



保柏危疾附加保障
Bupa
Supplementary
Critical Illness
Benefit



你知道嗎？危疾警號不容忽視



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



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



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

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

保柏危疾附加保障

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

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

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

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

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

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

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

⁶ 以一名18歲非吸煙人士以年繳模式投保保柏危疾附加保障（金計劃）的危疾基本保障計算。

Did you know? Alarming facts on critical illnesses



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



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



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

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

Bupa Supplementary Critical Illness Benefit

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

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

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

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

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

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

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

⁶ Based on a 18-year-old non-smoker enrolling in the Bupa Supplementary Critical Illness Benefit (Gold plan) with critical illness basic benefits using annual payment mode.

產品結構
Product
structure

計劃特點
Plan features

計劃概要
Overview of
your plan

危疾保障表
Schedule of
Critical Illness
Benefits

保費表
Table of
Subscriptions

重要資料
Important
information

目錄 Contents



產品結構
Product structure



計劃特點
Plan features



計劃概要
Overview
of your plan



危疾保障表
Schedule of Critical
Illness Benefits



保費表
Table of
Subscriptions



常見問題
Frequently asked
questions

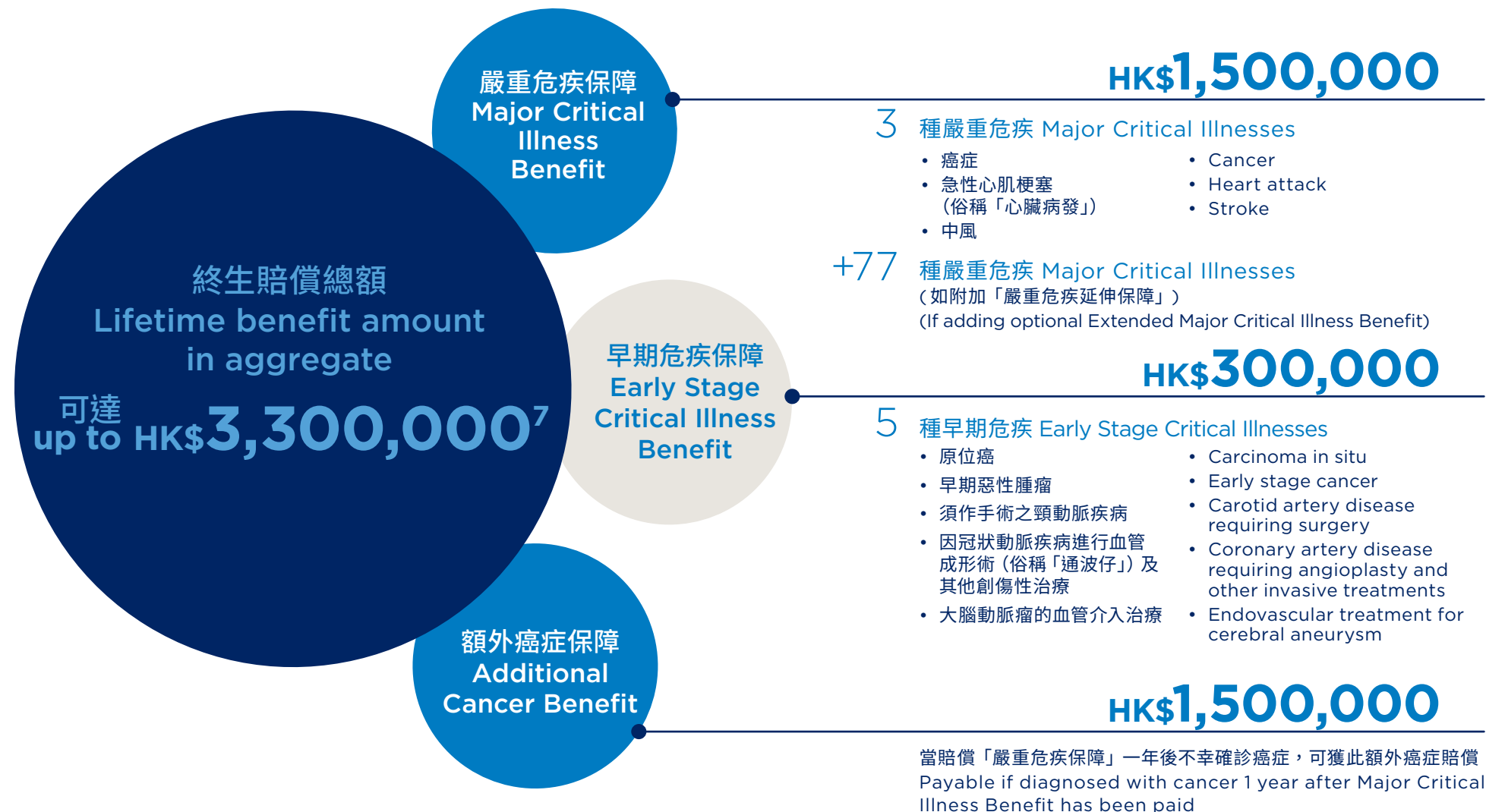


重要資料
Important
information



產品結構

Product structure



⁷ 以金計劃之保障計算。有關其他計劃選項的終生賠償額，請參閱危疾保障表。

⁷ Based on the benefits of the Gold plan. Please refer to the Schedule of Critical Illness Benefits for the lifetime benefit amount of other plan options.

計劃特點 Plan features



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

本計劃設三重保障，在你人生不同階段提供高達三次不同危疾賠償：「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」⁸，終生賠償總額可達HK\$3,300,000。

This plan provides triple protection for up to 3 separate conditions at different times throughout your life—Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit⁸—with a lifetime benefit amount up to HK\$3,300,000 in aggregate.



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

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

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



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

本計劃的危疾基本保障涵蓋8種危疾，你亦可附加「嚴重危疾延伸保障」，以每月額外HK\$76保費⁹將受保危疾延伸至共85種以涵蓋98%危疾⁴，無懼健康威脅。此自選保障將於「嚴重危疾保障」獲賠償後自動終止。

This plan covers 8 critical illnesses under the critical illness basic benefits. You can also add the optional Extended Major Critical Illness Benefit to include a total of 85 conditions for 98% coverage of all serious critical illnesses⁴ for even greater peace of mind, with an additional monthly subscription of HK\$76⁹. This optional benefit will be terminated once Major Critical Illness Benefit has been paid.

⁸ 各保障項目之間的賠償設等候期。額外癌症保障設有積極癌症治療要求。詳情請參閱重要資料部份。

⁹ 以一名18歲非吸煙人士以年繳模式投保保柏危疾附加保障（金計劃）計算，每月只需額外HK\$76保費，即可附加「嚴重危疾延伸保障」。

⁸ Waiting periods apply between payment of benefit items. Additional Cancer Benefit is also subject to active cancer treatment requirements. Please refer to the Important Information section for details.

⁹ For an 18-year-old non-smoker enrolling in the Bupa Supplementary Critical Illness Benefit (Gold plan) with annual payment mode, adding Extended Major Critical Illness Benefit only costs an additional monthly subscription as low as HK\$76.

計劃特點 Plan features



健康支援服務 Health Coaching Services

我們可安排醫療專家為你就受保危疾提供第二醫療意見、醫生轉介等服務。你亦可隨時致電 24 小時健康專線查詢健康相關問題，並由健康顧問協助你跟進索償、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等。

We can arrange for you to get a second medical opinion on covered critical illnesses from a panel of medical specialists, doctor referrals and more. You can also call our 24/7 Healthline with health-related questions and rely on our Care Manager 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.



癌症關懷計劃 Cancer Care Programme

為了向患上癌症的會員提供更進一步的支援，我們的健康支援服務特設「癌症關懷計劃」，由合資格護士及健康管理團隊提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。

To provide additional support for cancer patients, our Health Coaching Services also include the Cancer Care Programme. Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips.

健康支援服務由保柏及保柏委任的服務供應商聯合提供。

Health Coaching Services are provided by Bupa and providers appointed by Bupa.

計劃特點 Plan features

為何選擇保柏危疾附加保障？ Why choose Bupa Supplementary Critical Illness Benefit?



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

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



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

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



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

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



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

有研究顯示，2019冠狀病毒病的後遺症有機會包括心臟病、中風等危疾¹⁰。我們明白你或會擔心這些與日俱增的健康風險。本計劃可帶給你安心，如獲診斷患上受保危疾均可獲賠償。

Studies have shown that the after effects of COVID-19 may include critical illnesses such as heart attack, stroke and so on¹⁰. We understand that you may worry about these increased health risks. For greater peace of mind, this plan will be payable if you're diagnosed with any of the covered critical illnesses.

¹⁰ 資料來源：Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.

¹⁰ Source: Long-term Health Consequences of COVID-19, JAMA. Oct 2020;324(17):1723-1724.



計劃概要 Overview of your plan

投保資格 Eligibility

投保人 Subscriber

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

會員 Member

- 投保人 Subscriber
- 投保人之配偶或同居伴侶 Subscriber's spouse or domestic partner
- 投保人之子女 Subscriber's child

(會員必須持有香港身份證並於過去12個月內居港超過183日)
(Members must hold a HKID card and have resided in HK for more than 183 days in the past 12 months)

投保年齡 Issue age

- 危疾保障開始日時年滿15日至60歲 (包括首尾歲數)
Aged 15 days to 60 years (inclusive) at the Critical Illness Benefit Coverage Commencement Date
- 56 - 60歲的會員 (包括首尾歲數) 只可投保銀計劃或銅計劃
Enrolment from age 56-60 years (inclusive) limited to Silver or Bronze plans

等候期 Waiting period

90日 (因意外而導致的危疾不受等候期約束)
90 days (not applicable if the critical illness is caused by an accident)

保障期 Period of cover

一年，每年自動續保¹¹
One year, renewable every year automatically¹¹

續保 Renewal

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

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

¹¹ 除非你在合約週年日30天前以書面通知保柏不再續保或因根據合約條款規定不獲續保，否則合約將會每年自動續保。在續保時，保柏會於你指定的銀行賬戶/信用卡(如適用)自動扣取保費。

¹¹ Your contract will be renewed automatically on a yearly basis unless you give written notice to Bupa at least 30 days before the contract anniversary date or it is not renewed according to the terms of the contract. Subscriptions will be automatically deducted from your designated bank account/credit card (where applicable) upon renewal.



危疾保障表¹²

Schedule of Critical Illness Benefits¹²

2021年4月1日版本 1 April 2021 Edition

A. 危疾基本保障 Critical Illness Basic Benefits	金計劃 Gold plan	銀計劃 Silver plan	銅計劃 Bronze plan
	賠償金額 (港幣) ¹³ Benefit Amount (HK\$) ¹³		
1 嚴重危疾保障¹⁴ Major Critical Illness Benefit¹⁴ <ul style="list-style-type: none"> • 癌症 Cancer • 急性心肌梗塞 Heart Attack • 中風 Stroke • 如附加B. 嚴重危疾延伸保障 (自選保障)，可額外保障 77 種嚴重危疾 Additional 77 Major Critical Illnesses if B. Extended Major Critical Illness Benefit (Optional) is added 	\$1,500,000	\$1,000,000	\$500,000
2 早期危疾保障^{14, 15} Early Stage Critical Illness Benefit^{14, 15} <ul style="list-style-type: none"> • 原位癌 Carcinoma-in-situ • 須作手術之頸動脈疾病 Carotid artery disease requiring surgery • 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments • 早期惡性腫瘤 Early Stage cancer • 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm 	\$300,000	\$200,000	\$100,000
3 額外癌症保障¹⁶ Additional Cancer Benefit¹⁶ <ul style="list-style-type: none"> • 當賠償嚴重危疾保障後，若會員不幸確診癌症 (不論是全新癌症、復發、遠端轉移，或經積極癌症治療後仍未治癒的持續癌症)，則可獲此保障之賠償 This benefit is payable if the member is diagnosed with cancer (including a new cancer, recurrence, distant metastasis or continuation of cancer after Active Cancer Treatment) after Major Critical Illness Benefit has been paid • 此保障受等候期約束，並須符合積極癌症治療的要求 (如適用) This coverage is subject to a waiting period and Active Cancer Treatment requirements (if applicable) • 此保障將於會員年屆 85 歲時終止¹⁷ This coverage will end when the member reaches age 85¹⁷ 	\$1,500,000	\$1,000,000	\$500,000
終生賠償金額 Lifetime Benefit Amount <ul style="list-style-type: none"> • A1、A2 及 A3 項的終生賠償總額 Lifetime Benefit Amount for items A1, A2 and A3 in aggregate 	\$3,300,000	\$2,200,000	\$1,100,000
B. 嚴重危疾延伸保障¹⁸ (自選保障) Extended Major Critical Illness Benefit¹⁸ (Optional) <ul style="list-style-type: none"> • 如附加此保障，A1 嚴重危疾保障下承保的危疾將可延伸至額外 77 種嚴重危疾 (請參閱「受保危疾列表」)。 This optional benefit extends the Critical Illnesses covered under A1 Major Critical Illness Benefit to an extra 77 Major Critical Illnesses (please refer to the "List of covered critical illnesses"). 	金計劃、銀計劃、銅計劃 Gold plan, Silver plan, Bronze plan		



危疾保障表¹²

Schedule of Critical Illness Benefits¹²

C. 健康支援服務 Health Coaching Services

由我們委任的合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。

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

癌症關懷計劃 Cancer Care Programme

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

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

24小時健康專線 24/7 Healthline

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

A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors.

醫生轉介及預約診症 Doctor Referral and Appointment Making

- 可根據你的指定情況或需要為你提供醫生名單以供參考，更可為你預約選定的醫生診症。

We can provide a list of doctors based on your specific condition or needs as well as set up appointments with your selected doctors.

健康顧問 Care Manager

- 我們的健康顧問可助你跟進索償、全程協助你的治療至康復過程，包括解釋你的治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時可前往探望你或致電慰問你。

Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.

第二醫療意見 Second Medical Opinion

- 我們可安排醫療專家為你就受保危疾提供專業的第二意見，讓你掌握病情從而決定治療方法。

We'll arrange for you to get medical advice on covered critical illnesses from a panel of medical specialists to clarify your doubts and make informed decisions about treatment.

慢性疾病管理計劃 Chronic Conditions Programme

- 透過電話提供個人生活習慣建議及健康管理，助你積極控制慢性疾病如糖尿病。

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

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

- 無論你身在海外時遇上健康問題需要支援，或計劃於海外接受治療，均可為你尋找合適醫生、預約及協助安排翻譯服務。

We can locate suitable doctors, arrange medical appointments and support language translation either when you are in need overseas, or plan to travel for treatment.

請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。

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

- 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。

- 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。

- 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.



危疾保障表¹²

Schedule of Critical Illness Benefits¹²

備註

- ¹² 此危疾附加保障設90日等候期，於危疾保障開始日起計的90日內出現病徵或確診的任何危疾均不會獲得賠償。若危疾由意外引致，則不受上述等候期約束。此保障將於「嚴重危疾保障」、「早期危疾保障」及「額外癌症保障」已獲全數賠償後自動終止。
- ¹³ 不論會員是否罹患多於一種危疾，每項保障終生只會賠償一次。每項保障的實際可賠償金額相等於上表所列的一筆過賠償金額。
- ¹⁴ 嚴重危疾保障及早期危疾保障的賠償之間設有等候期。嚴重危疾及早期危疾的首次確診日期必須相隔至少45天。然而，若早期危疾首先確診，而嚴重危疾於等候期內確診，「嚴重危疾保障」將會取代「早期危疾保障」作出賠償。
- ¹⁵ 若會員同時受保於保柏智安保危疾保障計劃，其「特別危疾保障」及此危疾附加保障的「早期危疾保障」下終生可獲賠償的總額為HK\$400,000。
- ¹⁶ 「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

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

* 積極癌症治療是指針對癌症的手術、放射性治療（包括質子治療）、化療、標靶治療、骨髓移植、免疫治療、數碼導航刀、伽瑪刀或以上治療的組合，而該癌症治療屬醫療必需。積極癌症治療的定義不包括荷爾蒙治療或舒緩治療。會員必須提供積極癌症治療的證明文件，包括列明治療類別及治療程序的收據及／或分項賬單正本。

- ¹⁷ 不論是否曾索償「額外癌症保障」，此保障均會於會員年屆85歲緊接的合約週年日自動終止。當會員超過85歲，危疾附加保障將於其「嚴重危疾保障」及「早期危疾保障」獲賠償後的合約週年日自動終止。
- ¹⁸ 此自選保障將於「嚴重危疾保障」獲賠償後自動終止。

所有嚴重危疾和早期危疾的定義均以合約條款為準。被診斷的疾病或狀況必須得到組織病理學及／或其他適當的測試結果及檢查的支持，且所有治療及手術（如適用）均必須獲註冊醫生確認為醫療必須。

All definitions of the Major Critical Illnesses and Early Stage Critical Illnesses are subject to the Contract. The diagnosed illness or condition must be supported by histopathology and/or other appropriate test results and investigations and all medical treatments and surgeries (if applicable) must also be confirmed as Medically Necessary by the Registered Medical Practitioner.

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。

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.

請參考合約查閱危疾保障表內大楷詞語之定義。

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

Remarks

- ¹² A waiting period of 90 days applies and no benefit shall be payable for any Critical Illness with signs or symptoms or diagnosed within 90 days immediately from the Critical Illness Benefit Coverage Commencement Date. The above waiting period does not apply if the Critical Illness is caused by an Accident. When Major Critical Illness Benefit, Early Stage Critical Illness Benefit and Additional Cancer Benefit have all been paid, this Benefit shall terminate automatically.
- ¹³ Irrespective of whether the Member is suffering from more than one Critical Illness, each benefit will only be paid once per lifetime. The actual amount payable under each benefit is equivalent to the lump sum Benefit Amount stated in the table above.
- ¹⁴ A waiting period applies between payment of Major Critical Illness Benefit and Early Stage Critical Illness Benefit. The dates of first diagnosis of the Major Critical Illness and the Early Stage Critical Illness must be at least 45 days apart. However, if an Early Stage Critical Illness has been first diagnosed and a Major Critical Illness is diagnosed within the waiting period, Major Critical Illness Benefit shall be payable in place of the Early Stage Critical Illness Benefit.
- ¹⁵ If the Member is also insured under Bupa Critical Essential Care, benefits payable under its Special Critical Illness and Early Stage Critical Illness Benefit under this Supplementary Critical Illness Benefit shall be subject to an aggregate benefit limit of HK\$400,000 throughout the lifetime of the Member.
- ¹⁶ Additional Cancer Benefit is payable provided that the applicable waiting period and requirements below are satisfied:

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

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

- ¹⁷ Additional Cancer Benefit shall terminate automatically at the Contract Anniversary Date immediately following the Member's age of 85 regardless of whether a claim has been made. After the age of 85, the Supplementary Critical Illness Benefit shall terminate automatically on the Contract Anniversary Date after the Major Critical Illness Benefit and Early Stage Critical Illness Benefit have been paid.

¹⁸ This optional benefit shall terminate once Major Critical Illness Benefit has been paid.



受保危疾列表 List of covered critical illnesses

除非另有註明，以下危疾的保障將於會員年屆100歲的合約週年日終止。

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

早期危疾保障 Early Stage Critical Illness Benefit			
1 原位癌 Carcinoma in Situ	2 須作手術之頸動脈疾病 Carotid artery disease requiring surgery	3 因冠狀動脈疾病進行血管成形術及其他創傷性治療 Coronary artery disease requiring angioplasty and other invasive treatments	4 早期惡性腫瘤 Early Stage Cancer
5 大腦動脈瘤的血管介入治療 Endovascular treatment for cerebral aneurysm			
嚴重危疾保障 Major Critical Illness Benefit			
1 癌症 Cancer	2 急性心肌梗塞 Heart Attack	3 中風 Stroke	
嚴重危疾延伸保障 (自選保障) Extended Major Critical Illness Benefit (Optional)			
與心臟有關的疾病/病症/手術 Illnesses/conditions/surgeries related to the Heart			
4 心肌病 Cardiomyopathy	5 冠狀動脈手術 Coronary Artery Disease Surgery	6 夾層主動脈瘤 Dissecting Aortic Aneurysm	7 心瓣手術 Heart Valve Surgery
8 其他嚴重冠狀動脈疾病 Other Serious Coronary Artery Disease	9 原發性肺動脈高血壓 Primary Pulmonary Arterial Hypertension	10 主動脈手術 Surgery to Aorta	11 嚴重傳染性心內膜炎 Severe Infective Endocarditis
與主要器官及功能有關的疾病/病症/手術 Illnesses/conditions/surgeries related to major organs and functions			
12 雙目失明 Blindness	13 慢性腎上腺功能不全 (愛狄信病) Chronic Adrenal Insufficiency (Addison's Disease)	14 慢性自體免疫性肝炎 Chronic Auto-immune Hepatitis	15 慢性阻塞性肺病 Chronic Obstructive Lung Disease
16 昏迷 Coma	17 末期肝病 End Stage Liver Disease	18 末期肺病 End Stage Lung Disease	19 腎衰竭 Kidney Failure
20 不能獨立生活* Loss of Capacity for Independent Living*	21 失聰 (損失聽覺) Loss of Hearing	22 肢體缺失 Loss of Limbs	23 失去一肢及一眼 Loss of One Limb and One Eye
24 損失說話能力 Loss of Speech	25 主要器官移植 Major Organ Transplantation	26 囊腫性腎髓病 Medullary Cystic Disease	27 嗜鉻細胞瘤 Pheochromocytoma
28 嚴重支氣管擴張 Severe Bronchiectasis	29 嚴重肺氣腫 Severe Emphysema	30 嚴重特發性肺纖維化 Severe Idiopathic Pulmonary Fibrosis	31 完全永久傷殘* Total and Permanent Disability*
與神經系統退化有關的疾病/病症/手術 Illnesses/conditions/surgeries related to Neurological Degeneration			
32 亞爾茲默氏病/不可還原之器質性腦退化疾病 Alzheimer's Disease/Irreversible Organic Degenerative Brain Disorders	33 皮質基底核退化症 Corticobasal degeneration	34 嚴重克雅二氏症 Creutzfeldt-Jacob Disease	35 帕金森症 Parkinson's Disease



受保危疾列表

List of covered critical illnesses

與神經系統有關的疾病/病症/手術 Illnesses/conditions/surgeries related to the Nervous System			
36 肌萎縮性脊髓側索硬化 Amyotrophic Lateral Sclerosis	37 植物人 Apallic Syndrome	38 細菌性腦膜炎 Bacterial Meningitis	39 良性腦腫瘤 Benign Brain Tumour
40 腦部外科手術 Brain Surgery	41 須作開顱手術之腦動脈瘤或腦動靜脈畸形 Cerebral Aneurysm or Arteriovenous Malformation Requiring Craniotomy	42 腦炎 Encephalitis	43 偏癱 Hemiplegia
44 嚴重頭部創傷 Major Head Trauma	45 多發性硬化症 Multiple Sclerosis	46 肌肉營養不良症 Muscular Dystrophy	47 癱瘓 Paralysis
48 脊髓灰質炎 Poliomyelitis	49 原發性側索硬化 Primary Lateral Sclerosis	50 進行性延髓麻痹 Progressive Bulbar Palsy	51 進行性肌肉萎縮症 Progressive Muscular Atrophy
52 進行性核上神經癱瘓症 Progressive Supranuclear Palsy	53 脊髓肌肉萎縮症 Spinal Muscular Atrophy	54 系統性硬化症 Systemic sclerosis	55 結核性腦膜炎 Tuberculous Meningitis
與消化系統有關的疾病/病症/手術 Illnesses/conditions/surgeries related to the Digestive System			
56 急性壞死性胰臟炎 Acute Necrotic Pancreatitis	57 急性出血壞死性胰臟炎 Acute Necrohaemorrhagic Pancreatitis	58 再發性慢性胰臟炎 Chronic Relapsing Pancreatitis	59 暴發性肝炎 Fulminant Hepatitis
60 嚴重克羅恩氏病 Severe Crohn's Disease	61 嚴重潰瘍性結腸炎 Severe Ulcerative Colitis		
與肌肉骨骼系統有關的疾病/病症/手術 Illnesses/conditions/surgeries related to the Musculoskeletal System			
62 糖尿病併發症引致的足截除 Amputation of Feet due to Complication from Diabetes	63 嚴重燒傷 Major Burns	64 壞死性筋膜炎 Necrotising Fasciitis	65 意外引致的臉部嚴重燒傷 Severe Facial Burns Due to Accident
66 嚴重重症肌無力症 Severe Myasthenia Gravis			
與血液有關的疾病/病症/手術 Illnesses/conditions/surgeries related to blood			
67 再生障礙性貧血 Aplastic Anaemia	68 因輸血感染人類免疫力缺乏病毒 HIV due to Blood Transfusion	69 因侵害而感染之人類免疫力缺乏病毒 HIV due to Assault	70 因器官移植而感染人類免疫力缺乏病毒 HIV due to Organ Transplant
71 醫療引致感染人類免疫力缺乏病毒 Medically Acquired HIV	72 因職業引致之人類免疫力缺乏病毒 Occupationally Acquired HIV		
與免疫科及風濕病學有關的疾病/病症/手術 Illnesses/conditions/surgeries related to Immunology and Rheumatology			
73 系統性紅斑狼瘡連狼瘡性腎炎 Systemic Lupus Erythematosus	74 嚴重牛皮癬關節炎 Severe Psoriasis with Arthritis	75 嚴重類風濕關節炎 Severe Rheumatoid Arthritis	76 系統性硬皮病 Systemic Scleroderma
其他嚴重疾病/病症/手術 Other major illnesses/conditions/surgeries			
77 伊波拉出血熱 Ebola Haemorrhagic Fever	78 象皮病 Elephantiasis	79 永久氣管造口術 Permanent Tracheostomy	80 末期疾病 (設14日生存期) Terminal Illness (survival period of 14 days applies)

* 保障將於會員年屆65歲的合約週年日終止。

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

保費表 Table of Subscriptions

2021年4月1日版本 1 April 2021 Edition

以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits																									
年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan				年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker			非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	1,784	161	1,784	161	1,189	107	1,189	107	595	54	595	54	25	2,177	196	2,873	259	1,452	131	1,915	172	726	65	958	86
1	1,585	143	1,585	143	1,056	95	1,056	95	528	48	528	48	26	2,212	199	3,061	275	1,474	133	2,041	184	737	66	1,020	92
2	1,425	128	1,425	128	950	86	950	86	475	43	475	43	27	2,371	213	3,323	299	1,581	142	2,215	199	790	71	1,108	100
3	1,231	111	1,231	111	821	74	821	74	410	37	410	37	28	2,502	225	3,568	321	1,668	150	2,379	214	834	75	1,189	107
4	1,060	95	1,060	95	707	64	707	64	353	32	353	32	29	2,730	246	3,990	359	1,820	164	2,660	239	910	82	1,330	120
5	929	84	929	84	619	56	619	56	310	28	310	28	30	3,243	292	4,959	446	2,162	195	3,306	298	1,081	97	1,653	149
6	815	73	815	73	543	49	543	49	272	24	272	24	31	3,682	331	5,637	507	2,455	221	3,758	338	1,227	110	1,879	169
7	730	66	730	66	486	44	486	44	243	22	243	22	32	4,195	378	6,527	587	2,797	252	4,351	392	1,398	126	2,176	196
8	764	69	764	69	509	46	509	46	255	23	255	23	33	4,771	429	7,558	680	3,181	286	5,039	454	1,590	143	2,519	227
9	764	69	764	69	509	46	509	46	255	23	255	23	34	5,461	491	8,761	788	3,640	328	5,841	526	1,820	164	2,920	263
10	809	73	809	73	540	49	540	49	270	24	270	24	35	6,167	555	10,061	905	4,112	370	6,707	604	2,056	185	3,354	302
11	827	74	827	74	551	50	551	50	276	25	276	25	36	6,931	624	11,406	1,027	4,621	416	7,604	684	2,310	208	3,802	342
12	861	77	861	77	574	52	574	52	287	26	287	26	37	7,701	693	12,802	1,152	5,134	462	8,535	768	2,567	231	4,267	384
13	912	82	912	82	608	55	608	55	304	27	304	27	38	8,495	765	14,125	1,271	5,664	510	9,417	848	2,832	255	4,708	424
14	980	88	980	88	654	59	654	59	327	29	327	29	39	9,206	829	15,284	1,376	6,137	552	10,189	917	3,069	276	5,095	459
15	1,060	95	1,060	95	707	64	707	64	353	32	353	32	40	10,115	910	16,737	1,506	6,743	607	11,158	1,004	3,372	303	5,579	502
16	1,140	103	1,140	103	760	68	760	68	380	34	380	34	41	11,709	1,054	19,310	1,738	7,806	703	12,873	1,159	3,903	351	6,437	579
17	1,191	107	1,191	107	794	71	794	71	397	36	397	36	42	12,971	1,167	21,225	1,910	8,647	778	14,150	1,274	4,324	389	7,075	637
18	1,294	116	1,482	133	863	78	988	89	431	39	494	44	43	14,092	1,268	22,879	2,059	9,395	846	15,253	1,373	4,697	423	7,626	686
19	1,419	128	1,636	147	946	85	1,091	98	473	43	545	49	44	15,414	1,387	24,653	2,219	10,276	925	16,435	1,479	5,138	462	8,218	740
20	1,664	150	1,938	174	1,110	100	1,292	116	555	50	646	58	45	16,535	1,488	26,660	2,399	11,023	992	17,773	1,600	5,512	496	8,887	800
21	1,853	167	2,160	194	1,235	111	1,440	130	618	56	720	65	46	18,580	1,672	30,318	2,729	12,387	1,115	20,212	1,819	6,193	557	10,106	910
22	1,972	177	2,405	216	1,315	118	1,604	144	657	59	802	72	47	20,685	1,862	34,012	3,061	13,790	1,241	22,675	2,041	6,895	621	11,337	1,020
23	2,109	190	2,633	237	1,406	127	1,756	158	703	63	878	79	48	22,150	1,994	36,805	3,312	14,767	1,329	24,537	2,208	7,383	664	12,268	1,104
24	2,143	193	2,719	245	1,429	129	1,813	163	714	64	906	82	49	23,592	2,123	39,672	3,570	15,728	1,416	26,448	2,380	7,864	708	13,224	1,190

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2021年4月1日版本 1 April 2021 Edition

以港元計算 All figures in HKD

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年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan				年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker			非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
50	25,171	2,265	42,813	3,853	16,781	1,510	28,542	2,569	8,390	755	14,271	1,284	74	93,275	8,395	158,061	14,225	62,183	5,596	105,374	9,484	31,092	2,798	52,687	4,742
51	26,522	2,387	45,902	4,131	17,681	1,591	30,601	2,754	8,841	796	15,301	1,377	75	99,579	8,962	165,710	14,914	66,386	5,975	110,474	9,943	33,193	2,987	55,237	4,971
52	27,702	2,493	48,479	4,363	18,468	1,662	32,319	2,909	9,234	831	16,160	1,454	76	105,581	9,502	172,550	15,530	70,387	6,335	115,034	10,353	35,194	3,167	57,517	5,177
53	28,329	2,550	49,898	4,491	18,886	1,700	33,265	2,994	9,443	850	16,633	1,497	77	111,965	10,077	179,704	16,173	74,643	6,718	119,803	10,782	37,322	3,359	59,901	5,391
54	28,859	2,597	51,220	4,610	19,239	1,732	34,147	3,073	9,620	866	17,073	1,537	78	118,497	10,665	187,479	16,873	78,998	7,110	124,986	11,249	39,499	3,555	62,493	5,624
55	30,239	2,722	54,122	4,871	20,159	1,814	36,081	3,247	10,080	907	18,041	1,624	79	125,491	11,294	195,755	17,618	83,661	7,529	130,503	11,745	41,830	3,765	65,252	5,873
以下保費只供續保之用 The subscriptions below are for Renewal only													80	132,913	11,962	204,385	18,395	88,608	7,975	136,257	12,263	44,304	3,987	68,128	6,132
56	31,567	2,841	56,920	5,123	21,044	1,894	37,947	3,415	10,522	947	18,973	1,708	81	141,246	12,712	214,064	19,266	94,164	8,475	142,709	12,844	47,082	4,237	71,355	6,422
57	32,975	2,968	59,953	5,396	21,983	1,978	39,968	3,597	10,992	989	19,984	1,799	82	150,218	13,520	224,352	20,192	100,145	9,013	149,568	13,461	50,073	4,507	74,784	6,731
58	34,593	3,113	63,242	5,692	23,062	2,076	42,161	3,794	11,531	1,038	21,081	1,897	83	158,523	14,267	232,782	20,950	105,682	9,511	155,188	13,967	52,841	4,756	77,594	6,983
59	36,246	3,262	66,553	5,990	24,164	2,175	44,369	3,993	12,082	1,087	22,184	1,997	84	168,036	15,123	242,524	21,827	112,024	10,082	161,682	14,551	56,012	5,041	80,841	7,276
60	38,623	3,476	71,199	6,408	25,749	2,317	47,466	4,272	12,874	1,159	23,733	2,136	85	179,922	16,793	257,329	23,060	119,948	10,842	171,682	15,551	60,012	5,341	84,841	7,776
以下保費只供續保之用 The subscriptions below are for Renewal only													86	126,802	11,412	173,559	15,620	84,535	7,608	115,706	10,414	42,267	3,804	57,853	5,207
61	41,770	3,759	77,423	6,968	27,846	2,506	51,615	4,645	13,923	1,253	25,808	2,323	87	133,796	12,042	179,596	16,164	89,197	8,028	119,730	10,776	44,599	4,014	59,865	5,388
62	44,779	4,030	83,277	7,495	29,853	2,687	55,518	4,997	14,926	1,343	27,759	2,498	88	139,872	12,588	184,082	16,567	93,248	8,392	122,721	11,045	46,624	4,196	61,361	5,522
63	47,207	4,249	87,752	7,898	31,472	2,832	58,501	5,265	15,736	1,416	29,251	2,633	89	146,410	13,177	188,875	16,999	97,607	8,785	125,917	11,333	48,803	4,392	62,958	5,666
64	49,921	4,493	92,745	8,347	33,280	2,995	61,830	5,565	16,640	1,498	30,915	2,782	90	153,393	13,805	193,920	17,453	102,262	9,204	129,280	11,635	51,131	4,602	64,640	5,818
65	54,093	4,868	100,645	9,058	36,062	3,246	67,097	6,039	18,031	1,623	33,548	3,019	91	160,957	14,486	199,358	17,942	107,304	9,657	132,905	11,961	53,652	4,829	66,453	5,981
66	57,302	5,157	106,550	9,590	38,201	3,438	71,033	6,393	19,101	1,719	35,517	3,197	92	169,535	15,258	205,679	18,511	113,023	10,172	137,119	12,341	56,512	5,086	68,560	6,170
67	60,950	5,486	113,265	10,194	40,633	3,657	75,510	6,796	20,317	1,829	37,755	3,398	93	178,832	16,095	212,433	19,119	119,221	10,730	141,622	12,746	59,611	5,365	70,811	6,373
68	65,339	5,881	119,888	10,790	43,559	3,920	79,925	7,193	21,780	1,960	39,963	3,597	94	187,456	16,871	218,014	19,621	124,971	11,247	145,342	13,081	62,485	5,624	72,671	6,540
69	68,474	6,163	124,819	11,234	45,649	4,108	83,212	7,489	22,825	2,054	41,606	3,745	95	195,881	17,629	222,944	20,065	130,587	11,753	148,629	13,377	65,294	5,876	74,315	6,688
70	72,162	6,495	130,467	11,742	48,108	4,330	86,978	7,828	24,054	2,165	43,489	3,914	96	204,670	18,420	227,926	20,513	136,447	12,280	151,951	13,676	68,223	6,140	75,975	6,838
71	77,406	6,967	137,438	12,369	51,604	4,644	91,626	8,246	25,802	2,322	45,813	4,123	97	213,841	19,246	232,953	20,966	142,561	12,830	155,302	13,977	71,280	6,415	77,651	6,989
72	83,112	7,480	145,874	13,129	55,408	4,987	97,250	8,753	27,704	2,493	48,625	4,376	98	222,978	20,068	237,536	21,378	148,652	13,379	158,357	14,252	74,326	6,689	79,179	7,126
73	88,002	7,920	151,825	13,664	58,668	5,280	101,217	9,110	29,334	2,640	50,608	4,555	99	231,705	20,853	241,281	21,715	154,470	13,902	160,854	14,477	77,235	6,951	80,427	7,238

保費表 Table of Subscriptions

2021年4月1日版本 1 April 2021 Edition

以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits + B. 嚴重危疾延伸保障 Extended Major Critical Illness Benefit																									
年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan				年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker			非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
0	3,813	343	3,813	343	2,542	229	2,542	229	1,271	114	1,271	114	25	3,176	286	4,142	373	2,117	191	2,762	249	1,059	95	1,381	124
1	2,958	266	2,958	266	1,972	177	1,972	177	986	89	986	89	26	3,217	290	4,333	390	2,144	193	2,889	260	1,072	96	1,444	130
2	2,582	232	2,582	232	1,721	155	1,721	155	861	77	861	77	27	3,389	305	4,753	428	2,259	203	3,169	285	1,130	102	1,584	143
3	2,286	206	2,286	206	1,524	137	1,524	137	762	69	762	69	28	3,531	318	5,063	456	2,354	212	3,376	304	1,177	106	1,688	152
4	1,881	169	1,881	169	1,254	113	1,254	113	627	56	627	56	29	3,771	339	5,524	497	2,514	226	3,683	331	1,257	113	1,841	166
5	1,647	148	1,647	148	1,098	99	1,098	99	549	49	549	49	30	4,303	387	6,530	588	2,869	258	4,353	392	1,434	129	2,177	196
6	1,465	132	1,465	132	977	88	977	88	488	44	488	44	31	4,744	427	7,227	650	3,163	285	4,818	434	1,581	142	2,409	217
7	1,368	123	1,368	123	912	82	912	82	456	41	456	41	32	5,302	477	8,221	740	3,535	318	5,481	493	1,767	159	2,740	247
8	1,391	125	1,391	125	927	83	927	83	464	42	464	42	33	5,888	530	9,274	835	3,925	353	6,183	556	1,963	177	3,091	278
9	1,408	127	1,408	127	939	85	939	85	469	42	469	42	34	6,692	602	10,705	963	4,461	401	7,136	642	2,231	201	3,568	321
10	1,465	132	1,465	132	977	88	977	88	488	44	488	44	35	7,535	678	12,238	1,101	5,024	452	8,159	734	2,512	226	4,079	367
11	1,488	134	1,488	134	992	89	992	89	496	45	496	45	36	8,453	761	13,874	1,249	5,635	507	9,249	832	2,818	254	4,625	416
12	1,522	137	1,522	137	1,015	91	1,015	91	507	46	507	46	37	9,405	846	15,578	1,402	6,270	564	10,385	935	3,135	282	5,193	467
13	1,590	143	1,590	143	1,060	95	1,060	95	530	48	530	48	38	10,309	928	17,114	1,540	6,872	618	11,409	1,027	3,436	309	5,705	513
14	1,704	153	1,704	153	1,136	102	1,136	102	568	51	568	51	39	11,143	1,003	18,499	1,665	7,429	669	12,333	1,110	3,714	334	6,166	555
15	1,841	166	1,841	166	1,227	110	1,227	110	614	55	614	55	40	12,131	1,092	20,064	1,806	8,087	728	13,376	1,204	4,044	364	6,688	602
16	1,984	179	1,984	179	1,322	119	1,322	119	661	59	661	59	41	14,005	1,260	23,086	2,078	9,337	840	15,391	1,385	4,668	420	7,695	693
17	2,069	186	2,069	186	1,379	124	1,379	124	690	62	690	62	42	15,528	1,398	25,360	2,282	10,352	932	16,907	1,522	5,176	466	8,453	761
18	2,206	199	2,508	226	1,471	132	1,672	150	735	66	836	75	43	16,872	1,518	27,368	2,463	11,248	1,012	18,245	1,642	5,624	506	9,123	821
19	2,338	210	2,701	243	1,558	140	1,800	162	779	70	900	81	44	18,461	1,661	29,490	2,654	12,307	1,108	19,660	1,769	6,154	554	9,830	885
20	2,585	233	3,025	272	1,723	155	2,017	182	862	78	1,008	91	45	19,844	1,786	31,944	2,875	13,229	1,191	21,296	1,917	6,615	595	10,648	958
21	2,782	250	3,277	295	1,854	167	2,185	197	927	83	1,092	98	46	22,328	2,010	36,383	3,274	14,885	1,340	24,256	2,183	7,443	670	12,128	1,092
22	2,910	262	3,559	320	1,940	175	2,373	214	970	87	1,186	107	47	24,881	2,239	40,909	3,682	16,587	1,493	27,273	2,455	8,294	746	13,636	1,227
23	3,050	275	3,882	349	2,033	183	2,588	233	1,017	92	1,294	116	48	26,693	2,402	44,340	3,991	17,795	1,602	29,560	2,660	8,898	801	14,780	1,330
24	3,101	279	3,979	358	2,067	186	2,652	239	1,034	93	1,326	119	49	28,426	2,558	47,812	4,303	18,951	1,706	31,874	2,869	9,475	853	15,937	1,434

保費表 Table of Subscriptions

2021年4月1日版本 1 April 2021 Edition

以港元計算 All figures in HKD

A. 危疾基本保障 Critical Illness Basic Benefits + B. 嚴重危疾延伸保障 Extended Major Critical Illness Benefit																									
年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan				年齡 Age	金計劃 Gold plan				銀計劃 Silver plan				銅計劃 Bronze plan			
	非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker			非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker		非吸煙者 Non-smoker		吸煙者 Smoker	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
50	30,324	2,729	51,579	4,642	20,216	1,819	34,386	3,095	10,108	910	17,193	1,547	74	141,542	12,739	239,007	21,511	94,362	8,493	159,338	14,340	47,181	4,246	79,669	7,170
51	31,738	2,856	54,940	4,945	21,158	1,904	36,627	3,296	10,579	952	18,313	1,648	75	156,505	14,085	259,327	23,339	104,337	9,390	172,885	15,560	52,168	4,695	86,442	7,780
52	32,975	2,968	57,838	5,205	21,983	1,978	38,559	3,470	10,992	989	19,279	1,735	76	172,550	15,530	280,543	25,249	115,034	10,353	187,028	16,833	57,517	5,177	93,514	8,416
53	33,704	3,033	59,440	5,350	22,469	2,022	39,626	3,566	11,235	1,011	19,813	1,783	77	190,619	17,156	304,015	27,361	127,080	11,437	202,677	18,241	63,540	5,719	101,338	9,120
54	34,257	3,083	60,905	5,481	22,838	2,055	40,603	3,654	11,419	1,028	20,302	1,827	78	209,578	18,862	329,295	29,637	139,718	12,575	219,530	19,758	69,859	6,287	109,765	9,879
55	35,836	3,225	64,250	5,783	23,891	2,150	42,834	3,855	11,945	1,075	21,417	1,928	79	231,158	20,804	357,812	32,203	154,105	13,869	238,541	21,469	77,053	6,935	119,271	10,734
以下保費只供續保之用 The subscriptions below are for Renewal only													80	255,183	22,966	389,093	35,018	170,122	15,311	259,396	23,346	85,061	7,655	129,698	11,673
56	37,227	3,350	67,237	6,051	24,818	2,234	44,825	4,034	12,409	1,117	22,412	2,017	81	282,270	25,404	423,852	38,147	188,180	16,936	282,568	25,431	94,090	8,468	141,284	12,716
57	38,754	3,488	70,669	6,360	25,836	2,325	47,112	4,240	12,918	1,163	23,556	2,120	82	312,691	28,142	462,356	41,612	208,460	18,761	308,237	27,741	104,230	9,381	154,119	13,871
58	40,470	3,642	74,186	6,677	26,980	2,428	49,457	4,451	13,490	1,214	24,729	2,226	83	342,838	30,855	497,633	44,787	228,559	20,570	331,755	29,858	114,279	10,285	165,878	14,929
59	42,334	3,810	77,908	7,012	28,223	2,540	51,938	4,674	14,111	1,270	25,969	2,337	84	376,559	33,890	536,342	48,271	251,039	22,594	357,561	32,180	125,520	11,297	178,781	16,090
60	44,990	4,049	83,129	7,482	29,993	2,699	55,419	4,988	14,997	1,350	27,710	2,494	85	354,831	31,935	491,876	44,269	236,554	21,290	327,917	29,513	118,277	10,645	163,959	14,756
以下保費只供續保之用 The subscriptions below are for Renewal only													86	390,102	35,109	530,317	47,729	260,068	23,406	353,544	31,819	130,034	11,703	176,772	15,909
61	48,484	4,364	89,975	8,098	32,323	2,909	59,983	5,398	16,161	1,454	29,992	2,699	87	427,671	38,490	569,886	51,290	285,114	25,660	379,924	34,193	142,557	12,830	189,962	17,097
62	51,973	4,678	96,752	8,708	34,648	3,118	64,501	5,805	17,324	1,559	32,251	2,903	88	463,849	41,746	605,830	54,525	309,233	27,831	403,887	36,350	154,616	13,915	201,943	18,175
63	55,159	4,964	102,663	9,240	36,773	3,310	68,442	6,160	18,386	1,655	34,221	3,080	89	502,609	45,235	643,199	57,888	335,073	30,157	428,800	38,592	167,536	15,078	214,400	19,296
64	58,847	5,296	109,463	9,852	39,231	3,531	72,975	6,568	19,616	1,765	36,488	3,284	90	544,230	48,981	682,216	61,399	362,820	32,654	454,811	40,933	181,410	16,327	227,405	20,466
65	66,251	5,963	123,399	11,106	44,167	3,975	82,266	7,404	22,084	1,988	41,133	3,702	91	589,249	53,032	723,393	65,105	392,833	35,355	482,262	43,404	196,416	17,677	241,131	21,702
66	71,068	6,396	132,257	11,903	47,378	4,264	88,171	7,935	23,689	2,132	44,086	3,968	92	638,069	57,426	766,964	69,027	425,380	38,284	511,309	46,018	212,690	19,142	255,655	23,009
67	76,648	6,898	142,591	12,833	51,099	4,599	95,061	8,555	25,549	2,299	47,530	4,278	93	688,332	61,950	809,873	72,889	458,888	41,300	539,915	48,592	229,444	20,650	269,958	24,296
68	83,260	7,493	152,874	13,759	55,507	4,996	101,916	9,172	27,753	2,498	50,958	4,586	94	735,579	66,202	846,912	76,222	490,386	44,135	564,608	50,815	245,193	22,067	282,304	25,407
69	88,920	8,003	162,017	14,582	59,280	5,335	108,011	9,721	29,640	2,668	54,006	4,861	95	780,615	70,255	879,236	79,131	520,410	46,837	586,158	52,754	260,205	23,418	293,079	26,377
70	95,555	8,600	172,459	15,521	63,703	5,733	114,973	10,348	31,852	2,867	57,486	5,174	96	827,583	74,482	911,647	82,048	551,722	49,655	607,764	54,699	275,861	24,827	303,882	27,349
71	105,826	9,524	187,678	16,891	70,551	6,350	125,119	11,261	35,275	3,175	62,559	5,630	97	877,236	78,951	944,758	85,028	584,824	52,634	629,839	56,686	292,412	26,317	314,919	28,343
72	117,483	10,573	205,850	18,527	78,322	7,049	137,233	12,351	39,161	3,524	68,617	6,176	98	924,090	83,168	972,688	87,542	616,060	55,445	648,459	58,361	308,030	27,723	324,229	29,181
73	128,803	11,592	221,588	19,943	85,869	7,728	147,725	13,295	42,934	3,864	73,863	6,648	99	972,386	87,515	999,951	89,996	648,257	58,343	666,634	59,997	324,129	29,172	333,317	29,999

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All subscription tables above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

保費並非保證，保柏有可能每年作出調整。

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



常見問題 Frequently asked questions

1. 若我已持有團體醫保或個人醫保計劃，此危疾附加保障可如何提升我的保障？

醫療保障計劃以實報實銷形式賠償你的合資格醫療開支，以既定的保障額為限。這些保障額通常會於每年續保時全數還原，並只適用於賠償實際醫療開支。

此危疾附加保障則在你被診斷出合資格危疾時提供一筆過賠償，終生賠償總額可達 HK\$3,300,000。你可按需要自行決定如何使用有關賠償，例如用以抵消醫療費用或在康復期間為你和你家人提供財務支援。

2. 保柏的「健康支援服務」及「癌症關懷計劃」可如何幫助我？

保柏的「健康支援服務」由我們委任的醫生、合資格護士及健康管理團隊組成，為你提供個人化的健康支援及指引，減低你的憂慮。服務包括 24 小時健康專線、醫生轉介、慢性疾病管理計劃及健康顧問服務，全程協助你的治療至康復過程。我們亦可為你安排醫療專家就受保危疾提供第二醫療意見。

「癌症關懷計劃」則為確診癌症的會員提供度身訂造的支援，我們的合資格護士及健康管理團隊可提供個人化的跟進服務、情緒支援及各式抗癌護理資訊，如保健及飲食建議等，全程關顧你的需要。

只需致電 24 小時健康專線，即可使用「健康支援服務」及「癌症關懷計劃」。

3. 積極癌症治療是指甚麼？

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

1. If I'm already covered by a group or individual health insurance plan, how will this Supplementary Critical Illness Benefit enhance my coverage?

Health insurance schemes compensate you for actual medical expenses covered under your plan, up to specified benefit limits. These benefits are usually restored in full when you renew your scheme each year. However, they are limited to medical expenses only.

This Supplementary Critical Illness Benefit provides up to 3 lump sum benefits, with a lifetime benefit amount up to HK\$3,300,000 in aggregate when you're diagnosed with eligible critical illnesses. You can decide how to best use this compensation to meet your specific needs. So it can be used to offset healthcare costs or support you and your family financially during recovery.

2. How will Bupa's Health Coaching Services and Cancer Care Programme help me?

Bupa's Health Coaching Services offer personal healthcare support and guidance delivered by a team of our appointed doctors, qualified nurses and health management professionals to minimise your worries and give you peace of mind. Services include 24/7 Healthline, doctor referrals, Chronic Conditions Programme and a Care Manager, who can assist you throughout treatment and recovery. We can also arrange for you to get a second medical opinion on covered critical illnesses from a panel of medical specialists.

In addition, the Cancer Care Programme offers tailored support for members diagnosed with cancer. Our qualified nurses and health management professionals will provide personalised follow-up throughout your cancer journey, emotional support and a variety of health information such as cancer care and dietary tips.

Simply call our 24/7 Healthline to access our Health Coaching Services and Cancer Care Programme whenever you're in need.

3. What does active cancer treatment mean?

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



重要資料

Important information

本冊子乃危疾附加保障的資料摘要，僅供參考之用，並應與保柏非凡自願醫保計劃的產品冊子及重要資料一同閱讀。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障事項、條款及細則。

本產品冊子使用的詞彙可能與自願醫保認可產品不同。有關本產品冊子中所用詞彙的定義，請瀏覽保柏網站 <https://www.bupa.com.hk/vhisglossary/>。

我們想幫助你在選擇此保障前了解其內容。請細閱以下資料。

90日等候期

此危疾附加保障設90日等候期，於危疾保障開始日、最後的合約復效日或此合約提升後的開始日（如適用）起計的90日內（以較後者為準）出現病徵或確診的任何危疾均不會獲得賠償。若在簽發合約之前需要較長時間進行核保，則90日等候期會由背書中所載的簽發日起計並以此代替。若危疾由意外引致，則不受上述等候期約束。

賠償各保障項目之間的等候期

(a) 「嚴重危疾保障」及「早期危疾保障」之間的等候期

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

This brochure is a product summary of the Supplementary Critical Illness Benefit and is for reference only. You should read it together with the brochure and Important information for Bupa Hero VHIS Plan. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

The terminologies used in this brochure may be different from the VHIS certified plan. Please refer to Bupa's website at <https://www.bupa.com.hk/vhisglossary/> for the glossary of terms used in this brochure.

We want to help you understand the cover before you opt for Supplementary Critical Illness Benefit. Please read the information below carefully.

90-day waiting period

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

Waiting period between payment of benefit items

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

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

重要資料 Important information

(b) 「嚴重危疾保障」及「額外癌症保障」之間的等候期

「額外癌症保障」將於符合下列適用的等候期及規定下作出賠償：

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

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

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

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



重要資料 Important information

冷靜期

此附加保障的冷靜期與你的保柏非凡自願醫保計劃相同。你可於冷靜期內（即保單文件交付予你後 21 日內）取消你的保柏非凡自願醫保計劃（連同此附加保障）。詳情請參閱隨迎新信件附上的「保單冷靜期通知」。

取消合約權益

你可在合約週年日前 30 日以書面方式通知保柏要求取消此危疾附加保障。如欲一併取消保柏非凡自願醫保計劃及此保障，請根據保柏非凡自願醫保計劃保單的條款及細則作出安排。

有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料（包括吸煙史）以致影響保柏的風險評估，將會影響你的保障權益，後果包括合約被取消、施加提升保費／不受保障項目或索償款項被調低。如有關準會員的健康狀況在提交投保申請表後有任何改變或更新，你需要在危疾保障開始日之前立即通知保柏。

索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於診斷危疾後或最近積極癌症治療週期完成後（如適用）90 天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。索償「額外癌症保障」須提交指定文件，詳情請參閱合約。

Cooling-off period

The cooling-off period for this supplementary benefit is the same as for your Bupa Hero VHIS Plan. You can cancel your Bupa Hero VHIS Plan together with this supplementary benefit during the cooling-off period (i.e. within 21 days after the delivery of policy documents to you). Please refer to the "Notice on cooling-off period of your Policy" enclosed in your welcome pack for details.

Cancellation rights

You can remove this supplementary benefit by giving 30 days' written notice to Bupa before your contract anniversary date. If you want to cancel this benefit and your Bupa Hero VHIS Plan together, you should follow the procedures in your Bupa Hero policy terms and conditions.

Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact (including smoking history) which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments. If there are any changes or updates to the proposed member's health conditions after your application has been submitted, you must notify Bupa immediately before the critical illness benefit coverage commencement date.

Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after the diagnosis of the critical illness or the completion of the latest active cancer treatment cycle (if applicable). Otherwise, we won't be able to process your claim and it may be rejected. Specific documents are required when submitting a claim for Additional Cancer Benefit. Please refer to the contract for details.



重要資料 Important information

保費調整

每名會員的首期保費會根據年齡、吸煙狀況及保障選擇等因素而定。你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。保柏可按醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等因素調整保費率。

續保

本合約生效期為期一年，並會與保柏非凡自願醫保計劃一同自動續保及收取保費（如適用），除非你按保柏非凡自願醫保計劃的條款以書面提出取消會籍。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的危疾附加保障至100歲，只要你符合合約條款及細則內列明的續保要求。額外癌症保障則會於你緊接85歲後的合約週年日自動結束。

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

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

繳付保費

你可以年繳或月繳方式一併繳付保柏非凡自願醫保計劃及此保障的總保費。如你選擇以信用卡或自動轉賬繳付保費，保柏將於合約續保時從自動轉賬戶口或信用卡戶口自動扣取續保保費，除非我們接獲你的其他指示。

Subscription adjustment

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

Renewal

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

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

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

Payment of subscription

You can pay your combined subscription for this benefit and Bupa Hero VHIS Plan yearly or monthly. If you choose to pay by credit card or autopay, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.



重要資料 Important information

終止合約

你的危疾附加保障將在下列最早出現的情況下自動終止：

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

詳情請參閱合約。

轉換至新的保險計劃

如你現時正受保於另一危疾保障計劃並且取消該計劃以加入此保障，你的保障範圍或會有所改變。例如，於你的前計劃下可獲賠償的已存在病症將不獲受保，除非該些病症已被披露並獲保柏接納。當你轉換保險公司或保險計劃時，請留意保障範圍的差異。

不受保障項目

1. 任何不保項目（如適用）及任何已存在病症（除非該等病症已在申請表中披露並獲保柏接納）。
2. 在合約的「已存在病症及等候期」條款下列明的等候期內出現任何病徵或症狀、接受治療、藥物或檢查或診斷的疾病或病症。

Termination of your contract

Your Supplementary Critical Illness Benefit will be terminated automatically in the following situations, whichever is earliest:

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

Please refer to the contract for details.

Changing to a new insurance scheme

If you're currently enrolled in a different critical illness insurance scheme and you cancel it to enrol in this benefit, there may be changes to your coverage. For example, pre-existing conditions payable under your previous scheme won't be covered unless they've been disclosed and accepted by Bupa. Please be mindful of the differences in coverage when you change insurers or insurance schemes.

General exclusions

1. Any excluded conditions (if applicable) and any pre-existing illnesses (unless such conditions have been disclosed in the application and accepted by Bupa).
2. Any illnesses or conditions with signs or symptoms, treatment received, medication or investigation for or is diagnosed within the waiting period as specified in the "Pre-existing Conditions and Waiting Period" clause of the contract.



重要資料 Important information

3. 感染愛滋病及愛滋病相關綜合症，或感染人類免疫力缺乏病毒（受保於「嚴重危疾延伸保障」之因輸血感染人類免疫力缺乏病毒、因侵害而感染之人類免疫力缺乏病毒、因器官移植而感染人類免疫力缺乏病毒、醫療引致感染人類免疫力缺乏病毒及因職業引致之人類免疫力缺乏病毒除外）。
4. 自殺、試圖自殺、蓄意自傷身體，無論會員神智清醒與否。
5. 醉酒或並非由註冊西醫處方的藥物。
6. 任何先天性病症。
7. 戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍事或非法奪權或恐怖活動。
8. 參與或試圖違反法律或拒捕或參與任何犯罪活動。
9. 乘搭任何飛機，但乘坐商用飛機的繳費旅客除外。
10. 吸入氣體，職業所附帶危害除外。
11. 參與（或練習）拳擊、洞穴探險、攀爬、賽馬、小型高速滑艇、武術、攀山、在滑雪道以外滑雪、探洞、賽艇、潛水、帆船競賽、空中運動或任何比賽、測試或牽涉計時的機動車駕駛。

醫療必需

保柏只會根據「醫療必需」的原則，為會員所需支付的費用及／或開支作出賠償。醫療必需指醫療上必需的治療、醫療服務或藥物：

- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
- (b) 符合良好及謹慎的醫療標準；
- (c) 就有關診斷或治療而所需的；
- (d) 非純為會員、註冊西醫、註冊中醫、物理治療師、麻醉科醫生或任何其他醫療服務供應商提供方便；
- (e) 以最合適之程度向會員提供安全及有效的治療；及

3. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immune Deficiency Virus infections (except for HIV Due to Blood Transfusion, HIV Due To Assault, HIV Due To Organ Transplant, Medically Acquired HIV and Occupationally Acquired HIV payable under Extended Major Critical Illness Benefit).
4. Suicide, attempted suicide or intentionally self-inflicted injury, whether the member is sane or insane.
5. Intoxication by alcohol or drugs not prescribed by a registered medical practitioner.
6. Any congenital diseases.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
8. Violation or attempted violation of the law or resistance to arrest or participation in any criminal act.
9. Travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
10. Inhaling gas except from hazard incidental to occupation.
11. Engaging in (or practicing) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, under water diving, yacht racing, aerial sport or any race, trial or timed motor sport.

Medically necessary

We only cover the expenses of the member when they are medically necessary. Medically necessary means the necessity to have a treatment, medical service or medication which is:

- (a) consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- (b) in accordance with standards of good and prudent medical practice;
- (c) necessary for such a diagnosis or treatment;
- (d) not furnished primarily for the convenience of the member, registered medical practitioner, registered Chinese medicine practitioner, physiotherapist, anaesthetist or any other medical service providers;
- (e) furnished at the most appropriate level which can be safely and effectively provided to the member; and



重要資料 Important information

(f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

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

嚴重危疾的定義

癌症不包括

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

詳情請參閱合約。

所有危疾的定義以合約為準。被診斷的疾病或狀況必須得到組織病理學及／或其他適當的測試結果及檢查的支持，且所有治療及手術（如適用）均必須獲註冊醫生確認為醫療必須。

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。此危疾附加保障為「保柏非凡自願醫保計劃」的自選附加保障，並非自願醫保認可產品的一部分，就此保障所繳付的保費不可用作申請稅項扣減。本冊子中、英文之意思如有任何差別，概以英文為準。

This plan is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR.

This Supplementary Critical Illness Benefit is a supplementary benefit under Bupa Hero VHIS Plan. It is not part of the VHIS certified plan and subscriptions paid under this benefit aren't eligible for claiming tax deduction.

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

(f) with respect to hospital confinement, not furnished primarily for diagnostic scanning purposes, imaging examination or physical therapy.

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

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

Definitions of Major Critical Illnesses

Cancer does not include:

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

Please refer to the contract for details.

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

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