



Bupa Critical Essential Care
保柏智安保危疾保障計劃

Bupa 保柏

Bupa – Your choice for health protection

保柏 – 您的健康保障之選

Bupa – A global health and care organisation

- Bupa was founded in 1947. Since then, it has gone from a UK company to a major global name in private health and care, with over 34 million customers around the world.
- Bupa operates in the UK, America, Australia, New Zealand, Spain, Denmark, Northern Europe, Latin America, Hong Kong, China, Thailand, Malta, India, Saudi Arabia and Egypt.
- Our businesses range from health insurance to care homes for the elderly, from hospitals to health assessments and chronic disease management. Business turnover in 2008 was approximately £5.8 billion (HK\$74 billion)¹.
- As a provident association, Bupa has no shareholders and all profits are reinvested to improve our healthcare services.

Bupa Hong Kong – A health insurance specialist for over three decades

- Over the past 30 years, Bupa Hong Kong has become well known for its quality health insurance service. It is now one of the top three medical insurers in Hong Kong².
- As a leading provider, we are trusted by over 190,000 individuals and 2,000 companies, safeguarding individual's and employees' health. For 13 years in a row, we have been recommended by the Hong Kong Government to provide quality health insurance schemes to civil servants.
- Bupa is the first insurer to offer lifelong guaranteed renewal of individual health insurance to ensure members are covered at their old age.
- Bupa's medical network boasts over 2,400 clinics and health facilities, making it the largest in Hong Kong. We pioneered medical card service, enabling members to receive treatment without cash payment and the hassles of submitting claims.



¹ Source: Bupa Annual Report 2008; Exchange rate : £1 = HK\$12.645 (last update: June 2009)

² Source: Medical Insurance Business Statistics 2008 by Hong Kong Federation of Insurers



“Taking care
of the lives
in our hands”

保柏－環球醫療保健集團

- 保柏成立於1947年，至今已由一所英國公司發展為全球知名的私營醫療保健機構，全球客戶人數超過3,400萬名。
- 保柏業務遍佈英國、美國、澳洲、新西蘭、西班牙、丹麥、北歐、拉丁美洲、香港、中國、泰國、馬爾他、印度、沙特阿拉伯和埃及等。
- 業務範圍包括醫療保險、護老院、醫院、健康診斷中心和長期疾病管理等服務。2008年的業務收入約58億英鎊(740億港元)¹。
- 作為一間福利機構，保柏不設股東，因此可將所有收入盈餘全用於改善我們的醫療保健服務上。

保柏香港－逾30年的醫療保險專家

- 保柏香港在過去30年，素以優質醫療保險服務見稱，目前為本港三大醫療保險機構之一²。
- 作為業界之翹楚，保柏為全港逾19萬名會員及超過2,000間企業所信賴，保障個人及僱員的健康。我們更連續13年獲政府推薦，為本港公務員提供優質的醫療保險計劃。
- 保柏是業內首間為個人客戶提供終生續保保證的保險公司，確保會員年老時仍享有保障。
- 保柏的醫療網絡診所及設施超過2,400間，全港最大。我們最先推出醫療卡服務，讓會員可預先獲得治療而無須支付現金，免卻辦理索償的煩惱。

¹資料來源：保柏2008年度年報，兌換率：1英鎊 = 12.645港元(最後更新：2009年6月)

²資料來源：香港保險業聯會2008年度香港醫療保險業務統計

Bupa Critical Essential Care

Optimal protection for medical care

保柏智安保危疾保障計劃 照顧患病後的醫療需要

Can we afford to ignore the threat of critical illness?

Serious illnesses are becoming increasingly common and affecting patients younger than ever before. The latest statistics³ show this issue demands everyone's immediate attention:

- 1 in 4 men may develop cancer
- 1 in 5 women may develop cancer
- 30% rise in new cancer cases in the past decade
- 15% to 47% increase in hospital confinements and deaths caused by cancer, heart disease and cerebrovascular disease in the past decade

What happens when critical illness strikes...

Treatment for critical illness is prolonged and expensive. Worse still, you may be totally incapable of earning a regular income while you recover. How will you support yourself and your loved ones should the unthinkable happen?

Typical treatment costs of colon cancer (ward level of private hospital)⁴

Diagnostic examinations and treatment costs of first 2 years	HK \$586,500
Regular post-recovery check-ups (for 2 years)	HK \$96,500

Bupa gives you extra health cover at critical time

As a health insurance specialist, Bupa understands the financial impact of serious illness. That's why we not only offer a lump sum benefit to help you meet your living expenses, but also take care of your extra medical expenses by automatically topping up your health insurance cover⁵.

The exclusive Bupa complete medical care solution for members

3 Bupa Critical Essential Care offers a lump sum benefit to compensate for loss of income

2 Free Medical Top-up Benefit⁵ supplements medical cover on diagnosis of a critical illness

1 Bupa Health Insurance Schemes cover basic medical expenses

³ Source : Cancer Registry, Hong Kong Hospital Authority (2006).

⁴ Source : AmMed Cancer Centre.

⁵ Applicable to members of all Bupa individual health insurance schemes only, except the Bupa Wise Choice Health Insurance Scheme. For more details, please refer to the 'Schedule of Critical Illness Benefits and Free Medical Top-up Benefit' section.



我們能擺脫危疾的威脅嗎？

嚴重病愈來愈普遍，而且有年輕化的趨勢，實在不容忽視。最新的數據顯示³：

- 每4名男士便有一人有機會患上癌症
- 每5名女士便有一人有機會患上癌症
- 現在癌症的新症比10年前上升30%
- 與10年前比較，因癌症、心臟病、腦血管病等入院及死亡的數字上升15%至47%不等

隨危疾而來的一連串難題...

危疾治療過程漫長，而且費用高昂，加上患病期間失去收入，生活支出如何是好？

治療大腸癌症參考費用(私家醫院大房)⁴

診斷檢查及首兩年治療費用	港幣	586,500元
康復後定期檢查(兩年)	港幣	96,500元

在關鍵時刻 保柏奉上額外醫療保障

作為醫療保險專家，保柏當然十分了解危疾造成的財政負擔，因此保柏提供的危疾保障不但支付一筆過的賠償以助您解決生活開支，更在這重要時刻，自動提高您在保柏的醫療保障額⁵。

保柏為會員提供的全面健康保障

3 保柏智安保危疾保障
一筆過賠償以彌補收入的損失

2 免費醫療附加保障⁵
在危疾確診時進一步提高醫療保障額

1 保柏醫療保障計劃
賠償基本醫療費用

³資料來源：香港醫院管理局癌症資料統計中心(2006年)。

⁴資料來源：安美癌科治療中心。

⁵只適用於保柏個人醫療保障計劃會員，「保柏智康健」計劃除外。詳情請參閱危疾保障表及免費醫療附加保障部分的內容。

Comprehensive and affordable protection

以實惠保費 盡享全面保障

Comprehensive protection against 58 critical illnesses

The Bupa Critical Essential Care scheme protects you against an extensive range of 58 critical illnesses, including 49 Major Critical Illnesses and 9 Special Critical Illnesses. Major killers such as cancer, heart disease and stroke are all covered. For full details, please refer to the Schedule of Critical Illness Benefits.

Protection against 9 Special Critical Illnesses

Our Special Critical Illness cover includes minimally invasive surgeries such as angioplasty which are now commonly used to treat coronary diseases. The scheme also protects you against early stage cancer and carcinomas in situ of the prostate, testes in males, breast, cervix uteri cancer in females, etc.

Bupa also enables you to claim for up to two Special Critical Illnesses while most products in the market only allow one claim.

Free Medical Top-up Benefit worth up to HK\$300,000

Many critical illness insurance plans terminate immediately upon payment of benefits but Bupa offers a free Medical Top-up Benefit⁶ to help you meet expenses at this critical time. All hospital fees for critical illness treatment will be paid in full up to the benefit limit without any deductibles.

The higher the sum you are insured for, the higher the free Medical Top-up Benefit you can enjoy.

⁶ Applicable to members of all Bupa individual health insurance schemes only, except the Bupa Wise Choice Health Insurance Scheme. Terms and exclusions apply.

⁷ The sum insured must be in the multiples of HK\$50,000.

⁸ Cover for Total and Permanent Disability, Terminal Illness, Parkinson's Disease and Alzheimer's Disease expires at age 65.

Children are also covered

Children and teenagers are also at risk of developing cancers like leukaemia or brain cancer. By covering children with an affordable critical illness insurance scheme with Bupa, you will ensure the best possible treatment for your children.

Competitive subscriptions to suit your life stage needs

As the scheme is budget-friendly and flexible, you can afford a sum insured which can properly protect your family whilst you are coping with higher living expenses. The choice of sum insured ranges from HK\$200,000 to HK\$1,500,000⁷ and cover will continue until you reach age 80⁸.

Monthly subscription example (HK\$) :

Sum Insured	Age	
	35-year-old non-smoker	0 to 17 year -old minor
400,000	196	152
700,000	343	266



“
Bupa takes care
of you at
critical time
”

全面保障58種危疾

「保柏智安保」危疾保障計劃涵蓋58種危疾，包括49種主要危疾及9種特別危疾，本港殺手病如癌症、心臟病、中風等亦一一涵蓋。詳情見危疾保障表。

保障9種特別危疾

此計劃更保障9種特別危疾，包括治療冠心病的常見微創手術，例如通波仔，以及早期癌症及未擴散的原位癌，例如男性的前列腺初期癌症、睪丸原位癌；女性的乳房原位癌、子宮頸原位癌等。

會員可索償兩種特別危疾，而其他同類產品大多數只能索償一次。

免費醫療附加保障高達港幣30萬元

市場上傳統的危疾保障計劃，在支付一筆過賠償後，便立即終止保障。但保柏卻明白到在這個關鍵時刻，您更需額外保障以應付醫療費用。因此保柏特別為您免費送上「醫療附加保障」⁶，全數賠償在限額以內因治療危疾的住院費用，更不設自付費。

投保額越高，免費「醫療附加保障」額愈大。

兒童亦可投保

兒童及青少年亦有患癌機會，例如白血病及腦癌。一份危疾保障，所費不多，卻可在必要時給子女最佳治療。

保費相宜 切合人生階段所需

「保柏智安保」危疾保障計劃的保費相宜，讓您在經濟負擔最重的人生階段，能選擇充足的保障額，充分保障家人。您可自由選擇由港幣20萬至150萬的保障額⁷，保障期至80歲⁸。

每月保費例子(港幣)：

投保額	年齡	
	35歲非吸煙者	0-17歲未成年人士
400,000	196	152
700,000	343	266

⁶只適用於保柏個人醫療保障計劃會員，「保柏智康健」計劃除外。須符合條款及不保項目的規定。

⁷投保額必須為港幣50,000元的倍數。

⁸完全永久傷殘、末期疾病、阿滋海默症及帕金森症的保障期至65歲。

Schedule of Critical Illness Benefits and Free Medical Top-up Benefit

危疾保障表及免費醫療附加保障

Major Critical Illnesses covered 主要危疾保障⁹

Type of Illnesses 危疾種類	Description 名稱
Cancer 癌症	1. Cancer 癌症
Illnesses related to the Heart 與心臟相關的疾病	2. Cardiomyopathy 心肌病 3. Coronary Artery Disease Surgery 冠狀動脈手術 4. Heart Attack 急性心肌梗塞 5. Heart Valve Surgery 心瓣手術 6. Other Serious Coronary Artery Disease 其他嚴重冠狀動脈疾病 7. Primary Pulmonary Arterial Hypertension 原發性肺動脈高壓 8. Surgery to Aorta 主動脈手術
Illnesses related to Major Organs and Functions 與主要器官相關的疾病	9. Acute Necrotic Pancreatitis 急性壞死性胰臟炎 10. Aplastic Anaemia 再生障礙性貧血 11. Blindness 雙目失明 12. Chronic Relapsing Pancreatitis 再發性慢性胰臟炎 13. End Stage Liver Disease 末期肝病 14. End Stage Lung Disease 末期肺病 15. Fulminant Hepatitis 暴發性肝炎 16. Haemolytic Streptococcal Gangrene 溶血性鏈球菌性壞疽 17. Kidney Failure 腎衰竭 18. Loss of Hearing 失聰 19. Loss of Limbs 肢體缺失 20. Loss of Speech 喪失語言能力 21. Major Burns 嚴重灼傷 22. Major Organ Transplantation 主要器官移植 23. Medullary Cystic Disease 囊腫性腎髓病 24. Total and Permanent Disability ¹⁰ 完全永久傷殘 ¹⁰
Illnesses related to Nervous System 與神經肌肉系統相關的疾病	25. Alzheimer's Disease ¹⁰ 阿滋海默症 ¹⁰ 26. Amyotrophic Lateral Sclerosis 肌萎縮側索硬化 27. Apallic Syndrome 植物人 28. Bacterial Meningitis 細菌性腦膜炎 29. Benign Brain Tumour 良性腦腫瘤 30. Coma 昏迷 31. Creutzfeldt-Jacob Disease 克雅二氏病 32. Encephalitis 腦炎 33. Major Head Trauma 嚴重頭部創傷 34. Multiple Sclerosis 多發性硬化症 35. Muscular Dystrophy 肌營養不良症 36. Paralysis 癱瘓 37. Parkinson's Disease ¹⁰ 帕金森症 ¹⁰ 38. Poliomyelitis 脊髓灰質炎 39. Primary Lateral Sclerosis 原發性側索硬化 40. Progressive Bulbar Palsy 進行性延髓麻痹 41. Progressive Muscular Atrophy 進行性肌肉萎縮 42. Spinal Muscular Atrophy 脊髓性肌萎縮 43. Stroke 中風
Other Critical Illnesses 其他危疾	44. HIV Due to Blood Transfusion 因輸血感染人類免疫力缺乏病毒 45. Elephantiasis 象皮病 46. Occupationally Acquired HIV 因職業感染人類免疫力缺乏病毒 47. Severe Rheumatoid Arthritis 嚴重類風濕關節炎 48. Systemic Lupus Erythematosus 系統性紅斑狼瘡 49. Terminal Illness ¹⁰ 末期疾病 ¹⁰
Benefit 賠償額	100% of sum insured 投保額之100%

⁹ One Major Critical Illness claim for each contract. 每份合約賠償主要危疾1次。

¹⁰ Cover expires at age 65. 保障至65歲。

Special Critical Illnesses covered 特別危疾保障

Male 男性	Female 女性
1. Minimally Invasive Surgery for Coronary Artery Diseases including Angioplasty 治療冠心病的微創手術包括血管成形術	
2. Carcinoma in situ of the Testes 睪丸原位癌	4. Carcinoma in situ of the Breast 乳房原位癌
3. Early Stage Cancer of the Prostate 早期前列腺癌	5. Carcinoma in situ of the Cervix Uteri 子宮頸原位癌
	6. Carcinoma in situ of the Fallopian Tube 輸卵管原位癌
	7. Carcinoma in situ of the Uterus 子宮原位癌
	8. Carcinoma in situ of the Vagina 陰道原位癌
	9. Early Stage Cancer of the Ovary 早期卵巢癌
Benefit (Each critical illness¹¹) 賠償額 (每種危疾 ¹¹)	20% of sum insured, up to a maximum of HK\$240,000 投保額之20%，最高港幣240,000元

Free Medical Top-up Benefit 免費醫療附加保障

(Applicable to members of all Bupa individual health insurance schemes only except the Bupa Wise Choice Health Insurance Scheme)
(只適用於保柏個人醫療保障計劃會員，「保柏智康健」計劃除外)

Aggregate Sum Insured of Bupa Critical Essential Care (HK\$) ¹² 保柏智安保危疾保障計劃總投保額(港幣) ¹²	Free Medical Top-up Benefit (HK\$) ¹³ 免費醫療附加保障額(港幣) ¹³
200,000 - 350,000	100,000
400,000 - 650,000	200,000
700,000 - 1,500,000	300,000

¹¹ Each member can claim a maximum of two Special Critical Illnesses during their lifetime. After paying out the benefit for a Special Critical Illness, members can make a claim for a Major Critical Illness whose benefit payable is the sum insured minus any Special Critical Illness benefit that has already been paid.

¹² The limit for the free Medical Top-up Benefit is based on the aggregate sum insured of all Bupa Critical Essential Care contracts under which the Major Critical Illness benefit is payable.

¹³ Major terms and conditions:

- Only applicable to medical expenses arising from a Major Critical Illness within 12 months of diagnosis. Benefit is paid as incurred.
- Any medical expenses exceeding the Hospital and Surgical Benefit (including the Supplementary Major Medical Benefit) paid to an individual health insurance scheme member will be reimbursed under free Medical Top-up Benefit.
- Please refer to the Contract for full terms and conditions.

¹¹ 每位會員終生可向保柏索償2種特別危疾，支付特別危疾賠償後，可再索償主要危疾，賠償金額為投保額減去已支付的特別危疾賠償金額。

¹² 免費「醫療附加保障」的限額以所有可獲得主要危疾賠償的「保柏智安保」危疾保障計劃合約合計的總投保額計算。

¹³ 主要使用細則：

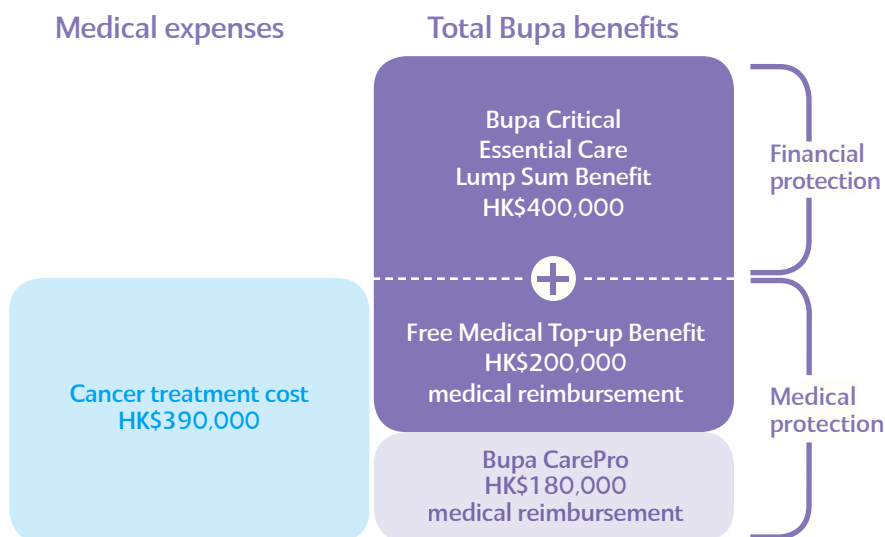
- 只適用於由確診主要危疾起12個月內因該主要危疾而引致的醫療費用，以實報實銷形式賠償。
- 有關費用超出保柏個人醫療保障計劃中住院及手術保障賠償額後(包括附加醫療保障)，便開始於此保障項目下賠償。
- 有關保障條款詳情，請參閱合約。



Case Study: How Bupa's extra benefits help you meet critical illness medical expenses

個案分享: 額外保障助您應付危疾醫療費用

When Mr Wong was diagnosed with colon cancer, he faced treatment costs of HK\$390,000 for the first year alone. As a member of the Bupa CarePro Health Insurance Scheme, Mr Wong was entitled to an extra HK\$200,000 in free Medical Top-up Benefit based on the HK\$400,000 sum he had insured himself for with the Bupa Critical Essential Care scheme.



How Bupa's complete medical care solution benefited Mr Wong:

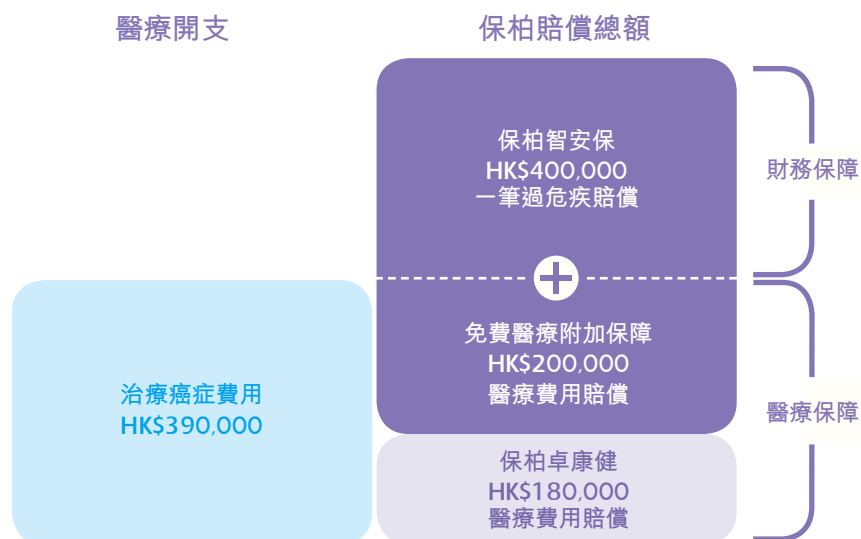
1. A lump sum of HK\$400,000 critical illness benefit was paid to Mr Wong for day-to-day expenses.
2. Mr Wong's HK\$200,000 free Medical Top-up Benefit significantly reduced his out-of-pocket medical expenses.
3. With the free Medical Top-up Benefit, Mr Wong actually received HK\$600,000 in benefits for a sum insured of HK\$400,000.
4. Bupa CarePro guarantees to cover the yearly cost of Mr Wong's prolonged cancer treatment for as long as he lives with no additional loading.

If Mr Wong had taken out a non-Bupa critical illness insurance plan, he would only have received HK\$400,000 in critical illness benefits.

The above medical expenses are based on an actual Bupa claim case and are for illustrative purposes only. Actual treatment costs and figures may vary from case to case.



黃先生患上大腸癌，首年醫療費用已達港幣39萬元。由於他也是「保柏卓康健」醫療保障計劃的會員，及投保了港幣40萬元「保柏智安保」，因此可額外獲得港幣20萬元免費「醫療附加保障」。



黃先生如何從保柏提供的全面健康保障獲益：

1. 一筆過獲得港幣40萬元危疾保障，以應付生活支出。
2. 港幣20萬元的免費「醫療附加保障」大幅減少黃先生要自付的醫療費用差額。
3. 買港幣40萬元危疾保障，連同免費「醫療附加保障」，實得港幣60萬元賠償。
4. 癌症治療的長期開支可於「保柏卓康健」醫療保障計劃下繼續每年獲得賠償，該計劃保證終生續保，而且不收個人額外保費。

如果黃先生投保的只是市面一般的危疾計劃，只會獲得港幣40萬元危疾賠償。

以上醫療費用以保柏索償個案為參考，並只供說明用途，實際治療費用視乎情況而定，有可能不同。

Major Exclusions

主要不受保障項目

- Any pre-existing condition meaning illness or injury that commenced or presented sign(s) and symptoms, regardless of whether they are known or unknown to the Subscriber or Member, prior to the Contract Effective Date, Contract Issue Date or date of last reinstatement of this Contract whichever is later, unless the condition or illness has been declared to and accepted by Bupa.
- The signs or symptoms of which Critical Illness or the diagnosis of which Critical Illness first occurred within ninety (90) days immediately following the Contract Effective Date, Contract Issue Date or the date of last reinstatement of this Contract, whichever is later.
- Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or Human Immune Deficiency Virus infections (except for HIV Due to Blood Transfusion and Occupationally Acquired HIV).
- Suicide, attempted suicide or intentionally self-inflicted injury, whether the Member is sane or insane.
- Intoxication by alcohol or drugs not prescribed by a Registered Medical Practitioner.
- Any congenital conditions meaning medical abnormalities existing at the time of birth, regardless of whether they are known or unknown to the Subscriber or Member.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist acts.
- Violation or attempted violation of the law or resistance to arrest or participation in any criminal act.
- Travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
- Inhaling gas except from hazard incidental to occupation.
- Engaging in (or practicing) boxing, caving, climbing, horse-racing, jet skiing, martial arts, mountaineering, off-piste skiing, pot-holing, power-boat racing, underwater diving, yacht racing or any race, arial sport, trial or timed motor sport.
- 已存在疾病指在合約生效日、合約簽發日及合約最後復效日前(以較後者為準)出現病徵或開始的疾病或損傷，無論投保人或會員知道與否，除非該狀況或疾病已向保柏披露並獲得接納。
- 在合約生效日、合約簽發日及合約最後復效日後90日內(以較後者為準)出現病徵或確診的危疾。
- 愛滋病及愛滋病相關綜合症，或人類免疫力缺乏病毒(因輸血感染人類免疫力缺乏病毒及因職業感染人類免疫力缺乏病毒除外)。
- 自殺、意圖自殺、蓄意自傷身體，無論會員神智清醒與否。
- 醉酒或並非由註冊西醫處方的藥物。
- 於出生時已存在之任何先天性疾病、無論投保人或會員知道與否。
- 戰爭、入侵、外敵行動、開戰(不論是否已宣戰)、內戰、暴動、革命、叛亂或軍人奪權、恐怖活動等。
- 參與或意圖違反法律或拒捕或參與任何犯罪活動。
- 乘搭任何飛機，但乘坐民航飛機的繳費旅客除外。
- 吸入氣體，因職業關係發生之意外除外。
- 參與(或練習)拳擊、洞穴探險、攀爬、賽馬、小型高速滑艇、武術、攀山、在滑雪道以外滑雪、探洞、賽艇、潛水、帆船競賽或任何比賽、空中運動、測試或牽涉計時的電單車駕駛。

有關「醫療附加保障」的不受保項目，請參閱合約。

Please refer to the Contract for exclusions related to Medical Top-up Benefit.

FAQs

常見問題

1. Who is eligible to enrol?

All Hong Kong residents aged from 15 days to 59 years are welcome to enrol and can renew until the age of 80. In the case of minors, the applicant must be a parent or guardian.

2. How do I enrol?

Simply complete and return a Bupa Critical Essential Care application form with your initial subscription (ie two months' subscription for monthly payment mode or one full-year's subscription for annual payment mode). You may be asked to take a medical examination or complete relevant questionnaires for underwriting purposes. Your contract may be issued with additional subscription or exclusions depending on your specific health and occupational conditions.

3. How will my subscription rates be decided upon?

Subscriptions will be based on your age and smoking habits and are guaranteed for every five years after enrolment but will be adjusted in line with your age at renewal after each five-year period.

4. Is there a waiting period?

The waiting period for this scheme is 90 days from the Contract Effective Date, Contract Issue Date and Contract Reinstatement Date, whichever is later. Critical illnesses which are diagnosed or of which symptoms are shown within the waiting period are not covered.

5. How do I pay my subscriptions?

You can pay your subscriptions either monthly or annually to suit your personal needs.

6. If I join a Bupa individual health insurance scheme after enrolling in Bupa Critical Essential Care, can I have the free Medical Top-up Benefit?

Yes. Provided your Bupa individual health insurance scheme (except Bupa Wise Choice) is in force at the time you are diagnosed with a Major Critical Illness, you can enjoy this benefit.

7. Can I enrol in more than one Bupa Critical Essential Care scheme?

Yes. You can enrol in more than one Bupa Critical Essential Care scheme to suit your needs. The maximum sum insured for all Bupa critical illness policies is HK\$1,500,000, subject to underwriting approval. You can also reduce the sum insured, subject to a minimum of HK\$200,000 for each contract.

8. How to calculate subscription?

Taking an example of a 30 years old non-smoker taking out HK\$300,000 sum insured:

Annual subscription calculation (HK\$):

Sum insured ÷ 1,000 × annual subscription rate of attained age
= 300,000 ÷ 1,000 × 4.26
= 1,278 (rounded up or down to the nearest integer)

Monthly subscription calculation (HK\$):

Sum insured ÷ 1,000 × monthly subscription rate of attained age
= 300,000 ÷ 1,000 × 0.41
= 123 (rounded up or down to the nearest integer)

As subscriptions are guaranteed for period of every five years, the subscription shown in the above example applies to applicants who enrol at age 30 and renew from ages 31-34. From the fifth contract anniversary, the calculation will be based on the subscription rate for age 35.

FAQs

常見問題

1. 適合哪類人士投保？

凡出生15日至59歲的香港居民均歡迎投保。可續保至80歲。兒童保單的申請人必須為父母或監護人。

2. 投保有何手續？

須填妥「保柏智安保」危疾保障計劃的申請表，及繳交首次保費，即兩個月保費(月供)或全年保費(年供)，如有需要，保柏會要求投保人作身體檢查或填寫有關問卷，然後由保柏核保。保柏可能按健康及職業狀況收取額外保費或加入不保項目。

3. 計劃的收費模式如何？

此計劃的保費按投保人的年齡及是否吸煙計算，參加計劃後五年內保費保證不變，第6年續保時按屆時年齡繳費，然後保費又再固定5年不變，如此類推。

4. 是否有等候期？

此計劃設有90日等候期，由合約生效日、合約簽發日或合約復效日最後者為準。在等候期內出現病徵或確診的危疾不在保障範圍內。

5. 保費繳付方法如何？

您可按自己財務需要選擇月供或年供。

6. 我參加「保柏智安保」危疾保障計劃後，才投保保柏個人醫療保障計劃，是否可同樣獲送免費醫療附加保障？

可以。只要在證實患上主要危疾時，您的保柏個人醫療保障計劃（「保柏智康健」除外）經已生效，便可獲此權益。

7. 我可買超過一份「保柏智安保」危疾保障計劃嗎？

可以，您可因應自己需要投保一份以上「保柏智安保」危疾保障計劃，最高投保總額可高達港幣150萬元（須經核保批核）。您或可調低投保額，每份合約以港幣20萬元為下限。

8. 怎樣計算保費？

以一名30歲非吸煙人士投保港幣30萬元保額為例：

年繳保費計算方法 (以港幣計算)：

$$\begin{aligned} & \text{投保額} \div 1,000 \times \text{年繳保費率 (按屆滿年齡計)} \\ & = 300,000 \div 1,000 \times 4.26 \\ & = 1,278 \text{ (以四捨五入計)} \end{aligned}$$

月繳保費計算方法 (以港幣計算)：

$$\begin{aligned} & \text{投保額} \div 1,000 \times \text{月繳保費率 (按屆滿年齡計)} \\ & = 300,000 \div 1,000 \times 0.41 \\ & = 123 \text{ (以四捨五入計)} \end{aligned}$$

由於保費保證每5年不變，上述例子的保費適用於30歲投保時及31-34歲時續保。於第5個保單週年，保費將按會員當時35歲的保費率計算。

Table of Subscription Rates 保費率表

Effective from 1 July 2009 自2009年7月1日起生效

All figures in HK\$ 以港幣計算

非吸煙者保費率 Non-smoker Rates			吸煙者保費率 Smoker Rates		
Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算		Attained Age 已屆年齡	Per \$1,000 of Sum Insured 以每千元投保額計算	
	Annual Rates 年繳保費率	Monthly Rates 月繳保費率		Annual Rates 年繳保費率	Monthly Rates 月繳保費率
0-17	4.00	0.38	0-17	4.00	0.38
18	3.65	0.35	18	4.10	0.39
19	3.70	0.35	19	4.20	0.40
20	3.75	0.36	20	4.29	0.41
21	3.79	0.36	21	4.37	0.42
22	3.83	0.37	22	4.45	0.43
23	3.86	0.37	23	4.54	0.44
24	3.90	0.37	24	4.62	0.44
25	3.95	0.38	25	4.72	0.45
26	3.98	0.38	26	4.92	0.47
27	4.02	0.39	27	5.14	0.49
28	4.09	0.39	28	5.38	0.52
29	4.17	0.40	29	5.64	0.54
30	4.26	0.41	30	5.94	0.57
31	4.37	0.42	31	6.33	0.61
32	4.50	0.43	32	6.77	0.65
33	4.65	0.45	33	7.26	0.70
34	4.85	0.47	34	7.82	0.75
35	5.12	0.49	35	8.46	0.81
36	5.41	0.52	36	9.13	0.88
37	5.73	0.55	37	9.81	0.94
38	6.07	0.58	38	10.50	1.01
39	6.51	0.62	39	11.22	1.08
40	7.07	0.68	40	12.05	1.16
41	7.67	0.74	41	12.94	1.24
42	8.41	0.81	42	14.04	1.35
43	9.31	0.89	43	15.28	1.47
44	10.21	0.98	44	16.63	1.59
45	11.18	1.07	45	18.06	1.73
46	12.22	1.17	46	19.56	1.88
47	13.32	1.28	47	21.22	2.03
48	14.44	1.38	48	23.16	2.22
49	15.63	1.50	49	25.18	2.41
50	17.16	1.65	50	27.23	2.61
51	19.43	1.86	51	30.17	2.89
52	21.30	2.04	52	32.44	3.11
53	23.10	2.22	53	35.13	3.37
54	25.01	2.40	54	38.16	3.66
55	26.96	2.59	55	41.41	3.97
56	29.05	2.79	56	44.95	4.31
57	31.56	3.03	57	49.38	4.74
58	34.42	3.30	58	54.63	5.24
59	37.89	3.63	59	60.35	5.79
Below subscription rates are for renewal only 以下保費率只供續保之用					
60	41.77	4.01	60	66.69	6.40
61	45.28	4.34	61	72.28	6.93
62	48.47	4.65	62	77.57	7.44
63	51.66	4.95	63	82.21	7.88
64	54.64	5.24	64	86.65	8.31
65	57.57	5.52	65	91.12	8.74
66	61.44	5.89	66	97.33	9.33
67	65.69	6.30	67	103.94	9.97
68	70.42	6.75	68	110.22	10.57
69	75.48	7.24	69	116.33	11.16
70	80.91	7.76	70	123.24	11.82
71	86.73	8.32	71	130.00	12.47
72	92.96	8.91	72	136.46	13.09
73	98.91	9.49	73	144.61	13.87
74	105.93	10.16	74	153.46	14.72
75	113.46	10.88	75	163.13	15.64
76	117.88	11.30	76	171.19	16.42
77	122.44	11.74	77	179.64	17.23
78	126.21	12.10	78	188.77	18.10
79	130.18	12.48	79	198.35	19.02

Please refer to the section of FAQ for the example of subscription calculation.

有關保費計算方法，請參閱「常見問題」部分。

Notes:

· After the end of every 5-year subscription guaranteed period, the renewal subscription will be based on attained age and prevailing subscription rates which may be adjusted.

備註：

· 在每5年的保費保證期完結時，續保保費將按屆滿年齡及當時的保費率計算，保費率有可能作出調整。



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