

Bupa Wise Choice Health Insurance Scheme

保柏智康健醫療保障計劃

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

Schedule of Benefits 保障金額表

	Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)		
	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
A Hospital and Surgical Benefit^{①②} 住院及手術保障^{①②} This Benefit is payable for eligible expenses of the following items (a) to (i) incurred by the Member during his Hospital Confinement, Clinical Operation or Day Case Surgery in Hong Kong only unless such confinement or surgery performed outside Hong Kong is directly resulting from medical Emergency outside Hong Kong as certified by a Registered Medical Practitioner subject to the applicable Overall Annual Limit, deductible and reimbursement percentage as shown in the Schedule of Benefits. 在此保障金額表列出每年最高賠償額、墊底費及賠償率的規限下，此保障只支付會員有關下列(a)至(i)項在香港的住院、日症手術及診所手術所需合資格費用(若於香港以外因緊急情況之醫療事故而須入住當地醫院或於當地進行手術並獲註冊西醫簽署證明則除外)。			
Overall Annual Limit 每年最高賠償額	600,000	350,000	180,000
(a) Room and Board 住房及膳食費			
(b) Miscellaneous Hospital Services 住院雜費			
(c) Intensive Care 深切治療			
(d) Surgeon and Attendance Fees (for surgical case only) 外科醫生費及巡房費 (只適用於外科手術)	80% of eligible medical expenses 支付合資格醫療費用的80%	80% of eligible medical expenses 支付合資格醫療費用的80%	80% of eligible medical expenses 支付合資格醫療費用的80%
(e) Anaesthetist's Fees 麻醉科醫生費			
(f) Operating Theatre Fees 手術室費用			
(g) In-patient Physician's Fees (for non-surgical case only) 住院醫生巡房費 (只適用於非手術性治療)			
(h) In-patient Specialist's Fees 住院專科醫生費 • subject to written referral ^③ 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)			
(i) Companion Bed 住院加床費			
Deductible 墊底費 • per Hospital Confinement / Treatment 每次住院 / 診治 • per disability (Only applicable to Cancer) 每病症 (只適用於癌症)	300,000	100,000	30,000
Reimbursement percentage 賠償率	80%		
Benefit calculation for Hospital and Surgical Benefit: 住院及手術保障之賠償計算：			
$\left(\begin{array}{l} \text{Amount of eligible medical expenses incurred and actually paid during Hospital Confinement, Day Case Surgery or Clinical Operation} \\ \text{減} \\ \text{於住院、日症手術或診所手術期間所導致並已支付的合資格醫療費用} \end{array} \right) \text{ less } \left(\begin{array}{l} \text{The higher of deductible for Hospital and Surgical Benefit as stated in the Schedule of Benefits or actual amount reimbursed by any other sources under the same medical bill} \\ \text{保障金額表所示的住院及手術保障之墊底費或從其他途徑對相同醫療費單索償所得的金額 (以較高者為準)} \end{array} \right) \text{ times } 80\% \text{ times Adjustment factor } \textcircled{4}$			
$\left(\begin{array}{l} \text{Amount of eligible medical expenses incurred and actually paid during Hospital Confinement, Day Case Surgery or Clinical Operation} \\ \text{減} \\ \text{於住院、日症手術或診所手術期間所導致並已支付的合資格醫療費用} \end{array} \right) \text{ less } \left(\begin{array}{l} \text{The higher of deductible for Hospital and Surgical Benefit as stated in the Schedule of Benefits or actual amount reimbursed by any other sources under the same medical bill} \\ \text{保障金額表所示的住院及手術保障之墊底費或從其他途徑對相同醫療費單索償所得的金額 (以較高者為準)} \end{array} \right) \text{ times } 80\% \text{ times Adjustment factor } \textcircled{4}$			
B Free Overseas Medical Contingency Top-up Benefit (per Contract Year)^{①②} 免費海外緊急額外醫療保障 (每合約年度計)^{①②}			
This benefit covers Emergency medical treatment overseas or treatment for a specific medical condition which should be performed outside Hong Kong upon the medical advice of a Specialist with Bupa's prior approval provided that Hospital and Surgical Benefit of Part A (if applicable) is exhausted. 此保障適用於海外緊急之治療或因特別病況而由專科醫生建議於香港以外地方接受治療，必須於接受治療之前，預先取得保柏之同意，並於A項之住院及手術保障(如適用)已耗盡後才適用。	250,000	150,000	75,000

Notes 附註：

① All the medical expenses incurred by a Member must first be claimed under any laws or regulations or any other insurance policy, or other sources, if any. The amount of eligible medical expenses that was not reimbursed shall be payable under this Benefit as a secondary insurance.

② All Benefits shall not be payable for Hospital Confinement in class of suite / V.I.P. / deluxe room of a Hospital.

③ A referral letter is only valid for the same or related condition for a period of six (6) months from the date of issuance. Treatment received for a new or unrelated condition will require another referral letter.

④ Adjustment factors for room upgrade will be applied if member is hospitalised not in accordance with plan level:

- from Semi-private Room to Private Room : 50%
- from Ward to Semi-private Room : 50%
- from Ward to Private Room : 25%

① 會員所有的醫療費用必須先向任何法律或規例或其他保險計劃或其他途徑(如有)申請索償。未能獲得賠償的合資格醫療費用，可於本保障下以輔助保險形式作出賠償。

② 此保障並不會就入住總統套房 / 貴賓房 / 豪華房的住院費用作出賠償。

③ 轉介信在發出後6個月內診治與該信有關之病症，方為有效。而當診治病症被診斷為一新症，或診治與該轉介信無關之病症，則需另一轉介信。

④ 如會員住院時並非根據原有之計劃住房，保障額將因應升級住房而作出調整：

- 半私家房至私家房 : 50%
- 大房至半私家房 : 50%
- 大房至私家房 : 25%

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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

Hospital and Surgical Benefit 住院及手術保障						
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	
	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年	Monthly 按月	Annual 按年
15 days日 - 17 years歲 ^①	143	1,665	80	932	45	524
18	106	1,234	60	698	32	372
19	108	1,257	61	710	33	384
20	111	1,292	63	734	34	396
21	114	1,327	64	745	35	408
22	117	1,362	66	768	36	419
23	120	1,397	67	780	37	430
24	122	1,420	69	804	38	442
25	125	1,455	70	815	39	454
26	128	1,490	72	838	40	465
27	131	1,525	73	850	41	478
28	134	1,560	75	873	42	488
29	136	1,583	77	896	43	500
30	139	1,618	78	908	44	512
31	145	1,688	81	942	45	523
32	150	1,746	84	978	46	535
33	156	1,816	87	1,012	48	558
34	162	1,886	91	1,060	50	582
35	169	1,967	95	1,106	52	605
36	176	2,048	99	1,152	54	628
37	184	2,142	103	1,200	57	664
38	191	2,223	107	1,246	59	687
39	200	2,328	112	1,304	61	710
40	208	2,421	117	1,362	64	745
41	218	2,538	122	1,420	67	780
42	228	2,654	127	1,478	70	815
43	238	2,770	133	1,548	73	850
44	248	2,887	138	1,608	76	885
45	258	3,004	145	1,688	79	920
46	270	3,144	151	1,758	83	966
47	281	3,272	158	1,840	86	1,002
48	293	3,412	164	1,910	90	1,048
49	305	3,552	171	1,990	94	1,095
50	349	4,064	196	2,278	105	1,223
51	381	4,435	212	2,470	115	1,341
52	416	4,843	232	2,698	127	1,475
53	466	5,430	260	3,021	139	1,618
54	534	6,210	295	3,429	154	1,798
55 ^②	620	7,217	340	3,956	174	2,026

Notes 附註:

① Applicant and spouse must be aged 18 to 54 years (inclusive). Unmarried children aged 15 days to 17 or 18 to 22 years (inclusive) in full time education must be enrolled as dependants.

② The Subscription rates of 55 years old are for renewal only.

① 申請人及配偶年齡必須介乎18至54歲(首尾歲數計算在內)。若未婚子女年齡為15日至17歲或18至22歲(首尾歲數計算在內)之全日制學生,必須以受供養人身份投保。

② 55歲之保費只供續保之用。

- Subscription amount is not guaranteed and Bupa may adjust it on a yearly basis.
- 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。