



Bupa Crystal  
保柏晶彩寶

Bupa 保柏

# Bupa – Your choice for health protection

## 保柏 – 您的健康保障之選

### Bupa – A global health and care organisation

- Bupa was founded in 1947. Since then, it has gone from a UK company to a major global name in private health and care, with over 34 million customers around the world.
- Bupa operates in the UK, America, Australia, New Zealand, Spain, Denmark, Northern Europe, Latin America, Hong Kong, China, Thailand, Malta, India, Saudi Arabia and Egypt.
- Our businesses range from health insurance to care homes for the elderly, from hospitals to health assessments and chronic disease management. Business turnover in 2008 was approximately £5.9 billion (HK\$73 billion)<sup>1</sup>.
- As a provident association, Bupa has no shareholders and all profits are reinvested to improve our healthcare services.




### Bupa Hong Kong – A health insurance specialist for over three decades

- Over the past 30 years, Bupa Hong Kong has become well known for its quality health insurance service. It is now one of the top three medical insurers in Hong Kong<sup>2</sup>.
- As a leading provider, we are trusted by 200,000 individuals and over 2,000 companies, safeguarding individual's and employees' health. For 13 years in a row, we have been recommended by the Hong Kong Government to provide quality health insurance schemes to civil servants.
- Bupa is the first insurer to offer lifelong guaranteed renewal of individual health insurance to ensure members are covered at their old age.
- Bupa's medical network boasts over 2,400 clinics and health facilities, making it the largest in Hong Kong. We pioneered medical card service, enabling members to receive treatment without cash payment and the hassle of submitting claims.

<sup>1</sup> Source: Bupa Annual Report 2008; Exchange rate: £1 = HK\$12.412 (last update: October 2009)

<sup>2</sup> Source: Medical Insurance Business Statistics 2008 by Hong Kong Federation of Insurers



“Taking care  
of the lives  
in our hands”

### 保柏—環球醫療保健集團


- 保柏成立於1947年，至今已由一所英國公司發展為全球知名的私營醫療保健機構，全球客戶人數超過3,400萬名。
- 保柏業務遍佈英國、美國、澳洲、新西蘭、西班牙、丹麥、北歐、拉丁美洲、香港、中國、泰國、馬爾他、印度、沙特阿拉伯和埃及等。
- 業務範圍包括醫療保險、護老院、醫院、健康診斷中心和長期疾病管理等服務。2008年的業務收入約59億英鎊（730億港元）<sup>1</sup>。
- 作為一間福利機構，保柏不設股東，因此可將所有收入盈餘全用於改善我們的醫療保健服務上。

### 保柏香港—逾30年的醫療保險專家

- 保柏香港在過去30年，素以優質醫療保險服務見稱，目前為本港三大醫療保險機構之一<sup>2</sup>。
- 作為業界之翹楚，保柏為全港20萬名會員及超過2,000間企業所信賴，保障個人及僱員的健康。我們更連續13年獲政府推薦，為本港公務員提供優質的醫療保險計劃。
- 保柏是業內首間為個人客戶提供終生續保保證的保險公司，確保會員年老時仍享有保障。
- 保柏的醫療網絡診所及設施超過2,400間，全港最大。我們最先推出醫療卡服務，讓會員可預先獲得治療而無須支付現金，免卻辦理索償的煩惱。

<sup>1</sup>資料來源：保柏2008年度年報；兌換率：1英鎊 = 12.412港元（最後更新：2009年10月）

<sup>2</sup>資料來源：香港保險業聯會2008年度香港醫療保險業務統計



“Now, I can  
*enjoy life*  
without a trace  
of worry”

# Bupa Crystal – Full cover gives you full protection

## 保柏晶彩寶 – 全數賠償 保障十足

Medical treatment is getting more and more expensive. Even with medical insurance, the shortfall of a basic scheme can create financial headaches. For a scheme that provides full cover and alleviates the worry, look no further than Bupa Crystal.

### Full cover

Bupa Crystal provides Bupa CrystalNet Benefit and Non-CrystalNet Benefit. With Bupa CrystalNet Benefit, when you receive consultations or treatments at any of our 4 network hospitals or in any of our 2,000 clinics, we will fully cover all expenses including Room and Board, Surgical, Clinical, Diagnostic Imaging and Laboratory Tests, etc<sup>3</sup>.

### Free choice of non-network doctors and hospitals

You are free to choose non-network doctors and hospitals, ie Non-CrystalNet Benefit of the scheme. You will still be reimbursed up to the maximum limit of the different benefits.

### Personalised preventive programmes

As well as providing comprehensive cover, we offer members who have Clinical Benefit a lifelong preventive programme. This programme truly takes care of your health as it is tailored to the needs of each stage of your life, covering different check-ups from vaccinations to cancer screening.

醫療費用日高，即使擁有醫療保險亦未必可完全抵銷醫療費用，超出差額往往令人大失預算。如果您需要一份全數賠償的醫療保險，「保柏晶彩寶」醫療保障計劃便是您的最佳選擇。

### 全數賠償

「保柏晶彩寶」計劃分「晶彩寶網絡保障」及「非晶彩寶網絡保障」。在「晶彩寶網絡保障」下，您只須到網絡內4間私家醫院或超過2,000間診所就醫，便可獲全數賠償住院、手術、門診診症費、診斷影像和化驗費用等<sup>3</sup>。

### 自由選擇醫生醫院

您亦可彈性選擇保柏網絡以外的醫生和醫院，即選用計劃的「非晶彩寶網絡保障」。非網絡保障的賠償會以各保障項目的最高金額為上限。

### 切合個人需要的預防計劃

除了在您最有需要時提供周全的醫療保障外，我們亦特別為投保門診保障的會員提供終生健康預防計劃，按您的人生階段，提供由疫苗注射以至癌症檢查不同的檢查計劃，真正照顧您的健康。

<sup>3</sup>CrystalNet Benefit provides full cover within the overall annual limit and maximum number of visits for each contract year

<sup>3</sup>「晶彩寶網絡保障」在每年賠償總額及門診使用次數之範圍內提供全數賠償

# Scheme options

## 計劃選擇

This scheme offers the following flexible cover options:

此計劃提供以下靈活的保障選擇：

### Hospital and Surgical Benefit

Covers all private room expenses of Room and Board, Miscellaneous Hospital Services, Intensive Care, Private Nursing, In-patient Physician's Fees, Anaesthetist's Fees, Operating Theatre Fees, Companion Bed, Pre-admission and Post-hospitalisation Out-patient Care, etc.

### Optional Clinical Benefit

Covers treatments provided by general practitioners, specialists, physiotherapists, chiropractors, Chinese herbalists and Chinese bonesetters, as well as diagnostic imaging and laboratory tests, etc.

### Optional Hospital Cash Benefit

An additional cash allowance will be paid for any hospital stay, starting from the first day after admission.

### Free cover

#### Bupa Worldwide Assistance Programme

Provides emergency overseas services such as admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical escort, and an extra hospital benefit of HK\$1 20,000 after repatriation to Hong Kong.

### Bupa Lifelong Preventive Programme<sup>4</sup>

Members with Clinical Benefit can choose from a range of preventive health programmes such as health screening, nutrition consultation, influenza vaccination, dental service, pap smear test or prostate cancer screening.

### Bupa Loyalty Bonus Programme<sup>5</sup>

This programme is also available to the members with Clinical Benefit which provides check-ups tailored for men and women, such as cancer screening, ultrasound scanning, mammograms and bone mineral density tests.

Basic Cover	Hospital and Surgical Benefit
Optional Cover	Clinical Benefit Hospital Cash Benefit
Free Cover	Bupa Worldwide Assistance Programme Bupa Lifelong Preventive Programme Bupa Loyalty Bonus Programme

<sup>4</sup>Bupa Lifelong Preventive Programme starts from the 2<sup>nd</sup> contract year after a member has enrolled in the Clinical Benefit. The member is entitled to one service in each contract year.

<sup>5</sup>Bupa Loyalty Bonus Programme starts from the 3<sup>rd</sup> contract year after a member has enrolled in the Clinical Benefit. The member is entitled to one service every 3 contract years thereafter.



“Bupa Crystal offers worldwide coverage”

### 基本住院及手術保障

包括私家房級別的住院及膳食、住院雜費、深切治療、私家看護、醫生及巡房、麻醉師、手術室、住院加床、入院前及出院後的門診護理等。

### 自選門診保障

包括普通科西醫、專科、物理治療、脊醫治療、中醫及跌打、診斷影像及化驗等。

### 自選住院現金保障

按住院日數額外支付每日定額賠償，由住院首天起開始支付。

### 免費保障

#### 保柏國際援助計劃

提供緊急海外服務如外地及國內住院按金墊支，全數支付緊急醫療運送費用，並提供送返港後高達港幣12萬元的額外住院保障。

#### 保柏終生預防計劃<sup>4</sup>

自選門診保障的會員可按人生不同階段選擇合適的預防性健康檢查，如身體檢查、營養諮詢、流行性感胃疫苗注射、洗牙、柏氏抹片檢查或前列腺癌檢查。

#### 保柏獎賞計劃<sup>5</sup>

保柏獎賞計劃亦專為投保門診保障的會員而設，提供多項男女身體檢查，如癌症檢查、超聲波掃描、乳房X光造影或骨質密度測試。

基本保障	住院及手術保障
自選保障	門診保障 住院現金保障
免費保障	保柏國際援助計劃 保柏終生預防計劃 保柏獎賞計劃

<sup>4</sup>保柏終生預防計劃由會員加入門診保障後第二個合約年度開始，每一個合約年度一次

<sup>5</sup>保柏獎賞計劃由會員加入門診保障後第三個合約年度開始，每三個合約年度一次

# Exclusive privileges for Bupa Crystal members

## 保柏晶彩寶會員專享權益

### Full cover and no claim procedure

Simply present the Bupa CrystalNet Card at any of our 4 network hospitals or in any of our 2,000 clinics, and we will fully reimburse all eligible hospital and clinical expenses. No co-payments are required. What's more, there is no need to pre-pay admission deposits or medical bills as well as going through the hassle of submitting claims.

### Free choice of non-network doctors and hospitals

You are free to choose non-network doctors and hospitals whilst enjoying high reimbursement limits of different benefits.

### Lifelong guaranteed renewal

Bupa guarantees that your cover can be renewed for life, regardless of any changes in your health after joining.

### No additional charges on individual basis

Regardless of your claims history and state of health, there will be no increase in subscription on an individual basis upon contract renewal.

### No waiting period

There is no waiting period, meaning you are covered as soon as your membership starts.

### Easy enrolment

Enrolment is quick and simple. No medical examinations are required.

### Protection for the whole family

Your family members are also welcome to join the scheme with you to enjoy lifelong cover, including a legal spouse aged 18 to 59 years and any unmarried children aged below 18 or below 23 years if in full time education.

### Hospital and Surgical Benefit covers day case procedures

Procedures undertaken in the clinics or day case units of hospitals such as radiotherapy, chemotherapy and simple surgeries like gastroscopy and proctoscopy can be reimbursed under Surgical Benefit without hospitalisation.







“Bupa  
*promises us*  
cover for life”

### 全數賠償及免索償手續

只須出示「保柏晶彩寶網絡醫療卡」，在網絡內4間私家醫院或2,000多間診所就醫，合資格的住院醫療費用及門診診症費均可獲全數賠償，無需自付費。您更無須預先支付入院按金及醫療費用，和辦理索償手續。

### 可選非網絡醫生及醫院

您可彈性選用非網絡醫生及醫院，按每個保障項目享有高度的醫療保障金額。

### 保證一世續保

投保後無論您的健康狀況有任何變化，保柏保證一直續保您的會籍，直至終生。

### 不收個人額外保費

不論您的索償紀錄或健康狀況如何，在您續保時保柏絕不收取個人額外保費。

### 不設等候期

在會籍生效後引致的醫療支出，即可索償，無須等候。

### 投保簡易

無須驗身，快捷簡單。

### 家庭保障

您的家人包括18至59歲的合法配偶，18歲以下子女或23歲以下的全日制在學未婚子女，均可同時投保，享有終生保障的權益。

### 住院及手術保障包括日症

在診所或醫院日症房進行的手術或治療，如電療、化療、簡單手術如照胃鏡腸鏡等，即使無須留院，亦可獲手術保障賠償。

# What our member says

## 客戶心聲

“I feel great about the scheme which fully covers eligible medical expenses. We don't need to worry about claim limits that we can even opt for a private room, where it is more comfortable and easier for me to take care of my husband.

我覺得全數賠償服務真好，就算住私家房我們亦無須憂慮會超出賠償上限，有較舒適的環境專心治療，在醫院照顧我丈夫亦比較方便。”

Mrs Chan 陳太



### Mr and Mrs Chan 陳生、陳太

Occupation : Assistant Editor in Chief of a newspaper,  
職業 General Manager of an advertising and publishing company  
報社副總編輯、廣告出版公司總經理

Years of membership : six years 6年  
成為保柏客戶年期

Current membership : Bupa Crystal health insurance scheme  
現時會籍 「保柏晶彩寶」醫療保障計劃

**Mr and Mrs Chan** have always valued the importance of medical insurance, that's why they have enrolled in the Bupa Care scheme. Three years ago, Mrs Chan was admitted to a private hospital because of gastroenteritis, and that experience triggered her to better understand her needs. "I had to pay more than \$4,000 for treatment for such a minor illness. The expenses would be much higher definitely if I get a more serious illness in future." Mrs Chan explained. Therefore, she decided to enrol in the Bupa Crystal scheme, which provides a higher claim limit, and fully covers all eligible medical expenses.

Last year, Mr Chan stayed in The Hong Kong Sanatorium & Hospital (HKSH) where he underwent an endoscopy to investigate gastroduodenal problems. He had to have a polyp surgically removed. As both his specialist and the hospital are part of the Bupa CrystalNet, Mr Chan did not need to make any payment on discharge. Bupa settled the bill of more than \$30,000 directly with the hospital.

**陳生與陳太**一向十分重視醫療保障，於是一同投保了「保柏樂康健」計劃。三年前，由於陳太患腸胃炎入住私家醫院，使她有更深體會：「這麼小事出院也要4千多元，若將來有什麼大病，醫療費肯定更高。」於是，她決定投保保障額較高，兼可享有全數賠償的「保柏晶彩寶」計劃。

去年陳生因腸胃病在養和醫院接受胃鏡及腸鏡檢查，並須進行瘻肉切除手術。由於專科醫生及養和醫院均在晶彩寶網絡內，因此出院時陳生無須支付分毫，由保柏直接向醫院全數支付了3萬多元費用。

# FAQs

## 常見問題

### 1. Who is eligible to enrol?

Anyone aged between 18 and 59 years is welcome to join the scheme. Family members including a legal spouse aged from 18 to 59 years, and any unmarried children aged below 18 or below 23 years if in full time education are also welcome. The benefits are the same for all family members.

### 2. I travel frequently between Hong Kong and Mainland China. Is this scheme suitable for me?

The worldwide coverage of Bupa Crystal allows you to receive treatment wherever you are. In addition, the free Bupa Worldwide Assistance Programme included in this scheme covers admission deposits when overseas hospitalisation is required. There is no limit on this deposit for designated hospitals in Mainland China.

### 3. Is my membership transferable if I move abroad?

If Bupa has a business operation in your new place of residence, we will try our best to arrange the transfer of your membership so that you may continue to enjoy our cover.

### 4. How can I check my Bupa membership details or the progress of a claim?

Simply visit Bupa Active on our corporate website to access a host of online services. You will be able to update personal data, track your claims and search for network doctor list around the clock. Alternatively, you can call our Customer Care helpdesk to obtain assistance from our customer service advisers.

### 5. How can I pay my subscription?

The subscription fee of this scheme is due annually. To give you greater financial flexibility, we provide a 12-month interest-free instalment plan.



## Claim service **pledge**

For non-network medical services, claims will be settled within

**5 - 7** working days after full documentation is received

賠償服務承諾 使用網絡外的醫療服務

賠償於收妥所需文件 **5 - 7** 個工作天內支付

# FAQs

## 常見問題

### 6. What should I note to enjoy a full cover under Bupa CrystalNet Benefit?

To be eligible for the Bupa CrystalNet Benefit (network), please pay attention to the following requirements:

#### Receiving treatments from network doctors, in the diagnostic centres and network hospitals

- Please present your Bupa CrystalNet Card to receive treatment from medical practitioners, Chinese herbalists, chiropractors and physiotherapists or at diagnostic centres, clinics and hospitals within the network.
- When further examination or treatment from a specialist, physiotherapist or chiropractor is required, you will need a referral letter issued by your network general practitioner. You must visit a network diagnostic centre or specialist in order to be fully reimbursed. The referral letter is valid for 6 months. For Gynaecology, Paediatrics and Family Medicine, a referral letter is not required.
- If you need to be hospitalised, please ask your network specialist to refer you to any one of the network hospitals. Treatment or surgery must be performed by your network specialist.
- This network benefit is applicable to standard private room, semi-private room and ward. Claims in respect of any classes of room above the standard private room is paid up to the highest limit of Non-CrystalNet Benefit.

#### Please call Bupa pre-authorisation hotline for approval before receiving the following treatments:

- Hospitalisation
- Pre-admission and Post-hospitalisation Out-patient Care (except for the members of Clinical Benefit)
- Specialist consultation referred by Bupa CrystalNet doctors and / or Bupa CrystalNet hospitals where that relevant specialty is not covered in the network

For emergency medical treatment outside the normal office hours of Bupa, members shall obtain subsequent authorisation from Bupa on the next working day immediately after receiving such treatment.

### 7. How can I check the list of approved doctors on CrystalNet Benefit?

When you become a member of Bupa Crystal, we will send you a List of CrystalNet Service Providers. You may also visit Bupa Active on our corporate website any time to look for general practitioners, specialists or diagnostic centres in a particular area. The online list is updated daily to ensure the information is current.



### 1. 適合哪類人士投保？

由18歲至59歲人士均歡迎投保。您的家人包括18至59歲的合法配偶，18歲以下子女或23歲以下的全職在學未婚子女，均可同時申請。而您的家人將跟隨您所選擇的保障。

### 2. 我經常穿梭中港兩地，此計劃適合我嗎？

「保柏晶彩寶」的保障是全球性的，無論您身處何地接受治療，都可同樣獲得賠償。此外，計劃附送的「保柏國際援助計劃」提供海外住院按金的墊支服務，於國內指定醫院住院，按金更不設限額。

### 3. 若我永久移居海外，我的會籍可轉移嗎？

若您移居的國家有保柏的醫療保險業務在當地營運，我們會盡力協助您轉移會籍，讓您可延續保障。

### 4. 成為保柏會員後，若要查詢會籍資料或索償情況可怎辦？

您可登入保柏網站內的「保柏互動網」，使用24小時網上服務，隨時更新個人資料、查閱索償申請進度及網絡醫生名單。您亦可致電我們的客戶服務專線，由客戶服務主任為您服務。

### 5. 保費繳付方法如何？

此計劃保費按年計算，為讓您更靈活策劃您的財務需要，我們提供12個月免息分期付款計劃。

### 6. 要享有全數賠償的「晶彩寶網絡保障」，有甚麼要注意？

使用「晶彩寶網絡保障」(後稱網絡)須符合以下要求：  
**在網絡內的醫生、診斷中心及網絡醫院接受治療**

- 每當您在網絡內的中西醫、脊醫、物理治療、診斷中心、診所及網絡醫院接受治療，請先出示「保柏晶彩寶網絡醫療卡」

- 當您需要進一步檢驗或接受專科醫生治療、物理治療或脊醫治療，您只需要由網絡普通科醫生為您準備轉介信，然後在網絡內的診斷中心檢查或向網絡內專科醫生求診，便可享全數賠償。轉介信的有效期為6個月。如為婦科、兒科及家庭醫學專科，更無須轉介信

- 當您有需要入院治療，請您的網絡專科醫生轉介往任何一間網絡醫院便可，治療或手術須由該網絡專科醫生提供

- 此網絡保障適用於標準私家房、半私家房及大房。任何標準私家房等級以上的房間類別，賠償以「非晶彩寶網絡保障」之最高賠償額為限

在接受以下治療前，請先致電保柏初步保障審核熱線以獲取批核：

- 住院
- 入院前及出院後的門診護理(有投保門診保障的會員除外)
- 經由網絡西醫及/或網絡醫院轉介之專科醫生治療，而網絡並未能提供有關專科

於保柏辦公時間外接受的緊急治療，會員可於接受治療後下一個工作日即時向保柏補取審核結果

### 7. 我可怎樣查詢「晶彩寶網絡保障」的醫生名單？

當您成為「保柏晶彩寶」的會員後，保柏會向您寄奉「晶彩寶網絡保障」的網絡服務供應商目錄。您亦可登入保柏網頁內的「保柏互動網」，隨時搜查不同地區的普通科醫生、專科醫生或化驗中心名單，我們更會每天更新網上名單，讓您獲得最新資訊。

# Major Exclusions

## 主要不受保障項目

Though you will be covered for most eventualities, there are certain things that Bupa will exclude. To enhance the transparency of our contract, some of the key things we cannot cover are listed below:

- Conditions which exist before your effective date of membership (unless approved by Bupa)
- Treatment or investigation which is not Medically Necessary
- AIDS or HIV-related conditions which originate during your first 5 years of membership, or Sexually Transmitted (Venereal) Diseases
- Congenital, Developmental or Hereditary Conditions
- Senile Dementia (including Alzheimer's disease), Parkinson's disease, 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
- Treatment related to pregnancy (unless benefit is available), infertility, sterilisation, sexual dysfunction
- Cosmetic treatment, any treatment or investigation related to dental or gum conditions (unless Dental Benefit is available) except for Emergency treatment arising from Accidents or the extraction of impacted wisdom teeth during Hospital Confinement
- Treatment arising from war, terrorism, criminal acts, misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide
- Rest cure, general check-ups, hearing or eye tests, vaccinations, inoculations, Hair Mineral Analysis (HMA), health supplements, body weight control, supportive treatment of renal failure such as dialysis, or alternative treatments (eg Chinese Medicines treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy, etc) unless benefit is available
- Use of special braces or other equipment (eg wheelchairs, crutches), blood or blood plasma, non-medical services (eg medical reports, telephone charges, etc), experimental or new medical technology (unless approved by Bupa)

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

儘管在大部分情況下，保柏都可為您的醫療費用作出賠償，但仍有一些事項屬除外責任。為提高合約透明度，我們列出以下主要不受保障項目以供參考：

- 在會籍生效日期前已存在之病症 (除非經保柏批核)
- 不是醫療必需的治療或檢驗
- 成為會員首五年內，由愛滋病或有關人體免疫力缺損病毒引致的疾病；或性傳染疾病
- 先天性疾病、發育異常或遺傳性疾病
- 老年性痴呆 (包括亞爾茲海默氏病)、帕金森氏病、心病或精神病，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、神經衰弱等直接或間接引致的治療
- 與懷孕 (計劃內已包括之保障除外)、節育、不育或性機能失常等有關之治療
- 整容或整形治療、任何與牙齒或牙肉疾病有關的治療或檢查 (若保障受保於牙科保障則除外)，因意外引致緊急入院治療或住院脫除阻生智慧齒則除外
- 戰爭、恐怖活動、刑事行為、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而直接或間接引致的治療
- 休養或療養、一般體格檢查、聽覺或視力測驗、預防注射、毛髮礦物質含量分析、健康補品、體重控制、腎衰竭的輔助治療如血液透析治療、或另類治療 (例如中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療等)，計劃內已包括之保障除外
- 使用輔助器具或其他設備 (例如輪椅、拐杖)、血或血漿、非醫療性服務 (例如醫療報告、電話費等)、試驗性或新治療技術 (除非經保柏批核)

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。

# Bupa free online health information

## 保柏免費網上健康資訊

As a health insurance specialist, Bupa has introduced an online health portal - Bupa Health Gallery which provides regular free and practical health tips on nutrition and diet, sport and fitness, women and children's health and more - all designed to safeguard the health of you and your family.

Most of the health and disease information available in the Gallery is written and verified by the Bupa's medical professionals in the United Kingdom and Hong Kong.

You can enjoy the following free services after becoming a member of this Gallery:

- Get online advice from approved specialists on health questions
- A monthly electronic health digest
- Special offer for health screenings, fitness programmes, diets and book subscription
- Healthy recipes, health talks and health tests

**To search for reliable and practical health tips, please visit Bupa Health Gallery anytime**

[www.bupa.com.hk](http://www.bupa.com.hk)



作為醫療保險專家，保柏推出健康資訊網站 — 「保柏健康雅集」，定期提供免費而實用的健康資訊，內容廣及營養飲食、運動健體、女士及子女健康等，為您及家人的健康作後盾。

「保柏健康雅集」內的健康及疾病資訊，主要由保柏英國及香港專業的醫療專家撰寫及核實。

成為「保柏健康雅集」會員，您可享受有以下各項免費服務：

- 網上向特約專科醫生請教健康問題
- 每月收取電子健康通訊
- 獲享健康檢查、健體、飲食、訂購書籍等優惠
- 健康食譜、講座資料及健康測試

想搜尋可靠實用的健康資訊，請隨時登入

「保柏健康雅集」

[www.bupa.com.hk](http://www.bupa.com.hk)





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