



Schedule of Benefits 保障金額表

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住院及手術保障 Hospital and Surgical Benefit

		最高賠償額 (港幣) Maximum Limit (HK\$)		
A1 分項住院及手術保障 ^① Itemised Hospital and Surgical Benefit ^①		計劃 Plan 1 私家房 ^② Private ^②	計劃 Plan 2 半私家房 ^② Semi-private ^②	計劃 Plan 3 大房 ^② Ward ^②
1	住房及膳食費 (每合約年度最多270日) Room and Board (Maximum 270 days each Contract Year)	每日 3,600 each day	每日 1,640 each day	每日 1,020 each day
2	住院雜費 (每合約年度計) Miscellaneous Hospital Services (Each Contract Year)	40,800	26,000	18,200
3	深切治療 (住房及膳食費之補足) (每合約年度計) Intensive Care (Supplement to Room and Board) (Each Contract Year)	32,500	27,500	25,700
4	私家看護費 (每合約年度最多120日) Private Nursing (Maximum 120 days each Contract Year) ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務 ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner	每日 1,080 each day	每日 710 each day	每日 430 each day
5	外科醫生費及巡房費 (只適用於外科手術) (每次手術計) Surgeon and Attendance Fees (For surgical case only)(Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	133,300 66,700 28,700 10,300	87,000 46,200 20,000 8,420	62,300 33,800 13,800 6,650
6	麻醉科醫生費 (每次手術計) Anaesthetist's Fees (Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	41,000 20,500 10,300 5,200	25,200 14,900 6,270 3,070	19,200 11,300 4,630 2,880
7	手術室費用 (每次手術計) Operating Theatre Fees (Each operation) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor	41,000 20,500 10,300 5,200	25,200 14,900 6,270 3,070	19,200 11,300 4,630 2,880
8	住院醫生巡房費 (只適用於非手術治療) (每合約年度最多270日) In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year)	每日 3,400 each day	每日 1,530 each day	每日 910 each day
9	住院專科醫生費 (每合約年度計) In-patient Specialist's Fees (Each Contract Year) ◦ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)	15,400	5,100	3,050
10	癌症治療及洗腎 (每合約年度計) Cancer Treatment and Kidney Dialysis (Each Contract Year) ◦ 單獨賠償經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之化療、放射性治療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症或洗腎的費用 ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner	150,000	110,000	95,000
11	住院加床費 (每合約年度最多270日) Companion Bed (Maximum 270 days each Contract Year)	每日 1,850 each day	每日 800 each day	每日 500 each day
12	入院前及出院後之門診護理 (每合約年度計) Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) ◦ 包括 2 次入院前及出院後 6 星期內所有與住院治療有關之跟進療程門診費用 ◦ Including two pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital	6,200	3,590	2,350
13	緊急意外門診保障 (每合約年度計) Emergency Out-patient Benefit for Accidents (Each Contract Year)	11,300	9,230	7,700
14	精神科治療 (每合約年度計) Psychiatric Treatment (Each Contract Year)	30,000		
每年最高賠償額 - 於合約生效日未滿 65 歲之會員 Overall Annual Limit - Below attained age of 65 on the Contract Effective Date		不設上限 Unlimited		
每年最高賠償額 - 於合約生效日年滿 65 歲或以上之會員 Overall Annual Limit - Attained age of 65 or above on the Contract Effective Date		681,000	344,000	204,200



最高賠償額 (港幣) Maximum Limit (HK\$)			
A2 總額住院及手術保障 ^① Lump Sum Hospital and Surgical Benefit ^①	計劃 Plan 4	計劃 Plan 5	計劃 Plan 6
指定病房級別 Restricted room level	私家房 ^② Private ^②	半私家房 ^② Semi-private ^②	大房 ^② Ward ^②
1 住房及膳食費 (每合約年度最多270日) Room and Board (Maximum 270 days each Contract Year)	支付合資格醫療費用的80% Payable for 80% of eligible medical expenses		
2 住院雜費 (每合約年度計) Miscellaneous Hospital Services (Each Contract Year)			
3 深切治療 (住房及膳食費之補足) (每合約年度計) Intensive Care (Supplement to Room and Board) (Each Contract Year)			
4 私家看護費 (每合約年度最多120日) Private Nursing (Maximum 120 days each Contract Year) ◦ 經主診註冊西醫書面轉介 ^③ 下由合資格護士於住院期間或出院後在家中提供之護理服務 ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse, subject to written referral ^③ from the attending Registered Medical Practitioner			
5 外科醫生費及巡房費 (只適用於外科手術) Surgeon and Attendance Fees (For surgical case only) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
6 麻醉科醫生費 Anaesthetist's Fees ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
7 手術室費用 Operating Theatre Fees ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor			
8 住院醫生巡房費 (只適用於非手術治療) (每合約年度最多270日) In-patient Physician's Fees (For non-surgical case only) (Maximum 270 days each Contract Year)			
9 住院專科醫生費 (每合約年度計) In-patient Specialist's Fees (Each Contract Year) ◦ 須獲主診註冊西醫以書面轉介 ^③ (病理學家、放射學家及物理治療師在住院期間所提供之服務除外) ◦ Subject to written referral ^③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)			
10 癌症治療及洗腎 (每合約年度計) Cancer Treatment and Kidney Dialysis (Each Contract Year) ◦ 單獨賠償經主診註冊西醫建議下於住院期間或醫院日症房或診所進行之化療、放射性治療、標靶治療、免疫治療、荷爾蒙治療、使用數碼導航刀或伽瑪刀及與之相關的雜費以治療癌症或洗腎的費用 ◦ Exclusively paid for chemotherapy, radiotherapy, targeted therapy, immunotherapy, hormonal therapy, cyberknife or gamma knife and other related miscellaneous charges for cancer treatment or kidney dialysis during Hospital Confinement or in day-case unit of a Hospital or clinic upon recommendation by the attending Registered Medical Practitioner			
11 住院加床費 (每合約年度最多270日) Companion Bed (Maximum 270 days each Contract Year)			
12 入院前及出院後之門診護理 (每合約年度計) Pre-admission and Post-hospitalisation Out-patient Care (Each Contract Year) ◦ 包括2次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用 ◦ Including two pre-admission visits and all related post-hospitalisation follow-up visits on an out-patient basis within six weeks after discharge from Hospital			
13 緊急意外門診保障 (每合約年度計) Emergency Out-patient Benefit for Accidents (Each Contract Year)			
14 精神科治療 (每合約年度計) Psychiatric Treatment (Each Contract Year)			
每年墊底費 Annual Deductible	100,000	80,000	30,000
每年最高賠償額 Overall Annual Limit	600,000	300,000	150,000
<div>◦ 此保障所支付的賠償取決於你住院時所入住的病房級別，以上述每年最高賠償額為限。</div> <div>◦ 此保障並不會就入住總統套房/貴賓房/豪華房的住院費用而作出賠償。</div> <div>◦ 如你入住比原有保障級別更高的病房級別，保障額將作出如下調整：<div><div>- 半私家房至私家房 : 50%</div><div>- 大房至半私家房 : 50%</div><div>- 大房至私家房 : 25%</div></div></div> <div>◦ 然而，有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。</div> <div>◦ Benefit payable under this Benefit is dependent on the ward level you stay in during Confinement, which is subject to the Overall Annual Limit above.</div> <div>◦ This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.</div> <div>◦ Adjustment factors will be applied if you are confined in a higher room level than your chosen level:<div><div>- From Semi-private Room to Private Room : 50%</div><div>- From Ward to Semi-private Room : 50%</div><div>- From Ward to Private Room : 25%</div></div></div> <div>◦ However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.</div>			



自選保障 Optional benefits

B 自選附加醫療保障 ^④ Optional Supplementary Major Medical Benefit ^④ (只適用於選擇「分項住院及手術保障」並符合資格的現有保柏團體計劃會員) (For eligible existing Bupa group members who have chosen the Itemised Hospital and Surgical Benefit only)	最高賠償額 (港幣) Maximum Limit (HK\$)		
	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3
指定病房級別 Restricted room level	私家房 ^② Private ^②	半私家房 ^② Semi-private ^②	大房 ^② Ward ^②
賠償率 Reimbursement percentage	80%		
最高賠償額 (每合約年度計) Maximum Limit (Each Contract Year)	204,000	153,000	82,000
終生最高賠償額 Lifetime Limit	408,000	306,000	164,000

- 此保障支付任何超出按分項住院及手術保障下 A1 - A11 項 (不論超出最高賠償額或最多日數) 可獲賠償的合資格費用，以上述最高賠償額及終生最高賠償額為限。
- 此保障並不會就入住總統套房 / 貴賓房 / 豪華房的住院費用而作出賠償。
- 如你入住比原有保障級別更高的病房級別，保障額將作出如下調整：
 - 半私家房至私家房 : 50%
 - 大房至半私家房 : 50%
 - 大房至私家房 : 25%
- 然而，有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。
- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Itemised Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit and Lifetime Limit above.
- This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.
- Adjustment factors will be applied if you are confined in a higher room level than your chosen level:
 - From Semi-private Room to Private Room : 50%
 - From Ward to Semi-private Room : 50%
 - From Ward to Private Room : 25%
- However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.

保柏易增值醫療保障計劃

Bupa VTop Health Insurance Scheme



		最高賠償額 (港幣) Maximum Limit (HK\$)					
C 自選門診保障 [®] Optional Clinical Benefit [®]		網絡保障 [®] HealthNet Benefit [®]			非網絡保障 Non-HealthNet Benefit		
		計劃 Plan 1, 4	計劃 Plan 2, 5	計劃 Plan 3, 6	計劃 Plan 1, 4	計劃 Plan 2, 5	計劃 Plan 3, 6
網絡服務供應商的數目 No. of HealthNet Service Providers		約 Around 2,200			不適用 N/A		
1 普通科醫生 [®] (每次診治計) General Practitioner [®] (Per visit)		全數支付合資格的醫療費用 (包括診症費及最多5日之處方基本醫療必需西藥費用) Full cover for eligible medical expenses (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication)			530	340	240
2 專科醫生 (每次診治計) Specialist (Per visit) ◦ 須獲註冊西醫書面轉介 [®] , 皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科及兒科除外 ◦ Subject to written referral [®] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery and paediatrics					(只限診症費 Consultation fee only)		
3 家中應診 (每次診治計) Home Consultation (Per visit)		不適用 N/A			920	620	470
4 物理治療師 (每次診治計) (只限診療費) Physiotherapist (Per visit) (Treatment fee only) ◦ 須獲註冊西醫書面轉介 [®] ◦ Subject to written referral [®] from a Registered Medical Practitioner		全數支付合資格的醫療費用 Full cover for eligible medical expenses			800	540	435
5 脊醫 (每次診治計) (只限診療費) Chiropractor (Per visit)(Treatment fee only) ◦ 須獲註冊西醫書面轉介 [®] ◦ Subject to written referral [®] from a Registered Medical Practitioner		不適用 N/A			800	540	435
6 中醫師 (每次診治計) Chinese Herbalist (Per visit) ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得之基本醫療必需中藥費用) ◦ 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained at a legitimate source) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit		全數支付合資格的醫療費用 (包括診症費及最多兩劑之基本醫療必需中藥費用) Full cover for eligible medical expenses (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines)			390	300	245
7 跌打醫師 (每次診治計) Chinese Bonesetter (Per visit) ◦ 診症費 (包括於診治當日由註冊中醫在診所處方並由合法來源取得之基本醫療必需中藥費用) ◦ 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源 (不論是否於該註冊中醫的門診診所) 取得之基本醫療必需中藥費用 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic on the same day of consultation and obtained at a legitimate source) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit					390	300	245
8 精神科相關治療 [®] (每次診治計) Psychiatric-related Treatments[®] (Per visit)		不適用 N/A			820 (包括診症費、基本醫療必需西藥、中藥、針灸治療、診斷影像及化驗 Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests)	620	450
9 臨床心理輔導 (每次診治計) Psychological Counselling (Per visit) ◦ 須獲精神科醫生書面轉介 [®] ◦ Subject to written referral [®] from a Psychiatrist		不適用 N/A			820	620	450
10 診斷影像及化驗 (每合約年度計) Diagnostic Imaging and Laboratory Tests (Each Contract Year) ◦ 須獲註冊西醫 (適用於所有診斷影像及化驗) 或註冊中醫/脊醫 [®] (只適用於X光及化驗) 書面轉介 [®] ◦ Subject to written referral [®] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor [®] for X-ray only and laboratory tests		全數支付合資格的醫療費用 Full cover for eligible medical expenses			4,600	2,600	1,980
11 醫生處方西藥 (每合約年度計) Prescribed Western Medication (Each Contract Year) ◦ 經由註冊西醫處方並由合法來源取得之醫療必需西藥費用 ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained from a legitimate source		不適用 N/A			5,700	3,500	2,200
以「網絡保障」及「非網絡保障」合計，每合約年度項目C1至C9之診治次數上限合共為30次，其中項目C6至C7及C8至C9之診治次數上限分別為每合約年度合共10次。每一項目以每日最多一次為限。 Maximum number of visits for both Network Benefit and Non-network Benefit in aggregate per Contract Year for items C1 – C9 is 30 in total, with sub-limits of 10 visits per Contract Year for items C6 – C7 and C8 – C9 respectively. Subject to a maximum of one visit per item per day.							

以「網絡保障」及「非網絡保障」合計，每合約年度項目C1至C9之診治次數上限共為30次，其中項目C6至C7及C8至C9之診治次數上限分別為每合約年度合共各10次。每一項目以每日最多一次為限。
Maximum number of visits for both Network Benefit and Non-network Benefit in aggregate per Contract Year for items C1 – C9 is 30 in total, with sub-limits of 10 visits per Contract Year for items C6 – C7 and C8 – C9 respectively. Subject to a maximum of one visit per item per day.

免費保障及服務 Free benefits and services

D 免費保柏國際援助計劃 (每合約年度計) Free Bupa Worldwide Assistance Programme (Each Contract Year)

提供海外及國內住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣12萬元的額外住院保障，並設有24小時熱線提供旅遊、醫療或法律資訊及支援。 Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.

E 健康支援服務 Health Coaching Services

計劃 Plan 1, 4
私家房^①
Private^①

計劃 Plan 2, 5
半私家房^②
Semi-private^②

計劃 Plan 3, 6
大房^③
Ward^③

由合資格護士、健康管理團隊及醫生為你提供一系列專業的健康支援，讓你安心無憂。 Staffed by a team of qualified nurses, health management professionals and doctors, our Health Coaching Services offer a variety of expert healthcare support to minimise your worries.

24小時健康專線 24-hour Healthline <ul style="list-style-type: none"> 我們的合資格護士及健康管理團隊可透過電話為你解答健康相關問題，背後更有醫生作為顧問。 A team of qualified nurses and health management professionals will provide guidance on your health-related questions over the phone, with the support of doctors. 	✓	✓	✓
醫療中心選擇 Healthcare Centre Choices <ul style="list-style-type: none"> 我們可根據你的指定情況或需要為你提供診所及醫院名單以供參考。 We can provide a list of clinics and hospitals based on your specific condition or needs for your reference. 	✓	✓	不適用 Not applicable
健康顧問 Care Manager <ul style="list-style-type: none"> 我們的健康顧問可助你跟進索償、全程協助你的治療至康復過程，包括解釋你的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可前往探望你或致電慰問你。 Our Care Manager can help you follow up on claims and assist you throughout treatment and recovery, from explaining your treatment plan and overseeing costs to arranging follow-up consultations. If you're admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with your consent. 	✓	✓	✓ (健康顧問將於會員患上癌症或心臟病時提供協助 Care Manager will support you in the event of cancer or heart disease)
第二醫療意見 Second Medical Opinion <ul style="list-style-type: none"> 我們可安排醫療專家為你提供專業的第二意見，讓你掌握病情從而決定治療方法。 We'll arrange for you to get medical advice from a panel of medical specialists to clarify your doubts and make informed decisions about treatment. 	✓	✓	不適用 Not applicable

請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。
Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 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合約之賠償範圍內，你便須支付有關費用。
- 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。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your contract, you'll be responsible for the fees incurred.
- 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.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

附註 Notes

- 有關「分項住院及手術保障」及「總額住院及手術保障」
 - 同一項目的合資格費用不可獲「分項住院及手術保障」或「總額住院及手術保障」表中多於一個保障項目的賠償。
 - 合資格之診所手術或日症，將於「分項住院及手術保障」或「總額住院及手術保障」下賠償。診所手術及日症指註冊西醫於診所或醫院日症房進行之醫療必需手術而無必要留院，但該等手術須獲保柏分類為診所手術或日症手術。
- 有關住房等級
 - 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/ghk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。
- 轉介信
 - 會員可在轉介信發出日起計6個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。
- 有關「自選附加醫療保障」
 - 此保障的賠償以每合約年度「最高賠償額」或「終生最高賠償額」餘額（如適用）之較低者為上限。當「終生最高賠償額」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，此保障將於下一個合約週年日自動終止。
- 有關「精神科相關治療保障」
 - 此保障適用於精神、心理、情緒或行為症狀、認知障礙症（包括阿茲海默氏症）及帕金森病的門診診治（因濫用藥物及酗酒而引致或相關的症狀或疾病除外）。若此保障下的費用亦同時受保於門診保障下的其他項目，有關費用只可獲此項目8的賠償，而不會獲得其他項目之賠償。
- 有關由註冊中醫或脊醫發出的轉介信
 - 部分診斷影像中心或不接受由註冊中醫及／或脊醫轉介的某些X光及化驗。如有疑問，請直接聯絡有關中心。
- 有關「自選門診保障」下的「網絡保障」
 - 要在網絡保障下享有全數賠償的合資格門診治療，你必須依循以下的規定：
 - 在網絡服務供應商接受治療前必須出示「保柏網絡醫療卡」，並以此卡來繳付醫療費用；
 - 門診治療必須由網絡服務供應商於其診所進行（除非屬專科治療，而保柏網絡未能提供該專科，並已取得初步保障審核）；
 - 專科醫生診症（皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外）及物理治療必須經由註冊西醫書面轉介；
 - 診斷影像及化驗（如適用）必須經由註冊西醫書面轉介，並於網絡診斷中心進行（保柏亦接受由註冊中醫及脊醫用於X光及化驗的書面轉介）；
 - 以下各項必須得到保柏初步保障審核：
 - 診斷影像或化驗（按保柏供應商指引之要求）；
 - 由網絡註冊西醫轉介之專科治療，而保柏網絡未能提供該專科。
 - 如沒有依循以上規定，合資格的醫療費用將會根據「非網絡保障」作出賠償。
 - 請登入保柏的客戶服務網站 myBupa 查閱適用於門診保障的完整網絡服務供應商名單，此名單可能會不時更改。

保柏易增值醫療保障計劃 Bupa VTop Health Insurance Scheme



附註 Notes

- ⑧ 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師的醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用（包括普通科醫生及中醫師）。指定的視像診症服務供應商名單可於保柏的網站查閱，此名單可能會不時更改及更新。
- ⑨ 網絡保障下的普通科醫生保障將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療（不是以預防為目的）以下輕微疾病最多7天的基本藥物。
- 「輕微疾病」僅包括感冒和/或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題（足癬、濕疹治療、輕微燒傷和過敏）。每次藥劑師諮詢僅涵蓋一種病徵和症狀。
 - 請注意，在指定萬寧藥房購買的藥物只適合5歲或以上的患者。
 - 會員必須出示有效的保柏醫療卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後會員可要求取得藥劑師通知單以作參考。
 - 有關萬寧藥房及其地點的完整列表，登入myBupa後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。
 - 在萬寧藥房的每次諮詢將被視為使用網絡保障下的普通科醫生保障一次，以保障金額表內普通科醫生保障的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如醫生處方西藥保障（如有）。
 - 請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmicare-generic.pdf> 查閱使用保柏藥劑服務的步驟。
- ⑩ About Itemised Hospital and Surgical Benefit and Lump Sum Hospital and Surgical Benefit
- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Itemised Hospital and Surgical Benefit or Lump Sum Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Itemised Hospital and Surgical Benefit or Lump Sum Hospital and Surgical Benefit. Clinical Operation and Day Case refer to Medically Necessary surgical procedures which may be carried out at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- ⑪ About room level
- For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- ⑫ About referral letter
- A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- ⑬ About Optional Supplementary Major Medical (SMM) Benefit
- This Benefit is subject to the Maximum Limit per Contract Year or the remaining balance of Lifetime Limit (if applicable), whichever is lower. When the Lifetime Limit is lower than the subscription of this Optional Supplementary Major Medical Benefit for the next Contract Year, this Benefit shall automatically terminate on the next Contract Anniversary Date.
- ⑭ About Psychiatric-related Treatments Benefit
- This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 8 and no benefit shall be payable under other benefit items.
- ⑮ About referral letter from a Registered Chinese Medicine Practitioner or Chiropractor
- Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.
- ⑯ About HealthNet Benefit under Optional Clinical Benefit
- To enjoy full cover for eligible clinical treatments under HealthNet Benefit, you must fulfil the below requirements:
 - Bupa HealthNet Card (BHN Card) must be presented to the Bupa HealthNet Service Providers before treatment and used for payment of medical expenses;
 - Clinical treatment must be performed by a HealthNet Service Provider and carried out at their clinics (except for treatment by a Specialist where the relevant specialty is not available in Bupa HealthNet and pre-authorisation has been obtained);
 - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred in writing by a Registered Medical Practitioner;
 - Diagnostic imaging and laboratory tests, if applicable, must be referred in writing by a Registered Medical Practitioner and carried out at a HealthNet Diagnostic Centre (Bupa also accepts referral letters issued by a Registered Chinese Medicine Practitioner and Chiropractor for X-ray and laboratory tests);
 - Pre-authorisation must be obtained from Bupa for:
 - Diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines);
 - Any treatment by a Specialist referred by a HealthNet Registered Medical Practitioner if the relevant specialty is not available in Bupa HealthNet.
 - If the above requirements are not followed, eligible medical expenses will be reimbursed under Non-HealthNet Benefit.
 - For the full list of Bupa HealthNet Service Providers eligible under Clinical Benefit, please log in to Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑰ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by the general practitioners, specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.
- ⑱ The General Practitioner Benefit under the HealthNet Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong.
- "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
 - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
 - To enjoy cashless services and full cover, member must present a valid Bupa medical card and identity document for verification. Following the consultation a Pharmacist's note will be issued upon request, please keep it for own reference.
 - For the complete list of Mannings pharmacies and their locations, please log in myBupa and select "Pharmacies" under "Service Type" in Network Doctors Finder. This list is subject to change from time to time without prior notice.
 - Each consultation at a Mannings pharmacy will be counted as one visit under General Practitioner Benefit of HealthNet Benefit and subject to the maximum number of visit per day under the General Practitioner Benefit mentioned in the Schedule of Benefits. It is also not payable under any other benefit such as Prescribed Western Medication Benefit (if any).
 - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmicare-generic.pdf> for the steps of using Bupa PharmaCare service.

中、英文之意思如有任何差別，概以英文為準。所有條款及細則以合約為準。

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract.

請參考合約查閱保障金額表內大楷詞語之定義。

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.