

HONG KONG BAPTIST UNIVERSITY

INTEGRATED MEDICAL SCHEME

Hospitalisation Benefits – Voluntary Plan

Voluntary Plan – Sapphire Plan is an option for Integrated Medical Scheme members to enhance their hospitalisation coverage at their own expense under the Group Plan on a voluntary basis. **No automatic enrolment will take place**, except for U-sponsor Sapphire members. The Schedule of Benefits under the Sapphire Plan can be found:

- [Group I](#)
- [Group II](#)
- [Group III](#)

Scheme members who wish to join / re-join the Sapphire Plan are invited to take note of the following important points:

- Participation in the Sapphire Plan is **on a family basis**, including all eligible family member(s) who have opted medical benefits from the University;
- Participation in the Sapphire Plan is **on an annual basis**, from 1 July (or from the date of assumption of duty in case of a new appointee) to 30 June of the following year. Staff members will be invited to signify their options to join or continue participating in the Sapphire Plan before the commencement of each Scheme Year on 1 July as requested by the Underwriter;
- If no enrolment is received by the deadline that HRO announces every year, staff members will be deemed having decided not to participate in the Sapphire Plan as of 1 July of the year and the hospitalisation benefits (including those for their eligible family members) under the Integrated Medical Scheme will be covered under the Basic Plan only;
- By signifying the option to join or continue participating in the Sapphire Plan, the staff member agrees and authorizes the payment of the required premium being made by **payroll deduction**;
- Members cannot withdraw from the Sapphire Plan during the course of the Scheme Year. If Staff leave the University service, or their eligible family members have to leave the Scheme for any reason (e.g. reaching the age limit), their membership in the Sapphire Plan will lapse automatically and the remainder of the premium will not be refunded;
- All other terms and conditions applying to the Basic Plan are also applicable under the Sapphire Plan.

Note:

Bupa exceptionally allows an upgrade of benefits from Basic to Sapphire Plan without the following restriction on annual enrolment during 2025-26, as below:

- If a member is afflicted with an illness, it is the market norm that the upgrade of benefits will only take effect after a clean record of 90 days following the latest medical treatment for the same illness.

The above privileged offer from Bupa cannot be guaranteed beyond scheme year 2025-26 or when the University appoints another Underwriter.

HONG KONG BAPTIST UNIVERSITY 香港浸會大學
INTEGRATED MEDICAL SCHEME 綜合醫療計劃

Annual Premium for Voluntary Plan (1 July 2025 – 30 June 2026)

自願增額計劃年費 (2025年7月1日 – 2026年6月30日)

[Information provided by Finance Office 資料由財務處提供]

Sapphire Plan 藍寶石計劃

	Group I 組別 I [HK\$ 港幣]	Group II 組別 II [HK\$ 港幣]	Group III 組別 III [HK\$ 港幣]
Staff 僱員	720	1,468	1,676
Spouse 配偶	720	1,468	1,676
Child 每名子女	636	1,324	1,512
Summation for different family size 不同家庭組合應繳之保費總額：			
Staff + Spouse 僱員 + 配偶	1,440	2,936	3,352
Staff + Spouse + 1 Child 僱員 + 配偶 + 一名子女	2,076	4,260	4,864
Staff + Spouse + 2 Children 僱員 + 配偶 + 二名子女	2,712	5,584	6,376
Staff + Spouse + 3 Children 僱員 + 配偶 + 三名子女	3,348	6,908	7,888
Staff + Spouse + 4 Children 僱員 + 配偶 + 四名子女	3,984	8,232	9,400

Benefits Group Classification*

Group I - General Staff (Band A – C) and Research Staff

Group II - Instructor / Lecturer Staff, Executive / Professional Staff (Band D1 – E2), Research Assistant Professor and Senior Research Staff

Group III - Academic Staff, Senior Instructor / Lecturer or above and Managerial / Senior Professional Staff (Band F or above)

** unless otherwise stipulated in individual staff's contract or pertinent document*

Note: For staff at or above age 70, premium loading will be applied. Please contact the Human Resources Office for further details.

福利組別的分類*

組別 I - 一般員工 (廣分職級A至C) 及研究人員

組別 II - 導師 / 講師、執行 / 專業人員 (廣分職級D1至E2)、研究助理教授及高級研究人員

組別 III - 教學人員、高級導師 / 講師或以上及管理 / 高級專業人員 (廣分職級F或以上)

** 除例外並列明於同事的合約或相關文件中*

備註: 年齡 70 歲或以上的員工，需繳附加保費。詳情請向人力資源處查詢。