

保柏環球尊尚 醫療計劃

全球醫療計劃 - 全新系列

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Bupa 

歡迎進入全球醫療保健服務的 嶄新階段。

僅有少數地位不凡的人士能體驗保柏環球尊尚醫療計劃的無限保障。

我們精心設計此尊貴計劃，讓具有國際視野的您可享受簡便的醫療保健服務，適合在生活中追求盡善盡美的您。

本計劃除了提供保障，更涵蓋各類保健服務，能夠妥善照顧客戶的身心健康。

無論在您健康的時候，或是生病或身體出現嚴重問題的時候，我們都會在您身邊。

保柏環球尊尚醫療計劃

本計劃提供不設年度限額的最大保障，您將享有尊貴全面的保障。

- 住院及門診服務
- 健康檢查 – 預防勝於治療
- 心理及全人治療 – 讓身心都能得到照顧
- 醫療運送及運返 – 若當地無法提供緊急治療，我們會將您護送至能夠提供緊急治療的地點，您亦可要求安排三人隨行
- 癌症及其他重症治療，貴為保柏客戶，只要您有此需求，便可獲得保障
- 遺傳、先天性及慢性疾病
- 器官移植與康復

此尊貴醫療計劃包含多項尊尚服務，為您與您的家人提供全面的保障。這類服務包括非醫療緊急狀況與天災發生時的運送，頂級醫院的單人套房，以及掃描、醫生、專科醫生與治療師等方面的無限次全方位照料。

我們以輔助治療、視力矯正手術與癌症基因篩檢全面呵護您的健康，並提供完善的產科保障方案，在計劃生效後您還可以通過核保免費將 2 名未滿 16 歲的子女列為受保人。

保障摘要

保障與說明	
年度最高保障總額	無限
一般門診服務	無限
門診手術	全數賠償
病理、放射及診斷檢驗	
專科診症及醫生費	
合資格護士	
心理治療	
物理治療師、骨科醫生及脊醫	
職業治療師及視覺矯正師	
足部護理	
輔助療法：針灸及反射療法	
輔助藥物：順勢療法、自然療法及中藥	
處方藥及敷料	
耐用醫療設備	
飲食指導	
預防性治療	
健康檢查（等候期 10 個月）	
疫苗接種	全數賠償
眼科檢查	
常規牙科治療（等候期 6 個月）	
癌症基因篩檢	

保障與說明	
牙科治療 / 助聽器 / 眼科	
牙科治療	每個保單年度以 15,000 美元或 117,000 港元為限
意外事故相關牙科治療	
常規牙科治療（等候期 6 個月）	
主要修復性牙科治療（等候期 6 個月）	
畸齒矯正（等候期 12 個月）	
助聽器 / 眼科	
助聽器	全數賠償
鏡架、鏡片及隱形眼鏡	
視力矯正手術（終生上限為每隻眼睛 1 次）	
住院服務	
住院費（包括食宿）	全數賠償 病房類型：單人套房
父母陪伴留宿醫院	全數賠償
同行家人的住宿	每個保單年度以 15,000 美元或 117,000 港元為限
手術室、藥物及敷料	全數賠償
深切治療	
手術，包括外科醫生及麻醉師費	
內科醫生費	
病理、放射及診斷檢驗	
心理治療	
物理治療師、職業治療師、言語治療師及營養師	
減重手術（等候期 24 個月）	
預防性手術	
人造器官裝置	
植入式人造器官及人造器官設備	
重建手術	
意外事故相關牙科治療	

保障與說明	
住院前及住院後	
居家護理	全數賠償，每個保單年度以 30 日為限
善終服務與緩和治療	全數賠償
康復護理（跨領域康復）	全數賠償，每個保單年度以 90 日為限
在養生度假村進行康復	全數賠償，每個保單年度以 30 日為限
住院及 / 或門診服務	
先進掃描	全數賠償
癌症治療	
器官移植服務	
腎臟透析	
產科 / 分娩（10 個月後）	
正常分娩 / 生育中心 / 在家分娩	全數賠償
具醫療必要性的剖腹生產	
產前及產後治療	全數賠償屬於一般門診服務的保障範圍
懷孕及分娩併發症	全數賠償
運送 / 交通	
醫療運送	全數賠償
醫療運返	
同行人士交通費	
同行兒童交通費	
慰問探訪交通費及生活費	
緊急返國探望家屬	
生活費	每個保單年度以 15,000 美元或 117,000 港元為限
遺體運返	全數賠償
本地救護直升機	
本地救護車	
發生衝突及天災時的非醫療運送	
遺體運返	

欲了解詳細保障、限制及不受保項目，請瀏覽 bupaglobal.com 或參閱醫療計劃指南。

一般不受保項目		
行政管理 / 掛號費	發展問題	肥胖症
預繳款項/ 訂金	流行病及廣泛性流行病	持續性植物狀態 (PVS) 及神經損傷
人工生命維持	實驗性治療	性問題
避孕	性別問題	睡眠障礙
中藥（特定類別）	酒精、毒品及 / 或藥物之傷害性或有害使用	幹細胞
衝突及災害	水療、自然療法診所等	代孕
康復療養、看護中心、入住一般看護機構、留院或其他機構	不孕治療	顛顎關節 (TMJ) 障礙症
整形治療	機械性人造或動物捐贈器官	未經認可的醫療從業人員、醫療服務提供人員及醫療機構

保柏環球 (BUPA GLOBAL) 的獨特之處

我們專注於醫療保健領域超過 65 年，備有通曉多種語言並遍佈各地的顧問及醫療專家團隊，為您提供超凡的服務。保柏環球具有下列優勢，無疑是您較佳的選擇。

全球網絡

提供世界各地超過 800,500 家醫療機構的服務網絡，具有國際視野的客戶可自由選擇治療地點和方法。

多種語言顧問

我們了解，在尋求醫療意見時，您希望使用自己熟悉的語言。為了讓您感到安心，我們的顧問團隊透過多種語言提供服務。

請注意，我方向您發送的書面通信有可能為英文版本（包括您的帳單及歡迎您加入保柏的信函）。很抱歉，我方的電腦系統只能使用英文運作，但我們現正努力改善此問題。

財務保障

醫療保險不僅能夠照顧您的健康，更使您無需擔憂突如其來的額外支出。我們提供全球領先的保險服務，在我們的守護下，您可以專心享受人生。

已存在病症

我們認為，過去的健康問題不該影響您的未來。因此，當您加入我們的全球醫療計劃時，可將多種已存在病症納入保障範圍。

BUPA GLOBAL ULTIMATE HEALTH PLAN

PART OF OUR NEW RANGE
OF GLOBAL HEALTH PLANS

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WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

Only a very select group of people will experience the unlimited protection of the Bupa Global Ultimate Health Plan.

We have created this exclusive plan to bring simplicity in healthcare for globally minded people. Those who demand nothing but the best in life.

This plan is more than just insurance, we also look out for our customers' all-round health with a number of wellness services included.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

BUPA GLOBAL ULTIMATE

This is our highest level of cover with no annual limits, for a level of cover that is second to none.

- In hospital and out-patient care
- Health checks – helping to prevent as much as cure
- Mental and holistic therapies – caring for mind as well as body
- Evacuation and repatriation – so if emergency treatment isn't available locally, we'll get you to where it is, and three other people could come too
- Treatment for cancer and other serious illnesses, for as long as needed while you are a Bupa customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation

This exclusive health plan protects you and your family with a wealth of preferential services. These include evacuation during non-medical emergencies and natural disasters, suites at top hospitals, and unlimited access to scans, doctors, specialists and therapists.

We care for your all-round health, with complementary treatment and genetic cancer screening, plus a full maternity package with cover for two children under the age of 16 at no extra cost subject to underwriting from the day your plan starts.

SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
OVERALL ANNUAL MAXIMUM	UNLIMITED
OUT-PATIENT DAY TO DAY CARE	UNLIMITED
Out-patient surgical operations	Paid in full
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Complementary therapies: Acupuncture and reflexology	
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	
Prescribed medicines and dressings	
Durable medical equipment	
Dietetic guidance	
PREVENTIVE TREATMENT	
Health screening (waiting period 10 months)	Up to USD 7,500 or HKD 58,500 each policy year
Vaccinations	Paid in full
Eye test	
Preventive dental (waiting period 6 months)	
Genetic cancer screening	

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	Up to USD 15,000 or HKD 117,000 each policy year
Accident related dental treatment	
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
Hearing aids/Optical	
Hearing aids	Paid in full. Room type: suite
Spectacle frames and lenses and contact lenses	
Refractive eye surgery (1 per eye per lifetime)	
IN-PATIENT CARE	
Hospital accommodation, room and board	Paid in full
Parent accommodation in hospital	Up to USD 15,000 or HKD 117,000 each policy year
Room and board for accompanying family members	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	
Prosthetic implants and appliances	
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Home nursing	Paid in full up to 30 days each policy year
Hospice and palliative care	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 90 days each policy year
Rehabilitation at health resorts	Paid in full up to 30 days each policy year
IN-PATIENT AND/OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	
Kidney dialysis	
MATERNITY/CHILDBIRTH (AFTER 10 MONTHS)	
Normal delivery/Birthing centre/Home delivery	Paid in full
Medically essential Caesarean section	
Pre- and post-natal treatment	Paid in full Covered under Out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
TRANSPORTATION/TRAVEL	
Medical evacuation	Paid in full
Medical repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	
Compassionate emergency repatriation	
Living allowance	10 days up to USD 15,000 or HKD 117,000 each policy year
Local air ambulance	Paid in full
Local road ambulance	
Non-medical evacuation in case of conflicts and natural disasters	
Repatriation of mortal remains	

Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the health plan guide.

GENERAL EXCLUSIONS		
Administration / registration fees	Developmental problems	Obesity
Advance payments / deposits	Epidemics and pandemics	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Experimental treatment	Sexual problems
Birth control	Gender issues	Sleep disorders
Chinese medicine (specific types)	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
Conflict and disaster	Health hydros, nature cure clinics etc	Surrogacy
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Infertility treatment	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Mechanical or animal donor organs	Unrecognised medical practitioner, provider and facility

THE BUPA GLOBAL DIFFERENCE

Over 65 years of medical expertise and dedication to health – a global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make Bupa Global simply better.

GLOBAL NETWORK

Providing access to a network of over 800,500 medical providers around the world, we give globally minded customers the flexibility to choose where and how they receive treatment.

FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side – one of the world's leading international health insurers – you can simply focus on enjoying life.

MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers are able to offer help in multiple languages.

PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why, when you join our global health plans, many pre-existing conditions can be covered.