

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



保費表 Premium Table

2024年9月1日版本 1 September 2024 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 (F00040-05-000-04)
◦ \$12,000 自付費 Deductible (F00040-06-000-04)
◦ \$40,000 自付費 Deductible (F00040-07-000-04)
◦ \$80,000 自付費 Deductible (F00040-08-000-04)

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	15,439	1,390	10,751	968	7,481	673	5,172	465	41	20,002	1,800	15,822	1,424	11,700	1,053	8,631	777
1	15,439	1,390	10,751	968	7,481	673	5,172	465	42	20,857	1,877	16,411	1,477	12,300	1,107	9,090	818
2	15,439	1,390	10,751	968	7,481	673	5,172	465	43	21,749	1,957	17,023	1,532	12,928	1,164	9,572	861
3	15,439	1,390	10,751	968	7,481	673	5,172	465	44	22,678	2,041	17,658	1,589	13,587	1,223	10,081	907
4	15,439	1,390	10,751	968	7,481	673	5,172	465	45	23,649	2,128	18,319	1,649	14,283	1,285	10,618	956
5	15,439	1,390	10,751	968	7,481	673	5,172	465	46	24,980	2,248	19,077	1,717	15,078	1,357	11,230	1,011
6	11,578	1,042	7,167	645	5,984	539	3,718	335	47	26,634	2,397	19,866	1,788	15,919	1,433	11,877	1,069
7	11,637	1,047	7,244	652	6,007	541	3,750	338	48	28,395	2,556	20,688	1,862	16,805	1,512	12,561	1,130
8	11,694	1,052	7,321	659	6,030	543	3,785	341	49	30,272	2,724	21,546	1,939	17,740	1,597	13,284	1,196
9	11,751	1,058	7,401	666	6,053	545	3,818	344	50	32,274	2,905	22,438	2,019	18,729	1,686	14,050	1,265
10	11,809	1,063	7,482	673	6,074	547	3,852	347	51	33,954	3,056	23,526	2,117	19,654	1,769	14,771	1,329
11	11,867	1,068	7,562	681	6,097	549	3,886	350	52	35,390	3,185	24,668	2,220	20,627	1,856	15,528	1,398
12	11,926	1,073	7,643	688	6,121	551	3,921	353	53	36,891	3,320	25,865	2,328	21,649	1,948	16,325	1,469
13	11,983	1,078	7,725	695	6,144	553	3,955	356	54	38,452	3,461	27,121	2,441	22,720	2,045	17,164	1,545
14	12,043	1,084	7,807	703	6,167	555	3,991	359	55	40,080	3,607	28,437	2,559	23,844	2,146	18,043	1,624
15	12,102	1,089	7,892	710	6,190	557	4,027	362	56	42,121	3,791	29,903	2,691	25,225	2,270	19,121	1,721
16	12,161	1,094	7,977	718	6,212	559	4,062	366	57	44,266	3,984	31,441	2,830	26,688	2,402	20,263	1,824
17	12,222	1,100	8,063	726	6,234	561	4,098	369	58	46,523	4,187	33,060	2,975	28,235	2,541	21,473	1,933
18	12,281	1,105	8,082	727	6,243	562	4,132	372	59	48,891	4,400	34,762	3,129	29,872	2,688	22,754	2,048
19	12,544	1,129	8,145	733	6,276	565	4,163	375	以下保費只供續保之用 The premiums below are for Renewal only								
20	12,813	1,153	8,208	739	6,310	568	4,187	377	60	51,382	4,624	36,550	3,290	31,603	2,844	24,111	2,170
21	13,088	1,178	8,272	744	6,345	571	4,295	387	61	54,341	4,891	38,808	3,493	33,350	3,002	25,483	2,293
22	13,368	1,203	8,335	750	6,379	574	4,404	396	62	57,468	5,172	41,201	3,708	35,192	3,167	26,932	2,424
23	13,653	1,229	8,400	756	6,415	577	4,512	406	63	60,779	5,470	43,745	3,937	37,139	3,343	28,464	2,562
24	13,947	1,255	8,465	762	6,503	585	4,621	416	64	64,280	5,785	46,445	4,180	39,190	3,527	30,082	2,707
25	14,245	1,282	8,531	768	6,647	598	4,732	426	65	68,320	6,149	49,310	4,438	41,355	3,722	31,792	2,861
26	14,538	1,308	8,539	769	6,784	611	4,860	437	66	71,514	6,436	52,313	4,708	43,692	3,932	33,817	3,044
27	14,835	1,335	8,581	772	6,973	628	4,988	449	67	75,581	6,802	55,501	4,995	46,161	4,154	35,973	3,238
28	15,138	1,362	8,881	799	7,158	644	5,116	460	68	79,092	7,118	58,883	5,299	48,769	4,389	38,264	3,444
29	15,449	1,390	9,191	827	7,337	660	5,379	484	69	83,150	7,484	62,470	5,622	51,524	4,637	40,701	3,663
30	15,765	1,419	9,513	856	7,661	689	5,657	509	70	85,368	7,683	65,613	5,905	53,348	4,801	42,862	3,858
31	15,899	1,431	9,980	898	7,830	705	5,906	532	71	89,379	8,044	67,177	6,046	54,422	4,898	44,446	4,000
32	16,033	1,443	10,467	942	8,246	742	6,164	555	72	93,126	8,381	68,772	6,189	56,082	5,047	46,086	4,148
33	16,169	1,455	10,978	988	8,682	781	6,437	579	73	96,574	8,692	70,398	6,336	57,788	5,201	47,780	4,300
34	16,305	1,467	11,514	1,036	9,144	823	6,718	605	74	99,688	8,972	72,056	6,485	59,539	5,359	49,530	4,458
35	16,443	1,480	12,078	1,087	9,628	867	7,014	631	75	102,901	9,261	73,741	6,637	61,336	5,520	51,341	4,621
36	16,959	1,526	12,656	1,139	9,912	892	7,236	651	76	105,780	9,520	74,672	6,720	61,762	5,559	51,709	4,654
37	17,487	1,574	13,259	1,193	10,203	918	7,465	672	77	107,735	9,696	75,608	6,805	62,186	5,597	52,078	4,687
38	18,036	1,623	13,893	1,250	10,504	945	7,700	693	78	109,716	9,874	76,558	6,890	62,602	5,634	52,441	4,720
39	18,599	1,674	14,556	1,310	10,813	973	7,943	715	79	110,734	9,966	77,513	6,976	63,015	5,671	52,800	4,752
40	19,181	1,726	15,253	1,373	11,131	1,002	8,196	738	80+	111,764	10,059	78,482	7,063	63,422	5,708	53,155	4,784

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	77,073	6,936	54,825	4,935	47,405	4,266	36,167	3,255
61	81,512	7,337	58,212	5,240	50,025	4,503	38,225	3,440
62	86,202	7,758	61,802	5,562	52,788	4,751	40,398	3,636
63	91,169	8,205	65,618	5,906	55,709	5,015	42,696	3,843
64	96,420	8,678	69,668	6,270	58,785	5,291	45,123	4,061
65	102,480	9,224	73,965	6,657	62,033	5,583	47,688	4,292
66	107,271	9,654	78,470	7,062	65,538	5,898	50,726	4,566
67	113,372	10,203	83,252	7,493	69,242	6,231	53,960	4,857
68	118,638	10,677	88,325	7,949	73,154	6,584	57,396	5,166
69	124,725	11,226	93,705	8,433	77,286	6,956	61,052	5,495
以下保費只供續保之用 The premiums below are for Renewal only								
70	128,052	11,525	98,420	8,858	80,022	7,202	64,293	5,787
71	134,069	12,066	100,766	9,069	81,633	7,347	66,669	6,000
72	139,689	12,572	103,158	9,284	84,123	7,571	69,129	6,222
73	144,861	13,038	105,597	9,504	86,682	7,802	71,670	6,450
74	149,532	13,458	108,084	9,728	89,309	8,039	74,295	6,687
75	154,352	13,892	110,612	9,956	92,004	8,280	77,012	6,932
76	158,670	14,280	112,008	10,080	92,643	8,339	77,564	6,981
77	161,603	14,544	113,412	10,208	93,279	8,396	78,117	7,031
78	164,574	14,811	114,837	10,335	93,903	8,451	78,662	7,080
79	166,101	14,949	116,270	10,464	94,523	8,507	79,200	7,128
80+	167,646	15,089	117,723	10,595	95,133	8,562	79,733	7,176

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	170,736	15,366	131,226	11,810	106,696	9,602	85,724	7,716
71	178,758	16,088	134,354	12,092	108,844	9,796	88,892	8,000
72	186,252	16,762	137,544	12,378	112,164	10,094	92,172	8,296
73	193,148	17,384	140,796	12,672	115,576	10,402	95,560	8,600
74	199,376	17,944	144,112	12,970	119,078	10,718	99,060	8,916
75	205,802	18,522	147,482	13,274	122,672	11,040	102,682	9,242
76	211,560	19,040	149,344	13,440	123,524	11,118	103,418	9,308
77	215,470	19,392	151,216	13,610	124,372	11,194	104,156	9,374
78	219,432	19,748	153,116	13,780	125,204	11,268	104,882	9,440
79	221,468	19,932	155,026	13,952	126,030	11,342	105,600	9,504
80	223,528	20,118	156,964	14,126	126,844	11,416	106,310	9,568
以下保費只供續保之用 The premiums below are for Renewal only								
81+	223,528	20,118	156,964	14,126	126,844	11,416	106,310	9,568

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



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	18,433	1,659	33	18,073	1,627	49	36,015	3,241	65	55,163	4,965
18	15,231	1,371	34	18,908	1,702	50	37,007	3,331	66	56,768	5,109
19	15,322	1,379	35	19,782	1,780	51	37,865	3,408	67	58,420	5,258
20	15,415	1,387	36	20,717	1,865	52	38,741	3,487	68	60,118	5,411
21	15,509	1,396	37	21,700	1,953	53	39,637	3,567	69	61,867	5,568
22	15,602	1,404	38	22,727	2,045	54	40,553	3,650	70	63,665	5,730
23	15,697	1,413	39	23,804	2,142	55	41,490	3,734	71	65,538	5,898
24	15,791	1,421	40	24,932	2,244	56	42,716	3,844	72	68,693	6,182
25	15,885	1,430	41	26,164	2,355	57	43,978	3,958	73	71,999	6,480
26	15,993	1,439	42	27,455	2,471	58	45,278	4,075	74	75,466	6,792
27	16,100	1,449	43	28,811	2,593	59	46,616	4,195	75	79,098	7,119
28	16,210	1,459	44	30,235	2,721	60	47,992	4,319	76	82,690	7,442
29	16,319	1,469	45	31,726	2,855	61	49,348	4,441	77	87,238	7,851
30	16,430	1,479	46	33,195	2,988	62	50,743	4,567	78	92,039	8,284
31	16,513	1,486	47	34,108	3,070	63	52,175	4,696	79	97,102	8,739
32	17,274	1,555	48	35,049	3,154	64	53,649	4,828	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	7,038	633

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	24,599	2,214
30 - 49	32,718	2,945
50 - 54 (只供續保 for renewal only)	32,718	2,945

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

2024年4月1日版本 1 April 2024 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 (F00040-13-000-02)
- \$12,000 自付費 Deductible (F00040-14-000-02)
- \$40,000 自付費 Deductible (F00040-15-000-02)
- \$80,000 自付費 Deductible (F00040-16-000-02)

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	17,152	1,544	11,944	1,075	8,311	748	5,747	517	41	22,222	2,000	17,577	1,582	12,998	1,170	9,590	863
1	17,152	1,544	11,944	1,075	8,311	748	5,747	517	42	23,172	2,085	18,234	1,641	13,665	1,230	10,099	909
2	17,152	1,544	11,944	1,075	8,311	748	5,747	517	43	24,164	2,175	18,913	1,702	14,363	1,293	10,635	957
3	17,152	1,544	11,944	1,075	8,311	748	5,747	517	44	25,196	2,268	19,619	1,766	15,096	1,359	11,200	1,008
4	17,152	1,544	11,944	1,075	8,311	748	5,747	517	45	26,273	2,365	20,352	1,832	15,868	1,428	11,796	1,062
5	17,152	1,544	11,944	1,075	8,311	748	5,747	517	46	27,693	2,492	21,194	1,907	16,751	1,508	12,477	1,123
6	12,865	1,158	7,963	717	6,649	598	4,130	372	47	29,525	2,657	22,071	1,986	17,685	1,592	13,195	1,188
7	12,929	1,164	8,048	724	6,674	601	4,167	375	48	31,478	2,833	22,985	2,069	18,670	1,680	13,956	1,256
8	12,993	1,169	8,135	732	6,699	603	4,205	378	49	33,559	3,020	23,938	2,154	19,708	1,774	14,759	1,328
9	13,056	1,175	8,222	740	6,725	605	4,242	382	50	35,778	3,220	24,928	2,244	20,808	1,873	15,611	1,405
10	13,119	1,181	8,312	748	6,750	608	4,279	385	51	37,723	3,395	26,137	2,352	21,835	1,965	16,410	1,477
11	13,184	1,187	8,402	756	6,775	610	4,318	389	52	39,318	3,539	27,407	2,467	22,918	2,063	17,252	1,553
12	13,249	1,192	8,492	764	6,800	612	4,356	392	53	40,985	3,689	28,736	2,586	24,052	2,165	18,137	1,632
13	13,314	1,198	8,583	772	6,825	614	4,394	395	54	42,719	3,845	30,131	2,712	25,242	2,272	19,069	1,716
14	13,380	1,204	8,675	781	6,850	617	4,434	399	55	44,527	4,007	31,594	2,843	26,491	2,384	20,046	1,804
15	13,444	1,210	8,768	789	6,876	619	4,474	403	56	46,797	4,212	33,222	2,990	28,026	2,522	21,242	1,912
16	13,511	1,216	8,862	798	6,902	621	4,512	406	57	49,181	4,426	34,931	3,144	29,650	2,669	22,512	2,026
17	13,578	1,222	8,958	806	6,926	623	4,553	410	58	51,687	4,652	36,729	3,306	31,369	2,823	23,857	2,147
18	13,645	1,228	8,979	808	6,936	624	4,591	413	59	54,318	4,889	38,620	3,476	33,187	2,987	25,280	2,275
19	13,935	1,254	9,049	814	6,973	628	4,624	416	以下保費只供續保之用 The premiums below are for Renewal only								
20	14,234	1,281	9,120	821	7,010	631	4,651	419	60	57,085	5,138	40,607	3,655	35,112	3,160	26,788	2,411
21	14,540	1,309	9,190	827	7,049	634	4,772	429	61	60,373	5,434	43,115	3,880	37,052	3,335	28,312	2,548
22	14,851	1,337	9,260	833	7,087	638	4,892	440	62	63,848	5,746	45,774	4,120	39,099	3,519	29,922	2,693
23	15,169	1,365	9,333	840	7,126	641	5,014	451	63	67,525	6,077	48,601	4,374	41,261	3,713	31,623	2,846
24	15,494	1,394	9,404	846	7,224	650	5,133	462	64	71,415	6,427	51,599	4,644	43,540	3,919	33,421	3,008
25	15,826	1,424	9,478	853	7,384	665	5,257	473	65	75,903	6,831	54,783	4,930	45,945	4,135	35,321	3,179
26	16,151	1,454	9,486	854	7,537	678	5,400	486	66	79,452	7,151	58,121	5,231	48,541	4,369	37,571	3,381
27	16,482	1,483	9,534	858	7,747	697	5,542	499	67	83,971	7,557	61,662	5,550	51,285	4,616	39,966	3,597
28	16,818	1,514	9,868	888	7,953	716	5,685	512	68	87,871	7,908	65,418	5,888	54,182	4,876	42,511	3,826
29	17,163	1,545	10,212	919	8,152	734	5,976	538	69	92,380	8,314	69,404	6,246	57,243	5,152	45,219	4,070
30	17,516	1,576	10,569	951	8,510	766	6,284	566	70	94,843	8,536	72,895	6,561	59,269	5,334	47,621	4,286
31	17,664	1,590	11,087	998	8,700	783	6,561	590	71	99,301	8,937	74,634	6,717	60,462	5,442	49,380	4,444
32	17,813	1,603	11,630	1,047	9,161	824	6,848	616	72	103,462	9,312	76,407	6,877	62,306	5,608	51,200	4,608
33	17,964	1,617	12,196	1,098	9,647	868	7,151	644	73	107,294	9,656	78,213	7,039	64,202	5,778	53,084	4,778
34	18,114	1,630	12,793	1,151	10,159	914	7,465	672	74	110,753	9,968	80,054	7,205	66,148	5,953	55,029	4,953
35	18,269	1,644	13,418	1,208	10,696	963	7,793	701	75	114,323	10,289	81,926	7,373	68,144	6,133	57,038	5,133
36	18,841	1,696	14,060	1,265	11,012	991	8,039	724	76	117,521	10,577	82,960	7,466	68,619	6,176	57,450	5,171
37	19,428	1,749	14,732	1,326	11,335	1,020	8,293	746	77	119,693	10,772	84,000	7,560	69,089	6,218	57,859	5,207
38	20,038	1,803	15,434	1,389	11,669	1,050	8,555	770	78	121,894	10,970	85,055	7,655	69,550	6,260	58,261	5,243
39	20,664	1,860	16,172	1,455	12,013	1,081	8,826	794	79	123,027	11,072	86,117	7,751	70,010	6,301	58,661	5,279
40	21,311	1,918	16,946	1,525	12,367	1,113	9,104	819	80+	124,169	11,175	87,193	7,847	70,462	6,342	59,056	5,315

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	85,628	7,707	60,911	5,483	52,668	4,740	40,182	3,617
61	90,560	8,151	64,673	5,820	55,578	5,003	42,468	3,822
62	95,772	8,619	68,661	6,180	58,649	5,279	44,883	4,040
63	101,288	9,116	72,902	6,561	61,892	5,570	47,435	4,269
64	107,123	9,641	77,399	6,966	65,310	5,879	50,132	4,512
65	113,855	10,247	82,175	7,395	68,918	6,203	52,982	4,769
66	119,178	10,727	87,182	7,847	72,812	6,554	56,357	5,072
67	125,957	11,336	92,493	8,325	76,928	6,924	59,949	5,396
68	131,807	11,862	98,127	8,832	81,273	7,314	63,767	5,739
69	138,570	12,471	104,106	9,369	85,865	7,728	67,829	6,105
以下保費只供續保之用 The premiums below are for Renewal only								
70	142,265	12,804	109,343	9,842	88,904	8,001	71,432	6,429
71	148,952	13,406	111,951	10,076	90,693	8,163	74,070	6,666
72	155,193	13,968	114,611	10,316	93,459	8,412	76,800	6,912
73	160,941	14,484	117,320	10,559	96,303	8,667	79,626	7,167
74	166,130	14,952	120,081	10,808	99,222	8,930	82,544	7,430
75	171,485	15,434	122,889	11,060	102,216	9,200	85,557	7,700
76	176,282	15,866	124,440	11,199	102,929	9,264	86,175	7,757
77	179,540	16,158	126,000	11,340	103,634	9,327	86,789	7,811
78	182,841	16,455	127,583	11,483	104,325	9,390	87,392	7,865
79	184,541	16,608	129,176	11,627	105,015	9,452	87,992	7,919
80+	186,254	16,763	130,790	11,771	105,693	9,513	88,584	7,973

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	189,686	17,072	145,790	13,122	118,538	10,668	95,242	8,572
71	198,602	17,874	149,268	13,434	120,924	10,884	98,760	8,888
72	206,924	18,624	152,814	13,754	124,612	11,216	102,400	9,216
73	214,588	19,312	156,426	14,078	128,404	11,556	106,168	9,556
74	221,506	19,936	160,108	14,410	132,296	11,906	110,058	9,906
75	228,646	20,578	163,852	14,746	136,288	12,266	114,076	10,266
76	235,042	21,154	165,920	14,932	137,238	12,352	114,900	10,342
77	239,386	21,544	168,000	15,120	138,178	12,436	115,718	10,414
78	243,788	21,940	170,110	15,310	139,100	12,520	116,522	10,486
79	246,054	22,144	172,234	15,502	140,020	12,602	117,322	10,558
80	248,338	22,350	174,386	15,694	140,924	12,684	118,112	10,630
以下保費只供續保之用 The premiums below are for Renewal only								
81+	248,338	22,350	174,386	15,694	140,924	12,684	118,112	10,630

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	20,091	1,808	33	19,700	1,773	49	39,256	3,533	65	60,129	5,412
18	16,603	1,494	34	20,610	1,855	50	40,338	3,630	66	61,878	5,569
19	16,702	1,503	35	21,563	1,941	51	41,272	3,714	67	63,678	5,731
20	16,803	1,512	36	22,582	2,032	52	42,227	3,800	68	65,529	5,898
21	16,905	1,521	37	23,652	2,129	53	43,204	3,888	69	67,435	6,069
22	17,006	1,531	38	24,773	2,230	54	44,203	3,978	70	69,394	6,245
23	17,110	1,540	39	25,947	2,335	55	45,223	4,070	71	71,437	6,429
24	17,213	1,549	40	27,174	2,446	56	46,561	4,190	72	74,876	6,739
25	17,315	1,558	41	28,518	2,567	57	47,937	4,314	73	78,478	7,063
26	17,433	1,569	42	29,927	2,693	58	49,353	4,442	74	82,257	7,403
27	17,549	1,579	43	31,404	2,826	59	50,811	4,573	75	86,217	7,760
28	17,668	1,590	44	32,956	2,966	60	52,311	4,708	76	90,131	8,112
29	17,788	1,601	45	34,582	3,112	61	53,790	4,841	77	95,091	8,558
30	17,908	1,612	46	36,182	3,256	62	55,310	4,978	78	100,323	9,029
31	17,998	1,620	47	37,178	3,346	63	56,871	5,118	79	105,840	9,526
32	18,829	1,695	48	38,203	3,438	64	58,479	5,263	80+	111,664	10,050

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	7,221	650

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	26,691	2,402
30 - 49	35,499	3,195
50 - 54 (只供續保 for renewal only)	35,499	3,195

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

2024年9月1日版本 1 September 2024 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 (F00040-01-000-04)
- \$12,000 自付費 Deductible (F00040-02-000-04)
- \$40,000 自付費 Deductible (F00040-03-000-04)
- \$80,000 自付費 Deductible (F00040-04-000-04)

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	12,795	1,152	8,347	751	6,751	608	4,405	396	41	16,910	1,522	10,857	977	8,559	770	6,072	546
1	12,795	1,152	8,347	751	6,751	608	4,405	396	42	17,590	1,583	11,377	1,024	8,992	809	6,394	575
2	12,795	1,152	8,347	751	6,751	608	4,405	396	43	18,301	1,647	11,920	1,073	9,356	842	6,732	606
3	12,795	1,152	8,347	751	6,751	608	4,405	396	44	19,038	1,713	12,490	1,124	9,780	880	7,089	638
4	12,795	1,152	8,347	751	6,751	608	4,405	396	45	19,806	1,783	13,086	1,178	10,224	920	7,465	672
5	12,795	1,152	8,347	751	6,751	608	4,405	396	46	20,802	1,872	13,715	1,234	10,704	963	7,832	705
6	7,678	691	5,008	451	4,726	425	2,644	238	47	21,847	1,966	14,372	1,293	11,205	1,008	8,217	740
7	7,799	702	5,051	455	4,728	426	2,696	243	48	22,946	2,065	15,060	1,355	11,731	1,056	8,619	776
8	7,924	713	5,093	458	4,730	426	2,748	247	49	24,100	2,169	15,782	1,420	12,281	1,105	9,044	814
9	8,051	725	5,136	462	4,733	426	2,800	252	50	25,312	2,278	16,539	1,489	12,855	1,157	9,487	854
10	8,180	736	5,181	466	4,735	426	2,853	257	51	26,633	2,397	17,278	1,555	13,670	1,230	10,090	908
11	8,312	748	5,225	470	4,737	426	2,907	262	52	28,025	2,522	18,042	1,624	14,535	1,308	10,733	966
12	8,445	760	5,268	474	4,739	427	2,964	267	53	29,489	2,654	18,834	1,695	15,454	1,391	11,417	1,028
13	8,580	772	5,314	478	4,741	427	3,020	272	54	31,031	2,793	19,650	1,769	16,432	1,479	12,144	1,093
14	8,718	785	5,359	482	4,744	427	3,079	277	55	32,651	2,939	20,491	1,844	17,472	1,572	12,918	1,163
15	8,856	797	5,404	486	4,747	427	3,138	282	56	34,332	3,090	21,540	1,939	18,586	1,673	13,788	1,241
16	8,999	810	5,450	491	4,750	428	3,199	288	57	36,101	3,249	22,631	2,037	19,698	1,773	14,719	1,325
17	9,141	823	5,496	495	4,752	428	3,261	293	58	37,961	3,416	23,764	2,139	20,700	1,863	15,713	1,414
18	9,289	836	5,544	499	4,753	428	3,322	299	59	39,917	3,593	24,635	2,217	21,752	1,958	16,773	1,510
19	9,516	856	5,627	506	4,825	434	3,362	303	以下保費只供續保之用 The premiums below are for Renewal only								
20	9,747	877	5,716	514	4,899	441	3,403	306	60	41,971	3,777	26,157	2,354	22,938	2,064	17,906	1,612
21	9,985	899	5,863	528	4,999	450	3,443	310	61	44,035	3,963	27,822	2,504	23,787	2,141	19,162	1,725
22	10,335	930	6,015	541	5,101	459	3,483	313	62	46,198	4,158	29,770	2,679	25,114	2,260	20,505	1,845
23	10,693	962	6,200	558	5,205	468	3,523	317	63	48,468	4,362	31,856	2,867	27,051	2,435	21,943	1,975
24	11,064	996	6,375	574	5,310	478	3,565	321	64	50,851	4,577	34,088	3,068	29,006	2,611	23,482	2,113
25	11,334	1,020	6,556	590	5,391	485	3,608	325	65	53,349	4,801	36,476	3,283	31,073	2,797	25,129	2,262
26	11,446	1,030	6,774	610	5,462	492	3,642	328	66	55,968	5,037	38,558	3,470	33,345	3,001	26,407	2,377
27	11,559	1,040	6,999	630	5,532	498	3,674	331	67	58,713	5,284	40,517	3,647	35,639	3,208	27,750	2,498
28	11,674	1,051	7,232	651	5,603	504	3,710	334	68	61,593	5,543	42,308	3,808	37,714	3,394	29,161	2,624
29	11,789	1,061	7,471	672	5,673	511	3,743	337	69	64,617	5,816	44,176	3,976	39,669	3,570	30,644	2,758
30	11,907	1,072	7,798	702	5,748	517	3,778	340	70	67,787	6,101	46,417	4,178	41,729	3,756	32,200	2,898
31	12,188	1,097	8,087	728	6,054	545	4,022	362	71	70,068	6,306	48,587	4,373	43,134	3,882	33,285	2,996
32	12,475	1,123	8,261	743	6,376	574	4,280	385	72	72,427	6,518	50,851	4,577	44,586	4,013	34,403	3,096
33	12,769	1,149	8,438	759	6,717	605	4,557	410	73	74,866	6,738	53,212	4,789	46,086	4,148	35,562	3,201
34	13,071	1,176	8,619	776	7,076	637	4,851	437	74	77,385	6,965	55,673	5,011	47,637	4,287	36,759	3,308
35	13,378	1,204	8,805	792	7,453	671	5,163	465	75	79,990	7,199	58,240	5,242	49,242	4,432	37,997	3,420
36	13,909	1,252	9,097	819	7,556	680	5,280	475	76	81,457	7,331	60,016	5,401	50,145	4,513	38,693	3,482
37	14,462	1,302	9,398	846	7,662	690	5,397	486	77	82,952	7,466	61,115	5,500	51,065	4,596	39,403	3,546
38	15,035	1,353	9,709	874	7,845	706	5,517	497	78	84,473	7,603	62,237	5,601	51,453	4,631	40,126	3,611
39	15,632	1,407	10,030	903	8,035	723	5,641	508	79	86,023	7,742	63,380	5,704	51,840	4,666	40,863	3,678
40	16,253	1,463	10,362	933	8,226	740	5,766	519	80+	87,600	7,884	64,542	5,809	52,224	4,700	41,611	3,745

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	62,957	5,666	39,236	3,531	34,407	3,096	26,859	2,418
61	66,053	5,945	41,733	3,756	35,681	3,212	28,743	2,588
62	69,297	6,237	44,655	4,019	37,671	3,390	30,758	2,768
63	72,702	6,543	47,784	4,301	40,577	3,653	32,915	2,963
64	76,277	6,866	51,132	4,602	43,509	3,917	35,223	3,170
65	80,024	7,202	54,714	4,925	46,610	4,196	37,694	3,393
66	83,952	7,556	57,837	5,205	50,018	4,502	39,611	3,566
67	88,070	7,926	60,776	5,471	53,459	4,812	41,625	3,747
68	92,390	8,315	63,462	5,712	56,571	5,091	43,742	3,936
69	96,926	8,724	66,264	5,964	59,504	5,355	45,966	4,137
以下保費只供續保之用 The premiums below are for Renewal only								
70	101,681	9,152	69,626	6,267	62,594	5,634	48,300	4,347
71	105,102	9,459	72,881	6,560	64,701	5,823	49,928	4,494
72	108,641	9,777	76,277	6,866	66,879	6,020	51,605	4,644
73	112,299	10,107	79,818	7,184	69,129	6,222	53,343	4,802
74	116,078	10,448	83,510	7,517	71,456	6,431	55,139	4,962
75	119,985	10,799	87,360	7,863	73,863	6,648	56,996	5,130
76	122,186	10,997	90,024	8,102	75,218	6,770	58,040	5,223
77	124,428	11,199	91,673	8,250	76,598	6,894	59,105	5,319
78	126,710	11,405	93,356	8,402	77,180	6,947	60,189	5,417
79	129,035	11,613	95,070	8,556	77,760	6,999	61,295	5,517
80+	131,400	11,826	96,813	8,714	78,336	7,050	62,417	5,618

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	135,574	12,202	92,834	8,356	83,458	7,512	64,400	5,796
71	140,136	12,612	97,174	8,746	86,268	7,764	66,570	5,992
72	144,854	13,036	101,702	9,154	89,172	8,026	68,806	6,192
73	149,732	13,476	106,424	9,578	92,172	8,296	71,124	6,402
74	154,770	13,930	111,346	10,022	95,274	8,574	73,518	6,616
75	159,980	14,398	116,480	10,484	98,484	8,864	75,994	6,840
76	162,914	14,662	120,032	10,802	100,290	9,026	77,386	6,964
77	165,904	14,932	122,230	11,000	102,130	9,192	78,806	7,092
78	168,946	15,206	124,474	11,202	102,906	9,262	80,252	7,222
79	172,046	15,484	126,760	11,408	103,680	9,332	81,726	7,356
80	175,200	15,768	129,084	11,618	104,448	9,400	83,222	7,490
以下保費只供續保之用 The premiums below are for Renewal only								
81+	175,200	15,768	129,084	11,618	104,448	9,400	83,222	7,490

保柏非凡自願醫保計劃 (智選)
Bupa Hero VHIS Plan (Advance)



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	13,995	1,260	33	14,274	1,285	49	27,779	2,500	65	42,561	3,830
18	11,556	1,040	34	14,926	1,343	50	28,542	2,569	66	43,809	3,943
19	11,626	1,046	35	15,607	1,405	51	29,201	2,628	67	45,096	4,059
20	11,696	1,053	36	16,338	1,470	52	29,877	2,689	68	46,419	4,178
21	11,769	1,059	37	17,105	1,539	53	30,567	2,751	69	47,781	4,300
22	11,840	1,066	38	17,907	1,612	54	31,274	2,815	70	49,184	4,427
23	11,912	1,072	39	18,747	1,687	55	31,997	2,880	71	51,559	4,640
24	11,986	1,079	40	19,626	1,766	56	32,940	2,965	72	54,046	4,864
25	12,059	1,085	41	20,587	1,853	57	33,912	3,052	73	56,656	5,099
26	12,144	1,093	42	21,596	1,944	58	34,912	3,142	74	59,390	5,345
27	12,227	1,100	43	22,652	2,039	59	35,941	3,235	75	62,258	5,603
28	12,312	1,108	44	23,762	2,139	60	37,002	3,330	76	65,682	5,911
29	12,397	1,116	45	24,925	2,243	61	38,052	3,425	77	69,295	6,237
30	12,484	1,124	46	25,610	2,305	62	39,133	3,522	78	73,107	6,580
31	13,055	1,175	47	26,313	2,368	63	40,243	3,622	79	77,129	6,942
32	13,651	1,229	48	27,037	2,433	64	41,386	3,725	80+	81,372	7,323

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	3,717	335

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	15,821	1,424
30 - 49	21,043	1,894
50 - 54 (只供續保 for renewal only)	21,043	1,894

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

2024年4月1日版本 1 April 2024 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 (F00040-09-000-02)
- \$12,000 自付費 Deductible (F00040-10-000-02)
- \$40,000 自付費 Deductible (F00040-11-000-02)
- \$80,000 自付費 Deductible (F00040-12-000-02)

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	14,381	1,294	9,383	844	7,588	683	4,952	446	41	19,007	1,711	12,203	1,098	9,621	866	6,825	614
1	14,381	1,294	9,383	844	7,588	683	4,952	446	42	19,770	1,779	12,787	1,151	10,108	910	7,186	647
2	14,381	1,294	9,383	844	7,588	683	4,952	446	43	20,570	1,851	13,397	1,206	10,516	946	7,566	681
3	14,381	1,294	9,383	844	7,588	683	4,952	446	44	21,399	1,926	14,039	1,264	10,993	989	7,968	717
4	14,381	1,294	9,383	844	7,588	683	4,952	446	45	22,262	2,004	14,710	1,324	11,492	1,034	8,391	755
5	14,381	1,294	9,383	844	7,588	683	4,952	446	46	23,381	2,104	15,416	1,387	12,031	1,083	8,803	792
6	8,629	777	5,629	507	5,311	478	2,972	267	47	24,557	2,210	16,155	1,454	12,595	1,134	9,235	831
7	8,766	789	5,679	511	5,314	478	3,029	273	48	25,790	2,321	16,928	1,524	13,186	1,187	9,689	872
8	8,906	802	5,725	515	5,317	479	3,089	278	49	27,089	2,438	17,740	1,597	13,803	1,242	10,165	915
9	9,049	814	5,774	520	5,319	479	3,147	283	50	28,449	2,560	18,590	1,673	14,449	1,300	10,663	960
10	9,193	827	5,823	524	5,321	479	3,208	289	51	29,937	2,694	19,419	1,748	15,364	1,383	11,341	1,021
11	9,342	841	5,873	529	5,324	479	3,269	294	52	31,500	2,835	20,279	1,825	16,336	1,470	12,064	1,086
12	9,491	854	5,922	533	5,328	480	3,332	300	53	33,147	2,983	21,169	1,905	17,371	1,563	12,833	1,155
13	9,643	868	5,972	537	5,330	480	3,394	305	54	34,879	3,139	22,086	1,988	18,471	1,662	13,649	1,228
14	9,799	882	6,023	542	5,333	480	3,460	311	55	36,699	3,303	23,032	2,073	19,639	1,768	14,520	1,307
15	9,954	896	6,074	547	5,335	480	3,527	317	56	38,591	3,473	24,210	2,179	20,890	1,880	15,449	1,390
16	10,114	910	6,126	551	5,338	480	3,594	323	57	40,578	3,652	25,437	2,289	22,140	1,993	16,493	1,484
17	10,274	925	6,178	556	5,341	481	3,666	330	58	42,669	3,840	26,711	2,404	23,268	2,094	17,606	1,585
18	10,440	940	6,232	561	5,342	481	3,735	336	59	44,865	4,038	27,689	2,492	24,450	2,201	18,794	1,691
19	10,695	963	6,326	569	5,424	488	3,779	340	以下保費只供續保之用 The premiums below are for Renewal only								
20	10,957	986	6,425	578	5,507	496	3,825	344	60	47,177	4,246	29,400	2,646	25,546	2,299	20,064	1,806
21	11,222	1,010	6,590	593	5,619	506	3,870	348	61	49,494	4,454	31,272	2,814	26,492	2,384	21,410	1,927
22	11,616	1,045	6,760	608	5,734	516	3,915	352	62	51,926	4,673	33,462	3,012	28,229	2,541	22,909	2,062
23	12,019	1,082	6,969	627	5,849	526	3,960	356	63	54,477	4,903	35,806	3,223	30,405	2,736	24,518	2,207
24	12,435	1,119	7,166	645	5,969	537	4,007	361	64	57,155	5,144	38,315	3,448	32,571	2,931	26,236	2,361
25	12,740	1,147	7,369	663	6,060	545	4,055	365	65	59,964	5,397	41,000	3,690	34,893	3,140	28,076	2,527
26	12,865	1,158	7,614	685	6,138	552	4,093	368	66	62,907	5,662	43,339	3,901	37,479	3,373	29,682	2,671
27	12,992	1,169	7,867	708	6,218	560	4,130	372	67	65,993	5,939	45,541	4,099	40,058	3,605	31,190	2,807
28	13,122	1,181	8,128	732	6,299	567	4,169	375	68	69,231	6,231	47,553	4,280	42,390	3,815	32,777	2,950
29	13,251	1,193	8,397	756	6,377	574	4,208	379	69	72,630	6,537	49,655	4,469	44,589	4,013	34,443	3,100
30	13,383	1,204	8,765	789	6,461	581	4,247	382	70	76,193	6,857	52,173	4,696	46,903	4,221	36,193	3,257
31	13,699	1,233	9,090	818	6,804	612	4,520	407	71	78,756	7,088	54,611	4,915	48,483	4,363	37,411	3,367
32	14,022	1,262	9,286	836	7,167	645	4,810	433	72	81,408	7,327	57,155	5,144	50,114	4,510	38,669	3,480
33	14,352	1,292	9,486	854	7,550	680	5,121	461	73	84,148	7,573	59,809	5,383	51,800	4,662	39,972	3,597
34	14,691	1,322	9,689	872	7,953	716	5,453	491	74	86,981	7,828	62,576	5,632	53,544	4,819	41,318	3,719
35	15,037	1,353	9,897	891	8,376	754	5,804	522	75	89,909	8,092	65,463	5,892	55,348	4,981	42,709	3,844
36	15,634	1,407	10,224	920	8,493	764	5,935	534	76	91,558	8,240	67,457	6,071	56,363	5,073	43,492	3,914
37	16,257	1,463	10,562	951	8,612	775	6,065	546	77	93,237	8,391	68,694	6,182	57,397	5,166	44,289	3,986
38	16,900	1,521	10,912	982	8,818	794	6,201	558	78	94,947	8,545	69,955	6,296	57,833	5,205	45,102	4,059
39	17,571	1,581	11,273	1,015	9,032	813	6,340	571	79	96,690	8,702	71,239	6,412	58,269	5,244	45,930	4,134
40	18,268	1,644	11,647	1,048	9,246	832	6,481	583	80+	98,463	8,862	72,546	6,529	58,700	5,283	46,770	4,209

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	70,766	6,369	44,100	3,969	38,319	3,449	30,096	2,709
61	74,241	6,681	46,908	4,221	39,738	3,576	32,115	2,891
62	77,889	7,010	50,193	4,518	42,344	3,812	34,364	3,093
63	81,716	7,355	53,709	4,835	45,608	4,104	36,777	3,311
64	85,733	7,716	57,473	5,172	48,857	4,397	39,354	3,542
65	89,946	8,096	61,500	5,535	52,340	4,710	42,114	3,791
66	94,361	8,493	65,009	5,852	56,219	5,060	44,523	4,007
67	98,990	8,909	68,312	6,149	60,087	5,408	46,785	4,211
68	103,847	9,347	71,330	6,420	63,585	5,723	49,166	4,425
69	108,945	9,806	74,483	6,704	66,884	6,020	51,665	4,650
以下保費只供續保之用 The premiums below are for Renewal only								
70	114,290	10,286	78,260	7,044	70,355	6,332	54,290	4,886
71	118,134	10,632	81,917	7,373	72,725	6,545	56,117	5,051
72	122,112	10,991	85,733	7,716	75,171	6,765	58,004	5,220
73	126,222	11,360	89,714	8,075	77,700	6,993	59,958	5,396
74	130,472	11,742	93,864	8,448	80,316	7,229	61,977	5,579
75	134,864	12,138	98,195	8,838	83,022	7,472	64,064	5,766
76	137,337	12,360	101,186	9,107	84,545	7,610	65,238	5,871
77	139,856	12,587	103,041	9,273	86,096	7,749	66,434	5,979
78	142,421	12,818	104,933	9,444	86,750	7,808	67,653	6,089
79	145,035	13,053	106,859	9,618	87,404	7,866	68,895	6,201
80+	147,695	13,293	108,819	9,794	88,050	7,925	70,155	6,314

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	152,386	13,714	104,346	9,392	93,806	8,442	72,386	6,514
71	157,512	14,176	109,222	9,830	96,966	8,726	74,822	6,734
72	162,816	14,654	114,310	10,288	100,228	9,020	77,338	6,960
73	168,296	15,146	119,618	10,766	103,600	9,324	79,944	7,194
74	173,962	15,656	125,152	11,264	107,088	9,638	82,636	7,438
75	179,818	16,184	130,926	11,784	110,696	9,962	85,418	7,688
76	183,116	16,480	134,914	12,142	112,726	10,146	86,984	7,828
77	186,474	16,782	137,388	12,364	114,794	10,332	88,578	7,972
78	189,894	17,090	139,910	12,592	115,666	10,410	90,204	8,118
79	193,380	17,404	142,478	12,824	116,538	10,488	91,860	8,268
80	196,926	17,724	145,092	13,058	117,400	10,566	93,540	8,418
以下保費只供續保之用 The premiums below are for Renewal only								
81+	196,926	17,724	145,092	13,058	117,400	10,566	93,540	8,418

保柏非凡自願醫保計劃 (倍智選)
Bupa Hero VHIS Plan (Advance 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	14,960	1,346	33	15,258	1,373	49	29,696	2,673	65	45,497	4,095
18	12,353	1,112	34	15,956	1,436	50	30,512	2,746	66	46,832	4,215
19	12,430	1,119	35	16,684	1,502	51	31,216	2,809	67	48,208	4,339
20	12,504	1,125	36	17,466	1,572	52	31,939	2,875	68	49,623	4,466
21	12,580	1,132	37	18,284	1,646	53	32,676	2,941	69	51,079	4,597
22	12,658	1,139	38	19,143	1,723	54	33,432	3,009	70	52,579	4,732
23	12,734	1,146	39	20,039	1,804	55	34,204	3,078	71	55,116	4,960
24	12,812	1,153	40	20,980	1,888	56	35,213	3,169	72	57,775	5,200
25	12,891	1,160	41	22,007	1,981	57	36,252	3,263	73	60,564	5,451
26	12,982	1,168	42	23,085	2,078	58	37,322	3,359	74	63,489	5,714
27	13,071	1,176	43	24,216	2,179	59	38,421	3,458	75	66,553	5,990
28	13,162	1,185	44	25,402	2,286	60	39,555	3,560	76	70,214	6,319
29	13,253	1,193	45	26,646	2,398	61	40,677	3,661	77	74,076	6,667
30	13,346	1,201	46	27,377	2,464	62	41,833	3,765	78	78,152	7,034
31	13,956	1,256	47	28,129	2,532	63	43,021	3,872	79	82,450	7,421
32	14,593	1,313	48	28,902	2,601	64	44,241	3,982	80+	86,985	7,829

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	4,041	364

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	17,466	1,572
30 - 49	23,231	2,091
50 - 54 (只供續保 for renewal only)	23,231	2,091

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

2024 年 9 月 1 日 版本 1 September 2024 Edition

保柏非凡自願醫保計劃 (精選) 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 (Core) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-17-000-01)
- \$15,000 自付費 Deductible (F00040-18-000-01)
- \$50,000 自付費 Deductible (F00040-19-000-01)
- \$80,000 自付費 Deductible (F00040-20-000-01)

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		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 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	5,932	534	3,607	325	2,136	192	1,888	170	41	10,715	964	6,515	586	3,858	347	3,479	313
1	5,932	534	3,607	325	2,136	192	1,888	170	42	11,230	1,011	6,850	617	4,043	364	3,646	328
2	5,932	534	3,607	325	2,136	192	1,888	170	43	11,769	1,059	7,238	651	4,237	381	3,821	344
3	5,932	534	3,607	325	2,136	192	1,888	170	44	12,345	1,111	7,592	683	4,444	400	4,008	361
4	5,932	534	3,607	325	2,136	192	1,888	170	45	12,948	1,165	7,963	717	4,661	419	4,203	378
5	5,393	485	3,279	295	1,941	175	1,717	155	46	13,453	1,211	8,273	745	4,843	436	4,367	393
6	5,393	485	3,279	295	1,941	175	1,717	155	47	13,977	1,258	8,596	774	5,032	453	4,538	408
7	5,393	485	3,279	295	1,941	175	1,717	155	48	14,522	1,307	8,931	804	5,228	471	4,715	424
8	5,393	485	3,279	295	1,941	175	1,717	155	49	15,103	1,359	9,288	836	5,437	489	4,903	441
9	5,393	485	3,279	295	1,941	175	1,717	155	50	15,706	1,414	9,659	869	5,654	509	5,099	459
10	5,393	485	3,279	295	1,941	175	1,717	155	51	16,350	1,472	10,055	905	5,886	530	5,308	478
11	5,393	485	3,279	295	1,941	175	1,717	155	52	17,020	1,532	10,467	942	6,127	551	5,526	497
12	5,393	485	3,279	295	1,941	175	1,717	155	53	17,752	1,598	10,918	983	6,391	575	5,763	519
13	5,393	485	3,279	295	1,941	175	1,717	155	54	18,533	1,668	11,398	1,026	6,672	600	6,017	542
14	5,393	485	3,279	295	1,941	175	1,717	155	55	19,384	1,745	11,921	1,073	6,978	628	6,293	566
15	4,943	445	3,006	271	1,784	161	1,605	144	56	20,315	1,828	12,494	1,124	7,313	658	6,595	594
16	4,963	447	3,018	272	1,791	161	1,611	145	57	21,290	1,916	13,093	1,178	7,664	690	6,912	622
17	4,983	448	3,030	273	1,798	162	1,618	146	58	22,312	2,008	13,722	1,235	8,032	723	7,243	652
18	5,003	450	3,042	274	1,805	162	1,624	146	59	23,405	2,106	14,394	1,295	8,426	758	7,598	684
19	5,028	453	3,057	275	1,814	163	1,632	147	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,056	455	3,074	277	1,824	164	1,641	148	60	24,567	2,211	15,109	1,360	8,844	796	8,134	732
21	5,258	473	3,197	288	1,897	171	1,707	154	61	25,795	2,322	15,864	1,428	9,286	836	8,711	784
22	5,468	492	3,325	299	1,973	178	1,775	160	62	27,085	2,438	16,657	1,499	9,751	878	9,338	840
23	5,692	512	3,461	311	2,054	185	1,848	166	63	28,439	2,560	17,490	1,574	10,238	921	9,805	882
24	5,932	534	3,606	325	2,140	193	1,926	173	64	29,861	2,687	18,365	1,653	10,750	968	10,295	927
25	6,179	556	3,757	338	2,229	201	2,006	181	65	31,354	2,822	19,283	1,735	11,652	1,049	10,810	973
26	6,383	574	3,881	349	2,303	207	2,072	186	66	32,922	2,963	20,247	1,822	12,235	1,101	11,350	1,022
27	6,594	593	4,009	361	2,379	214	2,141	193	67	34,568	3,111	21,259	1,913	12,986	1,169	11,918	1,073
28	6,818	614	4,145	373	2,460	221	2,213	199	68	36,297	3,267	22,322	2,009	13,740	1,237	12,513	1,126
29	7,050	635	4,286	386	2,538	228	2,289	206	69	38,111	3,430	23,439	2,110	14,553	1,310	13,139	1,183
30	7,303	657	4,440	400	2,629	237	2,371	213	70	40,017	3,602	24,610	2,215	15,413	1,387	13,606	1,225
31	7,515	676	4,569	411	2,705	243	2,440	220	71	42,018	3,782	25,841	2,326	16,321	1,469	14,486	1,304
32	7,732	696	4,701	423	2,784	251	2,510	226	72	44,119	3,971	27,133	2,442	17,268	1,554	15,210	1,369
33	7,957	716	4,838	435	2,864	258	2,583	232	73	46,325	4,169	28,490	2,564	18,218	1,640	15,971	1,437
34	8,187	737	4,978	448	2,947	265	2,658	239	74	48,641	4,378	29,914	2,692	19,171	1,725	16,769	1,509
35	8,426	758	5,123	461	3,033	273	2,736	246	75	51,073	4,597	31,410	2,827	20,168	1,815	17,608	1,585
36	8,730	786	5,308	478	3,143	283	2,834	255	76	53,627	4,826	32,980	2,968	21,217	1,910	18,488	1,664
37	9,061	815	5,509	496	3,262	294	2,942	265	77	56,308	5,068	34,629	3,117	22,144	1,993	19,413	1,747
38	9,424	848	5,730	516	3,393	305	3,059	275	78	59,123	5,321	36,361	3,272	23,303	2,097	20,383	1,834
39	9,810	883	5,965	537	3,532	318	3,185	287	79	62,079	5,587	38,179	3,436	24,515	2,206	21,402	1,926
40	10,225	920	6,217	560	3,681	331	3,319	299	80+	65,183	5,866	40,088	3,608	25,789	2,321	22,472	2,022

保柏非凡自願醫保計劃 (精選) Bupa Hero VHIS Plan (Core)



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		\$15,000 自付費 Deductible		\$50,000 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	36,851	3,317	22,664	2,040	13,266	1,194	12,201	1,098
61	38,693	3,483	23,796	2,142	13,929	1,254	13,067	1,176
62	40,628	3,657	24,986	2,249	14,627	1,317	14,007	1,260
63	42,659	3,840	26,235	2,361	15,357	1,382	14,708	1,323
64	44,792	4,031	27,548	2,480	16,125	1,452	15,443	1,391
65	47,031	4,233	28,925	2,603	17,478	1,574	16,215	1,460
66	49,383	4,445	30,371	2,733	18,353	1,652	17,025	1,533
67	51,852	4,667	31,889	2,870	19,479	1,754	17,877	1,610
68	54,446	4,901	33,483	3,014	20,610	1,856	18,770	1,689
69	57,167	5,145	35,159	3,165	21,830	1,965	19,709	1,775
以下保費只供續保之用 The premiums below are for Renewal only								
70	60,026	5,403	36,915	3,323	23,120	2,081	20,409	1,838
71	63,027	5,673	38,762	3,489	24,482	2,204	21,729	1,956
72	66,179	5,957	40,700	3,663	25,902	2,331	22,815	2,054
73	69,488	6,254	42,735	3,846	27,327	2,460	23,957	2,156
74	72,962	6,567	44,871	4,038	28,757	2,588	25,154	2,264
75	76,610	6,896	47,115	4,241	30,252	2,723	26,412	2,378
76	80,441	7,239	49,470	4,452	31,826	2,865	27,732	2,496
77	84,462	7,602	51,944	4,676	33,216	2,990	29,120	2,621
78	88,685	7,982	54,542	4,908	34,955	3,146	30,575	2,751
79	93,119	8,381	57,269	5,154	36,773	3,309	32,103	2,889
80+	97,775	8,799	60,132	5,412	38,684	3,482	33,708	3,033

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		\$15,000 自付費 Deductible		\$50,000 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	80,034	7,204	49,220	4,430	30,826	2,774	27,212	2,450
71	84,036	7,564	51,682	4,652	32,642	2,938	28,972	2,608
72	88,238	7,942	54,266	4,884	34,536	3,108	30,420	2,738
73	92,650	8,338	56,980	5,128	36,436	3,280	31,942	2,874
74	97,282	8,756	59,828	5,384	38,342	3,450	33,538	3,018
75	102,146	9,194	62,820	5,654	40,336	3,630	35,216	3,170
76	107,254	9,652	65,960	5,936	42,434	3,820	36,976	3,328
77	112,616	10,136	69,258	6,234	44,288	3,986	38,826	3,494
78	118,246	10,642	72,722	6,544	46,606	4,194	40,766	3,668
79	124,158	11,174	76,358	6,872	49,030	4,412	42,804	3,852
80	130,366	11,732	80,176	7,216	51,578	4,642	44,944	4,044
以下保費只供續保之用 The premiums below are for Renewal only								
81+	130,366	11,732	80,176	7,216	51,578	4,642	44,944	4,044

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	13,441	1,210	33	13,709	1,234	49	26,679	2,401	65	40,876	3,679
18	11,099	999	34	14,335	1,290	50	27,412	2,467	66	42,075	3,787
19	11,166	1,005	35	14,989	1,349	51	28,045	2,524	67	43,311	3,898
20	11,233	1,011	36	15,691	1,412	52	28,694	2,582	68	44,582	4,012
21	11,303	1,017	37	16,428	1,479	53	29,357	2,642	69	45,890	4,130
22	11,371	1,023	38	17,198	1,548	54	30,036	2,703	70	47,237	4,251
23	11,440	1,030	39	18,005	1,620	55	30,730	2,766	71	49,518	4,457
24	11,512	1,036	40	18,849	1,696	56	31,636	2,847	72	51,907	4,672
25	11,582	1,042	41	19,772	1,779	57	32,570	2,931	73	54,413	4,897
26	11,663	1,050	42	20,741	1,867	58	33,530	3,018	74	57,039	5,134
27	11,743	1,057	43	21,755	1,958	59	34,518	3,107	75	59,794	5,381
28	11,825	1,064	44	22,821	2,054	60	35,537	3,198	76	63,082	5,677
29	11,906	1,072	45	23,938	2,154	61	36,546	3,289	77	66,552	5,990
30	11,990	1,079	46	24,596	2,214	62	37,584	3,383	78	70,213	6,319
31	12,538	1,128	47	25,271	2,274	63	38,650	3,479	79	74,076	6,667
32	13,111	1,180	48	25,967	2,337	64	39,748	3,577	80+	78,151	7,034

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	3,092	278

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	11,820	1,064
30 - 49	15,721	1,415
50 - 54 (只供續保 for renewal only)	15,721	1,415

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.

保費表 Premium Table

2024年9月1日版本 1 September 2024 Edition

保柏非凡自願醫保計劃 (倍精選) 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 (Core Pro) offers the options below (VHIS certification numbers in brackets):

- \$0 自付費 Deductible (F00040-21-000-01)
- \$15,000 自付費 Deductible (F00040-22-000-01)
- \$50,000 自付費 Deductible (F00040-23-000-01)
- \$80,000 自付費 Deductible (F00040-24-000-01)

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		\$15,000 自付費 Deductible		\$50,000 自付費 Deductible		\$80,000 自付費 Deductible		年齡 Age	\$0 自付費 Deductible		\$15,000 自付費 Deductible		\$50,000 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	6,822	614	4,155	374	2,479	223	2,208	199	41	12,287	1,106	7,604	684	4,808	433	4,595	414
1	6,822	614	4,156	374	2,484	224	2,217	200	42	12,840	1,156	8,003	720	5,067	456	4,861	437
2	6,822	614	4,157	374	2,488	224	2,223	200	43	13,431	1,209	8,463	762	5,337	480	5,137	462
3	6,822	614	4,158	374	2,491	224	2,227	200	44	14,062	1,266	8,886	800	5,627	506	5,434	489
4	6,822	614	4,159	374	2,493	224	2,231	201	45	14,735	1,326	9,328	840	5,931	534	5,747	517
5	6,202	558	3,782	340	2,271	204	2,035	183	46	15,251	1,373	9,703	873	6,197	558	6,027	542
6	6,202	558	3,782	340	2,272	204	2,037	183	47	15,815	1,423	10,092	908	6,477	583	6,323	569
7	6,202	558	3,783	340	2,273	205	2,038	183	48	16,416	1,477	10,497	945	6,767	609	6,629	597
8	6,202	558	3,783	340	2,275	205	2,042	184	49	17,040	1,534	10,928	984	7,074	637	6,952	626
9	6,202	558	3,784	341	2,277	205	2,045	184	50	17,695	1,593	11,375	1,024	7,392	665	7,288	656
10	6,202	558	3,784	341	2,278	205	2,047	184	51	18,385	1,655	11,851	1,067	7,728	696	7,639	688
11	6,202	558	3,784	341	2,279	205	2,047	184	52	19,102	1,719	12,346	1,111	8,074	727	7,998	720
12	6,202	558	3,785	341	2,280	205	2,048	184	53	19,866	1,788	12,880	1,159	8,433	759	8,361	752
13	6,202	558	3,786	341	2,282	205	2,049	184	54	20,720	1,865	13,448	1,210	8,806	793	8,733	786
14	6,202	558	3,786	341	2,284	206	2,051	185	55	21,637	1,947	14,066	1,266	9,212	829	9,137	822
15	5,685	512	3,468	312	2,091	188	1,909	172	56	22,611	2,035	14,741	1,327	9,654	869	9,574	862
16	5,708	514	3,483	313	2,101	189	1,919	173	57	23,651	2,129	15,447	1,390	10,114	910	10,029	903
17	5,730	516	3,497	315	2,111	190	1,930	174	58	24,739	2,227	16,188	1,457	10,598	954	10,508	946
18	5,759	518	3,512	316	2,123	191	1,943	175	59	25,951	2,336	16,980	1,528	11,113	1,000	11,015	991
19	5,788	521	3,531	318	2,137	192	1,958	176	以下保費只供續保之用 The premiums below are for Renewal only								
20	5,814	523	3,552	320	2,154	194	1,977	178	60	27,249	2,452	17,821	1,604	11,658	1,049	11,735	1,056
21	6,047	544	3,695	333	2,243	202	2,061	185	61	28,612	2,575	18,715	1,684	12,251	1,103	12,533	1,128
22	6,289	566	3,844	346	2,336	210	2,149	193	62	30,043	2,704	19,654	1,769	12,874	1,159	13,395	1,206
23	6,546	589	4,002	360	2,435	219	2,242	202	63	31,545	2,839	20,639	1,858	13,525	1,217	14,078	1,267
24	6,821	614	4,171	375	2,539	229	2,339	211	64	33,122	2,981	21,676	1,951	14,217	1,280	14,806	1,333
25	7,106	640	4,345	391	2,646	238	2,438	219	65	34,778	3,130	22,773	2,050	15,392	1,385	15,619	1,406
26	7,341	661	4,489	404	2,735	246	2,521	227	66	36,517	3,287	23,917	2,153	16,179	1,456	16,427	1,478
27	7,583	682	4,638	417	2,828	255	2,609	235	67	38,343	3,451	25,119	2,261	17,171	1,545	17,284	1,556
28	7,841	706	4,796	432	2,926	263	2,701	243	68	40,260	3,623	26,385	2,375	18,182	1,636	18,199	1,638
29	8,107	730	4,960	446	3,023	272	2,799	252	69	42,273	3,805	27,713	2,494	19,266	1,734	19,157	1,724
30	8,398	756	5,140	463	3,135	282	2,905	261	70	44,386	3,995	29,109	2,620	20,416	1,837	19,951	1,796
31	8,642	778	5,291	476	3,232	291	3,000	270	71	46,606	4,195	30,577	2,752	21,634	1,947	21,244	1,912
32	8,892	800	5,446	490	3,334	300	3,100	279	72	48,936	4,404	32,120	2,891	22,914	2,062	22,380	2,014
33	9,150	824	5,607	505	3,441	310	3,205	288	73	51,383	4,624	33,736	3,036	24,194	2,177	23,555	2,120
34	9,416	847	5,774	520	3,553	320	3,273	295	74	53,952	4,856	35,433	3,189	25,486	2,294	24,788	2,231
35	9,690	872	5,947	535	3,672	330	3,440	310	75	56,650	5,099	37,220	3,350	26,856	2,417	26,109	2,350
36	10,039	904	6,166	555	3,821	344	3,590	323	76	59,482	5,353	39,068	3,516	28,201	2,538	27,344	2,461
37	10,421	938	6,405	576	3,983	358	3,754	338	77	62,456	5,621	41,008	3,691	29,412	2,647	28,638	2,577
38	10,837	975	6,667	600	4,163	375	3,936	354	78	65,579	5,902	43,043	3,874	30,890	2,780	29,988	2,699
39	11,282	1,015	6,948	625	4,356	392	4,134	372	79	68,858	6,197	45,180	4,066	32,438	2,919	31,407	2,827
40	11,758	1,058	7,248	652	4,564	411	4,347	391	80+	72,301	6,507	47,423	4,268	34,065	3,066	32,894	2,960

保柏非凡自願醫保計劃 (倍精選)
Bupa Hero VHIS Plan (Core 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		\$15,000 自付費 Deductible		\$50,000 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	40,874	3,678	26,732	2,406	17,487	1,574	17,603	1,584
61	42,918	3,863	28,073	2,526	18,377	1,655	18,800	1,692
62	45,065	4,056	29,481	2,654	19,311	1,739	20,093	1,809
63	47,318	4,259	30,959	2,787	20,288	1,826	21,117	1,901
64	49,683	4,472	32,514	2,927	21,326	1,920	22,209	2,000
65	52,167	4,695	34,160	3,075	23,088	2,078	23,429	2,109
66	54,776	4,931	35,876	3,230	24,269	2,184	24,641	2,217
67	57,515	5,177	37,679	3,392	25,757	2,318	25,926	2,334
68	60,390	5,435	39,578	3,563	27,273	2,454	27,299	2,457
69	63,410	5,708	41,570	3,741	28,899	2,601	28,736	2,586
以下保費只供續保之用 The premiums below are for Renewal only								
70	66,579	5,993	43,664	3,930	30,624	2,756	29,927	2,694
71	69,909	6,293	45,866	4,128	32,451	2,921	31,866	2,868
72	73,404	6,606	48,180	4,337	34,371	3,093	33,570	3,021
73	77,075	6,936	50,604	4,554	36,291	3,266	35,333	3,180
74	80,928	7,284	53,150	4,784	38,229	3,441	37,182	3,347
75	84,975	7,649	55,830	5,025	40,284	3,626	39,164	3,525
76	89,223	8,030	58,602	5,274	42,302	3,807	41,016	3,692
77	93,684	8,432	61,512	5,537	44,118	3,971	42,957	3,866
78	98,369	8,853	64,565	5,811	46,335	4,170	44,982	4,049
79	103,287	9,296	67,770	6,099	48,657	4,379	47,111	4,241
80+	108,452	9,761	71,135	6,402	51,098	4,599	49,341	4,440

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		\$15,000 自付費 Deductible		\$50,000 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	88,772	7,990	58,218	5,240	40,832	3,674	39,902	3,592
71	93,212	8,390	61,154	5,504	43,268	3,894	42,488	3,824
72	97,872	8,808	64,240	5,782	45,828	4,124	44,760	4,028
73	102,766	9,248	67,472	6,072	48,388	4,354	47,110	4,240
74	107,904	9,712	70,866	6,378	50,972	4,588	49,576	4,462
75	113,300	10,198	74,440	6,700	53,712	4,834	52,218	4,700
76	118,964	10,706	78,136	7,032	56,402	5,076	54,688	4,922
77	124,912	11,242	82,016	7,382	58,824	5,294	57,276	5,154
78	131,158	11,804	86,086	7,748	61,780	5,560	59,976	5,398
79	137,716	12,394	90,360	8,132	64,876	5,838	62,814	5,654
80	144,602	13,014	94,846	8,536	68,130	6,132	65,788	5,920
以下保費只供續保之用 The premiums below are for Renewal only								
81+	144,602	13,014	94,846	8,536	68,130	6,132	65,788	5,920

保柏非凡自願醫保計劃 (倍精選) Bupa Hero VHIS Plan (Core 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	13,441	1,210	33	13,709	1,234	49	26,679	2,401	65	40,876	3,679
18	11,099	999	34	14,335	1,290	50	27,412	2,467	66	42,075	3,787
19	11,166	1,005	35	14,989	1,349	51	28,045	2,524	67	43,311	3,898
20	11,233	1,011	36	15,691	1,412	52	28,694	2,582	68	44,582	4,012
21	11,303	1,017	37	16,428	1,479	53	29,357	2,642	69	45,890	4,130
22	11,371	1,023	38	17,198	1,548	54	30,036	2,703	70	47,237	4,251
23	11,440	1,030	39	18,005	1,620	55	30,730	2,766	71	49,518	4,457
24	11,512	1,036	40	18,849	1,696	56	31,636	2,847	72	51,907	4,672
25	11,582	1,042	41	19,772	1,779	57	32,570	2,931	73	54,413	4,897
26	11,663	1,050	42	20,741	1,867	58	33,530	3,018	74	57,039	5,134
27	11,743	1,057	43	21,755	1,958	59	34,518	3,107	75	59,794	5,381
28	11,825	1,064	44	22,821	2,054	60	35,537	3,198	76	63,082	5,677
29	11,906	1,072	45	23,938	2,154	61	36,546	3,289	77	66,552	5,990
30	11,990	1,079	46	24,596	2,214	62	37,584	3,383	78	70,213	6,319
31	12,538	1,128	47	25,271	2,274	63	38,650	3,479	79	74,076	6,667
32	13,111	1,180	48	25,967	2,337	64	39,748	3,577	80+	78,151	7,034

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	3,092	278

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	11,820	1,064
30 - 49	15,721	1,415
50 - 54 (只供續保 for renewal only)	15,721	1,415

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.

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