

如何查閱轉移至保柏靈活配自願醫保計劃後的保費

18 歲以下合資格享有子女折扣的受保人：

- 請於保柏靈活配自願醫保計劃的保費表查閱基本保障及額外保障的保費，然後自行計算應用子女折扣後的應繳保費（75 折或 65 折）。
- 請注意，子女折扣並不適用於「升級保障」及其他自選保障的保費。

60 歲或以上的受保人：

- 請於保柏靈活配自願醫保計劃的保費表查閱您的保費（包括「升級保障」及其他自選保障的保費），然後自行計算應用轉移折扣（8 折）後的年繳保費。
- 保柏會因應您投保保柏卓康健時的歲數決定您的保柏靈活配是否須應用高齡附加保費，例如：
 - 若您在 60 歲前投保保柏卓康健，高齡附加保費並不適用。您可查閱自願醫保計劃標準保費表上「只適用於保單生效時年齡介乎 0 至 59 歲之受保人」列表下所示之續保保費；及
 - 如您在 60 歲或以後投保保柏卓康健並已應用高齡附加保費，則須查閱「只適用於保單生效時年齡介乎 60 至 69 歲之受保人」或「只適用於保單生效時年齡介乎 70 至 80 歲之受保人」列表下所示之續保保費。

請注意，保費只供參考，並未計算適用的保費徵費。如需查詢應繳的保費及徵費總額，請聯絡您的健康管理顧問。應繳保費及徵費總額將顯示於保費詳情文件上，並隨您的保柏靈活配自願醫保計劃迎新文件附上。

How to check the migration premium for Bupa MyFlexi VHIS Plan

For insured persons aged below 18 eligible for child discount:

- Please check the premiums for basic benefits and enhanced benefits in the Bupa MyFlexi VHIS Plan Premium Table and apply the child discount (25%/35%) manually.
- Please note that the child discount is not applicable to premiums for Push the Limit Benefit and other optional benefits.

For insured persons aged 60 or above:

- Please check your premium in the Bupa MyFlexi VHIS Plan Premium Table and apply the migration discount (20%) on all premiums (including Push the Limit Benefit and all optional benefits) for annual payment.
- Bupa shall use your age when you enrolled in Bupa Care Pro to determine whether an overaged loading will be applied under Bupa MyFlexi accordingly. For example:
 - If you enrolled in Bupa CarePro before the age of 60, no overage loading will be applied and you can refer to the renewal premium shown in the Standard Premium Schedule of the VHIS plan under "For Insured Persons from Age 0 to 59 years at Policy commencement"; and
 - If you enrolled in Bupa CarePro on or after age 60 with an overaged loading already applied, you should refer to the renewal premium under "For Insured Persons from Age 60 to 69 years at Policy commencement" or "For Insured Persons from Age 70 to 80 years at Policy commencement" when you migrate to MyFlexi.

Please note that the premium shown is for reference only and applicable levy is not included. You may contact your health management consultant for the exact premium and levy. The actual premium paid will be shown on the premium details attached to your Bupa MyFlexi welcome pack.

保費表 Premium Table

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保柏靈活配自願醫保計劃提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa MyFlexi VHIS Plan offers the options below (VHIS certification numbers in brackets):

- 尊尚 / 升級尊尚 Deluxe / Deluxe Plus (F00029-03-000-02 / F00029-03-001-02)
- 智選 / 升級智選 Advance / Advance Plus (F00029-02-000-02 / F00029-02-001-02)
- 基本 / 升級基本 Standard / Standard Plus (F00029-01-000-02 / F00029-01-001-02)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits													
只適用於保單生效時年齡介乎 0 至 59 歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement													
年齡 Age	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		年齡 Age	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	
	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 - 17	10,854	977	5,992	539	3,321	299	50	20,037	1,803	11,924	1,073	7,130	642
18	7,503	675	4,153	374	2,377	214	51	20,847	1,876	12,408	1,117	7,416	667
19	7,650	689	4,263	384	2,400	216	52	21,688	1,952	12,912	1,162	7,716	694
20	7,777	700	4,339	391	2,422	218	53	22,566	2,031	13,443	1,210	8,022	722
21	7,914	712	4,426	398	2,455	221	54	23,490	2,114	13,999	1,260	8,341	751
22	8,057	725	4,522	407	2,494	224	55	24,447	2,200	14,593	1,313	8,683	781
23	8,208	739	4,631	417	2,538	228	56	25,438	2,289	15,209	1,369	9,042	814
24	8,372	753	4,751	428	2,589	233	57	26,476	2,383	15,852	1,427	9,414	847
25	8,549	769	4,886	440	2,646	238	58	27,554	2,480	16,525	1,487	9,798	882
26	8,743	787	5,031	453	2,710	244	59	28,702	2,583	17,225	1,550	10,201	918
27	8,958	806	5,192	467	2,780	250	以下保費只供續保之用 The premiums below are for Renewal only						
28	9,204	828	5,369	483	2,857	257	60	29,899	2,691	17,956	1,616	10,614	955
29	9,468	852	5,562	501	2,945	265	61	31,325	2,819	18,808	1,693	11,136	1,002
30	9,759	878	5,772	519	3,046	274	62	32,817	2,954	19,695	1,773	11,685	1,052
31	10,084	908	5,999	540	3,159	284	63	34,458	3,101	20,630	1,857	12,262	1,104
32	10,441	940	6,231	561	3,285	296	64	36,278	3,265	21,591	1,943	12,863	1,158
33	10,826	974	6,474	583	3,426	308	65	38,267	3,444	22,608	2,035	13,496	1,215
34	11,260	1,013	6,724	605	3,585	323	66	40,442	3,640	23,671	2,130	14,124	1,271
35	11,711	1,054	6,983	628	3,761	338	67	42,782	3,850	24,711	2,224	14,763	1,329
36	12,177	1,096	7,255	653	3,945	355	68	45,283	4,075	25,667	2,310	15,386	1,385
37	12,662	1,140	7,534	678	4,139	373	69	47,938	4,314	26,562	2,391	16,010	1,441
38	13,165	1,185	7,826	704	4,342	391	70	50,691	4,562	27,492	2,474	16,632	1,497
39	13,697	1,233	8,134	732	4,556	410	71	53,331	4,800	28,318	2,549	17,097	1,539
40	14,264	1,284	8,450	761	4,778	430	72	56,020	5,042	29,034	2,613	17,551	1,580
41	14,743	1,327	8,734	786	4,975	448	73	58,796	5,292	29,621	2,666	17,981	1,618
42	15,248	1,372	9,034	813	5,178	466	74	61,577	5,542	30,072	2,706	18,372	1,653
43	15,770	1,419	9,342	841	5,392	485	75	64,239	5,782	30,362	2,733	18,658	1,679
44	16,305	1,467	9,658	869	5,613	505	76	66,964	6,027	30,670	2,760	18,842	1,696
45	16,856	1,517	9,991	899	5,845	526	77	69,706	6,274	30,969	2,787	18,977	1,708
46	17,425	1,568	10,337	930	6,087	548	78	72,533	6,528	31,277	2,815	19,111	1,720
47	18,021	1,622	10,698	963	6,335	570	79	75,445	6,790	31,579	2,842	19,247	1,732
48	18,638	1,677	11,068	996	6,593	593	80+	78,378	7,054	31,888	2,870	19,391	1,745
49	19,274	1,735	11,456	1,031	6,854	617							

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以港元計算 All figures in HKD

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits

只適用於保單生效時年齡介乎 60 至 69 歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

年齡 Age	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	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
60	44,849	4,037	26,934	2,424	15,921	1,433
61	46,988	4,229	28,212	2,540	16,704	1,503
62	49,226	4,431	29,543	2,660	17,528	1,578
63	51,687	4,652	30,945	2,786	18,393	1,656
64	54,417	4,898	32,387	2,915	19,295	1,737
65	57,401	5,166	33,912	3,053	20,244	1,823
66	60,663	5,460	35,507	3,195	21,186	1,907
67	64,173	5,775	37,067	3,336	22,145	1,994
68	67,925	6,113	38,501	3,465	23,079	2,078
69	71,907	6,471	39,843	3,587	24,015	2,162
以下保費只供續保之用 The premiums below are for Renewal only						
70	76,037	6,843	41,238	3,711	24,948	2,246
71	79,997	7,200	42,477	3,824	25,646	2,309
72	84,030	7,563	43,551	3,920	26,327	2,370
73	88,194	7,938	44,432	3,999	26,972	2,427
74	92,366	8,313	45,108	4,059	27,558	2,480
75	96,359	8,673	45,543	4,100	27,987	2,519
76	100,446	9,041	46,005	4,140	28,263	2,544
77	104,559	9,411	46,454	4,181	28,466	2,562
78	108,800	9,792	46,916	4,223	28,667	2,580
79	113,168	10,185	47,369	4,263	28,871	2,598
80+	117,567	10,581	47,832	4,305	29,087	2,618

1) 基本保障 Basic Benefits + 2) 額外保障 Enhanced Benefits

只適用於保單生效時年齡介乎 70 至 80 歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

年齡 Age	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	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
70	101,382	9,124	54,984	4,948	33,264	2,994
71	106,662	9,600	56,636	5,098	34,194	3,078
72	112,040	10,084	58,068	5,226	35,102	3,160
73	117,592	10,584	59,242	5,332	35,962	3,236
74	123,154	11,084	60,144	5,412	36,744	3,306
75	128,478	11,564	60,724	5,466	37,316	3,358
76	133,928	12,054	61,340	5,520	37,684	3,392
77	139,412	12,548	61,938	5,574	37,954	3,416
78	145,066	13,056	62,554	5,630	38,222	3,440
79	150,890	13,580	63,158	5,684	38,494	3,464
80	156,756	14,108	63,776	5,740	38,782	3,490
以下保費只供續保之用 The premiums below are for Renewal only						
81+	156,756	14,108	63,776	5,740	38,782	3,490

以港元計算 All figures in HKD

3) 自選提升保障 - 升級保障 Optional Enhanced Benefit - Push the Limit Benefit
額外保費 Additional Premium

年齡 Age	升級尊尚 Deluxe Plus		升級智選 Advance Plus		升級基本 Standard Plus		年齡 Age	升級尊尚 Deluxe Plus		升級智選 Advance Plus		升級基本 Standard Plus	
	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 - 17	4,371	393	2,424	218	1,361	122	49	12,922	1,163	6,030	543	3,239	292
18	3,563	321	1,799	162	962	87	50	13,687	1,232	6,335	570	3,431	309
19	3,607	325	1,784	161	980	88	51	14,487	1,304	6,650	599	3,603	324
20	3,663	330	1,806	163	997	90	52	15,311	1,378	6,989	629	3,760	338
21	3,705	333	1,843	166	1,008	91	53	16,178	1,456	7,337	660	3,902	351
22	3,767	339	1,884	170	1,021	92	54	17,097	1,539	7,698	693	4,046	364
23	3,845	346	1,930	174	1,036	93	55	18,064	1,626	8,054	725	4,198	378
24	3,927	353	1,980	178	1,057	95	56	19,053	1,715	8,438	759	4,349	391
25	4,016	361	2,034	183	1,083	97	57	20,120	1,811	8,837	795	4,510	406
26	4,128	372	2,093	188	1,115	100	58	21,247	1,912	9,261	833	4,680	421
27	4,253	383	2,160	194	1,155	104	59	22,466	2,022	9,690	872	4,874	439
28	4,378	394	2,231	201	1,203	108	60	23,775	2,140	10,159	914	5,126	461
29	4,528	408	2,313	208	1,259	113	61	25,243	2,272	10,729	966	5,375	484
30	4,691	422	2,401	216	1,319	119	62	27,003	2,430	11,423	1,028	5,706	514
31	4,853	437	2,506	226	1,386	125	63	28,875	2,599	12,328	1,110	6,123	551
32	5,041	454	2,635	237	1,461	131	64	30,757	2,768	13,280	1,195	6,629	597
33	5,240	472	2,765	249	1,543	139	65	32,985	2,969	14,315	1,288	7,159	644
34	5,463	492	2,907	262	1,618	146	66	35,702	3,213	15,408	1,387	7,770	699
35	5,743	517	3,050	275	1,686	152	67	38,971	3,507	16,645	1,498	8,438	759
36	6,086	548	3,200	288	1,758	158	68	42,852	3,857	18,155	1,634	9,202	828
37	6,457	581	3,363	303	1,835	165	69	47,039	4,234	19,839	1,786	10,042	904
38	6,855	617	3,531	318	1,913	172	70	51,164	4,605	21,380	1,924	10,980	988
39	7,272	654	3,696	333	1,994	179	71	55,185	4,967	22,778	2,050	11,961	1,076
40	7,684	692	3,894	350	2,082	187	72	59,020	5,312	23,590	2,123	12,827	1,154
41	8,138	732	4,078	367	2,180	196	73	62,574	5,632	24,327	2,189	13,321	1,199
42	8,619	776	4,275	385	2,278	205	74	65,876	5,929	25,257	2,273	13,391	1,205
43	9,140	823	4,485	404	2,393	215	75	68,907	6,202	26,337	2,370	13,593	1,223
44	9,691	872	4,716	424	2,510	226	76	72,158	6,494	27,295	2,457	13,881	1,249
45	10,264	924	4,939	445	2,630	237	77	75,703	6,813	28,308	2,548	14,256	1,283
46	10,886	980	5,190	467	2,762	249	78	79,444	7,150	29,041	2,614	14,610	1,315
47	11,532	1,038	5,467	492	2,910	262	79	83,490	7,514	29,704	2,673	14,966	1,347
48	12,213	1,099	5,739	517	3,068	276	80+	88,006	7,921	30,220	2,720	15,345	1,381

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

1) 門診保障 Clinical Benefit (只供已選擇升級保障之人士投保 Only available for enrolment after selecting Push the Limit Benefit) 額外保費 Additional Premium											
年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly	年齡 Age	按年 Annual	按月 Monthly
15日 days - 17歲 years	7,710	694	33	7,846	706	49	11,652	1,049	65	17,361	1,562
18	6,416	577	34	8,041	724	50	11,944	1,075	66	17,623	1,586
19	6,450	581	35	8,245	742	51	12,243	1,102	67	17,786	1,601
20	6,485	584	36	8,451	761	52	12,555	1,130	68	17,947	1,615
21	6,548	589	37	8,663	780	53	12,863	1,158	69	18,106	1,630
22	6,612	595	38	8,882	799	54	13,189	1,187	70	18,270	1,644
23	6,680	601	39	9,103	819	55	13,525	1,217	71	18,414	1,657
24	6,751	608	40	9,330	840	56	13,869	1,248	72	18,557	1,670
25	6,830	615	41	9,567	861	57	14,214	1,279	73	18,701	1,683
26	6,922	623	42	9,806	883	58	14,584	1,313	74	18,844	1,696
27	7,020	632	43	10,048	904	59	14,958	1,346	75	18,987	1,709
28	7,126	641	44	10,298	927	60	15,344	1,381	76	19,128	1,722
29	7,238	651	45	10,557	950	61	15,720	1,415	77	19,271	1,734
30	7,370	663	46	10,816	973	62	16,113	1,450	78	19,411	1,747
31	7,511	676	47	11,087	998	63	16,522	1,487	79	19,553	1,760
32	7,670	690	48	11,368	1,023	64	16,933	1,524	80+	19,694	1,772

2) 牙科保障 Dental Benefit (只適用於年齡介乎15日至80歲之受保人 For Insured Persons from Age 15 days to 80 years only) 額外保費 Additional Premium				
年齡 Age	計劃 Plan A		計劃 Plan B	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15日 days - 80歲 years	662	60	988	89

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 premium schedules 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.

3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium						
年齡 Age	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	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
18 - 29	14,232	1,281	9,300	837	6,193	557
30 - 49	18,977	1,708	12,401	1,116	8,258	743
50 - 54 (只供續保 for renewal only)	18,977	1,708	12,401	1,116	8,258	743

C 折扣優惠 Discounts

無索償續保折扣 No Claim Renewal Discount	
無索償期間 No claim period	無索償續保折扣 No claim renewal discount
連續 2 或 3 個保單年度 2 or 3 consecutive Policy Years	5%
連續 4 或 5 個保單年度 4 or 5 consecutive Policy Years	10%
連續 6 個或以上保單年度 6 or more consecutive Policy Years	15%

所有條款及細則以保單為準。 All terms and conditions are subject to the Policy.
以上折扣只適用於 1) 基本保障 + 2) 額外保障的保費，不適用於升級保障及其他自選保障。 The above discounts apply to premiums of 1) Basic Benefits + 2) Enhanced Benefits only, but not Push the Limit and other optional benefits.

子女折扣 Child Discount (只適用於 18 歲以下的受保人 Applicable to Insured Persons below Age 18 only)	
子女與父或母一同投保：子女的 1) 基本保障 + 2) 額外保障保費可享 75 折 Child enrolls with one parent: 25% child discount on 1) Basic Benefits + 2) Enhanced Benefits	
子女與父母一同投保：子女的 1) 基本保障 + 2) 額外保障保費可享 65 折 Child enrolls with both parents: 35% child discount on 1) Basic Benefits + 2) Enhanced Benefits	