

Bupa Civil Servants Membership Transfer Arrangement

(With effect from 1 July 2021)



As a Bupa Civil Servants member, you can transfer your membership to Bupa CarePro / Bupa Care Kid, Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan when you retire, terminate your employment or reach the maximum renewal age, regardless of your health condition. The transfer options are as follows:

Existing benefit coverage under Civil Servants Scheme	Guaranteed transfer options		
	Bupa CarePro / Bupa Care Kid	Bupa MyFlexi VHIS Plan	Bupa MyBasic VHIS Plan
A. Continuously covered for 2+ years, with no change in benefit level within 2 years before transfer	✓ (Hospital and Surgical benefit ("H&S") / Basic Benefits* – same or lower benefit level of Civil Servants Scheme)		✓
B. Continuously covered for 2+ years, with a change in benefit level within 2 years before transfer	✓ (H&S / Basic Benefits* – lowest benefit level in the last 2 years of Civil Servants Scheme)		✓
C. Continuously covered for less than 2 years	✓ (H&S – ward level)	✗	✓

Note: All applications for transfer to other benefit levels and addition of optional benefits (including Supplementary Major Medical Benefit under Bupa CarePro / Bupa Care Kid and Push the Limit Benefit under Bupa MyFlexi VHIS Plan) under the New Contract are subject to underwriting approval.

Benefit levels will be determined according to the table below:

	←Lowest ————— Highest→		
	Plan level / Plan name		
Bupa Civil Servants Health Insurance Scheme	Ward (Plan 3)	Semi-Private (Plan 2)	Private (Plan 1)
Bupa CarePro Health Insurance Scheme	Ward (Plan 3, 6)	Semi-private (Plan 2, 5)	Private (Plan 1, 4)
Bupa Care Kid Health Insurance Scheme	Ward (Plan 3, 6)	Semi-private (Plan 2, 5)	Private (Plan 1, 4)
Bupa MyBasic VHIS Plan	Ward		
Bupa MyFlexi VHIS Plan	Standard / Standard Plus	Advance / Advance Plus	Deluxe / Deluxe Plus

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After the transfer and underwriting assessment (except for conditions A and F below with the same or lower benefit level transfer), medical expenses in relation to any illness or injury that commenced or presented signs and symptoms before the coverage commencement date / contract effective date of the New Contract ("Previous Conditions") shall be payable up to the benefit limits below:

Transfer conditions	Maximum benefits payable for Previous Conditions under the New Contract		
	Bupa CarePro / Bupa Care Kid	Bupa MyFlexi VHIS Plan	Bupa MyBasic VHIS Plan
Covered under Civil Servants Scheme for ≥ 2 years			
A. Same or lower benefit level transfer	H&S / Basic Benefits* – maximum benefit limit under the New Contract		
B. Higher benefit level transfer (without change in benefit level during the last 2 years immediately before the transfer)	H&S / Basic Benefits* – maximum benefit limit under the New Contract at the benefit level of Civil Servants Scheme		Maximum benefit limit under the New Contract
C. Higher benefit level transfer (with change in benefit level during the last 2 years immediately before the transfer)	H&S / Basic Benefits* – maximum benefit limit under the New Contract at the lower benefit level of Civil Servants Scheme during the last 2 years		
D. With existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit – maximum Supplementary Major Medical Benefit limit under New Contract VS Civil Servants Scheme, whichever is lower	Push the Limit Benefit – maximum Supplementary Major Medical Benefit payable under the New Contract shall be subject to an adjustment factor# as stated on the Endorsement and its attached Supplement – Layered benefits under the New Contract and Full Cover Benefit is not payable^ (please refer to examples in the remarks for details)	N/A
E. Without existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit / Push the Limit Benefit* is not payable		

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Transfer conditions	Maximum benefits payable for Previous Conditions under the New Contract		
	Bupa CarePro / Bupa Care Kid	Bupa MyFlexi VHIS Plan	Bupa MyBasic VHIS Plan
Covered under Civil Servants Scheme for < 2 years			
F. Same or different benefit level transfer	H&S – maximum benefit limit of the New Contract at ward level VS Civil Servants Scheme, whichever is lower	N/A	Maximum benefit limit under the New Contract
G. With existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit – maximum Supplementary Major Medical Benefit limit under New Contract at ward level VS Civil Servants Scheme, whichever is lower		N/A
H. Without existing Supplementary Major Medical Benefit under Civil Servants Scheme	Supplementary Major Medical Benefit is not payable		N/A

For the full details of the membership transfer arrangement, please refer to the “Membership Transfer Option” section in your contract.

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Remarks

- * Hospital and Surgical Benefit ("H&S") and Supplementary Major Medical Benefit are applicable to Bupa CarePro / Bupa Care Kid. Basic Benefits and Push the Limit Benefit are applicable to Bupa MyFlexi VHIS Plan.
- # When your transfer from Bupa Civil Servants Scheme with Supplementary Major Medical Benefit to Bupa MyFlexi VHIS Plan with Push the Limit Benefit accepted after underwriting assessment, the following adjustment factors will be applied to the Supplementary Major Medical Benefit under Push the Limit Benefit paid for Previous Conditions.

Existing Civil Servants plan level	MyFlexi plan name after transfer	Benefits payable for Previous Conditions under Supplementary Major Medical Benefit of Push the Limit Benefit after adjustment factor is applied
Ward	Standard Plus	60% of Standard Plus
Ward	Advance Plus	60% of Standard Plus
Ward	Deluxe Plus	60% of Standard Plus
Semi-private	Standard Plus	100% of Standard Plus
Semi-private	Advance Plus	50% of Advance Plus
Semi-private	Deluxe Plus	50% of Advance Plus
Private	Standard Plus	100% of Standard Plus
Private	Advance Plus	65% of Advance Plus
Private	Deluxe Plus	35% of Deluxe Plus

^ Here's a few examples of how your benefits under Bupa MyFlexi VHIS Plan would be payable for Previous Conditions when transferring your membership from Bupa Civil Servants Scheme after underwriting.

Existing Civil Servants plan level	Years of coverage	MyFlexi plan name after transfer	MyFlexi benefits payable for Previous Conditions	
			Basic Benefits	Push the Limit Benefit
Ward level with Supplementary Major Medical Benefit	≥ 2 years	Standard Plus	Up to the maximum benefit limit of Standard Plus	<ul style="list-style-type: none"> Full Cover Benefit: not payable Supplementary Major Medical Benefit: 60% of Standard Plus is payable
Semi-private level with Supplementary Major Medical Benefit	≥ 2 years	Advance Plus	Up to the maximum benefit limit of Advance Plus	<ul style="list-style-type: none"> Full Cover Benefit: not payable Supplementary Major Medical Benefit: 50% of Advance Plus is payable
Ward level with Supplementary Major Medical Benefit	≥ 2 years	Deluxe Plus	Up to the maximum benefit limit of Standard Plus	<ul style="list-style-type: none"> Full Cover Benefit: not payable Supplementary Major Medical Benefit: 60% of Standard Plus is payable