

Bupa Gold Health Insurance Scheme

保柏尊貴寶醫療保障計劃

Schedule of Benefits 保障金額表

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

		Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)
A Hospital and Surgical Benefit^{①②③} 住院及手術保障^{①②③}		Standard Private Room 標準私家房
1	Room and Board (maximum 182 days each Contract Year) 住房及膳食費 (每合約年度最多182日) • Hong Kong 香港 • overseas 海外	Full cover 全數賠償 每日 4,950 each day
2	Miscellaneous Hospital Services (each Contract Year) 住院雜費 (每合約年度計) • Hong Kong 香港 • overseas 海外	Full cover 全數賠償 52,000
3	Intensive Care (supplement to Room and Board) (each Hospital Confinement) 深切治療 (住房及膳食費之補足) (每次住院計)	62,000
4	Private Nursing (maximum 91 days each Contract Year) 私家看護費 (每合約年度最多91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 1,400 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 187,500 • major 大型 93,000 • intermediate 中型 38,000 • minor 小型 16,200	
6	Anaesthetist's Fees (each operation) 麻醉科醫生費 (每次手術計) • complex 複雜 58,500 • major 大型 26,200 • intermediate 中型 11,300 • minor 小型 5,350	
7	Operating Theatre Fees (each operation) 手術室費用 (每次手術計) • complex 複雜 61,000 • major 大型 28,500 • intermediate 中型 12,500 • minor 小型 5,650	
8	In-patient Physician's Fees (for non-surgical case only) (maximum 182 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182日)	每日 3,000 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 ^④ 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 ^④ (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)	18,500
10	Companion Bed (maximum 182 days each Contract Year) 住院加床費 (每合約年度最多182日)	每日 2,475 each day
11	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 one pre-admission visit and all related post-hospitalisation follow-up visits on an out-patient basis within 6 weeks after discharge from Hospital • 包括一次入院前及出院後6星期內所有與住院治療有關之跟進療程門診費用	15,000
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		1,050,000

- 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 Bupa Gold Card is provided as a credit facility with a limit of HK\$1 million for each Hospital Confinement. Medical expenses which exceed this limit will need to be prepaid by the Member. Bupa will reimburse the eligible medical expenses after claim assessment.
 - ③ If a Member using the Bupa Gold Card incurs a cost which is an ineligible medical expense or exceeds the applicable Maximum Limit, the Subscriber shall have to bear the cost and pay Bupa in full for the Shortfall.
 - ④ 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.
 - 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 保柏尊貴寶卡乃屬墊支服務，提供以每次住院計港幣1,000,000元的墊支金額。超出此限額的醫療費用須由會員先行繳付，保柏於完成賠償審批後將會支付合資格的醫療費用。
 - ⑦ 如會員經由保柏尊貴寶卡所支付的賬項不屬於合資格醫療費用或超過賠償限額，投保人須承擔該賬項及向保柏繳交差額。
 - ⑧ 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。

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B Clinical Benefit^{①②} (Optional) 門診保障^{①②} (自選保障)	Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)
1 General Practitioner (consultation fee only) 普通科醫生 (只限診症費)	Full cover 全數賠償
2 Specialist (consultation fee only) 專科醫生 (只限診症費)	Full cover 全數賠償
3 Home Consultation (consultation fee only) 家中應診 (只限診症費)	Full cover 全數賠償
4 Physiotherapist (treatment fee only) 物理治療師 (只限診療費) • subject to written referral ^③ from a Registered Medical Practitioner • 須獲註冊西醫書面轉介 ^③	Full cover 全數賠償
5 Chiropractor (treatment fee only) 脊醫 (只限診療費) • subject to written referral ^③ from a Registered Medical Practitioner • 須獲註冊西醫書面轉介 ^③	Full cover 全數賠償
6 Chinese Herbalist 中醫師 • 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) • treatment fee of acupuncture will be paid under this Benefit • 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) • 此保障包括針灸治療費用	每次 385 each visit
7 Chinese Bonesetter 跌打醫師 • 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) • treatment fee of acupuncture will be paid under this Benefit • 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) • 此保障包括針灸治療費用	每次 385 each visit
8 Prescribed Western Medication (each Contract Year) 醫生處方西藥 (每合約年度計) • Medically Necessary Western Medication prescribed by a Registered Medical Practitioner and obtained at a legitimate source • 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	8,750
9 Diagnostic Imaging and Laboratory Tests (each Contract Year) 診斷影像及化驗 (每合約年度計) • subject to written referral ^③ from a Registered Medical Practitioner • 須獲註冊西醫書面轉介 ^③	8,750
C Dental Benefit (Optional) 牙科保障 (自選保障)	
• scaling and polishing (per Contract Year) 洗牙 (每合約年度計)	2 visits 次
• routine oral examination 定期口腔檢查	Unlimited 不限次數
• intraoral X-ray and medications 口腔X光及藥物	
• fillings and extractions 補牙及脫牙	
• drainage of abscesses 膿瘡排放	
• pins for cusp restoration 齒尖或齒邊修復	
• root canal fillings 齒根管的填補	
• apicoectomy 齒根尖切除術	
• dentures, crowns and bridges (only if necessitated by an Accident) 活動假牙、牙冠及牙橋 (只適用於因意外而導致)	
Maximum Limit per Member (HK\$) 每位會員最高賠償額 (港幣)	5,000

Notes 附註：

- ① If a Member using the Bupa Gold Card incurs a cost which is an ineligible medical expense or exceeds the applicable Maximum Limit, the Subscriber shall have to bear the cost and pay Bupa in full for the Shortfall.
- 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 Number of visits per Contract Year for items B1 - B7 above is 50 in total and is subject to a maximum of 1 visit per item per day. Number of visits per Contract Year for items B6 - B7 above is 10 in total.
- ④ 如會員經由保柏尊貴寶卡所支付的那項不屬於合資格醫療費用或超過賠償限額，投保人須承擔該賬項及向保柏繳交差額。
- ⑤ 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。
- ⑥ 每一合約年度內有關上文B1至B7項之診治次數合共為50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B6至B7項之診治次數合共為10次。

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D Maternity Benefit (Optional) 產科保障 (自選保障)

Obstetrician's fee, hospitalisation charges, prenatal and postnatal check-up cost (each Contract Year)
產科專科醫生費、住院費、產前及產後檢查費用 (每合約年度計)

Maximum Limit per Member (HK\$)
每位會員最高賠償額 (港幣)

Year of Membership 投保年期	1 st Year 第一年	2 nd Year 第二年	3 rd Year 第三年	From 4 th Year 第四年起
Normal Delivery (maximum 5 days of hospital stay per Contract Year) 順產 (每合約年度住院最多5日)	0	21,800	29,000	38,500
Caesarean Section (maximum 7 days of hospital stay per Contract Year) 剖腹生產 (每合約年度住院最多7日)	0	37,600	50,000	67,000
Miscarriage (maximum 7 days of hospital stay per Contract Year) 流產 (每合約年度住院最多7日)	0	24,600	32,800	43,500

E Free Overseas Medical Contingency Top-up Benefit (each Contract Year) 免費海外緊急額外醫療保障 (每合約年度計)

- Top-up benefit of HK\$500,000 covering 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.
- 額外醫療保障，最高為港幣50萬元，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，必須於接受治療前，預先取得保柏之同意。

F Free Bupa Worldwide Assistance Programme (each Contract Year) 免費保柏國際援助計劃 (每合約年度計)

- 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.
- 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送返香港後高達港幣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。

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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

Annual Subscription per Person 每人每年保費

Attained Age ^① 已屆年齡 ^①	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
0-5	9,946	21,153
6-17	9,946	21,153
18-29	11,974	22,272
30-49	18,513	32,077
50-64 (60-64 for renewal only) (60至64歲只供續保)	41,324	60,197
65 or above (for renewal only) 65歲或以上(只供續保)	73,912	103,312

Annual Subscription per Person (for female Members with Maternity Benefit only) 每人每年保費 (只供有產科保障的女性會員)

Attained Age 已屆年齡	Hospital and Surgical Benefit + Maternity Benefit 住院及手術保障 + 產科保障	Hospital and Surgical Benefit + Clinical Benefit + Maternity Benefit 住院及手術保障 + 門診保障 + 產科保障
18-29	18,690	28,988
30-49	28,775	42,339
50-64 (60-64 for renewal only) (60至64歲只供續保)	41,324	60,197
65 or above (for renewal only) 65歲或以上(只供續保)	73,912	103,312

Additional Annual Subscription per Person 每人每年額外保費

Attained Age ^① 已屆年齡 ^①	Optional Dental Benefit 自選牙科保障
0-5	0
6-17	2,885
18-29	2,885
30-49	2,885
50-64 (60-64 for renewal only) (60至64歲只供續保)	2,885
65 or above (for renewal only) 65歲或以上(只供續保)	2,885

Notes 附註：

① Applicant and spouse must be aged 18-59 years (attained age). Unmarried children aged under 18 or below 23 years if in full time education must be enrolled as dependants.
① 申請人及配偶年齡必須介乎18至59歲(已屆年齡)。若未婚子女為18歲以下或23歲以下之全日制學生，必須以受供養人身份投保。

- Subscription amounts are not guaranteed and Bupa may adjust them 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。