

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

A Hospital and Surgical Benefit ^① 住院及手術保障 ^①	Maximum Limit (HK\$) 最高賠償額 (港幣)			
	Plan 計劃 1 Private ^② 私家房 ^②	Plan 計劃 2 Semi-private ^② 半私家房 ^②	Plan 計劃 3 Ward ^② 大房 ^②	
1 Room and Board (Maximum 270 days each Contract Year) 住房及膳食費 (每合約年度最多270日)	每日3,400 each day	每日1,550 each day	每日940 each day	
2 Miscellaneous Hospital Services (Each Contract Year) 住院雜費 (每合約年度計)	38,930	23,690	16,300	
3 Intensive Care (Supplement to Room and Board)(Each Contract Year) 深切治療 (住房及膳食費之補足) (每合約年度計)	30,488	25,825	24,600	
4 Private Nursing (Maximum 120 days each Contract Year) 私家看護費 (每合約年度最多120日) ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務	每日940 each day	每日640 each day	每日410 each day	
5 Surgeon and Attendance Fees (For surgical case only)(Each operation) 外科醫生費及巡房費 (只適用於外科手術) (每次手術計) ◦ Complex 複雜 99,120 ◦ Major 大型 49,500 ◦ Intermediate 中型 24,380 ◦ Minor 小型 9,240		70,040 35,640 17,560 7,640	58,400 31,600 12,810 6,050	
6 Anaesthetist's Fees (Each operation) 麻醉科醫生費 (每次手術計) ◦ Complex 複雜 29,260 ◦ Major 大型 14,630 ◦ Intermediate 中型 7,390 ◦ Minor 小型 3,670		20,870 10,700 5,300 2,760	17,450 10,000 4,380 2,580	
7 Operating Theatre Fees (Each operation) 手術室費用 (每次手術計) ◦ Complex 複雜 29,260 ◦ Major 大型 14,630 ◦ Intermediate 中型 7,390 ◦ Minor 小型 3,670		20,870 10,700 5,300 2,760	17,450 10,000 4,380 2,580	
8 In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year) 住院醫生巡房費 (只適用於非手術治療) (每合約年度最多270日)	每日2,700 each day	每日1,240 each day	每日810 each day	
9 In-patient Specialist's Fees (Each Contract Year) 住院專科醫生費 (每合約年度計) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 須獲主診註冊西醫以書面轉介 ^③ (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)	12,800	4,730	2,800	
10 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	131,750	94,000	87,000	
11 Companion Bed (Maximum 270 days each Contract Year) 住院加床費 (每合約年度最多270日)	每日1,700 each day	每日775 each day	每日470 each day	
Day Case Procedure Benefits^④ 日間手術保障^④				
<ul style="list-style-type: none"> ◦ Items A12 - A13 cover expenses incurred for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner or (ii) Hospital Confinement without an overnight stay in Hong Kong. Supplementary Major Medical Benefit (if any) will not be applicable. ◦ Exclusively payable for eligible expenses incurred by the procedures below performed during overnight Hospital Confinement that is not Medically Necessary up to the Maximum Limit of other providers only. Supplementary Major Medical Benefit (if any) will not be applicable. If Hospital Confinement is Medically Necessary^⑤, eligible expenses shall be payable under benefit items A1 - A11 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable). ◦ A12至 A13 項將支付於香港(i)由註冊西醫於診所或醫院日症房進行診所手術或日症或(ii)無需過夜的住院的費用。附加醫療保障(如有)並不適用。 ◦ 單獨賠償在非醫療必需及需要過夜的住院期間進行以下程序而引致的合資格費用, 以其他供應商之最高賠償額為限, 附加醫療保障(如有)亦並不適用。如住院屬醫療必需^⑤, 合資格費用將在住院及手術保障 A1 - A11 項及附加醫療保障(如適用)下賠償。 				
12 Day Case Endoscopy Procedure (Each operation) 日間內窺鏡程序 (每次手術計)	At Bupa's designated medical centres ^⑥ 於保柏指定醫療中心 ^⑥	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
	At other providers 於其他供應商	16,580	13,160	11,210
13 Day Case Viral Warts and Skin Lesions Procedure ^⑥ (Each operation) 日間病毒性疣及皮損程序 ^⑥ (每次手術計)	At Bupa's designated medical centres ^⑥ 於保柏指定醫療中心 ^⑥	Full reimbursement 全數支付	Full reimbursement 全數支付	Full reimbursement 全數支付
	At other providers 於其他供應商	8,000	8,000	8,000
14 Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) 入院前及出院後之門診護理 (每合約年度計) ◦ Including two pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital ◦ 包括2次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用		5,600	3,310	2,160
15 Emergency Out-patient Benefit for Accidents (Each Contract Year) 緊急意外門診保障 (每合約年度計)		10,300	8,260	6,800
16 Psychiatric Treatment (Each Contract Year) 精神科治療 (每合約年度計)			30,000	
Overall Annual Limit - Below attained age of 65 on the Contract Effective Date 每年最高賠償額 - 於合約生效日未滿65歲之會員			Unlimited 不設上限	
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		722,240	364,650	212,800

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B Supplementary Major Medical Benefit (Optional) 附加醫療保障 (自選保障) ^①	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 1 Private ^② 私家房 ^③	Plan 計劃 2 Semi-private ^④ 半私家房 ^⑤	Plan 計劃 3 Ward ^⑥ 大房 ^⑦
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) 最高賠償額 (每合約年度計)	515,000	237,270	134,450
Lifetime Limit (Only applicable to Members who attain the age of 65 or above) 終生最高賠償額 (只適用於年齡已屆 65 歲或以上的會員)	680,000	339,000	238,900

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit (or Lifetime Limit, if applicable) above and HK\$500 deductible per claim.
- Your Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement at designated private Hospitals in Hong Kong subject to a credit limit approved by Bupa. For the list of designated private Hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa Transfer Care. This list is subject to change from time to time.
- In case of overseas hospitalisation, only medical Emergency cases will be covered.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
 - From Semi-private Room to Private Room : 50%
 - From Ward to Semi-private Room : 50%
 - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions 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.
- 此保障支付任何超出按住院及手術保障下 A1 - A11 項 (不論超出最高賠償額或最多日數) 可獲賠償的合資格費用, 以上述最高賠償額 (或終生最高賠償額, 如適用) 為限, 每次索償的墊底費為港幣 500 元。
- 你可使用保柏康健卡支付指定的香港私家醫院之住院費用, 以保柏批核之信用額為限。你可瀏覽保柏網頁 www.bupa.com.hk > 個人醫療保險 > 轉安醫療保障, 查看指定的香港私家醫院名單, 此名單可能會不時更改。
- 如身處海外, 只適用於因急症之住院治療。
- 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。
- 如你入住比原有保障級別更高的病房級別, 保障額將作出如下調整:
 - 半私家房至私家房 : 50%
 - 大房至半私家房 : 50%
 - 大房至私家房 : 25%
- 然而, 有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別, 或因隔離原因而須入住指定住房級別的情況。

C Clinical Benefit ^① (Optional) 門診保障 ^② (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
1 General Practitioner (Consultation fee only) 普通科醫生 (只限診症費)	每次 520 each visit	每次 340 each visit	每次 240 each visit
2 Specialist (Consultation fee only) 專科醫生 (只限診症費) <ul style="list-style-type: none"> Subject to written referral^③ 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^④, 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 	每次 860 each visit	每次 640 each visit	每次 470 each visit
3 Home Consultation (Consultation fee only) 家中應診 (只限診症費)	每次 930 each visit	每次 620 each visit	每次 470 each visit
4 Physiotherapist (Treatment fee only) 物理治療師 (只限診療費) <ul style="list-style-type: none"> Subject to written referral^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介^④ 	每次 810 each visit	每次 540 each visit	每次 440 each visit
5 Chiropractor (Treatment fee only) 脊醫 (只限診療費) <ul style="list-style-type: none"> Subject to written referral^③ from a Registered Medical Practitioner 須獲註冊西醫書面轉介^④ 	每次 810 each visit	每次 540 each visit	每次 440 each visit
6 Chinese Herbalist 中醫師 <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) 此保障支付由註冊中醫處方並由合法來源 (不論是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 此保障支付由註冊中醫進行的針灸治療及推拿 	每次 390 each visit	每次 295 each visit	每次 245 each visit
7 Chinese Bonesetter 跌打醫師 <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得的基本醫療必需中藥費用) 此保障支付由註冊中醫處方並由合法來源 (不論是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 此保障支付由註冊中醫進行的針灸治療及推拿 	每次 390 each visit	每次 295 each visit	每次 245 each visit
8 Psychiatric-related Treatments ^⑤ 精神科相關治療 ^⑥ <ul style="list-style-type: none"> Consultation fee (including basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests) 診症費 (包括基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗) 	每次 820 each visit	每次 620 each visit	每次 450 each visit
9 Psychological Counselling 臨床心理輔導 <ul style="list-style-type: none"> Subject to written referral^③ from a Psychiatrist 須獲精神科醫生書面轉介^④ 	每次 820 each visit	每次 620 each visit	每次 450 each visit

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C Clinical Benefit [®] (Optional) 門診保障 [®] (自選保障)	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
10 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 at a legitimate source 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用 	5,700	3,500	2,180
11 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[®] 	4,560	2,550	1,970

Maximum number of visits per Contract Year for items C1 – C9 above in aggregate is 30 in total, with sub-limits of 10 visits per Contract Year for items C6 – C7 and C8 – C9 respectively. Subject to a maximum of one visit per item per day.
 每合約年度內有關上文C1至C9項之診治次數上限共為30次，其中項目C6至C7及C8至C9之診治次數上限為每合約年度合共各10次。每一項目以每日最多一次為限。

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

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.
 提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。

E Health Coaching Services 健康支援服務

Plan 計劃 1 Private [®] 私家房 [®]	Plan 計劃 2 Semi-private [®] 半私家房 [®]	Plan 計劃 3 Ward [®] 大房 [®]
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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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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。 	✓	✓	Not applicable 不適用
Care Manager 健康顧問 <ul style="list-style-type: none"> 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。 	✓	✓	✓ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
Second Medical Opinion 第二醫療意見 <ul style="list-style-type: none"> 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。 	✓	✓	Not applicable 不適用

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。

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Notes 附註

- ① About Hospital and Surgical Benefit
 - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case refer to Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
 - If the entitled Room and Board benefit limit under your Bupa group membership is lower than that of Bupa Transfer Care scheme at the ward level by 50% (or more), all eligible Pre-existing Conditions will be payable up to 50% of the benefit limits under Hospital and Surgical Benefit of the ward plan of this scheme. The Overall Annual Limit for the Members attained age of 65 or above on the Contract Effective Date will remain unchanged.
- ② About Room Level
 - 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.
- ③ 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.
- ④ About Day Case Procedure Benefits
 - For endoscopy and viral warts and skin lesions procedures performed outside Hong Kong, eligible expenses shall be payable under benefit items A1 - A11 of Hospital and Surgical Benefit and Supplementary Major Medical Benefit (if applicable).
 - For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please refer to the Documents section of Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑤ Endoscopy and viral warts and skin lesions procedures performed during Hospital Confinement with an overnight stay may be considered Medically Necessary when the Member's medical symptoms or conditions cannot be safely treated in an outpatient setting. Please refer to the Contract for the full definition of Medically Necessary.
- ⑥ If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.
- ⑦ Please visit a Bupa's designated medical centre in Hong Kong and show your myBupa app at registration, then settle your expenses directly and submit your claim to Bupa. Please refer to www.bupa.com.hk/bupa-medical-centre to view the latest location list and the services available at each centre. This list is subject to change from time to time.
- ⑧ About Supplementary Major Medical (SMM) Benefit
 - This Benefit is subject to the Maximum Limit per Contract Year or the remaining balance of Lifetime Limit (if applicable), whichever is lower. The SMM Benefit, which is paid from age 65 will be deducted from the Lifetime Limit and the remaining balance will become the Lifetime Limit of the next Contract Year. After the Lifetime Limit is exhausted, this Benefit shall automatically terminate.
- ⑨ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by general practitioners, specialists and Chinese herbalists of video consultation service providers (excluding any medication delivery or brewing charge).
- ⑩ 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.
- ⑪ 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.
- ⑫ 有關「住院及手術保障」
 - 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
 - 如你的保柏團體計劃之「住房及膳食費」保障額較「保柏轉安」大房級別的「住房及膳食費」保障額低一半（或更低），所有合資格的已存在病症將以「保柏轉安」住院及手術保障的大房級別保障額的一半為賠償上限。於合約生效日年滿65歲或以上之會員的每年最高賠償額則維持不變。
- ⑬ 有關住房等級
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- ⑭ 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。
- ⑮ 有關日間手術保障
 - 如於香港以外的地方進行內窺鏡和病毒性疣及皮損程序，合資格費用將在住院及手術保障A1 - A11項及附加醫療保障（如適用）下賠償。
 - 有關受日間手術保障所保障之內窺鏡和病毒性疣及皮損程序的完整列表，請參閱保柏客戶服務網站myBupa上的會籍文件頁面。此列表可能會不時更改。
- ⑯ 如會員的病症或病情難以在門診情況下安全地進行治療，於需要過夜的住院期間進行的內窺鏡和病毒性疣及皮損程序將可被視為醫療必需。請參考合約查閱醫療必需之完整定義。
- ⑰ 如會員於同一日同時接受多過一次的病毒性疣及皮損治療，將被算作為一次手術。保柏保留權利要求你提供醫療報告以供檢閱。
- ⑱ 請於本港的保柏指定醫療中心登記時出示你的myBupa手機應用程式，並直接繳付你的費用，然後向保柏索償。請瀏覽www.bupa.com.hk/bupa-medical-centre 查閱最新的醫療中心地址及每間中心所提供的服務。此名單會不時更改。
- ⑲ 有關「附加醫療保障」
 - 此保障的賠償以每合約年度「最高賠償額」或「終生最高賠償額」餘額（如適用）之較低者為上限。65歲起支付的「附加醫療保障」將自「終生最高賠償額」中扣減，餘額將成為下一合約年度的「終生最高賠償額」。此保障將於「終生最高賠償額」耗盡後自動終止。
- ⑳ 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師醫療診症服務的診症費（不包括任何藥物運送費用及煎藥費用）。
- ㉑ 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）及帕金遜病的門診診治（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。
- ㉒ 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。

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

Subscriptions for Member aged 18 or above 18歲或以上會員之保費

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	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房		Attained age 已屆年齡	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	7,518	677	4,184	377	2,565	231	50	26,624	2,396	14,303	1,287	7,113	640
19	7,624	686	4,239	382	2,595	234	51	27,931	2,514	15,018	1,352	7,372	663
20	7,746	697	4,406	397	2,629	237	52	29,290	2,636	15,756	1,418	7,602	684
21	7,876	709	4,523	407	2,663	240	53	30,737	2,766	16,541	1,489	7,835	705
22	8,025	722	4,625	416	2,692	242	54	32,287	2,906	17,401	1,566	8,055	725
23	8,192	737	4,686	422	2,731	246	55	33,877	3,049	18,325	1,649	8,355	752
24	8,374	754	4,772	429	2,780	250	56	35,656	3,209	19,317	1,739	8,671	780
25	8,589	773	4,893	440	2,826	254	57	37,528	3,378	20,373	1,834	9,007	811
26	8,936	804	5,054	455	2,869	258	58	39,458	3,551	21,460	1,931	9,337	840
27	9,236	831	5,105	459	2,932	264	59	41,530	3,738	22,549	2,029	9,764	879
28	9,575	862	5,297	477	2,998	270	The subscriptions below are for renewal only 以下保費只供續保之用						
29	9,942	895	5,497	495	3,072	276	60	43,589	3,923	23,666	2,130	10,153	914
30	10,433	939	5,731	516	3,133	282	61	45,747	4,117	24,832	2,235	10,515	946
31	10,960	986	5,956	536	3,223	290	62	47,945	4,315	26,037	2,343	10,944	985
32	11,422	1,028	6,197	558	3,317	299	63	50,224	4,520	27,296	2,457	11,353	1,022
33	11,929	1,074	6,452	581	3,429	309	64	52,592	4,733	28,613	2,575	11,789	1,061
34	12,466	1,122	6,724	605	3,535	318	65	55,095	4,959	29,988	2,699	12,222	1,100
35	13,068	1,176	7,133	642	3,696	333	66	57,734	5,196	31,276	2,815	12,789	1,151
36	13,701	1,233	7,465	672	3,909	352	67	60,468	5,442	32,549	2,929	13,369	1,203
37	14,375	1,294	7,814	703	4,134	372	68	63,260	5,693	33,745	3,037	13,894	1,250
38	15,090	1,358	8,187	737	4,370	393	69	66,121	5,951	34,850	3,137	14,442	1,300
39	15,839	1,426	8,575	772	4,614	415	70	69,162	6,225	35,813	3,223	15,003	1,350
40	16,631	1,497	8,984	809	4,764	429	71	72,455	6,521	36,599	3,294	15,573	1,402
41	17,453	1,571	9,415	847	4,930	444	72	75,839	6,826	37,331	3,360	15,917	1,433
42	18,313	1,648	9,859	887	5,123	461	73	79,405	7,146	37,977	3,418	16,231	1,461
43	19,226	1,730	10,334	930	5,321	479	74	83,155	7,484	38,571	3,471	16,429	1,479
44	20,177	1,816	10,839	976	5,530	498	75	87,085	7,838	39,145	3,523	16,578	1,492
45	21,111	1,900	11,353	1,022	5,764	519	76	91,049	8,194	39,583	3,562	16,700	1,503
46	22,090	1,988	11,896	1,071	5,994	539	77	95,022	8,552	39,880	3,589	16,800	1,512
47	23,126	2,081	12,473	1,123	6,235	561	78	98,778	8,890	40,158	3,614	16,885	1,520
48	24,212	2,179	13,077	1,177	6,509	586	79	102,650	9,239	40,423	3,638	16,968	1,527
49	25,361	2,282	13,722	1,235	6,774	610	80 or above 或以上	106,550	9,590	40,638	3,657	17,026	1,532

Subscriptions for child aged below 18 years 18歲以下子女之保費

All figures in HK\$ 以港幣計算

A Hospital and Surgical Benefit (Discounted subscription per person) 住院及手術保障 (每人折扣後保費)						
	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
Child enrolls independently 子女獨立投保	12,503	1,125	6,593	593	3,752	338
Child enrolls with one parent: 25% child discount 子女與父或母同時投保：子女折扣—75折	9,377	844	4,945	445	2,814	254
Child enrolls with both parents: 50% child discount 子女與父母同時投保：子女折扣—半價	6,252	563	3,297	297	1,876	169

Table of Subscriptions 保費表

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Additional options 額外保障

All figures in HK\$ 以港幣計算

B Supplementary Major Medical Benefit 附加醫療保障 Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房		Attained age 已屆年齡	Plan 計劃1 Private 私家房		Plan 計劃2 Semi-private 半私家房		Plan 計劃3 Ward 大房	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
0-17 years 歲	2,398	216	1,450	131	1,257	113	50	6,726	605	3,766	339	2,187	197
18	2,169	195	1,257	113	767	69	51	7,034	633	3,970	357	2,283	205
19	2,199	198	1,275	115	772	69	52	7,398	666	4,138	372	2,386	215
20	2,236	201	1,297	117	780	70	53	7,841	706	4,331	390	2,488	224
21	2,278	205	1,321	119	789	71	54	8,310	748	4,525	407	2,597	234
22	2,326	209	1,349	121	799	72	55	8,805	792	4,730	426	2,715	244
23	2,381	214	1,378	124	808	73	56	9,341	841	4,949	445	2,829	255
24	2,445	220	1,410	127	822	74	57	9,912	892	5,180	466	2,953	266
25	2,515	226	1,444	130	835	75	58	10,513	946	5,425	488	3,086	278
26	2,573	232	1,487	134	850	77	59	11,149	1,003	5,682	511	3,227	290
27	2,618	236	1,533	138	869	78	The subscriptions below are for renewal only 以下保費只供續保之用						
28	2,671	240	1,586	143	884	80	60	11,855	1,067	5,964	537	3,369	303
29	2,744	247	1,640	148	901	81	61	12,626	1,136	6,264	564	3,545	319
30	2,808	253	1,700	153	919	83	62	13,435	1,209	6,575	592	3,668	330
31	2,905	261	1,762	159	941	85	63	14,310	1,288	6,900	621	3,790	341
32	3,001	270	1,829	165	976	88	64	15,270	1,374	7,232	651	3,909	352
33	3,106	280	1,898	171	1,014	91	65	16,261	1,463	7,427	668	4,116	370
34	3,208	289	1,965	177	1,063	96	66	17,394	1,565	7,777	700	4,693	422
35	3,320	299	2,032	183	1,123	101	67	18,449	1,660	8,231	741	5,512	496
36	3,441	310	2,115	190	1,171	105	68	19,802	1,782	8,422	758	6,173	556
37	3,573	322	2,204	198	1,197	108	69	21,357	1,922	9,433	849	7,122	641
38	3,739	337	2,299	207	1,254	113	70	23,261	2,093	10,479	943	7,515	676
39	3,912	352	2,395	216	1,337	120	71	25,198	2,268	11,538	1,038	7,791	701
40	4,109	370	2,499	225	1,420	128	72	27,147	2,443	12,477	1,123	7,983	718
41	4,344	391	2,608	235	1,484	134	73	29,132	2,622	13,417	1,208	8,191	737
42	4,590	413	2,712	244	1,546	139	74	31,316	2,818	14,427	1,298	8,539	769
43	4,845	436	2,825	254	1,614	145	75	33,413	3,007	14,879	1,339	8,894	800
44	5,107	460	2,939	265	1,684	152	76	35,702	3,213	15,385	1,385	9,132	822
45	5,379	484	3,056	275	1,758	158	77	37,961	3,416	15,775	1,420	9,274	835
46	5,650	509	3,193	287	1,835	165	78	40,442	3,640	16,171	1,455	9,377	844
47	5,922	533	3,341	301	1,916	172	79	43,005	3,870	16,548	1,489	9,479	853
48	6,190	557	3,496	315	2,004	180	80 or above 或以上	45,649	4,108	16,837	1,515	9,579	862
49	6,477	583	3,660	329	2,088	188							

C Clinical Benefit 門診保障 Additional Subscription 額外保費

Attained age 已屆年齡	Plan 計劃1		Plan 計劃2		Plan 計劃3		Attained age 已屆年齡	Plan 計劃1		Plan 計劃2		Plan 計劃3	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
0-17 years 歲	9,498	855	8,008	721	5,647	508	49	15,960	1,436	11,996	1,080	8,730	786
18	7,200	648	5,983	538	4,400	396	50	16,002	1,440	12,188	1,097	8,761	788
19	7,281	655	6,081	547	4,475	403	51	16,431	1,479	12,436	1,119	8,923	803
20	7,368	663	6,190	557	4,558	410	52	16,755	1,508	12,689	1,142	9,000	810
21	7,462	672	6,299	567	4,638	417	53	16,998	1,530	12,938	1,164	9,098	819
22	7,565	681	6,414	577	4,726	425	54	17,177	1,546	13,214	1,189	9,206	829
23	7,683	691	6,537	588	4,817	434	55	17,432	1,569	13,496	1,215	9,330	840
24	7,812	703	6,653	599	4,946	445	56	17,674	1,591	13,776	1,240	9,441	850
25	7,957	716	6,778	610	5,079	457	57	18,013	1,621	14,066	1,266	9,556	860
26	8,117	731	6,899	621	5,266	474	58	18,315	1,648	14,364	1,293	9,643	868
27	8,290	746	7,026	632	5,347	481	59	18,605	1,674	14,656	1,319	9,817	884
28	8,475	763	7,191	647	5,439	490	60	19,072	1,716	14,958	1,346	10,001	900
29	8,677	781	7,369	663	5,461	491	61	19,648	1,768	15,254	1,373	10,174	916
30	8,979	808	7,690	692	5,518	497	62	20,237	1,821	15,552	1,400	10,428	939
31	9,326	839	7,890	710	5,573	502	63	20,802	1,872	15,865	1,428	10,710	964
32	9,682	871	8,229	741	5,768	519	64	21,272	1,914	16,184	1,457	10,999	990
33	10,062	906	8,686	782	5,973	538	65	22,010	1,981	16,678	1,501	11,197	1,008
34	10,461	941	9,185	827	6,151	554	66	22,560	2,030	17,052	1,535	11,394	1,025
35	10,980	988	9,413	847	6,351	572	67	23,160	2,084	17,354	1,562	11,583	1,042
36	11,443	1,030	9,607	865	6,504	585	68	23,719	2,135	17,628	1,587	11,730	1,056
37	11,934	1,074	9,808	883	6,637	597	69	24,139	2,173	17,859	1,607	11,861	1,067
38	12,354	1,112	10,003	900	6,803	612	70	24,646	2,218	18,149	1,633	11,986	1,079
39	12,843	1,156	10,210	919	6,994	629	71	24,932	2,244	18,389	1,655	12,099	1,089
40	13,078	1,177	10,228	921	7,189	647	72	25,205	2,268	18,585	1,673	12,165	1,095
41	13,422	1,208	10,428	939	7,451	671	73	25,418	2,288	18,803	1,692	12,248	1,102
42	13,796	1,242	10,513	946	7,665	690	74	25,634	2,307	18,997	1,710	12,272	1,104
43	14,110	1,270	10,705	963	7,839	706	75	25,833	2,325	19,219	1,730	12,357	1,112
44	14,445	1,300	10,904	981	7,969	717	76	26,015	2,341	19,429	1,749	12,477	1,123
45	14,836	1,335	11,089	998	8,076	727	77	26,168	2,355	19,642	1,768	12,562	1,131
46	15,079	1,357	11,296	1,017	8,253	743	78	26,276	2,365	19,736	1,776	12,589	1,133
47	15,380	1,384	11,521	1,037	8,416	757	79	26,347	2,371	19,813	1,783	12,590	1,133
48	15,677	1,411	11,747	1,057	8,683	781	80 or above 或以上	26,486	2,384	19,896	1,791	12,609	1,135
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Table of Subscriptions 保費表

1 January 2024 Edition 2024 年1月1日版本

All figures in HK\$ 以港幣計算

No Claim Renewal Discount 無索償續保折扣

A no claim renewal discount will be applied to the next renewal subscription of Hospital and Surgical Benefit provided that no claims payment has been made or is payable under Hospital and Surgical Benefit during any one of the following periods:
如於以下任何年期並無已付或應付之「住院及手術保障」賠償，下一年度「住院及手術保障」之續保保費將獲無索償續保折扣優惠：

Period without claims payment 無賠償紀錄之年期	No claim renewal discount 無索償續保折扣優惠
2 or 3 consecutive Contract Years 連續2或3個合約年度	5%
4 or 5 consecutive Contract Years 連續4或5個合約年度	10%
6 consecutive Contract Years or above 連續6個合約年度或以上	15%

Notes 附註

- This Table of Subscriptions is only applicable to Members who are aged below 59 years (inclusive) on the Member's Coverage Commencement Date of their Bupa group health insurance scheme. For those who are aged 60 years or above, please refer to other applicable Table of Subscriptions.
- Any new applicant who is aged between 60 and 69 years on the Member's Coverage Commencement Date of their Bupa group health insurance scheme 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 upon enrolment and renewal.
- 此保費表只適用於會員在其保柏團體醫療保障計劃生效時之年齡為59歲以下(首尾歲數計算在內)。已屆60歲或以上的會員，請參考其他適用之保費表。
- 如新申請人在其保柏團體醫療保障計劃生效時之年齡介乎60至69歲，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上表保費調高一倍。但投保及續保「門診保障」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。

