

保柏易增值  
醫療保障計劃

Bupa VTop  
Health Insurance  
Scheme





## 保柏易增值醫療保障計劃

## Bupa VTop Health Insurance Scheme

### 在不同人生階段增值你的醫療保障

不論你正追求事業新方向、踏入結婚生子的人生另一階段，或正為退休後的第二人生做準備，作為本港的醫療保險專家，保柏均時刻為你提供保障。只要你現時受保於保柏團體醫療保障計劃，你和家人均可於不同人生階段終生投保一次**保柏易增值醫療保障計劃**（「保柏易增值」），以提升保障，即使就業狀況改變亦可延續保障。

不論你的健康狀況如何，你均可投保「保柏易增值」而無須核保<sup>1</sup>。只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，我們便會承保你的已存在病症<sup>2</sup>，讓你享有終生保障<sup>3</sup>。

### Top up your medical coverage at different life stages

As the health insurance specialist in Hong Kong, Bupa is always here to provide coverage for you - no matter if you're pursuing a new career, beginning a new chapter by getting married or starting a family, or planning for a second life after retirement. As long as you're insured under a Bupa group medical scheme, you and your dependants can enrol in **Bupa VTop Health Insurance Scheme** ("Bupa VTop") at different life stages once per lifetime, for additional coverage and continued protection even if your employment status changes.

You can enrol in Bupa VTop without underwriting<sup>1</sup> regardless of your health conditions. If you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, we'll cover your pre-existing conditions<sup>2</sup>, so you'll be assured of lifelong protection<sup>3</sup> from Bupa.

<sup>1</sup> 無須核保只適用於「住院及手術保障」及自選「附加醫療保障」。投保自選門診保障須進行核保。

<sup>2</sup> 只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。非保柏團體醫保會員不設已存在病症的保障。

<sup>3</sup> 保柏保證每年續保你的保障至終生，只要你符合合約內所列明的續保要求。保柏保留在合約續保時更改保費、保障、條款及細則的權利。詳情請參閱你的合約。

<sup>1</sup> Enrolment without underwriting is only applicable to Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit. Enrolment in Optional Clinical Benefit requires underwriting.

<sup>2</sup> All pre-existing conditions which are payable under your Bupa group scheme shall be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you have been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.

<sup>3</sup> Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract. Bupa reserves the right to amend the subscription, benefits, terms and conditions upon your contract renewal. Please refer to your contract for further details.

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## 計劃特點 Scheme features



### 即使就業狀況改變，亦享無間斷保障 Continuous coverage even if your employment status changes

你可投保與你的團體計劃相同住房級別的「住院及手術保障」，以提升你的現有團體醫療保障，同時確保你在轉職時或退休後不會出現保障真空期。

You can enrol in the Hospital and Surgical Benefit of the same room type as your group membership, to boost your existing group medical coverage as well as to ensure there's no gap in protection when switching jobs or after retirement.



### 保障已存在病症 Covers pre-existing conditions

有別於大部分個人醫保計劃不保障或以附加保費方式承保已存在病症，在本計劃下，只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，我們便會承保你的已存在病症<sup>2</sup>。

Unlike most individual medical insurance plans which provide no coverage or insure pre-existing conditions only with an additional subscription, your pre-existing conditions<sup>2</sup> will be covered by this scheme as long as you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months.



### 無須核保，保證接受申請 No underwriting and guaranteed acceptance

不論健康狀況如何，你均可投保保柏易增值的「住院及手術保障」及自選「附加醫療保障」<sup>4</sup>而無須核保。保柏保證接受你的申請。

You can enrol in Bupa VTop's Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit<sup>4</sup> without underwriting regardless of your health conditions. Bupa guarantees that your application will be accepted.



### 人生不同階段均可投保 Multiple enrolment windows throughout your life

為照顧你不同階段的保障需要，你可在新入職、每年團體醫保續保時、離職前後或退休前，甚至結婚或子女出生時投保本計劃<sup>5</sup>，給你更大靈活性。

To take care of your medical needs at different life stages, you can enrol in Bupa VTop when you start a new job, upon renewal of your group scheme, before or after changing jobs, before retirement, or even when you get married/have children<sup>5</sup> for greater flexibility.

<sup>4</sup> 自選「附加醫療保障」只適用於合資格的團體計劃會員投保。詳情請參閱「投保資格」部分。

<sup>5</sup> 終生只限投保一次。

<sup>4</sup> Optional Supplementary Major Medical Benefit is available for enrolment for eligible group members only. For details, please refer to the "Eligibility" section.

<sup>5</sup> Enrolment is only allowed once per lifetime.

## 計劃特點 Scheme features



### 在團體醫保上更添一重保障 Boosting your group cover

我們會先從你的保柏團體醫保計劃批出賠償，然後於保柏易增值賠償餘下的合資格費用（如適用），讓你無須自付任何費用。即使在退休後失去團體醫保的保障，本計劃仍可按逐次手術賠償至最高賠償額，或賠償合資格醫療費用的8成（視乎所選計劃而定）。

We'll pay your expenses under your Bupa group scheme first, and then reimburse the remaining eligible expenses under Bupa VTop to fully cover your medical expenses (if applicable) without paying anything out-of-pocket. Even after you're retired without any group coverage, this scheme can pay up to the maximum benefit limit for each operation, or reimburse 80% of your eligible medical expenses (depending on your choice of plan).



### 不設等候期 No waiting period

你可延續享有無間斷的保障是十分重要的，因此你的保障將在保柏易增值計劃生效後即時開始<sup>6</sup>，沒有任何等候期，團體計劃會籍終止後及此計劃生效前不會出現保障真空期。

It's important that you can enjoy continuous cover without interruption. That's why your cover will start immediately once your Bupa VTop scheme is in effect without any waiting period<sup>6</sup>, and there's no gap between the end of your group membership and the inception of this scheme.



### 保障全面，包括癌症治療及情緒支援 Comprehensive coverage for cancer treatments and mental health

除住房及膳食、深切治療等常見的保障項目外，本計劃亦涵蓋癌症治療及洗腎保障以及精神科治療保障。

Apart from common items such as room and board, intensive care and so on, this scheme also provides Cancer Treatment and Kidney Dialysis Benefit and Psychiatric Treatment Benefit.



### 保證終生續保 Guaranteed lifetime renewal

保柏保證終生續保你的保障<sup>3</sup>。無論你在投保後的健康狀況有任何變化，保費只會根據你的年齡而調整。

Bupa guarantees that your cover can be renewed for life<sup>3</sup>. Your subscription will be based on your age only regardless of any changes in your health after joining.

<sup>6</sup> 如你的團體計劃會籍的最後受保日為該月的最後一日，你的保柏易增值計劃將於團體計劃會籍最後受保日下一個月的第一日生效。否則，你的保障將在團體計劃會籍終止當月的第一日生效。

<sup>6</sup> This scheme will be effective on the 1st day of the month which immediately follows the last date of your group membership should it be the last day of a month. Otherwise, your cover will be effective on the 1st day of the same month when your group membership is terminated.



## 自選保障 Optional benefits



### 附加醫療保障<sup>4</sup>

#### Supplementary Major Medical Benefit<sup>4</sup>

「附加醫療保障」可加強你的住院保障，當醫療費用超出「分項住院及手術保障」的賠償額時，此保障將賠償差額的8成，減低你的自付費用。

The Supplementary Major Medical Benefit can top up your hospital cover by paying 80% of your medical expenses in excess of the amount covered by the Itemised Hospital and Surgical Benefit, which helps to reduce your potential out-of-pocket expenses.



### 門診保障<sup>7</sup>

#### Clinical Benefit<sup>7</sup>

門診保障涵蓋普通科醫生、專科醫生、診斷成像及化驗、處方西藥、物理治療師、脊醫、中醫師、跌打醫師、精神科相關治療及臨床心理輔導保障等。憑保柏醫療卡更可於網絡診所享免找數服務及全數賠償<sup>8</sup>。保障亦涵蓋在指定香港萬寧藥房進行的藥劑師諮詢及治療（不是以預防為目的）輕微疾病最多7天的基本藥物。

此外，你更可享受視像診症服務，安坐家中讓我們特選的醫生為你進行視像診症。詳情請瀏覽 [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc)。

The Clinical Benefit includes general practitioners, specialists, diagnostic imaging and laboratory tests, prescribed Western medication, physiotherapists, chiropractors, Chinese herbalists, Chinese bonesetters, psychiatric-related treatments and psychological counselling etc. You can also enjoy cashless service and full cover at network clinics with a Bupa medical card<sup>8</sup>. This benefit also covers the consultations by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) Minor Illnesses at designated Mannings pharmacies in Hong Kong.

Additionally, you can benefit from video consultation services to consult our selected doctors through a video call comfortably and safely at home. Visit [www.bupa.com.hk/vc](http://www.bupa.com.hk/vc) for details.

<sup>7</sup> 申請自選門診保障須經保柏批核。

<sup>8</sup> 請登入保柏的客戶服務網站 myBupa 查閱網絡診所名單，此名單可能會不時更改。

<sup>7</sup> Application for Optional Clinical Benefit requires underwriting.

<sup>8</sup> Please log in to Bupa's customer service portal myBupa to view the list of network clinics. This list is subject to change from time to time.

## 投保資格 Eligibility



### 現有保柏團體醫保計劃會員，並受保於「住院及手術保障」 Existing Bupa group scheme members with Hospital and Surgical Benefit

- ✓ 無須核保<sup>1</sup> No underwriting required<sup>1</sup>
- ✓ 可於以下任何一段時間投保<sup>9</sup>：  
Eligible for enrolment during any one of the following periods<sup>9</sup>:
  1. 加入保柏團體醫保計劃的60天內；  
Within 60 days of joining a Bupa group scheme;
  2. 保柏團體醫保計劃的合約週年日後60天內；  
Within 60 days after the Contract Anniversary Date of a Bupa group scheme;
  3. 若離職或退休，可於其保柏團體醫保計劃終止之前或後30天內；或  
Within 30 days before or after the last day of the Bupa group scheme membership for employment termination or retirement; or
  4. 在結婚或子女出生後30天內。  
Within 30 days after marriage or child's birth.



### 非保柏團體醫保會員 Non-Bupa group scheme members

- ✓ 現有保柏團體醫保計劃會員的家屬，包括其配偶、同居伴侶、子女、父母、兄弟姐妹，而其並非保柏團體醫保計劃的會員  
Spouse, domestic partner, children, parents or siblings of an existing Bupa group scheme member who are not a member of a Bupa group scheme
- ✓ 可於年屆81歲前的任何時間投保，並須進行核保  
Enrol any time before age 81, subject to underwriting

### 申請自選保障 Application for optional benefits

#### 附加醫療保障 Supplementary Major Medical Benefit

- 無須核保，並只供已選擇「分項住院及手術保障」之人士於投保時加入此自選保障。你不可於合約開始後加入此自選保障。  
No underwriting is required. Only applicable to individuals who have chosen the Itemised Hospital and Surgical Benefit during enrolment. Addition of this optional benefit after the contract commencement is not allowed.
- 只適用於現有保柏團體醫保計劃下享有附加醫療保障之人士。有關其他資格條件，請參閱合約及申請表。  
Only applicable to individuals who have Supplementary Major Medical Benefit coverage under their existing Bupa group scheme. For other eligibility requirements, please refer to the contract and application form.

#### 門診保障 Clinical Benefit

- 可於投保或續保時加入此自選保障，並通過核保要求。  
You can add this optional benefit at enrolment or renewal, subject to underwriting.
- 如你曾終止此自選保障，再次申請將不會被接納。  
If you've terminated this optional benefit before, you'll not be allowed to re-apply.

### 投保年齡 Issue age

#### 現有保柏團體醫保計劃會員 Existing Bupa group scheme members

保單生效時年齡須為15日或以上  
Aged 15 days or above at contract commencement

#### 非保柏團體醫保會員 Non-Bupa group scheme members

保單生效時年齡須為15日至80歲（包括首尾歲數）  
Aged 15 days to 80 years (inclusive) at contract commencement

### 投保 Application

終生只可投保一次 Enrolment is allowed only once per lifetime



## 保障一覽表 Cover at a glance

### 基本保障 Basic benefit

分項住院及手術保障 或 總額住院及手術保障  
Itemised Hospital and Surgical Benefit or  
Lump Sum Hospital and Surgical Benefit

### 自選保障 Optional benefits

附加醫療保障  
(只適用於選擇了「分項住院及手術保障」並符合資格的團體計劃會員)  
Supplementary Major Medical Benefit  
(only applicable to eligible group members who have chosen the  
Itemised Hospital and Surgical Benefit)

門診保障  
Clinical Benefit

### 免費保障及服務 Free benefits and services

保柏國際援助計劃  
Bupa Worldwide Assistance Programme

健康支援服務  
Health Coaching Services

### 醫療卡 Medical card

有 (如加入門診保障)  
Yes (if opting for Clinical Benefit)

### 保障等級 Benefit levels

私家房 (計劃1, 4)、半私家房 (計劃 2, 5) 或大房 (計劃3, 6)<sup>10</sup>  
Private (Plan 1, 4), Semi-private (Plan 2, 5) or Ward (Plan 3, 6)<sup>10</sup>

### 保障期 Period of cover

一年，可每年自動續保<sup>11</sup>  
1 year, renewable yearly automatically<sup>11</sup>

### 續保 Renewal

保證終生續保<sup>3</sup>  
Guaranteed lifelong renewal<sup>3</sup>

<sup>9</sup> 若你所屬的企業參加保柏團體醫保計劃的僱員人數為2 - 9人，你只可於離職時 (退休除外)，在你的保柏團體醫保計劃終止前或後30天內投保本計劃。

<sup>10</sup> 請選擇與你的團體計劃相同或較低的保障等級。此計劃於續保時不設病房級別提升，亦不可於「分項住院及手術保障」及「總額住院及手術保障」之間轉換。

<sup>11</sup> 除非你在合約週年日10天前以書面通知保柏不再續保或因根據合約條款規定不獲續保，否則合約將會每年自動續保。在續保時，保柏會於你指定的銀行賬戶/信用卡 (如適用) 自動扣取保費。

<sup>9</sup> If the number of employees joining your company's Bupa group scheme is between 2 - 9, you can only enrol in this scheme within 30 days before or after termination of your Bupa group scheme membership when your employment ends (except when you retire).

<sup>10</sup> Please select the benefit level which is the same as or lower than your entitled room level under your group scheme. Room level upgrade or switching between Itemised Hospital and Surgical Benefit and Lump Sum Hospital and Surgical Benefit is not allowed upon renewal.

<sup>11</sup> Your contract will be renewed automatically on a yearly basis unless you give written notice to Bupa at least 10 days before the contract anniversary date or it is not renewed according to the terms of the contract. Subscriptions will be automatically deducted from your designated bank account/credit card (where applicable) upon renewal.



## 保障一覽表 Cover at a glance

### 保障已存在病症<sup>12</sup> Cover for pre-existing conditions<sup>12</sup>

只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。

All pre-existing conditions which are payable under your Bupa group scheme will be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, except for those specified under the General Exclusions of the Bupa VTop contract.

#### 例子 Example



<sup>12</sup> 非保柏團體醫保會員不設已存在病症的保障。

<sup>12</sup> Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.



## 計劃 1 – 3：特別適合準備離職或退休人士，提供較高及無間斷的保障 Plans 1 – 3: Especially suitable for people planning to leave the workforce/retire, providing higher and continuous coverage

黃女士於35歲時剛誕下兒子，正準備離職並全職照顧家庭。由於擔心在離職後失去公司團體醫保的保障，黃女士於其保柏團體醫保計劃終止前30天內投保了保柏易增值計劃。黃女士的計劃詳情如下：

Ms. Wong gave birth to her son at the age of 35. Afterwards, she planned to leave her job and be a full-time mom. To ensure she has continued protection after her group scheme ends, Ms. Wong enrolled in Bupa VTop within 30 days before the termination of her Bupa group membership. Ms. Wong's scheme details are as follows:

### 計劃 Plan 1 – 分項住院及手術保障 Itemised Hospital and Surgical Benefit



#### 每年最高賠償額 Overall annual limit

65歲前不設上限，按逐次手術賠償至個別項目的最高賠償額  
No limit before age 65, payable up to the maximum limit of each benefit item for each operation

住房級別 Room level  
私家房 Private room

一年後，黃女士因病入住醫院私家房並進行手術，合資格醫療費用為HK\$91,700。

A year later, Ms. Wong is sick and confined to the private room of a private hospital for surgery. Her eligible medical expenses are HK\$91,700.

	合資格醫療費用 Eligible medical expenses	計劃1之「分項住院及手術保障」 下的最高賠償額 Maximum limit under Itemised Hospital and Surgical Benefit Plan 1	計劃1之「分項住院及手術保障」 下可獲賠償 Benefit paid under Itemised Hospital and Surgical Benefit Plan 1
住房及膳食費 Room and board	HK\$3,200	HK\$3,600	HK\$3,200
住院醫生巡房費 In-patient physician's fees	HK\$3,000	HK\$3,400	HK\$3,000
手術室費用 (大型) Operating theatre fees (major)	HK\$18,000	HK\$20,500	HK\$18,000
外科醫生費及巡房費 (大型) Surgeon and attendance fees (major)	HK\$40,000	HK\$66,700	HK\$40,000
麻醉科醫生費 (大型) Anaesthetist's fees (major)	HK\$18,000	HK\$20,500	HK\$18,000
住院雜費 Miscellaneous hospital services	HK\$9,500	HK\$40,800	HK\$9,500
<b>總額 Total</b>	<b>HK\$91,700</b>		<b>HK\$91,700</b>

由於黃女士於每個保障項目下的實際開支低於計劃1的「分項住院及手術保障」下的最高賠償額，她的所有合資格費用均可獲得全數賠償 (HK\$91,700)，黃女士無需自負任何費用。

Since Ms. Wong's actual expenses under each benefit item are lower than the maximum limits of her Itemised Hospital and Surgical Benefit Plan 1, her eligible expenses can be fully covered (HK\$91,700). Ms. Wong doesn't need to pay any out-of-pocket expenses.



## 計劃 4 - 6：特別適合已有團體醫保的人士，為自己加添保障 Plans 4 - 6: Especially suitable for existing group scheme members who wish to boost their coverage

陳先生在 25 歲時入職新公司，其僱主有提供保柏團體醫保，然而陳先生希望以實惠的保費自行投保多一份個人醫保，為自己加添保障，於是在加入保柏團體醫保計劃的 60 天內投保了保柏易增值計劃。陳先生的計劃詳情如下：

Mr. Chan joined a new company at the age of 25, which provides Bupa group scheme coverage. However, Mr. Chan would like to buy an individual insurance scheme to boost his coverage at an affordable rate. He enrolled in Bupa VTop within 60 days of joining his company's Bupa group scheme. Mr. Chan's scheme details are as follows:

計劃 Plan 4 — 總額住院及手術保障 Lump Sum Hospital and Surgical Benefit



賠償率  
Reimbursement percentage  
80%

每年墊底費  
Annual deductible  
HK\$100,000

指定病房級別  
Restricted room level  
私家房 Private room

兩年後，陳先生因病入住醫院私家房並進行手術，合資格醫療費用為 HK\$500,000。陳先生先在團體醫保下索償了 HK\$400,000，保柏易增值可賠償的金額為以下較低者：

Two years later, Mr. Chan is sick and confined to the private room of a private hospital for surgery. He incurred eligible medical expenses of HK\$500,000. Mr. Chan claimed HK\$400,000 from his group scheme. The amount payable under Bupa VTop is the lower of the below:

(合資格費用 - 每年墊底費) × 賠償率

(Eligible expenses - annual deductible) × reimbursement percentage

(HK\$500,000 - HK\$100,000) × 80% = **HK\$320,000**

合資格費用 - 由其他保單支付的賠償

Eligible expenses - amount payable under other insurance policy

HK\$500,000 - HK\$400,000 = **HK\$100,000**



因此，保柏易增值將賠償 HK\$100,000。陳先生在團體醫保及保柏易增值下可獲全數賠償醫療費用共 HK\$500,000，他無須自負任何費用。

So, Bupa VTop will reimburse HK\$100,000. Mr. Chan's total expenses of HK\$500,000 can be fully covered under his group scheme and Bupa VTop. He doesn't need to pay any out-of-pocket expenses.

## 免費保障及服務 Free benefits and services

### 免費保柏國際援助計劃 Free Bupa Worldwide Assistance Programme

你可免費使用保柏國際援助計劃。當你於海外或國內需要醫療支援時，此計劃可提供協助。

You will have free access to our worldwide assistance programme. It provides medical support and assistance if you need help while overseas or in mainland China.

### 健康支援服務 Health Coaching Services



#### 24小時健康專線 24/7 Healthline

我們的合資格健康管理團隊可為你提供協助及指導，背後更有醫生作為顧問<sup>13</sup>—由怎樣照顧患者親友，以至與你討論病情及治療方案等。

Our team of qualified health management professionals, supported by doctors<sup>13</sup> can provide assistance and guidance—from how to care for a sick relative to discussing symptoms, treatment and more.



#### 第二醫療意見及醫療中心選擇 2<sup>nd</sup> medical opinion and healthcare centre choices

我們可安排醫療專家為你提供專業的<sup>2</sup>意見，讓你掌握病情從而決定治療方法。我們亦可根據你的指定情況或需要提供診所及醫院名單以供參考。

We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts. Then you can make informed decisions about treatment. We can also provide a list of clinics and hospitals based on your specific condition or needs for your reference.



#### 健康顧問 Care Manager

我們的健康顧問可與你緊密聯絡，跟進索償、全程協助治療至康復過程，包括解釋治療計劃和醫療開支以至安排跟進治療。當你入住本港私家醫院時並得到你同意下，我們可前往醫院探望或致電慰問。

Our Care Manager can be in touch with you to follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plans and overseeing costs to arranging follow-up consultations. If you are admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent.

使用健康支援服務並不需額外費用。若我們建議的服務不在你的「保柏易增值」醫療保障計劃之賠償範圍內，你便須支付有關費用。會員是否可享用以上的服務視乎投保的病房級別而定。投保大房級別的會員只可享24小時健康專線服務，倘若會員不幸患上癌症或心臟病，健康顧問將提供協助。

The use of Health Coaching Services is free of charge. If the services suggested by us are not covered under Bupa VTop Health Insurance Scheme, you will be responsible for the fees incurred. Availability of the above services is dependent on room level chosen. Ward level members can only access 24/7 Healthline. Care Manager will support you in the event of cancer or heart disease.

<sup>13</sup> 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。

<sup>13</sup> Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon - Fri, from 9am to 6pm (Hong Kong time), except public holidays.

## 一站式專科治療計劃 One-stop specialist treatment programmes

保柏在你健康路上的不同階段，一心守護你的健康。因此，保柏為會員設立了一系列專注於不同專科的治療計劃，透過網絡供應商及健康支援團隊，提供個人化的服務及指導。你可盡享以下計劃優勢：

Bupa is here to support your health at different stages along your healthcare journey. That's why we have a series of treatment programmes for members focusing on different specialties, providing personalised care and guidance through network providers and a health coaching team. Through these programmes, you can enjoy the following benefits:

### 健康·一心守護 Supporting your health every day, every way



涵蓋多項專科，照顧不同醫療需要  
Multiple specialties to meet different medical needs



優質網絡診所及設施  
Quality assured network clinics and facilities



資深醫療團隊由診症、治療以至跟進，全程提供支援  
Experienced health professionals to guide you from consultation through treatment and follow-up



憑合資格醫療卡可享免找數服務  
Cashless service with eligible medical card

有關專科治療計劃的詳情及最新資訊，請瀏覽保柏網站。

For more details and the latest updates about the specialist treatment programmes, please visit Bupa's website.



## 全方位癌症支援服務 助你重踏健康人生 Comprehensive cancer care support: helping you embark on a healthier life

當面對癌症治療的挑戰時，保柏的癌症支援服務將成為你的最強後盾。我們結合不同的專業醫療團隊，為你提供全面的癌症治療、支援及關懷服務。主要服務包括：  
When facing the challenges of cancer treatment, Bupa Cancer Care is your strongest ally. Bringing together a connected team approach, we offer you an integrated cancer care support system. Our main services include:



護士專線  
Dedicated nurse hotline



個人化治療計劃  
Tailored treatment plan



特快預約服務  
Fast-tracked booking



綜合健康支援  
Allied health support

我們全程積極跟進並將治療信息透明化，全心全意陪伴你走過抗癌之路的每一步。

By providing transparent information and proactive follow-ups, we are devoted to walk along with you at every step of your cancer care journey.

掃二維碼了解更多

Scan the QR code to learn more





## 網上管理你的計劃 Manage your scheme online

你可隨時隨地透過保柏的一站式客戶服務網站及手機應用程式 **myBupa** 管理你的保單、查詢索償狀態，甚至領取會員特別優惠。

Bupa's one-stop online customer service portal and smartphone app **myBupa** provide quick and easy access to your scheme whenever you need it. Manage your scheme and claims on the go or redeem special discounts for Bupa customers.



### 會籍文件 e-Documents

查閱及下載重要的會籍文件，包括合約、會員指引等。

View and download important documents including your contract, membership guide and more.



### 網上索償 Claims assistance

網上提交住院、日症及門診索償、查詢索償狀況，或查閱差額通知書。

Submit hospital, day case and clinical claims, track your claims status or view shortfall invoices.



### 搜尋網絡醫生 Network doctors finder

透過地點或專科分類，搜尋網絡醫生及診所資料。

Search for network doctors and clinics around Hong Kong by location or specialty.



### 會籍資料 Your profile

網上更新你的聯絡資料。

Update your contact information at any time.



### 尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。

View and redeem special offers on a variety of services and products.



## Blua Health 助你贏健康賺獎賞

## Manage your health and earn rewards in Blua Health

健康是你最寶貴的財富，保持健康的身心，是對自己及家人最大的承諾。**Blua Health** 應用程式透過 AI 科技助你管理健康，達成目標更可賺積分換禮品，輕鬆收獲健康！你更可利用「診症預約」及「配藥易」功能以獲得更全面的健康方案，滿足你日常的健康需求和長期的健康目標，助你更有效地管理健康！

Staying healthy is the greatest commitment you can make to yourself and your family. **Blua Health** helps you manage your health with AI powered health-tracking technology. You can also earn points to redeem rewards for healthy living. Keep moving to earn more! By using the “eBooking” and “ePharmacy” features, you will receive a comprehensive health solution to support both your everyday health needs and long-term wellness goals, helping you manage your health more efficiently!



免費使用多項健康互動功能  
Enjoy a variety of free health app features



30秒AI評估你的身心健康  
Assess your health in 30 seconds with AI technology



一站式預約多項醫療服務  
One-stop booking for multiple medical services



與AI教練隨時隨地一起健身  
Exercise with AI coach anytime, anywhere



賺取積分以換領健康獎賞  
Earn points to redeem rewards for healthy living



簡單幾步即可訂購處方藥  
Order prescription medications in just a few steps

立即下載 **Blua Health**，未來健康由你掌握！

Download **Blua Health** now and take control of your healthier future!



Blua Health 由保柏集團成員、香港註冊公司 Horizon Health and Care Limited 提供、發佈及營運。

Blua Health 並不是醫療設備，也不會提供個性化的醫療建議。該應用程式的內容並不能代替專業醫護人員的醫療建議、診斷或治療。如有任何關於醫療狀況的問題，請立即尋求醫生或其他合資格醫療服務提供者的建議。

Blua Health is offered, distributed and operated by Horizon Health and Care Limited, a company registered in Hong Kong under the Bupa Group.

Blua Health is not a medical device, and it does not provide personalised medical advice. The contents of the mobile app cannot replace the medical advice, diagnosis and treatment of medical professionals. If you have any question on your medical condition, please seek advice immediately from doctor or other qualified medical service provider.



## 保柏—你的明智之選 Why choose Bupa

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助你應付不同人生階段的需要。

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance schemes to suit every life stage and lifestyle.



### 信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

我們於香港及世界各地提供醫療保險及醫療保健服務

- 於全球服務超過5,000萬客戶
- 保柏集團自1947年起為大眾服務，並於1976年設立香港分部
- 作為保柏集團的一份子，卓健醫療透過逾1,600個服務點，包括旗下卓健醫療中心，連同聯營診所，為市民及社區服務

Providing healthcare funding and provision for people in Hong Kong and beyond

- Globally we serve over 50 million customers
- Bupa Group has been serving since 1947 and established our presence in Hong Kong in 1976
- As part of Bupa, Quality HealthCare provides primary care services through a network of over 1,600 service points in Hong Kong, including Quality HealthCare Medical Centres and affiliated clinics



### 賠償服務 Claim service

我們承諾為你提供快捷簡便的索償服務

- 超過98%之門診索償和住院索償於5個工作天完成賠償處理
- 網上索償服務
- 當賠償辦妥後，你將收到通知

Promising you a quick and easy claims process

- Over 98% of clinical claims and hospital claims are settled within 5 working days
- Submit claims online
- Notification when your claim has been processed



### 24小時支援 Our round-the-clock support

全面支援，讓你隨時隨地管理保單

- 24小時客戶服務專線
- 客戶服務網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Online customer service portal



## 常見問題 Frequently asked questions

### 1. 「保柏易增值」可保障在我的會籍生效前出現的已存在病症嗎？

只要你受保於保柏團體醫保及／或保柏易增值合共最少連續 12 個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。然而，非保柏團體醫保會員不設已存在病症的保障。

### 2. 我可以在我的會籍生效後提升病房級別或加入自選保障嗎？

當你的會籍生效後，你便不可提升病房級別，亦不可於「分項住院及手術保障」及「總額住院及手術保障」之間轉換。

你可在續保時加入自選門診保障，並須進行核保。然而，如你曾終止此自選門診保障，再次申請將不會被接納。

自選附加醫療保障只供投保時申請加入，你不可於續保時加入此自選保障。

### 3. 我因轉換工作或退休而終止了我的保柏團體醫保計劃，我仍可在「保柏易增值」下獲得賠償嗎？

如你的保柏團體醫保計劃已終止，你仍可在「保柏易增值」申請索償。根據「保柏易增值」的合約條款，你必須先在任何其他生效中的醫療保障計劃（不論是由保柏或其他保險公司承保）下申請索償。當獲得這些計劃的賠償後，你可於「保柏易增值」就剩餘的費用向保柏申請第二索償。

然而，如你除「保柏易增值」以外並沒有任何其他生效中的醫療保障計劃，你仍可直接從「保柏易增值」申請索償，賠償將以你所選的保障級別之每年墊底費（如適用）、每年最高賠償額及個別保障項目的限額（如適用）為限。

### 4. 如我曾終止「保柏易增值」計劃，我可在日後再次申請嗎？

不可以。「保柏易增值」終生只可投保一次。

### 1. Will Bupa VTop cover all pre-existing conditions that arose before my membership was effective?

All pre-existing conditions which are payable under your Bupa group scheme shall be covered under Bupa VTop's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you have been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. However, coverage for pre-existing conditions isn't available for non-Bupa group scheme members.

### 2. Can I upgrade my room level or add optional benefits after my membership is effective?

Room level upgrade or switching between Itemised Hospital and Surgical Benefit and Aggregate Hospital and Surgical Benefit is not allowed after your membership is effective.

You can add the Optional Clinical Benefit upon renewal, subject to underwriting. However, if you've terminated this optional benefit before, you'll not be allowed to re-apply.

Application for the Optional Supplementary Major Medical Benefit is only allowed during enrolment. You can't add this optional benefit at renewal.

### 3. Will I still be reimbursed if my Bupa group scheme is terminated when I change my job or retire?

If your Bupa group scheme is terminated, you'll still be able to claim from Bupa VTop. According to Bupa VTop's contract terms, you must file claims under any other active health insurance schemes first, either underwritten by Bupa or other insurers. After your claims have been processed, you can submit a second claim for the remaining expenses to be reimbursed under Bupa VTop.

However, if you don't have any other active health insurance schemes besides Bupa VTop, you'll be able to claim from Bupa VTop from the first dollar, subject to the annual deductible (if applicable), overall annual limit and item limits (if applicable) of your chosen benefit level.

### 4. If I've terminated my Bupa VTop scheme, can I re-apply in the future?

No. Enrolment in Bupa VTop is allowed only once per lifetime.

## 重要資料 Important information

本冊子乃資料摘要，僅供參考之用。請務必細閱完整的保險合約，以了解計劃之保障範圍、不受保障事項、條款及細則。

我們想幫助你在投保前了解其內容。請細閱以下資料。

### 等候期

除以下已存在病症外，本計劃不設等候期，合約生效後即可獲得保障：

已存在病症	只要你受保於保柏團體醫保及／或保柏易增值合共最少連續12個月，所有在你的保柏團體計劃下可獲賠償的已存在病症將於本計劃的住院及手術保障、自選附加醫療保障及門診保障（如適用）下受到保障，除非該病症於保柏易增值合約內列明為不受保障項目。非保柏團體醫保會員不設已存在病症的保障。
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### 冷靜期

你有權於合約生效日起計的21天內以書面通知保柏取消合約，唯有關通知必須由你簽署。若你並無獲得任何賠償或有應付賠償，將可獲全數退還已繳保費及徵費。冷靜期權益只適用於新合約。

### 取消合約權益

你可於合約週年日前最少10天以書面通知保柏取消合約。有關取消將於合約週年日生效。

This brochure is a product summary for reference only. You are strongly advised to read and understand the coverage, exclusions, terms and conditions of the complete insurance contract.

We want to help you understand this scheme before you enrol. Please read the information below carefully.

### Waiting period

There's no waiting period except for pre-existing conditions as shown below. Coverage starts as soon as your contract is in effect.

Pre-existing conditions	Pre-existing conditions which are payable under your Bupa group scheme will be covered under this scheme's Hospital and Surgical Benefit, Optional Supplementary Major Medical Benefit and Clinical Benefit (if applicable) if you've been continuously insured under a Bupa group scheme and/or Bupa VTop for a total of at least 12 consecutive months, with the exception of those specified under the General Exclusions of the Bupa VTop contract. Coverage for pre-existing conditions isn't available for non-Bupa group scheme members.
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### Cooling-off period

You have the right to cancel your contract by giving Bupa signed written notice within 21 days from the contract effective date. You'll receive a refund of all the subscription and levy paid, provided that no benefit has been paid or is payable. Cooling-off rights are applicable to new contracts only.

### Cancellation rights

You may cancel your contract by giving not less than 10 days' written notice to Bupa before the contract anniversary date. The cancellation will be effective on the contract anniversary date.



## 重要資料 Important information

### 有關核保之資料披露

在投保申請期間，你應以最高誠信向保柏披露所有重要事實。如果你不確定某個事實是否重要，則應將其披露。若你未有披露或披露失實資料以致影響保柏的風險評估，將會影響你的保障權益，後果包括合約被取消、施加提升保費／不受保障項目或索償款項被調低。

### 索償步驟

任何索償須按照保柏所訂的索償程序進行。所有有關該索償的所須文件正本須於求診、診所手術、日症或出院後 90 天內遞交，否則保柏將不能處理你的賠償，或會導致索償被拒。

### 保費調整

每名會員的首期保費會根據年齡、健康狀況、保障選擇等因素而定。你的保費並不會因曾作出索償而被調高。然而，續保保費或會因年齡遞增而相應調整。其他會影響每年保費率的因素包括醫療通脹、一般營運開支及因應醫療開支增加而作出的保障改動等。

### 續保

本合約生效期為期一年，並會自動續保及收取保費，除非你以書面提出取消會籍。無論你在投保後的健康狀況有任何改變，保柏保證每年續保你的保障至終生，只要你符合合約內列明的續保要求。

你可於續保時加入自選門診保障，前提是通過核保及你並無曾經終止此自選保障。當你的合約生效後，你不可增加自選附加醫療保障或提升保障等級、以及將保障等級由計劃 1 至 3（分項住院及手術保障）轉換至計劃 4 至 6（總額住院及手術保障），反之亦然。你可在每年續保時申請終止自選保障（如適用）或調低保障等級，有關更改將於合約週年日生效。

保柏可於每年續保時更改合約條款及細則，有關改動將於續保時以書面通知你。

### Disclosure of information for underwriting

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact which may impact Bupa's risk assessment, this will raise questions about your entitlement to insurance benefits. Consequences may include cancellation of your contract, application of an increased subscription/exclusion or reduction of entitlement to claims payments.

### Claims procedure

Any claim must be made following Bupa's claim procedures. All necessary original documents must be submitted within 90 days after your clinical visit, clinical operation, day case or discharge from hospital. Otherwise, we won't be able to process your claim and it may be rejected.

### Subscription adjustment

Each member's initial subscription is primarily determined based on factors such as age, health conditions and choice of coverage. Any claims you make won't affect your subscription at renewal. However, renewal subscriptions may still increase as you get older. Other factors affecting subscription rates each year include medical inflation, general operating expenses and revision of benefits to cover increasing medical expenses.

### Renewal

This contract will last for 1 year and will be renewed with subscription payments collected automatically, unless you submit a written request to cancel your membership. Bupa guarantees that your cover can be renewed every year for life as long as you meet the requirements as stated in the Renewal Clause of your contract, regardless of any changes in your health condition.

You have the option to add Optional Clinical Benefit upon renewal, subject to underwriting and only if you've not previously terminated this benefit. Addition of Optional Supplementary Major Medical Benefit or upgrade of benefit level, as well as switching of benefit level from Plans 1 to 3 (Itemised Hospital and Surgical Benefit) to Plans 4 to 6 (Lump Sum Hospital and Surgical Benefit) or vice versa is not allowed once your contract has taken effect. You can apply for termination of any optional benefit (if applicable) or downgrade your benefit level every year upon renewal. All changes will be effective on the contract anniversary date.

Bupa may revise the benefits, contract terms and conditions every year at renewal. During the renewal process, we'll notify you in writing if there are any changes.



## 重要資料 Important information

### 繳付保費

你可選擇以銀行賬戶或信用卡自動轉賬年繳或月繳保費。只要你符合續保的資格條件，保柏將於合約續保時於指定銀行賬戶／信用卡自動扣取續保保費，除非我們接獲你的其他指示。

### 終止合約

你的合約將在下列最早出現的情況下自動終止：

1. 根據任何制裁，法律或法規而禁止或限制提供任何保障；
2. 在繳費寬限期屆滿時仍未支付保費；或
3. 會員身故。

如你有加入自選附加醫療保障，以下附加條款 4 將適用：

4. 當「終生最高賠償額」的餘額低於下一合約年度於此自選附加醫療保障所需繳付的保費，此保障將會自動終止。

詳情請參閱合約。

### 轉換至新的保險計劃

如你現時正受保於另一健康保障計劃並且取消該計劃以加入此計劃，你的保障範圍或會有所改變。當你轉換保險公司、從團體計劃轉換到個人計劃或從非自願醫保計劃轉換到自願醫保計劃（反之亦然）時，請留意保障範圍的差異。

### 不受保障項目

- 已存在病症（除非該病症於你的保柏團體計劃下可獲賠償，以及你是現有團體會員且在連續十二個月的等候期持續受保柏團體醫療保障計劃及／或保柏易增值醫療保障計劃保障）。
- 不是醫療必需的治療、醫療服務、藥物或檢驗。
- 任何在法例下或其他保險計劃內或從其他途徑可獲賠償之治療疾病或損傷費用，除非此等費用未能在該等補償、保險計劃或途徑獲得賠償。
- 在水療中心、天然治療中心、康復院、療養院、老人院或類似機構所提供之住宿、護理或服務的費用。

### Payment of subscription

You may pay your subscription yearly or monthly by bank account or credit card autopay. If you've fulfilled the eligibility criteria for renewal, we will charge your subscription automatically at the next contract renewal, unless we have received other instructions from you.

### Termination of your contract

Your contract will be terminated automatically in the following situations, whichever is earliest:

1. pursuant to any prohibition or restriction under any sanctions, law or regulations to provide any benefit;
2. when the subscription is unpaid at the expiration of the grace period; or
3. upon the death of the member.

If you've added the Optional Supplementary Major Medical Benefit, an additional clause 4 applies:

4. When the remaining balance of lifetime limit is lower than the subscription of the Optional Supplementary Major Medical Benefit for the next contract year, this benefit shall automatically terminate.

Please refer to the contract for details.

### Changing to a new insurance scheme

If you're currently enrolled in a different health insurance scheme and you cancel it to enrol in this scheme, there may be changes to your coverage. Please be mindful of the differences in coverage when you change insurers, from a group scheme to an individual scheme or from a non-VHIS scheme to a VHIS scheme (and vice versa).

### General exclusions

- Pre-existing conditions (unless such conditions are payable under your Bupa group scheme and you are an existing group member and has been continuously covered under Bupa Group Health Insurance Scheme and/or Bupa VTop Health Insurance Scheme for a total waiting period of twelve consecutive months).
- Treatment, medical service, medication or investigation which is not medically necessary.
- Any illness or injury for which compensation is payable under any laws or regulations or any other insurance policy or any other sources except to the extent that such charges are not reimbursed by any such compensation, insurance policy or sources.
- Any charges for accommodation, nursing and services received in health hydros, nature cure clinics, convalescent home, rest home, home for the aged or similar establishments.



## 重要資料

### Important information

- 手術性或非手術性整容或整形治療（會員因意外而受傷，並於意外後一年內接受醫療上必需的服務則不屬此項）、聽覺測驗、常規驗血、例行檢驗、預防注射或接種疫苗、毛髮礦物質含量分析、健康補品或體重控制，及因視力不正常而引致之治療，包括但不限於常規視力測驗或所需之眼鏡或鏡片費用。
- 先天性疾病、發育異常或遺傳性疾病。
- 由保障開始日起首五年內，因感染人體免疫力缺損病毒所引致的治療。
- 性病及其後遺症。
- 與懷孕有關的治療，包括診斷性產科檢查、生育、墮胎或小產；與男女任何一方的節育、絕育或變性有關的治療；由於不育而進行的治療，包括體外受孕，任何非自然受孕或人工受孕；與性機能失常有關之治療，包括但不限於陽萎、不舉、早泄（不論任何原因導致）。
- 誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺。
- 治療任何因參與犯罪活動而引致之疾病或損傷。
- 另類治療，包括但不限於中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療（受門診保障下的「中醫師保障」或「跌打醫師保障」涵蓋則除外）。
- 老年性痴呆（包括阿茲海默氏症）、帕金森病（受門診保障下的「精神科相關治療保障」或「臨床心理輔導保障」涵蓋則除外）。
- 心理病或精神病症，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱（受住院及手術保障下的「精神科治療保障」或門診保障下的「精神科相關治療保障」或「臨床心理輔導保障」涵蓋則除外）。
- 購買或使用輔助器具，包括但不限於眼鏡、助聽器及其他設備例如輪椅、拐杖的費用。
- Any charges in respect of surgical or non-surgical cosmetic treatment (unless necessitated by injury caused by an accident and the member receives the medically necessary treatments or related services within one year of the accident), or hearing tests, routine blood tests, general check-ups, vaccinations or inoculations, Hair Mineral Analysis (HMA), health supplements or body weight control, eye refraction including but not limited to routine eye tests or any costs of fitting of spectacles or lens.
- Congenital conditions, developmental conditions or hereditary conditions.
- Treatment that commenced during the first five years of the member's coverage commencement date of this contract and which in any way arises from, is attributable to, or is consequential upon Human Immunodeficiency Virus Infection.
- Sexually transmitted (venereal) diseases or their sequel.
- Treatment relating to pregnancy, including diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control, sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; sexual dysfunction including but not limited to impotence, erectile dysfunction, premature ejaculation, regardless of cause.
- Misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide.
- Treatment relating to any illness or injury resulting from participation in criminal activities.
- Alternative treatment including but not limited to Chinese medicines treatment, acupuncture, acupressure, tui na, hypnotism, rolfing, massage therapy, aromatherapy (unless it is payable under Chinese Herbalist Benefit or Chinese Bonesetter Benefit under Clinical Benefit).
- Senile dementia (including Alzheimer's disease), Parkinson's disease (unless it is payable under Psychiatric-related Treatments Benefit or Psychological Counselling Benefit under Clinical Benefit).
- Psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia (unless it is payable under Psychiatric Treatment Benefit under Hospital and Surgical Benefit or Psychiatric-related Treatments Benefit or Psychological Counselling Benefit payable under Clinical Benefit).
- Any charges for the procurement or use of special braces and appliances, including but not limited to spectacles, hearing aids and other equipments such as wheel chairs and crutches.



## 重要資料

### Important information

- 任何與牙齒或牙肉疾病有關的治療或檢查，因意外引致緊急入院治療或住院脫除阻生智慧齒則除外（但不包括該住院後之跟進治療）。
- 因戰爭、入侵、外敵行動、開戰（不論是否已宣戰）、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等引致的治療。
- 非醫療服務，包括但不限於客人膳食、收音機、電話、影印、稅項（就醫療服務所徵收的增值稅或商品及服務稅除外）、醫療報告等費用。
- 因不符合「良好及謹慎的醫療標準」的實驗性或未經證實醫療成效的醫療技術或治療程序而招致的費用。
- 未經保柏認可的醫生、醫院或醫療保健機構產生的任何費用。

#### 醫療必需

保柏只會根據「醫療必需」和「正常及慣常」的原則，為會員所需支付的費用及／或開支作出賠償。

醫療必需指醫療上必需的治療、醫療服務或藥物：

- (a) 以正常及慣常費用就病症之診斷提供相應之治療；
- (b) 符合良好及謹慎的醫療標準；
- (c) 就有關診斷或治療而所需的；
- (d) 非純為會員、註冊西醫、註冊中醫、物理治療師、精神科醫生、心理學家、合資格護士、麻醉科醫生或任何其他醫療服務供應商提供方便；
- (e) 以最合適之程度向會員提供安全及有效的治療；及
- (f) 住院非純為診斷掃描目的、影像學檢驗或物理治療。

為免存疑，在考慮治療、醫療服務或藥物是否醫療必需時，主診註冊西醫的建議並不是唯一的考慮因素。

在不損害上述的一般性條件的原則下，符合醫療所需條件的住院情況包括但不限於以下例子：

- (i) 會員因急症需要在醫院接受緊急治療；
- (ii) 手術在醫學上需要在全身麻醉下進行；

- Any treatment or investigation related to dental or gum conditions except for Emergency treatment arising from Accidents or the extraction of impacted wisdom teeth during Hospital Confinement. Follow-up treatment from such Hospital Confinement shall not be covered.
- Treatment arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
- Non-medical services, including but not limited to guest meals, radio, telephone, photocopy, taxes (except the Value-Added Tax or Goods and Services Tax for medical services), medical report charges and the like.
- Expenses incurred for experimental or unproven medical technology or procedure not in accordance with the standards of good and prudent medical practice.
- Any charges incurred at a medical practitioner, hospital or healthcare facility unrecognised by Bupa.

#### Medically necessary

We only cover the expenses of the member when they are medically necessary and normal and customary. Medically necessary means the necessity to have a treatment, medical service or medication which is:

- (a) consistent with the diagnosis and customary medical treatment for the condition at a normal and customary charge;
- (b) in accordance with standards of good and prudent medical practice;
- (c) necessary for such a diagnosis or treatment;
- (d) not furnished primarily for the convenience of the member, registered medical practitioner, registered Chinese medicine practitioner, physiotherapist, psychiatrist, psychologist, qualified nurse, anaesthetist or any other medical service providers;
- (e) furnished at the most appropriate level which can be safely and effectively provided to the member; and
- (f) with respect to hospital confinement, not furnished primarily for diagnostic scanning purposes, imaging examination or physical therapy.

For the avoidance of doubt, 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.

Without prejudice to the generality of the foregoing, circumstances where a hospital confinement is considered medically necessary include, but are not limited to:

- (i) the member is having an emergency that requires urgent treatment which should be performed at a hospital;
- (ii) surgical procedures which are medically required to be performed under general anaesthesia;



## 重要資料

## Important information

- (iii) 醫院具備手術或治療程序所需的設備，有關手術或治療程序並不能以日症病人的方式進行；
- (iv) 會員同時發生的傷病屬明顯嚴重；及 / 或
- (v) 考慮到會員的個人情況及會員安全後，所需的醫療服務應在醫院內進行。

就「良好及謹慎的醫療標準」之詮釋，保柏將會考慮以下事項：

- I. 醫療標準為必須經過適當審查的獨立醫學期刊中臨床證明所界定；
- II. 相關專業機構的建議；及
- III. 符合良好醫療守則標準。

### 正常及慣常

「正常及慣常」是指就醫療服務的收費而言，對情況類似的人士（例如同性別及相近年齡），就類似傷病提供類似治療、服務或物料時，不超過當地相關醫療服務供應者收取的一般收費範圍的水平。「正常及慣常」的收費水平由保柏合理及絕對真誠地決定，在任何情況下，此收費不得高於實際收費。

保柏必須參照以下資料（如適用）以釐定「正常及慣常」收費：

- (a) 由保險或醫學業界進行的治療或服務費用統計及調查；
- (b) 公司內部或業界的賠償統計；
- (c) 香港政府憲報；及 / 或
- (d) 提供治療、服務或物料當地的其他相關參考資料。

- (iii) equipment for surgical procedure is available in hospital and procedure cannot be done on a day case basis;
- (iv) there is significantly severe co-morbidity of the member; and/or
- (v) 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.

For the purposes of interpreting “standards of good and prudent medical practice”, Bupa shall consider the following:

- I. standards that are based on clinically proven evidence in appropriately reviewed, independent medical journals;
- II. relevant specialty body recommendations; and
- III. in accordance with standards of generally accepted medical practice.

### Normal and customary

In relation to fees, “normal and customary” means 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):

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Hong Kong government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

本計劃由保柏（亞洲）有限公司承保。保柏（亞洲）有限公司已獲保險業監管局授權於香港特別行政區經營一般保險，並受其監管。就本合約所繳付之保費不可用作申請稅項扣減。本冊子中、英文之意思如有任何差別，概以英文為準。

This scheme is insured by Bupa (Asia) Limited. Bupa (Asia) Limited is authorised and regulated by the Insurance Authority in Hong Kong to carry out general insurance business in the HKSAR. Subscriptions paid under this contract aren't eligible for claiming tax deduction. In the event of any discrepancy in respect of the meaning between the Chinese version and the English version of this brochure, the English version shall prevail.

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Bupa Hong Kong

