

保柏僱健康中小企醫療保障計劃 (翱翔級別)
Bupa Empower SME Health Insurance Scheme (Flyer Tier)



保費表 Subscription Rate Table

2025年1月1日版本 1 January 2025 Edition

以港幣計算 All figures in HK\$

主要保障 Core Benefits		每人每年保費（港幣） Annual Subscription per Person (HK\$)						升級選項之附加保費率 Subscription loading for upgrade option		
		僱員 ^① /配偶 ^② 的平均已屆年齡 ^③ Average attained age ^③ of employee ^① /spouse ^②					子女 ^④ 之已屆年齡 Attained age of children ^④			
		16-30	31-40	41-50	51-64	65-69（只供續保 For renewal only）	15日 days - 17歲 years			
A 住院及手術保障 Hospital and Surgical Benefit								100% 賠償率 100% reimbursement		
計劃 Plan A1	私家房 Private	10,097	12,791	16,625	23,553	44,347	11,877	+20%		
計劃 Plan A2	半私家房 Semi-private	5,249	6,980	8,026	13,266	21,409	5,734	+20%		
計劃 Plan A3	半私家房 Semi-private	2,607	4,079	6,096	9,597	12,850	4,356	+12%		
計劃 Plan A4	大房 Ward	1,412	2,208	3,301	5,196	6,728	2,359	+12%		
C 門診保障 Clinical Benefit								HK\$0 自付費 HK\$0 Co-payment	不限診治總次數 No visit limit in aggregate	200% 每年最高賠償額 200% Overall Annual Limit
計劃 Plan C1		5,457	6,997	8,068	8,245	10,464	9,501	+20%	不適用 N/A	+50%
計劃 Plan C2		2,658	3,409	3,930	4,016	5,098	4,629	+14%	+5%	不適用 N/A
計劃 Plan C3		1,958	2,510	2,895	2,958	3,755	3,409	+14%	+5%	不適用 N/A
自選保障 Optional Benefits										
D 附加醫療保障 ^④ Supplementary Major Medical Benefit ^④										
計劃 Plan D1		319	553	858	1,509	3,135	268			
計劃 Plan D2		277	481	745	1,312	2,724	233			
計劃 Plan D3		859	1,492	2,311	4,070	6,496	723			
計劃 Plan D4		691	1,201	1,859	2,912	4,123	582			
E 特別住院現金保障 ^④ Special Hospital Cash Benefit ^④										
計劃 Plan E1		119								
計劃 Plan E2		59								
F 產科保障 ^⑤ Maternity Benefit ^⑤										
計劃 Plan F1		16,842								
計劃 Plan F2		9,851								
G 牙科保障 ^④ Dental Benefit ^④										
計劃 Plan G1		954								

保費計算方法 Calculation of Subscriptions
享相同保障組合的僱員及配偶 (如適用) 之保費將按他們的平均年齡計算。另外, 如在主要保障下選擇「升級選項」, 須應用「升級選項之附加保費率」計算實際保費。
例子: 如5名享住院及手術保障計劃A1(附升級選項)的僱員之平均年齡為38歲, 他們的保費將按31至40歲組別的保費計算: HK\$12,791 x 120% x 5 = HK\$76,746
The subscriptions for employees and spouses (if applicable) with the same benefit combinations will be based on their average age. In addition, if you choose the "upgrade option" under core benefits, you'll need to apply the "Subscription loading for upgrade option" to calculate the actual subscriptions.
Example: If the average age of the 5 employees under Hospital and Surgical Benefit Plan A1 with upgrade option is 38, their subscriptions will be based on the 31-40 age group.
HK\$12,791 x 120% x 5 = HK\$76,746

附註 Notes
① 所有資格相同的僱員必須參加同一保障組合。
② 如在任何保障組合內選擇家屬保障, 所有合資格的家屬必須跟相關僱員參加同一保障組合。
③ 僱員/配偶的平均已屆年齡 = 同一保障組合下所有受保成人的已屆年齡之總和 ÷ 此保障組合下的所有受保成人人數。
④ 如在任何保障組合內選擇「附加醫療保障」、「特別住院現金保障」及/或「牙科保障」, 在同一保障組合內的所有會員必須投保。
⑤ 如在任何保障組合內選擇「產科保障」, 在同一保障組合內的所有女性會員(僱員及配偶)必須投保。
⑥ All employees with the same eligibility must be enrolled in the same benefit combination.
⑦ If dependant cover is selected in any benefit combination, all eligible dependants must join the same benefit combination as that of the relevant employee.
⑧ Average attained age of employees/spouses = the sum of all insured adults' attained age in the same benefit combination ÷ no. of insured adults in this benefit combination.
⑨ If Supplementary Major Medical Benefit, Special Hospital Cash Benefit and/or Dental Benefit is selected in any benefit combination, all members covered by that benefit combination must be enrolled.
⑩ If Maternity Benefit is selected in any benefit combination, all female members (employees and spouses) covered by that benefit combination must be enrolled.

保費並非保證, 保柏有可能每年作出調整。Subscription rates are not guaranteed and Bupa may adjust them on an annual basis.
有關保費徵費
由2018年1月1日起, 保險業監管局按保費徵收徵費, 徵費額是以每份合約的保費的某個百分比計算。保費表上的保費尚未包括應繳徵費, 應繳徵費將按適用的徵費率計算。有關徵費率詳情, 請瀏覽 www.bupa.com.hk/levy。

About Levy payment
Starting from 1 January 2018, insurance subscription payment is subject to the Insurance Authority's levy. The amount of levy charged will be based on a percentage of the total amount of subscription under an insurance contract. Payable levy is not included in the subscription rates shown in the Table of Subscriptions and is subject to the applicable levy rate. For general information on the applicable levy rates, please visit www.bupa.com.hk/levy.

中、英文之意思如有任何差別, 概以英文為準。所有條款及細則以合約為準。請參考合約查閱保障金額表內大楷詞語之定義。
In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail. All terms and conditions are subject to the Contract. Please refer to the Contract for definitions of the capitalised terms in the Schedule of Benefits.