



Bupa Gold
保柏尊貴寶

Bupa 保柏

Bupa – Your choice for health protection

保柏 – 您的健康保障之選

Bupa – The UK’s largest health insurer

- 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 10 million insurance customers around the world.
- Bupa operates in the UK, America, Australia, New Zealand, Spain, Latin America, Hong Kong, China, Thailand, India and Saudi Arabia.
- Our businesses range from health insurance to care homes for the elderly, from hospitals to health assessments and chronic disease management. Group revenue in 2009 was approximately £6.94 billion (HK\$87 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 35 years

- Over the past 35 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 210,000 members and more than 2,000 companies, safeguarding individual's and employees' health. For 14 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 during old age.
- Bupa's medical network boasts around 2,400 doctors and medical service providers, making it the largest in Hong Kong. We pioneered the medical card service, enabling members to receive treatment without cash payment or the hassle of submitting claims.

¹ Source: Bupa Annual Report 2009; Exchange rate : £1 = HK\$12.55 (as at 31 December 2009)

² Source: Annual General Insurance Business Statistics, Office of the Commissioner of Insurance, 2009



“Taking care
of the lives
in our hands”

保柏－英國最大醫療保險

- 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，全球保險客戶人數超過1,000萬名。
- 保柏業務遍佈英國、美國、澳洲、新西蘭、西班牙、拉丁美洲、香港、中國、泰國、印度和沙特阿拉伯。
- 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。2009年的集團收入約69.4億英鎊（870億港元）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－35年的醫療保險專家

- 保柏香港在過去35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21萬名會員及超過2,000間企業所信賴，保障個人及僱員的健康。我們更連續14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。
- 保柏的醫療網絡約有2,400名醫生及醫療服務供應商，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2009年度年報；兌換率：1英鎊 = 12.55港元（以2009年12月31日計）

²資料來源：香港保險業監理署2009年度一般保險業務年度統計

Bupa Gold - Elite worldwide protection

「保柏尊貴寶」 一級環球保障

Whether you are a top executive or an entrepreneur running your own business, you and your family deserve superior health protection. Bupa Gold's comprehensive global protection has you covered by the first-class medical services, giving you peace of mind wherever you are.

Comprehensive cover

Bupa Gold's Hospital and Surgical Benefit covers private room expenses. Optional Clinical, Maternity and Dental cover are also available, addressing the different medical needs of your family.

No pre-payment to make, no claims to submit

Your Bupa Gold Card is accepted by any local private hospital³ and around 1,900 doctors and medical service providers. When you use the Bupa Gold Card, Bupa will pay all eligible medical expenses for you directly⁴. There is no need to pre-pay the bill and go through the hassle of submitting claims.

Full cover

For any local private hospital³ stay, Room and Board along with Miscellaneous Hospital Services will be fully reimbursed⁵. In addition, the overseas hospital benefit will give you peace of mind if you need to receive treatment abroad. Consultation fees can be fully reimbursed⁵ in any clinic throughout the world. This scheme is ideal for frequent travellers.

³Excluding the HK Anti-Cancer Society Jockey Club Cancer Rehabilitation Centre which is not a Hospital under the definition of this scheme

⁴Subject to a credit limit

⁵Full cover will be provided within the overall annual limit and maximum number of visits for each contract year



“Bupa Gold
offers
worldwide
coverage”

無論您是公司要員，或是擁有自己事業的企業家，您和家人應享有一份與眾不同的優越健康保障。「保柏尊貴寶」計劃完備的國際性保障，令會員無論身處何方，均可安心接受一級的醫療服務。

保障全面

「保柏尊貴寶」設有私家房級別的住院及手術保障、自選的門診、產科及牙科保障，全面照顧您全家的各種醫療需要。

免繳費 免索償

本港所有私家醫院³及約1,900名醫生和醫療服務供應商均接受您的「保柏尊貴寶卡」，當您使用「保柏尊貴寶卡」時，保柏會直接支付全部合資格的醫療費用⁴，您無須預先繳費，亦不用申請索償。

全數賠償

在本港任何一間私家醫院³留院，住房及膳食費和住院雜費均可獲全數賠償⁵，計劃提供的海外保障額，讓您安心在海外就醫。而在全球任何診所求診，診症費可獲全數賠償⁵，特別適合經常身處海外的人士。

³根據此計劃的定義，香港防癌會賽馬會癌症康復中心並非醫院，因此不包括在內

⁴設有墊支限額

⁵在合約每年賠償總額及門診使用次數之範圍內提供全數賠償

Exclusive privileges for Bupa Gold members

「保柏尊貴寶」會員專享權益

Lifelong guaranteed renewal

Bupa guarantees that your cover can be renewed for life, regardless of any changes in your health after joining.

No additional charges on individual basis

Regardless of your claims history and state of health, there will be no increase in subscription on an individual basis upon contract renewal.

No waiting period

There is no waiting period, meaning you are covered as soon as your membership starts.

Easy enrolment

Enrolment is quick and simple. No medical examinations are required.

Protection for the whole family

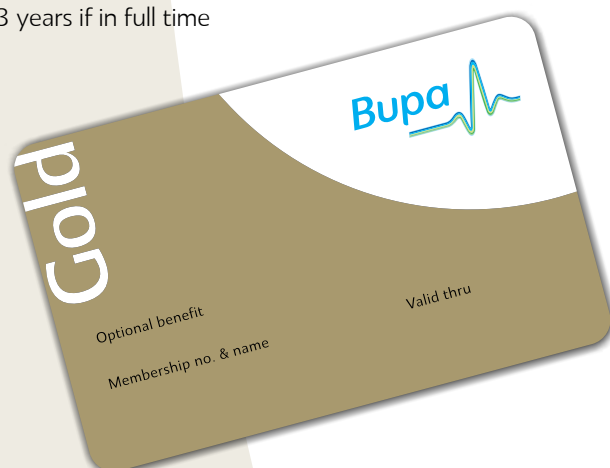
Your family members are also welcome to join the scheme with you to enjoy lifelong cover, including a legal spouse aged 18 to 59 years and any unmarried children aged below 18 or below 23 years if in full time education.

Hospital and Surgical Benefit covers day case procedures

Procedures undertaken in the clinics or day case units of hospitals such as radiotherapy, chemotherapy and simple surgeries such as gastroscopy and proctoscopy can be reimbursed without hospitalisation.

Higher cover thanks to per-surgery benefit

You can claim up to the maximum benefit amount of surgical cover for each operation. As a result, you can enjoy higher cover than other schemes, which pay out claims against one benefit limit for all operations undertaken to treat the same disability.



保證一世續保

投保後無論您的健康狀況有任何變化，保柏均保證續保您的會籍，直至終生。

不收個人額外保費

不論您的索償紀錄或健康狀況如何，在您續保時保柏絕不收取個人額外保費。

不設等候期

在會籍生效後引致的醫療支出，即可索償，無須等待。

投保簡易

投保快捷簡單，無須驗身。

家庭保障

您的家人包括18至59歲的合法配偶，18歲以下子女或23歲以下的全日制在學未婚子女，均可同時投保，享有終生保障的權益。

住院及手術保障包括日症

在診所或醫院日症房進行的手術或治療，如電療、化療、簡單手術如照胃鏡腸鏡等，即使無須留院，亦可獲賠償。

賠償按每次手術計算保障更高

有關手術費用的最高賠償額，均以每次手術獨立計算，比其他以每宗病症計算的計劃，即將相同病症引起之所有手術費用，都在同一項保障額內扣除，實際上提供更高保額。

“I trust Bupa's
first-class
service”



Scheme options

計劃選擇

This scheme offers the following special selection of benefits:

此計劃提供以下與眾不同的保障選擇：

Hospital and Surgical Benefit

Covers all Room and Board and Miscellaneous Hospital Services in a private room of any local private hospital³. Other benefits such as Intensive Care, Private Nursing, Surgeon and Attendance Fees, Anaesthetist's Fees, Operating Theatre Fees, In-patient Physician's Fees, In-patient Specialist's Fees, Companion Bed, Pre-admission and Post-hospitalisation Out-patient Care will be paid out up to the maximum limit of each benefit item.

Optional Clinical Benefit

Covers the consultation fees of general practitioners, specialists, physiotherapists and chiropractors. Other benefits such as Chinese herbalists, Chinese bonesetters, acupuncture, prescribed western medication, diagnostic imaging and laboratory tests will be paid out up to the maximum limit of each benefit item.

Optional Maternity Benefit

Covers obstetrician's fee, prenatal and postnatal check-ups as well as hospitalisation charges.

Optional Dental Benefit

Covers two free oral examinations a year including polishing and preventive treatments, unlimited simple extractions, fillings, Intra-oral X-Ray, medications and special treatments such as crowns and bridges.

Free cover

Bupa Worldwide Assistance Programme

Provides admission deposit in the event of hospitalisation overseas and in Mainland China, unlimited cover for emergency medical escort, and an extra hospital benefit of up to HK\$1 20,000 after repatriation to Hong Kong.

Overseas Medical Contingency Top-up Benefit

Provides a top-up benefit of up to HK\$500,000 to ensure that you will be well protected when you need to be hospitalised overseas due to emergency or receive treatment overseas⁶ upon the advice of a specialist.

Basic cover	Hospital and Surgical Benefit
Optional cover	Clinical Benefit Maternity Benefit Dental Benefit
Free cover	Bupa Worldwide Assistance Programme Overseas Medical Contingency Top-up Benefit

³Excluding the HK Anti-Cancer Society Jockey Club Cancer Rehabilitation Centre which is not a Hospital under the definition of this scheme

⁶Prior consent from Bupa must be obtained



“Putting the customer at the heart of everything we do”

基本住院及手術保障

全數賠償本港所有私家醫院³之私家房級別的住房及膳食費和住院雜費。深切治療、私家看護費、外科醫生費及巡房費、麻醉科醫生費、手術室費用、住院醫生巡房費、住院專科醫生費、住院加床費、入院前及出院後之門診護理，均以各保障項目的最高賠償金額為上限。

自選門診保障

全數賠償普通科醫生、專科醫生、物理治療及脊醫治療的診症費。另提供中醫、跌打、針灸、醫生處方西藥、診斷影像及化驗，以各保障項目的最高賠償金額為上限。

自選產科保障

包括產科專科醫生費、產前及產後檢查費用及住院費用。

自選牙科保障

每年兩次口腔檢查，包括洗牙及預防治療，不限次數的脫牙、補牙、X光診斷、藥物及特別牙科治療如牙冠及牙橋。

免費保障

保柏國際援助計劃

提供緊急海外服務如外地及國內住院按金墊支，全數支付緊急醫療運送費用，並提供送返港後高達港幣12萬元的額外住院保障。

海外緊急額外醫療保障

提供高達港幣50萬元的額外醫療保障，確保您需要在海外緊急入院治療，或經本港專科醫生建議前往外地就醫⁶時可提高保障。

基本保障	住院及手術保障
自選保障	門診保障 產科保障 牙科保障
免費保障	保柏國際援助計劃 海外緊急額外醫療保障

³根據此計劃的定義，香港防癌會賽馬會癌症康復中心並非醫院，因此不包括在內

⁶須預先獲保柏同意



FAQs

常見問題

1. Who is eligible to enrol?

Anyone aged between 18 and 59 years is welcome to join the scheme. Family members including a legal spouse aged from 18 to 59 years, and any unmarried children aged below 18 or below 23 years if in full time education are also welcome. The benefits are the same for all family members, except for Maternity Benefit.

2. I frequently travel for business. Is this scheme suitable for me?

Bupa Gold's worldwide coverage allows you to receive treatment wherever you are. In addition, the Overseas Medical Contingency Top-up Benefit provides you with up to HK\$500,000 extra coverage for emergency treatment. What's more, Bupa Worldwide Assistance Programme covers admission deposits of up to HK\$39,000 in the event of hospitalisation overseas.

3. Is my membership transferable if I move abroad?

If you permanently relocate to another country, Bupa will help to arrange the transfer of your membership.



Claim service **pledge**

Bupa will settle the bill with all local private hospitals and network clinics. For other consultations, claims will be settled within **5-7** working days after full documentation is received

賠償服務承諾 於本港所有私家醫院住院

及於網絡診所就醫，**無須索償**，使用網絡外的門診服務，

賠償於收妥所需文件 **5-7** 個工作天內支付



FAQs

常見問題

4. How can I check my Bupa membership details or the progress of a claim?

Simply visit Bupa Active on our corporate website to access a host of online services. You will be able to update personal data, track your claims and search for network doctor list around the clock. Alternatively, you can call our Customer Care helpdesk to obtain assistance from our customer service advisers.

5. How can I pay my subscription?

The subscription fee of this scheme is due annually. You may pay it by cheque or by auto-pay using your credit card.

6. What should I note to enjoy the convenience of "no pre-payment and no claim procedure"?

Simply present your Bupa Gold Card to receive treatment when you are admitted to any local private hospital³ or when visiting medical practitioners, physiotherapists and diagnostic centres within the network.

7. How can I check the list of approved doctors on Bupa Gold?

When you become a member of Bupa Gold, we will send you the List of Network Service Providers. You may also visit Bupa Active on our corporate website any time to look for general practitioners, specialists or diagnostic centres in a particular area. The online list is updated daily to ensure the information is current.

³Excluding the HK Anti-Cancer Society Jockey Club Cancer Rehabilitation Centre which is not a Hospital under the definition of this scheme



1. 適合哪類人士投保？

由18歲至59歲人士均歡迎投保，您的家人包括18至59歲的合法配偶，18歲以下子女或23歲以下的全日制在學未婚子女，均可同時申請。而您的家人將跟隨您所選擇的保障(產科保障除外)。

2. 我經常須要往海外公幹，此計劃適合我嗎？

「保柏尊貴寶」的保障是全球性的，無論您身處何地接受治療，都可同樣獲得賠償。即使需要在海外緊急接受治療，計劃附送的海外緊急額外醫療保障，可為您提供最高港幣50萬元的額外保障，而保柏國際援助計劃則可提供高達港幣39,000元的海外住院按金墊支服務。

3. 若我永久移居海外，我的會籍可轉移嗎？

若您永久移居到其他國家，保柏會盡力助您安排會籍轉移。

4. 成為保柏會員後，若要查詢會籍資料或索償情況可怎辦？

您可登入保柏網站內的「保柏互動網」，使用24小時網上服務，隨時更新個人資料、查閱索償申請進度及網絡醫生名單。您亦可致電我們的客戶服務專線，由客戶服務主任為您服務。

5. 保費繳付方法如何？

此計劃保費按年計算，您可選擇每年以支票繳交，或透過信用卡自動支付保費。

6. 要享有免繳費免索償的服務，有甚麼要注意？

當您入住本港任何一間私家醫院³，或接受網絡內的西醫、物理治療師的治療或診斷中心的服務，請先出示「保柏尊貴寶卡」便可。

7. 我可怎樣查詢「保柏尊貴寶」的特約醫生名單？

當您成為「保柏尊貴寶」的會員後，保柏會向您寄奉「特約服務供應商目錄」。您亦可登入保柏網頁內的「保柏互動網」，隨時搜查不同地區的一般科及專科醫生或化驗中心名單，我們更會每天更新網上名單，讓您獲得最新資訊。

³根據此計劃的定義，香港防癌會賽馬會癌症康復中心並非醫院，因此不包括在內

Major Exclusions

主要不受保障項目

Though you will be covered for most eventualities, there are certain things that Bupa will exclude. To enhance the transparency of our contract, some of the key things we cannot cover are listed below:

- Conditions which exist before your effective date of membership (unless approved by Bupa)
- Treatment or investigation which is not Medically Necessary
- AIDS or HIV-related conditions which originate during your first 5 years of membership, or Sexually Transmitted (Venereal) Diseases
- Congenital, Developmental or Hereditary Conditions
- Senile Dementia (including Alzheimer's disease), Parkinson's disease, psychological or psychiatric condition(s) of any and all kinds, including but not limited to psychoses, neuroses, depression, anxiety, anorexia nervosa, schizophrenia, behavioural disorders, delirium, insomnia, neurasthenia
- Treatment related to pregnancy (unless benefit is available), infertility, sterilisation, sexual dysfunction
- Cosmetic treatment, any treatment or investigation related to dental or gum conditions (unless Dental Benefit is available) except for Emergency treatment arising from Accidents or the extraction of impacted wisdom teeth during Hospital Confinement
- Treatment arising from war, terrorism, criminal acts, misuse or overdose of drugs or being under the influence of alcohol, self-inflicted injuries or attempted suicide
- Rest cure, general check-ups, hearing or eye tests, vaccinations, inoculations, Hair Mineral Analysis (HMA), health supplements, body weight control, supportive treatment of renal failure such as dialysis, or alternative treatments (eg Chinese Medicines treatment, acupuncture, acupressure, Tui Nai, hypnotism, rolfing, massage therapy, aromatherapy, etc) unless benefit is available
- Use of special braces or other equipment (eg wheelchairs, crutches), blood or blood plasma, non-medical services (eg medical reports, telephone charges, etc), experimental or new medical technology (unless approved by Bupa)

In the event of any discrepancy in respect of the meaning between the Chinese and English version, the English version shall prevail. All terms and conditions are subject to the Contract.

儘管在大部分情況下，保柏都可為您的醫療費用作出賠償，但仍有一些事項屬除外責任。為提高合約透明度，我們列出以下主要不受保障項目以供參考：

- 在會籍生效日期前已存在之病症(除非經保柏批核)
- 不是醫療必需的治療或檢驗
- 成為會員首五年內，由愛滋病或有關人體免疫力缺損病毒引致的疾病；或性傳染疾病
- 先天性疾病、發育異常或遺傳性疾病
- 老年性痴呆(包括亞爾茲海默氏病)、帕金森氏病、心理病或精神病症，包括但不限於精神病、神經機能病、抑鬱、焦慮、神經性厭食、精神分裂、行為失常、譫妄症、失眠、神經衰弱等直接或間接引致的治療
- 與懷孕(計劃內已包括之保障除外)、節育、不育或性機能失常等有關之治療
- 整容或整形治療、任何與牙齒或牙肉疾病有關的治療或檢查(若受保於牙科保障則除外)，因意外引致緊急入院治療或住院脫除阻生智慧齒則除外
- 戰爭、恐怖活動、刑事行為、誤用或服用過量藥物或受酒精影響、蓄意自傷身體或意圖自殺而直接或間接引致的治療
- 休養或療養、一般體格檢查、聽覺或視力測驗、預防注射、接種疫苗、毛髮礦物質含量分析、健康補品、體重控制、腎衰竭的輔助治療如血液透析治療或另類治療(例如中藥治療、針灸、穴位按摩、推拿、催眠治療、羅爾夫按摩療法、按摩治療、香薰治療等)，計劃內已包括之保障除外
- 使用輔助器具或其他設備(例如輪椅、柺杖)、血或血漿、非醫療性服務(例如醫療報告、電話費等)、試驗性或新治療技術(除非經保柏批核)

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。

Free online health information

免費網上健康資訊

At Bupa, we want to use our healthcare expertise to help people live longer, healthier and happier lives.

As your healthcare partner, we provide free and useful health information on our website that helps you to stay healthy. Most of the health and disease information on our website is written and verified by Bupa's medical consultants in the UK and Hong Kong. You can also get online advice on health questions from our panel of approved specialists for free.

To search for reliable and practical health tips, please visit Bupa's website anytime

www.bupa.com.hk



保柏希望透過我們在醫療保健方面的專長，助人得享更長壽、更健康 and 更愉快的人生。

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