

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^{①②} 住院及手術保障^{①②}		Semi-private Room^① 半私家房^②	
Deductible Options (Each Member each Contract Year)^③ 墊底費選擇 (每位會員每合約年度計) ^③		0 / 12,000 / 40,000	
Area of cover 保障地區		Worldwide 全球	
USA Cover - Maximum Limit for treatment received in the USA (Each Contract Year) 美國保障 - 於美國接受治療之最高賠償額 (每合約年度計)		500,000 (reimburse 50% of eligible medical expenses 賠償合資格醫療費用的50%)	
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		3,000,000	
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		1,000,000	
1 Room and Board 住房及膳食費		Full cover 全數賠償	
2 Miscellaneous Hospital Services 住院雜費			
3 Intensive Care (Maximum 30 days each Contract Year) 深切治療 (每合約年度最多30日)			
4 Anaesthetist's Fees 麻醉科醫生費			
5 Operating Theatre Fees 手術室費用			
6 In-patient Physician's Fees (For non-surgical case only) 住院醫生巡房費 (只適用於非手術治療)			
7 Companion Bed 住院加床費			
8 Private Nursing (Maximum 90 days each Contract Year) 私家看護費 (每合約年度最多90日) ◦ Subject to written referral ^④ from the attending Registered Medical Practitioner ◦ 必須經主診註冊西醫書面轉介 ^④		每日 740 each day	
9 Cancer Treatment and Kidney Dialysis (Each Contract Year) 癌症治療及洗腎 (每合約年度計) ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or 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化療、放射性治療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症或洗腎的費用		740,000	
10 Emergency Out-patient Benefit for Accidents (Each Contract Year) 緊急意外門診保障 (每合約年度計)		11,000	
11 Organ Transplant (Each Disability) 器官移植 (每病症計) ◦ Subject to pre-approval by Bupa for organ transplant surgery performed overseas ◦ 於海外接受器官移植手術必須預先取得保柏之同意		620,000	
Maximum Limit for items A12 - A13 項目 A12 - A13 之最高賠償額		Bupa HealthPlus Appointed Specialist 保柏尚健特選專科醫生	Other Specialists 其他專科醫生
12 Surgeon and Attendance Fees (For surgical case only) (Each operation)^⑤ 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ^⑤ ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型		Full cover 全數賠償	101,100 59,300 24,600 10,550
13 In-patient Specialist's Fees (Each Contract Year)^⑥ 住院專科醫生費 (每合約年度計) ^⑥ ◦ Subject to written referral ^④ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist and Physiotherapist during Hospital Confinement) ◦ 必須經主診註冊西醫書面轉介 ^④ (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)		Full cover 全數賠償	8,000

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A Hospital and Surgical Benefit ^{①②} 住院及手術保障 ^{①②}	Semi-private Room ^③ 半私家房 ^③	
<p>14 Pre-admission and Non-surgical Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後(非手術治療)門診護理(每合約年度計)</p> <ul style="list-style-type: none"> Covers out-patient fees related to the hospitalisation including: <ul style="list-style-type: none"> pre-admission visits within 30 days prior to hospitalisation post-hospitalisation follow-up visits for non-surgical treatment within 90 days after discharge from Hospital follow-up visits after surgery and Non-surgical Cancer Treatment will be paid under items A16 - A23 賠償以下門診費用: <ul style="list-style-type: none"> 入院前30日內與該住院治療有關之門診 出院後90日內之跟進門診治療,只適用於非手術治療 有關手術及非手術癌症治療後的跟進門診治療將於A16 - A23項下作出賠償 	5,300	
<p>15 Psychiatric Treatment (Each Contract Year) 精神科治療(每合約年度計)</p>	50,000	
<p>Post-hospitalisation Out-patient Care (After surgery or cancer treatment) 出院後門診護理(手術或癌症治療後)</p> <ul style="list-style-type: none"> Items A16 - A22 cover the expenses of follow-up out-patient visits after receiving surgery or Non-surgical Cancer Treatment, and shall be payable after the eligible claims under A1 - A15 have exceeded the Deductible, if selected. The out-patient visits must be made within 90 days after discharge from Hospital, or receiving a Day Case, Clinical Operation or Non-surgical Cancer Treatment. 項目A16 - A22支付手術、非手術癌症治療後的跟進門診費用,並於項目A1 - A15的合資格賠償超過墊底費(如已選擇)後開始賠償。有關門診治療必須於出院後或接受診所手術、日症、非手術癌症治療後90日內進行。 		
	<p>Bupa HealthPlus Appointed Service Providers 保柏尚健特選服務供應商</p>	<p>Other Service Providers 其他服務供應商</p>
<p>16 Post-hospitalisation Diagnostic Imaging and Laboratory Tests (Each Contract Year)^④ 出院後診斷影像及化驗(每合約年度計)^④</p> <ul style="list-style-type: none"> Subject to written referral^⑤ from the attending Registered Medical Practitioner 須獲主診註冊西醫書面轉介^⑤ 	Full cover 全數賠償	3,900
<p>17 Post-hospitalisation Physiotherapy (Treatment fee only)^④ 出院後物理治療(只限診療費)^④</p> <ul style="list-style-type: none"> Must be performed by a Physiotherapist and subject to written referral^⑤ from the attending Registered Medical Practitioner 須由物理治療師進行及獲主診註冊西醫書面轉介^⑤ 	Full cover 全數賠償	每次300 each visit (Up to 20 visits each Contract Year 每合約年度最多20次)
<p>18 Post-hospitalisation Out-patient Consultation 出院後門診診症</p> <ul style="list-style-type: none"> Including consultation fees and prescribed Western Medication Written referral^⑤ from the attending Registered Medical Practitioner is required if the out-patient consultation is not provided by your attending Registered Medical Practitioner 包括診症費及醫生處方西藥 如門診診症並非由你的主診註冊西醫提供,你須獲主診註冊西醫書面轉介^⑤ 	每次980 each visit (Up to 20 visits each Contract Year 每合約年度最多20次)	
<p>19 Post-hospitalisation Psychological Counselling (Consultation fee only) 出院後心理輔導(只限診症費)</p> <ul style="list-style-type: none"> Must be performed by a Psychologist and subject to written referral^⑤ from the attending Registered Medical Practitioner 須由心理學家進行及獲主診註冊西醫書面轉介^⑤ 	每次1,900 each visit (Up to 5 visits each Contract Year 每合約年度最多5次)	
<p>20 Post-hospitalisation Dietetic Consultation (Consultation fee only) 出院後營養諮詢(只限診症費)</p> <ul style="list-style-type: none"> Must be performed by a Dietitian and subject to written referral^⑤ from the attending Registered Medical Practitioner 須由營養師進行及獲主診註冊西醫書面轉介^⑤ 	每次840 each visit (Up to 5 visits each Contract Year 每合約年度最多5次)	
<p>21 Post-hospitalisation Occupational Therapy (Treatment fee only) 出院後職業治療(只限診療費)</p> <ul style="list-style-type: none"> Must be performed by an Occupational Therapist and subject to written referral^⑤ from the attending Registered Medical Practitioner 須由職業治療師進行及獲主診註冊西醫書面轉介^⑤ 	每次740 each visit (Up to 5 visits each Contract Year 每合約年度最多5次)	
<p>22 Post-hospitalisation Speech Therapy (Treatment fee only) 出院後言語治療(只限診療費)</p> <ul style="list-style-type: none"> Must be performed by a Speech Therapist and subject to written referral^⑤ from the attending Registered Medical Practitioner 須由言語治療師進行及獲主診註冊西醫書面轉介^⑤ 	每次740 each visit (Up to 5 visits each Contract Year 每合約年度最多5次)	
<p>Post-hospitalisation Chinese medicine treatment 出院後之中醫治療</p> <ul style="list-style-type: none"> Item A23 covers follow-up Chinese medicine treatment after receiving surgery for Stroke, Coronary Artery Disease (CAD), or Cancer, and Non-surgical Cancer Treatment, and shall be payable after the eligible claims under A1 - A15 have exceeded the Deductible, if selected. The Chinese medicine treatment must be received within 180 days after discharge from Hospital or receiving Non-surgical Cancer Treatment. 項目A23支付中風、冠心病或癌症手術後、以及非手術癌症治療後的中醫跟進治療費用,並於項目A1 - A15的合資格賠償超過墊底費(如已選擇)後開始賠償。中醫治療需於出院後或接受非手術癌症治療後180日內進行。 		
<p>23 Post-hospitalisation Chinese Herbalist Consultation and Acupuncture 出院後中醫師診治及針灸</p> <ul style="list-style-type: none"> Covers consultation fees and acupuncture (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained from a legitimate source) 賠償診症費及針灸(包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) 	每次480 each visit (Up to 10 visits each Contract Year 每合約年度最多10次)	

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1 January 2024 Edition 2024年1月1日版本

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B Clinical Benefit® (Optional) 門診保障® (自選保障)		Network Benefit® 網絡保障®	Non-network Benefit 非網絡保障
No. of Bupa HealthPlus Appointed Service Providers 保柏尚健特選服務供應商數目		Around 約 1,800	N/A 不適用
1 General Practitioner (Per visit) 普通科醫生 (每次診治計)		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)	350 (Consultation fee only 只限診症費)
2 Specialist (Per visit) 專科醫生 (每次診治計) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry 須獲註冊西醫書面轉介[®]; 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 	680 (Consultation fee only 只限診症費)		
3 Home Consultation (Per visit) 家中應診 (每次診治計)		N/A 不適用	660 (Consultation fee only 只限診症費)
4 Physiotherapist (Per visit) (Treatment fee only) 物理治療師 (每次診治計) (只限診症費) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[®] 		Full cover for eligible medical expenses 全數支付合資格之醫療費用	590
5 Chiropractor (Per visit) (Treatment fee only) 脊醫 (每次診治計) (只限診症費) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[®] 		N/A 不適用	590
6 Chinese Herbalist (Per visit) 中醫師 (每次診治計) <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained from a legitimate source) 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) under Non-network Benefit Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-network Benefit 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) 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 		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)	300
7 Chinese Bonesetter (Per visit) 跌打醫師 (每次診治計) <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained from a legitimate source) 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) under Non-network Benefit Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-network Benefit 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) 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 			300
8 Psychiatric-related Treatments® (Per visit) 精神科相關治療® (每次診治計)		N/A 不適用	650 (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)
9 Psychological Counselling (Per visit) 臨床心理輔導 (每次診治計) <ul style="list-style-type: none"> Subject to written referral[®] from a Psychiatrist 須獲精神科醫生書面轉介[®] 		N/A 不適用	650
10 Diagnostic Imaging and Laboratory Tests (Each Contract Year) 診斷影像及化驗 (每合約年度計) <ul style="list-style-type: none"> Subject to written referral[®] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor® 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® (只適用於X光及化驗) 書面轉介[®] 		Full cover for eligible medical expenses 全數支付合資格之醫療費用	2,900
11 Prescribed Western Medication (Each Contract Year) 醫生處方西藥 (每合約年度計) <ul style="list-style-type: none"> Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained from 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 		3,900	

Maximum number of visits for both Network Benefit and Non-network Benefit in aggregate per Contract Year for items B1 – B9 is 50 in total, with sub-limits of 20 visits per Contract Year for items B6 – B7 and 10 visits per Contract Year for items B8 – B9. Subject to a maximum of one visit per item per day. 以「網絡保障」及「非網絡保障」合計，每合約年度項目B1至B9之診治次數上限合共為50次，其中項目B6至B7之診治次數上限為每合約年度合共20次，B8至B9之診治次數上限為每合約年度合共10次。每一項目以每日最多一次為限。

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

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 (Maximum 2 visits each Contract Year) 洗牙 (每合約年度計最多2次)	每次580 each visit
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	
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 每合約年度最高賠償額	2,480

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 guarantee or advancement of 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 up to HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

提供海外及中國內地住院按金保證及墊支服務，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。

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 醫療中心選擇

- Provide a list of clinics and hospitals based on your specific condition or needs for your reference.
- 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。

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。

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

Notes

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 refer to Medically Necessary surgical procedures that 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.
- You must be confined at the Semi-private room level or lower. If you are confined to a Private Room of a Hospital, your eligible claims under Hospital and Surgical Benefit will be subject to a 50% adjustment factor, up to the benefit item limit. This Benefit shall not be payable to any Hospital Confinement in class of suite, VIP or deluxe room of a Hospital. However, the adjustment factor and room class restriction above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.

② About Bupa HealthPlus (BHP) Card and cashless hospitalisation

- If you are admitted to a designated private Hospital in Hong Kong, Bupa will directly settle your eligible medical expenses with the Hospital, subject to a Credit Limit (Up to HK\$800,000) approved by Bupa. Please call us and submit a registration form at least 2 working days before you are admitted to Hospital. We will provide the hospital with a Pre-authorisation Confirmation / Guarantee of Payment Letter (hereafter called the GOP Letter). If you receive emergency treatment outside the office hours of Bupa, please obtain authorisation from Bupa on the next working day or prior to your discharge from Hospital. For the list of designated private Hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa HealthPlus. This list is subject to change from time to time.
- The Subscriber will have to pay any medical expenses that exceed the Credit Limit and submit a claim to Bupa for reimbursement of any eligible medical expenses.
- You may need to reimburse Bupa for the amount of Deductible and Shortfall, if any. Please refer to the Contract for more details.

- ③ 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.

④ About Deductible

- Benefit under Hospital and Surgical Benefit shall be payable after the eligible claims under items A1-A15 have exceeded the selected Deductible. Eligible claims under items A16 - A23 will not be counted towards the Deductible.

⑤ About referral letter

- 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.

⑥ About full cover for Surgeon and Attendance Fees & In-patient Specialist's Fees

- Please follow the requirements below to enjoy full cover:
 - (i) You will need to choose a Bupa HealthPlus Appointed Specialist and designated clinic for consultation. Always present your doctor's referral letter (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and your BHP Card upon registration. You can receive your treatment at designated private Hospitals in Hong Kong or Bupa HealthPlus Appointed Day Case Centre. Treatment must be attended by the Bupa HealthPlus Appointed Specialist.
 - (ii) Pre-authorisation confirmation must be obtained from Bupa for the following situations:
 - Treatment received at a Hospital (including the day-case centre of a Hospital);
 - Specialist treatment for which the relevant specialty is not practised by any Bupa HealthPlus Appointed Specialist.
 - (iii) If you receive emergency treatment outside the office hours of Bupa, please obtain subsequent authorisation from Bupa on the next working day before discharge from Hospital.
- If any of the above requirements is not followed, your claims, if eligible, will be reimbursed up to the item limit applicable to Other Specialists.

⑦ About full cover for Physiotherapy, Diagnostic Imaging and Laboratory Tests under Hospital and Surgical Benefit

- Physiotherapy, Diagnostic Imaging and Laboratory Tests must be referred by your attending doctor who is a Bupa HealthPlus Appointed Specialist and performed at a Bupa HealthPlus Appointed Physiotherapy Centre or Diagnostic Centre. Always present your attending doctor's referral letter, Certificate for Diagnostic & Imaging / Physiotherapy Service (hereafter called the Certificate) and your BHP Card upon registration. Otherwise, your claims, if eligible, will be reimbursed up to the item limit applicable to Other Service Providers.
- The Certificate will be issued together with the GOP Letter for Hospital Confinement or Day Case. If you undergo a Clinical Operation where GOP Letter is not provided, please call Bupa to obtain the Certificate.
- You can settle the eligible medical expenses with your BHP Card at a Bupa HealthPlus Appointed Physiotherapy Centre or Diagnostic Centre.

⑧ About Network Benefit under Clinical Benefit

- Please follow the requirements below to enjoy full cover:
 - (i) Your clinical treatment must be performed by a Bupa HealthPlus Appointed Service Provider and carried out at their clinics.
 - (ii) Specialist consultation (except for dermatology, family medicine, obstetrics/gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred by a Registered Medical Practitioner.
 - (iii) Pre-authorisation confirmation must be obtained from Bupa for the following situations:
 - Diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines)
 - Specialist treatment for which the relevant specialty is not practised by any Bupa HealthPlus Appointed Specialist.
 - (iv) Please present your BHP Card upon registration for treatment and use it to pay the medical expenses.
- If any of the above requirements is not followed, your claims, if eligible, will be reimbursed under Non-network Benefit.

- ⑨ 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.

- ⑩ 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.

- ⑪ 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 and Chinese herbalist 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.

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

附註

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。
- 你必須入住半私家房級別或以下的病房。如入住私家房級別的病房，所有「住院及手術保障」內的合資格索償將按照50%調整值作出賠償，以每項目的賠償額為限。此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。然而，有關調整值及以上住房級別限制不適用於在緊急或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。

② 有關「保柏尚健卡」及住院免找數

- 若你須入住指定的香港私家醫院，保柏會向醫院直接支付合資格醫療費用，以保柏批核之信用額為限（上限高達港幣80萬元）。請於入院前最少兩個工作天致電保柏，我們會向醫院發出「初步保障審核確認/付款保證信」(「付款保證信」)。如你於保柏辦公時間外接受緊急治療，請於下一個工作日或在出院前向保柏補辦審核。你可瀏覽保柏網頁www.bupa.com.hk > 個人醫療保險 > 保柏悅康健，查看指定的香港私家醫院名單，此名單可能會不時更改。
- 超過信用額的醫療費用須由投保人自行繳付，然後索償合資格的醫療費用。
- 如有任何差額和墊底費，投保人須向保柏退還有關費用，詳情請參閱合約。

③ 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/gnhk.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。

④ 有關墊底費

- 所有住院及手術保障將於項目A1-A15的合資格賠償超過墊底費後方始支付，項目A16-A23的合資格賠償均不可用作墊底費計算。

⑤ 有關轉介信

- 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。

⑥ 有關全數賠償外科醫生費及巡房費以及住院專科醫生費

- 要享用全數賠償，請依循以下的規定：
 - (i) 你必須於保柏尚健特選專科醫生及指定的診所求診，請於登記時出示你的醫生轉介信（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）及「保柏尚健卡」。你可於指定的香港私家醫院或保柏尚健特選日症中心接受治療，治療必須經由保柏尚健特選專科醫生進行及提供。
 - (ii) 在以下的情況，必須獲得保柏初步保障審核確認：
 - 在醫院內（包括醫院內的日症中心）接受之治療；
 - 專科治療而該專科並不屬於保柏尚健特選專科醫生可提供之專科。
 - (iii) 如你於保柏辦公時間外接受緊急治療，請於下一個工作日及在出院前向保柏補辦審核。
- 如沒有依循以上任何一項規定，合資格的醫療費用將以適用於其他專科醫生的每一項目的最高賠償額為限。

⑦ 有關全數賠償「住院及手術保障」下之物理治療、診斷影像及化驗

- 物理治療、診斷影像及化驗必須由你的主診醫生轉介（必須為保柏尚健特選專科醫生），並於保柏尚健特選物理治療中心或診斷中心進行。請於登記時出示主診醫生轉介信、「診斷化驗或物理治療服務證明信」(「服務證明信」)及你的「保柏尚健卡」。否則，賠償以適用於其他服務供應商的每一項目的最高賠償額為限。
- 「服務證明信」將連同住院或日症的「付款保證信」一併發出。如你接受診所手術，你並不會收到「付款保證信」，請致電保柏以索取「服務證明信」。
- 你可以你的「保柏尚健卡」於保柏尚健特選物理治療中心或診斷中心繳付合資格的醫療費用。

⑧ 有關「門診保障」之「網絡保障」

- 要享用全數賠償，請依循以下的規定：
 - (i) 除保柏尚健特選服務供應商因並沒有該專科而轉介你至其他專科醫生外（須獲得保柏初步保障審核確認），你須於保柏尚健特選服務供應商之診所接受任何門診治療。
 - (ii) 專科醫生診症（皮膚科、家庭醫學科、婦產科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外）及物理治療必須經註冊西醫轉介。
 - (iii) 在以下的情況，必須獲得保柏初步保障審核確認：
 - 診斷影像或化驗（按保柏供應商指引之要求）
 - 專科治療而該專科並不屬於保柏尚健特選專科醫生可提供之專科。
 - (iv) 請在求診登記時出示你的「保柏尚健卡」，並以此卡繳付醫療費用。
- 如沒有依循以上任何一項規定，合資格的醫療費用將於「非網絡保障」下作出賠償。
- 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、專科醫生及中醫師的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（包括普通科醫生及中醫師）。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。

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。

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Single enrolment 單人投保

All figures in HK\$ 以港幣計算

A Hospital and Surgical Benefit 住院及手術保障						
Attained age 已屆年齡	Deductible 墊底費：0		Deductible 墊底費：12,000		Deductible 墊底費：40,000	
	Semi-private 半私家房		Semi-private 半私家房		Semi-private 半私家房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days 日 - 17 years 歲 [®]	10,249	922	6,548	589	5,398	486
18	7,933	714	4,771	429	4,011	361
19	8,043	724	4,870	438	4,072	366
20	8,172	735	4,978	448	4,132	372
21	8,318	749	5,082	457	4,212	379
22	8,479	763	5,183	466	4,292	386
23	8,645	778	5,289	476	4,372	393
24	8,828	795	5,402	486	4,449	400
25	9,031	813	5,524	497	4,520	407
26	9,239	832	5,653	509	4,597	414
27	9,444	850	5,794	521	4,687	422
28	9,626	866	5,946	535	4,829	435
29	9,784	881	6,109	550	4,933	444
30	9,970	897	6,292	566	5,068	456
31	10,270	924	6,483	583	5,256	473
32	10,640	958	6,694	602	5,434	489
33	11,030	993	6,921	623	5,632	507
34	11,454	1,031	7,168	645	5,843	526
35	11,952	1,076	7,434	669	6,074	547
36	12,461	1,121	7,711	694	6,326	569
37	12,980	1,168	8,008	721	6,594	593
38	13,555	1,220	8,324	749	6,877	619
39	14,223	1,280	8,649	778	7,176	646
40	14,923	1,343	9,000	810	7,491	674
41	15,626	1,406	9,366	843	7,823	704
42	16,382	1,474	9,764	879	8,203	738
43	17,091	1,538	10,176	916	8,614	775
44	17,858	1,607	10,629	957	8,979	808
45	18,703	1,683	11,088	998	9,359	842
46	19,588	1,763	11,584	1,043	9,762	879
47	20,500	1,845	12,097	1,089	10,172	915
48	21,461	1,931	12,648	1,138	10,630	957
49	22,404	2,016	13,194	1,187	11,050	995
50	23,407	2,107	13,833	1,245	11,565	1,041
51	24,623	2,216	14,588	1,313	12,165	1,095
52	25,837	2,325	15,405	1,386	12,799	1,152
53	27,138	2,442	16,258	1,463	13,491	1,214
54	28,457	2,561	17,208	1,549	14,256	1,283
55	29,812	2,683	18,102	1,629	15,027	1,352
56	31,125	2,801	19,065	1,716	15,801	1,422
57	32,514	2,926	20,190	1,817	16,614	1,495
58	33,985	3,059	21,457	1,931	17,473	1,573
59	35,613	3,205	22,846	2,056	18,419	1,658
The subscriptions below are for renewal only 以下保費只供續保之用						
60	37,310	3,358	24,436	2,199	19,482	1,753
61	39,055	3,515	26,177	2,356	20,237	1,821
62	40,768	3,669	27,978	2,518	21,331	1,920
63	42,520	3,827	28,446	2,560	21,979	1,978
64	44,298	3,987	29,522	2,657	22,473	2,023
65	46,198	4,158	30,723	2,765	23,698	2,133
66	48,138	4,332	32,160	2,894	24,765	2,229
67	49,688	4,472	33,515	3,016	25,840	2,326
68	51,184	4,607	35,533	3,198	26,996	2,430
69	52,699	4,743	37,965	3,417	28,078	2,527
70	53,973	4,858	38,767	3,489	29,170	2,625
71	54,038	4,863	39,479	3,553	30,186	2,717
72	54,119	4,871	39,878	3,589	31,061	2,795
73	54,188	4,877	40,285	3,626	31,733	2,856
74	54,335	4,890	40,668	3,660	32,491	2,924
75	54,371	4,893	41,047	3,694	32,821	2,954
76	54,373	4,894	41,278	3,715	33,256	2,993
77	54,505	4,905	41,347	3,721	33,287	2,996
78	54,608	4,915	41,620	3,746	33,501	3,015
79	54,661	4,919	42,043	3,784	33,697	3,033
80 or above 或以上	55,855	5,027	42,567	3,831	33,871	3,048

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Family enrolment for 2 persons: Family Discount-10% 二人家庭投保：家庭折扣優惠 -9折

All figures in HK\$ 以港幣計算

A Hospital and Surgical Benefit 住院及手術保障

Attained age 已屆年齡	Deductible 墊底費：0		Deductible 墊底費：12,000		Deductible 墊底費：40,000	
	Semi-private 半私家房		Semi-private 半私家房		Semi-private 半私家房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days 日 - 17 years 歲 [®]	9,224	830	5,893	530	4,858	437
18	7,140	643	4,294	386	3,610	325
19	7,239	652	4,383	394	3,665	329
20	7,355	662	4,480	403	3,719	335
21	7,486	674	4,574	411	3,791	341
22	7,631	687	4,665	419	3,863	347
23	7,781	700	4,760	428	3,935	354
24	7,945	716	4,862	437	4,004	360
25	8,128	732	4,972	447	4,068	366
26	8,315	749	5,088	458	4,137	373
27	8,500	765	5,215	469	4,218	380
28	8,663	779	5,351	482	4,346	392
29	8,806	793	5,498	495	4,440	400
30	8,973	807	5,663	509	4,561	410
31	9,243	832	5,835	525	4,730	426
32	9,576	862	6,025	542	4,891	440
33	9,927	894	6,229	561	5,069	456
34	10,309	928	6,451	581	5,259	473
35	10,757	968	6,691	602	5,467	492
36	11,215	1,009	6,940	625	5,693	512
37	11,682	1,051	7,207	649	5,935	534
38	12,200	1,098	7,492	674	6,189	557
39	12,801	1,152	7,784	700	6,458	581
40	13,431	1,209	8,100	729	6,742	607
41	14,063	1,265	8,429	759	7,041	634
42	14,744	1,327	8,788	791	7,383	664
43	15,382	1,384	9,158	824	7,753	698
44	16,072	1,446	9,566	861	8,081	727
45	16,833	1,515	9,979	898	8,423	758
46	17,629	1,587	10,426	939	8,786	791
47	18,450	1,661	10,887	980	9,155	824
48	19,315	1,738	11,383	1,024	9,567	861
49	20,164	1,814	11,875	1,068	9,945	896
50	21,066	1,896	12,450	1,121	10,409	937
51	22,161	1,994	13,129	1,182	10,949	986
52	23,253	2,093	13,865	1,247	11,519	1,037
53	24,424	2,198	14,632	1,317	12,142	1,093
54	25,611	2,305	15,487	1,394	12,830	1,155
55	26,831	2,415	16,292	1,466	13,524	1,217
56	28,013	2,521	17,159	1,544	14,221	1,280
57	29,263	2,633	18,171	1,635	14,953	1,346
58	30,587	2,753	19,311	1,738	15,726	1,416
59	32,052	2,885	20,561	1,850	16,577	1,492

The subscriptions below are for renewal only 以下保費只供續保之用

60	33,579	3,022	21,992	1,979	17,534	1,578
61	35,150	3,164	23,559	2,120	18,213	1,639
62	36,691	3,302	25,180	2,266	19,198	1,728
63	38,268	3,444	25,601	2,304	19,781	1,780
64	39,868	3,588	26,570	2,391	20,226	1,821
65	41,578	3,742	27,651	2,489	21,328	1,920
66	43,324	3,899	28,944	2,605	22,289	2,006
67	44,719	4,025	30,164	2,714	23,256	2,093
68	46,066	4,146	31,980	2,878	24,296	2,187
69	47,429	4,269	34,169	3,075	25,270	2,274
70	48,576	4,372	34,890	3,140	26,253	2,363
71	48,634	4,377	35,531	3,198	27,167	2,445
72	48,707	4,384	35,890	3,230	27,955	2,516
73	48,769	4,389	36,257	3,263	28,560	2,570
74	48,902	4,401	36,601	3,294	29,242	2,632
75	48,934	4,404	36,942	3,325	29,539	2,659
76	48,936	4,405	37,150	3,344	29,930	2,694
77	49,055	4,415	37,212	3,349	29,958	2,696
78	49,147	4,424	37,458	3,371	30,151	2,714
79	49,195	4,427	37,839	3,406	30,327	2,730
80 or above 或以上	50,270	4,524	38,310	3,448	30,484	2,743

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Family enrolment for 3 persons or more: Family Discount-15% 三人或以上家庭投保：家庭折扣優惠 -85折 All figures in HK\$ 以港幣計算

A Hospital and Surgical Benefit 住院及手術保障

Attained age 已屆年齡	Deductible 墊底費：0		Deductible 墊底費：12,000		Deductible 墊底費：40,000	
	Semi-private 半私家房		Semi-private 半私家房		Semi-private 半私家房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
15 days 日 - 17 years 歲 [®]	8,712	784	5,566	501	4,588	413
18	6,743	607	4,055	365	3,409	307
19	6,837	615	4,140	372	3,461	311
20	6,946	625	4,231	381	3,512	316
21	7,070	637	4,320	388	3,580	322
22	7,207	649	4,406	396	3,648	328
23	7,348	661	4,496	405	3,716	334
24	7,504	676	4,592	413	3,782	340
25	7,676	691	4,695	422	3,842	346
26	7,853	707	4,805	433	3,907	352
27	8,027	723	4,925	443	3,984	359
28	8,182	736	5,054	455	4,105	370
29	8,316	749	5,193	468	4,193	377
30	8,475	762	5,348	481	4,308	388
31	8,730	785	5,511	496	4,468	402
32	9,044	814	5,690	512	4,619	416
33	9,376	844	5,883	530	4,787	431
34	9,736	876	6,093	548	4,967	447
35	10,159	915	6,319	569	5,163	465
36	10,592	953	6,554	590	5,377	484
37	11,033	993	6,807	613	5,605	504
38	11,522	1,037	7,075	637	5,845	526
39	12,090	1,088	7,352	661	6,100	549
40	12,685	1,142	7,650	689	6,367	573
41	13,282	1,195	7,961	717	6,650	598
42	13,925	1,253	8,299	747	6,973	627
43	14,527	1,307	8,650	779	7,322	659
44	15,179	1,366	9,035	813	7,632	687
45	15,898	1,431	9,425	848	7,955	716
46	16,650	1,499	9,846	887	8,298	747
47	17,425	1,568	10,282	926	8,646	778
48	18,242	1,641	10,751	967	9,036	813
49	19,043	1,714	11,215	1,009	9,393	846
50	19,896	1,791	11,758	1,058	9,830	885
51	20,930	1,884	12,400	1,116	10,340	931
52	21,961	1,976	13,094	1,178	10,879	979
53	23,067	2,076	13,819	1,244	11,467	1,032
54	24,188	2,177	14,627	1,317	12,118	1,091
55	25,340	2,281	15,387	1,385	12,773	1,149
56	26,456	2,381	16,205	1,459	13,431	1,209
57	27,637	2,487	17,162	1,544	14,122	1,271
58	28,887	2,600	18,238	1,641	14,852	1,337
59	30,271	2,724	19,419	1,748	15,656	1,409

The subscriptions below are for renewal only 以下保費只供續保之用

60	31,714	2,854	20,771	1,869	16,560	1,490
61	33,197	2,988	22,250	2,003	17,201	1,548
62	34,653	3,119	23,781	2,140	18,131	1,632
63	36,142	3,253	24,179	2,176	18,682	1,681
64	37,653	3,389	25,094	2,258	19,102	1,720
65	39,268	3,534	26,115	2,350	20,143	1,813
66	40,917	3,682	27,336	2,460	21,050	1,895
67	42,235	3,801	28,488	2,564	21,964	1,977
68	43,506	3,916	30,203	2,718	22,947	2,066
69	44,794	4,032	32,270	2,904	23,866	2,148
70	45,877	4,129	32,952	2,966	24,795	2,231
71	45,932	4,134	33,557	3,020	25,658	2,309
72	46,001	4,140	33,896	3,051	26,402	2,376
73	46,060	4,145	34,242	3,082	26,973	2,428
74	46,185	4,157	34,568	3,111	27,617	2,485
75	46,215	4,159	34,890	3,140	27,898	2,511
76	46,217	4,160	35,086	3,158	28,268	2,544
77	46,329	4,169	35,145	3,163	28,294	2,547
78	46,417	4,178	35,377	3,184	28,476	2,563
79	46,462	4,181	35,737	3,216	28,642	2,578
80 or above 或以上	47,477	4,273	36,182	3,256	28,790	2,591

Table of Subscriptions 保費表

1 January 2024 Edition 2024年1月1日版本

Additional Options 額外保障

All figures in HK\$ 以港幣計算

B Clinical Benefit 門診保障 Additional Subscription 額外保費					
Attained age 已屆年齡	Annual 按年	Monthly 按月	Attained age 已屆年齡	Annual 按年	Monthly 按月
15 days 日 - 17 years 歲 ^①	7,488	674	49	10,904	981
18	6,058	545	50	11,032	993
19	6,113	550	51	11,307	1,018
20	6,174	556	52	11,593	1,043
21	6,237	561	53	11,876	1,069
22	6,303	567	54	12,177	1,096
23	6,365	573	55	12,483	1,123
24	6,432	579	56	12,800	1,152
25	6,491	584	57	13,116	1,180
26	6,557	590	58	13,443	1,210
27	6,622	596	59	13,787	1,241
28	6,720	605	60	14,140	1,273
29	6,835	615	61	14,486	1,304
30	6,969	627	62	14,832	1,335
31	7,143	643	63	15,210	1,369
32	7,342	661	64	15,604	1,404
33	7,559	680	65	15,984	1,439
34	7,786	701	66	16,224	1,460
35	7,998	720	67	16,374	1,474
36	8,178	736	68	16,523	1,487
37	8,345	751	69	16,670	1,500
38	8,531	768	70	16,819	1,514
39	8,712	784	71	16,904	1,521
40	8,911	802	72	16,986	1,529
41	9,107	820	73	17,070	1,536
42	9,305	837	74	17,149	1,543
43	9,515	856	75	17,229	1,551
44	9,722	875	76	17,309	1,558
45	9,934	894	77	17,386	1,565
46	10,157	914	78	17,461	1,571
47	10,380	934	79	17,539	1,579
48	10,639	958	80 or above 或以上	17,613	1,585

C Dental Benefit 牙科保障 Additional Subscription 額外保費		
Attained age 已屆年齡	Annual 按年	Monthly 按月
15 days or above 15 日或以上	1494	134

Notes 附註

- ① Children aged under 10 must enrol together with a parent under the same Contract.
① 10 歲以下之子女必須與父或母投保同一計劃。

- This Table of Subscriptions is only applicable to Members who are aged 15 days to 59 years (inclusive) on the Coverage Commencement Date. For those who are aged 60 years or above on the Coverage Commencement Date, please refer to other applicable Table of Subscriptions.
- Any new applicant who is aged between 60 and 69 years has to pay an extra 50% Subscription of Hospital and Surgical Benefit as shown in the table upon enrolment and renewal. If the applicant is aged 70 years or above, the Subscription of Hospital and Surgical Benefit will be doubled. However, they only have to pay standard subscriptions for Clinical Benefit and Dental Benefit upon enrolment and renewal.
- 此保費表只適用於在保障開始日年齡介乎15日至59歲(首尾歲數計算在內)的會員。在保障開始日已屆60歲或以上的會員,請參考其他適用的保費表。
- 年滿60至69歲之新申請人,其「住院及手術保障」之投保及續保保費將會按照上表之保費調高50%。而年滿70歲或以上之新申請人,其「住院及手術保障」之投保及續保保費將會按照上表之保費調高一倍。但投保及續保「門診保障」及「牙科保障」只須繳付標準保費。

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 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。