

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

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。

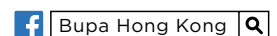
The above discount applies to standard premiums and premium loadings (if any) of the Certified Plan only, but not other optional benefits.

保柏(亞洲)有限公司 Bupa (Asia) Limited

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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	153,146	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.