

Integrated Medical Scheme Information Session

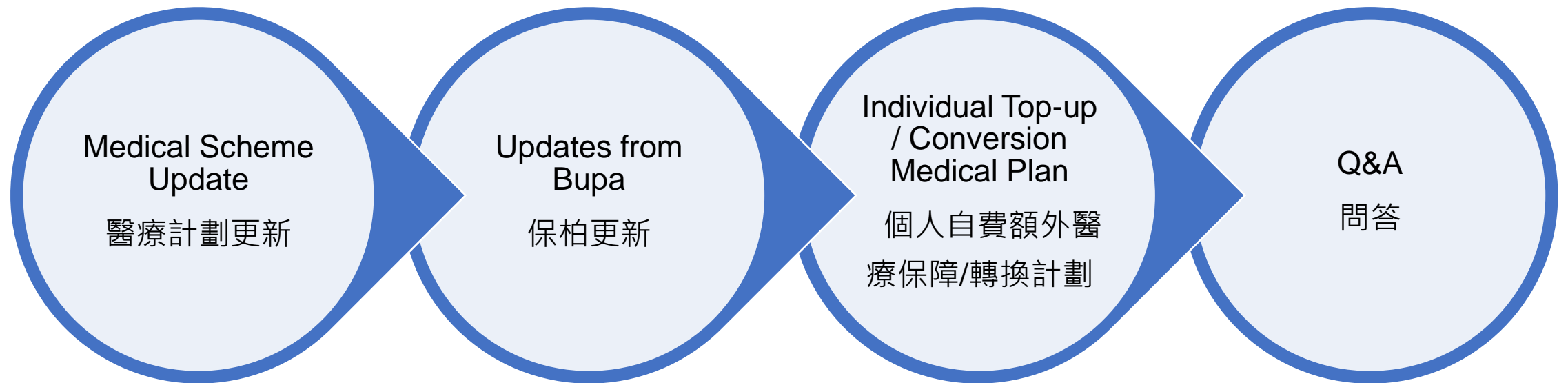
(28 & 31 May 2024)

綜合醫療計劃簡介會

(2024年5月28及31日)



Agenda 議程





Medical Scheme Update

醫療計劃更新

Medical Scheme Update 醫療計劃更新

1. Extending the Validity Period for Referral Letter 延長轉介信有效期

With effect from 1 July 2024 由2024年7月1日起

Type of Service 類別	Visit 求診	Validity 有效期
Physiotherapy / Chiropractic Treatment 物理治療 / 整脊治療	6 months from the date of issue 由發出日期起計 6 個月有效	
	 1st Visit 初次求診	6 months from the date of issue 由發出日期起計6個月
	 Follow-up visits 隨後複診	6 months from the date of last visit 由上次求診日期起計6個月

Medical Scheme Update 醫療計劃更新

5

2. Submitting claim procedures for Hospitalisation Benefits 遞交住院福利索償程序

With effect from 1 July 2024 由2024年7月1日起

- Discontinuation of Submitting Hardcopy Hospitalisation Claims to Bupa by FO
- 停止由財務處轉交賠償文件至保柏



- Encourage online submission, the preferred method for efficiency
- 鼓勵透過網上遞交申請，最快捷的方法



- Claim documents submitted to Bupa directly within 90 calendar days by mail from the date of discharge, surgery or treatment
- 賠償文件需於治療日後90日內直接郵寄至保柏



Send the completed form & supporting documents to
填妥之賠償申請表及相關文件請交回：

Bupa (Asia) Limited - Claims Dept.
保柏(亞洲)有限公司 - 理賠部收

6/F, Tower 2, The Quayside, 77 Hoi Bun Road,
Kwun Tong, Kowloon, Hong Kong
香港九龍觀塘海濱道77號海濱匯第2座6樓

Submit and track your claim status through myBupa
透過 myBupa 於網上遞交你的索償及查閱賠償進度

Visit 登入 <https://mybupa.bupa.com.hk>
or scan the QR code for free download 或掃描上述QR碼免費下載



Customer Care helpdesk
客戶服務專線：

Bupa Members 保柏會員
Individual Scheme 個人計劃 (852) 2517 5333
Group Scheme 團體計劃 (852) 2517 5388
Bupa Gold 保柏尊貴寶 (852) 2517 5383



Hang Seng Bupa Members 恒生保柏會員
Group Scheme 團體計劃 (852) 2517 5988
Essential/MyBasic VHIS
攀逸/保柏自願醫保 (852) 2517 5588
Excel/Excel Plus/Global Supreme/Global Prestige VHIS
攀尚/攀悅/攀卓/環球優越自願醫保計劃 (852) 2517 5688

Remarks 備註：

- e-Claims service is not applicable if Members need the return of certified true copy of receipts for filing another claim to a second insurer.
如要求退回收據的核實副本以向其他保險公司作第二索償，網上索償服務則不適用。
- The Underwriter may request the original copies for audit purpose, so please keep the original documents for six months from the date of claim submission.
承保商或會要求核實文件正本，請保留賠償申請表及有關索償的證明文件六個月（由遞交索償當日起計）。

Medical Scheme Update 醫療計劃更新

3. Frequently Asked Questions 常見問題

- English version was launched in 2023
- 英文版已於2023年發布
- Chinese version is launched in May 2024
- 中文版亦於2024年5月發布

Appendices

Out-Patient (Western Medicine)	+
Out-Patient (Chinese Medicine)	+
Hospitalisation	+
Dental Benefits	+
Maternity Benefits	+
Preventive Care	+
FAQ	—
View Details	→

附錄

西醫門診福利	+
中醫門診福利	+
住院福利	+
牙科福利	+
分娩福利	+
預防性護理	+
常見問題	—
詳細資料	→

4. Points to note for claiming Hospitalisation Benefits 申索住院福利注意事項

<p>Definition of "Medically necessary"</p> <p>「醫療需要」的定義</p>	<p>The recommendation of the attending Registered Medical Practitioner is not the sole factor to be considered when determining whether a treatment, medical service or medication is Medically Necessary. Circumstances where a Hospital Confinement is considered Medically Necessary include, but are not limited to:</p> <ol style="list-style-type: none"> The Member is having an Emergency that requires urgent treatment which should be performed at a Hospital; Surgical procedures which are medically required to be performed under general anaesthesia; Equipment for surgical procedure is available in Hospital and procedure cannot be done on a Day Case basis; There is significantly severe co-morbidity of the Member; and/ or Taking into account the individual circumstances of the Member and for the safety of the Member, the medical service should only be conducted in Hospital. <p>註冊醫生之建議並不是決定治療/醫療服務/藥物是否為醫療需要的唯一因素。被視為醫療需要的住院治療包括但不限於：</p> <ol style="list-style-type: none"> 成員遇到緊急情況，該治療必須在醫院進行急救； 需要在全身麻醉下進行的醫學手術程序； 醫院設有手術所需之設備，而該手術程序無法於日症進行； 會員有嚴重的合併症；和/或 考慮到會員的個別情況及會員的安全，醫療服務只能在醫院進行。
<p>Definition of "Normal and Customary"</p> <p>「醫療合理及慣常費用」的定義</p>	<p>In relation to fees, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by Bupa in utmost good faith. The Normal and Customary charges shall not in any event exceed the actual charges incurred. In determining whether a charge is Normal and Customary, Bupa shall make reference to the followings (if applicable):</p> <ol style="list-style-type: none"> Treatment or service fee statistics and surveys in the insurance or medical industry; Internal or industry claim statistics; Gazette published by the Hong Kong government; and/or Other pertinent source of reference in the locality where the treatments, services or supplies are provided. <p>關於費用方面，其收費水平不超過當地相關保險承保商就類似治療、服務或供應向具有相似狀況的個人(如同性別和相似年齡、同類殘疾)收取的一般收費範圍，由保柏按照最誠信原則的合理決定。醫療合理及慣常費用在任何情況下都不得超過實際的收費。在決定收費是否為醫療合理及慣常費用時，保柏將參考以下因素（如適用）：</p> <ol style="list-style-type: none"> 保險或醫療行業的治療或服務費統計和調查結果； 內部或行業索賠統計； 香港政府公佈的憲報；和/或 在提供治療、服務或供應的地方，其他相關的參考來源。
<p>Pre-authorisation for Hospital Treatment, Day Case or Clinical Operations</p> <p>住院治療、日症及診所手術初步保障審核</p>	<p>To have a better idea of coverage of your scheduled operation/ treatment, we suggest and encourage:</p> <ul style="list-style-type: none"> Members can communicate with the Underwriter before the treatment to ensure whether the in-patient treatment is covered in the scheme; and / or Members may choose to submit a Pre-authorisation Form to the Underwriter for prior assessment and further advice, at least three working days before treatment / operation, and wait for the confirmation. It is an optional procedure. Members are free to choose whether to submit a pre-authorisation application or not. <p>為了了解對有關手術/治療之涵蓋範圍，我們建議並鼓勵：</p> <ul style="list-style-type: none"> 成員在治療前與保險承保商溝通，以確保該住院治療是否在計劃承保範圍內；和 / 或 成員可選擇在治療 / 手術前至少3個工作天向保險承保商提交醫療初步保障審核表格，進行事前評估及獲得進一步建議，並等待確認。該程序為選擇性程序。成員可自由選擇是否提交醫療初步保障審核表格申請。
<p>The Underwriter's interpretation of any specific provisions regarding hospitalisation benefits under the Scheme is final. If you have any enquiries about your claim, you can contact our current Underwriter – Bupa directly (Tel: 2517 5388 / email: customercare@bupa.com.hk).</p> <p>保險承保商對計劃下有關住院福利的具體條款為最終解釋。如你對你的索償有任何疑問，你可以直接與現任保險承保商 – 保柏聯絡（電話：2517 5388 / 電郵：customercare@bupa.com.hk）</p>	



Information Session 簡介會

8

Date 日期	28 May 2024 2024年5月28日	31 May 2024 2024年5月31日
Language 語言	English 英語	Cantonese 廣東話
Speaker 1 / Content 講者 1 / 內容	Ms. Alison HSU Second Claim Incentive Benefits 2024 – 2025 第二索償現金津貼福利 (2024 – 2025年度)	
Speaker 2 / Content 講者 2 / 內容	Ms. Wincy CHOW / Mr. Kevin WONG Individual Top-up / Conversion Medical Plan	Ms. Athena YUEN 個人自費額外醫療保障/轉換計劃

Updates from Bupa 保柏更新

Hospital & Surgical Benefits 住院及手術保障

- Upon 2024 Renewal, NEW benefit will introduce to HKBU Members from Bupa
保柏將於2024續保時提供新增保障項目予香港浸會大學會員
- 2nd claim incentive for the contract year 2024 – 2025, i.e. 1 July 2024 – 30 June 2025
2024 – 2025合約年度第二索償現金津貼保障 (即2024年7月1日至2025年6月30日)

Benefit Schedule 住院及外科手術福利表						
Second Claims incentive (per day limit) 第二索償現金津貼保障 (每日限額)						
<ul style="list-style-type: none">• If any reimbursement is payable in respect of a Hospital Confinement under this Scheme and such reimbursement has been paid by an insurance company other than Bupa or any company within the Bupa group of companies, this Benefit shall be paid on a per day basis in which Room and Board Benefit shall be payable for such day of Hospital Confinement. 如根據本計劃可獲得住院賠償，及該賠償已由其他保險公司支付 (保柏或保柏集團內的任何公司除外)，此保障將就住院當天於住房及膳食費保障適用的情況下，按每日住院支付賠償。• Maximum 90 days per disability per contract year 每年每症最長住院期為 90 日						
Reimbursement Fees 賠償金額						
	Group 1 組別 I		Group 2 組別 II		Group 3 組別 III	
	Basic Plan 基本計劃	Sapphire Plan 藍寶石計劃	Basic Plan 基本計劃	Sapphire Plan 藍寶石計劃	Basic Plan 基本計劃	Sapphire Plan 藍寶石計劃
Class No. / 計劃編號 (in myBupa)	Class 1 / 計劃 1 Class 801 / 計劃 801 Class 901 / 計劃 901	Class 11 / 計劃 11 Class 811 / 計劃 811 Class 911 / 計劃 911	Class 2 / 計劃 2 Class 802 / 計劃 802 Class 902 / 計劃 902	Class 21 / 計劃 21 Class 821 / 計劃 821 Class 921 / 計劃 921	Class 3 / 計劃 3 Class 803 / 計劃 803 Class 903 / 計劃 903	Class 5 / 計劃 5 Class 31 / 計劃 31 Class 805 / 計劃 805 Class 831 / 計劃 831 Class 905 / 計劃 905 Class 931 / 計劃 931
Restricted room and board level 入住病房類別	Ward 普通房	Ward 普通房	Semi-private 半私家房	Semi-private 半私家房	Semi-private 半私家房	Semi-private 半私家房
Room and Board (per day limit) 住房及膳食費 (每日限額)	\$470	\$590	\$710	\$945	\$1,300	\$1,535
Second Claim incentive (per day limit) 第二索償現金津貼保障 (每日限額)	\$235	\$295	\$355	\$473	\$650	\$768

The above privileged offers from Bupa cannot be guaranteed beyond scheme year 2024-25 or when the University appoints another Underwriter. 大學不能保證上述保柏之優惠於 2024-25 往後的計劃年度或大學委任新的住院保險承保商後仍能繼續保留。



Bupa Customer Help Desk 保柏客戶服務專線

Tel 電話: 2517-5388

Fax 傳真: 2548-1848

E-mail 電郵: customercare@bupa.com.hk

Bupa's Website 保柏網址: www.bupa.com.hk

(Upon enquiry, Bupa Membership No. will be requested 查詢時請提供保柏會員號碼)

Within office hours 辦公時間內

(9:00 am – 7:00 pm, Monday to Friday, except public holidays)

星期一至星期五，公眾假期除外，上午9時至下午7時

- We are pleased to answer all your enquiries. 所有查詢

Outside office hours 辦公時間以外

We can provide the following:

- information of HealthNet Service Providers, if applicable
提供有關網絡服務供應商的資料
- information of benefit entitlement 提供有關保障項目的資料
- information on claims and administration procedures
提供有關申請賠償程序及其他行政程序的資料
- claim forms 向成員提供賠償申請表



Individual Top-up / Conversion Medical Plan

個人自費額外醫療保障/轉換計劃

Disclaimer 免責聲明

Personal Conversion Plan offered by the Appointed Insurer

This is entirely a personal medical plan. Members may wish to compare the BUPA VTop with other available medical insurance plans in the market before making a decision. The University does not guarantee or make representations in regard to, and expressly disclaims responsibility for, the provisions of the BUPA VTop.

自費轉換的個人醫療計劃

此乃個人醫療保險計劃。成員投保前可比較市場上的醫療保險計劃及「保柏易增值」計劃內容再作考慮。大學不會亦不能就上述公司所提供此計劃的服務質素及內容作出任何陳述或保證，亦不會／不能對任何有關服務之事宜負責。

Enrolment Details 報名詳情

Members 成員	Plan 計劃	Enrolment Deadline 報名截止日期	Enrolment Method 報名方法
Current 現有成員	BUPA VTop (top-up PERSONAL Plan) 「保柏易增值」 (個人計劃 - 增額住院保障)	29 Aug 2024 2024年8月29日	Contact BUPA at 2517 5936 or visit the websites provided 請致電 2517 5936 與保柏聯絡 或瀏覽有關網址
Departing 即將離職成員	BUPA VTop (conversion PERSONAL Plan) 「保柏易增值」 (個人計劃 - 轉換住院保障)	<u>Within 30 days</u> before or after the final date of Group Plan coverage 綜合計劃成員資格終止日前或後 <u>30天內</u>	

Q&A 問答

Questionnaire 問卷



<https://hkbu.questionpro.com/t/AW8O1Z2EMr>

The background of the slide is a vibrant, abstract digital composition. It features a central globe made of blue dots, surrounded by a network of glowing blue and red lines. Various currency symbols, including the Euro (€) and Dollar (\$), are scattered throughout the scene. The overall color palette is dominated by deep blues, with bright orange and yellow highlights from the glowing lines and symbols. The composition is dynamic and modern, suggesting themes of technology, finance, and global connectivity.

Thank you