Bupa Care Kid Health Insurance Scheme
保柏童康健醫療保障計劃

Schedule of Benefits 保障金額表

1 January 2022 Edition 2022年1月1日版本

A Hospital and Surgical Benefit① 住院及手術保障①	Maximum Limit (HK$) 最高賠償額（港幣）		
	Plan 計劃 1, 4 Private② 私家房②	Plan 計劃 2, 5 Semi-private② 半私家房②	Plan 計劃 3, 6 Ward② 大房②
1 **Room and Board** (Maximum 270 days each Contract Year) **住房及膳食費**（每合約年度最多270日）	每日3,780 each day	每日1,780 each day	每日920 each day
2 **Miscellaneous Hospital Services** (Each Contract Year) **住院雜費**（每合約年度計）	45,040	25,430	16,000
3 **Intensive Care** (Supplement to Room and Board)(Each Contract Year) **深切治療**（住房及膳食費之補足）（每合約年度計）	31,500	25,800	24,100
4 **Private Nursing** (Maximum 120 days each Contract Year) **私家看護費**（每合約年度最多120日） ◦ 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 ◦ 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	每日970 each day	每日650 each day	每日400 each day
5 **Surgeon and Attendance Fees** (For surgical case only)(Each operation) **外科醫生費及巡房費**（只適用於外科手術）（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 122,000 61,000 25,800 9,240	 77,200 42,900 17,930 7,670	 57,200 31,000 12,580 5,950
6 **Anaesthetist's Fees** (Each operation) **麻醉科醫生費**（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 38,100 18,200 8,420 4,410	 22,500 12,600 5,580 2,820	 17,100 9,800 4,260 2,500
7 **Operating Theatre Fees** (Each operation) **手術室費用**（每次手術計） ◦ Complex 複雜 ◦ Major 大型 ◦ Intermediate 中型 ◦ Minor 小型	 38,100 18,200 8,420 4,460	 22,500 12,600 5,580 2,820	 17,100 9,800 4,260 2,500
8 **In-patient Physician's Fees** (For non-surgical case only) (Maximum 270 days each Contract Year) **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）	每日3,030 each day	每日 1,390 each day	每日790 each day
9 **In-patient Specialist's Fees** (Each Contract Year) **住院專科醫生費**（每合約年度計） ◦ Subject to written referral③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 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）	13,100	4,860	2,740
10 **Cancer Treatment and Kidney Dialysis** (Each Contract Year) **癌症治療及洗腎**（每合約年度計） ◦ 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 ◦ 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	156,000	121,000	85,500
11 **Companion Bed** (Maximum 270 days each Contract Year) **住院加床費**（每合約年度最多270日）	每日1,880 each day	每日880 each day	每日460 each day
12 **Pre-admission and Post-hospitalisation Out-patient Care** (Each Contract Year) **入院前及出院後之門診護理**（每合約年度計） ◦ 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 ◦ 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	5,920	3,440	2,120
13 **Emergency Out-patient Benefit for Accidents** (Each Contract Year) **緊急意外門診保障**（每合約年度計） ◦ Cover expenses for consultation, Western Medication, diagnostic imaging and laboratory tests, as well as other related medical fees incurred on an out-patient basis in the out-patient department or accident and emergency department of a Hospital as a result of an Accident ◦ 賠償因意外引致而於醫院門診部或急症部以門診形式接受治療的費用，包括診症費、西藥費、診斷影像及化驗費，以及其他有關醫療費用	12,000	8,800	6,700
14 **Psychiatric Treatment** (Each Contract Year) **精神科治療**（每合約年度計）	30,000		

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	Maximum Limit (HK$) 最高賠償額（港幣）		
B Full Cover Benefit (Optional)④ 全數賠償保障（自選保障）④	**Plan 計劃 4 Private② 私家房②**	**Plan 計劃 5 Semi-private② 半私家房②**	**Plan 計劃 6 Ward② 大房②**
This Benefit is payable for eligible expenses of the following items B1 to B11 incurred during Hospital Confinement, Clinical Operation or Day Case provided by the Hospitals, Specialists and day-case centres appointed by Bupa subject to the Maximum Limit per Contract Year. The treatment must be attended by a Bupa HealthCare Appointed Specialist. 此保障將支付有關下列B1至B11項由保柏特選的醫院、專科醫生及日症中心所提供的住院、診所手術或日症所需的合資格費用，以每年最高賠償額為限。有關的治療必須經由保柏康健特選專科醫生進行及提供。			
Bupa HealthCare Appointed Hospitals⑤ **保柏康健特選醫院⑤**	Canossa Hospital 嘉諾撒醫院 Gleneagles Hong Kong Hospital 港怡醫院 HK Adventist Hospital - Stubbs Road 香港港安醫院 - 司徒拔道 HK Adventist Hospital - Tsuen Wan 香港港安醫院 - 荃灣 HK Baptist Hospital 香港浸信會醫院 HK Sanatorium & Hospital 養和醫院 St Paul's Hospital 聖保祿醫院 St Teresa's Hospital 聖德肋撒醫院 Union Hospital 仁安醫院		
No. of Bupa HealthCare Appointed Specialists 保柏康健特選專科醫生數目	Around 約600		
1 Room and Board 住房及膳食費 **2 Miscellaneous Hospital Services 住院雜費** **3 Intensive Care 深切治療** **4 Private Nursing 私家看護費** ◦ 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 ◦ 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 **5 Surgeon and Attendance Fees 外科醫生費及巡房費** **6 Anaesthetist's Fees 麻醉科醫生費** **7 Operating Theatre Fees 手術室費用** **8 In-patient Physician's Fees 住院醫生巡房費** **9 In-patient Specialist's Fees 住院專科醫生費** ◦ Subject to written referral③ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement) ◦ 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） **10 Cancer Treatment and Kidney Dialysis 癌症治療及洗腎** ◦ 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 ◦ 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 **11 Companion Bed 住院加床費**	Full cover 全數賠償	Full cover 全數賠償	Full cover 全數賠償
Maximum Limit (Each Contract Year) **最高賠償額**（每合約年度計）	853,700	479,400	239,250

- Full Cover Benefit is payable for eligible medical expenses incurred during Hospital Confinement, Day Case and Clinical Operation up to the Maximum Limit per Contract Year. Pre-admission and Post-hospitalisation Out-patient Care, Emergency Out-patient Benefit for Accidents and Psychiatric Treatment will be paid under items A12 - A14.
- The Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement or Clinical Operation(s) at the Bupa HealthCare Appointed Hospitals and day-case centres, as well as Specialists' clinics, subject to a credit limit approved by Bupa.
- After Full Cover Benefit is exhausted, you can claim the Hospital and Surgical Benefit for the next treatment.
- 全數賠償保障將支付住院、日症及診所手術之合資格醫療費用，以每年最高賠償額為上限。入院前及出院後之門診護理、緊急意外門診保障及精神科治療將於A12至A14項下作出賠償。
- 您可使用保柏康健卡支付保柏康健特選醫院及其日症中心，以及專科醫生收取之住院及診所手術費用，以保柏批核之信用額為限。
- 全數賠償保障耗盡後，您可於下一次治療時索償住院及手術保障。

C Supplementary Major Medical Benefit (Optional) 附加醫療保障（自選保障）	**Plan 計劃1, 4 Private② 私家房②**	**Plan 計劃2, 5 Semi-private② 半私家房②**	**Plan 計劃3, 6 Ward② 大房②**
Reimbursement percentage 賠償率	80%		
Maximum Limit (Each Contract Year) **最高賠償額**（每合約年度計）	629,300	327,200	131,700

- This Benefit is payable for any eligible expenses in excess of the benefits payable under items A1 - A11 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days) or Full Cover Benefit (if applicable), which is subject to the Maximum Limit above and HK$500 deductible per claim.
- The Bupa HealthCare (BHC) Card can be used to settle payment for Hospital Confinement at designated private Hospitals in Hong Kong subject to a credit limit approved by Bupa. For the list of designated private Hospitals in Hong Kong, please visit Bupa's website at www.bupa.com.hk > Medical Insurance > Bupa Care Kid. This list is subject to change from time to time.
- In case of overseas hospitalisation, only medical Emergency cases will be covered.
- 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 your child is confined in a higher room level than the 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.
- 此保障支付任何超出按住院及手術保障下A1 - A11項（不論超出最高賠償額或最多日數）或全數賠償保障（如適用）可獲賠償的合資格費用，以上述最高賠償額為限，每次索償的墊底費為港幣500元。
- 您可使用保柏康健卡支付指定的香港私家醫院之住院費用，以保柏批核之信用額為限。您可瀏覽保柏網頁www.bupa.com.hk > 個人醫療保險 > 童康健醫療保險，查看指定的香港私家醫院名單，此名單可能會不時更改。
- 如身處海外，只適用於因急症之住院治療。
- 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。
- 如您的子女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下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。

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D Hospital Cash Benefit (Optional) 住院現金保障（自選保障）	**Plan 計劃 1, 4**	**Plan 計劃 2, 5**	**Plan 計劃 3, 6**
Payable from the third day of Hospital Confinement (Maximum 182 days each Contract Year) 由住院第3天起開始支付（每合約年度最多182日）	每日1,000 each day	每日500 each day	每日300 each day
E Clinical Benefit (Optional) 門診保障（自選保障）	**Plan 計劃 1, 4**	**Plan 計劃 2, 5**	**Plan 計劃 3, 6**
1 **General Practitioner** (Consultation fee only) **普通科醫生**（只限診症費）	每次510 each visit	每次330 each visit	每次235 each visit
2 **Specialist** (Consultation fee only) **專科醫生**（只限診症費） ◦ Subject to written referral[3] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry ◦ 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、兒科及精神科除外	每次840 each visit	每次630 each visit	每次460 each visit
3 **Home Consultation** (Consultation fee only) **家中應診**（只限診症費）	每次900 each visit	每次610 each visit	每次460 each visit
4 **Physiotherapist** (Treatment fee only) **物理治療師**（只限診療費） ◦ Subject to written referral[3] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[3]	每次790 each visit	每次530 each visit	每次425 each visit
5 **Chiropractor** (Treatment fee only) **脊醫**（只限診療費） ◦ Subject to written referral[3] from a Registered Medical Practitioner 須獲註冊西醫書面轉介[3]	每次790 each visit	每次530 each visit	每次425 each visit
6 **Chinese Herbalist 中醫師** ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner ◦ 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的基本醫療必需中藥費用） ◦ 此保障支付由註冊中醫進行的針灸治療及推拿	每次390 each visit	每次300 each visit	每次240 each visit
7 **Chinese Bonesetter 跌打醫師** ◦ Consultation fee (including basic Medically Necessary Chinese Medicines prescribed at the Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner ◦ 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的基本醫療必需中藥費用） ◦ 此保障支付由註冊中醫進行的針灸治療及推拿	每次380 each visit	每次300 each visit	每次240 each visit
8 **Psychiatric-related Treatments[4] 精神科相關治療[4]** ◦ Including consultation fee, basic Medically Necessary Western Medication, Chinese Medicines, acupuncture, diagnostic imaging and laboratory tests ◦ 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	每次820 each visit	每次620 each visit	每次450 each visit
9 **Psychological Counselling 臨床心理輔導** ◦ Subject to written referral[3] from a Psychiatrist ◦ 須獲精神科醫生書面轉介[3]	每次820 each visit	每次620 each visit	每次450 each visit
10 **Prescribed Western Medication** (Each Contract Year) **醫生處方西藥**（每合約年度計） ◦ Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source ◦ 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	5,600	3,490	2,150
11 **Diagnostic Imaging and Laboratory Tests** (Each Contract Year) **診斷影像及化驗**（每合約年度計） ◦ 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[7] for X-ray only and laboratory tests ◦ 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[7]（只適用於X光及化驗）書面轉介[3]	4,400	2,470	1,950

Maximum number of visits per Contract Year for items E1 – E9 above in aggregate is 30 in total, with a sub-limit of 10 visits per Contract Year for items E6 – E7 and E8 – E9 respectively. Subject to a maximum of one visit per item per day.
每合約年度內有關上文E1至E9之診治次數上限合共為30次，其中項目E6至E7及E8至E9之診治次數上限為每合約年度合共各10次。每一項目以每日最多一次為限。

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

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.
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。

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G Health Coaching Services 健康支援服務	Plan 計劃 1, 4 Private② 私家房②	Plan 計劃 2, 5 Semi-private② 半私家房②	Plan 計劃 3, 6 Ward② 大房②
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. 由合資格護士、健康管理團隊及醫生為您提供一系列專業的健康支援，讓您安心無憂。			
24-hour Healthline 24 小時健康專線 ◦ 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. ◦ 我們的合資格護士及健康管理團隊可透過電話為您解答健康相關問題，背後更有醫生作為顧問。	✔	✔	✔
Healthcare Centre Choices 醫療中心選擇 ◦ Provide a list of clinics and hospitals based on your child's specific condition or needs for your reference. ◦ 可根據您的指定情況或需要為您提供診所及醫院名單以供參考。	✔	✔	Not applicable 不適用
Care Manager 健康顧問 ◦ 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. ◦ 我們的健康顧問可助您跟進索償、全程協助您的治療至康復過程，包括解釋您的治療計劃和醫療開支以至安排跟進治療。當您入住本港私家醫院時可前往探望您或致電慰問您。	✔	✔	✔ (Care Manager will support you in the event of cancer or heart disease 健康顧問將於會員患上癌症或心臟病時提供協助)
Second Medical Opinion 第二醫療意見 ◦ 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. ◦ 我們可安排醫療專家為您提供專業的第二意見，讓您掌握病情從而決定治療方法。	✔	✔	Not applicable 不適用
Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services. 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。			
◦ Doctors will be available during scheduled office hours to support the nurses in answering the enquiries. Office hours: Mon – Fri, from 9am to 6pm (Hong Kong time), except public holidays. ◦ 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. ◦ 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。 ◦ 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您的合約之賠償範圍內，您便須支付有關費用。			

Notes 附註

① About 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 Hospital and Surgical Benefit.
- Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case mean 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 child's hospital stay.

③ 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 Full Cover Benefit
- Please follow the requirements below to enjoy Full Cover Benefit:
  (i) Always present the doctor's referral letter (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and the BHC Card to the Bupa HealthCare Appointed Specialist upon registration.
  (ii) Pre-authorisation confirmation must be obtained from Bupa for the following situations:
    - Hospital Confinement or Day Case
    - Clinical Operation(s) exceeding HK$4,000
    - Specialist treatment for which the relevant specialty is not practised by any Bupa HealthCare Appointed Specialist.
  (iii) If your child has received treatment outside our office hours, please obtain authorisation from Bupa on the next working day.
  (iv) Treatment at any Bupa HealthCare Appointed Service Providers must be attended by the Bupa HealthCare Appointed Specialist.
  (v) Please present the BHC Card to the Bupa HealthCare Appointed Hospital upon admission and use it to pay the medical expenses.
  (vi) Your child must be confined at the restricted room level or lower.
- If the above requirements are not followed, the claims, if eligible, will be paid under Hospital and Surgical Benefit.
- Please settle the out-patient expenses at the Bupa HealthCare Appointed Specialist's clinic, unless Hospital Confinement, Day Case or Clinical Operation is Medically Necessary and pre-authorisation, if required, is obtained during the same clinic visit.

⑤ About Bupa HealthCare Appointed Hospitals
- The list of Bupa HealthCare Appointed Hospitals is current at the date of printing and it is subject to change from time to time. For the current list, please visit Bupa's website for more details.

⑥ 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.

⑦ 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.

① 有關「住院及手術保障」
- 同一項目的合資格費用不可獲「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「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「全數賠償保障」
- 要享有「全數賠償保障」的賠償，請依循以下的規定：
  (i) 請於登記時向保柏康健特選專科醫生出示醫生轉介信(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「保柏康健卡」。
  (ii) 在以下的情況，必須獲得保柏初步保障審核確認：
    - 住院或日症
    - 超過港幣4,000元的診所手術
    - 專科治療而該專科並不屬於保柏康健特選專科醫生可提供之專科。
  (iii) 如您的子女於保柏辦公時間外接受治療，請於下一個工作日向保柏補辦審核。
  (iv) 於保柏康健特選服務供應商接受的治療，必須經由保柏康健特選專科醫生進行及提供。
  (v) 請於入住保柏康健特選醫院時，向醫院出示「保柏康健卡」，並以此卡繳付醫療費用。
  (vi) 必須入住原有保障級別或較低保障級別的病房。
- 如沒有依循以上規定，合資格的醫療費用將於「住院及手術保障」下作出賠償。
- 請向保柏康健特選專科醫生之診所繳付您的門診費用，如住院、日症或診所手術為醫療必需及於該次診症同時申請初步保障審核則除外。

⑤ 有關保柏康健特選醫院
- 此為於印刷日時最新之保柏康健特選醫院名單，此名單可能會不時更改。您可瀏覽保柏網頁以獲知最新名單。

⑥ 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。

⑦ 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。

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Bupa Care Kid Health Insurance Scheme
保柏童康健醫療保障計劃

Table of Subscriptions 保費表

1 January 2022 Edition 2022年1月1日版本

Child enrols independently 子女獨立投保

All figures in HK$ 以港幣計算

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	Plan 計劃 1, 4 Private 私家房		Plan 計劃 2, 5 Semi-private 半私家房		Plan 計劃 3, 6 Ward 大房	
Scheme Options 計劃選擇	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
A Hospital and Surgical Benefit 住院及手術保障	10,770	969	5,803	522	3,249	292
A Hospital and Surgical Benefit 住院及手術保障 + B Full Cover Benefit 全數賠償保障	11,983	1,078	6,468	582	3,611	325
A Hospital and Surgical Benefit 住院及手術保障 + C Supplementary Major Medical Benefit 附加醫療保障	13,326	1,199	7,099	639	4,360	392
A Hospital and Surgical Benefit 住院及手術保障 + B Full Cover Benefit 全數賠償保障 + C Supplementary Major Medical Benefit 附加醫療保障	14,539	1,308	7,764	699	4,722	425
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	7,981	718	6,422	578	5,076	457

Child enrols with one parent - 25% discount on Hospital and Surgical Benefit as well as Full Cover Benefit
子女與父或母同時投保 - 住院及手術保障及全數賠償保障保費75折

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	Plan 計劃 1, 4 Private 私家房		Plan 計劃 2, 5 Semi-private 半私家房		Plan 計劃 3, 6 Ward 大房	
Scheme Options 計劃選擇	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
A Hospital and Surgical Benefit 住院及手術保障	8,078	727	4,352	392	2,437	219
A Hospital and Surgical Benefit 住院及手術保障 + B Full Cover Benefit 全數賠償保障	8,987	809	4,851	437	2,708	244
A Hospital and Surgical Benefit 住院及手術保障 + C Supplementary Major Medical Benefit 附加醫療保障	10,634	957	5,648	509	3,548	319
A Hospital and Surgical Benefit 住院及手術保障 + B Full Cover Benefit 全數賠償保障 + C Supplementary Major Medical Benefit 附加醫療保障	11,543	1,039	6,147	554	3,819	344
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	7,981	718	6,422	578	5,076	457

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Bupa Care Kid Health Insurance Scheme
保柏童康健醫療保障計劃

Table of Subscriptions 保費表

1 January 2022 Edition 2022年1月1日版本

Child enrols with both parents -
50% discount on Hospital and Surgical Benefit as well as Full Cover Benefit
子女與父母同時投保 - 住院及手術保障及全數賠償保障保費半價

All figures in HK$ 以港幣計算

Attained Age of 15 days - 17 years 已屆年齡15日至17歲	Plan 計劃 1, 4 Private 私家房		Plan 計劃 2, 5 Semi-private 半私家房		Plan 計劃 3, 6 Ward 大房	
Scheme Options 計劃選擇	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
A Hospital and Surgical Benefit 住院及手術保障	5,385	485	2,902	261	1,625	146
A Hospital and Surgical Benefit 住院及手術保障 + **B Full Cover Benefit** 全數賠償保障	5,992	539	3,234	291	1,806	163
A Hospital and Surgical Benefit 住院及手術保障 + **C Supplementary Major Medical Benefit** 附加醫療保障	7,941	715	4,198	378	2,736	246
A Hospital and Surgical Benefit 住院及手術保障 + **B Full Cover Benefit** 全數賠償保障 + **C Supplementary Major Medical Benefit** 附加醫療保障	8,548	769	4,530	408	2,917	263
Additional Options 額外自選保障	Additional Subscription 額外保費					
D Hospital Cash Benefit 住院現金保障	958	86	469	42	282	25
E Clinical Benefit 門診保障	7,981	718	6,422	578	5,076	457

No Claim Renewal Discount 無索償續保折扣

A no claim renewal discount will be applied to the next renewal subscription of Hospital and Surgical Benefit and Full Cover Benefit provided that no claims payment has been made or is payable under Hospital and Surgical Benefit and Full Cover Benefit during any one of the following periods:
如於以下任何年期並無已付或應付之「住院及手術保障」及「全數賠償保障」賠償，下一年度「住院及手術保障」及「全數賠償保障」之續保保費將獲無索償續保折扣優惠：

Period without claims payment 無賠償紀錄之年期	No claim renewal discount 無索償續保折扣優惠
2 or 3 consecutive Contract Years 連續2或3個合約年度	5%
4 or 5 consecutive Contract Years 連續4或5個合約年度	10%
6 consecutive Contract Years or above 連續6個合約年度或以上	15%

Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
保費並非保證，保柏有可能每年作出調整。

About Levy payment
Starting from 1 January 2018, insurance subscription payment is subject to the Hong Kong 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.

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。

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

Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.
請參考合約查閱保障金額表內大楷詞語之定義。

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Bupa Hong Kong

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保柏一站式專科治療計劃
Bupa's one-stop specialist treatment programmes

健康．一心守護 Supporting your health every DAY, every WAY



保柏一通健日症計劃
Bupa DAY programme



內窺鏡日間檢查
Day-case endoscopy



眼科日間手術
Eye day surgeries



皮膚科門診治療
Clinical treatments for skin conditions

保柏護您同行計劃
Bupa WAY programme



肌骼痛症門診治療
Clinical treatments for musculoskeletal pain

計劃優點
Why Choose Us

1



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

2



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

3



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

4



憑合資格醫療卡可享免繳費服務
Cashless treatment with eligible medical card

5



部分計劃更設特別獎賞（超市禮券）
Special loyalty reward for certain programmes (supermarket coupon)

For details 了解詳情： **www.bupa.com.hk/treatmentprogramme**

備註：您是否合資格使用「保柏一通健日症計劃」及「保柏護您同行計劃」，將受個別計劃的資格條件所限，並根據您的保險計劃之保障範圍及／或賠償限額而定。詳情請查閱各個計劃的小冊子。

Remark: Whether you are eligible to use Bupa DAY programmes and the Bupa WAY programme depends on each programme's eligibility, and is subject to your medical insurance coverage and/or benefit limits. Please refer to the leaflet of each programme for details.