

A photograph of a man with short brown hair, wearing a blue and white plaid shirt, holding a baby. The man is kissing the baby on the cheek. The baby is wearing a grey long-sleeved shirt and has its mouth open. The background is a wall with several framed pictures.

# COMPARING GLOBAL HEALTH PLANS

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

This comparison guide is a summary of our plans to help you understand the high level differences between them. Full details of the benefits, limitations, exclusions and how to use the plans can be found in the relevant membership guide.

Contact us or your financial adviser if you have any questions.

1 July 2023

## TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and Blue Shield Global, have teamed up to deliver high-quality healthcare products and services. This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it. Customers will have access to one of the largest networks of healthcare providers worldwide, utilising both the Blue Shield network in the U.S. and Bupa's network outside the U.S.

### WHAT MAKES US DIFFERENT

Decades of medical expertise and dedication to health and a global team of advisers and health experts who speak multiple languages - these are just a few of the things that make us simply different.

### SUPPORTING MENTAL HEALTH

We believe that mental health and wellbeing are just as important as physical health. To support this, mental health treatment is covered (up to the annual maximum limit as per your chosen plan).

### GLOBAL ACCESS IN YOUR HANDS

The 'Global Virtual Care' app provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available 24/7.

### FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side, you can simply focus on enjoying life.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers are able to offer 24/7 telephone support in multiple languages.

### PRE-EXISTING CONDITIONS

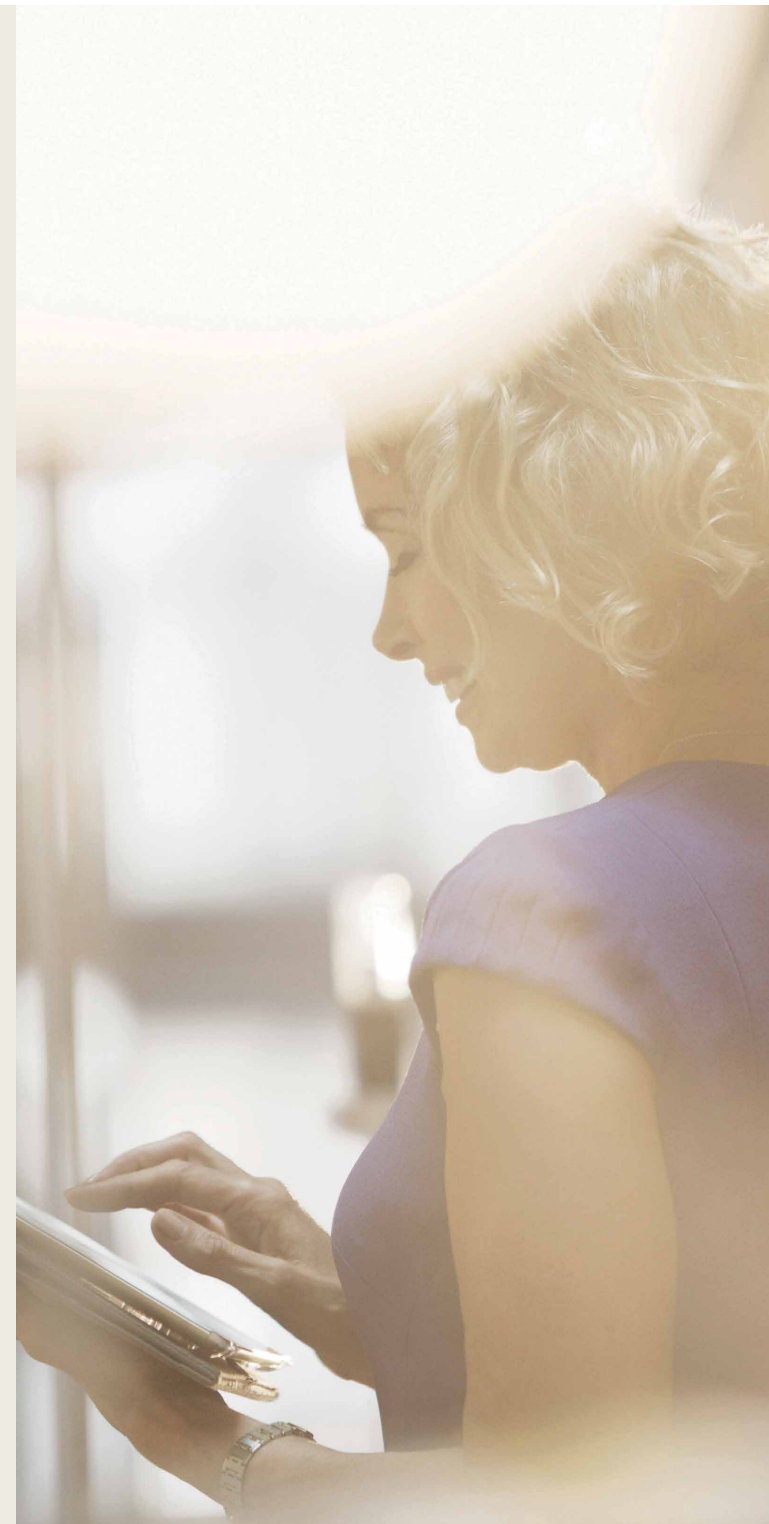
We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions could be covered under our Global Health Plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.

### THE VALUE OF A SECOND OPINION

The Second Medical Opinion service is available for all our members when making a medical decision for a serious, complex or chronic condition, or if you have unanswered questions and you need some reassurance.

### ACCESS YOUR ACCOUNT ONLINE

You can access our exclusive and secure website and mobile app MembersWorld whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests, get access to your membership card and insurance documents.



# GLOBAL HEALTH PLANS COMPARISON TABLE

Benefit limits are set out in two currencies, USD and HKD. The currency in which you pay your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Overall annual maximum	USD 4,500,000/ HKD 35,000,000	USD 4,500,000/ HKD 35,000,000	USD 5,000,000/ HKD 39,000,000	USD 10,000,000/ HKD 78,000,000	Unlimited
Geographical area of cover	Worldwide	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide	Worldwide
Mandatory pre-authorization	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> </ul>	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o staying overnight in hospital</li> <li>o visiting hospital as a day-patient</li> <li>o cancer treatment</li> <li>o advanced imaging</li> <li>o rehabilitation</li> <li>o transportation (evacuation)</li> <li>o all in-patient stays over 5 days</li> </ul>	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation)</li> <li>o all in-patient stays over 5 days</li> </ul>	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> </ul>	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o genetic cancer screening (subject to eligibility)</li> <li>o refractive eye surgery (once per lifetime)</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o rehabilitation at health resorts</li> <li>o cancer treatment</li> <li>o complications of maternity and childbirth</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> </ul>
<b>General benefits and rules</b>					
Cover for certain pre-existing conditions, availability subject to underwriting	Yes	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrollment	Yes	Yes	Yes	Yes	Yes
Cover for congenital & hereditary conditions if diagnosed after enrollment	Yes	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern/history	Yes	Yes	Yes	Yes	Yes
Automatic renewal	Yes	Yes	Yes	Yes	Yes
General waiting period from start of cover	No general waiting period. Please note waiting periods can apply to specific benefits as detailed in this document.				

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Co-insurance	No co-insurance	Mandatory 15% co-insurance	Optional 15% co-insurance	No co-insurance	No co-insurance
Out-patient day to day care	Not covered	USD 28,800/HKD 225,000 per policy year	USD 38,500/HKD 300,000 per policy year	USD 75,000/HKD 585,000 per policy year	Unlimited
Out-patient surgical operations	Not covered	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, scans, X-ray and diagnostic tests		Paid in full	Paid in full	Paid in full	Paid in full
Specialist consultations and doctor's fees		15 visits per policy year	30 visits per policy year	60 visits per policy year	Paid in full
Qualified nurse					Paid in full
Mental health					Paid in full
Physiotherapists, osteopaths and chiropractor					Paid in full
Occupational and orthoptic therapy		Not covered	Not covered	Not covered	Paid in full
Footcare					Paid in full
Acupuncture and reflexology					Paid in full
Homeopathy, naturopathy and Chinese medicine		15 visits	15 visits	30 visits	Paid in full
Prescribed drugs and dressings		USD 1,000 or HKD 7,800 per policy year Prescribed at the hospital following in-patient or day-patient stay	USD 5,800/HKD 45,000 per policy year	Paid in full	Paid in full
Durable medical equipment					
Dietetic guidance	Not covered	Not covered	Paid in full 4 visits	Paid in full 4 visits	Paid in full
<b>Preventive treatment</b>					
Health screening	Not covered	USD 1,000/HKD 8,000 per policy year (10 months waiting period)	USD 1,300/HKD 10,000 per policy year (10 months waiting period)	USD 1,500/HKD 11,700 per policy year (10 months waiting period)	USD 7,500/HKD 58,500 per policy year (no waiting period)
Children's/influenza/HPV vaccinations		Up to USD 400 or HKD 3,100 policy year	USD 750/HKD 5,800 per policy year	USD 1,500/HKD 11,700 per policy year	Paid in full
Travel/pneumococcal vaccinations / anti-malarial medicines		Not covered	Not covered		Paid in full
Eye test		Not covered	1 visit per year	1 visit per year	Paid in full
Preventive dental (6 months waiting period) and dental checks		Not covered	2 visits per year	2 visits per year	Paid in full
Genetic cancer screening		Not covered	Not covered	Not covered	Paid in full (subject to eligibility)

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Dental treatment, Hearing aids and optical	USD 2,550/HKD 20,000 per policy year				
Out-patient accident related dental treatment during dental waiting period (up to 30 days after the accident)	Not covered	Not covered	Covered 50%	USD 4,000/HKD 31,200 per policy year	Paid in full
Routine dental (6 month waiting period). Including; filling, root treatment, x-ray, tooth extraction, anaesthesia	Not covered	Not covered	Covered 50%		USD 15,000/HKD 117,000 per policy year
Major restorative (6 month waiting period). Including; bridges, crowns, dental implants, dentures		Not covered	Covered 50%		
Orthodontics (12 months waiting period)		Not covered	Not covered		
Hearing aids		Not covered	Covered 50%	USD 4,000/HKD 31,200 per policy year	
Spectacle lenses and contact lenses		Not covered	Covered 50%		
Refractive eye surgery		Not covered	Not covered	Not covered	Paid in full up to USD 15,000/HKD 117,000 per policy year (1 per eye per lifetime)
<b>In-patient and Day-patient benefits</b>					
Deductible	Applies to all the following benefits. Optional: USD 4,000/HKD 31,200 Optional: USD 10,000/HKD 78,000	Applies to all the following benefits. Mandatory: USD 1,500/HKD 11,700 Optional: USD 4,000/HKD 31,200 Optional: USD 10,000/HKD 78,000	Applies to all the following benefits. Optional: USD 1,500/HKD 11,700 Optional: USD 4,000/HKD 31,200 Optional: USD 10,000/HKD 78,000	Applies to all the following benefits. Optional: USD 10,000/HKD 78,000	No deductible
Hospital accommodation, room and board	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard suite
Personal expenses	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night



BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Parent accommodation in hospital for children under the age of 18	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Room and board for accompanying family members	Not covered	Not covered	Not covered	Not covered	Room and board at the hospital or nearby hotel for three family members accompanying the insured. Local transport for same 3. Up to USD 15,000/HKD 117,000 per policy year
Operating room, medicines and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Surgery, including surgeons' and anaesthetists' fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' consultation fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, radiology and diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Mental health	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (24 months waiting period)	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	USD 6,000/HKD 46,800 per device	USD 4,000/HKD 31,200 per device	USD 4,000/HKD 31,200 per device	USD 6,000/HKD 46,800 per device	Paid in full
Prosthetic implants	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive / remedial surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Accident related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Pre- and Post-hospitalisation</b>					
In-patient hospital cash benefit	Up to 20 nights each policy year, up to USD 250/HKD 1,950 per night	Up to 20 nights each policy year, up to USD 150/HKD 1,170 per night	Up to 20 nights each policy year, up to USD 150/HKD 1,170 per night	Up to 20 nights each policy year, up to USD 250/HKD 1,950 per night	Not included

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Home nursing	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.	Not covered	Not covered	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.
Hospice and palliative care	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full 45 days per policy year	Paid in full 30 days per policy year	Paid in full 30 days per policy year	Paid in full 60 days per policy year	Paid in full 90 days per policy year
Rehabilitation at health resorts	Not covered	Not covered	Not covered	Not covered	Paid in full. 30 days per policy year.
<b>In-patient and/or out-patient care</b>					
Advanced imaging	In-patient: paid in full Out-patient: pre-examination and post check-ups	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Transplant services - per condition	USD 750,000/HKD 5,850,000 per lifetime	USD 300,000/HKD 2,340,000 per lifetime	USD 600,000/HKD 4,680,000 per lifetime	USD 900,000/HKD 7,020,000 per lifetime	Paid in full
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Maternity/childbirth (10 months waiting period)</b>					
Normal/birthing centre/ home delivery	Not covered	Not covered	Not covered	USD 15,000/HKD 117,000 per policy year	Paid in full
Medically essential caesarean	Not covered	Not covered	Not covered	USD 30,000/HKD 234,000 per policy year	Paid in full
Pre- and post-natal treatment	Not covered	Not covered	Not covered	Covered as out-patient day to day care	Covered as out-patient day to day care
Maternity complications	Not covered	Not covered	Not covered	Paid in full	Paid in full
Children born into policy without underwriting	No	No	No	Yes	Yes
<b>Transportation/travel</b>					
Evacuation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit and return	5 trips per lifetime, USD 1,500/HKD 11,700 per trip	Not covered	Not covered	5 trips per lifetime, USD 1,500/HKD 11,700 per trip	Paid in full (no limit on number of trips)
Compassionate visit living allowance	10 days, USD 150/HKD 1,170 per day	Not covered	Not covered	10 days, USD 150/HKD 1,170 per day	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Not covered	Paid in full
Living allowance	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	3 relatives 10 days, up to USD 15,000/HKD 117,000 per policy year
Local air ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation	Not covered	Not covered	Not covered	Not covered	Paid in full
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Price</b>					
Size of policy discount	None	10% for 2 people, 15% for 3+ people	10% for 2 people, 15% for 3+ people	None	None
Children at no extra cost	No	No	No	Yes - under the age of 10. Two per paying parent on this plan, subject to underwriting	Yes - under the age of 16. Two per paying parent on this plan, subject to underwriting

## Global health plan exclusions

**Applies across all:** Administration/ registration fees; Advance payments/ deposits; Artificial life maintenance\*; Birth control; Conflict and disaster\*; Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital; Cosmetic treatment; Developmental problems; Experimental or unproven treatment; Genetic testing; Gender issues; Harmful or hazardous use of alcohol, drugs and/or medicines; Health spas, nature cure clinics or any establishment that is not a hospital; Infertility treatment; Mechanical or animal donor organs; Obesity\*; Persistent vegetative state (PVS) and neurological damage; Sexual problems; Sleep disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Unrecognised medical practitioner, hospital or healthcare facility.

**Additional exclusions for Major Medical Health Plan:** Complementary therapists; Footcare; Maternity and childbirth; Treatment, equipment or surgery to correct eyesight.

**Additional exclusions for Bupa Global Select Health Plan:** Chinese medicine; Footcare; Maternity and childbirth; Treatment equipment or surgery to correct eyesight; Treatment outside area of cover.

**Additional exclusions for Bupa Global Premier Health Plan:** Certain types of Chinese medicines; Maternity and childbirth; Treatment equipment or surgery to correct eyesight, Treatment outside area of cover.

**Additional exclusions for Bupa Global Elite Health Plan:** Certain types of Chinese medicines; Treatment equipment or surgery to correct eyesight.

**Additional exclusions for Bupa Global Ultimate Health Plan:** Certain types of Chinese medicines.

\*unless eligibility criteria has been met





## FIND OUT MORE

If you'd like more information, we're here to help.  
Please visit [bupaglobal.com](http://bupaglobal.com)

### **Bupa (Asia) Limited**

6/F, Tower 2, The Quayside,  
77 Hoi Bun Road,  
Kwun Tong,  
Kowloon,  
Hong Kong

Tel: +852 2531 8502  
[www.bupaglobal.com](http://www.bupaglobal.com)

Global Virtual Care and Bupa Family Plus services, are provided by a third party, directly to you. Bupa Global assumes no liability and accepts no responsibility for information provided by this third party; or the performance of the services. Support and information provided through these services do not confirm that any related treatment or additional support is covered under your health plan. These services are not intended to be used for emergency or urgent medical treatment.

The plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority. This material shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

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# 比較全球醫療計劃

備受推崇的全球兩大醫療保健公司通力合作，攜手帶來優質計劃及服務

本比較指南是對各計劃的摘要說明，以幫助您了解不同計劃之間的重要區別。有關保障、限制、不受保項目，以及如何使用計劃的完整詳情，請參閱相關的會員指引。

如果您有任何問題，請聯繫我們或您的財務顧問。

## 全球醫療保健界中最大型可靠的兩大機構共同聯手

保柏環球聯同藍盾寰球提供高質素的醫療保健計劃及服務。聯合兩間公司的雄厚實力、龐大規模與醫療專長，讓客戶無論何時何地，皆能享用優質醫療保健服務。同時結合藍盾環球於美國的醫療聯網，以及保柏於美國境外的聯網，客戶現可受惠於全世界最龐大的醫療服務提供者網絡之一。

### 我們為何與眾不同

專注於醫療保健領域且擁有數十載的專業醫療經驗，以及通曉多種語言並遍佈各地的顧問及醫療專家團隊——我們之所以與眾不同，皆因有著上列優點，還有更多難以盡錄。

### 心理健康支援

我們相信心理健康與生理健康同樣重要。因此，我們為心理治療提供保障（視乎所選計劃的每年最高限額）。

### 環球資源盡在掌握

Global Virtual Care 應用程式全天候 24 小時待命，憑藉全球醫生網絡為您提供醫療指引和診治，並可於同日安排網上診症。

### 財務保障

醫療保險不僅能夠保障您的健康，更令您無需擔憂突如其來的額外支出。有我們與您同行，您便可以盡情享受人生。

### 多種語言顧問

我們了解，在尋求醫療意見時，您希望使用自己熟悉的語言。關鍵就在於此，為了讓您感到安心，我們的顧問團隊全天候透過多種語言提供電話服務。

### 已存在病症

我們認為，過去的健康問題不該影響您的未來。正因如此，許多已存在病症均受我們的全球醫療計劃保障（視乎一般不受保項目範圍而定，亦須經醫療核保。可能需要額外保費）。

### 第二意見的價值

若就嚴重、複雜或慢性疾病需作出醫療決定，或仍有疑慮並希望多一重安心保障，所有客戶都可獲得第二醫療意見服務。

### 透過網站登入您的帳戶

您可以隨時登入我們的專屬安全網站和 MembersWorld 流動應用程式。透過這個應用程式，您將能提交索償申請並追蹤進度、要求預先授權，以及查閱會員卡和保險文件。





# 全球醫療計劃的比較圖表

所有保障限額均以兩種貨幣標示：美元和港元。您支付保費的貨幣即為醫療計劃保障限額的貨幣。保障限額以每名受保人作計算。

保障	環球住院	智選	優越	精英	尊尚
年度最高保障總額	4,500,000 美元 / 35,000,000 港元	4,500,000 美元 / 35,000,000 港元	5,000,000 美元 / 39,000,000 港元	10,000,000 美元 / 78,000,000 港元	無限
地理保障區域	全球	全球（不包括美國）	全球（不包括美國）	全球	全球
必須取得預先授權之保障	必須取得預先授權之保障： <ul style="list-style-type: none"> <li>○ 減重手術</li> <li>○ 預防性手術</li> <li>○ 植入體內心臟去顫器</li> <li>○ 重建手術</li> <li>○ 康復護理</li> <li>○ 癌症治療</li> <li>○ 醫療運送和運返</li> <li>○ 住院超過 5 天</li> </ul>	必須取得預先授權之保障： <ul style="list-style-type: none"> <li>○ 減重手術</li> <li>○ 預防性手術</li> <li>○ 植入體內心臟去顫器</li> <li>○ 重建手術</li> <li>○ 住院</li> <li>○ 日間留院</li> <li>○ 癌症治療</li> <li>○ 先進掃描</li> <li>○ 康復護理</li> <li>○ 醫療運送</li> <li>○ 住院超過 5 天</li> </ul>	必須取得預先授權之保障： <ul style="list-style-type: none"> <li>○ 減重手術</li> <li>○ 預防性手術</li> <li>○ 植入體內心臟去顫器</li> <li>○ 重建手術</li> <li>○ 康復護理</li> <li>○ 癌症治療</li> <li>○ 醫療運送</li> <li>○ 住院超過 5 天</li> </ul>	必須取得預先授權之保障： <ul style="list-style-type: none"> <li>○ 減重手術</li> <li>○ 預防性手術</li> <li>○ 植入體內心臟去顫器</li> <li>○ 重建手術</li> <li>○ 居家護理</li> <li>○ 康復護理</li> <li>○ 癌症治療</li> <li>○ 醫療運送和運返</li> <li>○ 住院超過 5 天</li> </ul>	必須取得預先授權之保障： <ul style="list-style-type: none"> <li>○ 癌症基因篩檢 (視乎是否符合條件而定)</li> <li>○ 視力矯正手術 (終生上限為 1 次)</li> <li>○ 減重手術</li> <li>○ 預防性手術</li> <li>○ 植入體內心臟去顫器</li> <li>○ 重建手術</li> <li>○ 居家護理</li> <li>○ 康復護理</li> <li>○ 在養生度假村接受康復護理</li> <li>○ 癌症治療</li> <li>○ 懷孕及分娩併發症</li> <li>○ 醫療運送和運返</li> <li>○ 住院超過 5 天</li> </ul>
一般保障與規則					
包括特定已存在病症，以核保結果為準	適用	適用	適用	適用	適用
包括受保後診斷出的慢性疾病	適用	適用	適用	適用	適用
包含受保後診斷出的先天性及遺傳性疾病	適用	適用	適用	適用	適用
不會因過去的索償申請記錄而取消保單	適用	適用	適用	適用	適用
自動續保	適用	適用	適用	適用	適用
保障期間開始的一般等候期	無一般等候期。等候期可能適用於特定保障，詳情載於本文件。				
自付額	無自付額	基本自付額 15%	自選自付額 15%	無自付額	無自付額

保障	環球住院	智選	優越	精英	尊尚
一般門診服務	不予保障	每個保單年度 28,800 美元 / 225,000 港元	每個保單年度 38,500 美元 / 300,000 港元	每個保單年度 75,000 美元 / 585,000 港元	無限
門診手術	不予保障	全數賠償	全數賠償	全數賠償	全數賠償
病理、掃描、X 光及診斷檢驗		全數賠償	全數賠償	全數賠償	全數賠償
專科醫生診症及醫生費		每個保單年度 15 次診症	每個保單年度 30 次診症	每個保單年度 60 次診症	全數賠償
合資格護士		不予保障	不予保障	不予保障	全數賠償
心理及精神科治療					全數賠償
物理治療師、骨科醫生及脊醫					全數賠償
職能及視軸矯正治療					全數賠償
足部護理					全數賠償
針灸及反射療法					全數賠償
順勢療法、自然療法及中藥		15 次診症	15 次診症	30 次診症	全數賠償
處方藥及敷料	每個保單年度 1,000 美元 / 7,800 港元	每個保單年度 5,800 美元 / 45,000 港元	全數賠償	全數賠償	全數賠償
耐用醫療設備	接受住院或日間留院治療後在醫院取得處方				
飲食指導	不予保障	不予保障	全數賠償 4 次診症	全數賠償 4 次診症	全數賠償
預防性治療					
健康檢查	不予保障	每個保單年度 1,000 美元 / 8,000 港元 (等候期 10 個月)	每個保單年度 1,300 美元 / 10,000 港元 (等候期 10 個月)	每個保單年度 1,500 美元 / 11,700 港元 (等候期 10 個月)	每個保單年度 7,500 美元 / 58,500 港元 (無等候期)
兒童 / 流感 / HPV 疫苗		每個保單年度 400 美元 / 3,100 港元	每個保單年度 750 美元 / 5,800 港元	每個保單年度 1,500 美元 / 11,700 港元	全數賠償
旅遊 / 肺炎鏈球菌疫苗 / 抗瘧疾藥		不予保障	不予保障		全數賠償
眼科檢查		不予保障	每年 1 次診症	每年 1 次診症	全數賠償
常規牙科治療 (等候期 6 個月) 及牙科檢查		不予保障	每年 2 次診症	每年 2 次診症	全數賠償
癌症基因篩檢		不予保障	不予保障	不予保障	全數賠償 (視乎是否符合條件而定)

保障	環球住院	智選	優越	精英	尊尚
牙科治療、助聽器及眼科	每個保單年度 2,550 美元 / 20,000 港元				
牙科等候期內的意外事故相關門診牙科治療	不予保障	不予保障	賠償 50%	每個保單年度 4,000 美元 / 31,200 港元	全數賠償
常規牙科治療 (等候期 6 個月)。包括：補牙、牙根治療、x 光、拔牙、麻醉	不予保障	不予保障	賠償 50%		每個保單年度 15,000 美元 / 117,000 港元
主要修復性牙科治療 (等候期 6 個月)。包括：牙橋、牙冠、植牙、假牙		不予保障	賠償 50%		
畸齒矯正 (等候期 12 個月)		不予保障	不予保障		
助聽器		不予保障	賠償 50%	每個保單年度 4,000 美元 / 31,200 港元	
鏡片及隱形眼鏡		不予保障	賠償 50%		
視力矯正手術	不予保障	不予保障	不予保障	全數賠償 每個保單年度以 15,000 美元 / 117,000 港元為限 (終生上限為每隻眼睛 1 次)	
<b>住院及日間留院保障</b>					
墊底費	適用於以下所有保障 自選：4,000 美元 / 31,200 港元 自選：10,000 美元 / 78,000 港元	適用於以下所有保障 基本：1,500 美元 / 11,700 港元 自選：4,000 美元 / 31,200 港元 自選：10,000 美元 / 78,000 港元	適用於以下所有保障 自選：1,500 美元 / 11,700 港元 自選：4,000 美元 / 31,200 港元 自選：10,000 美元 / 78,000 港元	適用於以下所有保障 自選：10,000 美元 / 78,000 港元	無墊底費
住院費 (包括食宿)	全數賠償 — 標準私家病房	全數賠償 — 標準私家病房	全數賠償 — 標準私家病房	全數賠償 — 標準私家病房	全數賠償 — 單人套房
個人開支	每晚 17 美元 / 130 港元	每晚 17 美元 / 130 港元	每晚 17 美元 / 130 港元	每晚 17 美元 / 130 港元	每晚 17 美元 / 130 港元
父母陪伴 18 歲以下子女留宿醫院	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
同行家人的食宿	不予保障	不予保障	不予保障	不予保障	陪伴受保人的 3 位家人的醫院或鄰近酒店住宿費。 同樣 3 位家人的當地交通費。 每個保單年度以 15,000 美元 / 117,000 港元為限



保障	環球住院	智選	優越	精英	尊尚
手術室、藥物及敷料	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
深切治療	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
手術，包括外科醫生及麻醉師費	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
專科醫生診症費	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
病理、放射及診斷檢驗	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
心理及精神科治療	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
物理治療師、職業治療師、言語治療師與營養師	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
減重手術（等候期 24 個月）	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
預防性手術	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
人造器官裝置	每項裝置 6,000 美元 / 46,800 港元	每項裝置 4,000 美元 / 31,200 港元	每項裝置 4,000 美元 / 31,200 港元	每項裝置 6,000 美元 / 46,800 港元	全數賠償
植入式人造器官	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
重建 / 修復手術	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
意外事故相關牙科治療	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
<b>住院前及住院後</b>					
住院治療的現金保障	每個保單年度以 20 晚、每晚以 250 美元 / 1,950 港元為限	每個保單年度以 20 晚、每晚以 150 美元 / 1,170 港元為限	每個保單年度以 20 晚、每晚以 150 美元 / 1,170 港元為限	每個保單年度以 20 晚、每晚以 250 美元 / 1,950 港元為限	不含
居家護理	全數賠償 每個保單年度以 30 日為限 必須取得預先授權。必須於住院後立即開始，並具有處方。	不予保障	不予保障	全數賠償 以 30 日為限 必須取得預先授權。必須於住院後立即開始，並具有處方。	全數賠償 以 30 日為限 必須取得預先授權。必須於住院後立即開始，並具有處方。
善終服務與緩和治療	終生 40,000 美元 / 312,000 港元	終生 40,000 美元 / 312,000 港元	終生 40,000 美元 / 312,000 港元	終生 40,000 美元 / 312,000 港元	全數賠償
康復護理（跨領域康復）	全數賠償，每個保單年度以 45 日為限	全數賠償，每個保單年度以 30 日為限	全數賠償，每個保單年度以 30 日為限	全數賠償，每個保單年度以 60 日為限	全數賠償，每個保單年度以 90 日為限
在養生度假村接受康復護理	不予保障	不予保障	不予保障	不予保障	全數賠償，每個保單年度以 30 日為限

保障	環球住院	智選	優越	精英	尊尚
住院及 / 或門診服務					
先進掃描	住院：全數賠償 門診：住院前及住院後檢查	全數賠償	全數賠償	全數賠償	全數賠償
癌症治療	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
高級治療藥物產品 (ATMP)	全數賠償 終生上限為每種病症一整個治療過程	全數賠償 終生上限為每種病症一整個治療過程	全數賠償 終生上限為每種病症一整個治療過程	全數賠償 終生上限為每種病症一整個治療過程	全數賠償 終生上限為每種病症一整個治療過程
器官移植服務 — 每項病症	終生 750,000 美元 / 5,850,000 港元	終生 300,000 美元 / 2,340,000 港元	終生 600,000 美元 / 4,680,000 港元	終生 900,000 美元 / 7,020,000 港元	全數賠償
腎臟透析	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
產科 / 分娩 (等候期 10 個月)					
正常分娩 / 生育中心 / 在家分娩	不予保障	不予保障	不予保障	每個保單年度 15,000 美元 / 117,000 港元	全數賠償
具醫療必要性的剖腹生產	不予保障	不予保障	不予保障	每個保單年度 30,000 美元 / 234,000 港元	全數賠償
產前及產後治療	不予保障	不予保障	不予保障	涵蓋於一般門診保障額	涵蓋於一般門診保障額
懷孕併發症	不予保障	不予保障	不予保障	全數賠償	全數賠償
子女出生後即可受保，無須核保	不適用	不適用	不適用	適用	適用
運送 / 交通					
醫療運送	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
醫療運返	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
同行人士交通費	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
同行兒童交通費	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
慰問探訪往返	終生以 5 次、每次以 1,500 美元 / 11,700 港元為限	不予保障	不予保障	終生以 5 次、每次以 1,500 美元 / 11,700 港元為限	全部賠償 (不限次數)
慰問探訪生活費	10 日，每日 150 美元 / 1,170 港元	不予保障	不予保障	10 日，每日 150 美元 / 1,170 港元	全數賠償
緊急運返探視家屬	不予保障	不予保障	不予保障	不予保障	全數賠償

保障	環球住院	智選	優越	精英	尊尚
生活費	1位親人10日 每日150美元 / 1,170港元	1位親人10日 每日150美元 / 1,170港元	1位親人10日 每日150美元 / 1,170港元	1位親人10日 每日150美元 / 1,170港元	3位親人10日 每個保單年度以15,000美元 / 117,000港元為限
本地救護直升機	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
本地救護車	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
非醫療運送	不予保障	不予保障	不予保障	不予保障	全數賠償
遺體運返	全數賠償	全數賠償	全數賠償	全數賠償	全數賠償
價格					
多人投保折扣優惠	不適用	2人10%，3人或以上15%	2人10%，3人或以上15%	不適用	不適用
兒童免額外費用	不適用	不適用	不適用	適用 — 10歲以下，本計劃的每位付費父母可有2位兒童免費，以核保結果為準	適用 — 16歲以下，本計劃的每位付費父母可有2位兒童免費，以核保結果為準

### 全球醫療計劃不受保障項目

適用於所有計劃：行政管理 / 掛號費；預繳款項 / 訂金；人工生命維持\*；避孕；災害及衝突\*；日間留院或門診服務範圍內的康復療養及治療、一般看護或留院；整形治療；發展問題；流行病及廣泛性流行病；實驗性治療；基因檢測；性別問題；酒精、毒品及 / 或藥物之傷害性或有害使用；水療、自然療法診所或任何非醫院機構；不孕治療；機械性人造或動物捐贈器官；肥胖症；持續性植物狀態 (PVS) 及神經損傷；性問題；睡眠障礙；幹細胞；顳顎關節 (TMJ) 障礙症；未經認可的醫療從業人員、醫院或醫療機構。

環球住院醫療計劃附加不受保項目：輔助治療師；足部護理；產科及分娩；視力矯正治療設備或手術。

智選醫療計劃附加不受保項目：中藥；足部護理；產科及分娩；視力矯正治療設備或手術；保障區域之外的治療。

優越醫療計劃附加不受保項目：特定類別中藥；產科及分娩；視力矯正治療設備或手術；保障區域之外的治療。

環球精英醫療計劃附加不受保項目：特定類別中藥；視力矯正治療設備或手術。

環球尊尚醫療計劃附加不受保項目：特定類別中藥。

\* 除非符合資格



## 了解更多

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### 保柏（亞洲）有限公司

香港九龍觀塘  
海濱道 77 號海濱匯  
第 2 座 6 樓

電話：+852 2531 8502

[www.bupaglobal.com](http://www.bupaglobal.com)

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