

# Bupa CarePro Health Insurance Scheme

## 保柏卓康健醫療保障計劃

Effective from 1 January 2011 自2011年1月1日起生效

## Schedule of Benefits 保障金額表

	Maximum Limit (HK\$) 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
<b>A Hospital and Surgical Benefit<sup>①</sup></b> <b>住院及手術保障<sup>①</sup></b>			
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2,800 each day	每日1,430 each day	每日660 each day
2 Miscellaneous Hospital Services (each Contract Year) 住院雜費 (每合約年度計)	33,650	20,000	12,900
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)	24,500	21,500	20,000
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 upon recommendation by the attending Registered Medical Practitioner • 經主診註冊西醫建議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810 each day	每日480 each day	每日290 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	78,000 46,500 20,000 6,850	50,000 31,700 13,300 5,600	38,000 24,300 9,820 4,650
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	24,500 12,750 5,950 3,100	14,600 8,700 3,900 2,020	11,100 6,870 2,960 1,810
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	26,300 14,300 6,800 3,800	15,800 9,950 4,480 2,290	11,600 7,870 3,440 2,070
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2,250 each day	每日990 each day	每日550 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 referral <sup>②</sup> 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 <sup>②</sup> (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)	9,700	3,400	2,000
10 Cancer Treatment and Kidney Dialysis (each Contract Year) 癌症治療及洗腎 (每合約年度計) • chemotherapy, radiotherapy, cyberknife or gamma knife 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 • 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、電療、使用數碼導航刀或伽瑪刀以治療癌症或洗腎	100,000	75,000	50,000
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1,400 each day	每日715 each day	每日330 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 6 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	4,300	2,420	1,600
Below attained age of 65 on the Contract Effective Date 於合約生效日未滿65歲之會員	Unlimited 不設上限		
Attained age of 65 or above on the Contract Effective Date - Annual Limit 於合約生效日年滿65歲或以上之會員—每年限額	700,000	350,000	165,000
<b>B Supplementary Major Medical Benefit (Optional)</b> <b>附加醫療保障 (自選保障)</b> (subject to 80% reimbursement and HK\$500 deductible per claim 80% 賠償及每次索償墊底費港幣500元)			
Maximum Limit (each Contract Year) 最高賠償額 (每合約年度計)	550,000	280,000	110,000
Lifetime Limit 終生最高賠償額 <sup>③</sup>	800,000	400,000	200,000
<ul style="list-style-type: none"> <li>• apply after any item of Section A1 to A11 under Hospital and Surgical Benefit is exhausted</li> <li>• in case of overseas hospitalisation, only medical Emergency cases will be covered</li> <li>• this benefit will not be payable for Hospital Confinement in class of suite / V.I.P. / deluxe room of a Hospital</li> <li>• Lifetime Limit<sup>③</sup> is applicable to Member who attains the age of 65 or above. This benefit shall automatically terminate upon the Contract Anniversary immediately after the Lifetime Limit<sup>③</sup> is exhausted</li> <li>• adjustment factors for room upgrade will be applied if Member is hospitalised not in accordance with plan level: <ul style="list-style-type: none"> <li>- from Semi-private Room to Private Room : 50%</li> <li>- from Ward to Semi-private Room : 50%</li> <li>- from Ward to Private Room : 25%</li> </ul> </li> <li>• 必須於住院及手術保障下A1至A11任何一項已耗盡後才適用</li> <li>• 如身處海外, 只適用於因急症之住院治療</li> <li>• 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</li> <li>• 終生最高賠償額<sup>③</sup>只適用於年齡已屆65歲或以上的會員, 而附加醫療保障將會於終生最高賠償額<sup>③</sup>耗盡後緊接之合約週年日自動終止</li> <li>• 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: <ul style="list-style-type: none"> <li>- 半私家房至私家房 : 50%</li> <li>- 大房至半私家房 : 50%</li> <li>- 大房至私家房 : 25%</li> </ul> </li> </ul>			

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	Maximum Limit (HK\$) 最高賠償額 (港幣)		
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 3
<b>C Hospital Cash Benefit (Optional) 住院現金保障 (自選保障)</b>			
<ul style="list-style-type: none"> <li>payable from the 3<sup>rd</sup> day of Hospital Confinement (maximum 182 days each Contract Year)</li> <li>由住院第3天起開始支付 (每合約年度最多182日)</li> </ul>	每日1,000 each day	每日500 each day	每日300 each day
<b>D Clinical Benefit<sup>①</sup> (Optional) 門診保障<sup>①</sup> (自選保障)</b>			
<b>1 General Practitioner (consultation fee only) 普通科醫生 (只限診症費)</b>	每次370 each visit	每次230 each visit	每次170 each visit
<b>2 Specialist (consultation fee only) 專科醫生 (只限診症費)</b>	每次650 each visit	每次450 each visit	每次330 each visit
<ul style="list-style-type: none"> <li>subject to written referral<sup>②</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>②</sup></li> </ul>			
<b>3 Home Consultation (consultation fee only) 家中應診 (只限診症費)</b>	每次715 each visit	每次510 each visit	每次340 each visit
<b>4 Physiotherapist (treatment fee only) 物理治療師 (只限診症費)</b>	每次620 each visit	每次420 each visit	每次310 each visit
<ul style="list-style-type: none"> <li>subject to written referral<sup>②</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>②</sup></li> </ul>			
<b>5 Chiropractor (treatment fee only) 脊醫 (只限診症費)</b>	每次620 each visit	每次420 each visit	每次310 each visit
<ul style="list-style-type: none"> <li>subject to written referral<sup>②</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>②</sup></li> </ul>			
<b>6 Chinese Herbalist 中醫師</b>			
<ul style="list-style-type: none"> <li>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)</li> <li>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)</li> </ul>	每次230 each visit	每次180 each visit	每次140 each visit
<b>7 Chinese Bonesetter 跌打醫師</b>			
<ul style="list-style-type: none"> <li>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)</li> <li>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)</li> </ul>	每次230 each visit	每次180 each visit	每次140 each visit
<b>8 Prescribed Western Medication (each Contract Year) 醫生處方西藥 (每合約年度計)</b>			
<ul style="list-style-type: none"> <li>Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source</li> <li>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</li> </ul>	4,700	2,850	1,800
<b>9 Diagnostic Imaging and Laboratory Tests (each Contract Year) 診斷影像及化驗 (每合約年度計)</b>			
<ul style="list-style-type: none"> <li>subject to written referral<sup>②</sup> from a Registered Medical Practitioner 須獲註冊西醫書面轉介<sup>②</sup></li> </ul>	3,400	1,900	1,450
<b>E Free Bupa Worldwide Assistance Programme (each Contract Year) 免費保柏國際援助計劃 (每合約年度計)</b>			
<ul style="list-style-type: none"> <li>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.</li> <li>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返送香港後高達港幣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。</li> </ul>			

Notes 附註:

- ① Clinical Operation or Day Case Surgery, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case Surgery 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 and a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa.
- ② 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.
- ③ The Supplementary Major Medical Benefit (SMM) is subject to the Maximum Limit per Contract Year or the Lifetime Limit (if applicable), whichever is lower. The SMM Benefit paid from age 65 will be deducted from the Lifetime Limit and the balance will become the Lifetime Limit of the next Contract Year.
- ④ Number of visits per Contract Year for items D1 - D7 above is 30 in total and is subject to a maximum of 1 visit per item per day. Number of visits per Contract Year for items D6 - D7 above is 10 in total.
- ⑤ 合資格之診所手術或日症手術，將於住院及手術保障下賠償。診所手術及日症手術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。
- ⑥ 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。
- ⑦ 附加醫療保障的賠償以「每合約年度最高賠償額」或「終生最高賠償額」(如適用)之較低者為上限。65歲起支付的附加醫療保障賠償將自「終生最高賠償額」中扣減，餘額將成為下一合約年度的「終生最高賠償額」。
- ⑧ 每一合約年度內有關上文D1至D7項之診治次數合共為30次，每一項目並以每日一次診治為限。每一合約年度內有關上文D6至D7項之診治次數合共為10次。

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。