

Integrated Medical Scheme Updates cum Conversion Plan for Retirees

醫療福利的更新及轉換 保障計劃簡介會

2021.06.09 & 2021.06.16

Agenda 綱要

- Summary of review results
- Points to note
- Overview of Bupa's Group Plan at HKBU
- Bupa Transfer Care
 - Top-up option
 - Conversion plan
- Q & A
- 檢討結果的撮要
- 注意事項
- 保柏承保的團體計劃
- 「保柏轉安保」
 - 增值保障
 - 轉換保障
- 答問時間



Comprehensive Review 全面檢討 2020-21

Summary of review results (1)

Benefit Items 福利項目		Updates	優化方案						
1.	Pre-existing medical conditions 「已存在病狀」	<ul style="list-style-type: none">Non-coverage period relax from the first 12 months of membership to first six months (<i>applicable to both out-patient and in-patient coverage</i>)List of pre-existing medical conditions is updated and revised with appropriate descriptions in line with the insurance market on medical consultant’s advice	<ul style="list-style-type: none">「已存在病狀」之不受保障時限 將由成員加入綜合計劃起首12個月降至首6個月 (<i>適用於門診及住院</i>)「已存在病狀」列表將跟隨保險業界發展趨勢並作出適時註解更新。						
		<div>Examples:<table><tr><th>Joined Scheme Date 加入綜合計劃日期</th><th>Non-coverage Period Cessation Date 不受保障時限終止日</th></tr><tr><td>1 Dec 2020</td><td>1 Jul 2021</td></tr><tr><td>1 April 2021</td><td>1 Oct 2021</td></tr><tr><td>1 Aug 2021</td><td>1 Feb 2022</td></tr></table></div>		Joined Scheme Date 加入綜合計劃日期	Non-coverage Period Cessation Date 不受保障時限終止日	1 Dec 2020	1 Jul 2021	1 April 2021	1 Oct 2021
Joined Scheme Date 加入綜合計劃日期	Non-coverage Period Cessation Date 不受保障時限終止日								
1 Dec 2020	1 Jul 2021								
1 April 2021	1 Oct 2021								
1 Aug 2021	1 Feb 2022								

Summary of review results (2)


Benefit Items 福利項目		Updates	優化方案
2.	Hospitalisation 住院保障	<ul style="list-style-type: none"> Benefit limits will be applied “per disability per year” instead of “per disability” Sub-limits will be raised by up to 18% Supplementary Major Medical Benefits (SMM) will remain unchanged Appointment of Bupa (Asia) Limited [Bupa] as new underwriter for 2021-24 	<ul style="list-style-type: none"> 現行的住院保障將會由「每症狀」改善為「每年每症狀」，限額於每年7月1日計劃年度開始時更新重置。 各福利組別的基本計劃及藍寶石計劃的分項福利額將會提升最多達18%。 重病住院醫療保障限額則維持不變。 由下年度 (即2021年7月1日) 起，<u>保柏(亞洲)有限公司</u> [保柏] 將成為我們2021-24 年度的住院保險承保商。

Summary of review results (3)

Benefit Items 福利項目		Updates	優化方案
3.	Out-patient (western medicine) 西醫門診福利	<ul style="list-style-type: none"> Validity of long term medication prescription letter will be extended from 3 months to 6 months Annual cap (\$13,000) remain unchanged 	<ul style="list-style-type: none"> 長期藥物之醫生處方有效期將由3個月延長至6個月。 每年限額 (\$13,000) 維持不變
4.	Out-patient (Chinese medicine) 中醫門診福利	<ul style="list-style-type: none"> Will be revamped with the visit quota eliminated to provide flexibility and enhance benefit utilisation Target effective date: 1 January 2022 Transitional arrangement (1 July to 31 December 2021) and revamped scheme will be communicated soon 	<ul style="list-style-type: none"> 中醫門診配額機制將會重整，為提供更大彈性及增加使用率。 目標生效日期為2022年1月1日。 過渡期 (2021年7月1日至12月31日) 內的安排及重整計劃內容將會適時公佈。

Summary of review results (4)

Benefit Items 福利項目		Updates	優化方案
5.	Preventive Care 預防性護理	<ul style="list-style-type: none"> Annual cap will be raised to \$1,000 Maintain current mechanism of allowing claims for two years at a time 	<ul style="list-style-type: none"> 每年限額將遞增至 \$1,000 可合併使用兩年限額之機制維持不變。
6.	Dental Plan 牙科福利	<ul style="list-style-type: none"> Benefit plan remain unchanged Info will be communicated as soon as feasible 	<ul style="list-style-type: none"> 福利保障維持不變 細節將另行通告
7.	Maternity 產科福利	<ul style="list-style-type: none"> Remain unchanged 	<ul style="list-style-type: none"> 維持不變
8.	Scheme administration 計劃行政管理	<ul style="list-style-type: none"> Online claim submission via: <ul style="list-style-type: none"> e-Claims <ul style="list-style-type: none"> Out-patient (western medicine) Preventive Care Dental Plan Maternity myBupa <ul style="list-style-type: none"> Hospitalisation 	<ul style="list-style-type: none"> 經網上申請賠償： <ul style="list-style-type: none"> e-Claims <ul style="list-style-type: none"> 西醫門診福利 預防性護理 牙科福利 分娩福利 myBupa <ul style="list-style-type: none"> 住院保障



Points to note on Retirement & Change of Underwriter

退休前及轉換承保商須 注意事項

Reminders for Retirees

給退休同事的溫馨提示

Medical Benefits Provision 醫療福利的享用期限

Appointment Terms	Departure Arrangement	Medical Benefits up to Pay End Date
Open-end Appointment: (Last work date : 30/6/2021)	<ul style="list-style-type: none"> Post-retirement leave Lump-sum payment 	<ul style="list-style-type: none"> end of leave period 30/6/2021
Appointment with contract end date (Contract inclusive of leave)	<ul style="list-style-type: none"> e.g. contract completion on 31/8/2021 	<ul style="list-style-type: none"> contract end date

合約條款	離職安排	醫療福利至最後支薪日
長約同事 (最後工作天 : 30/6/2021)	<ul style="list-style-type: none"> 退休後休假 一筆過取款 	<ul style="list-style-type: none"> 至假期完畢 至30/6/2021
合約同事 (合約期包括有薪年假)	<ul style="list-style-type: none"> 例如: 31/8/2021完約 	<ul style="list-style-type: none"> 至合約完結當日

Applied to all Members (including retirees) 所有成員 (包括退休同事) 適用

Benefit Limit	➤ Will be refreshed on 1/7/2021
福利限額	➤ 將於 1/7/2021 更新重置

Applied to all Members (including retirees)
所有成員 (包括退休同事) 適用



Effective 1 July 2021
於 1/7/2021

Bupa (Asia) Limited will be our Appointed Underwriter for the Group Plan
大學將委任保柏(亞洲)有限公司為團體保險計劃承保商





Applied to all Members (including retirees) 所有成員 (包括退休同事) 適用

Reimbursement Deadline

Scheme Year	Out-patient	In-patient	
2020-21	30/7/2021	• Blue Cross claim form	
2021-22	within 1 month	• Bupa claim form (within 1 month from date of discharge)	

索償期限

計劃週年	門診	住院	
2020-21	30/7/2021	• 藍十字住院索償申請表	
2021-22	1個月內	• 保柏住院索償申請表 (於出院後一個月內遞交索償)	

Hospital bills straddle over two Scheme years

住院單據跨越兩個計劃年

Step 1:

Please download and complete both Blue Cross & Bupa claim forms
請於網頁下載並填寫**藍十字**及**保柏**索償表格

Step 2:

Request return of certified true copy receipt from Blue Cross for 2nd claim submission to Bupa
請要求**藍十字**退回單據正式認證副本並向**保柏**提出第二索償



Blue Cross 藍十字
Member of BEA Group 東亞銀行集團成員

29/F, BEA Tower, Millennium City 3, 418 Kowloon Tong Road,
Kowloon, New Kowloon, Hong Kong
香港九龍觀塘道 418 號創紀之城 3 期東亞銀行中心 29 樓
Tel 電話: 3608 2988 Fax 傳真: 3608 2989
www.bluecross.com.hk

HOSPITALISATION & SURGICAL CLAIM FORM
住院及手術索償申請表

Claim Notes
1. This form is applicable to hospitalisation and day case surgery in hospital/clinic claims. **Each claim form is for one insured (Patient) only.**
2. Please give this claim form on A4 size paper and send it together with the original receipts to Medical Claims Department of Blue Cross (Asia Pacific) Insurance Limited ("The Company") within 90 days from treatment date or discharge date. The Company's Personal Information Collection Statement as accompanied with this form is for your reference and retention, please do not return it along with your claim application.
3. The Company is entitled to request for your provision of further information and documents or completion of other specific claim forms.



索償注意事項
1. 此申請表格適用於住院及手術 / 門診日症手術索償。每份索償表 (病人) 僅應立填一次。
2. 您可於藍十字保險總局或藍十字醫療中心索取索償表格及索償人表格。您可登入 www.bluecross.com.hk/surgery 查詢最新資料。
3. 請以 A4 紙打印或書寫索償表。索償表格填妥後請於 90 天內，連同收據正本一份交回藍十字 (亞太) 保險有限公司 (本公司)。醫療保險索償表格、填本申請表格及索償聲明書 (如適用) 並非索償表格的一部分，請與原索償表格分開保留。
4. 本公司有權要求閣下提供更多資料及文件或填寫其他有關索償表格。

Claim Instructions
1. Attach the **original** receipts issued by the doctor and/or hospital or certified true copy of receipts issued by other insurers if applicable. Each receipt **MUST** state the following information:
• Full name of patient • Date of treatment • Diagnosis • Breakdown of charges
• Doctor's signature and official stamp • Name of surgery if applicable
2. For endorsement in the general use of government hospitals, please attach the original receipts issued by the hospital together with a copy of discharge summary, if no diagnosis is provided to the doctor, the insured patient is required to sign/submit the exact diagnosis e.g. "Hypertension" on the above mentioned documents and content with a signature.
3. Complete and sign this form.
4. Provide copy of claim settlement advice from other insurers, if applicable.
5. Original receipt will not be returned once submitted. Please tick the appropriate box if certified true copy of receipt is required.
Part I 甲部 - To be completed by the Insured (Patient) 由受保人 (病人) 填寫
(If no higher parent if the Insured is aged below 18, please sign and stamp below.)
To avoid delay in processing your claim due to incomplete information, please complete all the below information in English BLOCK letters.
Name of Policyholder/Employer
受保人姓名 / 僱主姓名
Hong Kong Baptist University
Name of Employee in English (if applicable)
僱員之英文姓名 (如適用)
Name of Insured (Patient) in English
受保人 (病人) 之英文姓名
Policy No.
保單號碼
G001555.GP
Employer's Insured No. (if applicable)
僱員之受保人號碼 (如適用)
Patient's Insured No. (must be provided)
病人之受保人號碼 (必須提供)

索償申請指示
1. 附上原醫化單 / 或醫院開出的收據正本或由其他保險公司發出的收據真實副本 (如適用)。每份收據正本必須列明以下資料：
• 病人姓名 • 治療日期 • 診斷 • 收費項目說明
• 醫生簽名及官方印章 • 手術名稱 (如適用)
2. 若人在政府醫院或診所治療，請將由該醫院發出的收據正本及由該醫院醫生 / 主醫 / 主治醫生簽名及蓋印，若無診斷，受保人 (病人) 須於上述文件上填寫確切診斷名稱 (例如：高血壓) 並簽署。
3. 填妥及簽署此表格。
4. 若適用，提供其他保險公司之賠償及索償建議書。
5. 原收據正本將不會發還，如屬政府醫院之收據副本，請於填妥表格內書上 "✓" 號。

Original receipt will not be returned once submitted. Please put a "x" in this box for request of certified true copy of receipt for other insurance claims.

Bupa Hospital & Day Surgery Claim Form 保柏住院及日症手術賠償申請表
For hospitalisation and day case surgeries 住院治療、醫院及日症中心手術



Please complete in BLOCK letters and preferably in English. Patient's membership number is MANDATORY and MUST be provided. 請以英文正楷填寫。必須提供病人會員編號。

Part I - To be Completed by Patient or Parent / Legal Guardian if Patient is below 18 years of age 第一部分 - 由病人填寫。如病人不滿18歲，須由家長/合法監護人填寫
Membership No. of Patient 病人會員編號 (8 digits 8位數) **MANDATORY 必須提供** **Name of Employer (the group contract only) 僱主名稱** (只適用於團體合約)
Name of Subscriber / Employee (Surname followed by Given name, please leave a space between words) 投保人 / 僱員姓名 (姓與名，姓與名，每個字後請留一空格)
Name of Patient (if other than Subscriber / Employee) (Surname followed by Given name, please leave a space between words) 病人姓名 (如非投保人或僱員姓與名，姓與名，每個字後請留一空格)
Occupation (For Bupa Hospital cash scheme only) 職業 (只適用於保柏住院現金保單計劃) Date of Hospitalisation / Day Case Surgery: From 住院 / 日症手術日期 To 至 DD JJ MM JJ YY JJ DD JJ MM JJ YY JJ
Mobile Number 流動電話號碼

If hospitalisation was due to illness 若因疾病而住院
1. Describe symptoms leading to hospitalisation 請列出因何病或病後進入醫院
Date when symptoms appeared 症狀出現日期 DD JJ MM JJ YY JJ
2. Past medical consultation history - Name & address of doctor who recommended this hospitalisation 過去之醫療諮詢紀錄 - 姓名及地址
First consultation date 首次諮詢日期 DD JJ MM JJ YY JJ
3. Usual medical doctor 通常主治醫生
First consultation date 首次諮詢日期 DD JJ MM JJ YY JJ

If hospitalisation was due to accident 若因意外而住院
a. Please provide details of the accident 請提供意外詳情
Date 日期 DD JJ MM JJ YY JJ Time 時間
Place 地點
b. How did it happen? 意外如何發生?
c. Injured area, type and severity of injury 受傷部位、類別及傷勢
d. Has the accident been reported to police? 意外是否已報警?
☐ Yes 是 (please provide a copy of the police report 請提供有關警報副本一份)
☐ No 否

If this claim has been / will be filed with another Bupa contract or other insurer, please specify below 如果此索償已/將透過保柏其他合約或其他保險公司索償，請列明如下
Name of Insurer 保險公司名稱 Policy / Membership No. 保單 / 會員編號

Quick Overview – group plan vs personal plan

Active Staff

Departed Staff

Group Plan

HKBU Integrated Medical Scheme (Group I/II/III)

	Basic Plan (Core)	Sapphire Plan (Optional)
Hospital & Surgical Benefits	With sub-limits on <ul style="list-style-type: none">Room & BoardMisc. ChargesSurgical Fees, etc	Enhanced sub-limits
Supplementary Major Medical (SMM)	Room type and Lump sum benefits limits	Enhanced SMM
Cost	Covered by HKBU	Voluntary Plan paid by Staff Members

BUPA Transfer Care (Top-up Plan)

Coverage includes:

- Hospital & Surgical Benefits, *coverage for pre-existing conditions followed that under the Group Plan*
- Supplementary Major Medical (SMM), *subject to underwriting*
- Clinical Benefits, *subject to underwriting*

Purchased by Staff Members at their own expenses

Portable

Personal Plan

HKBU Integrated Medical Scheme

Discontinued; Not applicable

BUPA Transfer Care (Conversion Plan)

Coverage includes:

- Hospital & Surgical Benefits, *coverage for pre-existing conditions followed that under the Group Plan*
- Supplementary Major Medical (SMM), *subject to underwriting*
- Clinical Benefits, *subject to underwriting*

Purchased by Staff Members at their own expenses

團體計劃與個人計劃之概覽

在職同事

離職同事

大學綜合醫療計劃 (組別 I/II/III)

大學綜合醫療計劃

不適用

基本計劃 (主要部分)

藍寶石計劃 (自選部分)

住院及手術費用

分項福利額，如

- 房租及一般護理
- 醫院雜費
- 外科手術保障,等

增額後的分項福利

重症住院醫療保障(SMM)

按住房類別而定的總額福利

增額後的重症自選保障

保費

由大學支付

自願增額部分的保費由成員支付

保柏轉安保 (加添保障)

保柏轉安保 (轉換計劃)

保障範圍：

- 住院及手術費用，*包括團體計劃內受保的已存在病症*
- 重症住院醫療保障(SMM)，*唯需核保*
- 自選門診保障，*唯需核保*

保障範圍：

- 住院及手術費用，*包括團體計劃內受保的已存在病症*
- 重症住院醫療保障(SMM)，*唯需核保*
- 自選門診保障，*唯需核保*

保費由投保成員支付

保費由投保成員支付

可攜特性

團體計劃

個人計劃

Notes on Voluntary Plan

	Applicable to	Effective Date	Enrolment Deadline
<u>GROUP PLAN (HKBU)</u> Sapphire Plan	All current members, with enrolment on <ul style="list-style-type: none"> a family basis a yearly basis, premium NOT on a pro-rata basis Coverage discontinued upon end of appointment	2021.07.01	2021.06.18
<u>PERSONAL PLAN (BUPA)</u> Bupa Transfer Care			
Top-up Option	All current members, who wish to take up an additional personal plan with the start of a Scheme year	2021.07.01	2021.07.31
Conversion Option	Members have forthcoming pay end date (such as retirees)	1 st day of the departure month	Within 30 days prior to the final date of Group Plan coverage

Illustrations on Effective date of the Bupa Transfer Care:

Last Pay Date	Top-up Option	Conversion Option	Remarks
Jul	NA	1 Jul	Please complete the form for transfer option
Aug	1 Jul	1 Aug	If you join earlier on 1 Jul, Bupa Transfer Care will automatically become your PERSONAL Conversion Plan after your departure
Sep	1 Jul	1 Sep	

自願增額計劃需注意事項

	適用於	計劃生效日期	報名截止日期
團體計劃 (HKBU) 藍寶石計劃	所有計劃成員 • 每年投保,保費並非按比例計算 • 必須以家庭為單位參加 離職後計劃失效	2021.07.01	2021.06.18
個人計劃 (BUPA) 保柏轉安保			
增額住院保障	所有計劃成員欲於新計劃年度投保 一個人保險計劃	2021.07.01	2021.07.31
轉換住院保障	已預知最後一個發薪日的成員	生效日期將為 保柏所承保的團體計劃; 終止保障當月的第一日	綜合計劃成員資格 終止日前30天內投保

生效日期的演繹：

最後一個發薪日	增額住院保障	轉換住院保障	備註
7月	不適用	07.01	請填寫轉移會籍之表格
8月	07.01	08.01	假如你提早投保，「保柏轉安保」會自動 於你離職後成為你的個人計劃保險 (轉換住 院保障)
9月	07.01	09.01	

Notes on Voluntary Plan

Eligibility of Different Member's Type for consideration of enrolment to Bupa Transfer Care:

Members Type	HKBU's Group Plan – Eligibility	Bupa Transfer Care – Important Remarks
Staff Members	As stipulated in the employment contract	Members who will be aged 60 or above when their membership with Bupa's Group Plan commencing on 01.07.2021, please refer to rate tables for 60 – 69 or for 70 & above.
Spouse	Under the age of 65	
Dependent Child	Under the age of 21, unmarried and in full-time education	When joining with parent(s), enjoy child discount before reaching the age of 18; thereafter, have to change to an adult policy owner.

自願增額計劃需注意事項

當考慮是否投保「保柏轉安保」時對不同合資格成員的定義需知：

成員類別	大學團體計劃 — 合資格定義	保柏轉安保 — 重要項目
大學職員	根據合約條款訂明	當成員於 2021年7月1日 成為保柏的團體計劃成員時已年屆 60歲 ，則 60-69歲 或 70歲 或以上的保費表才適用。
配偶	65歲 以下	
受供養子女	21歲 以下， 未婚並攻讀全日制課程	18歲 以下子女與父或/及母同時投保可享折扣優惠；唯子女年屆 18歲 ，將自動成為合約的(成年)投保人，保費優惠亦會終止。

Summary of Medical Coverage by the University and BUPA




		Existing HKBU Members	Leaving Members
HKBU Integrated Medical Scheme	A Hospitalization (BUPA) Basic with sub-limits SMM	University covered	<div><div></div><div>Will exit from the Group Plan</div></div> <ul style="list-style-type: none">• Staff leaving on retirement or contract completion• Spouse reaching 65• Dependent child reaching 21
	B Sapphire Plan (BUPA)	Family's top up option (additional premium to be deducted from payroll)	
	C Outpatient (Self-Insured)	University covered	
		Existing HKBU Members & Leaving Members	
BUPA Transfer Care	D Hospitalization benefits with sub-limits (core)	Member's top up option (at member's own cost)	Coverage for pre-existing conditions followed that under the Group Plan
	E SMM (optional)		<ul style="list-style-type: none">• Enrolment of options E & F only available with enrolment of the core benefit D• Underwriting required
	F Outpatient (optional)		

由大學提供及保柏承保的醫療保障概覽

		現行成員	離開團體計劃成員
大學之綜合醫療計劃	A 住院福利(保柏承保)		<div><div></div><div>需離開團體計劃</div></div> <ul style="list-style-type: none">職員退休或約滿離職配偶屆65歲子女屆21歲
	基本分項福利	保費由大學支付	
	重症住院總額福利		
	B 藍寶石計劃(保柏承保)	增額須以家庭為單位(額外保費從職員薪金扣除)	
	C 門診福利(大學自行承保)	由大學提供	
		現行及將離開成員適用	
保柏轉安保	D 住院分項福利(必選項目)	成員添額部分 (由成員自行承擔)	保障包括團體計劃內受保的已存在病症
	E 重症住院總額福利(自選項目)		<ul style="list-style-type: none">必須參加D項的必選項目才可自選E & F 項需要核保
	F 門診保障(自選項目)		


Conversion plans offered by previous underwriters

由過往承保商提供的個人住院保障轉換計劃

Previous Underwriters 承保商	Conversion/Individual Plans 個人保險計劃	Hotline 服務熱線
	AXA PortaProtection 安盛滙安心	2519-1281
	BOC Healthy Medical Comprehensive Protection (HMCP) 中銀保險怡康醫療綜合保	3187-5100
	Blue Cross Caring Medical Protection Plus (CMPP) 藍十字「摯安心精選」計劃	3608-2988

Conversion Plan - Important points to note

個人住院保障轉換計劃-重點須知



Covers pre-existing conditions – apply to all? Not applicable to optional items?
已存在病狀亦受保障 - 適用於所有項目? 個別自選項目不適用?

Entry age limit? Premium rate loading?
最高投保年齡限制? 需繳附加保費?

Plan effective date? How to apply? Forms to use? Deadline of enrolment?
生效日期? 如何投保? 申請表格? 投保時限?

Allow subsequent change of Plan? Addition of optional Benefits? Impact if quit Plan?
日後能否轉換計劃? 可否後加自選項目? 退保的後果?

Global coverage? Any restrictions on specific benefit items?
全球性保障? 個別項目有否受限?

Q & A

