

# Bupa HERO

## 非凡自願醫保計劃

自願醫保認可產品 (編號：F00040)

首年投保優惠

個人投保 **9折**！3人同行 **半價**！<sup>7</sup>

- 亞洲或環球保障(美國除外)<sup>1,2</sup> - 提供每年高達\$4,000萬全數賠償<sup>3</sup>的靈活自願醫保計劃
- 確診癌症後可豁免相關治療的自付費(如有),更全數賠償<sup>3</sup>如化療、標靶治療、免疫治療等的手術費用
- 全數賠償<sup>3</sup>入院前90日內及出院後365日內的門診護理(如物理治療、覆診等)費用
- 保單生效後隨即保障未知已有病症(受保單之一般不保事項約束)
- 提供自付費選擇<sup>4</sup>,助您輕鬆支付保費
- 無終生保障限額,保額自動還原
- 高達85折終生家庭折扣<sup>5</sup>
- 符合稅項扣減資格,每年高達\$8,000保費可申請扣稅<sup>6</sup>

以上精彩優惠至2022年5月31日止。

立即投保,為自己及家人準備最全面的健康保障!

優惠受條款及細則約束,  
詳情請掃描QR碼:



附註:

1. 亞洲指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。
2. 於所選保障地域範圍以外招致的認可產品下的合資格費用,只可根據自願醫保標準計劃條款及保障作出賠償。詳情請參閱保單。
3. 有關全數賠償所涵蓋的項目,請參閱保障摘要。全數賠償只適用於合資格費用,並受限於保障摘要所列的每年保障限額、自付費及指定病級。詳情請參閱保單。
4. 自付費選擇包括HK\$0, HK\$12,000, HK\$40,000及HK\$80,000。自付費是指每保單年度您須自行負責的合資格醫療費用。保柏會賠償餘下的費用,以賠償限額為限。自付費並不適用於身體檢查保障及自選保障。
5. 家庭折扣只適用於認可產品之標準保費及其附加保費,不適用於保柏非凡自願醫保計劃下其他自選保障的保費。合資格家庭成員須全部同時受保於另一個保柏非凡自願醫保計劃,方可獲得折扣。
6. 每名投保合資格醫療保障計劃(獲食物及衛生局認可之自願醫保計劃)的納稅人均可就合資格保費扣稅。每年可用作申請稅項扣減的保費上限為每名受保人HK\$8,000元。受保人與保單持有人之關係須列載於稅務局的《稅務條例》(第112章)(可不時更改)中「指明親屬」列表上。保費須於課稅年度內繳付方符合該課稅年度的申請稅項扣減資格。稅項扣減適用於2019年4月1日起生效的認可產品,不包括其他自選保障。每名納稅人可申請稅項扣減的受保人數及/或保單數目不設上限。為同居伴侶、孫子女、同居伴侶之父母/子女購買的保單並不符合稅項扣減的資格。請瀏覽 [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) 了解更多稅項扣減詳情。
7. 三人或以上家庭成員一同投保可先享家庭折扣85折,其後額外再享69折迎新優惠。以上保費已包括優惠及家庭折扣(如適用)。

# 多個醫療保障計劃 切合您所需

保柏設有一系列的醫療保障計劃，提供全面及靈活的保障，能配合不同客戶的健康需要。

← 基本需要

全面照顧身心健康 →

|             | 保柏卓康健                       | 保柏靈活配自願醫保<br>(靈活計劃)                   | 保柏非凡自願醫保 (靈活計劃)                             |                            |
|-------------|-----------------------------|---------------------------------------|---|----------------------------|
|             |                             |                                       | 智選/ 尊尚                                      | 倍智選/ 倍尊尚                   |
| 病房等級選擇      | 大房 / 半私家房 / 私家房             | 不設限制                                  | 半私家房 / 私家房                                  |                            |
| 每年保障限額      | 65歲以下不設上限<br>(保障設有個別項目限額)   | X<br>(保障設有個別項目限額)                     | HK\$2,500萬 /<br>HK\$3,500萬                  | HK\$3,000萬 /<br>HK\$4,000萬 |
| 終身保障限額      | 不設上限                        | 不設上限                                  | 不設上限  |                            |
| 自付費選擇       | X                           | X                                     | HK\$0 / \$12,000 / \$40,000 / \$80,000      |                            |
| 保證續保        | 終身                          | 至100歲                                 | 終身  |                            |
| 保障地域範圍      | 全球                          | 全球<br>(精神科治療只適用於香港)                   | 亞洲、澳洲及<br>新西蘭                               | 全球 (美國除外)                  |
|             |                             |                                       | (於所選保障地域範圍以外所產生的合資格費用，<br>受自願醫保標準計劃條款及細則保障) |                            |
| 全數賠償        | ○<br>可自選全數賠償保障              | ○<br>可自選升級保障<br>(包括全數賠償保障及附加<br>醫療保障) | ✓   |                            |
| 已有病症        | X                           | ✓<br>(須通過核保及繳付附加保費)                   | ✓<br>(須通過核保及繳付附加保費)                         |                            |
| 未知的<br>已有病症 | X                           | ✓                                     | ✓   |                            |
| 精神科治療       | X                           | ✓<br>(只適用於香港)                         | ✓<br>(並設24小時情緒解碼熱線)                         |                            |
| 醫療卡         | ✓<br>(如選擇全數賠償及/<br>或附加醫療保障) | ✓<br>(如選擇升級保障)                        | ✓   |                            |
| 扣稅          | X                           | ✓                                     | ✓   |                            |
| 折扣優惠        | 子女折扣及<br>無索償續保折扣            | 子女折扣及<br>無索償續保折扣                      | 家庭折扣  |                            |

倍添保障

此單張上的產品資料僅供參考，旨在提供計劃的主要特色概覽，並非亦不構成合約的一部分，有關詳情請瀏覽保柏網站 [www.bupa.com.hk/medical-insurance](http://www.bupa.com.hk/medical-insurance)，或查閱產品冊子、保障金額表/保障摘要及合約/保單。

# 新客戶現投保 即享迎新優惠

## 熱門選擇

保柏自願醫保計劃 /  
保柏靈活配自願醫保計劃

首年保費<sup>4</sup> **8折**

保柏互通保額

| 總保費                   | 每人首年保費折扣 <sup>5</sup> |
|-----------------------|-----------------------|
| HK\$5,000或以下          | 9折                    |
| HK\$5,001 - HK\$8,000 | 85折                   |
| HK\$8,001或以上          | 8折                    |

其他保柏醫療保障計劃包括保柏悅康健、保柏卓康健、保柏童康健、保柏尊貴寶、保柏晶彩寶、保柏智安保及保柏康健網則可享迎新優惠9折。

**優惠期：即日起至2022年5月31日**  
**部分計劃更設家庭折扣，立即把握優惠！**

附註：

<sup>4</sup> 適用於年繳保費。

<sup>5</sup> 優惠按家庭折扣後的保障項目總額及合約內沒有獲子女折扣的人數計算（如適用）。

此單張上的產品資料僅供參考，旨在提供計劃的主要特色概覽，並非亦不構成合約的一部分，有關詳情請瀏覽保柏網站 [www.bupa.com.hk/medical-insurance](http://www.bupa.com.hk/medical-insurance)，或查閱產品冊子、保障金額表 / 保障摘要及合約 / 保單。

以上優惠受條款及細則約束，  
詳細請按此或掃描QR碼。



Like 保柏 Facebook 專頁了解更多健康貼士。  
[www.facebook.com/BupaHongKong](http://www.facebook.com/BupaHongKong)

# Bupa HERO VHIS Plan

VHIS Certified Plan (No. F00040)

## First-year enrolment offer

Enjoy **10%** off for single enrolment, and  
up to **50%** off for 3 or more enrolments!<sup>7</sup>

- **Asia or worldwide coverage** (excluding the US)<sup>1,2</sup> - provides **full cover<sup>3</sup>** for eligible expenses up to **HK\$40 million annually**
- **Deductible for related treatments will be waived** (if any) if you're diagnosed with cancer; **treatments such as chemotherapy, targeted therapy, immunotherapy and more are fully covered**
- Full cover<sup>3</sup> on unlimited outpatient visits **90 days pre- and 365 days post-hospitalisation** (e.g. physiotherapy, follow-up consultations)
- **Unknown pre-existing conditions will be covered immediately after the policy takes effect** (subject to general exclusions of the policy)
- **Flexible deductible options<sup>4</sup>** to lower your premiums
- **No lifetime benefit limit** and coverage will be automatically renewed each year
- Up to **15% lifetime family discount<sup>5</sup>**
- Eligible for **tax deduction on up to HK\$8,000** in premiums annually<sup>6</sup>

Promotion runs until 31 May 2022

Get the best health cover for yourself and your family now!

Terms and conditions apply to the above offer.

Click or scan the QR code for details:



#### Remarks:

1. Asia, Australia and New Zealand means Hong Kong, Australia, New Zealand, Thailand, Japan, Malaysia, Macau, Taiwan, South Korea, Singapore, Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, India, Indonesia, Kazakhstan, Kyrgyzstan, Laos, Maldives, Mongolia, Myanmar, Nepal, North Korea, Pakistan, the Philippines, Sri Lanka, Tajikistan, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
2. For eligible expenses covered under the certified plan but incurred outside your chosen area of cover, benefits shall only be payable according to the VHIS Standard Plan Terms and Benefits. Please refer to the Policy for details.
3. Please refer to the Summary of Benefits for the items eligible for full cover. Full cover is only applicable to covered expenses and subject to the annual benefit limit, deductible and restricted ward class set out in the Summary of Benefits. Please refer to the Policy for details.
4. Deductible options include HK\$0, HK\$12,000, HK\$40,000 and HK\$80,000. A deductible is the amount of eligible expenses that you must pay each year. Bupa will cover the remaining amount up to the benefit limit. The deductible won't apply to the Medical Check-up Benefit and optional benefits.
5. Family discount will be applied to the standard premium and premium loading of the certified plan only, but not any other optional benefits under the Bupa Hero VHIS Plan. The discount will be valid as long as the eligible family members are all covered under a Bupa Hero VHIS Plan at the same time.
6. Any Hong Kong taxpayer who has purchased an eligible health insurance plan (certified by the Food and Health Bureau as VHIS) can claim a tax deduction on qualifying premiums up to HK\$8,000 per insured person each year. These persons must be included in the list of "specified relatives" in Inland Revenue Ordinance (Cap.112) (which may change from time to time). You can claim the deduction in the same tax year when the premium was paid. The deduction is available for certified plans, but not any other optional benefits, with policy effective date of 1 April 2019 or later. There is no limit on the number of insured persons and/or policies claimed by each taxpayer. Policies purchased for a domestic partner, grandchild(ren) or domestic partner's parents/children are not eligible for tax deduction. For details about tax deduction, please visit [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq).
7. 3 or more family members enrol together: 15% discount. Afterwards, enjoy an additional 41% welcome discount. For the calculation of the premium discount, please refer to the Terms and Conditions: Clause 3 of the Terms and Conditions for the welcome premium discount

# Various health insurance schemes to suit your needs

Bupa provides a line-up of medical insurance schemes, offering comprehensive and flexible protection that cater to different customers' medical needs.

|  | ← Basic coverage   |  | Comprehensive coverage →  |                                 |
|--|--|--|---|---------------------------------|
|  | Bupa CarePro   | Bupa MyFlexi VHIS Plan (Flexi Plan)  | Bupa Hero VHIS Plan (Flexi Plan) <span style="background-color: #800080; color: white; padding: 2px;">Extra protection</span> |                                 |
|  |  |  | Advance / Deluxe  | Advance Pro/ Deluxe Pro         |
| <b>Room level</b>                      | Ward / Semi-private / Private  | No restriction   | Semi-private / Private  |                                 |
| <b>Annual benefit limit</b>            | Unlimited below age 65<br>(Benefits are subject to individual item limits) | X<br>(Benefits are subject to individual item limits)  | HK\$25 million / HK\$35 million   | HK\$30 million / HK\$40 million |
| <b>Lifetime benefit limit</b>          | Unlimited  | Unlimited  | Unlimited   |                                 |
| <b>Deductible options</b>              | X  | X  | ✓<br>(HK\$0/ \$12,000/ \$40,000/ \$80,000)  |                                 |
| <b>Guaranteed renewal</b>              | Lifetime   | 100 years old  | Lifetime  |                                 |
| <b>Territorial scope of cover</b>      | Worldwide  | Worldwide<br>(except psychiatric treatment only in Hong Kong)  | Asia, Australia and New Zealand   | Worldwide<br>(Excluding the US) |
|  |  |  | (eligible expenses incurred in other areas worldwide shall be covered according to the VHIS Standard Plan Terms and Benefits) |                                 |
| <b>Full cover</b>                      | ○<br>You can opt for Full Cover Benefit                                    | ○<br>You can opt for Push the Limit Benefit, which includes Full Cover Benefit and Supplementary Major Medical Benefit | ✓   |                                 |
| <b>Pre-existing conditions</b>         | X  | ✓<br>(subject to underwriting and payment of premium loading)  | ✓<br>(subject to underwriting and payment of premium loading)   |                                 |
| <b>Unknown pre-existing conditions</b> | X  | ✓  | ✓   |                                 |
| <b>Psychiatric treatments</b>          | X  | ✓<br>(only in Hong Kong)   | ✓<br>(a 24-hour Mental Health Service Hotline is also available)  |                                 |
| <b>Medical card</b>                    | ✓<br>(if you choose Full Cover and/or Supplementary Major Medical Benefit) | ✓<br>(if you choose Push the Limit Benefit)  | ✓   |                                 |
| <b>Tax deduction</b>                   | X  | ✓  | ✓   |                                 |
| <b>Discount</b>                        | Child discount and no claim renewal discount                               | Child discount and no claim renewal discount   | Family discount   |                                 |

The product information in this leaflet is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of these products. Please visit Bupa's website at [www.bupa.com.hk/medical-insurance](http://www.bupa.com.hk/medical-insurance), or refer to the product brochure, Schedule of Benefits/Summary of Benefits and contract/policy for details.

# Welcome offers for new customers

## Trending products

|  |   |
|--|---|
| <b>Bupa MyBasic VHIS Plan /<br/>Bupa MyFlexi VHIS Plan</b> | <b>First-year premium<sup>4</sup> 20% off</b> |
|--|---|

|                      |                            |   |
|----------------------|----------------------------|---|
| <b>Bupa Together</b> | <b>Total subscriptions</b> | <b>First-year<br/>subscription<br/>discount<sup>5</sup>(per person)</b> |
|                      | HK\$5,000 or below         | 10%   |
|                      | HK\$5,001 - HK\$8,000      | 15%   |
|                      | HK\$8,001 or above         | 20%   |

A 10% welcome discount is also available on other Bupa health insurance schemes such as Bupa HealthPlus, Bupa CarePro, Bupa Care Kid, Bupa Gold, Bupa Crystal and Bupa Care HealthNet.

**Promotion period: from now until 31 May 2022**  
Some of the plans also provide family discount.  
Don't miss out on this chance!

Remarks:

<sup>4</sup> For annual payment only.

<sup>5</sup> The discount rate is based on the total sum of benefit items after family discount and calculated according to the number of members who do not receive child discount in the contract.

The product information in this leaflet is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of these products. Please visit Bupa website at [www.bupa.com.hk/medical-insurance](http://www.bupa.com.hk/medical-insurance), or refer to the product brochure, Schedule of Benefits/Summary of Benefits and contract/policy for details.

Terms and conditions apply to the above offer. Click [here](#) or scan the QR code for details.



Like Bupa's Facebook page to get the latest health information.  
[www.facebook.com/BupaHongKong](http://www.facebook.com/BupaHongKong)