



## Enjoy peace of mind while you recover 給你安心 讓你專注康復

Bupa Hospital Cash Insurance Scheme gives you valuable extra cash when you are hospitalised, making sure that you are well-protected against any loss of income during this period. Best of all, you have the flexibility to use the money any way you wish to suit your needs.

### Daily cash of up to HK\$1,000

For a minimal subscription, you will get a daily cash payout of HK\$1,000 if you are hospitalised anywhere in the world<sup>①</sup>, with a maximum payout of up to HK\$1 million for each covered illness. You can also choose the option of a daily cash benefit of HK\$500 to fit your budget, at just HK\$2 subscription per day<sup>②</sup>.

### 30% cash refund on your paid subscriptions

If you do not make any claims for every three consecutive years, you will be rewarded with a 30% cash refund of your paid subscriptions for that period.

### Double cash benefit for extra support

Bupa will double your cash benefit if you are hospitalised in the intensive care unit, or for major organ transplant surgery or common infectious diseases<sup>③</sup>, providing you with more cash-on-hand to ease your worries during these critical moments.

### Medical expenses for overseas accidents fully covered

If you are hospitalised overseas due to an accident<sup>④</sup>, your hospital and surgical expenses will be fully covered up to HK\$100,000 without any individual item limits.

### Accidental injuries covered

Accidental injuries such as bumps, bruises, burns or scalds are commonplace occurrences. With our Emergency Out-patient Benefit for Accidents, you will be covered for emergency treatment received at the out-patient department or accident and emergency department of a hospital due to an accident.

Call us 查詢熱線 2517 5268

Get quote 網上報價 [www.bupa.com.hk](http://www.bupa.com.hk)

This scheme is only available for direct enrolment through Bupa's Health Management Consultant.  
此計劃須透過保柏直屬之健康管理顧問直接投保。

Monthly subscriptions for various sample ages (HK\$)  
不同年齡的每月保費參考 (港幣)

Age 年齡	Plan 計劃 1 - \$1,000 Daily Cash Benefit 每日現金保障 \$1,000	Plan 計劃 2 - \$500 Daily Cash Benefit 每日現金保障 \$500
25	92	50
35	118	63
45	161	86

The above monthly subscriptions include the 25% discount on the first-year subscription. 以上保費為首年 75 折後之每月保費。



保柏住院現金保障計劃給你額外的現金保障，補助你在住院期間的收入損失，一筆過的現金更可隨你的需要而靈活運用。

### 每日現金高達港幣 1,000 元

每日所費無幾，你就可在住院期間每日獲得港幣 1,000 元現金，每受保疾病可獲最高港幣 100 萬元現金，保障更適用於入住海外任何一間醫院<sup>①</sup>。你亦可因應需要選擇每日港幣 500 元的住院現金保障，保費十分划算，每日只需港幣 2 元<sup>②</sup>。

### 30% 已繳保費現金回贈

如你連續每 3 年沒有索償，可獲該 3 年的已繳保費 30% 現金回贈。

### 雙倍現金保障給你額外支援

在危急時候，如須入住深切治療部、接受主要器官移植手術或因感染傳染病住院<sup>③</sup>，你將可獲雙倍的住院現金，令你有更充裕現金應付需要，減輕憂慮。

### 海外意外獲全數賠償住院開支

如你在海外因意外入院<sup>④</sup>，我們會全數賠償你的住院和手術開支至港幣 10 萬元，每個保障細項不設賠償上限。

### 保障意外受傷

意外受傷如跌傷撞傷、燒傷、燙傷都是一些日常容易遇上的意外，我們提供的「緊急意外門診保障」，可保障你因意外而需在醫院門診部或急症部接受緊急治療的費用。

- ① For hospital confinement in Mainland China, the maximum number of days covered is limited to 30 days per disability and benefit payable is limited to 50%.
- ② Based on the subscription of a member aged 25.
- ③ Please refer to the Schedule of Benefits for more details.
- ④ The overseas hospital confinement should take place outside Hong Kong, Mainland China or Macau.

### 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](http://www.bupa.com.hk/levy).

- ① 如在中國內地住院，每病症的最高賠償日數為 30 日，而最高賠償上限為保障額的 50%。
- ② 以 25 歲會員的保費計算。
- ③ 詳情請參考保障金額表。
- ④ 海外住院需在香港、中國內地或澳門以外。

### 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](http://www.bupa.com.hk/levy)。

# Schedule of Benefits 保障金額表

Valid from 1 October 2013 自 2013 年 10 月 1 日起生效

Maximum Limit (HK\$) 最高賠償額 (港幣)

A Daily Cash Benefit 每日現金保障 <sup>①</sup>	Plan 計劃 1 <sup>②</sup>	Plan 計劃 2
Payable from the first day of Hospital Confinement <sup>③</sup> 由住院第一天開始支付 <sup>③</sup> (Maximum 1,000 days per Disability 每病症最多 1,000 日) <sup>④</sup>	Each day 每日 1,000	Each day 每日 500
Maximum Limit 最高賠償額 (Per Disability 每病症) <sup>⑤</sup>	1,000,000	500,000

B Double Cash Benefit 雙倍現金保障 <sup>③</sup>	Plan 計劃 1 <sup>②</sup>	Plan 計劃 2
Payable from the first day of Hospital Confinement <sup>③</sup> 由住院第一天開始支付 <sup>③</sup> (Maximum 1,000 days per Disability 每病症最多 1,000 日) <sup>④</sup>	Each day 每日 2,000	Each day 每日 1,000
Maximum Limit 最高賠償額 (Per Disability 每病症) <sup>⑤</sup>	2,000,000	1,000,000

Double Cash Benefit is payable for Hospital Confinement due to any of the following events:

如受保人因以下任何情況住院，可享雙倍現金保障：

- Hospital Confinement in the intensive care unit 入住深切治療部 (Maximum 90 days per Disability 每病症最多 90 日)<sup>⑥</sup>
- Receiving major organ transplant surgery<sup>⑦</sup> 接受主要器官移植手術<sup>⑦</sup>
- Hospital Confinement due to designated infectious diseases<sup>⑧</sup> 因感染指定傳染病住院<sup>⑧</sup> (Maximum 30 days per Disability 每病症最多 30 日)<sup>⑧</sup>

C Overseas Accident Benefit 海外意外保障	Plan 計劃 1 <sup>②</sup>	Plan 計劃 2
In the event of Hospital Confinement or Day Case Surgery due to an Accident outside Hong Kong, Mainland China or Macau, the following hospital and surgical expenses can be fully covered up to the annual limit: 在香港、中國內地或澳門以外因意外住院或進行日症手術，以下之住院及手術費用將全數賠償，以每年賠償額為上限：		
<ul style="list-style-type: none"> <li>• Room and Board 住房及膳食費</li> <li>• Miscellaneous Hospital Services 住院雜費</li> <li>• Intensive Care 深切治療</li> <li>• Private Nursing 私家看護費</li> <li>• Surgeon and Attendance Fees 外科醫生費及巡房費</li> <li>• Anaesthetist's Fees 麻醉科醫生費</li> <li>• Operating Theatre Fees 手術室費用</li> <li>• In-patient Physician's Fees 住院醫生巡房費</li> <li>• In-patient Specialist's Fees 住院專科醫生費</li> <li>• Companion Bed 住院加床費</li> </ul>	全數賠償 Full Cover	全數賠償 Full Cover
Maximum Limit 最高賠償額 (Each Contract Year 每合約年度計)	100,000	50,000

D Emergency Out-patient Benefit for Accidents 緊急意外門診保障	Plan 計劃 1 <sup>②</sup>	Plan 計劃 2
Covers emergency treatment received at the out-patient department or accident and emergency department of a Hospital due to an Accident. 賠償因意外而需在醫院門診部或急症部接受緊急治療的費用。		
Maximum Limit 最高賠償額 (Each Contract Year 每合約年度計)	10,000	6,000

- ③ The maximum number of days covered per Disability and the Maximum Limit per Disability is the aggregate sum of the Daily Cash Benefit and Double Cash Benefit. For Hospital Confinement in Mainland China, the maximum number of days covered is limited to 30 days per Disability and benefit payable is limited to 50%.
- ④ Plan 1 is not applicable to proposed Members aged 15 days to 17 years, full-time students, housewives, unemployed individuals and retirees.
- ⑤ Hospital Confinement must be 6 consecutive hours or more in the same hospital whereby room and board charges are incurred.
- ⑥ If you are hospitalised for the same Disability after 90 days from your last discharge from hospital or your last consultation, whichever is later, the Disability will be considered as a separate Disability.
- ⑦ Major organ transplant surgery covers heart, lung, liver, pancreas, kidney or bone marrow transplant operations.
- ⑧ Designated infectious diseases include Severe Acute Respiratory Syndrome (SARS), Dengue Fever, Japanese Encephalitis, Creutzfeldt-Jakob Disease (Including human form of Mad Cow Disease), Legionnaires' Disease, Amoebic Dysentery, Cholera, Malaria, Measles, Tetanus, Anthrax, Leprosy, Rabies (Human), Diphtheria, Acute Poliomyelitis, Yellow Fever, Plague and Scarlet Fever.
- ⑨ 每病症的最高賠償日數及最高賠償額以「每日現金保障」及「雙倍現金保障」合併計算。於中國內地住院，每病症的最高賠償日數為 30 日，而最高賠償上限為保障額的 50%。
- ⑩ 計劃 1 不適用於年齡為 15 日至 17 歲之準會員、全日制學生、家庭主婦、待業及退休人士。
- ⑪ 住院期間必須在同一所醫院內留院連續 6 小時或以上，並被收取病房及膳食費。
- ⑫ 如你在出院或最後接受治療當日 (以較後者為準) 90 日後，再因同一病因而引起之病症，將被視為另一次病症。
- ⑬ 主要器官移植手術是指心臟、肺、肝臟、胰臟、腎臟或骨髓移植手術。
- ⑭ 指定傳染病包括嚴重急性呼吸系統綜合症 (沙士)、登革熱、日本腦炎、克雅二氏病 (包括人類瘋牛症)、退伍軍人病、阿米巴痢疾、霍亂、瘧疾、麻疹、破傷風、炭疽、麻風、瘋狗症、白喉、急性脊髓灰質炎 (小兒麻痺症)、黃熱病、鼠疫及猩紅熱。

# Enrolment 登記

- Easy enrolment; no health examination required
- Issue age: 15 days to 64 years old (guaranteed renewal up to 75 years old)
- Payment: monthly by credit card or autopay
- 投保簡易，無需身體檢查
- 投保年齡：15 日至 64 歲 (保證可續保至 75 歲)
- 繳付保費方法：以信用卡或自動轉賬每月支付

# Bupa – A global healthcare specialist 保柏 – 國際醫療保健專家

Bupa's purpose is helping people live longer, healthier, happier lives and making a better world.

We are an international healthcare company serving over 50 million customers worldwide. With no shareholders, we reinvest profits into providing more and better healthcare for the benefit of current and future customers.

Rooted in Hong Kong since 1976, we are known as an integrated healthcare specialist, offering one-stop solutions across domestic health insurance, international health insurance, as well as primary care services through Quality HealthCare Medical Services (QHMS).

保柏的目標是幫助人們活出更長壽、更健康 and 更愉快的人生，並創造更美好的世界。

我們是國際醫療保健公司，於全球服務超過 5,000 萬客戶。我們不設股東，將盈餘投資於業務當中，為現在和未來的客戶提供更多更佳的醫療保健服務。

保柏香港於 1976 年成立，是香港的綜合醫療保健專家，為顧客提供一站式的方案，服務涵蓋本地及國際醫療保險，並透過旗下的卓健醫療，為市民提供醫療保健服務。

