



保費表 Table of Subscriptions

2025年1月1日版本 1 January 2025 Edition

只適用於年齡介乎15日至59歲之會員^{①②} For members aged 15 days to 59 years^{①②} 以港幣計算 All figures in HK\$

A1 分項住院及手術保障 Itemised Hospital and Surgical Benefit													
已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	16,969	1,527	9,202	828	5,054	455	41	21,903	1,971	11,892	1,070	6,030	543
1	16,969	1,527	9,202	828	5,054	455	42	22,983	2,068	12,454	1,121	6,267	564
2	16,969	1,527	9,202	828	5,054	455	43	24,119	2,171	13,054	1,175	6,514	586
3	16,969	1,527	9,202	828	5,054	455	44	25,321	2,279	13,692	1,232	6,775	610
4	16,969	1,527	9,202	828	5,054	455	45	26,574	2,392	14,340	1,291	7,055	635
5	16,969	1,527	9,202	828	5,054	455	46	27,803	2,502	15,028	1,353	7,342	661
6	13,708	1,234	7,551	680	4,086	368	47	29,094	2,618	15,756	1,418	7,638	687
7	13,772	1,239	7,587	683	4,124	371	48	30,456	2,741	16,519	1,487	7,953	716
8	13,835	1,245	7,623	686	4,167	375	49	31,887	2,870	17,334	1,560	8,261	743
9	13,898	1,251	7,659	689	4,209	379	50	33,665	3,030	18,061	1,625	8,461	761
10	13,960	1,256	7,694	692	4,252	383	51	35,276	3,175	18,966	1,707	8,746	787
11	14,023	1,262	7,732	696	4,295	387	52	36,974	3,328	19,897	1,791	9,017	812
12	14,089	1,268	7,767	699	4,341	391	53	38,773	3,490	20,889	1,880	9,295	837
13	14,153	1,274	7,804	702	4,385	395	54	40,690	3,662	21,975	1,978	9,582	862
14	14,217	1,280	7,842	706	4,430	399	55	42,741	3,847	23,143	2,083	9,939	895
15	14,283	1,285	7,879	709	4,477	403	56	44,933	4,044	24,395	2,196	10,315	928
16	14,348	1,291	7,916	712	4,525	407	57	47,290	4,256	25,727	2,315	10,715	964
17	14,414	1,297	7,953	716	4,572	411	58	49,773	4,480	27,103	2,439	11,140	1,003
18	10,122	911	5,193	467	3,115	280	59	52,333	4,710	28,477	2,563	11,616	1,045
19	10,264	924	5,262	474	3,152	284	以下保費只供續保之用 The subscriptions below are for renewal only						
20	10,429	939	5,343	481	3,188	287	60	54,978	4,948	29,888	2,690	12,054	1,085
21	10,604	954	5,436	489	3,229	291	61	57,702	5,193	31,360	2,822	12,508	1,126
22	10,806	973	5,543	499	3,269	294	62	60,503	5,445	32,882	2,959	13,006	1,171
23	11,031	993	5,655	509	3,317	299	63	63,408	5,707	34,472	3,102	13,507	1,216
24	11,276	1,015	5,786	521	3,372	303	64	66,421	5,978	36,133	3,252	14,037	1,263
25	11,565	1,041	5,934	534	3,428	309	65	69,552	6,260	37,765	3,399	14,609	1,315
26	11,813	1,063	6,128	552	3,487	314	66	72,799	6,552	39,385	3,545	15,255	1,373
27	12,208	1,099	6,338	570	3,560	320	67	76,284	6,866	40,991	3,689	15,904	1,431
28	12,656	1,139	6,573	592	3,641	328	68	79,896	7,191	42,496	3,825	16,530	1,488
29	13,141	1,183	6,824	614	3,731	336	69	83,584	7,523	43,845	3,946	17,180	1,546
30	13,330	1,200	7,207	649	3,837	345	70	87,366	7,863	45,059	4,055	17,848	1,606
31	13,871	1,248	7,630	687	3,950	356	71	91,383	8,224	46,046	4,144	18,524	1,667
32	14,436	1,299	7,937	714	4,084	368	72	95,646	8,608	46,968	4,227	18,936	1,704
33	15,044	1,354	8,264	744	4,211	379	73	100,113	9,010	47,782	4,300	19,309	1,738
34	15,711	1,414	8,612	775	4,435	399	74	104,822	9,434	48,529	4,368	19,543	1,759
35	16,418	1,478	9,010	811	4,641	418	75	109,772	9,879	49,204	4,428	19,720	1,775
36	17,209	1,549	9,429	849	4,894	440	76	114,957	10,346	49,754	4,478	19,867	1,788
37	18,046	1,624	9,871	888	5,147	463	77	120,189	10,817	50,128	4,512	19,986	1,799
38	18,932	1,704	10,340	931	5,429	489	78	125,429	11,289	50,478	4,543	20,087	1,808
39	19,872	1,788	10,832	975	5,622	506	79	130,386	11,735	50,812	4,573	20,185	1,817
40	20,861	1,877	11,350	1,022	5,817	524	80+	135,492	12,194	51,083	4,597	20,273	1,825



以港幣計算 All figures in HK\$

A2 總額住院及手術保障 Lump Sum Hospital and Surgical Benefit

已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward		已屆年齡 Attained age	計劃 Plan 4 私家房 Private		計劃 Plan 5 半私家房 Semi-private		計劃 Plan 6 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	10,871	978	3,374	304	2,092	188	41	13,792	1,241	4,812	433	3,399	306
1	10,851	977	3,374	304	2,092	188	42	14,247	1,282	5,080	457	3,591	323
2	10,851	977	3,374	304	2,092	188	43	14,712	1,324	5,464	492	3,861	347
3	10,851	977	3,374	304	2,092	188	44	15,197	1,368	5,877	529	4,146	373
4	10,851	977	3,374	304	2,092	188	45	15,688	1,412	6,341	571	4,467	402
5	10,851	977	3,374	304	2,092	188	46	16,139	1,453	6,797	612	4,758	428
6	8,139	733	2,025	182	1,256	113	47	16,602	1,494	7,155	644	4,977	448
7	8,179	736	2,057	185	1,276	115	48	17,081	1,537	7,534	678	5,209	469
8	8,220	740	2,091	188	1,295	117	49	17,570	1,581	7,937	714	5,439	490
9	8,261	743	2,124	191	1,315	118	50	18,218	1,640	8,304	747	5,624	506
10	8,300	747	2,157	194	1,337	120	51	19,089	1,718	8,791	791	5,874	529
11	8,342	751	2,193	197	1,358	122	52	20,009	1,801	9,297	837	6,120	551
12	8,382	754	2,228	201	1,381	124	53	20,981	1,888	9,839	886	6,369	573
13	8,423	758	2,262	204	1,404	126	54	22,020	1,982	10,431	939	6,634	597
14	8,465	762	2,299	207	1,425	128	55	23,128	2,082	11,071	996	6,947	625
15	8,505	765	2,335	210	1,447	130	56	24,316	2,188	11,763	1,059	7,280	655
16	8,546	769	2,374	214	1,471	132	57	25,591	2,303	12,499	1,125	7,636	687
17	8,590	773	2,410	217	1,494	134	58	26,936	2,424	13,268	1,194	8,016	721
18	6,475	583	1,905	171	1,531	138	59	28,320	2,549	14,048	1,264	8,438	759
19	6,566	591	1,929	174	1,548	139	以下保費只供續保之用 The subscriptions below are for renewal only						
20	6,671	600	1,959	176	1,569	141	60	29,752	2,678	14,856	1,337	8,838	795
21	6,781	610	1,994	179	1,586	143	61	31,226	2,810	15,702	1,413	9,258	833
22	6,910	622	2,032	183	1,607	145	62	32,741	2,947	16,586	1,493	9,715	874
23	7,054	635	2,074	187	1,631	147	63	34,314	3,088	17,518	1,577	10,181	916
24	7,210	649	2,121	191	1,657	149	64	35,944	3,235	18,497	1,665	10,679	961
25	7,398	666	2,176	196	1,685	152	65	37,638	3,387	19,473	1,753	11,213	1,009
26	7,556	680	2,247	202	1,713	154	66	39,395	3,546	20,309	1,828	11,707	1,054
27	7,808	703	2,324	209	1,750	158	67	41,280	3,715	21,136	1,902	12,206	1,099
28	8,094	728	2,410	217	1,788	161	68	43,235	3,891	21,912	1,972	12,687	1,142
29	8,405	756	2,502	225	1,833	165	69	45,231	4,071	22,609	2,035	13,186	1,187
30	8,525	767	2,656	239	1,899	171	70	47,278	4,255	23,235	2,091	13,700	1,233
31	8,871	798	2,873	259	1,991	179	71	49,452	4,451	23,744	2,137	14,218	1,280
32	9,231	831	3,088	278	2,175	196	72	51,758	4,658	24,220	2,180	14,532	1,308
33	9,623	866	3,231	291	2,255	203	73	54,175	4,876	24,638	2,217	14,820	1,334
34	10,049	904	3,382	304	2,362	213	74	56,724	5,105	25,023	2,252	15,000	1,350
35	10,500	945	3,554	320	2,502	225	75	59,402	5,346	25,372	2,283	15,137	1,362
36	11,005	990	3,739	337	2,635	237	76	62,209	5,599	25,654	2,309	15,247	1,372
37	11,540	1,039	3,932	354	2,819	254	77	65,040	5,854	25,848	2,326	15,339	1,381
38	12,110	1,090	4,138	372	2,973	268	78	67,876	6,109	26,029	2,343	15,416	1,387
39	12,709	1,144	4,357	392	3,126	281	79	70,559	6,350	26,200	2,358	15,492	1,394
40	13,342	1,201	4,584	413	3,253	293	80+	73,322	6,599	26,341	2,371	15,560	1,400



以港幣計算 All figures in HK\$

B 自選附加醫療保障 Optional Supplementary Major Medical Benefit
(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)
額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward		已屆年齡 Attained age	計劃 Plan 1 私家房 Private		計劃 Plan 2 半私家房 Semi-private		計劃 Plan 3 大房 Ward	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	5,425	488	3,044	274	1,734	156	41	6,779	610	4,016	361	2,286	206
1	5,425	488	3,044	274	1,734	156	42	7,159	644	4,176	376	2,386	215
2	5,425	488	3,044	274	1,734	156	43	7,560	680	4,348	391	2,489	224
3	5,425	488	3,044	274	1,734	156	44	7,969	717	4,525	407	2,596	234
4	5,425	488	3,044	274	1,734	156	45	8,393	755	4,706	424	2,711	244
5	5,425	488	3,044	274	1,734	156	46	8,816	793	4,866	438	2,830	255
6	4,069	366	1,826	164	1,211	109	47	9,231	831	5,090	458	2,954	266
7	4,089	368	1,855	167	1,228	111	48	9,649	868	5,328	480	3,084	278
8	4,108	370	1,885	170	1,244	112	49	10,096	909	5,576	502	3,221	290
9	4,130	372	1,915	172	1,262	114	50	10,572	951	5,846	526	3,334	300
10	4,150	374	1,946	175	1,279	115	51	11,055	995	6,107	550	3,480	313
11	4,170	375	1,977	178	1,297	117	52	11,628	1,047	6,364	573	3,634	327
12	4,190	377	2,007	181	1,316	118	53	12,322	1,109	6,660	599	3,792	341
13	4,211	379	2,039	184	1,333	120	54	13,061	1,175	6,959	626	3,958	356
14	4,231	381	2,073	187	1,353	122	55	13,837	1,245	7,272	654	4,134	372
15	4,253	383	2,106	190	1,370	123	56	14,682	1,321	7,610	685	4,313	388
16	4,273	385	2,141	193	1,388	125	57	15,579	1,402	7,966	717	4,502	405
17	4,295	387	2,175	196	1,410	127	58	16,525	1,487	8,336	750	4,704	423
18	3,373	304	1,940	175	1,239	112	59	17,524	1,577	8,732	786	4,917	443
19	3,416	307	1,971	177	1,247	112	以下保費只供續保之用 The subscriptions below are for renewal only						
20	3,475	313	2,005	180	1,260	113	60	18,632	1,677	9,164	825	5,136	462
21	3,540	319	2,022	182	1,275	115	61	19,846	1,786	9,624	866	5,367	483
22	3,617	326	2,065	186	1,289	116	62	21,116	1,900	10,102	909	5,569	501
23	3,701	333	2,111	190	1,306	118	63	22,491	2,024	10,600	954	5,753	518
24	3,800	342	2,160	194	1,328	120	64	23,999	2,160	11,113	1,000	5,919	533
25	3,908	352	2,211	199	1,349	121	65	25,533	2,298	11,613	1,045	6,178	556
26	4,000	360	2,278	205	1,374	124	66	27,312	2,458	11,883	1,069	6,941	625
27	4,069	366	2,349	211	1,402	126	67	28,968	2,607	12,645	1,138	8,153	734
28	4,151	374	2,428	219	1,429	129	68	30,794	2,771	13,046	1,174	9,330	840
29	4,264	384	2,512	226	1,457	131	69	32,908	2,962	14,638	1,317	10,324	929
30	4,387	395	2,620	236	1,484	134	70	35,495	3,195	16,303	1,467	11,489	1,034
31	4,534	408	2,712	244	1,518	137	71	38,095	3,429	17,826	1,604	11,856	1,067
32	4,683	421	2,817	254	1,555	140	72	41,438	3,729	19,128	1,722	12,284	1,106
33	4,849	436	2,922	263	1,600	144	73	45,308	4,078	20,394	1,835	12,525	1,127
34	5,006	451	3,025	272	1,664	150	74	48,253	4,343	21,886	1,970	13,054	1,175
35	5,180	466	3,128	282	1,723	155	75	51,928	4,674	22,572	2,031	13,472	1,212
36	5,370	483	3,256	293	1,797	162	76	56,004	5,040	23,340	2,101	14,094	1,268
37	5,575	502	3,392	305	1,872	168	77	59,547	5,359	23,932	2,154	14,311	1,288
38	5,833	525	3,538	318	1,954	176	78	63,439	5,710	24,533	2,208	14,472	1,302
39	6,104	549	3,687	332	2,053	185	79	67,460	6,071	25,107	2,260	14,629	1,317
40	6,410	577	3,846	346	2,192	197	80+	71,608	6,445	25,544	2,299	14,783	1,330

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



以港幣計算 All figures in HK\$

C 自選門診保障 Optional Clinical Benefit 額外保費 Additional Subscription

已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6		已屆年齡 Attained age	計劃 Plan 1, 4		計劃 Plan 2, 5		計劃 Plan 3, 6	
	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly		按年 Annual	按月 Monthly	按年 Annual	按月 Monthly	按年 Annual	按月 Monthly
15 日 days	11,419	1,028	8,611	775	7,019	632	41	15,736	1,416	11,399	1,026	9,243	832
1	11,419	1,028	8,611	775	7,019	632	42	16,176	1,456	11,596	1,044	9,472	852
2	11,419	1,028	8,611	775	7,019	632	43	16,543	1,489	11,809	1,063	9,657	869
3	11,419	1,028	8,611	775	7,019	632	44	16,936	1,524	12,028	1,083	9,818	884
4	11,419	1,028	8,611	775	7,019	632	45	17,331	1,560	12,231	1,101	9,969	897
5	11,419	1,028	8,611	775	7,019	632	46	17,777	1,600	12,460	1,121	10,167	915
6	11,419	1,028	8,611	775	7,019	632	47	18,131	1,632	12,708	1,144	10,357	932
7	11,419	1,028	8,611	775	7,019	632	48	18,481	1,663	12,956	1,166	10,613	955
8	11,419	1,028	8,611	775	7,019	632	49	18,816	1,693	13,230	1,191	10,711	964
9	11,419	1,028	8,611	775	7,019	632	50	19,097	1,719	13,493	1,214	10,838	975
10	11,419	1,028	8,611	775	7,019	632	51	19,607	1,765	13,769	1,239	11,016	991
11	11,419	1,028	8,611	775	7,019	632	52	19,994	1,799	14,050	1,265	11,140	1,003
12	11,419	1,028	8,611	775	7,019	632	53	20,284	1,826	14,324	1,289	11,281	1,015
13	11,419	1,028	8,611	775	7,019	632	54	20,498	1,845	14,630	1,317	11,433	1,029
14	11,419	1,028	8,611	775	7,019	632	55	20,803	1,872	14,941	1,345	11,598	1,044
15	11,419	1,028	8,611	775	7,019	632	56	21,092	1,898	15,254	1,373	11,760	1,058
16	11,419	1,028	8,611	775	7,019	632	57	21,496	1,935	15,572	1,401	11,926	1,073
17	11,419	1,028	8,611	775	7,019	632	58	21,856	1,967	15,904	1,431	12,081	1,087
18	8,616	775	6,678	601	5,416	487	59	22,201	1,998	16,226	1,460	12,295	1,107
19	8,711	784	6,787	611	5,508	496	以下保費只供續保之用 The subscriptions below are for renewal only						
20	8,816	793	6,909	622	5,611	505	60	22,552	2,030	16,560	1,490	12,520	1,127
21	8,928	804	7,031	633	5,714	514	61	23,233	2,091	16,888	1,520	12,672	1,140
22	9,053	815	7,158	644	5,821	524	62	23,931	2,154	17,219	1,550	13,035	1,173
23	9,193	827	7,296	657	5,936	534	63	24,597	2,214	17,566	1,581	13,340	1,201
24	9,346	841	7,427	668	6,081	547	64	25,153	2,264	17,919	1,613	13,661	1,229
25	9,522	857	7,565	681	6,234	561	65	25,738	2,316	18,293	1,646	14,073	1,267
26	9,714	874	7,700	693	6,422	578	66	26,381	2,374	18,703	1,683	14,347	1,291
27	9,921	893	7,842	706	6,539	589	67	27,084	2,438	19,033	1,713	14,611	1,315
28	10,141	913	8,026	722	6,664	600	68	27,736	2,496	19,333	1,740	14,837	1,335
29	10,383	934	8,225	740	6,756	608	69	28,486	2,564	19,586	1,763	14,882	1,339
30	10,577	952	8,323	749	6,885	620	70	29,085	2,618	19,906	1,792	15,080	1,357
31	10,884	980	8,471	762	7,003	630	71	29,422	2,648	20,169	1,815	15,222	1,370
32	11,300	1,017	8,835	795	7,264	654	72	29,745	2,677	20,383	1,834	15,304	1,377
33	11,744	1,057	9,389	845	7,520	677	73	29,995	2,700	20,624	1,856	15,393	1,385
34	12,210	1,099	9,862	888	7,743	697	74	30,251	2,723	20,836	1,875	15,424	1,388
35	12,661	1,139	10,107	910	7,992	719	75	30,486	2,744	21,079	1,897	15,560	1,400
36	13,195	1,188	10,315	928	8,188	737	76	30,701	2,763	21,309	1,918	15,665	1,410
37	13,762	1,239	10,531	948	8,356	752	77	30,881	2,779	21,542	1,939	15,742	1,417
38	14,247	1,282	10,740	967	8,566	771	78	31,008	2,791	21,646	1,948	15,774	1,420
39	14,811	1,333	10,963	987	8,761	788	79	31,094	2,798	21,731	1,956	15,792	1,421
40	15,333	1,380	11,180	1,006	8,980	808	80+	31,257	2,813	21,821	1,964	15,816	1,423

附註 Notes

- 如果你是現有保柏團體計劃會員，你的保費將根據你的保柏團體醫療保障計劃的保障開始日計算。例子：若你於 55 歲加入保柏團體計劃，當你於 60 歲時投保「保柏易增值」時，你只需繳付本計劃的保費表上「只適用於年齡介乎 15 日至 59 歲之會員」列表下所示之 60 歲保費。
- 如新申請人在其保柏團體醫療保障計劃生效時之年齡介乎 60 至 69 歲，其「分項／總額住院及手術保障」之投保及續保保費將會按照上表之保費調高 50%。而年滿 70 歲或以上之新申請人，其「分項／總額住院及手術保障」之投保及續保保費將會按上表保費調高一倍。但投保及續保「附加醫療保障」及「門診保障」只須繳付標準保費。
- If you're an existing Bupa group scheme member, your subscription will be based on the coverage commencement date of your Bupa group health insurance scheme. For example, you joined a Bupa group scheme at age 55. When you join Bupa VTop at age 60, you'll only need to pay the subscription for age 60 as shown in the Table of Subscriptions for this scheme under "For members aged 15 days to 59 years".
- Any new applicant who is aged between 60 and 69 years on the Member's Coverage Commencement Date of their Bupa group health insurance scheme has to pay an extra 50% subscription of Itemised/Lump Sum Hospital and Surgical Benefit as shown in the table upon enrolment and renewal. If the applicant is aged 70 years or above, the subscription of Itemised/Lump Sum Hospital and Surgical Benefit will be doubled. However, they only have to pay standard subscriptions for Supplementary Major Medical Benefit and Clinical Benefit upon enrolment and renewal.

保費並非保證，保柏有可能每年作出調整。

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.

有關保費徵費

由 2018 年 1 月 1 日起，保險業監管局按保費徵收徵費，徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費，應繳徵費將按適用的徵費率計算。有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

About Levy payment

Starting from 1 January 2018, insurance subscription payment is subject to the Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

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.

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