference 量度腰圍
 - Body Mass Index 體重指數
- Lipid Profile 血脂檢驗
 - Total Cholesterol 總膽固醇
 - HDL Cholesterol 高密度膽固醇
 - LDL Cholesterol 低密度膽固醇
 - Triglycerides 三酸甘油酯
- Liver Function 肝功能
 - S.G.P.T. (ALT) 谷丙轉氨酶
- Diabetes 糖尿
 - Fasting Glucose 血葡萄糖 (空腹)
- Kidney Function 腎功能
 - Creatinine 肌酸酐
- Anaemia 貧血
 - CBC 全血球指數
- Thyroid Function 甲狀腺
- Gout 痛風
 - Uric Acid 尿酸
- Urinalysis 尿液常規
- ECG, Resting 靜態心電圖
- Framingham Risk Score 十年心臟病風險評估
- Doctor Consultation (Report Interpretation) 醫生講解檢驗報告

2 Cardiovascular Risk Assessment 心血管風險評估

- Basic Items 基本檢查
 - Blood Pressure 量度血壓
 - Body Weight and Height 量度身高及體重
 - Waist Circumference 量度腰圍
 - Body Mass Index 體重指數
- Lipid Profile 血脂檢驗
 - Total Cholesterol 總膽固醇
 - HDL Cholesterol 高密度膽固醇
 - LDL Cholesterol 低密度膽固醇
 - Triglycerides 三酸甘油酯
- Pre-diabetes Test 前期糖尿測試
 - Oral Glucose Tolerance Test (OGTT) 葡萄糖耐量試驗
- Urine 尿液
 - Microalbumin 微白蛋白尿
- Doctor Consultation (Report Interpretation) 醫生講解檢驗報告

3 Male Health Assessment 男性身體檢查

- Prostatic Specific Antigen (PSA) 前列腺癌抗原
- Blood Pressure and Pulse 量度血壓及脈搏
- Complete Blood Picture 血全像
- Lipid Profile 血脂檢驗
 - Total Cholesterol 總膽固醇
 - HDL Cholesterol 高密度膽固醇
 - LDL Cholesterol 低密度膽固醇
 - Triglycerides 三酸甘油酯
- Liver Function 肝功能
 - S.G.O.T. (AST) 谷草轉氨酶
 - S.G.P.T. (ALT) 谷丙轉氨酶
- Diabetes 糖尿病
 - Fasting Glucose 血葡萄糖 (空腹)
- Renal Function 腎功能
 - Urinalysis 尿液常規
 - Creatinine 肌酸酐
- Medical Report 醫療報告

4 Female Health Assessment 女性身體檢查

- Breast and Pelvis Examination (Manual) 乳房及盆腔檢查 (人手檢查)
- Pap Smear 柏氏子宮頸抹片
- Blood Pressure and Pulse 量度血壓及脈搏
- Complete Blood Picture 血全像
- Lipid Profile 血脂檢驗
 - Total Cholesterol 總膽固醇
 - HDL Cholesterol 高密度膽固醇
 - LDL Cholesterol 低密度膽固醇
 - Triglycerides 三酸甘油酯
- Liver Function 肝功能
 - S.G.O.T. (AST) 谷草轉氨酶
 - S.G.P.T. (ALT) 谷丙轉氨酶
- Diabetes 糖尿病
 - Fasting Glucose 血葡萄糖 (空腹)
- Renal Function 腎功能
 - Urinalysis 尿液常規
 - Creatinine 肌酸酐
- Medical Report 醫療報告

5 Mammogram 乳房造影圖

Notes 附註

- ⑩ The services under Bupa Wellness Programme are subject to the terms and conditions. Please refer to the Bupa Wellness Programme Redemption Letter for details.
- ⑩ If the Member chooses to redeem other healthcare services, any expenses of such services in excess of HK\$1,500 should be settled by the Member at the wellness centre.
- ⑩ 「保柏保健計劃」所提供之服務受使用條款及細則約束，詳情請參閱「保柏保健計劃換領信」。
- ⑩ 若會員選擇換領的其他保健服務超過港幣1,500元，會員須於保健中心內支付差額。

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

All figures in HK\$ 以港幣計算

Annual Subscription per Person

每人每年保費

Attained Age ^① 已屆年齡 ^①	Hospital and Surgical Benefit 住院及手術保障	Hospital and Surgical Benefit + Clinical Benefit 住院及手術保障 + 門診保障
0-5	21,043	45,216
6-17	21,043	45,216
18-29	24,171	45,491
30-49	44,548	78,598
50-64 (60-64 for renewal only) (60至64歲只供續保)	103,382	150,122
65 or above (for renewal only) 65歲或以上 (只供續保)	178,408	247,600

Annual Subscription per Person (For female Members with Maternity Benefit only)

每人每年保費 (只供有產科保障的女性會員)

Attained Age 已屆年齡	Hospital and Surgical Benefit + Maternity Benefit 住院及手術保障 + 產科保障	Hospital and Surgical Benefit + Clinical Benefit + Maternity Benefit 住院及手術保障 + 門診保障 + 產科保障
18-29	35,298	56,618
30-49	61,550	95,600
50-64 (60-64 for renewal only) (60至64歲只供續保)	103,382	150,122
65 or above (for renewal only) 65歲或以上 (只供續保)	178,408	247,600

Additional Annual Subscription per Person

每人每年額外保費

Attained Age ^① 已屆年齡 ^①	Optional Dental Benefit 自選牙科保障
0-5	0
6-17	4,731
18-29	4,731
30-49	4,731
50-64 (60-64 for renewal only) (60至64歲只供續保)	4,731
65 or above (for renewal only) 65歲或以上 (只供續保)	4,731

Notes 附註

① Applicant and spouse must be aged 18-59 years (attained age). Unmarried children aged under 18 or below 23 years if in full-time education must be enrolled as dependants.

① 申請人及配偶年齡必須介乎18至59歲 (已屆年齡)。若未婚子女為18歲以下或23歲以下之全日制學生，必須以受供養人身份投保。

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

保費並非保證，保柏有可能每年作出調整。

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。

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.

請參考合約查閱保障金額表內大楷詞語之定義。

Bupa (Asia) Limited 保柏(亞洲)有限公司
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址：香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話：(852) 2517 5175 Facsimile 傳真：(852) 2548 1848 Website 網址：www.bupa.com.hk

