

保柏自願醫保計劃 Bupa MyBasic VHIS Plan

自願醫保認可產品編號
VHIS Certification Number

S00020-01-000-01



恒生銀行
HANG SENG BANK

Bupa
保柏

開始 START HERE >



保柏自願醫保計劃 Bupa MyBasic VHIS Plan

保柏（亞洲）有限公司（「保柏」）與恒生銀行有限公司（「恒生銀行」）致力提供優質的醫療保險服務，推出一系列健康保障計劃。「保柏自願醫保計劃」由保柏承保，而恒生銀行乃本計劃於香港唯一的銀行銷售夥伴。

「保柏自願醫保計劃」屬自願醫保認可的標準計劃，讓您可安心使用優質的醫療服務，無須擔心醫療費用開支。本計劃涵蓋必要的醫療開支，每年保障額高達港幣420,000元。在本計劃下，您可續保至100歲，保障項目更不設終身保障限額¹。

Together Bupa (Asia) Limited (“Bupa”) and Hang Seng Bank Limited (“Hang Seng Bank”) strive to provide quality health insurance services to customers and offer a range of medical protection schemes. Our **Bupa MyBasic VHIS Plan** is underwritten by Bupa and distributed by Hang Seng Bank as an exclusive banking partner in Hong Kong. Certified as a Voluntary Health Insurance Scheme Standard Plan, this plan allows you to access quality healthcare without worrying about treatment costs. It covers necessary medical expenses up to HK\$420,000 every year. Once you enrol, you can renew your policy until the age of 100, and there’s no limit on benefits paid out during your lifetime¹.

¹ 須為合資格費用及以每年保障額為限。

¹ Subject to eligibility of the related expenses and the annual limit.

目錄 Contents



保柏自願醫保計劃
Bupa MyBasic
VHIS Plan



透過myBupa管理您的保單
Manage your policy
with myBupa



保柏 - 您的明智之選
Why choose Bupa



常見問題
Frequently asked
questions



一般不保事項
General exclusions





您的保障概要

Overview of your cover

保障一覽表 Cover at a glance

保障地域範圍：全球²
Territorial scope of cover: worldwide²

病房級別：不設限制
Ward class: no restriction

不設終身保障限額
No lifetime benefit limit

涵蓋投保前未知的已有病症及8歲後出現徵狀或確診的
先天性疾病，受等候期約束³
Unknown pre-existing conditions and congenital
conditions with symptoms appearing or diagnosed
after age 8 are covered, subject to a waiting period³

投保資格 Eligibility

保單持有人 Policy holder

18歲或以上 Aged 18 or above

受保人 Insured person

保單持有人 Policy holder

保單持有人之配偶、子女、祖父母、孫子女
Policy holder's spouse, child, grandparents, grandchild

保單持有人或其配偶之父母 Policy holder or policy holder's spouse's parents

保單持有人之同居伴侶或其父母、子女
Policy holder's domestic partner or his/her parents or child

投保年齡 Issue age

保單生效時年齡須為15日至80歲（包括首尾歲數）
Aged 15 days to 80 years (inclusive) at policy commencement

投保 Application

投保前無須進行醫療檢查 No medical examinations are required

續保 Renewal

保證續保至100歲⁴ Guaranteed renewal up to 100 years old⁴

繳付保費方法 Payment method

以恒生銀行信用卡或恒生銀行戶口自動轉賬月繳或年繳保費
Monthly or annually by Hang Seng credit card account or autopay from your
Hang Seng bank account



您的保障概要

Overview of your cover

自願醫保認可計劃資料 VHIS certified plan details

計劃類別 Plan type

標準計劃 Standard plan

自願醫保認可產品編號 VHIS Certification No.: S00020-01-000-01

稅項扣減⁵ Tax deduction⁵

每年可用作申請稅項扣減的合資格保費上限為每位受保人港幣8,000元（不包括保費徵費）。申請稅項扣減的保單數目或受保人數不設上限。
Claim a tax deduction of up to HK\$8,000 in qualifying premiums per insured person per year (excluding premium levy).
There's no limit on the number of policies or insured persons claimed.

² 精神科治療的保障地域範圍只限香港。

³ 投保前未知的已有病症及8歲後出現徵狀或確診的先天性疾病之等候期及賠償比率如下：

首個保單年度	沒有保障
第二個保單年度	按保障限額賠償25%
第三個保單年度	按保障限額賠償50%
第四個保單年度起	按保障限額全數賠償

⁴ 保柏保證繼續您的保障至100歲，惟你須符合保單條款及細則內所列明的續保要求。保柏保留在保單續保時更改保費、保障、條款及細則的權利。詳情請參閱您的保單。

⁵ 每名投保合資格醫療保障計劃（獲食物及衛生局認可之自願醫保計劃）的香港納稅人均可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣8,000元。受保人與保單持有人之關係須列載於稅務局的《2018年稅務（修訂）（第8號）條例》（可不時更改）中「指明親屬」列表上。保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於2019年4月1日起生效的認可自願醫保計劃。每名納稅人可申請稅項扣減的受保人數及／或保單數目不設上限。為同居伴侶、孫子女、同居伴侶之父母、子女購買的保單並不符合稅項扣減的資格。請瀏覽 hangseng.com/vhis_tax_faq_tc 了解更多稅項扣減詳情。

² For psychiatric treatment, the territorial scope only covers Hong Kong.

³ Unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed after age 8 are covered subject to the waiting period and reimbursement percentage as follows:

First policy year:	no coverage
Second policy year:	25% reimbursement
Third policy year:	50% reimbursement
Fourth policy year onwards:	full coverage

⁴ Bupa guarantees that your cover can be renewed up to the age of 100 as long as you meet the requirements as stated in the renewal provisions of your policy terms and conditions. Bupa reserves the right to amend the premium, benefits, terms and conditions upon policy renewal. Please refer to your Policy for further details.

⁵ Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Food and Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of "specified relatives" in Inland Revenue (Amendment) (No. 8) Ordinance 2018 (which may change from time to time). You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans with policy effective date of 1 April 2019 or later. There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction. For details about tax deduction, please visit hangseng.com/vhis_tax_faq_en.

保柏自願醫保計劃 Bupa MyBasic VHIS Plan

「保柏自願醫保計劃」提供每年高達港幣420,000元全球保障額^{1,2}，賠償一系列醫療開支，包括嚴重疾病如癌症治療費用。我們明白精神健康亦非常重要，因此計劃亦涵蓋精神科治療，而所有保障項目更不設終身保障限額。我們承諾提供高透明度的保障及索償程序，全面照顧您的健康需要。

Our Bupa MyBasic VHIS Plan offers worldwide coverage of up to HK\$420,000 per year to reimburse a wide range of medical expenses^{1,2}, including expenses for treating serious conditions such as cancer. We've also included psychiatric treatment because mental health is important too. There's no lifetime benefit limit, and we're committed to ensuring transparency in your coverage and claims.



保障投保前已有病症 Enhanced cover including pre-existing conditions

只須通過核保及繳付附加保費，即可涵蓋投保前已有病症。而投保前未知的已有病症及8歲後出現徵狀或確診的先天性疾病均可獲保障，賠償按等候期而定³。

Your policy can cover pre-existing conditions, subject to underwriting and an additional premium. Unknown pre-existing conditions and congenital conditions with symptoms appearing or diagnosed after age 8 are also covered, subject to a waiting period³.



訂明診斷成像檢測 Prescribed diagnostic imaging tests

接受訂明診斷成像檢測，如磁力共振掃描及電腦斷層掃描，每保單年度可獲高達港幣20,000元賠償⁶。

Up to HK\$20,000 per policy year towards prescribed diagnostic imaging tests such as MRI and CT scans⁶.



訂明非手術癌症治療 Prescribed non-surgical cancer treatments

保障涵蓋港幣80,000元訂明癌症治療，如放射性治療及化療。

Additional coverage of up to HK\$80,000 for prescribed cancer treatments such as radiotherapy and chemotherapy.



涵蓋在醫院日症室及診所進行的手術 Outpatient surgery in hospitals and clinics

不設最低住院時數限制，診所手術及日症手術均可獲得賠償。

With no minimum length of stay, surgeries performed in a clinic and day case unit of a hospital are also covered.

⁶ 設 30% 共同保險。共同保險指保單持有人必須按比率分擔的合資格費用。

⁶ Subject to 30% coinsurance. Coinsurance means the percentage of eligible expenses that must be paid by the policy holder.

保柏自願醫保計劃 Bupa MyBasic VHIS Plan



入院前或出院後 / 日間手術前後的門診護理 Pre- and post-confinement / day case procedure outpatient care

共4次入院前或出院後／日間手術前後的門診護理或急症診症。
Including a total of 4 outpatient visits or emergency consultations
before or after hospitalisation/day case procedure.



保證續保 Guaranteed renewal

保柏保證續保您的保障至100歲，無論您因保單生效後所患疾病索償多少，保費只會根據您的年齡而調整⁴。
Your cover can be renewed up to the age of 100. And your premium will only be based on your age no matter how much you claim after your policy is in effect⁴.



24小時客戶服務 Round-the-clock customer service

您可隨時隨地致電24小時客戶服務專線，客戶服務專員隨時為您效勞。您亦可透過免費的客戶服務網站 **myBupa**，隨時隨地查閱您的保單詳情。
Our Customer Care Advisors are on hand 24 hours every day to answer your queries. You can also use **myBupa**, our free online customer service portal, to view details of your policy.



精神科治療 Psychiatric treatments

獲專科醫生建議於香港進行的精神科住院治療可獲每保單年度高達港幣30,000元賠償。
Up to HK\$30,000 per policy year to cover psychiatric treatments during hospitalisation in Hong Kong as recommended by a specialist.



符合稅項扣減資格 Eligible for tax deduction

此計劃屬認可的自願醫保計劃，每年可用作申請稅項扣減的合資格保費上限為每名受保人港幣8,000元⁵。
This plan is certified as VHIS compliant. You can claim a tax deduction on qualifying premiums up to a limit of HK\$8,000 per insured person each year⁵.



透過myBupa管理您的保單 Manage your policy with myBupa

myBupa 是保柏的一站式客戶服務網站 (mybupa.bupa.com.hk)。您可隨時隨地管理您的保單、查詢索償狀況，甚至領取會員特別優惠。

Introducing **myBupa**, our one-stop online customer service portal (mybupa.bupa.com.hk). Manage your policy and check claims on the go or redeem special discounts for Bupa customers.



會籍文件 e-Documents

查閱及下載重要的會籍文件，包括保單及保障資料、會員指引等。
View and download many important documents including your Policy and Benefit Information, membership guide and more.



索償 Claims assistance

隨時於網上查詢索償狀況。
Track claims status online any time.



尊享優惠 Exclusive offers

查閱及領取各式服務及產品的特別優惠。
View and redeem special offers on a variety of services and products.



會籍資料 Your profile

網上更新您的聯絡資料。
Update your contact information at any time.

立即到Google Play或App Store免費下載「myBupa」手機應用程式！

Download the free "myBupa" app from Google Play or the App Store!





保柏 - 您的明智之選 Why choose Bupa

保柏是國際醫療保健專家，我們致力為客戶提供多元化的醫療保險計劃，助您應付不同人生階段的需要。

We're a global healthcare specialist providing a wide range of comprehensive and flexible insurance plans to suit every life stage and lifestyle.



信譽卓著的醫療保健專家 Our reputation and expertise in healthcare

我們於香港及世界各地提供醫療保險及醫療保健服務

- 1947年於英國成立
- 英國最大的私營醫療保險集團⁷
- 在香港為超過40萬名客戶及3,200間公司提供保障
- 作為保柏集團的一份子，卓健醫療透過逾110間多項專科設施齊備的醫療中心及1,200多間聯營診所為市民提供醫療服務，每年求診人次超過300萬

Providing healthcare funding and provision for people in Hong Kong and beyond

- Founded in the UK in 1947
- No. 1 private health insurance provider in the UK⁷
- Insuring more than 400,000 people and 3,200 companies in Hong Kong
- As part of Bupa, Quality HealthCare provides services through a network of 110 multi-specialty centres and 1,200 affiliated clinics with 3 million annual visits



賠償服務承諾 Our claims service pledge

我們承諾為您提供快捷簡便的索償服務

- 收妥所需文件後，5 - 7 個工作天內即可完成賠償處理
- 網上門診索償服務
- 當賠償辦妥後，您將收到通知

Promising you a quick and easy claims process

- All claims settled within 5-7 working days after receiving full documentation
- Submit clinical claims online
- Notifications when your claim has been processed



24小時支援 Our round-the-clock support

全面支援，讓您隨時隨地管理保單及掌握健康

- 24小時客戶服務專線
- 客戶服務網站 **myBupa**

Allowing you to manage your policy and your health at your convenience via

- 24-hour telephone support
- **myBupa** online customer service portal

⁷ 資料來源：Laing Buisson Health Cover UK Market Report 14th Edition，出版日期為2017年10月，以私營醫療保險機構的保費收入之市場佔有率計算。

⁷ Source: Laing Buisson Health Cover UK Market Report 14th Edition, published October 2017, in terms of market share by premium income among private medical insurance providers.

立即投保！ Enrol now!

投保「保柏自願醫保計劃」，為您未來的健康做好保障。請透過以下途徑投保或了解更多詳情。

We hope you'll choose Bupa MyBasic VHIS Plan for continuous coverage throughout your lifetime. You can enrol or learn more in a few ways.



分行投保
Branch enrolment

親臨任何一間恒生銀行分行。

Visit any Hang Seng Bank branches.



致電投保
Phone enrolment

聯絡 2998 9886。

Call us at 2998 9886.



網上報價
Online quotation

瀏覽我們的網站
hangseng.com/vhis-basic-form

Visit our website at
hangseng.com/vhis-basic-form



常見問題

Frequently asked questions

1. 是否設有最低住院時數？日症及門診手術可獲得賠償嗎？

本計劃沒有最低住院時數限制。而日症及門診手術治療亦可獲得賠償，此類治療包括打石膏、傷口縫合、電療、化療等。

2. 投保此計劃後，我可怎樣享用稅項扣減？

每名投保合資格醫療保障計劃（獲食物及衛生局認可之自願醫保計劃）的香港納稅人可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人港幣8,000元。受保人與保單持有人之關係須列載於稅務局的《2018年稅務（修訂）（第8號）條例》（可不時更改）中「指明親屬」列表上。

保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。有關稅項扣除額適用於由2019年4月1日起生效的認可自願醫保計劃。

每名納稅人可用以申請稅項扣減的計劃及／或受保人數目均不設上限。為同居伴侶、孫子女、同居伴侶之父母／子女購買的保單並不符合稅項扣減的資格。

為幫助您申請稅項扣減，您將於每年4月底前收到保柏發出的保費支付紀錄。如對稅項扣減有任何疑問，請聯絡稅務局或參考保柏網頁 hangseng.com/vhis_tax_faq_tc。

3. 如何使用「訂明診斷成像檢測保障」？

此保障涵蓋由醫生轉介的電腦斷層掃描（“CT” 掃描）、磁力共振掃描（“MRI” 掃描）、正電子放射斷層掃描（“PET” 掃描）、PET-CT 組合及 PET-MRI 組合。保柏就以上檢測設30%共同保險。即您須自行負擔30%合資格醫療費用，其餘70%則由保柏賠償並以每保單年度賠償限額港幣20,000元為限。

假設您的主診醫生為您安排腦部電腦斷層掃描，費用為港幣5,000元，您將要自行負擔港幣1,500元（30%），而保柏則會賠償餘下合資格部分（港幣3,500元）。

1. Is there any minimum length of hospital stay? Are day case surgeries and clinical procedures also covered?

No, there's no minimum number of hours that you must stay in hospital while receiving treatment. Day case surgeries and clinical procedures are covered as well. These include treatments such as plaster casts, wound sutures, radiotherapy and chemotherapy.

2. How can I receive a tax deduction for purchasing this plan?

Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Food and Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. The relationship between the taxpayer and the insured person must be included in the list of “specified relatives” in Inland Revenue (Amendment)(No. 8) Ordinance 2018 (which may change from time to time).

You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans with policy effective date of 1 April 2019 or later.

There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction.

To help with the tax deduction process, you'll receive Premium payment record from Bupa by the end of April each year. If you have any questions, please contact the Inland Revenue Department or visit our website at hangseng.com/vhis_tax_faq_en.

3. How can I use the Prescribed Diagnostic Imaging Tests Benefit?

This benefit covers the following tests prescribed by your doctor: computed tomography (CT scan), magnetic resonance imaging (MRI scan), positron emission tomography (PET scan), PET-CT combined and PET-MRI combined. Bupa will cover these prescribed tests subject to 30% coinsurance. That means you'll pay 30% of the eligible expenses and Bupa will pay 70% up to the maximum benefit limit of HK\$20,000 per year.

For example, say your doctor prescribes a CT of your brain. It costs HK\$5,000. So you'll pay HK\$1,500 (30%) and Bupa will cover the remaining eligible expenses (HK\$3,500).



一般不保事項 General exclusions

我們想讓您在投保前清楚了解保障範圍，因此列出所有一般不保事項如下：

1. 任何非醫療所需治療、治療程序、藥物、檢測或服務的費用。
2. 若純粹為接受診斷程序或專職醫療服務（包括但不限於物理治療、職業治療及言語治療）而住院，該住院期間所招致的全部或部分費用。惟若該等程序或服務是在註冊醫生建議下因而進行醫療所需的診斷，或無法以為日症病人提供醫療服務的方式下有效地進行的傷病治療，則不屬此項。
3. 在保單生效日前，因感染或出現人體免疫力缺乏病毒（“HIV”）及其相關的傷病所招致的費用。不論保單持有人或受保人在遞交投保申請文件（若本公司在本保單之條款及保障第一部分第 8 節提出要求，則包括相關必需資料的任何更新及改動）時是否知悉，若此傷病在保單生效日前已存在，本保單之條款及保障則不會賠償此傷病。若無法證明初次感染或出現此傷病的時間，則此傷病於保單生效日起計五 (5) 年內發病，將被推定為於保單生效日前已感染或出現；若在這五 (5) 年後發病，將被推定為於保單生效日後感染或出現。惟本第 3 節的不保事項並不適用於因性侵犯、醫療援助、器官移植、輸血或捐血、或出生時受 HIV 感染所引致的傷病，有關賠償將按本保單之條款及保障內其他條款處理。
4. 因倚賴或過量服用藥物、酒精、毒品或類似物質（或受其影響）、故意自殘身體或企圖自殺、參與非法活動、或性病及經由性接觸傳染的疾病或其後遺症（HIV 及其相關的傷病將按本一般不保事項第 3 節處理）的醫療服務費用。

We want to help you understand this plan's coverage before enrolment. Below are the general exclusions:

1. Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2. Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3. Expenses arising from human immunodeficiency virus (“HIV”) and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by the company under Section 8 of Part 1 of the Policy Terms and Benefits) such disability shall be generally excluded from any coverage of the Policy Terms and Benefits if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first five (5) years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such five (5) years shall be presumed to be contracted or occur after the policy effective date.

However, the exclusion under this entire Section 3 shall not apply where HIV and its related disability is caused by sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth, and in such cases the other terms of the Policy Terms and Benefits shall apply.

4. Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 of this General exclusions applies).



一般不保事項 General exclusions

5. 以下服務的收費 –
 - (a) 以美容或整容為目的的服務，惟受保人因意外而受傷，並於意外後九十 (90) 日內接受的必要醫療服務則不屬此項；或
 - (b) 矯正視力或屈光不正的服務，而該等視力問題可透過驗配眼鏡或隱形眼鏡矯正，包括但不限於眼部屈光治療、角膜激光矯視手術 (LASIK)，以及任何相關的檢測、治療程序及服務。
 6. 預防性治療及預防性護理的費用，包括但不限於並無症狀下的一般身體檢查、定期檢測或篩查程序、或僅因受保人及/或其家人過往病歷而進行的篩查或監測程序、頭髮重金屬元素分析、接種疫苗或健康補充品。為免存疑，本第 6 節並不適用於 –
 - (a) 為了避免因接受其他醫療服務引起的併發症而進行的治療、監測、檢查或治療程序；
 - (b) 移除癌前病變；及
 - (c) 為預防過往傷病復發或其併發症的治療。
 7. 牙科醫生進行的牙科治療及口腔頷面手術的費用，惟受保人因意外引致在住院期間接受的急症治療及手術則不屬此項。出院後的跟進牙科治療及口腔手術則不會獲得賠償。
 8. 下列醫療服務及輔導服務的費用 - 產科狀況及其併發症，包括但不限於懷孕、分娩、墮胎或流產的診斷檢測；節育或恢復生育；任何性別的結紮或變性；不育（包括體外受孕或任何其他人工受孕）；以及性功能失常，包括但不限於任何原因導致的陽萎、不舉或早泄。
5. Any charges in respect of services for –
 - (a) beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within ninety (90) days of the accident; or
 - (b) correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
 6. Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, hair mineral analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –
 - (a) treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;
 - (b) removal of pre-malignant conditions; and
 - (c) treatment for prevention of recurrence or complication of a previous disability.
 7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident. Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
 8. Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause.



一般不保事項 General exclusions

- 購買屬耐用用品的醫療設備及儀器的費用，包括但不限於輪椅、床及家具、呼吸道壓力機及面罩、可攜式氧氣及氧氣治療儀器、血液透析機、運動設備、眼鏡、助聽器、特殊支架、輔助步行器具、非處方藥物、家居使用的空氣清新機或空調及供熱裝置。為免存疑，住院期間或日間手術當日所租用的醫療設備及儀器則不屬此項。
 - 傳統中醫治療的費用，包括但不限於中草藥治療、跌打、針灸、穴位按摩及推拿，以及另類治療，包括但不限於催眠治療、氣功、按摩治療、香薰治療、自然療法、水療法、順勢療法及其他類似的治療。
 - 按接受治療、治療程序、檢測或服務所在地的普遍標準（或尚未經當地認可機構批准）界定為實驗性或未經證實醫療成效的醫療技術或治療程序的費用。
 - 受保人年屆八 (8) 歲前發病或確診的先天性疾病所招致的醫療服務費用。
 - 已獲任何法律，或由任何政府、僱主或第三方提供的醫療或保險計劃賠償的合資格費用。
 - 因戰爭（不論宣戰與否）、內戰、侵略、外敵行動、敵對行動、叛亂、革命、起義、或軍事政變或奪權事故所招致的治療費用。
- Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure.
 - Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments.
 - Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
 - Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of eight (8) years.
 - Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
 - Expenses incurred for treatment for disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

資料披露

本計劃由保柏承保，保柏已獲香港保險業監管局授權在香港經營，並受其監管。恒生銀行為保柏所授權分銷本計劃的保險代理商。投保本計劃須向保柏支付保費。保柏會向恒生銀行就銷售本計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議，恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單條款或質素（索償及服務）的任何爭議應由保柏與客戶直接解決。

本冊子乃資料摘要，僅供參考之用。有關計劃之詳盡保障範圍、一般不保事項、條款及細則，請參閱保單。

Disclosure of information

This plan is underwritten by Bupa which is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agent authorised by Bupa for distribution of this plan. Premium will be payable to Bupa upon enrolment in this plan. Bupa will provide Hang Seng Bank the relevant commission and performance bonus in accordance with the selling of this plan. The existing sales staff remuneration policy offered by Hang Seng Bank will take into account various aspects of staff performance but not solely the sales amount. In respect of an eligible dispute arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the policy terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer.

This brochure is a product summary for reference only. Please refer to the Policy for detailed coverage, general exclusions, terms and conditions.



自願醫保認可產品編號 VHIS Certification No.: S00020-01-000-01

保障摘要 Summary of Benefits

2019年4月1日版本 1 April 2019 Edition

保障項目 ^① Benefit items ^①	賠償限額 (港元) Benefit limit (in HKD)
a 病房及膳食 Room and board	每日 \$750 (每保單年度最多 180 日) \$750 per day (Maximum 180 days per Policy Year)
b 雜項開支 Miscellaneous charges	每保單年度 \$14,000 \$14,000 per Policy Year
c 主診醫生巡房費 Attending doctor's visit fee	每日 \$750 (每保單年度最多 180 日) \$750 per day (Maximum 180 days per Policy Year)
d 專科醫生費 ^② Specialist's fee ^②	每保單年度 \$4,300 \$4,300 per Policy Year
e 深切治療 Intensive care	每日 \$3,500 (每保單年度最多 25 日) \$3,500 per day (Maximum 25 days per Policy Year)
f 外科醫生費 Surgeon's fee	每項手術，按手術表劃分的手術分類 - Per surgery, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> ◦ 複雜 Complex \$50,000 ◦ 大型 Major \$25,000 ◦ 中型 Intermediate \$12,500 ◦ 小型 Minor \$5,000
g 麻醉科醫生費 Anaesthetist's fee	外科醫生費的 35% ^⑤ 35% of Surgeon's fee payable ^⑤
h 手術室費 Operating theatre charges	外科醫生費的 35% ^⑤ 35% of Surgeon's fee payable ^⑤
i 訂明診斷成像檢測 ^{①③} Prescribed Diagnostic Imaging Tests ^{②③}	每保單年度 \$20,000 (設 30% 共同保險) \$20,000 per Policy Year (subject to 30% Coinsurance)
j 訂明非手術癌症治療 ^④ Prescribed Non-surgical Cancer Treatments ^④	每保單年度 \$80,000 \$80,000 per Policy Year
k 入院前或出院後 / 日間手術前後之門診護理 ^② Pre- and post-Confinement / Day Case Procedure outpatient care ^②	每次 \$580，每保單年度 \$3,000 \$580 per visit, up to \$3,000 per Policy Year <ul style="list-style-type: none"> ◦ 住院 / 日間手術前最多 1 次門診或急症診症 1 prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure ◦ 出院 / 日間手術後 90 日內最多 3 次跟進門診 3 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
l 精神科治療 Psychiatric treatments	每保單年度 \$30,000 \$30,000 per Policy Year
其他限額 Other limits	
保障項目 (a) - (l) 的每年保障限額 Annual Benefit Limit for benefit items (a) - (l)	每保單年度 \$420,000 \$420,000 per Policy Year
保障項目 (a) - (l) 的終身保障限額 Lifetime Benefit Limit for benefit items (a) - (l)	無 Nil

註解 Notes

- ① 同一項目的合資格費用不可獲上述表中多於一個保障項目的賠償。
- ② 保柏 (亞洲) 有限公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。
- ③ 檢測只包括電腦斷層掃描 ("CT" 掃描)、磁力共振掃描 ("MRI" 掃描)、正電子放射斷層掃描 ("PET" 掃描)、PET-CT 組合及 PET-MRI 組合。
- ④ 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。
- ⑤ 此百分比適用於外科醫生費實際賠償的金額或根據手術分類下外科醫生費的保障限額，以較低者為準。
- ⑥ Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- ⑦ Bupa (Asia) Limited shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- ⑧ Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- ⑨ Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- ⑩ The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.

有關詳情及以斜體標註的詞彙之定義，請瀏覽 www.bupa.com.hk/mybasicpolicy 參閱保單及保障資料。

Please refer to the Policy and Benefit Information at www.bupa.com.hk/mybasicpolicy for details and definitions of the capitalised terms.