

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



保費表 Premium Table

2025年4月1日版本 1 April 2025 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 (F00040-05-000-05)
- \$12,000 自付費 Deductible (F00040-06-000-05)
- \$40,000 自付費 Deductible (F00040-07-000-05)
- \$80,000 自付費 Deductible (F00040-08-000-05)

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	17,986	1,619	12,525	1,127	8,715	784	6,025	542	41	23,302	2,097	18,433	1,659	13,631	1,227	10,055	905
1	17,986	1,619	12,525	1,127	8,715	784	6,025	542	42	24,298	2,187	19,119	1,721	14,330	1,290	10,590	953
2	17,986	1,619	12,525	1,127	8,715	784	6,025	542	43	25,338	2,280	19,832	1,785	15,061	1,355	11,151	1,004
3	17,986	1,619	12,525	1,127	8,715	784	6,025	542	44	26,420	2,378	20,572	1,851	15,829	1,425	11,744	1,057
4	17,986	1,619	12,525	1,127	8,715	784	6,025	542	45	27,551	2,480	21,342	1,921	16,640	1,498	12,370	1,113
5	17,986	1,619	12,525	1,127	8,715	784	6,025	542	46	29,102	2,619	22,225	2,000	17,566	1,581	13,083	1,177
6	13,488	1,214	8,350	752	6,971	627	4,331	390	47	31,029	2,793	23,144	2,083	18,546	1,669	13,837	1,245
7	13,557	1,220	8,439	760	6,998	630	4,369	393	48	33,080	2,977	24,102	2,169	19,578	1,762	14,634	1,317
8	13,624	1,226	8,529	768	7,025	632	4,410	397	49	35,267	3,174	25,101	2,259	20,667	1,860	15,476	1,393
9	13,690	1,232	8,622	776	7,052	635	4,448	400	50	37,599	3,384	26,140	2,353	21,819	1,964	16,368	1,473
10	13,757	1,238	8,717	785	7,076	637	4,488	404	51	39,556	3,560	27,408	2,467	22,897	2,061	17,208	1,549
11	13,825	1,244	8,810	793	7,103	639	4,527	407	52	41,229	3,711	28,738	2,586	24,030	2,163	18,090	1,628
12	13,894	1,250	8,904	801	7,131	642	4,568	411	53	42,978	3,868	30,133	2,712	25,221	2,270	19,019	1,712
13	13,960	1,256	9,000	810	7,158	644	4,608	415	54	44,797	4,032	31,596	2,844	26,469	2,382	19,996	1,800
14	14,030	1,263	9,095	819	7,185	647	4,650	419	55	46,693	4,202	33,129	2,982	27,778	2,500	21,020	1,892
15	14,099	1,269	9,194	827	7,211	649	4,691	422	56	49,071	4,416	34,837	3,135	29,387	2,645	22,276	2,005
16	14,168	1,275	9,293	836	7,237	651	4,732	426	57	51,570	4,641	36,629	3,297	31,092	2,798	23,606	2,125
17	14,239	1,282	9,393	845	7,263	654	4,774	430	58	54,199	4,878	38,515	3,466	32,894	2,960	25,016	2,251
18	14,307	1,288	9,416	847	7,273	655	4,814	433	59	56,958	5,126	40,498	3,645	34,801	3,132	26,508	2,386
19	14,614	1,315	9,489	854	7,312	658	4,850	437	以下保費只供續保之用 The premiums below are for Renewal only								
20	14,927	1,343	9,562	861	7,351	662	4,878	439	60	59,860	5,387	42,581	3,832	36,817	3,314	28,089	2,528
21	15,248	1,372	9,637	867	7,392	665	5,004	450	61	63,307	5,698	45,211	4,069	38,853	3,497	29,688	2,672
22	15,574	1,402	9,710	874	7,432	669	5,131	462	62	66,950	6,026	47,999	4,320	40,999	3,690	31,376	2,824
23	15,906	1,432	9,786	881	7,473	673	5,256	473	63	70,808	6,373	50,963	4,587	43,267	3,894	33,161	2,984
24	16,248	1,462	9,862	888	7,576	682	5,383	484	64	74,886	6,740	54,108	4,870	45,656	4,109	35,046	3,154
25	16,595	1,494	9,939	895	7,744	697	5,513	496	65	79,593	7,163	57,446	5,170	48,179	4,336	37,038	3,333
26	16,937	1,524	9,948	895	7,903	711	5,662	510	66	83,314	7,498	60,945	5,485	50,901	4,581	39,397	3,546
27	17,283	1,555	9,997	900	8,124	731	5,811	523	67	88,052	7,925	64,659	5,819	53,778	4,840	41,909	3,772
28	17,636	1,587	10,346	931	8,339	751	5,960	536	68	92,142	8,293	68,599	6,174	56,816	5,113	44,578	4,012
29	17,998	1,620	10,708	964	8,548	769	6,267	564	69	96,870	8,718	72,778	6,550	60,025	5,402	47,417	4,268
30	18,366	1,653	11,083	997	8,925	803	6,590	593	70	99,454	8,951	76,439	6,880	62,150	5,594	49,934	4,494
31	18,522	1,667	11,627	1,046	9,122	821	6,880	619	71	104,127	9,371	78,261	7,043	63,402	5,706	51,780	4,660
32	18,678	1,681	12,194	1,097	9,607	865	7,181	646	72	108,492	9,764	80,119	7,211	65,336	5,880	53,690	4,832
33	18,837	1,695	12,789	1,151	10,115	910	7,499	675	73	112,509	10,126	82,014	7,381	67,323	6,059	55,664	5,010
34	18,995	1,710	13,414	1,207	10,653	959	7,826	704	74	116,137	10,452	83,945	7,555	69,363	6,243	57,702	5,193
35	19,156	1,724	14,071	1,266	11,217	1,010	8,171	735	75	119,880	10,789	85,908	7,732	71,456	6,431	59,812	5,383
36	19,757	1,778	14,744	1,327	11,547	1,039	8,430	759	76	123,234	11,091	86,993	7,829	71,953	6,476	60,241	5,422
37	20,372	1,833	15,447	1,390	11,886	1,070	8,697	783	77	125,511	11,296	88,083	7,927	72,447	6,520	60,671	5,460
38	21,012	1,891	16,185	1,457	12,237	1,101	8,971	807	78	127,819	11,504	89,190	8,027	72,931	6,564	61,094	5,498
39	21,668	1,950	16,958	1,526	12,597	1,134	9,254	833	79	129,005	11,610	90,303	8,127	73,412	6,607	61,512	5,536
40	22,346	2,011	17,770	1,599	12,968	1,167	9,548	859	80+	130,205	11,718	91,432	8,229	73,887	6,650	61,926	5,573

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	89,790	8,081	63,872	5,748	55,226	4,971	42,134	3,792
61	94,961	8,547	67,817	6,104	58,280	5,246	44,532	4,008
62	100,425	9,039	71,999	6,480	61,499	5,535	47,064	4,236
63	106,212	9,560	76,445	6,881	64,901	5,841	49,742	4,476
64	112,329	10,110	81,162	7,305	68,484	6,164	52,569	4,731
65	119,390	10,745	86,169	7,755	72,269	6,504	55,557	5,000
66	124,971	11,247	91,418	8,228	76,352	6,872	59,096	5,319
67	132,078	11,888	96,989	8,729	80,667	7,260	62,864	5,658
68	138,213	12,440	102,899	9,261	85,224	7,670	66,867	6,018
69	145,305	13,077	109,167	9,825	90,038	8,103	71,126	6,402
以下保費只供續保之用 The premiums below are for Renewal only								
70	149,181	13,427	114,659	10,320	93,225	8,391	74,901	6,741
71	156,191	14,057	117,392	10,565	95,103	8,559	77,670	6,990
72	162,738	14,646	120,179	10,817	98,004	8,820	80,535	7,248
73	168,764	15,189	123,021	11,072	100,985	9,089	83,496	7,515
74	174,206	15,678	125,918	11,333	104,045	9,365	86,553	7,790
75	179,820	16,184	128,862	11,598	107,184	9,647	89,718	8,075
76	184,851	16,637	130,490	11,744	107,930	9,714	90,362	8,133
77	188,267	16,944	132,125	11,891	108,671	9,780	91,007	8,190
78	191,729	17,256	133,785	12,041	109,397	9,846	91,641	8,247
79	193,508	17,415	135,455	12,191	110,118	9,911	92,268	8,304
80+	195,308	17,577	137,148	12,344	110,831	9,975	92,889	8,360

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	198,908	17,902	152,878	13,760	124,300	11,188	99,868	8,988
71	208,254	18,742	156,522	14,086	126,804	11,412	103,560	9,320
72	216,984	19,528	160,238	14,422	130,672	11,760	107,380	9,664
73	225,018	20,252	164,028	14,762	134,646	12,118	111,328	10,020
74	232,274	20,904	167,890	15,110	138,726	12,486	115,404	10,386
75	239,760	21,578	171,816	15,464	142,912	12,862	119,624	10,766
76	246,468	22,182	173,986	15,658	143,906	12,952	120,482	10,844
77	251,022	22,592	176,166	15,854	144,894	13,040	121,342	10,920
78	255,638	23,008	178,380	16,054	145,862	13,128	122,188	10,996
79	258,010	23,220	180,606	16,254	146,824	13,214	123,024	11,072
80	260,410	23,436	182,864	16,458	147,774	13,300	123,852	11,146
以下保費只供續保之用 The premiums below are for Renewal only								
81+	260,410	23,436	182,864	16,458	147,774	13,300	123,852	11,146



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	20,977	1,888	33	20,567	1,851	49	40,985	3,689	65	62,775	5,650
18	17,333	1,560	34	21,517	1,937	50	42,114	3,790	66	64,602	5,814
19	17,436	1,569	35	22,512	2,026	51	43,090	3,878	67	66,482	5,983
20	17,542	1,579	36	23,576	2,122	52	44,087	3,968	68	68,414	6,157
21	17,649	1,588	37	24,695	2,223	53	45,107	4,060	69	70,405	6,336
22	17,755	1,598	38	25,863	2,328	54	46,149	4,153	70	72,451	6,521
23	17,863	1,608	39	27,089	2,438	55	47,216	4,249	71	74,582	6,712
24	17,970	1,617	40	28,373	2,554	56	48,611	4,375	72	78,173	7,036
25	18,077	1,627	41	29,775	2,680	57	50,047	4,504	73	81,935	7,374
26	18,200	1,638	42	31,244	2,812	58	51,526	4,637	74	85,880	7,729
27	18,322	1,649	43	32,787	2,951	59	53,049	4,774	75	90,014	8,101
28	18,447	1,660	44	34,407	3,097	60	54,615	4,915	76	94,101	8,469
29	18,571	1,671	45	36,104	3,249	61	56,158	5,054	77	99,277	8,935
30	18,697	1,683	46	37,776	3,400	62	57,746	5,197	78	104,740	9,427
31	18,792	1,691	47	38,815	3,493	63	59,375	5,344	79	110,502	9,945
32	19,658	1,769	48	39,886	3,590	64	61,053	5,495	80+	116,581	10,492

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	8,009	721

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	27,994	2,519
30 - 49	37,233	3,351
50 - 54 (只供續保 for renewal only)	37,233	3,351

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.



保費表 Premium Table

2025年4月1日版本 1 April 2025 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 (F00040-13-000-03)
- \$12,000 自付費 Deductible (F00040-14-000-03)
- \$40,000 自付費 Deductible (F00040-15-000-03)
- \$80,000 自付費 Deductible (F00040-16-000-03)

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	19,982	1,798	13,915	1,252	9,682	871	6,695	603	41	25,889	2,330	20,477	1,843	15,143	1,363	11,172	1,005
1	19,982	1,798	13,915	1,252	9,682	871	6,695	603	42	26,995	2,430	21,243	1,912	15,920	1,433	11,765	1,059
2	19,982	1,798	13,915	1,252	9,682	871	6,695	603	43	28,151	2,534	22,034	1,983	16,733	1,506	12,390	1,115
3	19,982	1,798	13,915	1,252	9,682	871	6,695	603	44	29,353	2,642	22,856	2,057	17,587	1,583	13,048	1,174
4	19,982	1,798	13,915	1,252	9,682	871	6,695	603	45	30,608	2,755	23,710	2,134	18,486	1,664	13,742	1,237
5	19,982	1,798	13,915	1,252	9,682	871	6,695	603	46	32,262	2,904	24,691	2,222	19,515	1,756	14,536	1,308
6	14,988	1,349	9,277	835	7,746	697	4,811	433	47	34,397	3,096	25,713	2,314	20,603	1,854	15,372	1,383
7	15,062	1,356	9,376	844	7,775	700	4,855	437	48	36,672	3,300	26,778	2,410	21,751	1,958	16,259	1,463
8	15,137	1,362	9,477	853	7,804	702	4,899	441	49	39,096	3,519	27,888	2,510	22,960	2,066	17,194	1,547
9	15,210	1,369	9,579	862	7,835	705	4,942	445	50	41,681	3,751	29,041	2,614	24,241	2,182	18,187	1,637
10	15,284	1,376	9,683	871	7,864	708	4,985	449	51	43,947	3,955	30,450	2,741	25,438	2,289	19,118	1,721
11	15,359	1,382	9,788	881	7,893	710	5,030	453	52	45,805	4,122	31,929	2,874	26,699	2,403	20,099	1,809
12	15,435	1,389	9,893	890	7,922	713	5,075	457	53	47,748	4,297	33,477	3,013	28,021	2,522	21,130	1,902
13	15,511	1,396	9,999	900	7,951	716	5,119	461	54	49,768	4,479	35,103	3,159	29,407	2,647	22,215	1,999
14	15,588	1,403	10,106	910	7,980	718	5,166	465	55	51,874	4,669	36,807	3,313	30,862	2,778	23,354	2,102
15	15,662	1,410	10,215	919	8,011	721	5,212	469	56	54,519	4,907	38,704	3,483	32,650	2,939	24,747	2,227
16	15,740	1,417	10,324	929	8,041	724	5,256	473	57	57,296	5,157	40,695	3,663	34,542	3,109	26,226	2,360
17	15,818	1,424	10,436	939	8,069	726	5,304	477	58	60,215	5,419	42,789	3,851	36,545	3,289	27,793	2,501
18	15,896	1,431	10,461	941	8,080	727	5,349	481	59	63,280	5,695	44,992	4,049	38,663	3,480	29,451	2,651
19	16,234	1,461	10,542	949	8,124	731	5,387	485	以下保費只供續保之用 The premiums below are for Renewal only								
20	16,583	1,492	10,625	956	8,167	735	5,418	488	60	66,504	5,985	47,307	4,258	40,905	3,681	31,208	2,809
21	16,939	1,525	10,706	964	8,212	739	5,559	500	61	70,335	6,330	50,229	4,521	43,166	3,885	32,983	2,968
22	17,301	1,557	10,788	971	8,256	743	5,699	513	62	74,383	6,694	53,327	4,799	45,550	4,100	34,859	3,137
23	17,672	1,590	10,873	979	8,302	747	5,841	526	63	78,667	7,080	56,620	5,096	48,069	4,326	36,841	3,316
24	18,051	1,625	10,956	986	8,416	757	5,980	538	64	83,198	7,488	60,113	5,410	50,724	4,565	38,935	3,504
25	18,437	1,659	11,042	994	8,602	774	6,124	551	65	88,427	7,958	63,822	5,744	53,526	4,817	41,149	3,703
26	18,816	1,693	11,051	995	8,781	790	6,291	566	66	92,562	8,331	67,711	6,094	56,550	5,090	43,770	3,939
27	19,202	1,728	11,107	1,000	9,025	812	6,456	581	67	97,826	8,804	71,836	6,465	59,747	5,377	46,560	4,190
28	19,593	1,763	11,496	1,035	9,265	834	6,623	596	68	102,370	9,213	76,212	6,859	63,122	5,681	49,525	4,457
29	19,995	1,800	11,897	1,071	9,497	855	6,962	627	69	107,623	9,686	80,856	7,277	66,688	6,002	52,680	4,741
30	20,406	1,837	12,313	1,108	9,914	892	7,321	659	70	110,492	9,944	84,923	7,643	69,048	6,214	55,478	4,993
31	20,579	1,852	12,916	1,162	10,136	912	7,644	688	71	115,686	10,412	86,949	7,825	70,438	6,339	57,528	5,178
32	20,752	1,868	13,549	1,219	10,673	961	7,978	718	72	120,533	10,848	89,014	8,011	72,586	6,533	59,648	5,368
33	20,928	1,884	14,208	1,279	11,239	1,012	8,331	750	73	124,998	11,250	91,118	8,201	74,795	6,732	61,843	5,566
34	21,103	1,899	14,904	1,341	11,835	1,065	8,697	783	74	129,027	11,612	93,263	8,394	77,062	6,936	64,109	5,770
35	21,283	1,915	15,632	1,407	12,461	1,121	9,079	817	75	133,186	11,987	95,444	8,590	79,388	7,145	66,449	5,980
36	21,950	1,976	16,380	1,474	12,829	1,155	9,365	843	76	136,912	12,322	96,648	8,698	79,941	7,195	66,929	6,024
37	22,634	2,037	17,163	1,545	13,205	1,188	9,661	869	77	139,442	12,550	97,860	8,807	80,489	7,244	67,406	6,067
38	23,344	2,101	17,981	1,618	13,594	1,223	9,967	897	78	142,007	12,781	99,089	8,918	81,026	7,292	67,874	6,109
39	24,074	2,167	18,840	1,696	13,995	1,260	10,282	925	79	143,326	12,899	100,326	9,029	81,562	7,341	68,340	6,151
40	24,827	2,234	19,742	1,777	14,408	1,297	10,606	955	80+	144,657	13,019	101,580	9,142	82,088	7,388	68,800	6,192

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	99,756	8,978	70,961	6,387	61,358	5,522	46,812	4,214
61	105,503	9,495	75,344	6,782	64,749	5,828	49,475	4,452
62	111,575	10,041	79,991	7,199	68,325	6,150	52,289	4,706
63	118,001	10,620	84,930	7,644	72,104	6,489	55,262	4,974
64	124,797	11,232	90,170	8,115	76,086	6,848	58,403	5,256
65	132,641	11,937	95,733	8,616	80,289	7,226	61,724	5,555
66	138,843	12,497	101,567	9,141	84,825	7,635	65,655	5,909
67	146,739	13,206	107,754	9,698	89,621	8,066	69,840	6,285
68	153,555	13,820	114,318	10,289	94,683	8,522	74,288	6,686
69	161,435	14,529	121,284	10,916	100,032	9,003	79,020	7,112
以下保費只供續保之用 The premiums below are for Renewal only								
70	165,738	14,916	127,385	11,465	103,572	9,321	83,217	7,490
71	173,529	15,618	130,424	11,738	105,657	9,509	86,292	7,767
72	180,800	16,272	133,521	12,017	108,879	9,800	89,472	8,052
73	187,497	16,875	136,677	12,302	112,193	10,098	92,765	8,349
74	193,541	17,418	139,895	12,591	115,593	10,404	96,164	8,655
75	199,779	17,981	143,166	12,885	119,082	10,718	99,674	8,970
76	205,368	18,483	144,972	13,047	119,912	10,793	100,394	9,036
77	209,163	18,825	146,790	13,211	120,734	10,866	101,109	9,101
78	213,011	19,172	148,634	13,377	121,539	10,938	101,811	9,164
79	214,989	19,349	150,489	13,544	122,343	11,012	102,510	9,227
80+	216,986	19,529	152,370	13,713	123,132	11,082	103,200	9,288

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	220,984	19,888	169,846	15,286	138,096	12,428	110,956	9,986
71	231,372	20,824	173,898	15,650	140,876	12,678	115,056	10,356
72	241,066	21,696	178,028	16,022	145,172	13,066	119,296	10,736
73	249,996	22,500	182,236	16,402	149,590	13,464	123,686	11,132
74	258,054	23,224	186,526	16,788	154,124	13,872	128,218	11,540
75	266,372	23,974	190,888	17,180	158,776	14,290	132,898	11,960
76	273,824	24,644	193,296	17,396	159,882	14,390	133,858	12,048
77	278,884	25,100	195,720	17,614	160,978	14,488	134,812	12,134
78	284,014	25,562	198,178	17,836	162,052	14,584	135,748	12,218
79	286,652	25,798	200,652	18,058	163,124	14,682	136,680	12,302
80	289,314	26,038	203,160	18,284	164,176	14,776	137,600	12,384
以下保費只供續保之用 The premiums below are for Renewal only								
81+	289,314	26,038	203,160	18,284	164,176	14,776	137,600	12,384



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	22,864	2,058	33	22,419	2,018	49	44,673	4,021	65	68,427	6,158
18	18,894	1,700	34	23,454	2,111	50	45,905	4,131	66	70,417	6,338
19	19,007	1,711	35	24,539	2,209	51	46,968	4,227	67	72,466	6,522
20	19,122	1,721	36	25,698	2,313	52	48,054	4,325	68	74,572	6,711
21	19,238	1,731	37	26,916	2,422	53	49,166	4,425	69	76,741	6,907
22	19,353	1,742	38	28,192	2,537	54	50,303	4,527	70	78,970	7,107
23	19,471	1,752	39	29,528	2,658	55	51,464	4,632	71	81,295	7,317
24	19,588	1,763	40	30,924	2,783	56	52,986	4,769	72	85,209	7,669
25	19,704	1,773	41	32,453	2,921	57	54,552	4,910	73	89,308	8,038
26	19,839	1,786	42	34,057	3,065	58	56,164	5,055	74	93,608	8,425
27	19,971	1,797	43	35,738	3,216	59	57,823	5,204	75	98,115	8,830
28	20,106	1,810	44	37,504	3,375	60	59,530	5,358	76	102,569	9,231
29	20,243	1,822	45	39,354	3,542	61	61,213	5,509	77	108,214	9,739
30	20,379	1,834	46	41,175	3,706	62	62,943	5,665	78	114,168	10,275
31	20,482	1,843	47	42,309	3,808	63	64,719	5,825	79	120,446	10,840
32	21,427	1,928	48	43,475	3,913	64	66,549	5,989	80+	127,074	11,437

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	8,217	740

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	30,374	2,734
30 - 49	40,398	3,636
50 - 54 (只供續保 for renewal only)	40,398	3,636

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.