

Schedule of Benefits 保障金額表

1 January 2024 Edition 2024年1月1日版本

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

A Hospital and Surgical Benefit ^{①②} 住院及手術保障 ^{①②}	Plan 計劃 1 Private ^① 私家房 ^①	Plan 計劃 2 Semi-private ^① 半私家房 ^①	Plan 計劃 3 Ward ^① 大房 ^①
This Benefit is payable for eligible expenses of the following items (a) to (j) incurred by the Member during his Hospital Confinement, Clinical Operation or Day Case in Hong Kong only unless such confinement or surgery performed outside Hong Kong is directly resulting from medical Emergency outside Hong Kong as certified by a Registered Medical Practitioner subject to the applicable Overall Annual Limit, deductible and reimbursement percentage as shown in the Schedule of Benefits. 在此保障金額表列出每年最高賠償額、墊底費及賠償率的規限下，此保障只支付會員有關下列 (a) 至 (j) 項在香港的住院、診所手術或日症所需合資格費用 (若於香港以外因緊急情況之醫療事故而須入住當地醫院或於當地進行手術並獲註冊西醫簽署證明則除外)。			
Overall Annual Limit 每年最高賠償額	600,000	350,000	180,000
(a) Room and Board 住房及膳食費			
(b) Miscellaneous Hospital Services 住院雜費			
(c) Intensive Care 深切治療			
(d) Surgeon and Attendance Fees (For surgical case only) 外科醫生費及巡房費 (只適用於外科手術)			
(e) Anaesthetist's Fees 麻醉科醫生費			
(f) Operating Theatre Fees 手術室費用			
(g) In-patient Physician's Fees (For non-surgical case only) 住院醫生巡房費 (只適用於非手術治療)	80% of eligible medical expenses 支付合資格醫療費用的 80%	80% of eligible medical expenses 支付合資格醫療費用的 80%	80% of eligible medical expenses 支付合資格醫療費用的 80%
(h) In-patient Specialist's Fees 住院專科醫生費 ◦ 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)			
(i) Companion Bed 住院加床費			
(j) Psychiatric Treatment 精神科治療			
Deductible 墊底費 ◦ Per Hospital Confinement / Treatment 每次住院 / 診治 ◦ Per Disability (Only applicable to cancer and kidney dialysis) 每病症 (只適用於癌症及洗腎)	300,000	100,000	30,000
Reimbursement percentage 賠償率	80%		
Benefit calculation for Hospital and Surgical Benefit: 住院及手術保障之賠償計算：			
Amount of eligible medical expenses incurred and actually paid during Hospital Confinement, Day Case or Clinical Operation	less	The higher of deductible for Hospital and Surgical Benefit as stated in the Schedule of Benefits or actual amount reimbursed by any other sources under the same medical bill	times 80% times Adjustment factor ^④ for room upgrade, if applicable
[於住院、日症或診所手術期間所導致並已支付的合資格醫療費用]	減	保障金額表所示的住院及手術保障之墊底費或從其他途徑對相同醫療費單索償所得的金額 (以較高者為準)	乘 80% 乘 住房升級之調整值 ^④ (如適用)
B Free Overseas Medical Contingency Top-up Benefit (Each Contract Year) ^{①②} 免費海外緊急額外醫療保障 (每合約年度計) ^{①②}	Plan 計劃 1 Private ^① 私家房 ^①	Plan 計劃 2 Semi-private ^① 半私家房 ^①	Plan 計劃 3 Ward ^① 大房 ^①
This Benefit covers Emergency medical treatment overseas or treatment for a specific medical condition which should be performed outside Hong Kong upon the medical advice of a Specialist with Bupa's prior approval provided that Hospital and Surgical Benefit of Part A (if applicable) is exhausted. 此保障適用於海外緊急之治療或因特別病況而由專科醫生建議於香港以外地方接受治療，必須於接受治療之前，預先取得保柏之同意，並於 A 項之住院及手術保障 (如適用) 已耗盡後才適用。	250,000	150,000	75,000

Notes 附註

- All the medical expenses incurred by a Member must first be claimed under any laws or regulations or any other insurance policy, or other sources, if any. The amount of eligible medical expenses that was not reimbursed shall be payable under this Benefit as a secondary insurance. 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.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital. Adjustment factors for room upgrade will be applied if Member is hospitalised not in accordance with plan 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.
- For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for a new or unrelated medical condition.
- 會員所有的醫療費用必須先向任何法律或規例或其他保險計劃或其他途徑 (如有) 申請索償。未能獲得賠償的合資格醫療費用，可於本保障下以輔助保險形式作出賠償。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。
- 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。如會員住院時並非根據原有之計劃住房，保障額將因應升級住房而作出調整：
 - 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。
- 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- 會員可在轉介信發出日起計 6 個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。

Table of Subscriptions 保費表

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All figures in HK\$ 以港幣計算

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	
	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年
15 days 日 - 17 years 歲	171	1,994	95	1,101	52	603
18	128	1,490	72	837	37	432
19	131	1,522	74	858	38	447
20	134	1,565	76	879	40	460
21	138	1,610	77	900	41	474
22	142	1,658	79	923	42	486
23	147	1,708	81	947	43	499
24	151	1,759	84	972	44	513
25	156	1,812	86	997	45	528
26	161	1,869	88	1,022	46	539
27	165	1,924	90	1,049	48	555
28	170	1,982	92	1,076	49	569
29	175	2,042	95	1,105	50	584
30	181	2,108	98	1,135	52	606
31	187	2,176	102	1,182	55	635
32	193	2,248	106	1,234	58	676
33	200	2,324	111	1,288	62	720
34	207	2,407	115	1,344	65	751
35	214	2,496	121	1,403	67	779
36	225	2,619	129	1,506	70	816
37	238	2,767	139	1,620	75	872
38	251	2,924	148	1,727	80	934
39	265	3,087	156	1,812	85	995
40	280	3,254	163	1,899	90	1,049
41	295	3,436	171	1,987	95	1,102
42	312	3,632	178	2,077	99	1,158
43	330	3,837	187	2,180	104	1,212
44	349	4,059	196	2,280	109	1,265
45	368	4,287	206	2,393	113	1,319
46	390	4,534	215	2,506	118	1,372
47	412	4,790	226	2,626	124	1,445
48	435	5,064	236	2,742	130	1,509
49	460	5,355	248	2,884	137	1,592
50	487	5,674	266	3,101	147	1,710
51	524	6,104	288	3,355	159	1,853
52	578	6,733	323	3,761	176	2,054
53	647	7,530	359	4,182	197	2,297
54	743	8,647	403	4,690	218	2,543
55	866	10,086	469	5,455	244	2,845
56	962	11,192	524	6,100	270	3,138
57	1,024	11,920	556	6,473	284	3,300
58	1,088	12,664	589	6,861	299	3,481
59	1,152	13,404	627	7,304	319	3,709

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis. 保費並非保證，保柏有可能每年作出調整。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

有關保費徵費

由2018年1月1日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

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

All terms and conditions are subject to the Contract. 中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits. 請參考合約查閱保障金額表內大楷詞語之定義。

Bupa (Asia) Limited 保柏(亞洲)有限公司

Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

地址：香港九龍觀塘海濱道77號海濱匯第2座6樓

Telephone 電話：(852) 2517 5175 Facsimile 傳真：(852) 2548 1848 Website 網址：www.bupa.com.hk