

保柏自願醫保計劃（標準計劃）及保柏靈活配自願醫保計劃（靈活計劃）產品比較



Comparison of Bupa MyBasic VHIS Plan (Standard Plan) and MyFlexi VHIS Plan (Flexi Plan)

下表所列金額為個別計劃之賠償限額（港元）。 The amounts shown below are the benefit limits of Bupa's VHIS plans in HKD.

計劃 Plan	保柏自願醫保計劃 MyBasic VHIS Plan	保柏靈活配自願醫保計劃 MyFlexi VHIS Plan		
		尊尚 / 升級尊尚 Deluxe / Deluxe Plus	智選 / 升級智選 Advance / Advance Plus	基本 / 升級基本 Standard / Standard Plus
計劃選擇 Plan choices	—			
1) 基本保障 Basic Benefits				
病房級別 Ward class	您可自選病房級別 (標準私家房、半私家房、大房等) Ward class of your choice (Standard Private, Semi-private, Ward Room, etc.)	您可自選病房級別 (標準私家房、半私家房、大房等) Ward class of your choice (Standard Private, Semi-private, Ward Room, etc.)		
a 病房及膳食 Room and board	每日 \$750 per day (每保單年度最多 180 日 Maximum 180 days per Policy Year)	每日 \$3,750 per day	每日 \$1,730 per day	每日 \$900 per day (每保單年度最多 270 日 Maximum 270 days per Policy Year)
b 雜項開支 Miscellaneous charges	每保單年度 \$14,000 per Policy Year	每保單年度 \$44,400 per Policy Year	每保單年度 \$24,800 per Policy Year	每保單年度 \$15,800 per Policy Year
c 主診醫生巡房費 Attending doctor's visit fee	每日 \$750 per day (每保單年度最多 180 日 Maximum 180 days per Policy Year)	每日 \$2,990 per day	每日 \$1,380 per day	每日 \$810 per day (每保單年度最多 270 日 Maximum 270 days per Policy Year)

d	專科醫生費 Specialist's fee	每保單年度 \$4,300 per Policy Year	每保單年度 \$12,800 per Policy Year	每保單年度 \$4,840 per Policy Year	每保單年度 \$4,440 per Policy Year
e	深切治療 Intensive care	每日 \$3,500 per day	每日 \$4,700 per day	每日 \$3,900 per day	每日 \$3,650 per day
(每保單年度最多 25 日 Maximum 25 days per Policy Year)					
f	外科醫生費 Surgeon's fee	每項手術·按手術表劃分的手術分類： Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:			
	<ul style="list-style-type: none"> • 複雜 Complex • 大型 Major • 中型 Intermediate • 小型 Minor 	\$50,000	\$120,000	\$77,200	\$56,400
		\$25,000	\$60,000	\$42,600	\$30,600
		\$12,500	\$25,400	\$17,800	\$13,100
		\$5,000	\$9,140	\$7,640	\$5,880
g	麻醉科醫生費 Anaesthetist's fees	每項手術·按手術表劃分的手術分類： Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:			
	<ul style="list-style-type: none"> • 複雜 Complex • 大型 Major • 中型 Intermediate • 小型 Minor 	賠償外科醫生費的 35% 35% of Surgeon's fee	\$42,000	\$27,020	\$19,740
			\$21,000	\$14,910	\$10,710
			\$8,890	\$6,230	\$4,585
			\$4,360	\$2,790	\$2,490
h	手術室費 Operating theatre charges	每項手術·按手術表劃分的手術分類： Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:			
	<ul style="list-style-type: none"> • 複雜 Complex • 大型 Major • 中型 Intermediate • 小型 Minor 	外科醫生費的 35% 35% of Surgeon's fee	\$42,000	\$27,020	\$19,740
			\$21,000	\$14,910	\$10,710
			\$8,890	\$6,230	\$4,585
			\$4,360	\$2,790	\$2,490
i	訂明診斷成像檢測 Prescribed Diagnostic Imaging Tests	每保單年度 \$20,000 per Policy Year	每保單年度 \$40,000 per Policy Year	每保單年度 \$30,000 per Policy Year	每保單年度 \$20,000 per Policy Year
(設 30%共同保險 subject to 30% Coinsurance)					
j	訂明非手術癌症治療 Prescribed Non-surgical Cancer Treatments	每保單年度 \$80,000 per Policy Year	每保單年度 \$155,000 per Policy Year	每保單年度 \$123,000 per Policy Year	每保單年度 \$83,000 per Policy Year

k	入院前或出院後 / 日間手術前後的門診護理 Pre-and post-Confinement / Day Case Procedure outpatient care	每次 \$580 · 每保單年度最多 \$3,000 <ul style="list-style-type: none"> • 住院 / 日間手術前最多 1 次門診或急症診症 • 出院 / 日間手術後 90 日內最多 3 次跟進門診 \$580 per visit, up to \$3,000 per Policy Year <ul style="list-style-type: none"> • 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure • 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) 	每保單年度 \$5,840 per Policy Year <ul style="list-style-type: none"> • 2 次住院/日間手術前的門診/急症診症 • 所有出院/日間手術後 90 日內之跟進門診 • 2 prior outpatient visits or Emergency consultation per Confinement/Day Case Procedure • All related follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) 	每保單年度 \$3,400 per Policy Year	每保單年度 \$3,080 per Policy Year	
l	精神科治療 Psychiatric treatment	每保單年度 \$30,000 per Policy Year				
		2) 額外保障 Enhanced Benefits				
		a 私家看護費 Private nursing				
		每日 \$970 per day	每日 \$640 per day	每日 \$390 per day	(每保單年度最多 120 日 Maximum 120 days per Policy Year)	
		b 陪床費 Companion bed				
		每日 \$1,880 per day	每日 \$850 per day	每日 \$450 per day	(每保單年度最多 270 日 Maximum 270 days per Policy Year)	
c 急症意外門診保障 Emergency outpatient treatment for Accidents						
每保單年度 \$11,900 per Policy Year	每保單年度 \$8,700 per Policy Year	每保單年度 \$6,600 per Policy Year				

	d	日症病人洗腎 Day Patient kidney dialysis		
		每保單年度 \$155,000 per Policy Year	每保單年度 \$123,000 per Policy Year	每保單年度 \$83,000 per Policy Year
	e	住院或指定治療後由註冊中醫師提供之診症或針灸 Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments		
	每次 \$360 per visit	每次 \$270 per visit	每次 \$225 per visit	(每保單年度最多 20 次 Maximum 20 visits per Policy Year)
其他限額 Other limits				
保障項目 (a) – (l) 的每年保障限額 Annual Benefit Limit for benefit items (a) – (l) under 1) Basic Benefits		1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額 Annual Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits		
每保單年度 \$420,000 per Policy Year		無 Nil		
保障項目 (a) – (l) 的終身保障限額 Lifetime Benefit Limit for benefit items (a) – (l) under 1) Basic Benefits		1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額 Lifetime Benefit Limit for all items under 1) Basic Benefits and 2) Enhanced Benefits		
無 Nil		無 Nil		
自選提升保障 Optional Enhanced Benefit				
升級保障 Push the Limit Benefit				
病房級別限制 Restricted ward class				
	標準私家房 Standard Private Room	半私家房 Semi-private Room	大房 Ward Room	
全數賠償保障 Full Cover Benefit				
	全數賠償 以每保單年度 \$1,040,000 為限 Full cover up to \$1,040,000 per Policy Year	全數賠償 以每保單年度 \$520,000 為限 Full cover up to \$520,000 per Policy Year	全數賠償 以每保單年度 \$260,000 為限 Full cover up to \$260,000 per Policy Year	

附加醫療保障 Supplementary Major Medical Benefit		
設 20%共同保險 以每保單年度 \$620,000 為限 Subject to 20% coinsurance up to \$620,000 per Policy Year	設 20%共同保險 以每保單年度 \$330,000 為限 Subject to 20% coinsurance up to \$330,000 per Policy Year	設 20%共同保險 以每保單年度 \$131,000 為限 Subject to 20% coinsurance up to \$131,000 per Policy Year
其他自選保障 Other Optional Benefits		
門診保障 Clinical Benefit		
牙科保障 Dental Benefit		
產科保障 Maternity Benefit		
免費保障 Free Benefits		
保柏國際援助計劃 Bupa Worldwide Assistance Programme		
健康支援服務 Health Coaching Services		
折扣優惠 Discounts		
子女折扣 Child discount		
無索償續保折扣 No claim renewal discount		

以上資料只供參考，詳情請參閱有關計劃的保單及保障資料。

The above information is for reference only. Please refer to the Policy and Benefit Information of the respective plans for details.

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