

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-05-000-03)
- \$12,000 自付費 Deductible (F00040-06-000-03)
- \$40,000 自付費 Deductible (F00040-07-000-03)
- \$80,000 自付費 Deductible (F00040-08-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | | 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|-----------|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|--|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 0 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 41 | 18,384 | 1,655 | 14,542 | 1,309 | 10,754 | 968 | 7,933 | 714 |
| 1 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 42 | 19,170 | 1,725 | 15,084 | 1,358 | 11,305 | 1,017 | 8,355 | 752 |
| 2 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 43 | 19,990 | 1,799 | 15,646 | 1,408 | 11,882 | 1,069 | 8,798 | 792 |
| 3 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 44 | 20,844 | 1,876 | 16,230 | 1,461 | 12,488 | 1,124 | 9,266 | 834 |
| 4 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 45 | 21,736 | 1,956 | 16,837 | 1,515 | 13,128 | 1,182 | 9,759 | 878 |
| 5 | 14,190 | 1,277 | 9,881 | 889 | 6,876 | 619 | 4,754 | 428 | 46 | 23,173 | 2,086 | 17,534 | 1,578 | 13,858 | 1,247 | 10,322 | 929 |
| 6 | 10,642 | 958 | 6,587 | 593 | 5,500 | 495 | 3,417 | 308 | 47 | 24,707 | 2,224 | 18,259 | 1,643 | 14,631 | 1,317 | 10,916 | 982 |
| 7 | 10,696 | 963 | 6,658 | 599 | 5,521 | 497 | 3,447 | 310 | 48 | 26,340 | 2,371 | 19,015 | 1,711 | 15,446 | 1,390 | 11,545 | 1,039 |
| 8 | 10,748 | 967 | 6,729 | 606 | 5,542 | 499 | 3,479 | 313 | 49 | 28,082 | 2,527 | 19,803 | 1,782 | 16,305 | 1,467 | 12,210 | 1,099 |
| 9 | 10,801 | 972 | 6,802 | 612 | 5,563 | 501 | 3,509 | 316 | 50 | 29,939 | 2,695 | 20,623 | 1,856 | 17,214 | 1,549 | 12,914 | 1,162 |
| 10 | 10,854 | 977 | 6,877 | 619 | 5,583 | 502 | 3,540 | 319 | 51 | 31,208 | 2,809 | 21,623 | 1,946 | 18,064 | 1,626 | 13,576 | 1,222 |
| 11 | 10,907 | 982 | 6,950 | 626 | 5,604 | 504 | 3,572 | 321 | 52 | 32,528 | 2,928 | 22,673 | 2,041 | 18,959 | 1,706 | 14,272 | 1,284 |
| 12 | 10,961 | 986 | 7,025 | 632 | 5,626 | 506 | 3,604 | 324 | 53 | 33,907 | 3,052 | 23,773 | 2,140 | 19,898 | 1,791 | 15,005 | 1,350 |
| 13 | 11,014 | 991 | 7,100 | 639 | 5,647 | 508 | 3,635 | 327 | 54 | 35,342 | 3,181 | 24,927 | 2,243 | 20,882 | 1,879 | 15,776 | 1,420 |
| 14 | 11,069 | 996 | 7,176 | 646 | 5,668 | 510 | 3,668 | 330 | 55 | 36,838 | 3,315 | 26,137 | 2,352 | 21,915 | 1,972 | 16,584 | 1,493 |
| 15 | 11,123 | 1,001 | 7,254 | 653 | 5,689 | 512 | 3,701 | 333 | 56 | 38,714 | 3,484 | 27,484 | 2,474 | 23,185 | 2,087 | 17,574 | 1,582 |
| 16 | 11,177 | 1,006 | 7,332 | 660 | 5,710 | 514 | 3,733 | 336 | 57 | 40,686 | 3,662 | 28,898 | 2,601 | 24,529 | 2,208 | 18,624 | 1,676 |
| 17 | 11,233 | 1,011 | 7,411 | 667 | 5,730 | 516 | 3,767 | 339 | 58 | 42,760 | 3,848 | 30,386 | 2,735 | 25,951 | 2,336 | 19,736 | 1,776 |
| 18 | 11,288 | 1,016 | 7,428 | 669 | 5,738 | 516 | 3,798 | 342 | 59 | 44,937 | 4,044 | 31,950 | 2,876 | 27,456 | 2,471 | 20,914 | 1,882 |
| 19 | 11,529 | 1,038 | 7,486 | 674 | 5,768 | 519 | 3,826 | 344 | 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 20 | 11,777 | 1,060 | 7,544 | 679 | 5,800 | 522 | 3,848 | 346 | 60 | 47,226 | 4,250 | 33,594 | 3,023 | 29,047 | 2,614 | 22,161 | 1,994 |
| 21 | 12,029 | 1,083 | 7,603 | 684 | 5,832 | 525 | 3,948 | 355 | 61 | 49,946 | 4,495 | 35,669 | 3,210 | 30,653 | 2,759 | 23,422 | 2,108 |
| 22 | 12,287 | 1,106 | 7,661 | 689 | 5,863 | 528 | 4,048 | 364 | 62 | 52,820 | 4,754 | 37,869 | 3,408 | 32,346 | 2,911 | 24,754 | 2,228 |
| 23 | 12,549 | 1,129 | 7,721 | 695 | 5,896 | 531 | 4,147 | 373 | 63 | 55,863 | 5,028 | 40,207 | 3,619 | 34,135 | 3,072 | 26,162 | 2,355 |
| 24 | 12,819 | 1,154 | 7,780 | 700 | 5,977 | 538 | 4,247 | 382 | 64 | 59,081 | 5,317 | 42,688 | 3,842 | 36,020 | 3,242 | 27,649 | 2,488 |
| 25 | 13,093 | 1,178 | 7,841 | 706 | 6,109 | 550 | 4,349 | 391 | 65 | 62,794 | 5,651 | 45,322 | 4,079 | 38,010 | 3,421 | 29,221 | 2,630 |
| 26 | 13,362 | 1,203 | 7,848 | 706 | 6,235 | 561 | 4,467 | 402 | 66 | 65,730 | 5,916 | 48,082 | 4,327 | 40,158 | 3,614 | 31,082 | 2,797 |
| 27 | 13,635 | 1,227 | 7,887 | 710 | 6,409 | 577 | 4,585 | 413 | 67 | 69,468 | 6,252 | 51,012 | 4,591 | 42,427 | 3,818 | 33,063 | 2,976 |
| 28 | 13,914 | 1,252 | 8,163 | 735 | 6,579 | 592 | 4,702 | 423 | 68 | 72,695 | 6,543 | 54,120 | 4,871 | 44,824 | 4,034 | 35,169 | 3,165 |
| 29 | 14,199 | 1,278 | 8,448 | 760 | 6,744 | 607 | 4,944 | 445 | 69 | 76,425 | 6,878 | 57,417 | 5,168 | 47,357 | 4,262 | 37,409 | 3,367 |
| 30 | 14,490 | 1,304 | 8,744 | 787 | 7,041 | 634 | 5,199 | 468 | 70 | 78,463 | 7,062 | 60,306 | 5,428 | 49,033 | 4,413 | 39,395 | 3,546 |
| 31 | 14,613 | 1,315 | 9,173 | 826 | 7,197 | 648 | 5,428 | 489 | 71 | 82,150 | 7,394 | 61,744 | 5,557 | 50,020 | 4,502 | 40,851 | 3,677 |
| 32 | 14,736 | 1,326 | 9,620 | 866 | 7,579 | 682 | 5,665 | 510 | 72 | 85,594 | 7,703 | 63,210 | 5,689 | 51,546 | 4,639 | 42,358 | 3,812 |
| 33 | 14,861 | 1,337 | 10,090 | 908 | 7,980 | 718 | 5,916 | 532 | 73 | 88,763 | 7,989 | 64,704 | 5,823 | 53,114 | 4,780 | 43,915 | 3,952 |
| 34 | 14,986 | 1,349 | 10,583 | 952 | 8,404 | 756 | 6,175 | 556 | 74 | 91,625 | 8,246 | 66,228 | 5,961 | 54,723 | 4,925 | 45,524 | 4,097 |
| 35 | 15,113 | 1,360 | 11,101 | 999 | 8,849 | 796 | 6,447 | 580 | 75 | 94,578 | 8,512 | 67,777 | 6,100 | 56,375 | 5,074 | 47,188 | 4,247 |
| 36 | 15,587 | 1,403 | 11,632 | 1,047 | 9,110 | 820 | 6,651 | 599 | 76 | 97,224 | 8,750 | 68,632 | 6,177 | 56,767 | 5,109 | 47,527 | 4,277 |
| 37 | 16,073 | 1,447 | 12,187 | 1,097 | 9,378 | 844 | 6,861 | 617 | 77 | 99,021 | 8,912 | 69,493 | 6,254 | 57,156 | 5,144 | 47,866 | 4,308 |
| 38 | 16,577 | 1,492 | 12,769 | 1,149 | 9,654 | 869 | 7,077 | 637 | 78 | 100,842 | 9,076 | 70,366 | 6,333 | 57,539 | 5,179 | 48,199 | 4,338 |
| 39 | 17,095 | 1,539 | 13,379 | 1,204 | 9,938 | 894 | 7,301 | 657 | 79 | 101,778 | 9,160 | 71,244 | 6,412 | 57,918 | 5,213 | 48,529 | 4,368 |
| 40 | 17,630 | 1,587 | 14,019 | 1,262 | 10,231 | 921 | 7,533 | 678 | 80+ | 102,724 | 9,245 | 72,134 | 6,492 | 58,292 | 5,246 | 48,856 | 4,397 |

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 60 | 70,839 | 6,375 | 50,391 | 4,535 | 43,571 | 3,921 | 33,242 | 2,991 |
| 61 | 74,919 | 6,743 | 53,504 | 4,815 | 45,980 | 4,139 | 35,133 | 3,162 |
| 62 | 79,230 | 7,131 | 56,804 | 5,112 | 48,519 | 4,367 | 37,131 | 3,342 |
| 63 | 83,795 | 7,542 | 60,311 | 5,429 | 51,203 | 4,608 | 39,243 | 3,533 |
| 64 | 88,622 | 7,976 | 64,032 | 5,763 | 54,030 | 4,863 | 41,474 | 3,732 |
| 65 | 94,191 | 8,477 | 67,983 | 6,119 | 57,015 | 5,132 | 43,832 | 3,945 |
| 66 | 98,595 | 8,874 | 72,123 | 6,491 | 60,237 | 5,421 | 46,623 | 4,196 |
| 67 | 104,202 | 9,378 | 76,518 | 6,887 | 63,641 | 5,727 | 49,595 | 4,464 |
| 68 | 109,043 | 9,815 | 81,180 | 7,307 | 67,236 | 6,051 | 52,754 | 4,748 |
| 69 | 114,638 | 10,317 | 86,126 | 7,752 | 71,036 | 6,393 | 56,114 | 5,051 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 70 | 117,695 | 10,593 | 90,459 | 8,142 | 73,550 | 6,620 | 59,093 | 5,319 |
| 71 | 123,225 | 11,091 | 92,616 | 8,336 | 75,030 | 6,753 | 61,277 | 5,516 |
| 72 | 128,391 | 11,555 | 94,815 | 8,534 | 77,319 | 6,959 | 63,537 | 5,718 |
| 73 | 133,145 | 11,984 | 97,056 | 8,735 | 79,671 | 7,170 | 65,873 | 5,928 |
| 74 | 137,438 | 12,369 | 99,342 | 8,942 | 82,085 | 7,388 | 68,286 | 6,146 |
| 75 | 141,867 | 12,768 | 101,666 | 9,150 | 84,563 | 7,611 | 70,782 | 6,371 |
| 76 | 145,836 | 13,125 | 102,948 | 9,266 | 85,151 | 7,664 | 71,291 | 6,416 |
| 77 | 148,532 | 13,368 | 104,240 | 9,381 | 85,734 | 7,716 | 71,799 | 6,462 |
| 78 | 151,263 | 13,614 | 105,549 | 9,500 | 86,309 | 7,769 | 72,299 | 6,507 |
| 79 | 152,667 | 13,740 | 106,866 | 9,618 | 86,877 | 7,820 | 72,794 | 6,552 |
| 80+ | 154,086 | 13,868 | 108,201 | 9,738 | 87,438 | 7,869 | 73,284 | 6,596 |

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 70 | 156,926 | 14,124 | 120,612 | 10,856 | 98,066 | 8,826 | 78,790 | 7,092 |
| 71 | 164,300 | 14,788 | 123,488 | 11,114 | 100,040 | 9,004 | 81,702 | 7,354 |
| 72 | 171,188 | 15,406 | 126,420 | 11,378 | 103,092 | 9,278 | 84,716 | 7,624 |
| 73 | 177,526 | 15,978 | 129,408 | 11,646 | 106,228 | 9,560 | 87,830 | 7,904 |
| 74 | 183,250 | 16,492 | 132,456 | 11,922 | 109,446 | 9,850 | 91,048 | 8,194 |
| 75 | 189,156 | 17,024 | 135,554 | 12,200 | 112,750 | 10,148 | 94,376 | 8,494 |
| 76 | 194,448 | 17,500 | 137,264 | 12,354 | 113,534 | 10,218 | 95,054 | 8,554 |
| 77 | 198,042 | 17,824 | 138,986 | 12,508 | 114,312 | 10,288 | 95,732 | 8,616 |
| 78 | 201,684 | 18,152 | 140,732 | 12,666 | 115,078 | 10,358 | 96,398 | 8,676 |
| 79 | 203,556 | 18,320 | 142,488 | 12,824 | 115,836 | 10,426 | 97,058 | 8,736 |
| 80 | 205,448 | 18,490 | 144,268 | 12,984 | 116,584 | 10,492 | 97,712 | 8,794 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 81+ | 205,448 | 18,490 | 144,268 | 12,984 | 116,584 | 10,492 | 97,712 | 8,794 |

保柏非凡自願醫保計劃 (尊尚) Bupa Hero VHIS Plan (Deluxe)



B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

| 1) 門診保障 Clinical Benefit 額外保費 Additional Premium | | | | | | | | | | | |
|---|-----------|------------|--------|-----------|------------|--------|-----------|------------|--------|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly |
| 0-17 | 16,099 | 1,449 | 33 | 16,430 | 1,479 | 49 | 32,156 | 2,894 | 65 | 49,253 | 4,433 |
| 18 | 13,302 | 1,197 | 34 | 17,189 | 1,547 | 50 | 33,042 | 2,974 | 66 | 50,686 | 4,562 |
| 19 | 13,382 | 1,204 | 35 | 17,984 | 1,619 | 51 | 33,808 | 3,043 | 67 | 52,161 | 4,694 |
| 20 | 13,463 | 1,212 | 36 | 18,834 | 1,695 | 52 | 34,590 | 3,113 | 68 | 53,677 | 4,831 |
| 21 | 13,545 | 1,219 | 37 | 19,727 | 1,775 | 53 | 35,390 | 3,185 | 69 | 55,238 | 4,971 |
| 22 | 13,626 | 1,226 | 38 | 20,661 | 1,859 | 54 | 36,208 | 3,259 | 70 | 56,844 | 5,116 |
| 23 | 13,709 | 1,234 | 39 | 21,640 | 1,948 | 55 | 37,045 | 3,334 | 71 | 59,580 | 5,362 |
| 24 | 13,791 | 1,241 | 40 | 22,665 | 2,040 | 56 | 38,139 | 3,433 | 72 | 62,448 | 5,620 |
| 25 | 13,873 | 1,249 | 41 | 23,785 | 2,141 | 57 | 39,266 | 3,534 | 73 | 65,454 | 5,891 |
| 26 | 13,968 | 1,257 | 42 | 24,959 | 2,246 | 58 | 40,427 | 3,638 | 74 | 68,605 | 6,174 |
| 27 | 14,061 | 1,265 | 43 | 26,192 | 2,357 | 59 | 41,621 | 3,746 | 75 | 71,907 | 6,472 |
| 28 | 14,157 | 1,274 | 44 | 27,486 | 2,474 | 60 | 42,850 | 3,857 | 76 | 75,862 | 6,828 |
| 29 | 14,252 | 1,283 | 45 | 28,842 | 2,596 | 61 | 44,061 | 3,965 | 77 | 80,035 | 7,203 |
| 30 | 14,349 | 1,291 | 46 | 29,638 | 2,667 | 62 | 45,306 | 4,078 | 78 | 84,439 | 7,600 |
| 31 | 15,012 | 1,351 | 47 | 30,454 | 2,741 | 63 | 46,585 | 4,193 | 79 | 89,084 | 8,018 |
| 32 | 15,704 | 1,413 | 48 | 31,294 | 2,816 | 64 | 47,901 | 4,311 | 80+ | 93,985 | 8,459 |

| 2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium | | |
|--|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 所有年齡 All ages | 6,284 | 566 |

| 3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 18 - 29 | 22,777 | 2,050 |
| 30 - 49 | 30,294 | 2,726 |
| 50 - 54 (只供續保 for renewal only) | 30,294 | 2,726 |

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

| 兩名合資格家庭成員一同投保 2 eligible family members enrol together | 三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together |
|---|--|
| 9折 10% discount | 85折 15% discount |

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

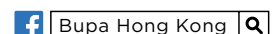
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏(亞洲)有限公司 Bupa (Asia) Limited

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

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保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (倍尊尚) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Deluxe Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-13-000-01)
- \$12,000 自付費 Deductible (F00040-14-000-01)
- \$40,000 自付費 Deductible (F00040-15-000-01)
- \$80,000 自付費 Deductible (F00040-16-000-01)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | | 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|-----------|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|--|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 0 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 41 | 20,425 | 1,838 | 16,155 | 1,454 | 11,947 | 1,075 | 8,814 | 793 |
| 1 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 42 | 21,298 | 1,917 | 16,759 | 1,508 | 12,560 | 1,130 | 9,282 | 835 |
| 2 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 43 | 22,210 | 1,999 | 17,383 | 1,564 | 13,201 | 1,188 | 9,775 | 880 |
| 3 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 44 | 23,158 | 2,084 | 18,032 | 1,623 | 13,875 | 1,249 | 10,294 | 926 |
| 4 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 45 | 24,148 | 2,173 | 18,706 | 1,684 | 14,585 | 1,313 | 10,842 | 976 |
| 5 | 15,765 | 1,419 | 10,978 | 988 | 7,639 | 688 | 5,282 | 475 | 46 | 25,689 | 2,312 | 19,480 | 1,753 | 15,396 | 1,386 | 11,468 | 1,032 |
| 6 | 11,824 | 1,064 | 7,319 | 659 | 6,111 | 550 | 3,796 | 342 | 47 | 27,389 | 2,465 | 20,286 | 1,826 | 16,255 | 1,463 | 12,128 | 1,092 |
| 7 | 11,883 | 1,069 | 7,397 | 666 | 6,134 | 552 | 3,830 | 345 | 48 | 29,200 | 2,628 | 21,126 | 1,901 | 17,160 | 1,544 | 12,827 | 1,154 |
| 8 | 11,942 | 1,075 | 7,477 | 673 | 6,157 | 554 | 3,865 | 348 | 49 | 31,131 | 2,802 | 22,002 | 1,980 | 18,114 | 1,630 | 13,565 | 1,221 |
| 9 | 12,000 | 1,080 | 7,557 | 680 | 6,181 | 556 | 3,899 | 351 | 50 | 33,189 | 2,987 | 22,912 | 2,062 | 19,125 | 1,721 | 14,348 | 1,291 |
| 10 | 12,058 | 1,085 | 7,640 | 688 | 6,204 | 558 | 3,933 | 354 | 51 | 34,672 | 3,120 | 24,023 | 2,162 | 20,069 | 1,806 | 15,083 | 1,357 |
| 11 | 12,118 | 1,091 | 7,722 | 695 | 6,227 | 560 | 3,969 | 357 | 52 | 36,138 | 3,252 | 25,190 | 2,267 | 21,064 | 1,896 | 15,857 | 1,427 |
| 12 | 12,177 | 1,096 | 7,805 | 702 | 6,250 | 563 | 4,004 | 360 | 53 | 37,670 | 3,390 | 26,412 | 2,377 | 22,107 | 1,990 | 16,670 | 1,500 |
| 13 | 12,237 | 1,101 | 7,889 | 710 | 6,273 | 565 | 4,039 | 364 | 54 | 39,264 | 3,534 | 27,694 | 2,492 | 23,200 | 2,088 | 17,527 | 1,577 |
| 14 | 12,298 | 1,107 | 7,973 | 718 | 6,296 | 567 | 4,075 | 367 | 55 | 40,926 | 3,683 | 29,039 | 2,614 | 24,348 | 2,191 | 18,425 | 1,658 |
| 15 | 12,357 | 1,112 | 8,059 | 725 | 6,320 | 569 | 4,112 | 370 | 56 | 43,012 | 3,871 | 30,535 | 2,748 | 25,759 | 2,318 | 19,524 | 1,757 |
| 16 | 12,418 | 1,118 | 8,145 | 733 | 6,344 | 571 | 4,147 | 373 | 57 | 45,203 | 4,068 | 32,106 | 2,890 | 27,252 | 2,453 | 20,691 | 1,862 |
| 17 | 12,480 | 1,123 | 8,233 | 741 | 6,366 | 573 | 4,185 | 377 | 58 | 47,506 | 4,276 | 33,758 | 3,038 | 28,832 | 2,595 | 21,927 | 1,973 |
| 18 | 12,541 | 1,129 | 8,253 | 743 | 6,375 | 574 | 4,220 | 380 | 59 | 49,925 | 4,493 | 35,496 | 3,195 | 30,503 | 2,745 | 23,235 | 2,091 |
| 19 | 12,808 | 1,153 | 8,317 | 749 | 6,409 | 577 | 4,250 | 383 | 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 20 | 13,083 | 1,177 | 8,382 | 754 | 6,443 | 580 | 4,275 | 385 | 60 | 52,468 | 4,722 | 37,323 | 3,359 | 32,272 | 2,904 | 24,621 | 2,216 |
| 21 | 13,364 | 1,203 | 8,447 | 760 | 6,479 | 583 | 4,386 | 395 | 61 | 55,490 | 4,994 | 39,628 | 3,567 | 34,055 | 3,065 | 26,022 | 2,342 |
| 22 | 13,650 | 1,229 | 8,511 | 766 | 6,514 | 586 | 4,496 | 405 | 62 | 58,684 | 5,282 | 42,072 | 3,786 | 35,937 | 3,234 | 27,502 | 2,475 |
| 23 | 13,942 | 1,255 | 8,578 | 772 | 6,550 | 590 | 4,608 | 415 | 63 | 62,063 | 5,586 | 44,670 | 4,020 | 37,924 | 3,413 | 29,065 | 2,616 |
| 24 | 14,241 | 1,282 | 8,643 | 778 | 6,640 | 598 | 4,718 | 425 | 64 | 65,639 | 5,908 | 47,426 | 4,268 | 40,018 | 3,602 | 30,718 | 2,765 |
| 25 | 14,546 | 1,309 | 8,711 | 784 | 6,787 | 611 | 4,832 | 435 | 65 | 69,764 | 6,279 | 50,352 | 4,532 | 42,229 | 3,801 | 32,464 | 2,922 |
| 26 | 14,845 | 1,336 | 8,719 | 785 | 6,927 | 623 | 4,963 | 447 | 66 | 73,026 | 6,572 | 53,420 | 4,808 | 44,615 | 4,015 | 34,532 | 3,108 |
| 27 | 15,149 | 1,363 | 8,763 | 789 | 7,120 | 641 | 5,094 | 458 | 67 | 77,179 | 6,946 | 56,675 | 5,101 | 47,137 | 4,242 | 36,733 | 3,306 |
| 28 | 15,458 | 1,391 | 9,070 | 816 | 7,310 | 658 | 5,225 | 470 | 68 | 80,764 | 7,269 | 60,127 | 5,411 | 49,800 | 4,482 | 39,073 | 3,517 |
| 29 | 15,775 | 1,420 | 9,386 | 845 | 7,493 | 674 | 5,493 | 494 | 69 | 84,908 | 7,642 | 63,790 | 5,741 | 52,613 | 4,735 | 41,562 | 3,741 |
| 30 | 16,099 | 1,449 | 9,714 | 874 | 7,822 | 704 | 5,776 | 520 | 70 | 87,172 | 7,845 | 66,999 | 6,030 | 54,475 | 4,903 | 43,769 | 3,939 |
| 31 | 16,235 | 1,461 | 10,190 | 917 | 7,996 | 720 | 6,030 | 543 | 71 | 91,269 | 8,214 | 68,597 | 6,174 | 55,572 | 5,001 | 45,386 | 4,085 |
| 32 | 16,372 | 1,473 | 10,689 | 962 | 8,420 | 758 | 6,294 | 566 | 72 | 95,094 | 8,558 | 70,227 | 6,320 | 57,267 | 5,154 | 47,059 | 4,235 |
| 33 | 16,511 | 1,486 | 11,210 | 1,009 | 8,867 | 798 | 6,573 | 592 | 73 | 98,616 | 8,875 | 71,887 | 6,470 | 59,009 | 5,311 | 48,790 | 4,391 |
| 34 | 16,649 | 1,498 | 11,758 | 1,058 | 9,337 | 840 | 6,861 | 617 | 74 | 101,795 | 9,162 | 73,579 | 6,622 | 60,798 | 5,472 | 50,578 | 4,552 |
| 35 | 16,791 | 1,511 | 12,333 | 1,110 | 9,831 | 885 | 7,163 | 645 | 75 | 105,076 | 9,457 | 75,300 | 6,777 | 62,632 | 5,637 | 52,425 | 4,718 |
| 36 | 17,317 | 1,559 | 12,923 | 1,163 | 10,121 | 911 | 7,389 | 665 | 76 | 108,016 | 9,721 | 76,250 | 6,863 | 63,069 | 5,676 | 52,803 | 4,752 |
| 37 | 17,857 | 1,607 | 13,540 | 1,219 | 10,418 | 938 | 7,622 | 686 | 77 | 110,012 | 9,901 | 77,206 | 6,949 | 63,501 | 5,715 | 53,179 | 4,786 |
| 38 | 18,417 | 1,658 | 14,186 | 1,277 | 10,725 | 965 | 7,863 | 708 | 78 | 112,035 | 10,083 | 78,176 | 7,036 | 63,925 | 5,753 | 53,549 | 4,819 |
| 39 | 18,993 | 1,709 | 14,864 | 1,338 | 11,041 | 994 | 8,112 | 730 | 79 | 113,076 | 10,177 | 79,152 | 7,124 | 64,347 | 5,791 | 53,916 | 4,852 |
| 40 | 19,587 | 1,763 | 15,575 | 1,402 | 11,367 | 1,023 | 8,368 | 753 | 80+ | 114,126 | 10,271 | 80,141 | 7,213 | 64,763 | 5,829 | 54,279 | 4,885 |

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 60 | 78,702 | 7,083 | 55,985 | 5,039 | 48,408 | 4,356 | 36,932 | 3,324 |
| 61 | 83,235 | 7,491 | 59,442 | 5,351 | 51,083 | 4,598 | 39,033 | 3,513 |
| 62 | 88,026 | 7,923 | 63,108 | 5,679 | 53,906 | 4,851 | 41,253 | 3,713 |
| 63 | 93,095 | 8,379 | 67,005 | 6,030 | 56,886 | 5,120 | 43,598 | 3,924 |
| 64 | 98,459 | 8,862 | 71,139 | 6,402 | 60,027 | 5,403 | 46,077 | 4,148 |
| 65 | 104,646 | 9,419 | 75,528 | 6,798 | 63,344 | 5,702 | 48,696 | 4,383 |
| 66 | 109,539 | 9,858 | 80,130 | 7,212 | 66,923 | 6,023 | 51,798 | 4,662 |
| 67 | 115,769 | 10,419 | 85,013 | 7,652 | 70,706 | 6,363 | 55,100 | 4,959 |
| 68 | 121,146 | 10,904 | 90,191 | 8,117 | 74,700 | 6,723 | 58,610 | 5,276 |
| 69 | 127,362 | 11,463 | 95,685 | 8,612 | 78,920 | 7,103 | 62,343 | 5,612 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 70 | 130,758 | 11,768 | 100,499 | 9,045 | 81,713 | 7,355 | 65,654 | 5,909 |
| 71 | 136,904 | 12,321 | 102,896 | 9,261 | 83,358 | 7,502 | 68,079 | 6,128 |
| 72 | 142,641 | 12,837 | 105,341 | 9,480 | 85,901 | 7,731 | 70,589 | 6,353 |
| 73 | 147,924 | 13,313 | 107,831 | 9,705 | 88,514 | 7,967 | 73,185 | 6,587 |
| 74 | 152,693 | 13,743 | 110,369 | 9,933 | 91,197 | 8,208 | 75,867 | 6,828 |
| 75 | 157,614 | 14,186 | 112,950 | 10,166 | 93,948 | 8,456 | 78,638 | 7,077 |
| 76 | 162,024 | 14,582 | 114,375 | 10,295 | 94,604 | 8,514 | 79,205 | 7,128 |
| 77 | 165,018 | 14,852 | 115,809 | 10,424 | 95,252 | 8,573 | 79,769 | 7,179 |
| 78 | 168,053 | 15,125 | 117,264 | 10,554 | 95,888 | 8,630 | 80,324 | 7,229 |
| 79 | 169,614 | 15,266 | 118,728 | 10,686 | 96,521 | 8,687 | 80,874 | 7,278 |
| 80+ | 171,189 | 15,407 | 120,212 | 10,820 | 97,145 | 8,744 | 81,419 | 7,328 |

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 70 | 174,344 | 15,690 | 133,998 | 12,060 | 108,950 | 9,806 | 87,538 | 7,878 |
| 71 | 182,538 | 16,428 | 137,194 | 12,348 | 111,144 | 10,002 | 90,772 | 8,170 |
| 72 | 190,188 | 17,116 | 140,454 | 12,640 | 114,534 | 10,308 | 94,118 | 8,470 |
| 73 | 197,232 | 17,750 | 143,774 | 12,940 | 118,018 | 10,622 | 97,580 | 8,782 |
| 74 | 203,590 | 18,324 | 147,158 | 13,244 | 121,596 | 10,944 | 101,156 | 9,104 |
| 75 | 210,152 | 18,914 | 150,600 | 13,554 | 125,264 | 11,274 | 104,850 | 9,436 |
| 76 | 216,032 | 19,442 | 152,500 | 13,726 | 126,138 | 11,352 | 105,606 | 9,504 |
| 77 | 220,024 | 19,802 | 154,412 | 13,898 | 127,002 | 11,430 | 106,358 | 9,572 |
| 78 | 224,070 | 20,166 | 156,352 | 14,072 | 127,850 | 11,506 | 107,098 | 9,638 |
| 79 | 226,152 | 20,354 | 158,304 | 14,248 | 128,694 | 11,582 | 107,832 | 9,704 |
| 80 | 228,252 | 20,542 | 160,282 | 14,426 | 129,526 | 11,658 | 108,558 | 9,770 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 81+ | 228,252 | 20,542 | 160,282 | 14,426 | 129,526 | 11,658 | 108,558 | 9,770 |

保柏非凡自願醫保計劃 (倍尊尚) Bupa Hero VHIS Plan (Deluxe Pro)



B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

| 1) 門診保障 Clinical Benefit 額外保費 Additional Premium | | | | | | | | | | | |
|---|-----------|------------|--------|-----------|------------|--------|-----------|------------|--------|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly |
| 0-17 | 17,547 | 1,579 | 33 | 17,909 | 1,612 | 49 | 35,050 | 3,155 | 65 | 53,687 | 4,832 |
| 18 | 14,500 | 1,305 | 34 | 18,736 | 1,686 | 50 | 36,016 | 3,241 | 66 | 55,248 | 4,972 |
| 19 | 14,587 | 1,313 | 35 | 19,603 | 1,764 | 51 | 36,850 | 3,317 | 67 | 56,855 | 5,117 |
| 20 | 14,675 | 1,321 | 36 | 20,529 | 1,848 | 52 | 37,703 | 3,393 | 68 | 58,508 | 5,266 |
| 21 | 14,764 | 1,329 | 37 | 21,502 | 1,935 | 53 | 38,575 | 3,472 | 69 | 60,210 | 5,419 |
| 22 | 14,852 | 1,337 | 38 | 22,521 | 2,027 | 54 | 39,467 | 3,552 | 70 | 61,959 | 5,576 |
| 23 | 14,943 | 1,345 | 39 | 23,588 | 2,123 | 55 | 40,378 | 3,634 | 71 | 64,943 | 5,845 |
| 24 | 15,033 | 1,353 | 40 | 24,704 | 2,223 | 56 | 41,572 | 3,741 | 72 | 68,069 | 6,126 |
| 25 | 15,122 | 1,361 | 41 | 25,925 | 2,333 | 57 | 42,801 | 3,852 | 73 | 71,344 | 6,421 |
| 26 | 15,225 | 1,370 | 42 | 27,206 | 2,449 | 58 | 44,065 | 3,966 | 74 | 74,779 | 6,730 |
| 27 | 15,327 | 1,379 | 43 | 28,549 | 2,569 | 59 | 45,367 | 4,083 | 75 | 78,379 | 7,054 |
| 28 | 15,431 | 1,389 | 44 | 29,960 | 2,696 | 60 | 46,706 | 4,204 | 76 | 82,689 | 7,442 |
| 29 | 15,535 | 1,398 | 45 | 31,438 | 2,829 | 61 | 48,027 | 4,322 | 77 | 87,239 | 7,852 |
| 30 | 15,640 | 1,408 | 46 | 32,305 | 2,907 | 62 | 49,384 | 4,445 | 78 | 92,039 | 8,284 |
| 31 | 16,362 | 1,473 | 47 | 33,195 | 2,988 | 63 | 50,778 | 4,570 | 79 | 97,101 | 8,739 |
| 32 | 17,117 | 1,541 | 48 | 34,110 | 3,070 | 64 | 52,213 | 4,699 | 80+ | 102,444 | 9,220 |

| 2) 牙科及視力保障 Dental and Optical Benefit 額外保費 Additional Premium | | |
|--|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 所有年齡 All ages | 6,447 | 580 |

| 3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 18 - 29 | 24,714 | 2,224 |
| 30 - 49 | 32,869 | 2,958 |
| 50 - 54 (只供續保 for renewal only) | 32,869 | 2,958 |

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於 1 港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

| 兩名合資格家庭成員一同投保 2 eligible family members enrol together | 三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together |
|---|--|
| 9折 10% discount | 85折 15% discount |

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

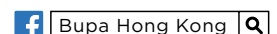
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏(亞洲)有限公司 Bupa (Asia) Limited

地址：香港九龍觀塘海濱道 77 號海濱匯第 2 座 6 樓

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

電話 Telephone: (852) 2517 5175 傳真 Facsimile: (852) 2548 1848 網址 Website: www.bupa.com.hk



保柏非凡自願醫保計劃 (智選) Bupa Hero VHIS Plan (Advance)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-01-000-03)
- \$12,000 自付費 Deductible (F00040-02-000-03)
- \$40,000 自付費 Deductible (F00040-03-000-03)
- \$80,000 自付費 Deductible (F00040-04-000-03)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | | 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|-----------|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|--|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 0 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 41 | 15,657 | 1,409 | 10,053 | 905 | 7,925 | 713 | 5,622 | 506 |
| 1 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 42 | 16,287 | 1,466 | 10,534 | 948 | 8,326 | 749 | 5,920 | 533 |
| 2 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 43 | 16,945 | 1,525 | 11,037 | 993 | 8,663 | 780 | 6,233 | 561 |
| 3 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 44 | 17,628 | 1,587 | 11,565 | 1,041 | 9,056 | 815 | 6,564 | 591 |
| 4 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 45 | 18,339 | 1,651 | 12,117 | 1,091 | 9,467 | 852 | 6,912 | 622 |
| 5 | 11,847 | 1,066 | 7,729 | 696 | 6,251 | 563 | 4,079 | 367 | 46 | 19,261 | 1,733 | 12,699 | 1,143 | 9,911 | 892 | 7,252 | 653 |
| 6 | 7,109 | 640 | 4,637 | 417 | 4,376 | 394 | 2,448 | 220 | 47 | 20,229 | 1,821 | 13,307 | 1,198 | 10,375 | 934 | 7,608 | 685 |
| 7 | 7,221 | 650 | 4,677 | 421 | 4,378 | 394 | 2,496 | 225 | 48 | 21,246 | 1,912 | 13,944 | 1,255 | 10,862 | 978 | 7,981 | 718 |
| 8 | 7,337 | 660 | 4,716 | 424 | 4,380 | 394 | 2,544 | 229 | 49 | 22,315 | 2,008 | 14,613 | 1,315 | 11,371 | 1,023 | 8,374 | 754 |
| 9 | 7,455 | 671 | 4,756 | 428 | 4,382 | 394 | 2,593 | 233 | 50 | 23,437 | 2,109 | 15,314 | 1,378 | 11,903 | 1,071 | 8,784 | 791 |
| 10 | 7,574 | 682 | 4,797 | 432 | 4,384 | 395 | 2,642 | 238 | 51 | 24,660 | 2,219 | 15,998 | 1,440 | 12,657 | 1,139 | 9,343 | 841 |
| 11 | 7,696 | 693 | 4,838 | 435 | 4,386 | 395 | 2,692 | 242 | 52 | 25,949 | 2,335 | 16,706 | 1,504 | 13,458 | 1,211 | 9,938 | 894 |
| 12 | 7,819 | 704 | 4,878 | 439 | 4,388 | 395 | 2,744 | 247 | 53 | 27,305 | 2,457 | 17,439 | 1,570 | 14,309 | 1,288 | 10,571 | 951 |
| 13 | 7,944 | 715 | 4,920 | 443 | 4,390 | 395 | 2,796 | 252 | 54 | 28,732 | 2,586 | 18,194 | 1,637 | 15,215 | 1,369 | 11,244 | 1,012 |
| 14 | 8,072 | 726 | 4,962 | 447 | 4,393 | 395 | 2,851 | 257 | 55 | 30,232 | 2,721 | 18,973 | 1,708 | 16,178 | 1,456 | 11,961 | 1,076 |
| 15 | 8,200 | 738 | 5,004 | 450 | 4,395 | 396 | 2,906 | 262 | 56 | 31,789 | 2,861 | 19,944 | 1,795 | 17,209 | 1,549 | 12,767 | 1,149 |
| 16 | 8,332 | 750 | 5,046 | 454 | 4,398 | 396 | 2,962 | 267 | 57 | 33,427 | 3,008 | 20,955 | 1,886 | 18,239 | 1,642 | 13,629 | 1,227 |
| 17 | 8,464 | 762 | 5,089 | 458 | 4,400 | 396 | 3,019 | 272 | 58 | 35,149 | 3,163 | 22,004 | 1,980 | 19,167 | 1,725 | 14,549 | 1,309 |
| 18 | 8,601 | 774 | 5,133 | 462 | 4,401 | 396 | 3,076 | 277 | 59 | 36,960 | 3,326 | 22,810 | 2,053 | 20,141 | 1,813 | 15,531 | 1,398 |
| 19 | 8,811 | 793 | 5,210 | 469 | 4,468 | 402 | 3,113 | 280 | 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 20 | 9,025 | 812 | 5,293 | 476 | 4,536 | 408 | 3,151 | 284 | 60 | 38,862 | 3,498 | 24,219 | 2,180 | 21,239 | 1,912 | 16,580 | 1,492 |
| 21 | 9,245 | 832 | 5,429 | 489 | 4,629 | 417 | 3,188 | 287 | 61 | 40,773 | 3,670 | 25,761 | 2,318 | 22,025 | 1,982 | 17,743 | 1,597 |
| 22 | 9,569 | 861 | 5,569 | 501 | 4,723 | 425 | 3,225 | 290 | 62 | 42,776 | 3,850 | 27,565 | 2,481 | 23,254 | 2,093 | 18,986 | 1,709 |
| 23 | 9,901 | 891 | 5,741 | 517 | 4,819 | 434 | 3,262 | 294 | 63 | 44,878 | 4,039 | 29,496 | 2,655 | 25,047 | 2,254 | 20,318 | 1,829 |
| 24 | 10,244 | 922 | 5,903 | 531 | 4,917 | 443 | 3,301 | 297 | 64 | 47,084 | 4,238 | 31,563 | 2,841 | 26,857 | 2,417 | 21,743 | 1,957 |
| 25 | 10,494 | 944 | 6,070 | 546 | 4,992 | 449 | 3,341 | 301 | 65 | 49,397 | 4,446 | 33,774 | 3,040 | 28,771 | 2,589 | 23,268 | 2,094 |
| 26 | 10,598 | 954 | 6,272 | 564 | 5,057 | 455 | 3,372 | 303 | 66 | 51,822 | 4,664 | 35,702 | 3,213 | 30,875 | 2,779 | 24,451 | 2,201 |
| 27 | 10,703 | 963 | 6,481 | 583 | 5,122 | 461 | 3,402 | 306 | 67 | 54,364 | 4,893 | 37,516 | 3,376 | 32,999 | 2,970 | 25,694 | 2,312 |
| 28 | 10,809 | 973 | 6,696 | 603 | 5,188 | 467 | 3,435 | 309 | 68 | 57,031 | 5,133 | 39,174 | 3,526 | 34,920 | 3,143 | 27,001 | 2,430 |
| 29 | 10,916 | 982 | 6,918 | 623 | 5,253 | 473 | 3,466 | 312 | 69 | 59,831 | 5,385 | 40,904 | 3,681 | 36,731 | 3,306 | 28,374 | 2,554 |
| 30 | 11,025 | 992 | 7,220 | 650 | 5,322 | 479 | 3,498 | 315 | 70 | 62,766 | 5,649 | 42,979 | 3,868 | 38,638 | 3,477 | 29,815 | 2,683 |
| 31 | 11,285 | 1,016 | 7,488 | 674 | 5,606 | 505 | 3,724 | 335 | 71 | 64,878 | 5,839 | 44,988 | 4,049 | 39,939 | 3,595 | 30,819 | 2,774 |
| 32 | 11,551 | 1,040 | 7,649 | 688 | 5,904 | 531 | 3,963 | 357 | 72 | 67,062 | 6,036 | 47,084 | 4,238 | 41,283 | 3,715 | 31,855 | 2,867 |
| 33 | 11,823 | 1,064 | 7,813 | 703 | 6,219 | 560 | 4,219 | 380 | 73 | 69,320 | 6,239 | 49,270 | 4,434 | 42,672 | 3,840 | 32,928 | 2,964 |
| 34 | 12,103 | 1,089 | 7,981 | 718 | 6,552 | 590 | 4,492 | 404 | 74 | 71,653 | 6,449 | 51,549 | 4,639 | 44,108 | 3,970 | 34,036 | 3,063 |
| 35 | 12,387 | 1,115 | 8,153 | 734 | 6,901 | 621 | 4,781 | 430 | 75 | 74,065 | 6,666 | 53,926 | 4,853 | 45,594 | 4,103 | 35,182 | 3,166 |
| 36 | 12,879 | 1,159 | 8,423 | 758 | 6,996 | 630 | 4,889 | 440 | 76 | 75,423 | 6,788 | 55,570 | 5,001 | 46,431 | 4,179 | 35,827 | 3,224 |
| 37 | 13,391 | 1,205 | 8,702 | 783 | 7,094 | 638 | 4,997 | 450 | 77 | 76,807 | 6,913 | 56,588 | 5,093 | 47,282 | 4,255 | 36,484 | 3,284 |
| 38 | 13,921 | 1,253 | 8,990 | 809 | 7,264 | 654 | 5,108 | 460 | 78 | 78,216 | 7,039 | 57,627 | 5,186 | 47,642 | 4,288 | 37,154 | 3,344 |
| 39 | 14,474 | 1,303 | 9,287 | 836 | 7,440 | 670 | 5,223 | 470 | 79 | 79,651 | 7,169 | 58,685 | 5,282 | 48,000 | 4,320 | 37,836 | 3,405 |
| 40 | 15,049 | 1,354 | 9,594 | 863 | 7,617 | 686 | 5,339 | 481 | 80+ | 81,111 | 7,300 | 59,761 | 5,378 | 48,356 | 4,352 | 38,529 | 3,468 |

保柏非凡自願醫保計劃 (智選) Bupa Hero VHIS Plan (Advance)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 60 | 58,293 | 5,247 | 36,329 | 3,270 | 31,859 | 2,868 | 24,870 | 2,238 |
| 61 | 61,160 | 5,505 | 38,642 | 3,477 | 33,038 | 2,973 | 26,615 | 2,396 |
| 62 | 64,164 | 5,775 | 41,348 | 3,722 | 34,881 | 3,140 | 28,479 | 2,564 |
| 63 | 67,317 | 6,059 | 44,244 | 3,983 | 37,571 | 3,381 | 30,477 | 2,744 |
| 64 | 70,626 | 6,357 | 47,345 | 4,262 | 40,286 | 3,626 | 32,615 | 2,936 |
| 65 | 74,096 | 6,669 | 50,661 | 4,560 | 43,157 | 3,884 | 34,902 | 3,141 |
| 66 | 77,733 | 6,996 | 53,553 | 4,820 | 46,313 | 4,169 | 36,677 | 3,302 |
| 67 | 81,546 | 7,340 | 56,274 | 5,064 | 49,499 | 4,455 | 38,541 | 3,468 |
| 68 | 85,547 | 7,700 | 58,761 | 5,289 | 52,380 | 4,715 | 40,502 | 3,645 |
| 69 | 89,747 | 8,078 | 61,356 | 5,522 | 55,097 | 4,959 | 42,561 | 3,831 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 70 | 94,149 | 8,474 | 64,469 | 5,802 | 57,957 | 5,216 | 44,723 | 4,025 |
| 71 | 97,317 | 8,759 | 67,482 | 6,074 | 59,909 | 5,393 | 46,229 | 4,161 |
| 72 | 100,593 | 9,054 | 70,626 | 6,357 | 61,925 | 5,573 | 47,783 | 4,301 |
| 73 | 103,980 | 9,359 | 73,905 | 6,651 | 64,008 | 5,760 | 49,392 | 4,446 |
| 74 | 107,480 | 9,674 | 77,324 | 6,959 | 66,162 | 5,955 | 51,054 | 4,595 |
| 75 | 111,098 | 9,999 | 80,889 | 7,280 | 68,391 | 6,155 | 52,773 | 4,749 |
| 76 | 113,135 | 10,182 | 83,355 | 7,502 | 69,647 | 6,269 | 53,741 | 4,836 |
| 77 | 115,211 | 10,370 | 84,882 | 7,640 | 70,923 | 6,383 | 54,726 | 4,926 |
| 78 | 117,324 | 10,559 | 86,441 | 7,779 | 71,463 | 6,432 | 55,731 | 5,016 |
| 79 | 119,477 | 10,754 | 88,028 | 7,923 | 72,000 | 6,480 | 56,754 | 5,108 |
| 80+ | 121,667 | 10,950 | 89,642 | 8,067 | 72,534 | 6,528 | 57,794 | 5,202 |

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 70 | 125,532 | 11,298 | 85,958 | 7,736 | 77,276 | 6,954 | 59,630 | 5,366 |
| 71 | 129,756 | 11,678 | 89,976 | 8,098 | 79,878 | 7,190 | 61,638 | 5,548 |
| 72 | 134,124 | 12,072 | 94,168 | 8,476 | 82,566 | 7,430 | 63,710 | 5,734 |
| 73 | 138,640 | 12,478 | 98,540 | 8,868 | 85,344 | 7,680 | 65,856 | 5,928 |
| 74 | 143,306 | 12,898 | 103,098 | 9,278 | 88,216 | 7,940 | 68,072 | 6,126 |
| 75 | 148,130 | 13,332 | 107,852 | 9,706 | 91,188 | 8,206 | 70,364 | 6,332 |
| 76 | 153,046 | 13,776 | 111,140 | 10,002 | 92,862 | 8,358 | 71,654 | 6,448 |
| 77 | 153,614 | 13,826 | 113,176 | 10,186 | 94,564 | 8,510 | 72,968 | 6,568 |
| 78 | 156,432 | 14,078 | 115,254 | 10,372 | 95,284 | 8,576 | 74,308 | 6,688 |
| 79 | 159,302 | 14,338 | 117,370 | 10,564 | 96,000 | 8,640 | 75,672 | 6,810 |
| 80 | 162,222 | 14,600 | 119,522 | 10,756 | 96,712 | 8,704 | 77,058 | 6,936 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 81+ | 162,222 | 14,600 | 119,522 | 10,756 | 96,712 | 8,704 | 77,058 | 6,936 |

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

| 1) 門診保障 Clinical Benefit 額外保費 Additional Premium | | | | | | | | | | | |
|---|-----------|------------|--------|-----------|------------|--------|-----------|------------|--------|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly |
| 0-17 | 12,958 | 1,166 | 33 | 13,217 | 1,190 | 49 | 25,721 | 2,315 | 65 | 39,408 | 3,547 |
| 18 | 10,700 | 963 | 34 | 13,820 | 1,244 | 50 | 26,428 | 2,379 | 66 | 40,564 | 3,651 |
| 19 | 10,765 | 969 | 35 | 14,451 | 1,301 | 51 | 27,038 | 2,433 | 67 | 41,756 | 3,758 |
| 20 | 10,830 | 975 | 36 | 15,128 | 1,362 | 52 | 27,664 | 2,490 | 68 | 42,981 | 3,868 |
| 21 | 10,897 | 981 | 37 | 15,838 | 1,425 | 53 | 28,303 | 2,547 | 69 | 44,242 | 3,982 |
| 22 | 10,963 | 987 | 38 | 16,581 | 1,492 | 54 | 28,957 | 2,606 | 70 | 45,541 | 4,099 |
| 23 | 11,030 | 993 | 39 | 17,358 | 1,562 | 55 | 29,627 | 2,666 | 71 | 47,740 | 4,297 |
| 24 | 11,098 | 999 | 40 | 18,172 | 1,635 | 56 | 30,500 | 2,745 | 72 | 50,043 | 4,504 |
| 25 | 11,166 | 1,005 | 41 | 19,062 | 1,716 | 57 | 31,400 | 2,826 | 73 | 52,459 | 4,721 |
| 26 | 11,244 | 1,012 | 42 | 19,996 | 1,800 | 58 | 32,326 | 2,909 | 74 | 54,991 | 4,949 |
| 27 | 11,321 | 1,019 | 43 | 20,974 | 1,888 | 59 | 33,279 | 2,995 | 75 | 57,646 | 5,188 |
| 28 | 11,400 | 1,026 | 44 | 22,002 | 1,980 | 60 | 34,261 | 3,083 | 76 | 60,817 | 5,474 |
| 29 | 11,479 | 1,033 | 45 | 23,079 | 2,077 | 61 | 35,233 | 3,171 | 77 | 64,162 | 5,775 |
| 30 | 11,559 | 1,040 | 46 | 23,713 | 2,134 | 62 | 36,234 | 3,261 | 78 | 67,692 | 6,092 |
| 31 | 12,088 | 1,088 | 47 | 24,364 | 2,193 | 63 | 37,262 | 3,354 | 79 | 71,416 | 6,427 |
| 32 | 12,640 | 1,138 | 48 | 25,034 | 2,253 | 64 | 38,320 | 3,449 | 80+ | 75,344 | 6,781 |

| 2) 牙科保障 Dental Benefit 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 所有年齡 All ages | 3,442 | 310 |

| 3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 18 - 29 | 14,925 | 1,343 |
| 30 - 49 | 19,852 | 1,787 |
| 50 - 54 (只供續保 for renewal only) | 19,852 | 1,787 |

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於1港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

| 兩名合資格家庭成員一同投保 2 eligible family members enrol together | 三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together |
|---|--|
| 9折 10% discount | 85折 15% discount |

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏非凡自願醫保計劃 (倍智選) Bupa Hero VHIS Plan (Advance Pro)



保費表 Premium Table

2023年4月1日版本 1 April 2023 Edition

保柏非凡自願醫保計劃 (倍智選) 提供以下選擇 (括號內數字為自願醫保認可產品編號) :

Bupa Hero VHIS Plan (Advance Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-09-000-01)
- \$12,000 自付費 Deductible (F00040-10-000-01)
- \$40,000 自付費 Deductible (F00040-11-000-01)
- \$80,000 自付費 Deductible (F00040-12-000-01)

A 認可產品之標準保費表 Standard Premium Schedule for the Certified Plan

以港元計算 All figures in HKD

只適用於保單生效時年齡介乎0至59歲之受保人 For Insured Persons from Age 0 to 59 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | | 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|-----------|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|--|-----------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 0 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 41 | 17,599 | 1,584 | 11,299 | 1,017 | 8,908 | 802 | 6,319 | 569 |
| 1 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 42 | 18,306 | 1,648 | 11,840 | 1,066 | 9,359 | 842 | 6,654 | 599 |
| 2 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 43 | 19,046 | 1,714 | 12,405 | 1,116 | 9,737 | 876 | 7,006 | 631 |
| 3 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 44 | 19,814 | 1,783 | 12,999 | 1,170 | 10,179 | 916 | 7,378 | 664 |
| 4 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 45 | 20,613 | 1,855 | 13,620 | 1,226 | 10,641 | 958 | 7,769 | 699 |
| 5 | 13,316 | 1,198 | 8,688 | 782 | 7,026 | 632 | 4,585 | 413 | 46 | 21,649 | 1,948 | 14,274 | 1,285 | 11,140 | 1,003 | 8,151 | 734 |
| 6 | 7,990 | 719 | 5,212 | 469 | 4,918 | 443 | 2,752 | 248 | 47 | 22,738 | 2,046 | 14,958 | 1,346 | 11,662 | 1,050 | 8,551 | 770 |
| 7 | 8,117 | 731 | 5,258 | 473 | 4,920 | 443 | 2,805 | 252 | 48 | 23,880 | 2,149 | 15,674 | 1,411 | 12,209 | 1,099 | 8,971 | 807 |
| 8 | 8,246 | 742 | 5,301 | 477 | 4,923 | 443 | 2,860 | 257 | 49 | 25,082 | 2,257 | 16,426 | 1,478 | 12,781 | 1,150 | 9,412 | 847 |
| 9 | 8,379 | 754 | 5,346 | 481 | 4,925 | 443 | 2,914 | 262 | 50 | 26,342 | 2,371 | 17,213 | 1,549 | 13,379 | 1,204 | 9,873 | 889 |
| 10 | 8,512 | 766 | 5,392 | 485 | 4,927 | 443 | 2,970 | 267 | 51 | 27,719 | 2,495 | 17,981 | 1,618 | 14,226 | 1,280 | 10,501 | 945 |
| 11 | 8,650 | 779 | 5,438 | 489 | 4,930 | 444 | 3,027 | 272 | 52 | 29,167 | 2,625 | 18,777 | 1,690 | 15,126 | 1,361 | 11,170 | 1,005 |
| 12 | 8,788 | 791 | 5,483 | 493 | 4,933 | 444 | 3,085 | 278 | 53 | 30,692 | 2,762 | 19,601 | 1,764 | 16,084 | 1,448 | 11,882 | 1,069 |
| 13 | 8,929 | 804 | 5,530 | 498 | 4,935 | 444 | 3,143 | 283 | 54 | 32,295 | 2,907 | 20,450 | 1,841 | 17,103 | 1,539 | 12,638 | 1,137 |
| 14 | 9,073 | 817 | 5,577 | 502 | 4,938 | 444 | 3,204 | 288 | 55 | 33,981 | 3,058 | 21,326 | 1,919 | 18,184 | 1,637 | 13,444 | 1,210 |
| 15 | 9,217 | 830 | 5,624 | 506 | 4,940 | 445 | 3,266 | 294 | 56 | 35,732 | 3,216 | 22,417 | 2,018 | 19,343 | 1,741 | 14,305 | 1,287 |
| 16 | 9,365 | 843 | 5,672 | 510 | 4,943 | 445 | 3,328 | 300 | 57 | 37,572 | 3,381 | 23,553 | 2,120 | 20,500 | 1,845 | 15,271 | 1,374 |
| 17 | 9,513 | 856 | 5,720 | 515 | 4,945 | 445 | 3,394 | 305 | 58 | 39,508 | 3,556 | 24,732 | 2,226 | 21,544 | 1,939 | 16,302 | 1,467 |
| 18 | 9,667 | 870 | 5,770 | 519 | 4,946 | 445 | 3,458 | 311 | 59 | 41,542 | 3,739 | 25,638 | 2,307 | 22,639 | 2,038 | 17,402 | 1,566 |
| 19 | 9,903 | 891 | 5,857 | 527 | 5,022 | 452 | 3,499 | 315 | 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 20 | 10,145 | 913 | 5,949 | 535 | 5,099 | 459 | 3,542 | 319 | 60 | 43,682 | 3,931 | 27,222 | 2,450 | 23,654 | 2,129 | 18,578 | 1,672 |
| 21 | 10,391 | 935 | 6,102 | 549 | 5,203 | 468 | 3,583 | 322 | 61 | 45,828 | 4,125 | 28,956 | 2,606 | 24,530 | 2,208 | 19,824 | 1,784 |
| 22 | 10,756 | 968 | 6,259 | 563 | 5,309 | 478 | 3,625 | 326 | 62 | 48,080 | 4,327 | 30,983 | 2,788 | 26,138 | 2,352 | 21,212 | 1,909 |
| 23 | 11,129 | 1,002 | 6,453 | 581 | 5,416 | 487 | 3,667 | 330 | 63 | 50,442 | 4,540 | 33,154 | 2,984 | 28,153 | 2,534 | 22,702 | 2,043 |
| 24 | 11,514 | 1,036 | 6,635 | 597 | 5,527 | 497 | 3,710 | 334 | 64 | 52,921 | 4,763 | 35,477 | 3,193 | 30,158 | 2,714 | 24,293 | 2,186 |
| 25 | 11,796 | 1,062 | 6,823 | 614 | 5,611 | 505 | 3,755 | 338 | 65 | 55,522 | 4,997 | 37,963 | 3,417 | 32,308 | 2,908 | 25,996 | 2,340 |
| 26 | 11,912 | 1,072 | 7,050 | 635 | 5,683 | 511 | 3,790 | 341 | 66 | 58,247 | 5,242 | 40,129 | 3,612 | 34,703 | 3,123 | 27,483 | 2,473 |
| 27 | 12,030 | 1,083 | 7,284 | 656 | 5,757 | 518 | 3,824 | 344 | 67 | 61,105 | 5,499 | 42,168 | 3,795 | 37,091 | 3,338 | 28,880 | 2,599 |
| 28 | 12,150 | 1,094 | 7,526 | 677 | 5,832 | 525 | 3,860 | 347 | 68 | 64,103 | 5,769 | 44,031 | 3,963 | 39,250 | 3,533 | 30,349 | 2,731 |
| 29 | 12,269 | 1,104 | 7,775 | 700 | 5,905 | 531 | 3,896 | 351 | 69 | 67,250 | 6,053 | 45,977 | 4,138 | 41,286 | 3,716 | 31,892 | 2,870 |
| 30 | 12,392 | 1,115 | 8,116 | 730 | 5,982 | 538 | 3,932 | 354 | 70 | 70,549 | 6,349 | 48,308 | 4,348 | 43,429 | 3,909 | 33,512 | 3,016 |
| 31 | 12,684 | 1,142 | 8,417 | 758 | 6,300 | 567 | 4,185 | 377 | 71 | 72,922 | 6,563 | 50,566 | 4,551 | 44,892 | 4,040 | 34,640 | 3,118 |
| 32 | 12,983 | 1,168 | 8,598 | 774 | 6,636 | 597 | 4,454 | 401 | 72 | 75,378 | 6,784 | 52,921 | 4,763 | 46,402 | 4,176 | 35,805 | 3,222 |
| 33 | 13,289 | 1,196 | 8,783 | 790 | 6,991 | 629 | 4,742 | 427 | 73 | 77,915 | 7,012 | 55,379 | 4,984 | 47,963 | 4,317 | 37,011 | 3,331 |
| 34 | 13,603 | 1,224 | 8,971 | 807 | 7,364 | 663 | 5,049 | 454 | 74 | 80,538 | 7,248 | 57,941 | 5,215 | 49,578 | 4,462 | 38,257 | 3,443 |
| 35 | 13,923 | 1,253 | 9,164 | 825 | 7,756 | 698 | 5,374 | 484 | 75 | 83,249 | 7,492 | 60,614 | 5,455 | 51,248 | 4,612 | 39,545 | 3,559 |
| 36 | 14,476 | 1,303 | 9,467 | 852 | 7,864 | 708 | 5,495 | 495 | 76 | 84,776 | 7,630 | 62,460 | 5,621 | 52,188 | 4,697 | 40,270 | 3,624 |
| 37 | 15,053 | 1,355 | 9,780 | 880 | 7,974 | 718 | 5,616 | 505 | 77 | 86,331 | 7,770 | 63,606 | 5,725 | 53,145 | 4,783 | 41,008 | 3,691 |
| 38 | 15,648 | 1,408 | 10,104 | 909 | 8,165 | 735 | 5,742 | 517 | 78 | 87,914 | 7,912 | 64,773 | 5,830 | 53,549 | 4,819 | 41,761 | 3,758 |
| 39 | 16,269 | 1,464 | 10,438 | 939 | 8,363 | 753 | 5,870 | 528 | 79 | 89,528 | 8,058 | 65,962 | 5,937 | 53,953 | 4,856 | 42,528 | 3,828 |
| 40 | 16,915 | 1,522 | 10,784 | 971 | 8,561 | 770 | 6,001 | 540 | 80+ | 91,169 | 8,205 | 67,172 | 6,045 | 54,352 | 4,892 | 43,306 | 3,898 |

保柏非凡自願醫保計劃 (倍智選) Bupa Hero VHIS Plan (Advance Pro)



以港元計算 All figures in HKD

只適用於保單生效時年齡介乎60至69歲之受保人 For Insured Persons from Age 60 to 69 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 60 | 65,523 | 5,897 | 40,833 | 3,675 | 35,481 | 3,194 | 27,867 | 2,508 |
| 61 | 68,742 | 6,188 | 43,434 | 3,909 | 36,795 | 3,312 | 29,736 | 2,676 |
| 62 | 72,120 | 6,491 | 46,475 | 4,182 | 39,207 | 3,528 | 31,818 | 2,864 |
| 63 | 75,663 | 6,810 | 49,731 | 4,476 | 42,230 | 3,801 | 34,053 | 3,065 |
| 64 | 79,382 | 7,145 | 53,216 | 4,790 | 45,237 | 4,071 | 36,440 | 3,279 |
| 65 | 83,283 | 7,496 | 56,945 | 5,126 | 48,462 | 4,362 | 38,994 | 3,510 |
| 66 | 87,371 | 7,863 | 60,194 | 5,418 | 52,055 | 4,685 | 41,225 | 3,710 |
| 67 | 91,658 | 8,249 | 63,252 | 5,693 | 55,637 | 5,007 | 43,320 | 3,899 |
| 68 | 96,155 | 8,654 | 66,047 | 5,945 | 58,875 | 5,300 | 45,524 | 4,097 |
| 69 | 100,875 | 9,080 | 68,966 | 6,207 | 61,929 | 5,574 | 47,838 | 4,305 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 70 | 105,824 | 9,524 | 72,462 | 6,522 | 65,144 | 5,864 | 50,268 | 4,524 |
| 71 | 109,383 | 9,845 | 75,849 | 6,827 | 67,338 | 6,060 | 51,960 | 4,677 |
| 72 | 113,067 | 10,176 | 79,382 | 7,145 | 69,603 | 6,264 | 53,708 | 4,833 |
| 73 | 116,873 | 10,518 | 83,069 | 7,476 | 71,945 | 6,476 | 55,517 | 4,997 |
| 74 | 120,807 | 10,872 | 86,912 | 7,823 | 74,367 | 6,693 | 57,386 | 5,165 |
| 75 | 124,874 | 11,238 | 90,921 | 8,183 | 76,872 | 6,918 | 59,318 | 5,339 |
| 76 | 127,164 | 11,445 | 93,690 | 8,432 | 78,282 | 7,046 | 60,405 | 5,436 |
| 77 | 129,497 | 11,655 | 95,409 | 8,588 | 79,718 | 7,175 | 61,512 | 5,537 |
| 78 | 131,871 | 11,868 | 97,160 | 8,745 | 80,324 | 7,229 | 62,642 | 5,637 |
| 79 | 134,292 | 12,087 | 98,943 | 8,906 | 80,930 | 7,284 | 63,792 | 5,742 |
| 80+ | 136,754 | 12,308 | 100,758 | 9,068 | 81,528 | 7,338 | 64,959 | 5,847 |

只適用於保單生效時年齡介乎70至80歲之受保人 For Insured Persons from Age 70 to 80 years at Policy commencement

| 年齡 Age | \$0 自付費 Deductible | | \$12,000 自付費 Deductible | | \$40,000 自付費 Deductible | | \$80,000 自付費 Deductible | |
|--|--------------------|------------|-------------------------|------------|-------------------------|------------|-------------------------|------------|
| | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly | 按年 Annual | 按月 Monthly |
| 70 | 141,098 | 12,698 | 96,616 | 8,696 | 86,858 | 7,818 | 67,024 | 6,032 |
| 71 | 145,844 | 13,126 | 101,132 | 9,102 | 89,784 | 8,080 | 69,280 | 6,236 |
| 72 | 150,756 | 13,568 | 105,842 | 9,526 | 92,804 | 8,352 | 71,610 | 6,444 |
| 73 | 155,830 | 14,024 | 110,758 | 9,968 | 95,926 | 8,634 | 74,022 | 6,662 |
| 74 | 161,076 | 14,496 | 115,882 | 10,430 | 99,156 | 8,924 | 76,514 | 6,886 |
| 75 | 166,498 | 14,984 | 121,228 | 10,910 | 102,496 | 9,224 | 79,090 | 7,118 |
| 76 | 169,552 | 15,260 | 124,920 | 11,242 | 104,376 | 9,394 | 80,540 | 7,248 |
| 77 | 172,662 | 15,540 | 127,212 | 11,450 | 106,290 | 9,566 | 82,016 | 7,382 |
| 78 | 175,828 | 15,824 | 129,546 | 11,660 | 107,098 | 9,638 | 83,522 | 7,516 |
| 79 | 179,056 | 16,116 | 131,924 | 11,874 | 107,906 | 9,712 | 85,056 | 7,656 |
| 80 | 182,338 | 16,410 | 134,344 | 12,090 | 108,704 | 9,784 | 86,612 | 7,796 |
| 以下保費只供續保之用 The premiums below are for Renewal only | | | | | | | | |
| 81+ | 182,338 | 16,410 | 134,344 | 12,090 | 108,704 | 9,784 | 86,612 | 7,796 |

B 自選保障之保費表 Premium Schedule for Optional Benefits

自選保障並非自願醫保認可產品的一部分，自選保障之保費不可用作申請稅項扣減。

Optional benefits are not part of the Certified Plan. The premiums paid for optional benefits are not eligible for claiming tax deduction.

以港元計算 All figures in HKD

| 1) 門診保障 Clinical Benefit 額外保費 Additional Premium | | | | | | | | | | | |
|---|-----------|------------|--------|-----------|------------|--------|-----------|------------|--------|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly | 年齡 Age | 按年 Annual | 按月 Monthly |
| 0-17 | 13,852 | 1,247 | 33 | 14,128 | 1,272 | 49 | 27,496 | 2,475 | 65 | 42,127 | 3,791 |
| 18 | 11,438 | 1,029 | 34 | 14,774 | 1,330 | 50 | 28,252 | 2,543 | 66 | 43,363 | 3,903 |
| 19 | 11,509 | 1,036 | 35 | 15,448 | 1,390 | 51 | 28,904 | 2,601 | 67 | 44,637 | 4,017 |
| 20 | 11,578 | 1,042 | 36 | 16,172 | 1,455 | 52 | 29,573 | 2,662 | 68 | 45,947 | 4,135 |
| 21 | 11,648 | 1,048 | 37 | 16,930 | 1,524 | 53 | 30,256 | 2,723 | 69 | 47,295 | 4,257 |
| 22 | 11,720 | 1,055 | 38 | 17,725 | 1,595 | 54 | 30,956 | 2,786 | 70 | 48,684 | 4,382 |
| 23 | 11,791 | 1,061 | 39 | 18,555 | 1,670 | 55 | 31,670 | 2,850 | 71 | 51,033 | 4,593 |
| 24 | 11,863 | 1,068 | 40 | 19,426 | 1,748 | 56 | 32,605 | 2,934 | 72 | 53,495 | 4,815 |
| 25 | 11,936 | 1,074 | 41 | 20,377 | 1,834 | 57 | 33,567 | 3,021 | 73 | 56,078 | 5,047 |
| 26 | 12,020 | 1,082 | 42 | 21,375 | 1,924 | 58 | 34,557 | 3,110 | 74 | 58,786 | 5,291 |
| 27 | 12,103 | 1,089 | 43 | 22,422 | 2,018 | 59 | 35,575 | 3,202 | 75 | 61,623 | 5,546 |
| 28 | 12,187 | 1,097 | 44 | 23,520 | 2,117 | 60 | 36,625 | 3,296 | 76 | 65,013 | 5,851 |
| 29 | 12,271 | 1,104 | 45 | 24,672 | 2,220 | 61 | 37,664 | 3,390 | 77 | 68,589 | 6,173 |
| 30 | 12,357 | 1,112 | 46 | 25,349 | 2,281 | 62 | 38,734 | 3,486 | 78 | 72,363 | 6,513 |
| 31 | 12,922 | 1,163 | 47 | 26,045 | 2,344 | 63 | 39,834 | 3,585 | 79 | 76,343 | 6,871 |
| 32 | 13,512 | 1,216 | 48 | 26,761 | 2,408 | 64 | 40,964 | 3,687 | 80+ | 80,542 | 7,249 |

| 2) 牙科保障 Dental Benefit 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 所有年齡 All ages | 3,742 | 337 |

| 3) 產科保障 Maternity Benefit (只適用於年齡介乎18至49歲之女性受保人 For female Insured Persons from Age 18 to 49 years only) 額外保費 Additional Premium | | |
|---|-----------|------------|
| 年齡 Age | 按年 Annual | 按月 Monthly |
| 18 - 29 | 16,477 | 1,483 |
| 30 - 49 | 21,916 | 1,972 |
| 50 - 54 (只供續保 for renewal only) | 21,916 | 1,972 |

以上所有保費表並未包括由保險業監管局徵收的保費徵費，有關徵費率詳情，請瀏覽 www.bupa.com.hk/levy。

All premium schedules above do not include levy which is collected by the Insurance Authority. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

由於小數位之調整，上列個別保費或會與實際應繳保費之金額有不多於1港元的小數位差別。

The premium(s) above may slightly differ from the actual premium(s) payable by up to HKD 1.00 due to rounding differences.

保費並非保證，保柏有可能每年作出調整。

Premium rates are not guaranteed and Bupa may adjust them on an annual basis.

C 家庭折扣 Family Discount

| 兩名合資格家庭成員一同投保 2 eligible family members enrol together | 三名或以上合資格家庭成員一同投保 3 or more eligible family members enrol together |
|---|--|
| 9折 10% discount | 85折 15% discount |

所有條款及細則以保單為準。

All terms and conditions are subject to the Policy.

以上折扣只適用於認可產品的標準保費及附加保費(如有)，不適用於其他自選保障。

The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.