

保柏僱健康中小企醫療保障計劃（翱翔級別）
Bupa Empower SME Health Insurance Scheme (Flyer Tier)



保障金額表 Schedule of Benefits

2025年1月1日版本 1 January 2025 Edition

主要保障 Core Benefits

請選擇以下其中一項 Please choose one of the options below:

- A. 住院及手術保障 Hospital and Surgical Benefit
- C. 門診保障 Clinical Benefit
- A. 住院及手術保障 Hospital and Surgical Benefit + C. 門診保障 Clinical Benefit

翱翔級別的計劃選項只適用於5名或以上僱員的企業。2至4名僱員的企業請選擇啟航級別的計劃選項。

The Flyer tier plan options are applicable to companies with 5 or more employees. For companies with 2 to 4 employees, please choose from the Starter tier plan options.

每位會員最高賠償額（港幣）Maximum Limit per Member (HK\$)										
A 住院及手術保障 ^① Hospital and Surgical Benefit ^①		計劃 Plan A1 私家房 ^② Private ^②		計劃 Plan A2 半私家房 ^② Semi-private ^②		計劃 Plan A3 半私家房 ^② Semi-private ^②		計劃 Plan A4 大房 ^② Ward ^②		
		網絡保障 ^③ HealthNet Benefit ^③ （只適用於香港 HK coverage only）	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage）	網絡保障 ^③ HealthNet Benefit ^③ （只適用於香港 HK coverage only）	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage）	網絡保障 ^③ HealthNet Benefit ^③ （只適用於香港 HK coverage only）	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage）	網絡保障 ^③ HealthNet Benefit ^③ （只適用於香港 HK coverage only）	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage）	
網絡醫院 ^④ HealthNet Hospitals ^④		嘉諾撒醫院 Canossa Hospital 香港中文大學醫院 CUHK Medical Centre 港怡醫院 Gleneagles Hong Kong Hospital 香港浸信會醫院 HK Baptist Hospital 明德國際醫院 Matilda International Hospital 聖保祿醫院 St. Paul's Hospital 聖德肋撒醫院 St. Teresa's Hospital 仁安醫院 Union Hospital	不適用 N/A	嘉諾撒醫院 Canossa Hospital 香港中文大學醫院 CUHK Medical Centre 港怡醫院 Gleneagles Hong Kong Hospital 香港浸信會醫院 HK Baptist Hospital 明德國際醫院 Matilda International Hospital 聖保祿醫院 St. Paul's Hospital 聖德肋撒醫院 St. Teresa's Hospital 仁安醫院 Union Hospital	不適用 N/A	嘉諾撒醫院 Canossa Hospital 香港中文大學醫院 CUHK Medical Centre 港怡醫院 Gleneagles Hong Kong Hospital 香港浸信會醫院 HK Baptist Hospital 明德國際醫院 Matilda International Hospital 聖保祿醫院 St. Paul's Hospital 聖德肋撒醫院 St. Teresa's Hospital 仁安醫院 Union Hospital	不適用 N/A	嘉諾撒醫院 Canossa Hospital 香港中文大學醫院 CUHK Medical Centre 港怡醫院 Gleneagles Hong Kong Hospital 香港浸信會醫院 HK Baptist Hospital 明德國際醫院 Matilda International Hospital 聖保祿醫院 St. Paul's Hospital 聖德肋撒醫院 St. Teresa's Hospital 仁安醫院 Union Hospital	不適用 N/A	
賠償率 Reimbursement percentage		基本選項 Basic option	100%	80%	100%	80%	100%	80%	100%	80%
		升級選項 Upgrade option	100%	100%	100%	100%	100%	100%	100%	100%
每年最高賠償額（只適用於住院及手術保障 A1 - A13 項） Overall Annual Limit (Applicable to items A1 - A13 under Hospital and Surgical Benefit only)		500,000		300,000		不適用 N/A				
1 住房及膳食費（每合約年度計每病症最多120日） Room and Board (Maximum 120 days per Disability per Contract Year)						每日1,800 each day		每日1,125 each day		
2 住院雜費（每合約年度計） Miscellaneous Hospital Services (Per Contract Year)						22,500		16,200		
3 深切治療（住房及膳食費之補足）（每合約年度每病症計） Intensive Care (Supplement to Room and Board) (Per Disability per Contract Year)						27,000		13,500		
4 私家看護費（每合約年度計每病症最多120日） Private Nursing (Maximum 120 days per Disability per Contract Year) ◦ 經主診註冊西醫書面轉介 ^⑤ 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 ◦ Nursing services during Hospital Confinement or at home after discharge from Hospital rendered by a Qualified Nurse upon written referral ^⑤ by the attending Registered Medical Practitioner						每日675 each day		每日500 each day		
5 外科醫生費及巡房費（只適用於外科手術）（每合約年度每病症計） Surgeon and Attendance Fees (For surgical case only) (Per Disability per Contract Year) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor						76,500 38,250 19,125 9,563		58,500 29,259 14,625 7,313		
6 麻醉科醫生費（每合約年度每病症計） Anaesthetist's Fees (Per Disability per Contract Year) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor						27,900 13,950 6,975 3,488		17,600 8,775 4,388 2,196		
7 手術室費用（每合約年度每病症計） Operating Theatre Fees (Per Disability per Contract Year) ◦ 複雜 Complex ◦ 大型 Major ◦ 中型 Intermediate ◦ 小型 Minor						27,900 13,950 6,975 3,488		17,600 8,775 4,388 2,196		
8 住院醫生巡房費（只適用於非手術治療）（每合約年度計每病症最多120日） In-patient Physician's Fees (For non-surgical case only) (Maximum 120 days per Disability per Contract Year)						每日1,800 each day		每日1,125 each day		
9 住院專科醫生費（每合約年度計） In-patient Specialist's Fees (Per Contract Year) ◦ 須獲主診註冊西醫以書面轉介 ^⑤ （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） ◦ Subject to written referral ^⑤ from the attending Registered Medical Practitioner (except for services performed by pathologist, radiologist or Physiotherapist during Hospital Confinement)						10,800		8,100		

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每位會員最高賠償額（港幣）Maximum Limit per Member (HK\$)								
A 住院及手術保障 ^① Hospital and Surgical Benefit ^①	計劃 Plan A1 私家房 ^② Private ^②		計劃 Plan A2 半私家房 ^② Semi-private ^②		計劃 Plan A3 半私家房 ^② Semi-private ^②		計劃 Plan A4 大房 ^③ Ward ^③	
	網絡保障 ^④ HealthNet Benefit ^④ （只適用於香港 HK coverage only)	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage)	網絡保障 ^④ HealthNet Benefit ^④ （只適用於香港 HK coverage only)	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage)	網絡保障 ^④ HealthNet Benefit ^④ （只適用於香港 HK coverage only)	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage)	網絡保障 ^④ HealthNet Benefit ^④ （只適用於香港 HK coverage only)	非網絡保障 Non-HealthNet Benefit （適用於世界各地 Worldwide coverage)
日間手術保障 ^⑤ Day Case Procedure Benefits ^⑤								
<ul style="list-style-type: none">◦ A10 至 A11 項將支付(i)由註冊西醫於診所或醫院日症房進行診所手術或日症或(ii)無需過夜的住院的費用。「網絡保障」只支付已獲取初步保障審核的費用。附加醫療保障（如有）並不適用。◦ 單獨賠償在沒有獲取初步保障審核的情況下，於需要過夜的住院期間進行以下程序而引致的合資格費用，以每年最高賠償額或「非網絡保障」之每位會員最高賠償額及賠償率為限，附加醫療保障（如有）並不適用。如需要過夜的住院已獲取初步保障審核，合資格費用將在「網絡保障」（如入住網絡醫院）或「非網絡保障」（如入住其他醫院）下A1 – A9項及附加醫療保障（如適用）下賠償。◦ Items A10 - A11 cover expenses incurred for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital performed by a Registered Medical Practitioner or (ii) Hospital Confinement without an overnight stay. Expenses are payable under HealthNet Benefit when pre-authorisation has been obtained. Supplementary Major Medical Benefit (if any) will not be applicable.◦ Exclusively payable for eligible expenses incurred by the procedures below performed during overnight Hospital Confinement without pre-authorisation obtained up to the Overall Annual Limit or the Maximum Limit per Member of Non-HealthNet Benefit, subject to the reimbursement percentage. Supplementary Major Medical Benefit (if any) will not be applicable. If pre-authorisation is obtained for Hospital Confinement with an overnight stay, eligible expenses shall be payable under benefit items A1 – A9 of HealthNet Benefit for Confinement at HealthNet Hospitals or Non-HealthNet Benefit for Confinement at other hospitals, and Supplementary Major Medical Benefit (if applicable).								
10 日間內窺鏡程序（每合約年度每病症計） Day Case Endoscopy Procedure (Per Disability per Contract Year)	支付合資格的醫療費用 （每合約年度計，以每年最高賠償額及賠償率為限） Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)		支付合資格的醫療費用 （每合約年度計，以每年最高賠償額及賠償率為限） Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)		全數賠償 Full cover	16,539	全數賠償 Full cover	11,705
11 日間病毒性疣及皮損程序 ^⑥ （每合約年度計） Day Case Viral Warts and Skin Lesions Procedure ^⑥ (Per Contract Year)	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) (每合約年度最多6次) Cover for eligible medical expenses (per Contract Year, subject to the Overall Annual Limit and reimbursement percentage) (Maximum 6 visits per Contract Year)	8,000	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) (每合約年度最多6次) Cover for eligible medical expenses (per Contract Year, subject to the Overall Annual Limit and reimbursement percentage) (Maximum 6 visits per Contract Year)	8,000	全數賠償 Full cover (Maximum 6 visits per Contract Year) (每合約年度最多6次)	8,000	全數賠償 Full cover (Maximum 6 visits per Contract Year) (每合約年度最多6次)	8,000
12 入院前及出院後之門診護理（每合約年度計） Pre-admission and Post-hospitalisation Out-patient Care (Per Contract Year) ◦ 包括一次引致住院、診所手術或日症的門診及所有在出院、診所手術或日症後 6 星期內的跟進療程門診護理 ◦ 賠償包括診症、醫療必需的西藥、診斷測試及物理治療的費用 ◦ Including one out-patient visit resulting in a Hospital Confinement, Clinical Operation or Day Case and all related follow-up visits on an out-patient basis within six weeks after discharge from Hospital, Clinical Operation or Day Case ◦ Payable for consultation fee, Medically Necessary Western Medication, diagnostic tests and physiotherapy	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)	支付合資格的醫療費用 (每合約年度計，以每年最高賠償額及賠償率為限) Cover for eligible medical expenses (Per Contract Year, subject to the Overall Annual Limit and reimbursement percentage)	7,200		5,400	
13 精神科治療（每合約年度計）（只適用於香港） Psychiatric Treatment (Per Contract Year) (Applicable to Hong Kong only)	不適用 N/A		不適用 N/A		不適用 N/A	13,500	不適用 N/A	6,300
14 癌症及嚴重傳染病 ^⑦ （每合約年度每病症計） Cancer and Serious Infectious Disease ^⑦ (Per Disability per Contract Year) ◦ 如會員確診或因癌症或嚴重傳染病接受治療，住院及手術保障項目 A1-A9 及 A12-A13 的最高賠償額將會提升至所列的最高百分比。 ◦ 為免存疑，本保障金額表上所列的適用最高日數及賠償率將於所有情況下均維持不變。 ◦ If the Member is diagnosed with or receives treatment due to Cancer or a Serious Infectious Disease, the Maximum Limits of items A1-A9 and A12-A13 under Hospital and Surgical Benefit shall be increased up to the maximum percentage as specified. ◦ For the avoidance of doubt, the applicable maximum number of days and reimbursement percentage as shown in this Schedule of Benefits shall remain unchanged under all circumstances.	每年最高賠償額的120% 120% of the Overall Annual Limit		每年最高賠償額的120% 120% of the Overall Annual Limit		項目 A1-A9 及 A12-A13 的最高賠償額之120% 120% of the Maximum Limits of items A1-A9 and A12-A13		項目 A1-A9 及 A12-A13 的最高賠償額之120% 120% of the Maximum Limits of items A1-A9 and A12-A13	
15 第二索償現金津貼（每合約年度計最多120日） Second Claims Incentive (Maximum 120 days per Contract Year) ◦ 如根據住院及手術保障可獲得住院賠償，而該賠償已由其他保險公司支付（保柏或保柏集團內的任何公司除外），此保障將就會員住院當天被醫院收取實際住房及膳食費的情況下，按每日住院支付賠償。 ◦ 此保障不受每年最高賠償額約束（如適用）。 ◦ If any reimbursement is payable in respect of a Hospital Confinement under Hospital and Surgical Benefit and such reimbursement has been paid by an insurance company other than Bupa or any company within the Bupa group of companies, this Benefit shall be paid on a per day basis provided that actual room and board fees are charged by the Hospital on the costs of accommodation and meals to the Member for such day of Hospital Confinement. ◦ This Benefit is not subject to the Overall Annual Limit, if any.	每日1,500 each day		每日1,200 each day		每日900 each day		每日565 each day	
16 門診手術額外現金 Out-patient Surgery Cash Allowance ◦ 在無獲得任何住房及膳食費賠償的情況下，此保障將在外科醫生費及巡房費之上支付以下任何由註冊西醫在診所或醫院日症房進行的合資格手術：關節鏡檢查、支氣管鏡檢查、結腸鏡檢查、陰道鏡檢查、膀胱鏡檢查、上消化道內視鏡檢查、痔瘡動脈結紮術 / 痔瘡橡皮圈結紮法、子宮鏡檢查、子宮頸電環切除術、痔瘡環狀切除手術 ◦ Payable in addition to Surgeon and Attendance Fees for any of the following eligible surgeries performed at a clinic or day-case unit of a Hospital by a Registered Medical Practitioner, provided that no Room and Board Benefit is payable: Arthroscopy, Bronchoscopy, Colonoscopy, Colposcopy, Cystoscopy, Esophagogastroduodenoscopy, Haemorrhoid Artery Ligation (HAL)/Rubber Band Ligation (RBL), Hysteroscopy, Loop Electrosurgical Excision Procedure (LEEP), Stapled Haemorrhoidectomy	每日1,500 each day		每日1,200 each day		每日900 each day		每日565 each day	

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Bupa Empower SME Health Insurance Scheme (Flyer Tier)



C 門診保障 [®] Clinical Benefit [®]		計劃 Plan C1 (只適用於10名或以上僱員的企業，並有至少5名僱員參與此計劃 Only applicable to companies with 10 or more employees with at least 5 employees enrolled in this plan)		計劃 Plan C2		計劃 Plan C3	
		網絡保障 [®] HealthNet Benefit [®]	非網絡保障 Non-HealthNet Benefit	網絡保障 [®] HealthNet Benefit [®]	非網絡保障 Non-HealthNet Benefit	網絡保障 [®] HealthNet Benefit [®]	非網絡保障 Non-HealthNet Benefit
網絡服務供應商的數目 No. of HealthNet Service Providers		約 Around 2,600		約 Around 2,600		約 Around 2,600	
自負費（每次診治計）／賠償率 Co-payment (Per visit) /Reimbursement percentage	基本選項 Basic option	項目 Items C1 - C3, C7 - C8: \$30		項目 Items C1 - C3, C7 - C8: \$30		項目 Items C1 - C3, C7 - C8: \$30	
	升級選項 Upgrade option	\$0		\$0		\$0	
每年最高賠償額 Overall Annual Limit ◦ 每年最高賠償額亦受下列個別保障項目的最高賠償額所限（只適用於計劃 C1） ◦ The Overall Annual Limit is also subject to the following maximum limits for each benefit item (applicable to Plan C1 only)	基本選項 Basic option	50,000		不適用 N/A			
	升級選項 Upgrade option	每年最高賠償額及個別保障項目的最高賠償額的 200% 200% of Overall Annual Limit and sub-limits of each benefit item					
診治總次數（每合約年度計） Maximum number of visits in aggregate (Per Contract Year) ◦ 診治總次數亦受下列個別保障項目的分項次數所限（適用於計劃 C2-C3），每一項目以每日最多一次為限 ◦ The maximum number of visits in aggregate is also subject to the sub-limits below on the number of visits for each benefit item (applicable to Plans C2-C3) and a maximum of one visit per item per day	基本選項 Basic option	不限次數 No visit limit		項目 Items C1 - C4, C7 - C11: 共 40 次 40 visits in total		項目 Items C1 - C4, C7 - C11: 共 40 次 40 visits in total	
	升級選項 Upgrade option			受下列個別保障項目的分項次數所限 Subject to the sub-limits below on the number of visits for each benefit item		受下列個別保障項目的分項次數所限 Subject to the sub-limits below on the number of visits for each benefit item	
1 普通科醫生 [®] General Practitioner [®] ◦ 診症（包括診症費及於普通科醫生診所處方及取得的基本醫療必需西藥） ◦ Consultation (Including consultation fee and basic Medically Necessary Western Medication prescribed and obtained at the General Practitioner's clinic)		每合約年度 20,000 per Contract Year		全數支付合資格的醫療費用，如有自付費除外（包括診症費及最多5日之處方基本醫療必需西藥費用） Full cover for eligible medical expenses, subject to co-payment, if any (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication)		每次 270 per visit	全數支付合資格的醫療費用，如有自付費除外（包括診症費及最多5日之處方基本醫療必需西藥費用） Full cover for eligible medical expenses, subject to co-payment, if any (Including consultation fee and up to 5 days of basic Medically Necessary Western Medication)
2 專科醫生 Specialist ◦ 診症（包括診症費及於專科醫生診所處方及取得的基本醫療必需西藥。該診症須獲註冊西醫書面轉介 [®] ，皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外） ◦ Consultation (Including consultation fee and basic Medically Necessary Western Medication prescribed and obtained at the Specialist's clinic. Subject to written referral [®] from a Registered Medical Practitioner, except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry)		每合約年度 30,000 per Contract Year		受下列個別保障項目的分項次數所限 Subject to the sub-limits below on the number of visits for each benefit item		每次 540 per visit	受下列個別保障項目的分項次數所限 Subject to the sub-limits below on the number of visits for each benefit item
3 物理治療師 Physiotherapist ◦ 只限診療費及須獲註冊西醫書面轉介 [®] ◦ Treatment fee only and subject to written referral [®] from a Registered Medical Practitioner		每合約年度 3,000 per Contract Year		全數支付合資格的醫療費用，如有自付費除外 Full cover for eligible medical expenses, subject to co-payment, if any		每次 480 per visit	全數支付合資格的醫療費用，如有自付費除外 Full cover for eligible medical expenses, subject to co-payment, if any
4 脊醫 Chiropractor ◦ 只限診療費及須獲註冊西醫書面轉介 [®] ◦ Treatment fee only and subject to written referral [®] from a Registered Medical Practitioner				不適用 N/A			不適用 N/A
5 診斷影像及化驗 Diagnostic Imaging and Laboratory Tests ◦ 須獲註冊西醫（適用於所有診斷影像及化驗）或註冊中醫／脊醫 [®] （只適用於X光及化驗）書面轉介 [®] ◦ Subject to written referral [®] from a Registered Medical Practitioner for all diagnostic imaging and laboratory tests, or from a Registered Chinese Medicine Practitioner or Chiropractor [®] for X-ray only and laboratory tests				每合約年度共 40 次 40 visits in total per Contract Year			每合約年度共 40 次 40 visits in total per Contract Year
6 醫生處方西藥 Prescribed Western Medication ◦ 於診症當日於註冊西醫診所處方及取得之額外、長期服用或昂貴醫療必需西藥 ◦ Extra, long-term or expensive Medically Necessary Western Medication prescribed and obtained at a Registered Medical Practitioner's clinic on the same day of consultation		每合約年度 4,000 per Contract Year		每合約年度 1,500 per Contract Year		每合約年度 1,000 per Contract Year	每合約年度 1,200 per Contract Year
7 中醫師 Chinese Herbalist ◦ 診症（包括診症費及當日由註冊中醫在診所處方並由合法來源取得之基本醫療必需中藥費用） ◦ 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源（不論是否於該註冊中醫的門診診所）取得之基本醫療必需中藥費用 ◦ 此保障將於網絡及非網絡保障下支付由註冊中醫進行的天灸治療 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation (Including consultation fee and basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-HealthNet Benefit ◦ Payable for tianjiu performed by a Registered Chinese Medicine Practitioner under HealthNet and Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit		每合約年度 3,000 per Contract Year		全數支付合資格的醫療費用，如有自付費除外（包括診症費及最多兩劑之基本醫療必需中藥費用） Full cover for eligible medical expenses, subject to co-payment, if any (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines)		每次 270 per visit	全數支付合資格的醫療費用，如有自付費除外（包括診症費及最多兩劑之基本醫療必需中藥費用） Full cover for eligible medical expenses, subject to co-payment, if any (Including consultation fee and up to 2 packets of basic Medically Necessary Chinese Medicines)
8 跌打醫師 Chinese Bonesetter ◦ 診症（包括診症費及當日由註冊中醫在診所處方並由合法來源取得之基本醫療必需中藥費用） ◦ 此保障將於非網絡保障下支付由註冊中醫處方並由合法來源（不論是否於該註冊中醫的門診診所）取得之基本醫療必需中藥費用 ◦ 此保障將於非網絡保障下支付由註冊中醫進行的針灸治療及推拿 ◦ Consultation (Including consultation fee and basic Medically Necessary Chinese Medicines prescribed at a Registered Chinese Medicine Practitioner's clinic and obtained at a legitimate source on the same day of consultation) ◦ Payable for basic Medically Necessary Chinese Medicines prescribed by a Registered Chinese Medicine Practitioner and obtained at a legitimate source (at or outside the treating Registered Chinese Medicine Practitioner's clinic) under Non-HealthNet Benefit ◦ Payable for acupuncture and tui na performed by a Registered Chinese Medicine Practitioner under Non-HealthNet Benefit		每合約年度 20,000 per Contract Year		全數支付合資格的醫療費用 Full cover for eligible medical expenses		每次 540 per visit	全數支付合資格的醫療費用 Full cover for eligible medical expenses
9 精神科相關治療 [®] Psychiatric-related Treatments [®]				每合約年度共 10 次 10 visits in total per Contract Year		每合約年度共 10 次 10 visits in total per Contract Year	
10 臨床心理輔導 Psychological Counselling ◦ 須獲精神科醫生書面轉介 [®] ◦ Subject to written referral [®] from a Psychiatrist		每合約年度 20,000 per Contract Year		每合約年度共 10 次 10 visits in total per Contract Year		每合約年度共 10 次 10 visits in total per Contract Year	
11 保健服務（每合約年度計） Wellness Service (Per Contract Year)				每名會員可於指定中心或非網絡服務供應商自由選擇以下服務，以每合約年度港幣 1,500 元為限： Each Member is entitled to free choice of the following services at a designated centre or a non-network provider up to HK\$1,500 per Contract Year: ◦ 牙科服務（洗牙）Dental service (scaling and polishing) ◦ 眼科檢查 Optical check ◦ 健康檢查 Health check ◦ 足病診療 [®] Podiatry service [®]		每名會員可於指定中心享用以下其中一項服務： Each Member is entitled to one of the following services at a designated centre: ◦ 牙科服務（洗牙）Dental service (scaling and polishing) ◦ 眼科檢查 Optical check ◦ 健康檢查 Health check	
				每合約年度 1 次 1 visit per Contract Year		不適用 N/A	
				每合約年度 1 次 1 visit per Contract Year		不適用 N/A	

保柏僱健康中小企醫療保障計劃 (翱翔級別)
Bupa Empower SME Health Insurance Scheme (Flyer Tier)



自選保障 Optional Benefits

每位會員最高賠償額 (港幣) Maximum Limit per Member (HK\$)				
D 附加醫療保障 (自選保障) Supplementary Major Medical Benefit (Optional)	計劃 Plan D1 私家房 ^① Private ^② (只適用於選擇了附有升級選項的住院及手術保障計劃 A1 Only applicable if choosing Hospital and Surgical Benefit Plan A1 with upgrade option)	計劃 Plan D2 半私家房 ^② Semi-private ^② (只適用於選擇了附有升級選項的住院及手術保障計劃 A2 Only applicable if choosing Hospital and Surgical Benefit Plan A2 with upgrade option)	計劃 Plan D3 半私家房 ^② Semi-private ^② (只適用於選擇了附有升級選項的住院及手術保障計劃 A3 Only applicable if choosing Hospital and Surgical Benefit Plan A3 with upgrade option)	計劃 Plan D4 大房 ^② Ward ^② (只適用於選擇了附有升級選項的住院及手術保障計劃 A4 Only applicable if choosing Hospital and Surgical Benefit Plan A4 with upgrade option)
賠償率 Reimbursement percentage	80%	80%	80%	80%
<ul style="list-style-type: none">此保障支付任何超出按住院及手術保障下 A1 - A9 項 (不論超出最高賠償額或最多日數) 可獲賠償之在港住院、日症及診所手術的合資格費用 (經由註冊西醫證明, 因在香港以外發生緊急事故導致在外地住院或進行手術則除外), 以本保障之最高賠償額為限。此保障並不會就入住總統套房 / 貴賓房 / 豪華房的住院費用而作出賠償。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">半私家房至私家房: 50%大房至半私家房: 50%大房至私家房: 25%然而, 有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別, 或因隔離原因而須入住指定住房級別的情況。This Benefit is payable for any eligible expenses incurred during Hospital Confinement, Day Case and Clinical Operation in Hong Kong (unless the hospitalisation or surgery overseas is directly resulting from medical Emergency outside Hong Kong as certified by a Registered Medical Practitioner) in excess of the benefits payable under items A1 - A9 of Hospital and Surgical Benefit (either exceeding the maximum limit or maximum number of days), which is subject to the Maximum Limit of this benefit.This Benefit shall not be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital.Adjustment factors for room upgrade will be applied if a Member is hospitalised not in accordance with plan level:<ul style="list-style-type: none">From Semi-private Room to Private Room: 50%From Ward to Semi-private Room: 50%From Ward to Private Room: 25%However, the adjustment factors and room class restrictions above are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.	100,000 (每合約年度計) (Per Contract Year)	80,000 (每合約年度計) (Per Contract Year)	100,000 (每合約年度每病症計) (Per Disability per Contract Year)	80,000 (每合約年度每病症計) (Per Disability per Contract Year)
E 特別住院現金保障 (自選保障) Special Hospital Cash Benefit (Optional)	計劃 Plan E1		計劃 Plan E2	
1 意外住院現金 [®] (每合約年度最多120日) [®] Accidental Hospital Cash [®] (Maximum 120 days per Contract Year) [®] <ul style="list-style-type: none">由因意外住院第一天開始支付Payable from the first day of Hospital Confinement due to an Accident	每日1,000 each day		每日500 each day	
2 癌症及嚴重傳染病住院現金 [®] (每合約年度最多120日) [®] Cancer and Serious Infectious Disease Hospital Cash [®] (Maximum 120 days per Contract Year) [®] <ul style="list-style-type: none">由因癌症或嚴重傳染病住院第一天開始支付 (就嚴重傳染病的情況, 會員須於同一次入院期間連續入住深切治療病房至少10日)Payable from the first day of Hospital Confinement due to Cancer or Serious Infectious Disease (in the event of Serious Infectious Disease, the Member must be confined in the Intensive Care Unit for at least 10 consecutive days in one Hospital admission)	每日2,000 each day		每日1,000 each day	

保柏僱健康中小企醫療保障計劃 (翱翔級別)
Bupa Empower SME Health Insurance Scheme (Flyer Tier)



每位會員最高賠償額 (港幣) Maximum Limit per Member (HK\$)		
F 產科保障 (自選保障) Maternity Benefit (Optional)	計劃 Plan F1	計劃 Plan F2
賠償率 Reimbursement percentage	100%	100%
順產 (每次懷孕計) Normal Delivery (Per pregnancy)	40,000	25,000
剖腹生產 (每次懷孕計) Caesarean Section (Per pregnancy)	60,000	32,000
流產 (每次懷孕計) Miscarriage (Per pregnancy)	20,000	11,000
<ul style="list-style-type: none">產科保障將支付因受孕引致以下項目之醫療費用，包括住院、註冊西醫診症及醫生處方西藥、診斷化驗、產前檢查及產後檢查，以及初生嬰兒護理費用。此保障不包括任何初生嬰兒在住院期間之醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。受保人必須於本保障生效日之後受孕方可獲得賠償，首9個月等候期內不會獲得賠償。倘若因為終止懷孕或早產 (妊娠20至37週之間的分娩)，此產科保障將不會應用9個月等候期而作賠償，惟會員必須於此產科保障生效日後受孕。為免存疑，若會員於妊娠37週後但於9個月等候期內分娩，將不獲此產科保障賠償。所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於住院及手術保障或其他自選保障下獲得賠償 (與產科相關的精神科狀況並受住院及手術保障及／或門診保障有關項目覆蓋則除外)。The Maternity Benefit shall cover medical expenses incurred for the following during pregnancy, including Hospital Confinement, Consultation of a Registered Medical Practitioner and Prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of newborn baby.This Benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions.This Benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of first 9 months. In the event of premature termination of pregnancy or premature birth (delivery that occurs between 20 and 37 weeks of gestation), this Benefit shall be payable without the application of the 9 months' waiting period provided that the conception of such pregnancy occurs after the commencement date of this Maternity Benefit. For the avoidance of doubt, if delivery is occurred after 37 weeks of gestation but within the 9 months' waiting period, this Maternity Benefit shall not be payable.All pregnancy or maternity related medical expenses shall be exclusively payable under this Maternity Benefit and no benefit shall be payable under the Hospital and Surgical Benefit or other optional benefits (except for those maternity related psychiatric conditions covered under relevant Hospital and Surgical Benefit and/or Clinical Benefit items).		
G 牙科保障 (自選保障) (每合約年度計) Dental Benefit (Optional) (Per Contract Year)	計劃 Plan G1	
	網絡牙科中心保障 Network Dental Centre benefit	非網絡牙科中心保障 Non-Network Dental Centre benefit
網絡牙科中心數目 No. of network dental centres	16	不適用 N/A
適用範圍 Eligibility	只適用於在網絡牙科中心 [®] 診症時間以內由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 G1) 進行的合資格牙科服務 Only applicable to covered dental service items performed by a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item G1 only) at Network Dental Centres [®] within consultation hours	適用於在網絡牙科中心以外由註冊牙醫 (所有適用項目) 或註冊牙齒衛生員 (只適用於項目 G1) 進行的牙科服務，或於網絡牙科中心保障以外的項目。所有合資格費用將以下列的最高賠償額為限。請先直接向牙科服務供應商支付費用，然後再向保柏申請索償。 Applicable to dental services from a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item G1 only) which are not performed at Network Dental Centres or covered under Network Dental Centre benefit. All eligible dental expenses will be subject to the maximum limits below. Please settle the expenses with the dental providers directly and submit your claim to Bupa.
賠償率 Reimbursement percentage	不適用 N/A	100%
1 洗牙 Scaling and polishing	每合約年度共一次 One visit in total per Contract Year	2,600 (洗牙限於每合約年度共一次) (Scaling and polishing is subject to one visit in total per Contract Year)
2 定期口腔檢查 Routine oral examination		
3 口腔 X 光及藥物 Intra-oral X-rays and medications		
4 補牙及脫牙 Fillings and extractions	全數賠償 [®] Full cover [®] (只適用於蛀牙或患嚴重牙周病之牙齒之大牙 (銀粉) 或門牙 (瓷粉) 補牙。脫除智齒、複雜脫牙、口腔手術脫除牙腳、需移走牙骨或牙齒、任何口腔手術或因矯正牙齒而脫牙將不包括在保障內) (Applicable to fillings and extractions due to tooth decay or gum disease only, including amalgam (silver) fillings for premolar and molar teeth and white (composite) fillings for front teeth. Extraction of wisdom teeth, complicated extractions, extractions requiring bone removal, surgical extractions or extractions for orthodontic reasons are excluded)	2,600 (洗牙限於每合約年度共一次) (Scaling and polishing is subject to one visit in total per Contract Year)
5 膿瘡排放 Drainage of abscesses	全數賠償 [®] Full cover [®] (只適用於緊急牙科狀況下的膿瘡切割及排放) (Includes incision and drainage of abscesses for dental emergency cases only)	
6 齒尖或齒邊修復 Pins for cusp restoration	不適用 N/A	
7 活動假牙、牙冠及牙橋 (只適用於因意外而導致) Dentures, crowns and bridges (only in case of an Accident)	不適用 N/A	
8 牙周病治療 Periodontal (gum) treatment	全數賠償 [®] Full cover [®] (只限由普通科註冊牙醫進行之輕微至中度的牙周病治療，包括清洗牙周袋內的牙菌膜及牙根刮治等牙科治療) (Includes treatment of mild to moderate Periodontal (gum) disease, which involves curettage and root planing with medication as required, and is limited to treatment by a general Registered Dentist)	
9 牙痛急症處理 Emergency consultation and treatment	全數賠償 [®] Full cover [®] (只適用於緊急牙痛舒緩 (包括敷料及藥物)) (Includes emergency pain relief of toothache (including dressing and medication) only)	

保柏僱健康中小企醫療保障計劃 (翱翔級別) Bupa Empower SME Health Insurance Scheme (Flyer Tier)



免費保障及服務 Free Benefits and Services

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

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。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.

I 健康支援服務 (只適用於選擇住院及手術保障計劃A1、A2，或門診保障計劃C1) Health Coaching Services (Only applicable if choosing Hospital and Surgical Benefit Plan A1, A2, or Clinical Benefit Plan C1)

「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為會員提供個人健康管理支援服務，包括：

The Health Coaching Services give members access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals including:

24時健康專線 24-hour Healthline

我們的合資格健康管理團隊可為會員提供協助及指導，背後更有醫生作為顧問，提供每天24小時支援服務，為會員解答健康問題並提供指引，根據病徵或病況建議合適的做法。我們亦可根據會員的指定情況或需要提供診所及醫院名單以供參考，更可協助預約選定的診症及治療服務。

Our team of qualified health management professionals, supported by doctors can provide 24/7 guidance on health-related queries, suggesting a suitable course of action based on a Member's symptoms and condition. We can also provide a list of clinics and hospitals based on each member's specific condition or needs for their reference, as well as set up appointments for their selected consultations and treatments.

健康顧問 Care Manager

當會員患上危疾時，保柏的健康顧問會全程協助，讓會員了解治療詳情和醫療開支預算，協助處理有關入院、出院後跟進治療及索償等事宜。若會員入住本港私家醫院，健康顧問可在會員的同意下前往醫院探望或致電慰問。

In case of critical illnesses, our Care Manager can be in touch with the Member to follow up on claims and assist them throughout treatment and recovery, from explaining their treatment plans and overseeing costs to arranging follow-up consultations. If the Member is admitted to a local private hospital, our Care Manager will make a courtesy call or visit, with their consent.

第二醫療意見 Second Medical Opinion

如在診斷和治療上遇到各種疑慮，我們可安排醫療專家為會員提供專業的第二意見，讓他們掌握病情從而決定治療方法。

We can arrange for Members to get medical advice from a panel of medical specialists to clarify their doubts. Then they can make informed decisions about treatment.

請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。

Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.

- 「健康支援服務」建議的服務之有關費用由會員自付，除非該費用在合約下屬受保項目。
- 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午9時至下午6時（香港時間），公眾假期除外。
- 「健康支援服務」由保柏與保柏委任的服務供應商提供。
- Any fees for the services suggested by Health Coaching Services will be paid by the Member unless otherwise covered under the Contract.
- Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon – Fri, from 9am to 6pm (Hong Kong time), except public holidays.
- Health Coaching Services are provided by Bupa and providers appointed by Bupa.

保柏僱健康中小企醫療保障計劃（翱翔級別）

Bupa Empower SME Health Insurance Scheme (Flyer Tier)



附註 Notes

① 有關住院及手術保障

- 同一項目的合資格費用不可獲「住院及手術保障」表中多於一個保障項目的賠償。
- 合資格之診所手術或日症，將於「住院及手術保障」下賠償。診所手術及日症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。於「住院及手術保障」下的保障項目中所列之最多日數乃指於網絡醫院及非網絡醫院合併計算之總住院日數。
- 在「住院及手術保障」計劃 A1 及 A2 下，住院及手術保障項目 A1 – A15 並不會就入住醫院的總統套房/貴賓房/豪華房的住院費用而作出賠償。如住院時並非根據原有之計劃住房，住院及手術保障項目 A1 – A15 將應用以下調整值：
 - 半私家房至私家房：50%

然而，有關調整值及以上住房級別限制不適用於在緊急情況接受治療的情況下因床位短缺而須入住較高住房級別，或因隔離原因而須入住指定住房級別的情況。

② 入住港怡醫院接受治療前，請瀏覽 www.bupa.com.hk/pdf/gnhk.pdf 或致電保柏查詢有關住房類別及在保柏保障計劃下相應之住房等級。

③ 此為於印刷日時最新之網絡醫院名單，此名單可能會不時更改。你可於入院前致電保柏查詢最新名單。

④ 會員可在轉介信發出日起計 6 個月內，就相同或相關病症使用該轉介信。若須診治全新或不相關的病症，則須提交新的轉介信。

⑤ 關於癌症及嚴重傳染病保障

此保障將於以下情況下作出賠償：

- 會員確診癌症並入住醫院最少連續 6 小時，以接受該癌症的醫療必需的治療及診斷；或
- 會員患上任何嚴重傳染病，並在同一次入院時入住醫院的深切治療病房最少連續 10 日，以接受該嚴重傳染病的醫療必需的治療及診斷。
- 癌症指惡性腫瘤。其特徵為惡性細胞漸進地、不受控制地生長，侵入及破壞正常及周邊組織。癌症必須由組織病理學報告證實腫瘤呈陽性。其亦包括白血病、淋巴瘤或肉瘤。以下各項除外：
 - a. 原位癌、宮頸病變、CIN-1、CIN-2、CIN-3 顯示惡化的或在組織學上被描述為癌前病變的腫瘤；
 - b. 除惡性黑色素瘤以外的所有皮膚癌；
 - c. 在組織學上被描述為 TNM T1(a) 或 T1(b) 分級或其他等效或更輕分級的前列腺癌；
 - d. 輕於 RAI III 期的慢性淋巴細胞白血病；
 - e. 在組織學上被描述為 TNM T1NOMO 分期或更輕分期的甲狀腺癌。
- 嚴重傳染病包括嚴重急性呼吸系統綜合症 (SARS) (SARS Cov-1)、登革熱、日本腦炎、克雅氏病 (包括人類瘋牛病變異型克雅氏病)、軍團病、阿米巴痢疾、霍亂、瘧疾、麻疹、破傷風、炭疽、麻風病、狂犬病 (人類)、白喉、急性脊髓灰質炎、黃熱病、瘟疫、猩紅熱、2019 冠狀病毒病 (COVID-19) (SARS Cov-2) 及世界衛生組織 (WHO) 於日後發佈的任何國際關注的突發公共衛生事件 (PHEIC)。

⑥ 關於「住院及手術保障」下的網絡保障

要在入住保柏網絡醫院時享有 100% 賠償，你必須依循以下的規定：

- 入院前必須向保柏網絡醫院出示「保柏網絡醫療卡」，並以此卡來繳付醫療費用；
- 住院治療必須由註冊西醫轉介，並由網絡註冊西醫於你入住的網絡醫院進行，你必須入住此保障金額表上所示的指定住房級別或較低之病房；
- 在以下的情況，必須獲得保柏初步保障審核確認：
 - 住院；
 - 診所手術或日症 (按保柏供應商指引之要求)；
 - 診斷影像或化驗 (按保柏供應商指引之要求)；或
 - 由網絡註冊西醫轉介之專科治療，而保柏網絡未能提供該專科。

如沒有依循以上規定，合資格的醫療費用將會根據「非網絡保障」作出賠償。

請登入保柏的客戶服務網站 myBupa 查閱適用於住院及手術保障的完整網絡服務供應商名單，此名單可能會不時更改。

⑦ 有關日間手術保障

- 如於網絡服務供應商進行和以「網絡保障」支付內窺鏡和病毒性疣及皮損程序之前必須經由網絡醫生申請初步保障審核 (按保柏供應商指引之要求)。
- 如由你所選的醫生及服務供應商在 (i) 診所或醫院日症房或 (ii) 無需過夜的住院進行程序，所產生的符合資格的費用，將根據「非網絡保障」之每位會員最高賠償額為限。會員則無需申請初步保障審核。
- 如程序於需要過夜的住院進行，以下情況不需要申請初步保障審核：
 - 任何於香港以外的地方所進行的治療；
 - 於香港政府公立醫院大房住院及進行住院手術；或
 - 如你先向其他保險公司索償，再向保柏申請第二索償。
- 有關受日間手術保障所保障之內窺鏡和病毒性疣及皮損程序的完整列表，請參閱保柏客戶服務網站 myBupa 上的會籍文件頁面。此列表可能會不時更改。

⑧ 如會員於同一日同時接受多過一次的病毒性疣及皮損治療，將被算作為一次手術。保柏保留權利要求會員提供醫療報告以供核閱。

⑨ 關於「門診保障」下的網絡保障

- 要在網絡保障下享有全數賠償的合資格門診治療，你必須依循以下的規定：
 - 在網絡服務供應商接受治療前必須出示「保柏網絡醫療卡」，並以此卡來繳付醫療費用；
 - 門診治療必須由網絡服務供應商於其診所進行 (除非屬專科治療，而保柏網絡未能提供該專科，並已取得初步保障審核)；
 - 專科醫生診症 (皮膚科、家庭醫學科、婦科、眼科、骨科、耳鼻喉科、小兒外科、兒科及精神科除外) 及物理治療必須經由註冊西醫書面轉介；
 - 診斷影像及化驗 (如適用) 必須經由註冊西醫書面轉介，並於網絡診斷中心進行 (保柏亦接受由註冊中醫及脊醫用於 X 光及化驗的書面轉介)；
 - 以下各項必須得到保柏初步保障審核：
 - 診斷影像或化驗 (按保柏供應商指引之要求)；
 - 由網絡註冊西醫轉介之專科治療，而保柏網絡未能提供該專科。

如沒有依循以上規定，合資格的醫療費用將會根據「非網絡保障」作出賠償。

請登入保柏的客戶服務網站 myBupa 查閱適用於門診保障的完整網絡服務供應商名單，此名單可能會不時更改。

⑩ 部分診斷影像中心或不接受由註冊中醫及/或脊醫轉介的某些 X 光及化驗。如有疑問，請直接聯絡有關中心。

⑪ 此保障適用於精神、心理、情緒或行為症狀、認知障礙症 (包括阿茲海默氏症) 及帕金森氏症 (因濫用藥物及酗酒而引致或相關的症狀或疾病除外)。若此保障下的費用亦同時受保於門診保障下的其他項目，有關費用只可獲此項目 9 的賠償，而不會獲得其他項目之賠償。

⑫ 關於「保健服務」下的足病診療

此保障將支付會員於足病治療師門診診所由足病治療師診治的診症費，及於診治當日處方並由合法來源取得之醫療所需外塗藥物、矯形機械服務及治療等醫療費用。向足病治療師求診須由註冊西醫書面轉介。為免存疑，任何因病症所致或與之有關的治療或費用均不會獲得賠償。請於進行足病診療後先繳付醫療費用，然後向保柏提交索償申請。

⑬ 關於意外住院現金保障

意外住院現金保障將於以下情況下予以支付：

- 在同一醫院住院最少連續 6 小時，且住房及膳食費保障應予以支付；及
- 意外事故發生與該事故所致意料之外住院之間，並未相隔超過 48 小時。

⑭ 關於癌症及嚴重傳染病住院現金保障

癌症及嚴重傳染病住院現金保障將於以下情況下予以支付：

- 因確診癌症而住院最少連續 6 小時，以接受醫療必需的癌症診斷及治療，且住房及膳食費保障應予以支付；或
- 因感染任何嚴重傳染病而在同一次入院於醫院深切治療病房住院至少連續 10 日，以接受對該嚴重傳染病的醫療必需的診斷及治療，且深切治療費保障應予以支付。

⑮ 每合約年度的最高賠償日數以「意外住院現金保障」及「癌症及嚴重傳染病住院現金保障」合併計算。

⑯ 網絡牙科中心指由保柏委任的牙科中心網絡以提供保障金額表上「網絡牙科中心保障」所列的牙科服務項目。網絡牙科中心地點包括金鐘、銅鑼灣、鯉魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入保柏的客戶服務網站查閱最新的牙科中心地址。此名單會不時更改。有關診症時間請向個別網絡牙科中心查詢。

⑰ 要享有全數賠償的網絡牙科中心保障：

- 會員必須於指定網絡牙科中心出示保柏醫療卡及香港身份證以作核實及紀錄便可使用免找數服務。如會員直接向網絡牙科中心繳付費用，合資格的索償將根據非網絡牙科中心保障作出賠償，並以最高賠償額為限。

每合約年度，網絡牙科中心保障下項目 3-5 及 8-9 不設診治次數上限。

⑱ 門診保障下的普通科醫生、專科醫生及中醫師亦涵蓋由視像診症服務供應商的普通科醫生、專科醫生及中醫師醫療診症服務的診症費。此保障涵蓋指定的視像診症服務供應商的藥物運送費用 (包括普通科醫生及中醫師)。指定的視像診症服務供應商名單可於保柏的網站查閱，此名單可能會不時更改及更新。

⑲ 網絡保障下的普通科醫生保障將延伸至涵蓋在指定香港萬寧藥房進行的藥劑師的諮詢及治療 (不是以預防為目的) 以下輕微疾病最多 7 天的基本藥物：

「輕微疾病」僅包括感冒和/或流感、過敏、疼痛、胃腸道疾病和輕微皮膚問題 (足癬、濕疹治療、輕微燒傷和過敏)。每次藥劑師諮詢僅涵蓋一種病徵和症狀。

請注意，在指定萬寧藥房購買的藥物只適合 5 歲或以上的患者。

會員必須出示有效的保柏醫療卡及身分證明文件，方可享有免找數服務及全數賠償。諮詢後會員可要求取得藥劑師通知單以作參考。

有關萬寧藥房及其地點的完整列表，登入 myBupa 後，於「搜尋網絡醫生」內的服務類型中點選「藥房」，此列表可能會不時更改，恕不另行通知。

在萬寧藥房的每次諮詢將被視為使用網絡普通科醫生保障一次，以保障金額表內普通科醫生保障的每日最多診治次數為限，且不會根據任何其他保障作賠償支付，例如醫生處方西藥保障 (如有)。

請瀏覽 <https://www.bupa.com.hk/pdf/bupa-pharmicare-generic.pdf> 查閱使用保柏藥劑服務的步驟。

保柏僱健康中小企醫療保障計劃 (翱翔級別) Bupa Empower SME Health Insurance Scheme (Flyer Tier)



附註 Notes

- ① About Hospital and Surgical Benefit
 - Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table for Hospital and Surgical Benefit.
 - Clinical Operation or Day Case, if eligible, will be paid under Hospital and Surgical Benefit. Clinical Operation and Day Case 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 where a stay in Hospital is not required, provided that the surgical procedure is classified as such by Bupa. The maximum number of days specified under the benefit items of Hospital and Surgical Benefit apply to the aggregate sum of Hospital stays under HealthNet Hospitals and Non-HealthNet Hospitals.
 - For Hospital and Surgical Benefit Plan A1 and A2, no benefit under Hospital and Surgical Benefit items A1 – A15 shall be payable for Hospital Confinement in class of suite/VIP/deluxe room of a Hospital. Adjustment factor applies to Hospital and Surgical Benefit items A1 – A15 if you are confined in a higher room level than your chosen level:
 - From Semi-private Room to Private Room: 50%However, the adjustment factors and room class restrictions are not applicable to Confinement in a higher room level due to room shortage for Emergency treatment or isolation that requires a specific room level.
- ② For in-patient treatments at Gleneagles Hong Kong Hospital, please visit www.bupa.com.hk/pdf/ghk.pdf or call Bupa to get details of the room types and how they are classified under Bupa's cover prior to your hospital stay.
- ③ The list of HealthNet Hospitals is current at the date of printing and it is subject to change from time to time. For the current list, please call Bupa before hospital admission.
- ④ A referral letter is valid for the same or related medical condition for six months from the issue date. Another referral letter is required for treatment of a new or unrelated medical condition.
- ⑤ About Cancer and Serious Infectious Disease Benefit
 - This benefit is payable provided that:
 - The Member is diagnosed with Cancer and confined in a Hospital for at least 6 consecutive hours for the purpose of receiving Medically Necessary treatment and diagnosis of such Cancer; or
 - The Member has contracted any of the Serious Infectious Diseases and is confined in the Intensive Care Unit of a Hospital for at least 10 consecutive days in one Hospital admission, for the purpose of receiving Medically Necessary treatment and diagnosis of such Serious Infectious Disease.
 - Cancer means the presence of a malignant tumour that is characterised by progressive, uncontrolled growth of malignant cells and invasion and destruction of normal and surrounding tissue. Cancer must be positively diagnosed with histopathological confirmation. This also includes leukaemia, lymphoma or sarcoma. The following are excluded:
 - a. Tumours showing the malignant changes of carcinoma-in-situ, cervical dysplasia, CIN-1, CIN-2, CIN-3 or which are histologically described as pre-malignant;
 - b. All skin cancers other than malignant Melanomas;
 - c. Prostate cancers which are histologically described as TNM Classification T1(a) or T1(b) or are of another equivalent or lesser classification;
 - d. Chronic Lymphocytic Leukaemia less than RAI Stage III;
 - e. Thyroid cancers which are histologically described as TNM classification T1N0M0 or a lesser classification.
 - Serious Infectious Diseases include Severe Acute Respiratory Syndrome (SARS) (SARS Cov-1), Dengue Fever, Japanese Encephalitis, Creutzfeldt-Jakob Disease (Including Variant Creutzfeldt-Jakob Disease, human form of Mad Cow Disease), Legionnaires' Disease, Amoebic Dysentery, Cholera, Malaria, Measles, Tetanus, Anthrax, Leprosy, Rabies (Human), Diphtheria, Acute Poliomyelitis, Yellow Fever, Plague, Scarlet Fever, Coronavirus Disease 2019 (COVID-19) (SARS Cov-2) and any future Public Health Emergency of International Concern (PHEIC) according to the World Health Organization (WHO).
- ⑥ About HealthNet Benefit under Hospital and Surgical Benefit
 - To enjoy 100% reimbursement for confinement at the Bupa HealthNet Hospitals, you must fulfil the below requirements:
 - Bupa HealthNet (BHN) Card must be presented to the Bupa HealthNet Hospital before confinement and used for payment of medical expenses;
 - Hospital treatment must be referred by a Registered Medical Practitioner and performed by a HealthNet Registered Medical Practitioner, and carried out at a HealthNet Hospital where you are confined according to the restricted room level or below as specified in this Schedule of Benefits;
 - Pre-authorisation must be obtained from Bupa for:
 - Hospital Confinement;
 - Clinical Operation or Day Case (as required by Bupa's provider guidelines);
 - Diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines); or
 - Any treatment by a Specialist referred by a HealthNet Registered Medical Practitioner if the relevant specialty is not available in Bupa HealthNet.
 - If the above requirements are not followed, eligible medical expenses will be reimbursed under Non-HealthNet Benefit.
- ⑦ For the full list of Bupa HealthNet Service Providers eligible under Hospital and Surgical Benefit, please log in to Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑧ About Day Case Procedure Benefits
 - For procedures performed at a HealthNet Service Provider and to be paid under HealthNet Benefit, pre-authorisation must be obtained through the HealthNet doctor from Bupa prior to endoscopy and viral warts and skin lesions procedures (as required by Bupa's provider guidelines).
 - For procedures performed by your choice of doctor and service provider for (i) Clinical Operations or Day Case at a clinic or day-case unit of a Hospital or (ii) Hospital Confinement without an overnight stay, the eligible expenses incurred will be payable up to the Maximum Limit per Member of Non-HealthNet Benefit without pre-authorisation required.
 - For procedures performed in Hospital Confinement with an overnight stay, no pre-authorisation is required in any of the following situations:
 - Any treatment performed outside Hong Kong;
 - Hospital Confinement and surgical procedures performed at ward level in the public sector of government Hospitals; or
 - If you file a claim for your procedure with another insurer first and submit a second claim to Bupa.
 - For the full list of endoscopy and viral warts and skin lesions procedures covered under Day Case Procedure Benefits, please refer to the Documents section of Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑨ If a Member receives more than one viral warts and skin lesions treatments at the same time on the same day, it will be counted as one operation. Bupa reserves the right to ask for a medical report for review.
- ⑩ About HealthNet Benefit under Clinical Benefit
 - To enjoy full cover for eligible clinical treatments under HealthNet Benefit, you must fulfil the below requirements:
 - BHN Card must be presented to the Bupa HealthNet Service Providers before treatment and used for payment of medical expenses;
 - Clinical treatment must be performed by a HealthNet Service Provider and carried out at their clinics (except for treatment by a Specialist where the relevant specialty is not available in Bupa HealthNet and pre-authorisation has been obtained);
 - Specialist consultation (except for dermatology, family medicine, gynaecology, ophthalmology, orthopaedics, otolaryngology, paediatric surgery, paediatrics and psychiatry) and physiotherapy must be referred in writing by a Registered Medical Practitioner;
 - Diagnostic imaging and laboratory tests, if applicable, must be referred in writing by a Registered Medical Practitioner and carried out at a HealthNet Diagnostic Centre (Bupa also accepts referral letters issued by a Registered Chinese Medicine Practitioner and Chiropractor for X-ray and laboratory tests);
 - Pre-authorisation must be obtained from Bupa for:
 - Diagnostic imaging or laboratory tests (as required by Bupa's provider guidelines);
 - Any treatment by a Specialist referred by a HealthNet Registered Medical Practitioner if the relevant specialty is not available in Bupa HealthNet.
 - If the above requirements are not followed, eligible medical expenses will be reimbursed under Non-HealthNet Benefit.
- ⑪ For the full list of Bupa HealthNet Service Providers eligible under Clinical Benefit, please log in to Bupa's customer service portal myBupa. This list is subject to change from time to time.
- ⑫ Some diagnostic centres may not accept referrals from a Registered Chinese Medicine Practitioner and/or Chiropractor for certain X-ray and laboratory tests. If you have any queries, please contact the centres directly.
- ⑬ This benefit is applicable to treatment for psychiatric, psychological, mental or behavioural conditions, senile dementia (including Alzheimer's disease) and Parkinson's disease (except for conditions caused by or related to drug abuse and alcoholism). If the expenses under this benefit are also covered under other benefit items in this Clinical Benefit, the expenses for such items shall be exclusively paid under this item 9 and no benefit shall be payable under other benefit items.
- ⑭ About podiatry service under Wellness Service
 - This Benefit is payable for treatment by a Podiatrist on an outpatient basis at his/her clinic including consultation fee and charges for Medically Necessary topical medicament, orthomechanical services and procedures prescribed at the time of consultation and obtained at a legitimate source on the same day of consultation. The visit to a Podiatrist must be referred in writing by a Registered Medical Practitioner. For the avoidance of doubt, any treatment or expenses in respect of or as a result of Disability shall not be covered. Please pay your podiatry expenses first and submit a claim to Bupa for reimbursement.
- ⑮ About Accidental Hospital Cash Benefit
 - Accidental Hospital Cash Benefit is payable provided that:
 - Hospital Confinement lasts for 6 consecutive hours or more in the same hospital and Room and Board Benefit is payable; and
 - The occurrence of an Accident and the unplanned Hospital Confinement resulting from such Accident are not separated by more than 48 hours.
- ⑯ About Cancer and Serious Infectious Disease Hospital Cash Benefit
 - Cancer and Serious Infectious Disease Hospital Cash Benefit is payable provided that:
 - Hospital Confinement for at least 6 consecutive hours as a result of being diagnosed with Cancer, for the purpose of receiving Medically Necessary treatment and diagnosis of such Cancer, and Room and Board Benefit is payable; or
 - Confinement in the Intensive Care Unit of a Hospital lasts for at least 10 consecutive days in one Hospital admission as a result of contracting any of the Serious Infectious Diseases, for the purpose of receiving Medically Necessary treatment and diagnosis of such Serious Infectious Disease, and Intensive Care Benefit is payable.
- ⑰ The maximum number of days covered per Contract Year is the aggregate sum of the Accidental Hospital Cash Benefit and Cancer and Serious Infectious Disease Hospital Cash Benefit.
- ⑱ Network Dental Centre refers to the network of dental service providers appointed by Bupa to provide dental services items listed under "Network Dental Centre benefit" in the Schedule of Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tseung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to Bupa's customer service portal to view the latest location list. This list is subject to change from time to time. Please contact the Network Dental Centres to understand their consultation hours.
- ⑲ To enjoy full cover under Network Dental Centre benefit:
 - Members must use cashless service at designated Network Dental Centres by presenting their Bupa medical card and Hong Kong Identity Card for verification and record. If the payment is made by the Members to the Network Dental Centres directly, eligible claims will be paid under Non-Network Dental Centre benefit and subject to the maximum limits thereunder.
 - There is no limit on the number of visits for Network Dental Centre benefit items 3-5 and 8-9 per Contract Year.
- ⑳ General practitioner, specialist and Chinese herbalist under Clinical Benefit also cover consultation fee charged by the general practitioners, specialists and Chinese herbalists of video consultation service providers. This benefit shall also cover the medication delivery charge incurred by the designated video consultation service providers (general practitioner and Chinese herbalist only). The list of designated video consultation service providers can be found on Bupa's website. The list may be updated and amended by Bupa from time to time.
- ㉑ The General Practitioner Benefit under the HealthNet Benefit will be extended to cover the consultation by pharmacist and up to 7 days' basic medication for curing (not for the purpose of prevention) the following Minor Illnesses at designated Mannings pharmacies in Hong Kong:
 - "Minor Illness" includes cold and/or flu, allergy, pain and aches, gastrointestinal conditions, and minor skin issue (Athlete's foot, Eczema treatment, minor burns and allergies) only. Only one sign and symptom will be covered for each pharmacist consultation.
 - Please note that the medication obtained at the designated Mannings pharmacies is only suitable for patients who are 5 years old or above.
 - To enjoy cashless services and full cover, member must present a valid Bupa medical card and identity document for verification. Following the consultation a Pharmacist's note will be issued upon request, please keep it for own reference.
 - For the complete list of Mannings pharmacies and their locations, please log in myBupa and select "Pharmacies" under "Service Type" in Network Doctors Finder. This list is subject to change from time to time without prior notice.
 - Each consultation at a Mannings pharmacy will be counted as one visit under HealthNet General Practitioner Benefit and subject to the maximum number of visit per day under the General Practitioner Benefit mentioned in the Schedule of Benefits. It is also not payable under any other benefit such as Prescribed Western Medication Benefit (if any).
 - Please refer to <https://www.bupa.com.hk/pdf/bupa-pharmacare-generic.pdf> for the steps of using Bupa PharmaCare service.

保柏僱健康中小企醫療保障計劃 (翱翔級別)
Bupa Empower SME Health Insurance Scheme (Flyer Tier)



保費表 Subscription Rate Table

2025年1月1日版本 1 January 2025 Edition

以港幣計算 All figures in HK\$

主要保障 Core Benefits		每人每年保費（港幣） Annual Subscription per Person (HK\$)						升級選項之附加保費率 Subscription loading for upgrade option		
		僱員 ^① /配偶 ^② 的平均已屆年齡 ^③ Average attained age ^③ of employee ^① /spouse ^②					子女 ^④ 之已屆年齡 Attained age of children ^④			
		16-30	31-40	41-50	51-64	65-69（只供續保 For renewal only）	15日 days - 17歲 years			
A 住院及手術保障 Hospital and Surgical Benefit								100% 賠償率 100% reimbursement		
計劃 Plan A1	私家房 Private	10,097	12,791	16,625	23,553	44,347	11,877	+20%		
計劃 Plan A2	半私家房 Semi-private	5,249	6,980	8,026	13,266	21,409	5,734	+20%		
計劃 Plan A3	半私家房 Semi-private	2,607	4,079	6,096	9,597	12,850	4,356	+12%		
計劃 Plan A4	大房 Ward	1,412	2,208	3,301	5,196	6,728	2,359	+12%		
C 門診保障 Clinical Benefit								HK\$0 自付費 HK\$0 Co-payment	不限診治總次數 No visit limit in aggregate	200% 每年最高賠償額 200% Overall Annual Limit
計劃 Plan C1		5,457	6,997	8,068	8,245	10,464	9,501	+20%	不適用 N/A	+50%
計劃 Plan C2		2,658	3,409	3,930	4,016	5,098	4,629	+14%	+5%	不適用 N/A
計劃 Plan C3		1,958	2,510	2,895	2,958	3,755	3,409	+14%	+5%	不適用 N/A
自選保障 Optional Benefits										
D 附加醫療保障 ^④ Supplementary Major Medical Benefit ^④										
計劃 Plan D1		319	553	858	1,509	3,135	268			
計劃 Plan D2		277	481	745	1,312	2,724	233			
計劃 Plan D3		859	1,492	2,311	4,070	6,496	723			
計劃 Plan D4		691	1,201	1,859	2,912	4,123	582			
E 特別住院現金保障 ^④ Special Hospital Cash Benefit ^④										
計劃 Plan E1		119								
計劃 Plan E2		59								
F 產科保障 ^⑤ Maternity Benefit ^⑤										
計劃 Plan F1		16,842								
計劃 Plan F2		9,851								
G 牙科保障 ^④ Dental Benefit ^④										
計劃 Plan G1		954								

保費計算方法 Calculation of Subscriptions
享相同保障組合的僱員及配偶 (如適用) 之保費將按他們的平均年齡計算。另外, 如在主要保障下選擇「升級選項」, 須應用「升級選項之附加保費率」計算實際保費。
例子: 如5名享住院及手術保障計劃A1(附升級選項)的僱員之平均年齡為38歲, 他們的保費將按31至40歲組別的保費計算: HK\$12,791 x 120% x 5 = HK\$76,746
The subscriptions for employees and spouses (if applicable) with the same benefit combinations will be based on their average age. In addition, if you choose the "upgrade option" under core benefits, you'll need to apply the "Subscription loading for upgrade option" to calculate the actual subscriptions.
Example: If the average age of the 5 employees under Hospital and Surgical Benefit Plan A1 with upgrade option is 38, their subscriptions will be based on the 31-40 age group.
HK\$12,791 x 120% x 5 = HK\$76,746

附註 Notes
① 所有資格相同的僱員必須參加同一保障組合。
② 如在任何保障組合內選擇家屬保障, 所有合資格的家屬必須跟相關僱員參加同一保障組合。
③ 僱員/配偶的平均已屆年齡 = 同一保障組合下所有受保成人的已屆年齡之總和 ÷ 此保障組合下的所有受保成人人數。
④ 如在任何保障組合內選擇「附加醫療保障」、「特別住院現金保障」及/或「牙科保障」, 在同一保障組合內的所有會員必須投保。
⑤ 如在任何保障組合內選擇「產科保障」, 在同一保障組合內的所有女性會員(僱員及配偶)必須投保。
⑥ All employees with the same eligibility must be enrolled in the same benefit combination.
⑦ If dependant cover is selected in any benefit combination, all eligible dependants must join the same benefit combination as that of the relevant employee.
⑧ Average attained age of employees/spouses = the sum of all insured adults' attained age in the same benefit combination ÷ no. of insured adults in this benefit combination.
⑨ If Supplementary Major Medical Benefit, Special Hospital Cash Benefit and/or Dental Benefit is selected in any benefit combination, all members covered by that benefit combination must be enrolled.
⑩ If Maternity Benefit is selected in any benefit combination, all female members (employees and spouses) covered by that benefit combination must be enrolled.

保費並非保證, 保柏有可能每年作出調整。Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
有關保費徵費
由2018年1月1日起, 保險業監管局按保費徵收徵費, 徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費, 應繳徵費將按適用的徵費率計算。有關徵費率詳情, 請瀏覽 www.bupa.com.hk/levy。

About Levy payment
Starting from 1 January 2018, insurance subscription payment is subject to the Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

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。請參考合約查閱保障金額表內大楷詞語之定義。
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. Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.