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[1]。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[2]，讓你享有終生保障[3]。

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[1] 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[2], so you'll be assured of lifelong protection[3] from Bupa.

[1] 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。

[2] 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。

[3] 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。

[1] Enrolment without underwriting is only applicable to Hospital and Surgical Benefit and Optional Supplementary Major Medical Benefit. Enrolment in Optional Clinical Benefit requires underwriting.

[2] 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.

[3] 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.

目錄
Contents

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.

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」[4]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[4] without underwriting regardless of your health conditions. Bupa guarantees that your application will be accepted.

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[2]。

Unlike most individual medical insurance plans which provide no coverage or insure pre-existing conditions only with an additional subscription, your pre-existing conditions[2] 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.

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[5]，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[5] for greater flexibility.

[4] 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。
[5] 終生只限投保一次。

[4] Optional Supplementary Major Medical Benefit is available for enrolment for eligible group members only. For details, please refer to the "Eligibility" section.
[5] 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[6]，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[6], 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[3]。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[3]. Your subscription will be based on your age only regardless of any changes in your health after joining.

[6] 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。

[6] 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[4]
Supplementary Major Medical Benefit[4]

「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[7]
Clinical Benefit[7]

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[8]。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，你更可享用視像診症服務，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 。

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[8]. 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 for details.

[7] 申請自選門診保障須經保柏批核。
[8] 請登入保柏的手機應用程式或網站查閱網絡診所名單，此名單可能會不時更改。

[7] Application for Optional Clinical Benefit requires underwriting.
[8] Please log in to Bupa's mobile app or website 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[1] No underwriting required[1]

✔ 可於以下任何一段時間投保[9]：
Eligible for enrolment during any one of the following periods[9]:

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)[10]
Private (Plan 1, 4), Semi-private (Plan 2, 5) or Ward (Plan 3, 6)[10]

保障期 Period of cover

一年,可每年自動續保[11]
1 year, renewable yearly automatically[11]

續保 Renewal

保證終生續保[3]
Guaranteed lifelong renewal[3]

[9] 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。
[10] 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。
[11] 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。

[9] 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).
[10] 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.
[11] 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.

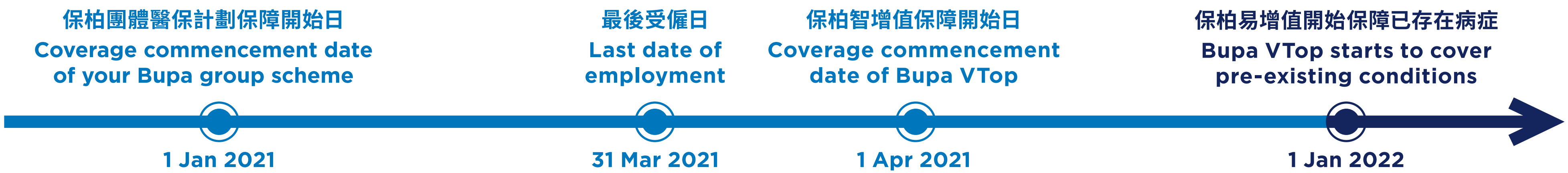
保障一覽表
Cover at a glance

保障已存在病症[12] Cover for pre-existing conditions[12]

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



[12] 非保柏團體醫保會員不設已存在病症的保障。

[12] 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	住房級別 Room level
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	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
總額 Total	**HK$91,700**		**HK$91,700**

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

賠償率 Reimbursement percentage	每年墊底費 Annual deductible	指定病房級別 Restricted room level
80%	HK$80,000	半私家房 Semi-private room

兩年後，陳先生因病入住醫院半私家房並進行手術，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 semi-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) x 賠償率

(Eligible expenses - annual deductible) x reimbursement percentage

(HK$500,000 - HK$80,000) x 80% = **HK$336,000**

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[13]—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[13] 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
2nd medical opinion and healthcare centre choices

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。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.

[13] 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。

[13] 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

blua. health
Digital health by Bupa

保障、健康全掌握
Insurance and wellness in your hands

你只需要一個手機應用程式 **Blua Health**[14]，即可掌控你的健康和保險計劃。

With a single mobile app **Blua Health**[14], you can manage your health and insurance scheme.

管理你的保險計劃
Manage your insurance scheme

會籍文件
e-Documents

查閱及下載重要的會籍文件，包括保單及保障資料、會員指引等。

View and download important documents including your Policy and Benefit Information, membership guide and more.

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.

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.

網上索償
Claims assistance

網上提交索償、查詢索償狀況，或查閱差額通知書。

Submit claims, track your claims status or view shortfall invoices.

[14] Blua Health 由 Horizon Health and Care Limited 提供、發佈及營運。myBupa 由保柏（亞洲）有限公司提供、發佈及營運。Horizon Health and Care Limited 及保柏（亞洲）有限公司同為保柏集團旗下在香港註冊的公司。Blua Health 並非保柏（亞洲）有限公司的保險代理中介人或代表其進行任何保險活動。就 Blua Health 提供 myBupa 功能一事上，不構成及不能詮釋為 Blua Health 進行任何在香港法例第 41 章《保險業條例》內所訂明的受規管活動或任何保險活動。

[14] Blua Health is offered, distributed and operated by Horizon Health and Care Limited. myBupa is offered, distributed and operated by Bupa (Asia) Limited. Horizon Health and Care Limited and Bupa (Asia) Limited are companies registered in Hong Kong under the Bupa Group. Blua Health is not a licensed insurance agent of Bupa (Asia) Limited, nor does it represent Bupa to conduct any insurance activities. The fact that Blua Health provides myBupa feature does not constitute and should not be construed as Blua Health conducting any Regulated Activities as defined by the Insurance Ordinance, Chapter 41 of the Laws of Hong Kong, or any insurance activities.

blua. health
Digital health by Bupa

保障、健康全掌握
Insurance and wellness in your hands

管理你的健康及賺取獎賞
Manage your health and earn rewards

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[15]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[15], 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
Access your health in 30 seconds with AI Technology

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

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

簡單幾步即可
訂購處方藥
Order prescription medication 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!

[15] 診症預約及配藥易由醫療服務供應商提供。受條款及細則約束。

[15] eBooking and ePharmacy features on Blua Health are provided by our healthcare service provider. Terms and conditions apply.

保柏一你的明智之選
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
- 手機應用程式及網站

Allowing you to manage your policy at your convenience via

- 24-hour telephone support
- Mobile app and website

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。

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.

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）、帕金遜病（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、枴杖的費用。

- 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.

保柏（亞洲）有限公司
Bupa (Asia) Limited

香港九龍觀塘
海濱道77號
海濱匯第2座6樓

6/F, Tower 2,
The Quayside,
77 Hoi Bun Road,
Kwun Tong, Kowloon,
Hong Kong

電話 Telephone: (852) 2517 5175
傳真 Facsimile: (852) 2548 1848
www.bupa.com.hk

Bupa Hong Kong

MP327/7/0725

保障金額表

Schedule of Benefits

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

Bupa 保柏

Schedule of Benefits 保障金額表

2025年1月1日版本 1 January 2025 Edition

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 Benefit①	計劃 Plan 1 私家房② Private②	計劃 Plan 2 半私家房② Semi-private②	計劃 Plan 3 大房② Ward②
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⑨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 referral⑨ 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⑨(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 referral⑨ 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碼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

MP328/6/0125

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

A2 總額住院及手術保障① Lump Sum Hospital and Surgical Benefit①	最高賠償額（港幣）Maximum Limit (HK$) 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 Private②	半私家房② Semi-private②	大房② Ward②
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 referral③ 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 referral③ 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碼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

- 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。
- 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。

- 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.
- 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.

MP328/6/0125

自選保障 Optional benefits

	最高賠償額（港幣）Maximum Limit (HK$)		
B 自選附加醫療保障④ Optional Supplementary Major Medical Benefit④ （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)	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 Private②	半私家房② Semi-private②	大房② Ward②
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.

MP328/6/0125

		最高賠償額（港幣）Maximum Limit (HK$)					
C	**自選門診保障[8] Optional Clinical Benefit[8]**	網絡保障[7] HealthNet Benefit[7]			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[9]**（每次診治計）**General Practitioner[9]** (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
					（只限診症費 Consultation fee only）		
2	**專科醫生**（每次診治計）**Specialist** (Per visit) ◦ 須獲註冊西醫書面轉介[3]，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[3] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery and paediatrics				850	640	475
					（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
					（只限診症費 Consultation fee only）		
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[3] ◦ Subject to written referral[3] 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[3] ◦ Subject to written referral[3] 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[5]**（每次診治計）**Psychiatric-related Treatments[5]** (Per visit)	不適用 N/A			820	620	450
					（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）		
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[3] ◦ Subject to written referral[3] 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[6]（只適用於X光及化驗）書面轉介[3] ◦ Subject to written referral[3] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor[6] 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② Private②	計劃 Plan 2, 5 半私家房② Semi-private②	計劃 Plan 3, 6 大房② Ward②
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 ◦ 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 ◦ 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 ◦ 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 ◦ 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

① 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。

② 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。

③ 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。

④ 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。

⑤ 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）及帕金遜病的門診診治（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。

⑥ 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。

⑦ 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。

MP328/6/0125

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-pharmacare-generic.pdf 查閱使用保柏藥劑服務的步驟。

① 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.

② 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.

③ 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.

④ 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.

⑤ 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.

⑥ 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.

⑦ 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.

⑧ 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.

⑨ 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-pharmacare-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.

保費表
Table of Subscriptions

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

Bupa 保柏

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 years①②

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	
	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
1	16,969	1,527	9,202	828	5,054	455
2	16,969	1,527	9,202	828	5,054	455
3	16,969	1,527	9,202	828	5,054	455
4	16,969	1,527	9,202	828	5,054	455
5	16,969	1,527	9,202	828	5,054	455
6	13,708	1,234	7,551	680	4,086	368
7	13,772	1,239	7,587	683	4,124	371
8	13,835	1,245	7,623	686	4,167	375
9	13,898	1,251	7,659	689	4,209	379
10	13,960	1,256	7,694	692	4,252	383
11	14,023	1,262	7,732	696	4,295	387
12	14,089	1,268	7,767	699	4,341	391
13	14,153	1,274	7,804	702	4,385	395
14	14,217	1,280	7,842	706	4,430	399
15	14,283	1,285	7,879	709	4,477	403
16	14,348	1,291	7,916	712	4,525	407
17	14,414	1,297	7,953	716	4,572	411
18	10,122	911	5,193	467	3,115	280
19	10,264	924	5,262	474	3,152	284
20	10,429	939	5,343	481	3,188	287
21	10,604	954	5,436	489	3,229	291
22	10,806	973	5,543	499	3,269	294
23	11,031	993	5,655	509	3,317	299
24	11,276	1,015	5,786	521	3,372	303
25	11,565	1,041	5,934	534	3,428	309
26	11,813	1,063	6,128	552	3,487	314
27	12,208	1,099	6,338	570	3,560	320
28	12,656	1,139	6,573	592	3,641	328
29	13,141	1,183	6,824	614	3,731	336
30	13,330	1,200	7,207	649	3,837	345
31	13,871	1,248	7,630	687	3,950	356
32	14,436	1,299	7,937	714	4,084	368
33	15,044	1,354	8,264	744	4,211	379
34	15,711	1,414	8,612	775	4,435	399
35	16,418	1,478	9,010	811	4,641	418
36	17,209	1,549	9,429	849	4,894	440
37	18,046	1,624	9,871	888	5,147	463
38	18,932	1,704	10,340	931	5,429	489
39	19,872	1,788	10,832	975	5,622	506
40	20,861	1,877	11,350	1,022	5,817	524

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
41	21,903	1,971	11,892	1,070	6,030	543
42	22,983	2,068	12,454	1,121	6,267	564
43	24,119	2,171	13,054	1,175	6,514	586
44	25,321	2,279	13,692	1,232	6,775	610
45	26,574	2,392	14,340	1,291	7,055	635
46	27,803	2,502	15,028	1,353	7,342	661
47	29,094	2,618	15,756	1,418	7,638	687
48	30,456	2,741	16,519	1,487	7,953	716
49	31,887	2,870	17,334	1,560	8,261	743
50	33,665	3,030	18,061	1,625	8,461	761
51	35,276	3,175	18,966	1,707	8,746	787
52	36,974	3,328	19,897	1,791	9,017	812
53	38,773	3,490	20,889	1,880	9,295	837
54	40,690	3,662	21,975	1,978	9,582	862
55	42,741	3,847	23,143	2,083	9,939	895
56	44,933	4,044	24,395	2,196	10,315	928
57	47,290	4,256	25,727	2,315	10,715	964
58	49,773	4,480	27,103	2,439	11,140	1,003
59	52,333	4,710	28,477	2,563	11,616	1,045
以下保費只供續保之用 The subscriptions below are for renewal only						
60	54,978	4,948	29,888	2,690	12,054	1,085
61	57,702	5,193	31,360	2,822	12,508	1,126
62	60,503	5,445	32,882	2,959	13,006	1,171
63	63,408	5,707	34,472	3,102	13,507	1,216
64	66,421	5,978	36,133	3,252	14,037	1,263
65	69,552	6,260	37,765	3,399	14,609	1,315
66	72,799	6,552	39,385	3,545	15,255	1,373
67	76,284	6,866	40,991	3,689	15,904	1,431
68	79,896	7,191	42,496	3,825	16,530	1,488
69	83,584	7,523	43,845	3,946	17,180	1,546
70	87,366	7,863	45,059	4,055	17,848	1,606
71	91,383	8,224	46,046	4,144	18,524	1,667
72	95,646	8,608	46,968	4,227	18,936	1,704
73	100,113	9,010	47,782	4,300	19,309	1,738
74	104,822	9,434	48,529	4,368	19,543	1,759
75	109,772	9,879	49,204	4,428	19,720	1,775
76	114,957	10,346	49,754	4,478	19,867	1,788
77	120,189	10,817	50,128	4,512	19,986	1,799
78	125,429	11,289	50,478	4,543	20,087	1,808
79	130,386	11,735	50,812	4,573	20,185	1,817
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	
	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
1	10,851	977	3,374	304	2,092	188
2	10,851	977	3,374	304	2,092	188
3	10,851	977	3,374	304	2,092	188
4	10,851	977	3,374	304	2,092	188
5	10,851	977	3,374	304	2,092	188
6	8,139	733	2,025	182	1,256	113
7	8,179	736	2,057	185	1,276	115
8	8,220	740	2,091	188	1,295	117
9	8,261	743	2,124	191	1,315	118
10	8,300	747	2,157	194	1,337	120
11	8,342	751	2,193	197	1,358	122
12	8,382	754	2,228	201	1,381	124
13	8,423	758	2,262	204	1,404	126
14	8,465	762	2,299	207	1,425	128
15	8,505	765	2,335	210	1,447	130
16	8,546	769	2,374	214	1,471	132
17	8,590	773	2,410	217	1,494	134
18	6,475	583	1,905	171	1,531	138
19	6,566	591	1,929	174	1,548	139
20	6,671	600	1,959	176	1,569	141
21	6,781	610	1,994	179	1,586	143
22	6,910	622	2,032	183	1,607	145
23	7,054	635	2,074	187	1,631	147
24	7,210	649	2,121	191	1,657	149
25	7,398	666	2,176	196	1,685	152
26	7,556	680	2,247	202	1,713	154
27	7,808	703	2,324	209	1,750	158
28	8,094	728	2,410	217	1,788	161
29	8,405	756	2,502	225	1,833	165
30	8,525	767	2,656	239	1,899	171
31	8,871	798	2,873	259	1,991	179
32	9,231	831	3,088	278	2,175	196
33	9,623	866	3,231	291	2,255	203
34	10,049	904	3,382	304	2,362	213
35	10,500	945	3,554	320	2,502	225
36	11,005	990	3,739	337	2,635	237
37	11,540	1,039	3,932	354	2,819	254
38	12,110	1,090	4,138	372	2,973	268
39	12,709	1,144	4,357	392	3,126	281
40	13,342	1,201	4,584	413	3,253	293

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
41	13,792	1,241	4,812	433	3,399	306
42	14,247	1,282	5,080	457	3,591	323
43	14,712	1,324	5,464	492	3,861	347
44	15,197	1,368	5,877	529	4,146	373
45	15,688	1,412	6,341	571	4,467	402
46	16,139	1,453	6,797	612	4,758	428
47	16,602	1,494	7,155	644	4,977	448
48	17,081	1,537	7,534	678	5,209	469
49	17,570	1,581	7,937	714	5,439	490
50	18,218	1,640	8,304	747	5,624	506
51	19,089	1,718	8,791	791	5,874	529
52	20,009	1,801	9,297	837	6,120	551
53	20,981	1,888	9,839	886	6,369	573
54	22,020	1,982	10,431	939	6,634	597
55	23,128	2,082	11,071	996	6,947	625
56	24,316	2,188	11,763	1,059	7,280	655
57	25,591	2,303	12,499	1,125	7,636	687
58	26,936	2,424	13,268	1,194	8,016	721
59	28,320	2,549	14,048	1,264	8,438	759
以下保費只供續保之用 The subscriptions below are for renewal only						
60	29,752	2,678	14,856	1,337	8,838	795
61	31,226	2,810	15,702	1,413	9,258	833
62	32,741	2,947	16,586	1,493	9,715	874
63	34,314	3,088	17,518	1,577	10,181	916
64	35,944	3,235	18,497	1,665	10,679	961
65	37,638	3,387	19,473	1,753	11,213	1,009
66	39,395	3,546	20,309	1,828	11,707	1,054
67	41,280	3,715	21,136	1,902	12,206	1,099
68	43,235	3,891	21,912	1,972	12,687	1,142
69	45,231	4,071	22,609	2,035	13,186	1,187
70	47,278	4,255	23,235	2,091	13,700	1,233
71	49,452	4,451	23,744	2,137	14,218	1,280
72	51,758	4,658	24,220	2,180	14,532	1,308
73	54,175	4,876	24,638	2,217	14,820	1,334
74	56,724	5,105	25,023	2,252	15,000	1,350
75	59,402	5,346	25,372	2,283	15,137	1,362
76	62,209	5,599	25,654	2,309	15,247	1,372
77	65,040	5,854	25,848	2,326	15,339	1,381
78	67,876	6,109	26,029	2,343	15,416	1,387
79	70,559	6,350	26,200	2,358	15,492	1,394
80+	73,322	6,599	26,341	2,371	15,560	1,400

MP331/5/0125

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	
	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
1	5,425	488	3,044	274	1,734	156
2	5,425	488	3,044	274	1,734	156
3	5,425	488	3,044	274	1,734	156
4	5,425	488	3,044	274	1,734	156
5	5,425	488	3,044	274	1,734	156
6	4,069	366	1,826	164	1,211	109
7	4,089	368	1,855	167	1,228	111
8	4,108	370	1,885	170	1,244	112
9	4,130	372	1,915	172	1,262	114
10	4,150	374	1,946	175	1,279	115
11	4,170	375	1,977	178	1,297	117
12	4,190	377	2,007	181	1,316	118
13	4,211	379	2,039	184	1,333	120
14	4,231	381	2,073	187	1,353	122
15	4,253	383	2,106	190	1,370	123
16	4,273	385	2,141	193	1,388	125
17	4,295	387	2,175	196	1,410	127
18	3,373	304	1,940	175	1,239	112
19	3,416	307	1,971	177	1,247	112
20	3,475	313	2,005	180	1,260	113
21	3,540	319	2,022	182	1,275	115
22	3,617	326	2,065	186	1,289	116
23	3,701	333	2,111	190	1,306	118
24	3,800	342	2,160	194	1,328	120
25	3,908	352	2,211	199	1,349	121
26	4,000	360	2,278	205	1,374	124
27	4,069	366	2,349	211	1,402	126
28	4,151	374	2,428	219	1,429	129
29	4,264	384	2,512	226	1,457	131
30	4,387	395	2,620	236	1,484	134
31	4,534	408	2,712	244	1,518	137
32	4,683	421	2,817	254	1,555	140
33	4,849	436	2,922	263	1,600	144
34	5,006	451	3,025	272	1,664	150
35	5,180	466	3,128	282	1,723	155
36	5,370	483	3,256	293	1,797	162
37	5,575	502	3,392	305	1,872	168
38	5,833	525	3,538	318	1,954	176
39	6,104	549	3,687	332	2,053	185
40	6,410	577	3,846	346	2,192	197

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
41	6,779	610	4,016	361	2,286	206
42	7,159	644	4,176	376	2,386	215
43	7,560	680	4,348	391	2,489	224
44	7,969	717	4,525	407	2,596	234
45	8,393	755	4,706	424	2,711	244
46	8,816	793	4,866	438	2,830	255
47	9,231	831	5,090	458	2,954	266
48	9,649	868	5,328	480	3,084	278
49	10,096	909	5,576	502	3,221	290
50	10,572	951	5,846	526	3,334	300
51	11,055	995	6,107	550	3,480	313
52	11,628	1,047	6,364	573	3,634	327
53	12,322	1,109	6,660	599	3,792	341
54	13,061	1,175	6,959	626	3,958	356
55	13,837	1,245	7,272	654	4,134	372
56	14,682	1,321	7,610	685	4,313	388
57	15,579	1,402	7,966	717	4,502	405
58	16,525	1,487	8,336	750	4,704	423
59	17,524	1,577	8,732	786	4,917	443
以下保費只供續保之用 The subscriptions below are for renewal only						
60	18,632	1,677	9,164	825	5,136	462
61	19,846	1,786	9,624	866	5,367	483
62	21,116	1,900	10,102	909	5,569	501
63	22,491	2,024	10,600	954	5,753	518
64	23,999	2,160	11,113	1,000	5,919	533
65	25,533	2,298	11,613	1,045	6,178	556
66	27,312	2,458	11,883	1,069	6,941	625
67	28,968	2,607	12,645	1,138	8,153	734
68	30,794	2,771	13,046	1,174	9,330	840
69	32,908	2,962	14,638	1,317	10,324	929
70	35,495	3,195	16,303	1,467	11,489	1,034
71	38,095	3,429	17,826	1,604	11,856	1,067
72	41,438	3,729	19,128	1,722	12,284	1,106
73	45,308	4,078	20,394	1,835	12,525	1,127
74	48,253	4,343	21,886	1,970	13,054	1,175
75	51,928	4,674	22,572	2,031	13,472	1,212
76	56,004	5,040	23,340	2,101	14,094	1,268
77	59,547	5,359	23,932	2,154	14,311	1,288
78	63,439	5,710	24,533	2,208	14,472	1,302
79	67,460	6,071	25,107	2,260	14,629	1,317
80+	71,608	6,445	25,544	2,299	14,783	1,330

MP331/5/0125

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	
	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
1	11,419	1,028	8,611	775	7,019	632
2	11,419	1,028	8,611	775	7,019	632
3	11,419	1,028	8,611	775	7,019	632
4	11,419	1,028	8,611	775	7,019	632
5	11,419	1,028	8,611	775	7,019	632
6	11,419	1,028	8,611	775	7,019	632
7	11,419	1,028	8,611	775	7,019	632
8	11,419	1,028	8,611	775	7,019	632
9	11,419	1,028	8,611	775	7,019	632
10	11,419	1,028	8,611	775	7,019	632
11	11,419	1,028	8,611	775	7,019	632
12	11,419	1,028	8,611	775	7,019	632
13	11,419	1,028	8,611	775	7,019	632
14	11,419	1,028	8,611	775	7,019	632
15	11,419	1,028	8,611	775	7,019	632
16	11,419	1,028	8,611	775	7,019	632
17	11,419	1,028	8,611	775	7,019	632
18	8,616	775	6,678	601	5,416	487
19	8,711	784	6,787	611	5,508	496
20	8,816	793	6,909	622	5,611	505
21	8,928	804	7,031	633	5,714	514
22	9,053	815	7,158	644	5,821	524
23	9,193	827	7,296	657	5,936	534
24	9,346	841	7,427	668	6,081	547
25	9,522	857	7,565	681	6,234	561
26	9,714	874	7,700	693	6,422	578
27	9,921	893	7,842	706	6,539	589
28	10,141	913	8,026	722	6,664	600
29	10,383	934	8,225	740	6,756	608
30	10,577	952	8,323	749	6,885	620
31	10,884	980	8,471	762	7,003	630
32	11,300	1,017	8,835	795	7,264	654
33	11,744	1,057	9,389	845	7,520	677
34	12,210	1,099	9,862	888	7,743	697
35	12,661	1,139	10,107	910	7,992	719
36	13,195	1,188	10,315	928	8,188	737
37	13,762	1,239	10,531	948	8,356	752
38	14,247	1,282	10,740	967	8,566	771
39	14,811	1,333	10,963	987	8,761	788
40	15,333	1,380	11,180	1,006	8,980	808

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
41	15,736	1,416	11,399	1,026	9,243	832
42	16,176	1,456	11,596	1,044	9,472	852
43	16,543	1,489	11,809	1,063	9,657	869
44	16,936	1,524	12,028	1,083	9,818	884
45	17,331	1,560	12,231	1,101	9,969	897
46	17,777	1,600	12,460	1,121	10,167	915
47	18,131	1,632	12,708	1,144	10,357	932
48	18,481	1,663	12,956	1,166	10,613	955
49	18,816	1,693	13,230	1,191	10,711	964
50	19,097	1,719	13,493	1,214	10,838	975
51	19,607	1,765	13,769	1,239	11,016	991
52	19,994	1,799	14,050	1,265	11,140	1,003
53	20,284	1,826	14,324	1,289	11,281	1,015
54	20,498	1,845	14,630	1,317	11,433	1,029
55	20,803	1,872	14,941	1,345	11,598	1,044
56	21,092	1,898	15,254	1,373	11,760	1,058
57	21,496	1,935	15,572	1,401	11,926	1,073
58	21,856	1,967	15,904	1,431	12,081	1,087
59	22,201	1,998	16,226	1,460	12,295	1,107
以下保費只供續保之用 The subscriptions below are for renewal only						
60	22,552	2,030	16,560	1,490	12,520	1,127
61	23,233	2,091	16,888	1,520	12,672	1,140
62	23,931	2,154	17,219	1,550	13,035	1,173
63	24,597	2,214	17,566	1,581	13,340	1,201
64	25,153	2,264	17,919	1,613	13,661	1,229
65	25,738	2,316	18,293	1,646	14,073	1,267
66	26,381	2,374	18,703	1,683	14,347	1,291
67	27,084	2,438	19,033	1,713	14,611	1,315
68	27,736	2,496	19,333	1,740	14,837	1,335
69	28,486	2,564	19,586	1,763	14,882	1,339
70	29,085	2,618	19,906	1,792	15,080	1,357
71	29,422	2,648	20,169	1,815	15,222	1,370
72	29,745	2,677	20,383	1,834	15,304	1,377
73	29,995	2,700	20,624	1,856	15,393	1,385
74	30,251	2,723	20,836	1,875	15,424	1,388
75	30,486	2,744	21,079	1,897	15,560	1,400
76	30,701	2,763	21,309	1,918	15,665	1,410
77	30,881	2,779	21,542	1,939	15,742	1,417
78	31,008	2,791	21,646	1,948	15,774	1,420
79	31,094	2,798	21,731	1,956	15,792	1,421
80+	31,257	2,813	21,821	1,964	15,816	1,423

附註 Notes

① 如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保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。

② 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。

① 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".

② 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.

保柏（亞洲）有限公司 Bupa (Asia) Limited
地址：香港九龍觀塘海濱道77號海濱匯第2座6樓
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
電話 Telephone: (852) 2517 5175 傳真 Facsimile: (852) 2548 1848 網址 Website: www.bupa.com.hk

Bupa Hong Kong

MP331/5/0125

申請表

Application Form

Bupa VTop Health Insurance Scheme Application Form
保柏易增值醫療保障計劃申請表

Bupa 保柏

The Coverage Commencement Date of this Scheme will be the first day of the following month. Please send us the complete application at least 5 working days prior to the end of the month.
本計劃之保障開始日於下月一號生效，請將填妥的申請表於月底前最少5個工作天寄回保柏。

Please complete this form **in ENGLISH and BLOCK LETTERS**. Please tick as appropriate.
請以**英文正楷**填妥本申請表，並於適用地方加「✓」號。

For Bupa use only 保柏專用	Reference No. : 參考編號	
	Effective Date : 生效日期	DD 日 / MM 月 / YYYY 年

Eligibility Requirement 投保資格 (must fill this section 必須填寫此部分)

Subject to the eligibility requirements, Bupa VTop Health Insurance Scheme (this "Scheme") is only applicable to the proposed Member who is
受限於投保資格，保柏易增值醫療保障計劃 (本「計劃」) 僅適用於準會員為

☐ an existing covered employee or dependant of Bupa Group Health Insurance Scheme ("Existing Group Member")
受保於現有保柏團體醫療保障計劃會員或家屬 (「現有團體會員」)；

Membership no. of Existing Group Member 現有團體會員號碼 : ☐☐☐☐☐☐☐☐ — ☐☐☐☐☐☐☐

If the Existing Group Member's company group health insurance scheme only covers 2-9 members at the time of making this application, application will only be accepted for "termination of employment" under the eligibility criteria below. All applications are subject to Bupa's approval.
在提出此申請時如現有團體會員的公司團體醫療保障計劃僅涵蓋 2-9 名會員，則只接受符合以下投保資格為「離職」之申請。 所有申請均須經保柏批准。

or 或

☐ non-covered dependant of Existing Group Member 不受保於現有團體會員的家屬
Please select the relationship with the Existing Group Member 請選擇與現有團體會員的關係 ☐ child 子女 / ☐ sibling 兄弟姐妹 / ☐ parent 父母 / ☐ spouse/domestic partner^ 配偶/同居伴侶^

Membership no. of Existing Group Member 現有團體會員號碼 : ☐☐☐☐☐☐☐☐ — ☐☐☐☐☐☐☐

^ Domestic partner shall mean civil partner, or the person with whom the Existing Group Member lives in a continuous, committed, exclusive relationship during which period neither the Existing Group Member or that person were or are married to or partnered with any other person.
同居伴侶指民事結合的伴侶或與現有團體會員投保人共同生活，並保持持續、忠誠以及唯一的關係的人士（不論同性或異性），而期間投保人或該人士並沒有和其他人士成婚或結合 。

Applicable to Existing Group Member, please confirm any one of the eligibility requirements below has been fulfilled at the time of making this application.
適用於現有團體會員，請確認在提交此申請時已符合以下其中一項投保資格 (please select one option below 請只選擇一個選項)

☐ If the Existing Group Member has terminated employment, the application must be made within 30 days before or after the last day of group membership*
如現有團體會員離職，申請必須於團體會籍最後受保日期前或後30日內*
(Last date of Bupa Group Health Insurance Scheme's Membership 保柏團體醫療保障計劃會籍最後受保日期 : DD 日 / MM 月 / YYYY 年)

☐ If the Existing Group Member has retired, the application must be made within 30 days before or after the last day of group membership*
如現有團體會員退休，申請必須於團體會籍最後受保日期前或後30日內*
(Last date of Bupa Group Health Insurance Scheme's Membership 保柏團體醫療保障計劃會籍最後受保日期 : DD 日 / MM 月 / YYYY 年)

☐ If the Existing Group Member is newly covered under Bupa Group Health Insurance Scheme, the application must be made within 60 days from its group policy's Coverage Commencement Date#
如現有團體會員新加入保柏團體醫療保障計劃，申請必須於團體計劃保障開始日起60日內# (Coverage Commencement Date 保障開始日 : DD 日 / MM 月 / YYYY 年)

☐ If the Existing Group Member's Bupa Group Health Insurance Scheme is renewed within 60 days, the application must be made within 60 days from its group policy's Contract Anniversary Date#
如現有團體會員之保柏團體醫療保障計劃於60日內續保，申請必須於團體計劃合約週年日起60日內# (Contract Anniversary Date 合約週年日 : DD 日 / MM 月 / YYYY 年)

☐ If the Existing Member is newly married or has a new born child, the application must be made within 30 days from such event
如現有團體會員結婚或新生子女，申請必須於結婚或子女出生後30日內 (Date of marriage / child birth 結婚或子女出生日期 : DD 日 / MM 月 / YYYY 年)

* If the Existing Group Member's membership is terminated before the last day of a month, the Coverage Commencement Date of this Scheme will be the first day of the same month. If the Existing Group Member's membership is terminated at the last day of a month, the Coverage Commencement Date of this Scheme will be the first day of the following month. 如現有團體會員的會籍為最後受保日期為一個月最後一日之前終止，則本計劃的保障開始日為當月的第一日。 如現有團體會員的會籍為一個月的最後一日終止，則本計劃的保障開始日為下月的第一日。

\# The Coverage Commencement Date of this Scheme will be the first day of the following month. Please send us the complete application at least 5 working days prior to the end of the month. 本計劃之保障開始日於下月一號生效，請將填妥的申請表於月底前最少5個工作天寄回保柏。

Medical Protection Needs Assessment 醫療保障需要評估

(Please note: The following questions are to evaluate the suitability of the insurance product(s) under this application based on your needs and circumstances. Application can be suspended or rejected in case of suitability mismatch. 請注意：以下問題旨在評估此投保申請下的保險產品的適合性，以滿足閣下的需要及情況。如出現保險產品與閣下保障需要錯配的情況，投保申請可被暫緩或拒絕。)

Question 問題 1 What is/are your objective(s) for purchasing the medical insurance policy? (tick one or more) 請問你投保此醫療保單的目的是? (可選一項或多項)

☐ Option 選擇1 : For the expenses of hospitalisation 為應付住院開支

☐ Option 選擇2 : For the financial need when suffer from critical illness 為應付患上危疾時的經濟需要

☐ Option 選擇3 : For the long term care and financial needs in case of permanent total disability 為永久完全傷殘時的長期醫療保健及經濟需要

☐ Option 選擇4 : For the expenses of outpatient visits and other medical needs (such as dental, vision benefit, etc)
為應付門診或其他醫療所需 (例如牙醫、眼科等)

Question 問題 2 Which type(s) of medical insurance you are looking for? (tick one or more) 請問你會考慮投保哪一類型的醫療保單呢? (可選一項或多項)

☐ Option 選擇1 : Indemnity (cover the eligible expenses by the policy) 彌償式賠償 (即按保單規定之合資格開支提供實報實銷式的賠償)

☐ Option 選擇2 : Non-indemnity (a payment based on a sum insured amount by the policy) 非彌償式賠償 (即按保單訂明的保額作出賠償)

PAAPP

Personal Details of Applicant 申請人資料

Applicant must be aged 18 or above. Applicant should a parent or legal guardian if the proposed Member is below age 18.
申請人年齡必須為18歲或以上。如準會員為18歲以下，申請人必須為準會員之父母或合法監護人。

Title 稱謂 Name of Applicant (same as HKID Card) 申請人姓名 (與香港身份證相同)

☐ Mr先生 Surname 姓
☐ Mrs太太
☐ Ms女士 Given Name
☐ Miss小姐 名

HKID Card No. / Passport No. 香港身份證號碼 / 護照號碼

Sex 性別 ☐ M 男 ☐ F 女

Date of Birth 出生日期 DD 日 MM 月 YYYY 年

Contact Details of Applicant 申請人聯絡資料

Correspondence Address* 通訊地址* (Please complete in ENGLISH and BLOCK LETTERS 請以英文正楷填寫)

Flat 單位 / Room 室 / Floor 層數

Block 座 / Building 大廈 / Mansion 閣 / House 樓 / Estate 屋苑

Street 街 / Road 道

☐ HK 香港 ☐ Kln 九龍 ☐ NT 新界

District 地區

Country 國家

Email Address# 電郵地址#

Contact No. 聯絡電話 Fax No. 傳真號碼 Mobile No. 流動電話號碼

☑ **I confirm that I am making this application in Hong Kong**.**
本人在香港作出此申請。**

* P. O. Box is not acceptable. 郵政信箱恕不接納。

\# You can access our e-Services through **myBupa**, our online and mobile platform, to view and download your policy-related documents. To access these e-documents, you are required to register for a **myBupa** account and provide an email address where you will receive email notifications when a document is ready for you to access from your **myBupa** account. You will no longer receive hard copy of these documents by post.

To help save our planet, Bupa encourages communications through electronic means. This will be the default option for our future communications with you after your insurance policy has been set up. However, if you wish to receive a hard copy of all documents by post, please contact your insurance consultant to let us know your preference.

\# 你可透過 **myBupa** 網上及手機的電子服務查閱及下載與你保單相關文件。要查閱這些電子文件，你須登記 **myBupa** 帳戶，並提供電郵地址。當文件已上載於你的 **myBupa** 帳戶後，你便會收到電郵通知。你將不會以郵寄方式收到這些保單文件的印刷本。

為了拯救我們的地球，保柏鼓勵通過電子方式進行溝通。這將會是我們未來在設立你的保單時與你溝通的默許選擇。但是，如果你希望通過郵寄方式收到所有文件的列印本，請聯絡你的保險顧問讓我們了解你的選擇。

** It is a regulatory requirement that insurance sales process and signing of the application form must be conducted in Hong Kong.
根據法規要求，保險銷售及保單申請簽署必須在香港進行。

Details of Proposed Member 準會員資料

Entry age 投保年齡
Existing Group Member: no age limit 現有團體會員:不設年齡限制
Non-existing group member: must be between 15 days - 80 years inclusive 非現有團體會員:必須為15日至80歲(包括首尾歲數)

☐ Myself 本人 (Details as Applicant 資料如同申請人)

Place of Residence^ 居住地

Or 或

☐ My child 本人之子女 (must be age below 18 必須為18歲以下)

Child's Name (same as HKID Card/Birth Certificate) 子女姓名 (與香港身份證/出生證明書相同)

Surname 姓

Given Name 名

HKID Card No. / Birth Certificate No. 香港身份證號碼 / 出生證明書號碼

Sex 性別 ☐ M 男 ☐ F 女

Date of Birth 出生日期 DD 日 MM 月 YYYY 年

Place of Residence^ 居住地

^ Unless otherwise specified by Member in writing, the Service Provider(s) will consider Hong Kong as the Place of Residence of the Member and repatriate the Member to Hong Kong when Medically Necessary.
除非會員特別以書面通知，服務供應商將設定香港為會員之居住地，於有醫療需要時送返會員回香港。

Choice of Cover 投保項目

Core Benefit 主要保障 (Choose one plan only只選擇一項計劃)		**Optional Benefit 自選額外保障**	
Benefit Level 保障級別①		Optional Supplementary Major Medical (SMM) Benefit②③ 自選附加醫療保障	Optional Clinical Benefit④ 自選門診保障
Itemised Hospital and Surgical Benefit 分項住院及手術保障			
☐ Plan 計劃 1	Private 私家房	☐	☐
☐ Plan 計劃 2	Semi-private 半私家房	☐	☐
☐ Plan 計劃 3	Ward 大房	☐	☐
Lump Sum Hospital and Surgical Benefit 總額住院及手術保障			
☐ Plan 計劃 4	Private 私家房	N/A 不適用	☐
☐ Plan 計劃 5	Semi-private 半私家房	N/A 不適用	☐
☐ Plan 計劃 6	Ward 大房	N/A 不適用	☐

① You can only select the plan at a benefit level same as or lower than your Existing Group Member's current benefit level (no benefit upgrade is allowed). Once a benefit level has been selected, no further benefit upgrade or transfer from Plan 1-3 to Plan 4-6 (and vice versa) would be allowed throughout the lifetime of the proposed Member. If the benefit level is not specified in the company group health insurance scheme, please refer to below table for corresponding benefit level entitlement.
請選擇與你現有團體會員享有相同或以下的保障級別(不能提升保障級別)。一經選定保障級別，準會員終生不能提升保障級別或轉移計劃1-3至計劃4-6(反之亦然)。如團體醫療保障計劃並沒有列明保障級別，將按每日病房及膳食費用限額如下相應之保障等級。

Daily room and board limit (HK$) 每日住房及膳食費(港幣)	Corresponding benefit level entitlement 相應之保障級別
1,399 or below 或以下	Ward 大房
1,400 - 2,999	Semi-private 半私家房
3,000 or above 或以上	Private 私家房

② Applicable only to the Existing Group Member's company group health insurance scheme is covered with 10 members or more at the time of making application for this Scheme.
僅適用於申請此計劃時10名或以上會員的團體醫療保障計劃之現有團體會員。

③ You can only select optional SMM benefit under this Scheme if the Existing Group Member's company group health insurance scheme is currently covered with SMM benefit. No further addition of optional SMM benefit after the Coverage Commencement Date of this Scheme.
如現有團體會員之公司團體醫療保障計劃目前已涵蓋附加醫療保障，你可於此計劃選擇自選附加醫療保障。在此計劃的保障開始日後則不能再申請增加自選附加醫療保障。

④ Application for optional Clinical benefit must complete Health Declaration and Questionnaire of this form.
申請自選門診保障必須填寫「健康聲明及問卷」。

Payment Method 繳付保費方法

Payment Frequency 繳付保費形式	Payment Method 繳付保費方法	Remarks 備註
☐ Yearly 年繳	☐ Credit Card 信用卡	Please attach a completed **Credit Card Authorisation Form** 請連同填妥之**信用卡付款授權書**寄回
	☐ Autopay from Bank 銀行自動轉賬 (From renewal payment only 續保繳費起適用)	Please attach a cheque made payable to "Bupa (Asia) Limited" for the 1st year's subscription and levy with a completed **Direct Debit Authorisation Form** 請填妥**直接付款授權書**，連同首年保費及保費徵費之支票交回本公司，支票抬頭人為「保柏（亞洲）有限公司」
☐ Monthly 月繳	☐ Credit Card 信用卡	Please attach a completed **Credit Card Authorisation Form** 請連同填妥之**信用卡付款授權書**寄回
	☐ Autopay from Bank 銀行自動轉賬	Please attach a cheque made payable to "Bupa (Asia) Limited" for the first 2 months' subscription and levy with a completed **Direct Debit Authorisation Form** 請填妥**直接付款授權書**，連同首兩個月保費及保費徵費之支票交回本公司，支票抬頭人為「保柏（亞洲）有限公司」

Bank Account for Reimbursement 支付賠償之銀行戶口

Claims payment will be reimbursed by autopay only. 賠償款項只以自動轉賬方式支付。

I hereby agree and authorise Bupa (Asia) Limited to reimburse claims payment to the account below. 本人同意及授權保柏（亞洲）有限公司轉賬賠償款項於以下戶口。

Account Holder's Name (Same as recorded on bank account statement/passbook)
戶口持有人姓名(與銀行結單/存摺相同)

HKID Card No.
香港身份證號碼

Personal Hong Kong savings / current account number (HK$ only) 個人香港儲蓄 / 往來銀行戶口號碼（只限港幣）

Bank Name 銀行名稱	Bank No. 銀行編號	Account No. 戶口號碼

If the above account holder is not the applicant, please fill in the following information. 若上述之戶口持有人並非申請人，請填寫以下資料。

Relationship with the applicant or proposed Member* 與申請人或準會員*關係
(Applicable to spouse, parents or children only 只適用於配偶、父母或子女)

I acknowledge that I will need to provide a valid Hong Kong bank account details later for Bupa (Asia) Limited to avoid any delay on claims reimbursement if I do not provide my bank account details at this time. 本人明白如現選擇不提供銀行戶口資料，稍後需要向保柏（亞洲）有限公司提供有效的香港銀行戶口資料，以免延誤賠償。

Also, I may update the bank account details later on myBupa, our online and mobile platform. 此外，本人稍後亦可於myBupa網上及手機平台上更新自己的銀行戶口資料。

* Please delete if inappropriate 請刪除不適用者

Health Declaration and Questionnaire 健康聲明及問卷

Proposed Member who is not an Existing Group Member or applying for optional Clinical benefit must complete this section. 如準會員並非現有團體會員或申請自選門診保障必須填寫此部分

Important Note 重要事項

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts related to the proposed Member 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 and this causes Bupa to accept the risk, this will raise questions about your entitlement to insurance benefits. Consequences may include termination of your policy or reduction of entitlement to claims payments in all or part.

在保險申請過程中，務必以至高誠信向保柏披露有關準會員所有重要事實。如果你不確定某個事實是否重要，則應將其披露。如你未能披露或錯誤陳述重要事實，而導致保柏承擔有關風險，這將影響你所享有的保障。其結果可能包括終止你的保單；或減少全部或部分你所獲得的賠償。

(i) This questionnaire collects health-related information solely for the purpose of underwriting which is a process for Bupa to evaluate the health risk of the applicants and decide the application results. The underwriting process that Bupa adopts should be fair and reasonable, and Bupa should explain the application results if requested by the customers.
此問卷收集與健康相關的資料僅作為核保之用途，而核保是保柏評估申請人之健康風險及決定申請結果的程序。保柏採用的核保程序應為公平合理，並會因應客戶要求解釋申請結果。

(ii) As the applicant, you are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief. Based on the information provided, Bupa may have follow-up questions or enquiries that require you to provide further information for underwriting purpose.
作為申請人，你需要盡其所知所信，按本問卷中要求向保柏提供完整及準確的資料。保柏根據你提供的資料，可能會提出跟進問題或查詢而需要你進一步提供資料以作核保之用。

(iii) If there are any changes to or updates of the information provided in this questionnaire after the time of submission of this application and before you receive the Policy, you are required to notify Bupa in a timely manner.
若你在提交本申請表後至你收到保單前的期間就本問卷中提供的資料有任何改變或更新，你需要及早通知保柏。

(iv) Even after an insurance policy has been issued upon successful application, the insurance coverage for the proposed Member may be affected or the policy may be terminated, voided or rescinded, or claims may be repudiated by Bupa, if you have not provided Bupa with complete and accurate information to the best of your knowledge and belief according to (ii), or if you have not notified Bupa on any changes to or updates of the information in time according to (iii).
即使已成功投保並獲簽發保單，若你未按(ii)所述盡其所知所信向保柏提供完整及準確的資料，或未按(iii)所述就資料的任何改變或更新而及早通知保柏，準會員的保險保障可能會受到影響，保柏亦可能因此終止、作廢或撤銷有關保單，或拒絕賠償。

Guidance Note in completing the questionnaire 填寫問卷指引

If you answer Yes to any of the questions 1-7 in Section A, please provide additional information in Health Questionnaire - Section B.
如果你就甲部第1至7項任何一項問題之答案為「是」者，請於健康問卷 - 乙部提供更多資料。

You do not need to disclose information regarding the medical conditions or treatments below –
Cold / flu / sore throat, gastroenteritis / food poisoning (fully recovered), indigestions (no investigations required), acne, muscle sprained (fully recovered), thrush, routine scan / blood test for pregnancy (normal result), routine cervical smear (normal result), routine health check (normal result), preventive vaccination, Hormonal Replacement Therapy (menopause), infertility treatment or uncomplicated pregnancy, myopia / hyperopia / astigmatism / presbyopia.

你無需披露以下健康狀況或治療 -
傷風/感冒/喉嚨痛、腸胃炎/食物中毒 (已痊癒)、消化不良 (無需檢查)、痤瘡、肌肉扭傷(已痊癒)、鵝口瘡、常規產前掃描 / 血液檢驗 (檢驗結果正常)、常規子宮頸細胞塗片檢驗 (檢驗結果正常)、常規健康檢查 (檢查結果正常)、預防疫苗、荷爾蒙補充治療 (更年期)、不育治療或胎兒生長情況正常的懷孕、近視/遠視/散光/老花。

You are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief, including any and all medical information which are known or ought to be known by Bupa in any previous insurance application and medical claims.
你需要盡其所知所信，按本問卷中要求向保柏提供完整及準確的資料，，包括在之前的任何保險申請和醫療索償中保柏已知或應該知道的任何及所有醫療資料。

Health Questionnaire – Section A 健康問卷 – 甲部

Height 身高# ____________ cm 厘米 OR 或 ______ feet 呎 ______ inches 吋

Weight 體重# ____________ kg 公斤 OR 或 ____________ pounds(lbs) 磅

Do you (or proposed Member) smoke[3] or have you (or proposed Member) smoked[3] in the last one year#? ☐ Yes是 ☐ No否
你(或準會員)有沒有吸煙[3]或在過去一年內曾否吸煙[3]#?

3 For the purpose of this question, the meaning of "smoking" includes but is not limited to cigarettes, cigars, tobacco pipes, chewing tobacco and the use of nicotine replacement products (such as e-cigarettes). 「吸煙」在此問題的含義包括但不限於香煙、雪茄、煙斗、嚼煙及使用尼古丁補充劑產品(例如電子煙)。

\# Not required for proposed Member below 18 years old. 18歲以下之準會員無需填寫。

1.	In the last 3 years, have you (or proposed Member) ever had or been advised to have any regular or ongoing (such as monthly, every 2 months, half-yearly, annually) follow-up consultations or medical care with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any disease or other medical condition? 在過去三年內，你(或準會員)是否曾經或被建議定期或持續(例如每月、每兩個月、每半年、每年)為任何疾病或健康狀況接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治或醫療護理？	☐ Yes是 ☐ No否
2.	In the last 3 years, have you (or proposed Member) ever had or been advised to undergo investigations (such as blood or urine test, ECG, X-ray, ultrasound, CT scan, MRI, PET scan, HIV test, Hepatitis B test, Hepatitis C test)? 在過去三年內，你(或準會員)是否曾接受或曾被建議接受檢查(例如驗血、驗尿、心電圖、X光、超聲波、電腦掃描、磁力共振、正電子掃描、愛滋病測試、乙型肝炎測試、丙型肝炎測試)？	☐ Yes是 ☐ No否
	If the answer is "Yes", do your (or proposed Member) investigation result(s) include the followings? 如果答案屬「是」，你(或準會員)的檢查結果是否包括下列情況？	
	(a) Abnormal test result is advised 檢驗結果異常	☐ Yes是 ☐ No否
	(b) You (or proposed Member) are still awaiting test / test result 你(或準會員)正等候檢驗或檢驗結果	☐ Yes是 ☐ No否
	(c) Medical advice has been sought or treatment is required for the test result (such as liver cyst / brain cyst / joint degeneration or calcification / lung or breast or thyroid calcification discovered on imaging test, that may not require immediate treatment) 就檢驗結果已尋求醫療意見或需要接受治療(例如一些未必需要即時治療的情況如肝囊腫/腦囊腫/關節退化或鈣化/於成像檢測中發現肺部或乳房或甲狀腺出現鈣化)	☐ Yes是 ☐ No否
3.	In the last 5 years, have you (or proposed Member) been advised by your doctor to take any medications (such as to be taken daily / once per week / as needed as directed by doctor) for a continuous period of more than 1 month? 在過去五年內，你(或準會員) 是否曾被醫生建議定期 (例如按醫生指示每日/每週一次/有需要時) 服用為期超過一個月的處方藥物？	☐ Yes是 ☐ No否
4.	In the last 5 years, have you (or proposed Member) been admitted into a hospital? 在過去五年內，你(或準會員) 是否曾入住醫院？	☐ Yes是 ☐ No否
5.	In the last 5 years, have you (or proposed Member) undergone a surgical procedure (including endoscopy or biopsy) without being admitted into a hospital? 在過去五年內，你(或準會員) 是否曾在非住院情況下接受外科程序 (包括內窺鏡檢查或活組織化驗)？	☐ Yes是 ☐ No否

Health Questionnaire – Section A 健康問卷 – 甲部

6. Apart from anything you (or proposed Member) have already disclosed in Questions 1 -5, do you (or proposed Member) have any of the following conditions? 除了你(或準會員) 在第1至5項問題中已披露的資料外，你(或準會員) 是否有下列情況?
   - (a) Unintentional weight loss by more than 5 kg (11 lbs) over past 1 year 在過去一年內，體重無故地減少了5公斤 (11磅)以上 ☐ Yes是 ☐ No否
   - (b) Abnormal bleeding (such as vaginal bleeding, rectal bleeding, nose bleeding or coughing up of blood) for at least one month 不正常出血 (例如陰道出血、便血、流鼻血或咳血)至少一個月 ☐ Yes是 ☐ No否
   - (c) Other medical conditions or other sign and symptom (such as lump, headache, persistent coughing, chest pain or epigastric pain) that you (or proposed Member) are seeking or intend to seek medical advice 其他健康狀況或病徵及症狀(例如腫塊、頭痛、持續咳嗽、胸痛或上腹痛) 而正在或打算尋求醫療意見 ☐ Yes是 ☐ No否
   - (d) In the last 1 year, you (or proposed Member) had or have been required to have follow-up consultation with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any medical condition or sign and symptom 在過去一年內，你(或準會員)有任何健康狀況或病徵及症狀曾經接受或需要接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治 ☐ Yes是 ☐ No否

7. Have you (or proposed Member) ever been diagnosed with any of the following diseases or medical conditions? 你(或準會員) 是否曾被確診下列疾病或健康狀況？
   - (a) Cancer or carcinoma in situ 癌症或原位癌 ☐ Yes是 ☐ No否
   - (b) Brain tumor 腦部腫瘤 ☐ Yes是 ☐ No否
   - (c) Heart disease 心臟疾病 ☐ Yes是 ☐ No否
   - (d) Stroke (including transient ischemic attack (TIA)) 中風 (包括短暫性腦缺血，俗稱「小中風」) ☐ Yes是 ☐ No否
   - (e) Hypertension 高血壓 ☐ Yes是 ☐ No否
   - (f) Diabetes mellitus or impaired glucose tolerance 糖尿病或葡萄糖耐量異常 ☐ Yes是 ☐ No否
   - (g) Prolapsed intervertebral disc or degenerative spine conditions 椎間盤突出或脊椎退化性疾病 ☐ Yes是 ☐ No否
   - (h) Diseases or medical conditions requiring a medical device or prosthesis to be implanted within the body 需要植入醫療儀器或義肢的疾病或健康狀況 ☐ Yes是 ☐ No否
   - (i) Mental health conditions (such as depression, anxiety, schizophrenia, eating disorders, or bipolar disorders) 精神健康狀況(例如抑鬱、焦慮、精神分裂、飲食失調或躁狂抑鬱症) ☐ Yes是 ☐ No否
   - (j) Multiple sclerosis 多發性硬化症 ☐ Yes是 ☐ No否
   - (k) Congenital conditions (medical, physical or mental abnormalities that existed at the time of or before birth) 先天性疾病 (指於出生時或之前已存在的醫學、生理或精神上的異常) ☐ Yes是 ☐ No否

For proposed insured children aged 6 or below only 適用於六歲或以下之準受保兒童

8. Was the proposed insured child born before 37th week of pregnancy? 準受保兒童是否於懷孕第37週前出生？ ☐ Yes是 ☐ No否

Health Questionnaire – Section B 健康問卷 – 乙部

If you answer Yes to any of the questions 1-7 in Section A above, please provide additional information as applicable below.
如果你就以上甲部第 1 至 7 項任何一項問題之答案為「是」者，請在以下適用的問題提供更多資料。

	Question No. 題號 ______	Question No. 題號 ______	Question No. 題號 ______
	Medical condition 病症	Medical condition 病症	Medical condition 病症
1. Disease / medical condition / sign and symptom 疾病 / 健康狀況 / 病徵及症狀			
2. Date of first occurrence of sign and symptom 首次出現病徵及症狀的日期			
3a. Treatment / investigations / tests / scans that have been performed 已進行的治療 / 檢查 / 測試 / 掃描 3b. Date of such treatment / investigation / tests / scan 有關治療 / 檢查 / 測試 / 掃描日期			
4. Present condition (such as whether fully recovered, follow up action / medication / next follow up date) 現況 (例如是否已完全康復、有否跟進 / 服用跟進藥物 / 下次覆診日期)			
5. Date of last follow-up medical consultation / treatment 最後覆診 / 治療日期			

Declaration and Authorisation 聲明及授權

I apply for Bupa VTop Health Insurance Scheme (the "Scheme") stated in this application form (the "Application"). If I am making an Application for a proposed Member under the Age of 18, I have been duly authorised by the guardian of the proposed Member to make this Application.

本人為本申請表所示之「保柏易增值醫療保障計劃」(「計劃」)提出申請(「申請」)。如本人為年齡未滿18歲的準會員提出申請，本人已獲該準會員的監護人正式授權為該準會員提出本申請。

I confirm that I have selected this Scheme of my own free will. I further confirm that the product features of the Scheme were able to fulfil the proposed Member's current medical protection needs, financial situation and premium affordability. I further declare I have fulfilled the applicable eligibility requirement as selected at page 1 of this application form.

本人確認，本人按照自己的意願選擇本計劃。本人進一步確認，計劃的產品內容符合準會員現時的醫療保障需求、財務狀況及保費承擔能力。本人進一步聲明，本人已符合本申請表第1頁所選的相關投保資格。

Coverage and Pre-existing Conditions 保障及已存在病症

I acknowledge and understand that this Scheme shall only be payable as secondary coverage of medical expenses incurred after the eligible expenses payable under the relevant benefits have been claimed and paid under an in-force Bupa Group Health Insurance Scheme or, if applicable, other medical insurance policy underwritten by Bupa or another insurer. I further acknowledge and understand that Bupa shall first deduct the eligible expenses payable from Bupa Group Health Insurance Scheme (if benefits are still available).

In respect of the proposed Member for whom any benefit is covered or payable under any Bupa Group Health Insurance Scheme or any other group medical policy (whether underwritten by Bupa or other insurers), the proposed Member shall submit claims under such policy first before submitting any claims to Bupa under this Scheme. Otherwise, Bupa is not obliged to pay the relevant claims under this Scheme.

I acknowledge that any proposed Member shall not be simultaneously enrolled in more than one Bupa VTop Health Insurance Scheme at the same time; and that enrolment in the Bupa VTop Health Insurance Scheme is limited to once per lifetime. If the proposed Member has terminated any Bupa VTop Health Insurance Scheme for whatever reason, the proposed Member is not allowed to join Bupa VTop Health Insurance Scheme again regardless of the benefit level applied for.

本人確認及明白，本計劃的保障只會在現行有效的保柏團體醫療保障計劃或由保柏或其他保險公司承保的其他醫療保險(如適用)中的相關保障獲索償且支付合資格費用後支付餘下有關合資格的醫療費用賠償。本人進一步確認及明白，保柏將首先從保柏團體醫療保障計劃中扣除應付的合資格費用(如仍有保障金額可用)。

對於可獲任何保柏團體醫療保障計劃或任何其他團體醫療保險(不論是由保柏或其他保險公司承保)支付賠償的準會員，該準會員應先根據團體醫療計劃提出索償，然後再根據本計劃向保柏提交索償。否則，保柏並無責任按照本計劃支付任何相關的賠償。

本人確認，任何準會員在同一時間內均不可同時地投保超過一個「保柏易增值醫療保障計劃」，並且在其一生之中只能投保「保柏易增值醫療保障計劃」一次。如準會員以任何理由終止任何「保柏易增值醫療保障計劃」，該會員將不獲准再次參加「保柏易增值醫療保障計劃」，不論申請保障等級。

(applicable to the proposed Member who is an Existing Group Member)
(適用於現有團體會員的準會員)

I understand that I am eligible to apply for the Scheme without underwriting on the condition that the benefit level I have selected under this Scheme is the same or lower than the Existing Group Member's current benefit level covered under Bupa Group Health Insurance Scheme. Further, I can only select optional Supplementary Major Medical (SMM) benefit under this Scheme if the Existing Group Member's Bupa Group Health Insurance Scheme is currently covered with optional SMM benefit.

For any medical conditions that are covered after the commencement of Bupa Group Health Insurance Scheme, these conditions shall continue to be payable under this Scheme, subject to the exceptions specified under the General Exclusions of this Scheme. However, if the proposed Member is confined in Hospital on the Coverage Commencement Date of this Scheme, I understand that Bupa shall not reimburse any medical expenses in respect of that hospital confinement and all eligible expenses shall only be payable under this Scheme after the proposed Member has discharged from the Hospital.

If Bupa Group Health Insurance Scheme further covers any illnesses or medical conditions that have existed or presented with signs and symptoms prior to its commencement, these pre-existing conditions shall also be payable under this Scheme provided that the proposed Member has been continuously covered under Bupa Group Health Insurance Scheme and/or this Scheme for an aggregate period of twelve (12) consecutive months or above. For the avoidance of doubt, the exceptions specified under the General Exclusions of this Scheme shall continue to apply.

本人明白本人符合資格申請本計劃所選的保障級別與現有團體會員之保柏團體醫療保障計劃相同或以下級別，均無需通過核保。此外，如現有團體會員之保柏團體醫療保障計劃目前涵蓋附加醫療保障，本人可於選擇本計劃時申請自選附加醫療保障。

對於任何在保柏團體醫療保障計劃開始後受保的病症將可在本計劃下繼續獲得保障，惟受限於本計劃的「不受保障項目」。然而，如準會員在本計劃的保障開始日當天入住醫院，本人明白保柏將不會就是次住院支付任何醫療費用，所有合資格費用只會在該準會員出院後根據本計劃作出賠償。

如保柏團體醫療保障計劃為任何已存在或出現症狀的疾病或病症提供保障，本計劃也會為這些已存在病症作出賠償，而準會員此前已連續十二(12)個月或以上受保於保柏團體醫療保障計劃及/或本計劃。為免存疑，本計劃的「不受保障項目」將繼續適用。

(applicable to the proposed Member who is NOT an Existing Group Member or Existing Group Member applies for optional Clinical Benefit)
(適用於非現有團體會員的準會員或申請自選門診保障的現有團體會員)

I acknowledge that benefit is not payable under the Scheme for any costs of treatment arising from any existing illnesses, injuries or other conditions which has been treated or diagnosed or manifested with signs and symptoms that should be reasonably aware before the Coverage Commencement Date of the Scheme unless complete details are fully disclosed in this Application and accepted by Bupa. Bupa may apply exclusion(s) due to a pre-existing medical condition or any other factor that may affect the insurability of the proposed Member. Please refer to the Membership Certificate for details.

I understand that I am required to notify Bupa immediately if the health condition of the proposed Member has changed at any time after the submission of this Application and before the Contract Effective Date of the Scheme. I acknowledge that Bupa reserves the right to ask for submission of more details of health status or medical reports of the proposed Member at my own cost.

本人確認，在本計劃的保障開始日之前因已接受治療或被確診或已察覺或理應察覺病徵或症狀的已有病症、損傷或其他病況而引致之醫療費用，除非本人在本申請表內已詳細列出並獲得保柏接納，有關費用一律不予賠償。保柏亦可按已存在病症或任何其他影響準會員可保性的因素而加設不保項目。詳情請參閱會員證書。

本人明白如在提交本申請後和本計劃合約生效日之前的任何時間，準會員的健康狀況有任何改變，本人需要立即通知保柏。本人確認保柏有權要求提供更多有關準會員之健康狀況及醫療報告，一切費用由本人支付。

Personal Data and Information Disclosure 個人資料及資訊披露

I declare that, to the best of my knowledge and belief, the information provided in this Application or in support of this Application (including to any Bupa appointed Medical Examiner) ("Information") is true, accurate and complete. I understand that (1) all Information forms the basis and becomes a part of the Contract; and (2) failure to provide Bupa with full, complete and accurate Information may result in Bupa having the right to treat the Contract as if it had not existed, refusing to pay all or part of a claim or affecting the cover for the proposed Member.

If I am making this Application on behalf of the proposed Member under the Age of 18, all Information disclosed on behalf of the proposed Member has been verified by me as true and correct. I acknowledge that the knowledge of proposed Member is imputed to my knowledge.

I consent to Bupa using and disclosing the personal data provided in this Application and other personal data it collects about me and the proposed Member, for the purposes set out in and in accordance with the Personal Information Collection Statement on the last page of this Application.

I hereby authorise in this Application that (1) any employer, registered medical practitioner, hospital, clinic, insurance company, bank, government institution, or other organisation, institution or person, that has any records or knowledge of the proposed Member and who has attended or may hereafter attend to the proposed Member to disclose such information to Bupa; (2) Bupa or any of its appointed medical examiners or laboratories to perform the necessary medical assessments and tests to evaluate the health status of the proposed Member in relation to this Application and any claim arising therefrom. I acknowledge and agree that such appointment shall be made on such terms and conditions as Bupa shall think fit at its absolute discretion. Bupa shall not be liable for any claim whatsoever which may be made against any such service provider appointed by Bupa by the proposed Member. I acknowledge that Bupa reserves the right to ask for submission of more details of health status or medical reports of the proposed Member at the Subscriber's own cost. Such authorisation shall survive me / the proposed Member and shall be irrevocable.

本人聲明，就本人所知所信，在本申請中或為支持本申請（包括向任何保柏委任的體檢人員）提供的資料（「資料」）均屬真實、準確及完整。本人明白，(1) 所有資料均構成本合約的基礎並成為本合約的一部分；及 (2) 未能向保柏提供全面、完整和準確的資料有機會令保柏有權將本合約視為從不存在、拒絕支付全部或部分索償或影響給予準會員的保障。

如本人代表年齡未滿18歲的準會員提出本申請，代表準會員披露的所有資料已經本人核實為真實及正確。本人確認，準會員所知之事被視為本人所知之事。

本人允許保柏按照本申請表最後一頁的「個人資料收集聲明」所述用途使用及披露在本申請中提供的個人資料以及其收集到與本人和準會員有關的其他個人資料。

本人在本申請中授權 (1) 持有準會員的任何記錄或對準會員有任何認識的任何僱主、註冊西醫、醫院、診保險公司、銀行、政府機關，或其他組織、機構或人士，或曾經或有機會在日後照顧準會員的人士向保柏披露有關資料；(2) 保柏或其委任的體檢人員或化驗所為本申請及日後提出的任何索償進行所需的體格評估和測試以評核準會員的健康狀況。本人確認及同意，保柏有絕對的酌情權以其認為合適的條款及細則作出上述委任。對於準會員提出針對保柏委任的任何服務供應商的任何索償，保柏概不負責。本人確認，保柏保留權利要求投保人自費提供更多與準會員健康狀況或醫療報告有關的詳情。此授權於本人/準會員的一生中維持有效且不可撤銷。

Declaration and Authorisation (Cont.) 聲明及授權 (續)

Contract and Renewal 合約及續保

I agree to be bound by the terms and conditions of the Contract of this Scheme, which I understand are available on request and will be provided to me if this application is approved.

I acknowledge that the Contract shall be renewed automatically on a yearly basis unless it is not renewed by giving notice to Bupa or according to the terms of the Contract. I further authorise Bupa to deduct the subscription payments from my designated bank account / credit card (where applicable) upon renewal. If I want to cancel the Contract in future, the Subscriber will need to inform Bupa in writing at least 10 days before the Contract Anniversary Date.

I agree that this Health Declaration and Questionnaire and the answers given in this Application shall be the basis of the Contract between me and Bupa. I understand that I have the right to cancel this Contract within 21 days from the Coverage Commencement Date and that if I do not cancel the Contract within that period, all information in this Application is deemed to be final.

I acknowledge that Bupa may terminate the cover for the proposed Member with immediate effect if the law of the country in which the proposed Member is located, or the proposed Member's place of residence or nationality, including but not limited to USA and Japan, or any other law which applies to Bupa or the Contract, prohibits the provision of healthcare cover by Bupa to local nationals, residents or citizens. I further declare that the proposed Member is not US permanent residents. I understand that I am obliged to immediately notify Bupa in writing if the proposed Member becomes a permanent resident of USA during the Contract year. Permanent resident shall mean a person residing in a country who is a citizen of or who is permitted under applicable laws to live and work, on a permanent basis, in that country.

本人同意受本計劃的合約條款及細則約束。本人明白，這些條款及細則可以隨時索取，而且如本申請獲批便會向本人提供。

本人確認，除非通知保柏不續保或根據本合約條款不獲續保，否則本合約將會每年自動續保。本人進一步授權保柏在續約時從本人指定的銀行賬戶/信用卡（如適用）扣除保費。如本人在將來想取消本合約，投保人將要在合約週年日前最少10日書面通知保柏。

本人同意，本申請中的健康聲明及問卷和所提供的回答將作為本人與保柏之間的合約基礎。本人明白，本人有權於保障開始日後21日內取消本合約。如本人沒有於此期間取消合約，本申請內的所有內容將被視為最終資料。

本人確認，如準會員的所在國家或其居住地或國籍所屬國家的法律（包括但不限於美國和日本）或任何其他對保柏或本合約適用的法律禁止保柏向當地國民、居民或公民提供醫療保障，保柏可終止相關準會員的保障並立即生效。本人進一步聲明，準會員並非美國永久居民。本人明白，如準會員於合約年度期間成為美國永久居民，本人有責任立即以書面通知保柏。「永久居民」指居於某國家並且身為該國公民或根據適用法律獲許在該國永久性居留及工作的人士。

Applicable to Application through authorised insurance broker 適用於透過獲授權保險經紀進行之申請

I understand, acknowledge and agree that, as a result of me purchasing and taking up the Contract to be issued by Bupa, Bupa will pay the authorised insurance broker commission during the continuance of Contract including renewals, for arranging the said policy. I further understand that the above agreement is necessary for Bupa to proceed with the Application.

本人明白、確知及同意，保柏會就本人購買及接受其簽發的合約， 於合約有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。 本人亦明白，保柏必須取得以上協議才可以處理本申請。

Personal Information Collection Statement 個人資料收集聲明

By signing this application form, I confirm that I have read and understood the Personal Information Collection Statement ("Statement") in this application form. I have also brought the Statement to the attention of all proposed Insured Person(s)/ Member(s) (or their guardians if applicable) and confirmed the understanding and agreement to it. I/We consent to the transfer of my/our personal data within or outside of Hong Kong for the purposes and to the types of transferees as set out in the Statement. I/We have understood the Statement's effect in respect of my/our personal information collected or held by Bupa (Asia) Limited, including the use, storage, processing, transfer, disclosure and/ or sharing of part of or all of my/our personal information within the Group Companies in accordance with the Statement. The updated version of Statement is available for download from www.bupa.com.hk or Bupa's mobile applications.

通過簽署本申請表，本人確認已細閱並明白本申請表所述的「個人資料收集聲明」。本人亦已促使準受保人/會員（或其監護人，如適用）留意「個人資料收集聲明」並確認明白及同意有關內容。本人/我們同意就「個人資料收集聲明」所述用途視乎情況提供本人/我們的個人資料至香港境內外予「個人資料收集聲明」所載的資料承讓人。本人/我們明白個人資料收集聲明對保柏（亞洲）有限公司收集或持有的本人/我們的個人資料的效力及影響，包括按照個人資料收集聲明使用、儲存、處理、轉移、公開或分享本人的部分或全部個人資料致任何集團公司之成員。該個人資料收集聲明最新的版本可於www.bupa.com.hk或保柏應用程式下載。

Use of Personal Information in Direct Marketing 在直接促銷中使用個人資料

With my/our consent, Bupa may use my/our personal data in direct marketing and provide my/our personal data to any member within the Group Companies and selected third parties, which may contact me/us with promotional material (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) as referred to in the section entitled "Use of Personal Information in Direct Marketing" in the Statement, including in relation to insurance (such as premium discounts), wellness, rewards, loyalty or privileges programmes and related products and services. I/we understand that I/we have the right to request Bupa to cease using my/our personal data for direct marketing purposes by emailing customercare@bupa.com.hk or calling the Bupa Customer Care helpdesk on 2517 5333. Tick the box below if I/we wish to receive such direct marketing communications.

只有在本人/我們的同意下，保柏可使用不時向本人/我們收集的個人資料，包括本人/我們的姓名、聯絡方法、性別、健康及家庭狀況，並根據個人資料收集聲明第5段「在直接促銷中使用個人資料」所述，提供本人/我們的個人資料予任何集團公司成員、旗下品牌及/或所述的第三方，為本人/我們提供服務或產品有關的促銷信息包括保險（例如保費折扣）、健康、獎賞、會員忠誠或優惠計劃及其相關的產品及服務的市場推廣資訊（包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法）。本人/我們明白有權透過聯絡保柏的客戶服務專線（電郵至customercare@bupa.com.hk 或致電 2517 5333），要求停止將本人/我們的個人資料用作直接市場推廣用途。如果本人/我們希望收到此類直接業務推廣通訊，請在以下空格填上(✓) 號。

☐ By checking this box, I/we wish my/our personal information to be used and disclosed by Bupa related to direct marketing purposes as set out above and in accordance with the Statement.
本人/我們在此空格填上(✓) 號，以表示願意保柏使用及披露本人/我們個人資料用作根據個人資料收集聲明和以上所述之直銷業務推廣用途。

I, as the Subscriber, understand that I declare and sign on behalf of the Member listed in this Application under this Scheme who is under the age of 18.
本人茲申請為投保人，明白本人代表此計劃申請表內列出之18歲以下會員作出聲明及簽署。

I understand that no cover will be payable under the Contract unless and until all required documents are submitted and processed, this application is approved and the subscription is received by Bupa.

本人明白除非及直至此申請所需的文件已經交妥及處理，並且此申請已獲保柏接納及保柏已經收到所有保費後，此合約下的保障方能生效。

Applicant's Signature 申請人簽署	Signed in Hong Kong on 於香港簽署之日期	Agent's / Broker's / Telesales' Name (If applicable and must be completed by the applicant) 代理人 / 經紀 / 營業代表姓名（如適用及必須由申請人填寫）
X		Agent's / Broker's / Telesales' Code 代理人 / 經紀 / 營業代表編號
(Full Name 姓名)	DD 日 MM 月 YYYY 年	Agent's / Broker's / Telesales' Contact Tel. No. 代理人 / 經紀 / 營業代表聯絡電話號碼
		Agent's / Broker's / Telesales' Email Address 代理人 / 經紀 / 營業代表電郵地址

Reminder 提提你

To help us process your Application quickly, please ensure that you have:
- ☑ enclosed payment of the correct subscription and levy and a copy of your HKID Card or Passport
- ☑ enclosed a copy of the HKID Card, Passport or the birth certificate of the proposed Member
- ☑ initialled any amendments on this application form

我們想更快地助你完成申請，因此請你在遞交申請表時謹記：
- ☑ 連同正確之保費及保費徵費與你的香港身份證或護照副本
- ☑ 連同準會員的香港身份證、護照或出生證明副本
- ☑ 於任何更改之處簽署作實

Bupa (Asia) Limited 保柏（亞洲）有限公司
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址: 香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話: (852) 2517 5175 Facsimile 傳真: (852) 2548 1848 Website 網址: www.bupa.com.hk
Bupa Hong Kong

Bupa (Asia) Limited
Privacy Notice relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

1. **Introduction**
   1.1. Bupa (Asia) Limited ("Company", "we" or "us") is committed to protecting your privacy and security of your personal information. This Notice is provided to you in connection with your dealings and provision of data or information to the Company. This Notice is prepared in accordance with the Ordinance and also operates as the Personal Information Collection Statement which we will provide, or make available, to you on or before the collection of your personal information by the Company.
   1.2. This Notice is intended to ensure that you can make informed decisions about providing your personal information to Company in accordance with this Notice. Please be aware that this Notice replaces any notice or statement of similar nature that may have been provided to you previously. When you click on "I Agree" or select any options with similar content, or log in, confirm, agree to, use or accept this Notice we provide via registration procedure or any other way, you consent to your personal information being collected, stored, used, processed, transferred, disclosed or shared in accordance with this Notice.
   1.3. For the purposes of this Notice, "Group Company" means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company's holding companies, wherever situated (collectively, the "Group").
   1.4. If you provide us with the personal information about other individuals, you must tell those individuals that you have provided us with their details and let them know where they can find a copy of this Notice.
2. **Personal Information We Collect**
   2.1. From time to time, it is necessary for you, or other members/ insured persons covered under your policy (each a "Member"), to supply the Company with certain personal information (including where relevant, credit information and claims history) relating to you, or the Member, when you apply for insurance or financial products and services from the Company, or when you apply to make changes to your policy, or when you renew a policy.
   2.2. During the course of your relationship with the Company, further personal information relating to you, or the Member, may also be collected in the ordinary course of our business, for example, when you lodge insurance claims with the Company in relation to yourself or the Member.
   2.3. Failure to supply personal information requested by the Company may result in the Company being unable to process your application, request for information or services, enquiries and/or provide services or products to you, or the Member.
   2.4. The personal information we collect and/or hold from time to time may include your personal identification information, contact information, transaction records, financial background, medical and health records, biometric data and your location and activities when you access or browse our website(s) or use our mobile application(s) or portal(s) (including any diagnostic or health-monitoring tools thereon and the Bluetooth and/or wearable device that are used to collect data for the purposes of such tools).
   2.5. We will always try to collect your personal information from you through the course of your relationship with us and in a range of ways. However, there may be instances where we will need to collect your personal information from third parties or sources in certain circumstances, such as a family member or someone else acting on your behalf, your employers, medical personnel, business/asset acquisition transactions of the Company, business partners, or public databases.
   2.6. If you are under the age of 18, you should obtain consent from your parent or guardian before you provide the Company with your personal information.
   2.7. Storage of personal information may be in various forms including, physical (paper) form, digital customer systems or applications, data management software or systems in the usual course of business practices, depending on your engagement with the Company.
3. **Purposes of Collection**
   3.1. Your personal information collected may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes from time to time:
   (a). processing, assessing and determining any applications for insurance products and services;
   (b). offering and providing products and services to you, or the Member, and processing requests made by you, or the Member, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and operation of insurance benefits or insured Members;
   (c). registering you, or the Member, as a user or a member of services or information provided or to be provided by us on the website(s), mobile application(s) or portal(s) managed and/or operated by us;
   (d). coordinating your care, or the Members', within Group Companies to achieve better health management outcomes;
   (e). any purposes in connection with any claims made by or against or otherwise involving you, or the Member, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;
   (f). performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, research, data analytics, statistical analysis, and reinsurance arrangements;
   (g). providing you with personalised health information and information about our services or products, and personalised website, mobile application or portal interface;
   (h). providing you with appropriate health, insurance administration, wellness or other related services (including, without limitation, e-ticketing, appointment booking and clinic / medical professional search and service and product redemption functions on the website(s), mobile application(s) or portal(s)) managed and/or operated by us) or products;
   (i). communicating with you regarding the administration, features and renewal of the insurance policy that you subscribe to;
   (j). operating, maintaining, evaluating, improving, troubleshooting problems, and understanding your preference(s) with our website(s), mobile application(s) or portal(s);
   (k). provision and design of products and services of the Company;
   (l). exercising the Company's rights in connection with provision of any products and services to you, or the Member, from time to time, for example, to determine any amount of indebtedness from you, and collecting and recovering owing from you or any person who has provided any security or undertaking for your liabilities;
   (m). communication with you or the Member (or with you on behalf of the Member) in relation to any of the purposes set out in this Notice;
   (n). with your consent, marketing services, products and other subjects by us, any member and/or brand of the Group Companies (such as Horizon Health and Care Limited and/or Quality HealthCare Group, our affiliates) and/or other third parties (please see further details in paragraph 5 below);
   (o). managing our relationship with you, our business and organisations who work with us in relation to providing our products or services to you, or the Member (including, with limitation, futures changes to this Notice);
   (p). enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
   (q). making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company; and
   (r). fulfilling any other purposes directly related to (a) to (q) above.
4. **Transfer of Personal Information**
   4.1. Personal information collected or held by the Company relating to you, or the Member, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region of the People's Republic of China, for the purposes specified in paragraph 3 to the following classes of transferees:
   (a). any member and/or brand of the Group Companies;
   (b). any insurance adjusters, agents and brokers;
   (c). any re-insurance companies authorised by the Company;
   (d). employers (for members of corporate policy only);
   (e). healthcare professionals and hospitals;
   (f). any third parties engaged in connection with a member of the Group Company's business who provides medical, health, insurance, wellness or other related services or products;
   (g). any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing, storage of analytics, printing, research, advertising, distribution or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry; the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);
   (h). with your consent, third parties (within or outside the Group Companies) in relation to direct marketing (please see further details in paragraph 5 below);
   (i). third party reward, loyalty, co-branding and privileges programme providers and co-branding partners of a member of the Group Companies;
   (j). financial institutions engaged by the Company or you for billing and payment purposes;
   (k). any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company's rights or business; and
   (l). any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.
   4.2. We will only disclose personal information limited to that which is necessary to the above parties for the relevant purposes, who may process (including, without limitation, by recording, organising, structuring, storing, adapting, altering, retrieving, using, aligning, combining or erasing) your personal information for the relevant purposes set out in paragraph 3 above.
   4.3. In the event that we complete the acquisition of a new business or brand, we shall communicate with you through the communication channels you provided to us, and any personal information shall be treated in accordance with this Notice if it is practicable and permissible to do so.
5. **Use of Personal Information in Direct Marketing**
   5.1. Only with your consent (which includes an indication of no objection), the Company, any member and/or brand of the Group Companies and/or the third parties stated under paragraphs 3.1 (n) and 5.2 (b) to (e) may use your personal information collected from time to time to provide you with marketing communications (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) relating to the following products and services:
   (a). insurance, medical, dental, healthcare, wellness, personal development, beauty, sporting activities and membership, lifestyle, entertainment, financial, and related services and products;
   (b). rewards, benefits, discounts, member activities, loyalty or privileges programmes and related services and products;
   (c). services and products offered by the Company's co-branding partners; and
   (d). donations and contributions for charitable and/or non-profit making purposes.
   5.2. The above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
   (a). any member and/or brand of the Group Companies;
   (b). third party service providers;
   (c). third party reward, loyalty, co-branding or privileges programme providers;
   (d). co-branding partners of a member of the Group Companies; and
   (e). charitable or non-profit making organisations.

5.3. We may not use your personal information for direct marketing purposes unless we have received your consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from you shall override any previous instruction given to the Company in this regard in relation to all of your personal information collected or held by the Company from time to time.

5.4. If you choose to personalise your services where such options are available, we will use personal information that we collect so that we can offer you those personalised services or communications. If you do not wish to accept those personalised services or communications, you can unsubscribe from those services at any time and we will cease to offer such services to you.

5.5. For the avoidance of doubt, whether or not you consent to receive marketing communications of the type described in this paragraph 5, the Company may still communicate with you regarding the administration, features and renewal of your insurance policy.

6. Security and Retention

6.1. The Company retains your personal information for as long as necessary for the purposes set out in this Notice, or otherwise agreed between you and us, unless otherwise required or permitted under applicable law.

6.2. Where the Company no longer requires your personal information for the purposes under this Notice, or otherwise required under law, we will take appropriate steps to securely delete or destroy your personal information.

6.3. We will take reasonable steps to securely store your personal information. This includes implementing a range of digital and physical security measures. In addition, we will restrict access to your personal information to those properly authorised to have access.

6.4. When you use our sites, we and third-party companies collect information by using cookies and other technologies such as pixel tags (for simplicity we refer to all such technologies as "cookies"). The updated version of the Cookies Policy is available for download from our website: www.bupa.com.hk and is available upon request.

6.5. Our websites, mobile applications or portals may provide the links to other external websites over which we do not have control. You are advised to refer to the privacy policies of these websites for more information.

7. Data Access and Correction

7.1. Under and in accordance with the terms of the Ordinance, you have the following rights to:

(a). check whether the Company holds personal information relating to you or the Member and to access such personal information;
(b). require the Company to correct any personal information relating to you or the Member which is inaccurate;
(c). ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company;
(d). request the Company to cease using your personal information for direct marketing purposes; and
(e). change your preference in respect of our use of your personal information.

7.2. Requests can be made in writing to the Company's Data Protection Officer at the following address:
Data Privacy Officer/ Customer Service Manager
6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Or, by email:
customercare@bupa.com.hk

8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.

9. For any enquiries about this Notice, please do not hesitate to contact our Customer Care helpdesk at 2517 5333.

10. Nothing in this Notice shall limit the rights of customers under the Ordinance.

11. In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail. This Notice maybe amended by the Company from time to time.

Bupa (Asia) Limited 保柏（亞洲）有限公司
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址: 香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話: (852) 2517 5175 Facsimile 傳真: (852) 2548 1848 Website 網址: www.bupa.com.hk
Bupa Hong Kong

Personal Information Collection Statement 個人資料收集聲明

保柏（亞洲）有限公司有關個人資料（私隱）條例（「條例」）之私隱通知

1. **簡介**
   1.1. 保柏（亞洲）有限公司 （「本公司」或「我們」）致力保障您的個人資料的私隱及安全。本私隱通知是就您與我們進行交易及提供資料或資訊而向您提供的。本私隱通知按照條例所編製和作為收集個人資料聲明，我們將在公司收集您的個人資料時或之前向您提供或可供查閱。
   1.2. 本私隱通知旨在確保您能夠根據本隱私通知，就向我們提供您的個人資料時作出知情的決定。請注意，本私隱通知將取代之前可能已提供給您的任何類似性質的私隱通知或私隱通知。當您點擊"同意"或選擇任何類似內容的選項，或登錄、確認、同意、使用或接受我們通過登記程序或其他任何方式提供的本私隱通知時，即表示您同意您的個人資料根據本私隱通知收集、存儲、使用、處理、傳輸、披露或分享。
   1.3. 就本私隱通知而言，「集團公司」是指本公司及其母公司、分行、子公司、代表處及關聯公司，無論其位於何處，以及其中的任何一家。關聯公司包括母公司的分行、子公司、代表處及關聯公司，無論其位於何處（統稱為「本集團」）。
   1.4. 如果您向我們提供其他人的個人資料，您必須通知並告知他們本私隱通知。
2. **我們收集的個人資料**
   2.1. 在您或受保於您保單的其他會員/受保人（每位「會員」）向本公司申請保險或金融產品及服務，或當您更改保單或續保時，必須不時向本公司提供您或會員的個人資料（包括信用資料和以往申索紀錄，如適用）。
   2.2. 本公司亦可能會在日常業務運作的過程中向您或會員收集更多個人資料，例如當您為您或代會員向本公司提出保險索償時。
   2.3. 如您未能提供本公司所要求的個人資料，本公司可能無法處理您的申請及/或向您或會員提供保險產品、服務或其他相關服務。
   2.4. 我們不時收集及/或持有的個人資料可能包括您的個人身份證明資料、聯絡資料、交易記錄、財務背景、醫療及健康記錄、生物辨識資料及您在訪問或瀏覽我們的網站或使用我們的流動應用程式或門戶平台時的位置及活動（包括其上的任何診斷或健康監測工具及此類工具用於收集數據的藍牙及/或可穿戴設備）。
   2.5. 在您與我們的互動關係過程中，我們可通過多種方式從您那裡收集您的個人資料。但是，在某些情況下，我們可能需要從第三方或來源收集您的個人資料，例如代表您的家庭成員或其他人、您的雇主、醫務人員、本公司的業務/資產收購交易、業務合作夥伴或公共數據庫。
   2.6. 如您未滿18歲，您向本公司提供您的個人資料前，應徵得您父母或監護人的同意。
   2.7. 根據您與我們的互動關係，個人資料的存儲可以採用不同形式，包括實體（紙張）形式、數碼化客戶系統或應用程序、日常業務實踐過程中的數據管理軟件或系統等。
3. **收集個人資料之目的**
   3.1. 本公司將就以下目的不時使用、儲存、處理、轉移、公開或分享您的個人資料：
      (a). 處理、評估、決定任何保險產品及服務之申請；
      (b). 為您或會員提供保險產品及服務及處理您或會員不時提出的要求，包括但不限於要求增加、更改、刪除、維持及管理保障項目或受保會員；
      (c). 登記您成為由我們管理及/或營運之網站、流動應用程式或門戶平台的用戶或其所提供或將提供的資訊或服務的會員；
      (d). 在本集團公司旗下協調您或會員的護理，實現更好的健康管理結果；
      (e). 任何有關您或會員對本公司所提供之保險產品及服務提出之索償，包括但不限於賠償、辯護、分析、調查、偵測及防止欺詐行爲（無論是否與就此申請而簽發之保單及相關的任何申請或索償）、處理、評估、決定、解決或回應該等索償；
      (f). 執行與本公司提供的服務或產品有關的任何功能及活動，包括但不限於審計、匯報、市場研究、一般服務、在線及其他服務的維護、身份核實、資料核對、研究、數據分析、統計分析及再保險之安排；
      (g). 向您提供個人化的健康資訊及有關我們的產品或服務的資訊，及個人化的網站、流動應用程式或門戶平台介面；
      (h). 向您提供適合的健康、保險管理、保健或其他相關服務（包括但不限於電子票務、預約及診所/醫療專業人員搜索，以及我們管理及/或營運之網站、流動應用程式或門戶平台上的服務及產品兌換功能）或產品；
      (i). 就您的保險產品計劃的管理、保障及續保事項與您溝通；
      (j). 就我們的網站、流動應用程式或門戶平台進行營運、維護、評估、改善、問題排解，以及瞭解您的偏好；
      (k). 提供及設計本公司的產品及服務；
      (l). 行使本公司向您或會員提供保險和服務時有關的權利，例如釐定您拖欠的任何款項的金額，及向您或任何已為您的債務提供任何擔保或承諾的人士，追收和收回拖欠的任何款項；
      (m). 就本私隱通知中所述的任何用途與您或會員（或與代表會員的您）聯絡；
      (n). 在您同意的情況下促銷我們、任何集團公司成員及/或旗下品牌（例如我們的關聯公司 - Horizon Health & Care Limited 及/或卓健集團）及/或第三方的服務、產品及其他主題（詳情請參閱下文第5段）；
      (o). 管理我們與您、我們的業務及與我們合作向您或會員提供產品或服務的組織之關係（包括但不限於通知本私隱通知的未來變更）；
      (p). 允許本公司全部或部份的權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；
      (q). 為遵守任何法例之要求，或根據監管或其他機關所發出對本公司具有約束力或要求其遵守的規則、規例、實務守則、須知或指引，而作出披露；及
      (r). 達到與上述 (a) 至 (q) 直接有關的其他目的。
4. **個人資料的轉移**
   4.1. 本公司所收集或持有與您或會員有關的個人資料將會保密，但本公司可在中華人民共和國香港特別行政區境內或境外，為上文第3段規定的目的，將這些個人資料轉移予下列類別的承轉人：
      (a). 本公司的集團公司成員及旗下品牌；
      (b). 任何由本公司授權的保險理算人、代理及經紀；
      (c). 任何由本公司授權的再保險公司；
      (d). 僱主（只適用於團體保單之會員）；
      (e). 醫護專業人員及醫院；
      (f). 任何就集團公司的業務被聘用提供醫療、健康、保險、保健或其他相關服務或產品的第三方；
      (g). 任何代理人、承包人或其他就本公司之業務運作，向本公司提供行政、電訊、電腦、付款、資料處理、數據儲存及分析、印刷、廣告、研究、分銷或其他服務的第三方服務供應商（包括但不限於保險公司、銀行、理財顧問、律師、會計師、理賠調查員、防欺詐 組織、其他保險公司（無論是直接地，或是通過過防欺詐組織或本段中指名的其他人士）、為保險業界整合申索及承保資料之組織、警察、供保險業界用作分析及核對所提供的資料與既有資料的資料庫及登記冊（及其運營者）、收數公司、資料處理公司、研究服務機構及專業顧問）；
      (h). 在您的同意下，任何參與直接促銷的第三方（無論在集團公司內或外）（詳情請參閱下文第5段）；
      (i). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商，及集團公司成員；
      (j). 本公司或您為處理帳單及付款之目的而聘用的金融機構；
      (k). 任何本公司全部或重要部分權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及
      (l). 為遵守任何對本公司有約束力的法律、規則、規例、實務守則、指引資料或指引而有義務向其作出披露的任何人士，包括但不限於任何適用的監管機構、政府部門、受認證的行業組織、法院或其他法律規定的機構。
   4.2. 我們只會向上述各方披露僅限為該相關目的必需的個人資料，他們可按上文第3段所述的相關目的處理（包括但不限於記錄、組織、構建、儲存、調整、修改、檢索、使用、達到一致、合併或刪除）您的個人資訊。
   4.3. 假若我們完成收購新公司或品牌的業務，我們會透過您提供給我們的通訊渠道向您溝通，而任何我們在得到您同意下獲取的個人資料將會在可行或許可的情況下跟據本私隱通知被處理。
5. **在直接促銷中使用個人資料**
   5.1. 只有在您的同意下(包括不反對的表示)，本公司、任何集團公司成員、旗下品牌及/或第3.1（n）項及第5.2（b）至（e）項所述的第三方可使用不時向您收集的個人資料，為您提供與下列服務或產品有關的促銷信息（包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法）：
      (a). 保險、醫療、牙科、康健、健康、個人發展、美容、體育運動及會員服務、生活時尚、娛樂、金融及相關服務及產品；
      (b). 獎賞、權益、折扣、會員活動、會員忠誠或優惠計劃及其相關的服務及產品；
      (c). 本公司的品牌合作夥伴提供的服務及產品; 及
      (d). 為慈善及/或非牟利用途的捐款及捐贈。
   5.2. 上述服務、產品及主題可能由本公司及/或下列人士提供或（在捐款及捐贈的情況下）徵集：
      (a). 任何集團公司成員及/或旗下品牌；
      (b). 第三方服務供應商；
      (c). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；
      (d). 集團公司成員的品牌合作夥伴；及
      (e). 慈善或非牟利機構。
   5.3. 除非我們已取得您的同意，否則本公司不可以使用您的個人資料作直接促銷用途。為免生疑問，就本公司不時收集或持有的所有您的個人資料，本公司將會以從您收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）作準。
   5.4. 如果我們有提供服務個人化的選項時，而您選擇將您的服務個人化，我們將使用向您收集的個人資料為您提供該些個人化的服務或通訊。如果您不希望接受這些個人化的服務或通訊，您可以隨時取消訂閱這些服務，我們將停止向您提供這些服務。
   5.5. 為避免有疑慮，不論您是否同意接收以上第五段所述的市場推廣資訊類別，本公司仍然可能就您保單相關的行政、 保障及續保事宜與您聯絡。
6. **個人資料的安全及保留**
   6.1. 除非相關法律另有要求或批准，本公司會保留您的個人資料至達到本私隱通知所列所需的目的爲止，或根據你與我們的另行協定保留您的個人資料。
   6.2. 如果本公司不再需要您的個人資料以用於本私隱通知規定的目的，或法律規定的其他目的，我們將採取適當的步驟，安全地刪除或銷毀您的個人資料。
   6.3. 本公司會採取合理措施安全存儲您的個人資料。這包括實施一系列安全措施。此外，我們會將對您的個人資料的訪問權限，限制為獲得適當授權的人員。
   6.4. 當您瀏覽我們的網站時，我們和我們合作的第三方公司通過使用 cookies 和其他技術（如像素標籤 – pixel tag）收集信息（為簡單起見，我們將所有此類技術稱為“cookies”）。 Cookies 政策的更新版本可從我們的網站www.bupa.com.hk下載，並可應要求提供。
   6.5. 我們的網站、流動應用程式或門戶平台介面可能載有第三方網站的連結，我們對該等其他網站並無控制權。我們建議細閱該等網站的私隱聲明。
7. **查閱及更改個人資料**
   7.1. 根據有關條例中的條款 ，您有權：
      (a). 查詢本公司是否持有與您或會員相關的個人資料，並查閱該等資料；
      (b). 要求本公司更正任何有關您或會員的不準確的個人資料；
      (c). 查明本公司對於個人資料的政策及處理方法及獲告知本公司持有的個人資料類別；
      (d). 要求本公司停止將您的個人資料作直接市場推廣用途；及
      (e). 更改您對我們使用您的個人資料的偏好。
   7.2. 如您需行使上述權利，請以書面形式將您的要求：
      郵寄：香港九龍觀塘海濱道77號海濱匯第2座6樓
      保柏（亞洲）有限公司
      保障資料主任/客戶服務經理
      或電郵：
      customercare@bupa.com.hk
8. 根據有關條例之條款，本公司有權就處理您的查閱或更改的資料要求收取合理費用。
9. 如閣下對本聲明有任何查詢，請隨時致電本公司的客戶服務專線2517 5333。
10. 本私隱通知不會限制您在條例下所享有的權利。
11. 如本私隱通知的英文版本與中文版本存有差異時，將以英文版本為準。 本私隱通知會被本公司不時修訂。

Bupa VTop Health Insurance Scheme Credit Card Authorisation Form
保柏易增值醫療保障計劃信用卡付款授權書

Bupa 保柏

Subscriber's Name 投保人姓名
Surname
姓

Given Name
名

If credit card payment is chosen as the payment method, please complete this form, sign where marked "X" and return this form to Bupa by mail or by fax. If you have faxed this form to Bupa, please do not return it to us by mail again.
若選擇以信用卡付款，請填妥此表格及簽署於「X」位置，並交回保柏。若你已傳真此表格給我們，請無須寄回此表格。

☐ Visa VISA ☐ MasterCard MasterCard

Cardholder's Name 持卡人姓名

HKID Card No. 香港身份證號碼

Credit Card Account No. 信用卡戶口號碼

Credit Card Expiry Date 信用卡到期日 MM 月 YY 年

I acknowledge that the Contract shall be renewed automatically on a yearly basis unless it is not renewed by giving notice to Bupa or according to the terms of the Contract. I hereby authorise and direct Bupa (Asia) Limited to automatically debit the subscription and levy due from my credit card account on an annual / monthly basis until further notice.
本人明白除非收到本人給予保柏的通知不再續保或因根據合約條款規定，否則合約將會每年自動續保。本人茲授權保柏(亞洲)有限公司自動從本人的信用卡戶口每年/每月支付應繳保費及保費徵費金額，直至另行通知。

If the Cardholder is not the applicant / Subscriber / Member, please fill in the following information. 若信用卡持有人並非申請人 / 投保人 / 會員，請填寫以下資料。
Relationship with the applicant / Subscriber / Member* 與申請人 / 投保人 / 會員*關係
(Applicable to spouse, parents or children only 只適用於配偶、父母或子女)

☐ I hereby confirm to pay the subscription and levy due of Bupa Health Insurance Scheme for the applicant or proposed Member* as listed in this form.
本人同意及承擔列於此表格上的申請人或準會員*之全數應繳之保柏醫療保障計劃保費及保費徵費金額。

Cardholder's Signature 持卡人簽署	Contact Phone No. 聯絡電話號碼	Date 日期
X		DD 日 MM 月 YYYY 年

* Please delete if inappropriate 請刪除不適用者

Bupa (Asia) Limited 保柏 (亞洲) 有限公司
Address: 6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
地址: 香港九龍觀塘海濱道77號海濱匯第2座6樓
Telephone 電話: (852) 2517 5175 Facsimile 傳真: (852) 2548 1848 Website 網址: www.bupa.com.hk
Bupa Hong Kong

This is a blank page.

Bupa VTop Health Insurance Scheme Direct Debit Authorisation Form
保柏易增值醫療保障計劃直接付款授權書

Bupa 保柏

Subscriber's Name 投保人姓名

Surname 姓

Given Name 名

If autopay is chosen as the payment method, please complete this form, sign where marked "X" and return the original copy to Bupa with a cheque for the subscription and levy amount. 若選擇以自動轉賬付款，請填妥此表格及簽署於「X」位置，並連同此表格正本及繳付保費及保費徵費金額的支票交回保柏。

I acknowledge that the Contract shall be renewed automatically on a yearly basis unless it is not renewed by giving notice to Bupa or according to the terms of the Contract. I hereby authorise and direct Bupa (Asia) Limited to automatically debit the subscription and levy due from my account on an annual / monthly basis until further notice.
本人明白除非收到本人給予保柏的通知不再續保或因根據合約條款規定，否則合約將會每年自動續保。本人茲授權保柏 (亞洲) 有限公司自動從本人的戶口每年/每月支付應繳保費及保費徵費金額，直至另行通知。

Name of party to be credited (The beneficiary) 收款之一方（受益人）	Bank No. 銀行編號	Branch No. 分行編號	Account No. 收款戶口號碼
BUPA (ASIA) LIMITED	0 2 4	7 8 7	6 2 1 7 8 8 0 0 1

I/We hereby authorise my/our above-named bank (the "Bank") to effect transfer from my/our above-mentioned account to the above-named Beneficiary in accordance with such instructions as the Bank may receive from the Beneficiary from time to time, provided always that the amount of any one such transfer shall not exceed the limit indicated above (if applicable).

本人（等）現授權上述之銀行（「該銀行」），根據收款人不時給予該銀行之指示，自本人（等）上述戶口轉賬予收款人。但每次轉賬金額不得超過以上指定之限額（如適用）。

I/We agree that the Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.

本人（等）同意該銀行毋須證實該等轉賬是否已通知本人（等）。

I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our above-mentioned account which may arise as a result of any such transfer(s).

如因該等轉賬而令本人（等）之上述戶口出現透支（或令現時之透支增加），本人（等）會共同及各別承擔全部責任。

I/We confirm that my/our signature(s) on this authorisation is/are the same as filed with the Bank for the operation of my/our above-mentioned account to be debited for the transfer.

本人（等）確證在本授權書內之簽名，與本人（等）上述戶口於該銀行簽署紀錄完全相同。

I/We agree that should there be insufficient funds in my/our above-mentioned account to meet any transfer hereby authorised, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may make the usual service charge to be paid by me/us.

本人（等）同意如上述戶口並無足夠款項支付有關轉賬，該銀行有權不予辦理且可收取有關之手續費用，該等費用一概由本人（等）支付。

I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to the Bank shall be given at least two working days prior to the date on which such cancellation or variation is to take effect.

本人（等）同意取銷或更改本授權書之任何通知，須於取銷或更改生效日最少兩個工作天之前交予該銀行。

This authorisation shall have effect until further notice or until the above given expiry date (whichever first occurs).

本授權書將繼續生效直至另行通知為止或直至上列到期日為止（以兩者中最早之日期為準）。

My / Our Bank and Branch Name 本人 / 吾等之銀行及分行名稱	Bank No. 銀行編號	My / Our Account No. 本人 / 吾等之戶口號碼

My / Our name as recorded on Statement / Passbook 本人 / 吾等在結單 / 存摺上之姓名

HKID Card No. / Passport No. 香港身份證號碼 / 護照號碼

My / Our signature(s) 本人 / 吾等之簽署

X

Date of signing 簽署日期

DD 日 MM 月 YY 年

My / Our address as recorded on Statement / Passbook 本人 / 吾等在結單 / 存摺上之地址

Debtor's Name (If other than account holder) 債務人之姓名 (若非戶口持有人)

Membership No. (Debtor's Reference) 會員編號 (債務人備註)

If the account holder is not the applicant or proposed Member*, please fill in the following information. 若戶口持有人並非申請人或準會員*，請填寫以下資料。
Relationship with the applicant or proposed Member* 與申請人或準會員*關係
(Applicable to spouse, parents or children only 只適用於配偶、父母或子女)

For bank use only
銀行專用

Signature Verified
核實簽署

Notes: 1. The box marked "Membership No." is to be completed by Bupa.
2. The signature on this authorisation form must be the same as the signature of your Bank Account.
* Please delete if inappropriate

附註：1. 會員編號一欄由保柏填寫。
2. 在此授權書內之簽署模式必須與閣下之銀行戶口內之簽署相符。
* 請刪除不適用者

This is a blank page.