

Bupa CarePro Health Insurance Scheme

保柏卓康健醫療保障計劃

Table of Subscriptions 保費表

Effective from 1 January 2010 自2010年1月1日起生效

All figures in HK\$ 以港幣計算

Attained Age 已屆年齡	Hospital and Surgical Benefit 住院及手術保障						Hospital and Surgical Benefit + Clinical Benefit 住院及手術保障 + 門診保障					
	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		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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	4,986	478	2,768	265	1,501	144	10,195	978	6,764	648	4,642	445
19	5,028	482	2,792	268	1,514	145	10,302	988	6,829	655	4,688	449
20	5,078	487	2,819	270	1,530	147	10,405	998	6,905	662	4,741	455
21	5,133	492	2,853	274	1,547	148	10,511	1,008	6,987	670	4,796	460
22	5,159	495	2,867	275	1,554	149	10,586	1,015	7,030	674	4,833	463
23	5,184	497	2,881	276	1,562	150	10,647	1,021	7,072	678	4,867	467
24	5,208	499	2,894	278	1,570	151	10,708	1,026	7,114	683	4,899	470
25	5,242	503	2,911	279	1,578	151	10,779	1,034	7,159	686	4,931	473
26	5,303	509	2,945	282	1,593	153	10,881	1,044	7,220	692	4,966	476
27	5,343	512	2,967	285	1,609	154	10,963	1,051	7,270	698	5,004	480
28	5,388	517	2,991	287	1,622	156	11,055	1,060	7,326	703	5,043	484
29	5,459	524	3,030	291	1,644	158	11,178	1,072	7,401	710	5,097	489
30	7,080	679	3,951	379	2,142	205	14,165	1,358	9,387	900	6,415	615
31	7,134	684	3,973	381	2,154	207	14,313	1,372	9,481	909	6,483	622
32	7,191	690	3,996	383	2,166	208	14,463	1,387	9,575	918	6,552	629
33	7,246	695	4,018	385	2,180	209	14,613	1,401	9,670	927	6,623	635
34	7,308	701	4,049	388	2,196	211	14,771	1,417	9,773	937	6,696	643
35	7,377	707	4,087	392	2,217	213	14,935	1,432	9,885	948	6,775	650
36	7,447	714	4,127	396	2,238	215	15,102	1,448	9,999	959	6,853	658
37	7,525	722	4,171	400	2,262	217	15,277	1,465	10,118	970	6,937	665
38	7,656	734	4,243	407	2,300	221	15,533	1,489	10,279	986	7,035	675
39	7,784	746	4,313	414	2,339	224	15,777	1,513	10,444	1,002	7,134	684
40	7,916	759	4,387	421	2,379	228	16,051	1,539	10,609	1,018	7,234	694
41	8,050	772	4,461	428	2,419	232	16,325	1,566	10,757	1,032	7,333	703
42	8,197	786	4,543	436	2,463	236	16,613	1,593	10,927	1,048	7,445	714
43	8,342	800	4,624	443	2,507	240	16,916	1,622	11,108	1,065	7,567	725
44	8,487	814	4,704	451	2,551	245	17,230	1,652	11,289	1,083	7,691	738
45	8,630	828	4,783	459	2,594	249	17,526	1,681	11,457	1,099	7,802	748
46	8,799	844	4,877	468	2,645	254	17,849	1,712	11,660	1,118	7,921	760
47	8,970	860	4,971	477	2,696	259	18,165	1,742	11,862	1,138	8,045	772
48	9,170	879	5,083	487	2,757	264	18,525	1,776	12,115	1,161	8,211	787
49	9,378	899	5,199	499	2,819	270	18,903	1,812	12,374	1,187	8,383	804
50	12,303	1,180	6,818	654	3,698	355	22,868	2,193	14,630	1,403	9,763	937
51	12,434	1,192	6,891	661	3,737	358	23,198	2,224	14,852	1,424	9,878	947
52	12,564	1,205	6,964	668	3,776	362	23,474	2,251	15,048	1,443	9,981	957
53	12,779	1,226	7,083	679	3,840	368	23,802	2,283	15,286	1,466	10,111	969
54	12,995	1,246	7,203	691	3,905	374	24,145	2,315	15,524	1,489	10,243	982
55	13,211	1,267	7,323	702	3,971	381	24,472	2,347	15,762	1,511	10,373	995
56	13,501	1,295	7,483	718	4,058	389	24,875	2,386	16,048	1,539	10,519	1,009
57	13,876	1,331	7,691	738	4,170	400	25,399	2,436	16,376	1,571	10,702	1,026
58	14,436	1,384	8,002	767	4,314	414	26,119	2,504	16,792	1,610	10,914	1,047
59	15,113	1,449	8,376	803	4,479	430	26,958	2,585	17,258	1,655	11,157	1,070
The subscriptions below are for renewal only 以下保費只供續保之用												
60	15,766	1,512	8,739	838	4,626	444	27,802	2,666	17,708	1,698	11,392	1,093
61	16,662	1,598	9,237	886	4,831	463	28,907	2,772	18,305	1,756	11,696	1,121
62	17,528	1,681	9,717	932	5,003	480	29,993	2,876	18,875	1,810	11,986	1,150
63	18,505	1,775	10,259	984	5,187	497	31,218	2,994	19,512	1,871	12,291	1,178
64	19,830	1,902	10,994	1,054	5,433	521	32,830	3,149	20,336	1,950	12,646	1,213
65	22,816	2,188	12,644	1,213	6,856	657	37,188	3,566	22,935	2,200	14,511	1,391
66	23,638	2,267	13,100	1,256	7,104	681	38,265	3,670	23,561	2,259	14,848	1,424
67	24,767	2,375	13,616	1,306	7,383	708	39,596	3,797	24,242	2,325	15,223	1,460
68	25,988	2,492	14,024	1,345	7,606	729	40,982	3,930	24,796	2,378	15,562	1,492
69	27,029	2,592	14,251	1,367	7,729	741	42,170	4,044	25,144	2,412	15,789	1,514
70	28,415	2,725	14,550	1,395	7,890	757	43,694	4,190	25,577	2,452	16,045	1,539
71	29,685	2,847	14,728	1,412	7,986	766	45,096	4,325	25,868	2,480	16,224	1,556
72	31,141	2,986	14,955	1,434	8,110	778	46,676	4,476	26,204	2,513	16,442	1,577
73	32,644	3,131	15,162	1,454	8,222	788	48,309	4,633	26,521	2,543	16,652	1,596
74	34,151	3,275	15,347	1,472	8,323	798	49,949	4,790	26,823	2,573	16,838	1,615
75	35,664	3,420	15,511	1,488	8,411	807	51,571	4,951	27,087	2,598	17,017	1,632
76	36,999	3,548	15,574	1,494	8,445	810	52,986	5,081	27,231	2,612	17,112	1,641
77	38,514	3,693	15,694	1,505	8,511	816	54,578	5,234	27,430	2,630	17,236	1,653
78	40,038	3,840	15,791	1,514	8,562	821	56,186	5,389	27,588	2,645	17,333	1,662
79	41,566	3,986	15,866	1,522	8,604	825	57,805	5,543	27,708	2,658	17,427	1,671
80 or above 歲以上	43,099	4,133	15,919	1,527	8,632	828	59,407	5,697	27,834	2,670	17,512	1,680

Bupa CarePro Health Insurance Scheme

保柏卓康健醫療保障計劃

Table of Subscriptions 保費表

Effective from 1 January 2010 自2010年1月1日起生效

All figures in HK\$ 以港幣計算

Attained Age 已屆年齡	Hospital and Surgical Benefit + Hospital Cash Benefit 住院及手術保障 + 住院現金保障						Hospital and Surgical Benefit + Clinical Benefit + Hospital Cash Benefit 住院及手術保障 + 門診保障 + 住院現金保障					
	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		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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	5,739	550	3,137	300	1,722	165	10,948	1,050	7,133	683	4,863	466
19	5,786	555	3,164	304	1,737	166	11,060	1,061	7,201	691	4,911	470
20	5,842	560	3,193	306	1,755	169	11,169	1,071	7,279	698	4,966	477
21	5,903	566	3,230	310	1,773	170	11,281	1,082	7,364	706	5,022	482
22	5,935	569	3,247	311	1,782	171	11,362	1,089	7,410	710	5,061	485
23	5,966	572	3,264	313	1,792	172	11,429	1,096	7,455	715	5,097	489
24	5,997	575	3,280	315	1,802	173	11,497	1,102	7,500	720	5,131	492
25	6,037	579	3,300	316	1,812	173	11,574	1,110	7,548	723	5,165	495
26	6,108	586	3,339	320	1,830	176	11,686	1,121	7,614	730	5,203	499
27	6,157	590	3,366	323	1,848	177	11,777	1,129	7,669	736	5,243	503
28	6,208	596	3,393	326	1,863	179	11,875	1,139	7,728	742	5,284	507
29	6,286	603	3,435	330	1,887	181	12,005	1,151	7,806	749	5,340	512
30	8,116	778	4,459	428	2,437	233	15,201	1,457	9,895	949	6,710	643
31	8,179	784	4,485	430	2,452	236	15,358	1,472	9,993	958	6,781	651
32	8,246	791	4,513	433	2,468	237	15,518	1,488	10,092	968	6,854	658
33	8,310	797	4,539	435	2,485	238	15,677	1,503	10,191	977	6,928	664
34	8,382	804	4,575	438	2,503	240	15,845	1,520	10,299	987	7,003	672
35	8,460	811	4,618	443	2,527	243	16,018	1,536	10,416	999	7,085	680
36	8,540	819	4,662	447	2,551	245	16,195	1,553	10,534	1,010	7,166	688
37	8,627	828	4,711	452	2,578	247	16,379	1,571	10,658	1,022	7,253	695
38	8,771	841	4,790	459	2,621	252	16,648	1,596	10,826	1,038	7,356	706
39	8,914	854	4,867	467	2,665	255	16,907	1,621	10,998	1,055	7,460	715
40	9,061	869	4,949	475	2,710	260	17,196	1,649	11,171	1,072	7,565	726
41	9,212	883	5,030	483	2,754	264	17,487	1,677	11,326	1,087	7,668	735
42	9,376	899	5,120	491	2,804	269	17,792	1,706	11,504	1,103	7,786	747
43	9,539	915	5,209	499	2,855	273	18,113	1,737	11,693	1,121	7,915	758
44	9,704	931	5,298	508	2,903	279	18,447	1,769	11,883	1,140	8,043	772
45	9,867	947	5,385	517	2,951	283	18,763	1,800	12,059	1,157	8,159	782
46	10,059	965	5,487	526	3,007	289	19,109	1,833	12,270	1,176	8,283	795
47	10,252	983	5,589	536	3,062	294	19,447	1,865	12,480	1,197	8,411	807
48	10,474	1,004	5,709	547	3,129	300	19,829	1,901	12,741	1,221	8,583	823
49	10,702	1,026	5,835	560	3,197	306	20,227	1,939	13,010	1,248	8,761	840
50	14,126	1,355	7,710	740	4,234	406	24,691	2,368	15,522	1,489	10,299	988
51	14,269	1,368	7,790	747	4,277	410	25,033	2,400	15,751	1,510	10,418	999
52	14,412	1,382	7,874	755	4,319	414	25,322	2,428	15,958	1,530	10,524	1,009
53	14,651	1,406	8,003	767	4,390	421	25,674	2,463	16,206	1,554	10,661	1,022
54	14,891	1,428	8,133	780	4,463	428	26,041	2,497	16,454	1,578	10,801	1,036
55	15,132	1,451	8,264	792	4,536	435	26,393	2,531	16,703	1,601	10,938	1,049
56	15,458	1,483	8,439	810	4,632	444	26,832	2,574	17,004	1,631	11,093	1,064
57	15,862	1,521	8,664	831	4,754	456	27,385	2,626	17,349	1,664	11,286	1,082
58	16,473	1,579	9,000	863	4,910	471	28,156	2,699	17,790	1,706	11,510	1,104
59	17,218	1,651	9,408	902	5,089	488	29,063	2,787	18,290	1,754	11,767	1,128
The subscriptions below are for renewal only 以下保費只供續保之用												
60	17,934	1,720	9,801	940	5,248	504	29,970	2,874	18,770	1,800	12,014	1,153
61	18,922	1,815	10,344	992	5,469	524	31,167	2,989	19,412	1,862	12,334	1,182
62	19,872	1,906	10,865	1,042	5,657	543	32,337	3,101	20,023	1,920	12,640	1,213
63	20,957	2,010	11,461	1,099	5,859	561	33,670	3,229	20,714	1,986	12,963	1,242
64	22,420	2,150	12,263	1,176	6,127	588	35,420	3,397	21,605	2,072	13,340	1,280
65	26,213	2,514	14,292	1,371	7,845	752	40,585	3,892	24,583	2,358	15,500	1,486
66	27,161	2,605	14,801	1,419	8,127	779	41,788	4,008	25,262	2,422	15,871	1,522
67	28,397	2,723	15,368	1,474	8,439	809	43,226	4,145	25,994	2,493	16,279	1,561
68	29,712	2,849	15,823	1,518	8,688	833	44,706	4,287	26,595	2,551	16,644	1,596
69	30,836	2,957	16,081	1,542	8,832	847	45,977	4,409	26,974	2,587	16,892	1,620
70	32,287	3,096	16,410	1,573	9,008	864	47,566	4,561	27,437	2,630	17,163	1,646
71	33,604	3,223	16,612	1,593	9,117	874	49,015	4,701	27,752	2,661	17,355	1,664
72	35,105	3,366	16,861	1,617	9,252	888	50,640	4,856	28,110	2,696	17,584	1,687
73	36,647	3,515	17,089	1,639	9,377	899	52,312	5,017	28,448	2,728	17,807	1,707
74	38,187	3,662	17,293	1,659	9,490	910	53,985	5,177	28,769	2,760	18,005	1,727
75	39,731	3,810	17,472	1,676	9,589	920	55,638	5,335	29,048	2,786	18,195	1,745
76	41,096	3,941	17,546	1,683	9,629	924	57,083	5,474	29,203	2,801	18,296	1,755
77	42,634	4,088	17,677	1,695	9,698	930	58,698	5,629	29,413	2,820	18,423	1,767
78	44,175	4,237	17,782	1,705	9,754	935	60,323	5,786	29,579	2,836	18,525	1,776
79	45,719	4,384	17,863	1,714	9,803	940	61,958	5,941	29,705	2,850	18,626	1,786
80 or above 歲以上	47,262	4,532	17,925	1,719	9,835	943	63,570	6,096	29,840	2,862	18,715	1,795

Additional Option
額外自選保障

Effective from 1 January 2010 自2010年1月1日起生效

All figures in HKS 以港幣計算

Supplementary Major Medical Benefit 附加醫療保障 Additional Subscription 額外保費

Attained Age 已屆年齡	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		Attained Age 已屆年齡	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	
	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月		Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月
18	1,504	144	803	77	468	45	51	5,180	497	2,459	236	1,308	125
19	1,539	148	822	79	475	46	52	5,255	504	2,495	239	1,327	127
20	1,555	149	830	80	481	46	53	5,327	511	2,526	242	1,343	129
21	1,570	151	838	80	485	47	54	5,398	518	2,558	245	1,367	131
22	1,586	152	846	81	490	47	55	5,489	526	2,588	248	1,388	133
23	1,601	154	854	82	496	48	56	5,573	534	2,637	253	1,413	136
24	1,619	155	864	83	501	48	57	5,691	546	2,699	259	1,441	138
25	1,637	157	874	84	507	49	58	5,829	559	2,783	267	1,469	141
26	1,657	159	884	85	513	49	59	5,988	574	2,863	275	1,499	144
27	1,676	161	894	86	518	50	The subscriptions below are for renewal only 以下保費只供續保之用						
28	1,695	163	905	87	524	50							
29	1,715	164	914	88	530	51							
30	2,350	225	1,242	119	671	64							
31	2,373	228	1,255	120	677	65							
32	2,400	230	1,268	122	685	66							
33	2,423	232	1,281	123	692	66							
34	2,446	235	1,293	124	698	67							
35	2,469	237	1,305	125	705	68							
36	2,492	239	1,317	126	711	68							
37	2,527	242	1,330	128	719	69							
38	2,565	246	1,350	129	729	70							
39	2,603	250	1,369	131	740	71							
40	2,650	254	1,394	134	754	72							
41	2,699	259	1,419	136	767	74							
42	2,753	264	1,449	139	782	75							
43	2,803	269	1,475	141	796	76							
44	2,853	274	1,501	144	811	78							
45	2,903	278	1,527	146	825	79							
46	2,965	284	1,559	150	842	81							
47	3,024	290	1,590	152	864	83							
48	3,099	297	1,630	156	890	85							
49	3,206	307	1,678	161	915	88							
50	5,105	490	2,424	232	1,290	124							
60	6,210	596	2,960	284	1,533	147							
61	6,453	619	3,052	293	1,584	152							
62	6,674	640	3,174	304	1,637	157							
63	6,921	664	3,293	316	1,710	164							
64	7,134	684	3,412	327	1,785	171							
65	11,562	1,109	5,529	530	3,068	294							
66	12,354	1,185	5,908	567	3,283	315							
67	13,336	1,279	6,326	607	3,518	337							
68	14,402	1,381	6,707	643	3,734	358							
69	15,403	1,477	7,008	672	3,905	374							
70	16,637	1,595	7,351	705	4,099	393							
71	17,860	1,713	7,646	733	4,267	409							
72	19,239	1,845	7,972	765	4,453	427							
73	20,692	1,984	8,293	795	4,636	445							
74	22,196	2,129	8,607	825	4,814	462							
75	23,750	2,278	8,912	855	4,989	478							
76	25,231	2,420	9,164	879	5,133	492							
77	26,880	2,578	9,451	906	5,297	508							
78	28,580	2,741	9,726	933	5,454	523							
79	30,333	2,909	9,990	958	5,605	538							
80 or above 或以上	32,136	3,082	10,242	982	5,749	551							

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 provided that no claim payment is made or payable under Hospital and Surgical 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」賠償，下一年度「住院及手術保障」之續保保費將獲無索償續保折扣優惠：

Period without claim payment 無賠償紀錄之年期	No claim renewal discount 無索償續保折扣優惠
2-3 consecutive Contract Years 連續2至3個合約年度	5%
4-5 consecutive Contract Years 連續4至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%

- The subscriptions of Hospital and Surgical Benefit are only applicable to applicants who are aged 18 to 59 years (inclusive). The subscriptions in respect of age 60 or above are renewal subscriptions.
- Any new applicants who are aged between 60 and 69 years have to pay an extra 50% subscription of Hospital and Surgical Benefit (H&S) as shown in the table upon enrolment and renewals. If the applicant is aged 70 years or above, the H&S subscription will be doubled. However, they only have to pay standard subscriptions for Hospital Cash Benefit and Clinical Benefit upon enrolment and renewals.
- Subscription amount is not guaranteed and Bupa may adjust it on a yearly basis.
- 「住院及手術保障」之保費只適用於年齡介乎18至59歲（首尾歲數計算在內）之申請人。60歲或以上之保費為續保保費。
- 年滿60至69歲之新申請人，其「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「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「住院現金保障」和「門診保障」只須繳付標準保費。
- 保費並非保證，保柏有可能每年作出調整。

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.
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。