

# 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 2011 自2011年1月1日起生效

All figures in HK\$ 以港幣計算

Attained Age 已屆年齡	A Hospital and Surgical Benefit 住院及手術保障						A Hospital and Surgical Benefit 住院及手術保障 + B Supplementary Major Medical Benefit 附加醫療保障					
	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	5,061	485	2,810	269	1,524	146	6,588	631	3,625	347	1,999	192
19	5,108	490	2,837	272	1,538	147	6,672	640	3,672	352	2,021	193
20	5,164	495	2,867	275	1,556	149	6,745	647	3,711	356	2,045	196
21	5,231	502	2,907	279	1,576	151	6,829	655	3,760	361	2,070	198
22	5,262	505	2,924	280	1,585	152	6,878	660	3,786	363	2,084	200
23	5,293	508	2,942	282	1,595	153	6,926	665	3,813	366	2,101	202
24	5,323	510	2,958	284	1,605	154	6,978	669	3,841	369	2,117	203
25	5,368	515	2,981	286	1,616	155	7,044	676	3,876	372	2,135	205
26	5,441	522	3,022	290	1,634	157	7,141	685	3,929	377	2,160	207
27	5,498	527	3,053	293	1,656	159	7,221	692	3,972	381	2,189	210
28	5,560	533	3,087	296	1,674	161	7,306	700	4,019	385	2,214	213
29	5,650	542	3,136	301	1,702	163	7,420	712	4,079	391	2,249	215
30	7,087	680	3,955	379	2,144	206	9,472	909	5,216	500	2,825	271
31	7,148	685	3,981	382	2,158	207	9,561	916	5,257	504	2,847	273
32	7,213	692	4,008	384	2,172	208	9,661	927	5,301	508	2,871	275
33	7,275	698	4,034	387	2,189	210	9,751	935	5,343	513	2,896	278
34	7,352	705	4,073	391	2,209	212	9,857	945	5,397	518	2,924	281
35	7,443	714	4,124	395	2,237	215	9,976	957	5,463	523	2,960	284
36	7,536	723	4,177	401	2,265	217	10,098	969	5,531	531	2,996	287
37	7,642	733	4,236	406	2,297	220	10,245	983	5,606	537	3,038	291
38	7,813	749	4,330	415	2,347	225	10,460	1,003	5,723	549	3,099	297
39	7,986	766	4,425	424	2,400	230	10,678	1,024	5,841	560	3,165	303
40	8,177	784	4,532	435	2,458	236	10,928	1,048	5,979	574	3,241	311
41	8,356	801	4,631	444	2,511	241	11,168	1,071	6,110	586	3,310	318
42	8,545	819	4,736	454	2,568	246	11,425	1,095	6,252	599	3,386	324
43	8,730	837	4,839	464	2,624	252	11,670	1,119	6,386	612	3,459	332
44	8,916	855	4,942	474	2,680	257	11,917	1,143	6,521	625	3,533	339
45	9,096	872	5,041	483	2,734	262	12,159	1,166	6,652	637	3,604	345
46	9,305	892	5,157	495	2,797	268	12,442	1,193	6,806	653	3,688	353
47	9,517	913	5,274	506	2,860	274	12,725	1,221	6,961	668	3,777	362
48	9,761	936	5,411	519	2,935	281	13,058	1,252	7,145	685	3,882	372
49	10,016	961	5,553	533	3,011	289	13,437	1,289	7,343	705	3,987	383
50	12,697	1,218	7,036	675	3,816	366	17,853	1,712	9,484	910	5,119	491
51	12,857	1,233	7,125	683	3,864	371	18,110	1,737	9,618	922	5,190	498
52	13,016	1,248	7,215	692	3,912	375	18,366	1,761	9,755	936	5,263	505
53	13,265	1,272	7,352	705	3,986	382	18,709	1,794	9,934	953	5,359	514
54	13,502	1,295	7,484	718	4,057	389	19,040	1,826	10,109	970	5,460	524
55	13,739	1,318	7,616	730	4,130	396	19,393	1,860	10,282	986	5,560	533
56	14,055	1,348	7,790	747	4,224	405	19,817	1,901	10,517	1,009	5,685	545
57	14,459	1,387	8,014	769	4,345	417	20,366	1,953	10,816	1,038	5,841	560
58	15,057	1,444	8,346	800	4,500	432	21,131	2,026	11,246	1,078	6,031	579
59	15,778	1,513	8,745	839	4,676	448	22,041	2,114	11,740	1,126	6,244	598

The subscriptions below are for renewal only 以下保費只供續保之用

60	16,475	1,580	9,132	876	4,834	464	23,008	2,207	12,246	1,175	6,447	619
61	17,420	1,671	9,657	926	5,051	484	24,247	2,326	12,886	1,236	6,727	645
62	18,343	1,759	10,169	975	5,236	502	25,444	2,440	13,546	1,299	6,978	669
63	19,384	1,859	10,746	1,031	5,433	521	26,789	2,569	14,270	1,369	7,263	696
64	20,792	1,994	11,527	1,105	5,697	546	28,468	2,730	15,198	1,457	7,618	730
65	23,272	2,232	12,897	1,237	6,993	671	34,950	3,352	18,481	1,773	10,092	968
66	24,158	2,317	13,388	1,284	7,260	696	36,660	3,516	19,367	1,857	10,582	1,015
67	25,361	2,432	13,943	1,337	7,560	725	38,884	3,729	20,358	1,952	11,127	1,067
68	26,664	2,557	14,389	1,380	7,804	748	41,296	3,960	21,203	2,033	11,598	1,112
69	27,786	2,665	14,650	1,405	7,945	762	43,466	4,169	21,784	2,089	11,920	1,143
70	29,267	2,807	14,987	1,437	8,127	779	46,237	4,434	22,485	2,156	12,308	1,180
71	30,605	2,935	15,185	1,456	8,234	790	48,840	4,684	22,992	2,205	12,591	1,208
72	32,138	3,082	15,434	1,480	8,370	803	51,800	4,968	23,581	2,261	12,921	1,239
73	33,721	3,234	15,662	1,502	8,493	814	54,889	5,264	24,146	2,316	13,236	1,269
74	35,312	3,386	15,869	1,522	8,606	825	58,041	5,566	24,683	2,367	13,536	1,298
75	36,912	3,540	16,054	1,540	8,705	835	61,256	5,875	25,189	2,416	13,819	1,325
76	38,331	3,676	16,135	1,547	8,749	839	64,218	6,159	25,537	2,449	14,015	1,344
77	39,939	3,830	16,275	1,561	8,826	846	67,545	6,477	25,981	2,492	14,266	1,368
78	41,559	3,986	16,391	1,572	8,887	852	70,939	6,804	26,389	2,531	14,494	1,390
79	43,187	4,142	16,485	1,581	8,940	857	74,400	7,135	26,765	2,567	14,708	1,410
80 or above 或以上	44,823	4,299	16,556	1,588	8,977	861	77,923	7,473	27,105	2,600	14,898	1,429

# 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 2011 自2011年1月1日起生效

All figures in HK\$ 以港幣計算

Attained Age 已屆年齡	<b>A Hospital and Surgical Benefit 住院及手術保障 +</b> <b>C Hospital Cash Benefit 住院現金保障</b>						<b>A Hospital and Surgical Benefit 住院及手術保障 +</b> <b>B Supplementary Major Medical Benefit 附加醫療保障 +</b> <b>C Hospital Cash Benefit 住院現金保障</b>					
	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	5,814	557	3,179	304	1,745	167	7,341	703	3,994	382	2,220	213
19	5,866	563	3,209	308	1,761	168	7,430	713	4,044	388	2,244	214
20	5,928	568	3,241	311	1,781	171	7,509	720	4,085	392	2,270	218
21	6,001	576	3,284	315	1,802	173	7,599	729	4,137	397	2,296	220
22	6,038	579	3,304	316	1,813	174	7,654	734	4,166	399	2,312	222
23	6,075	583	3,325	319	1,825	175	7,708	740	4,196	403	2,331	224
24	6,112	586	3,344	321	1,837	176	7,767	745	4,227	406	2,349	225
25	6,163	591	3,370	323	1,850	177	7,839	752	4,265	409	2,369	227
26	6,246	599	3,416	328	1,871	180	7,946	762	4,323	415	2,397	230
27	6,312	605	3,452	331	1,895	182	8,035	770	4,371	419	2,428	233
28	6,380	612	3,489	335	1,915	184	8,126	779	4,421	424	2,455	236
29	6,477	621	3,541	340	1,945	186	8,247	791	4,484	430	2,492	238
30	8,123	779	4,463	428	2,439	234	10,508	1,008	5,724	549	3,120	299
31	8,193	785	4,493	431	2,456	236	10,606	1,016	5,769	553	3,145	302
32	8,268	793	4,525	434	2,474	237	10,716	1,028	5,818	558	3,173	304
33	8,339	800	4,555	437	2,494	239	10,815	1,037	5,864	563	3,201	307
34	8,426	808	4,599	441	2,516	241	10,931	1,048	5,923	568	3,231	310
35	8,526	818	4,655	446	2,547	245	11,059	1,061	5,994	574	3,270	314
36	8,629	828	4,712	452	2,578	247	11,191	1,074	6,066	582	3,309	317
37	8,744	839	4,776	458	2,613	250	11,347	1,089	6,146	589	3,354	321
38	8,928	856	4,877	467	2,668	256	11,575	1,110	6,270	601	3,420	328
39	9,116	874	4,979	477	2,726	261	11,808	1,132	6,395	613	3,491	334
40	9,322	894	5,094	489	2,789	268	12,073	1,158	6,541	628	3,572	343
41	9,518	912	5,200	499	2,846	273	12,330	1,182	6,679	641	3,645	350
42	9,724	932	5,313	509	2,909	279	12,604	1,208	6,829	654	3,727	357
43	9,927	952	5,424	520	2,972	285	12,867	1,234	6,971	668	3,807	365
44	10,133	972	5,536	531	3,032	291	13,134	1,260	7,115	682	3,885	373
45	10,333	991	5,643	541	3,091	296	13,396	1,285	7,254	695	3,961	379
46	10,565	1,013	5,767	553	3,159	303	13,702	1,314	7,416	711	4,050	388
47	10,799	1,036	5,892	565	3,226	309	14,007	1,344	7,579	727	4,143	397
48	11,065	1,061	6,037	579	3,307	317	14,362	1,377	7,771	745	4,254	408
49	11,340	1,088	6,189	594	3,389	325	14,761	1,416	7,979	766	4,365	419
50	14,520	1,393	7,928	761	4,352	417	19,676	1,887	10,376	996	5,655	542
51	14,692	1,409	8,024	769	4,404	423	19,945	1,913	10,517	1,008	5,730	550
52	14,864	1,425	8,125	779	4,455	427	20,214	1,938	10,665	1,023	5,806	557
53	15,137	1,452	8,272	793	4,536	435	20,581	1,974	10,854	1,041	5,909	567
54	15,398	1,477	8,414	807	4,615	443	20,936	2,008	11,039	1,059	6,018	578
55	15,660	1,502	8,557	820	4,695	450	21,314	2,044	11,223	1,076	6,125	587
56	16,012	1,536	8,746	839	4,798	460	21,774	2,089	11,473	1,101	6,259	600
57	16,445	1,577	8,987	862	4,929	473	22,352	2,143	11,789	1,131	6,425	616
58	17,094	1,639	9,344	896	5,096	489	23,168	2,221	12,244	1,174	6,627	636
59	17,883	1,715	9,777	938	5,286	506	24,146	2,316	12,772	1,225	6,854	656

The subscriptions below are for renewal only 以下保費只供續保之用

60	18,643	1,788	10,194	978	5,456	524	25,176	2,415	13,308	1,277	7,069	679
61	19,680	1,888	10,764	1,032	5,689	545	26,507	2,543	13,993	1,342	7,365	706
62	20,687	1,984	11,317	1,085	5,890	565	27,788	2,665	14,694	1,409	7,632	732
63	21,836	2,094	11,948	1,146	6,105	585	29,241	2,804	15,472	1,484	7,935	760
64	23,382	2,242	12,796	1,227	6,391	613	31,058	2,978	16,467	1,579	8,312	797
65	26,669	2,558	14,545	1,395	7,982	766	38,347	3,678	20,129	1,931	11,081	1,063
66	27,681	2,655	15,089	1,447	8,283	794	40,183	3,854	21,068	2,020	11,605	1,113
67	28,991	2,780	15,695	1,505	8,616	826	42,514	4,077	22,110	2,120	12,183	1,168
68	30,388	2,914	16,188	1,553	8,886	852	45,020	4,317	23,002	2,206	12,680	1,216
69	31,593	3,030	16,480	1,580	9,048	868	47,273	4,534	23,614	2,264	13,023	1,249
70	33,139	3,178	16,847	1,615	9,245	886	50,109	4,805	24,345	2,334	13,426	1,287
71	34,524	3,311	17,069	1,637	9,365	898	52,759	5,060	24,876	2,386	13,722	1,316
72	36,102	3,462	17,340	1,663	9,512	913	55,764	5,348	25,487	2,444	14,063	1,349
73	37,724	3,618	17,589	1,687	9,648	925	58,892	5,648	26,073	2,501	14,391	1,380
74	39,348	3,773	17,815	1,709	9,773	937	62,077	5,953	26,629	2,554	14,703	1,410
75	40,979	3,930	18,015	1,728	9,883	948	65,323	6,265	27,150	2,604	14,997	1,438
76	42,428	4,069	18,107	1,736	9,933	953	68,315	6,552	27,509	2,638	15,199	1,458
77	44,059	4,225	18,258	1,751	10,013	960	71,665	6,872	27,964	2,682	15,453	1,482
78	45,696	4,383	18,382	1,763	10,079	966	75,076	7,201	28,380	2,722	15,686	1,504
79	47,340	4,540	18,482	1,773	10,139	972	78,553	7,533	28,762	2,759	15,907	1,525
80 or above 或以上	48,986	4,698	18,562	1,780	10,180	976	82,086	7,872	29,111	2,792	16,101	1,544

Additional Option  
額外自選保障

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

All figures in HK\$ 以港幣計算

### D Clinical Benefit 門診保障 Additional Subscription 額外保費

Attained Age 已屆年齡	Plan 計劃 1		Plan 計劃 2		Plan 計劃 3		Attained Age 已屆年齡	Plan 計劃 1		Plan 計劃 2		Plan 計劃 3	
	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	5,240	503	4,020	386	3,160	303	51	10,936	1,049	8,088	776	6,239	598
19	5,316	510	4,069	390	3,199	307	52	11,106	1,065	8,230	789	6,317	606
20	5,380	516	4,127	396	3,243	311	53	11,243	1,078	8,367	802	6,396	613
21	5,443	522	4,184	401	3,288	315	54	11,395	1,093	8,504	816	6,477	621
22	5,503	528	4,221	405	3,325	319	55	11,531	1,106	8,642	829	6,556	629
23	5,550	532	4,258	408	3,358	322	56	11,664	1,119	8,783	842	6,626	635
24	5,599	537	4,296	412	3,389	325	57	11,834	1,135	8,919	855	6,708	643
25	5,648	542	4,333	416	3,420	328	58	12,016	1,152	9,041	867	6,788	651
26	5,701	547	4,369	419	3,447	331	59	12,200	1,170	9,148	877	6,878	660
27	5,755	552	4,406	423	3,476	333	The subscriptions below are for renewal only 以下保費只供續保之用						
28	5,814	558	4,448	427	3,510	337							
29	5,879	564	4,493	431	3,550	340							
30	5,947	568	4,549	434	3,599	343							
31	6,018	572	4,608	437	3,650	346							
32	6,092	576	4,670	440	3,704	349							
33	6,169	580	4,735	443	3,761	352							
34	6,249	584	4,803	446	3,821	355							
35	6,332	588	4,874	449	3,884	358							
36	6,418	592	4,948	452	3,950	361							
37	6,507	596	5,025	455	4,019	364							
38	6,599	600	5,105	458	4,091	367							
39	6,694	604	5,188	461	4,166	370							
40	6,792	608	5,274	464	4,244	373							
41	6,893	612	5,363	467	4,325	376							
42	6,997	616	5,455	470	4,409	379							
43	7,104	620	5,550	473	4,496	382							
44	7,214	624	5,649	476	4,586	385							
45	7,327	628	5,751	479	4,679	388							
46	7,443	632	5,856	482	4,775	391							
47	7,562	636	5,964	485	4,874	394							
48	7,684	640	6,075	488	4,976	397							
49	7,809	644	6,189	491	5,081	400							
50	7,937	648	6,306	494	5,189	403							
60	12,415	1,191	9,252	887	6,979	669							
61	12,649	1,213	9,367	898	7,092	680							
62	12,895	1,237	9,474	909	7,224	693							
63	13,171	1,263	9,586	919	7,360	706							
64	13,488	1,293	9,692	929	7,483	718							
65	14,602	1,400	10,456	1,003	7,777	746							
66	14,876	1,427	10,639	1,020	7,876	755							
67	15,096	1,448	10,817	1,037	7,981	765							
68	15,279	1,465	10,977	1,053	8,107	777							
69	15,444	1,481	11,111	1,066	8,221	788							
70	15,600	1,496	11,259	1,080	8,326	798							
71	15,750	1,510	11,385	1,092	8,419	807							
72	15,892	1,524	11,508	1,104	8,524	817							
73	16,041	1,538	11,632	1,116	8,632	828							
74	16,177	1,551	11,751	1,127	8,719	836							
75	16,289	1,562	11,854	1,137	8,813	845							
76	16,371	1,570	11,937	1,145	8,875	851							
77	16,450	1,578	12,018	1,153	8,934	857							
78	16,536	1,586	12,080	1,158	8,982	861							
79	16,629	1,595	12,126	1,163	9,035	866							
80 or above 歲或以上	16,699	1,601	12,201	1,170	9,093	872							

### 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 has been made or is 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%

- This Table of Subscriptions is only applicable to Members who are aged 18 to 59 years (inclusive) on the Coverage Commencement Date. For those who are aged 60 years or above on the Coverage Commencement Date, please refer to other applicable Table of Subscriptions.
- Any new applicant who is aged between 60 and 69 years has to pay an extra 50% subscription of Hospital and Surgical Benefit (H&S) as shown in the table upon enrolment and renewal. 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 renewal.
- Subscription amounts are not guaranteed and Bupa may adjust them on a yearly basis.
- 此保費表只適用於在保障開始日年齡介乎18至59歲(首尾歲數計算在內)的會員。在保障開始日已屆60歲或以上的會員，請參考其他適用之保費表。
- 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。