

## Comparison among Chubb VHIS - Prime Plan, Chubb VHIS - Flexi Plan and Chubb VHIS - Standard Plan

This table offers an overview on the product features of Chubb VHIS - Prime Plan, Chubb VHIS - Flexi Plan and Chubb VHIS - Standard Plan only. The information is accurate as at the publication. You should refer to the policy provisions for the exact terms and conditions that apply to the relevant products. Chubb VHIS - Prime Plan, Chubb VHIS - Flexi Plan and Chubb VHIS - Standard Plan are underwritten by Chubb Life Insurance Hong Kong Limited (VHIS provider registration number: 00044).

	Chubb VHIS - Prime Plan	Chubb VHIS - Flexi Plan	Chubb VHIS - Standard Plan
<b>Type of VHIS Certified Plan</b>	Flexi Plan	Flexi Plan	Standard Plan
<b>VHIS Certification Number</b>	Asia with Annual Deductible	HKD Policy - Basic Plan	S00044-01-000-03
	HKD0 F00075-01-000-01	Classic F00027-01-000-03	
	HKD25,000 F00075-02-000-01	Ward F00027-02-000-03	
	HKD50,000 F00075-03-000-01	Semi-Private F00027-03-000-03	
	HKD100,000 F00075-04-000-01	Private F00027-04-000-03	
	HKD150,000 F00075-05-000-01		
	Worldwide excluding USA with Annual Deductible	HKD Policy - Basic Plan with Top-up Benefit	
	HKD0 F00075-06-000-01	Classic F00027-01-001-03	
	HKD25,000 F00075-07-000-01	Ward F00027-02-001-03	
	HKD50,000 F00075-08-000-01	Semi-Private F00027-03-001-03	
	HKD100,000 F00075-09-000-01	Private F00027-04-001-03	
	HKD150,000 F00075-10-000-01		
		USD Policy - Basic Plan	
		Classic F00027-05-000-03	
		Ward F00027-06-000-03	
		Semi-Private F00027-07-000-03	
		Private F00027-08-000-03	
		USD Policy - Basic Plan with Top-up Benefit	
		Classic F00027-05-001-03	
		Ward F00027-06-001-03	
	Semi-Private F00027-07-001-03		
	Private F00027-08-001-03		

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<b>Ward Class</b>	Standard Private Room (except Hong Kong, Macau and mainland China: Semi-Private Room)	No restriction Certain benefit items are subject to the ward class entitlement	No restriction
<b>Policy Currency</b>	HKD	HKD/USD	HKD
<b>Product Type</b>	Basic Plan	Basic Plan	Basic Plan
<b>Benefit Term</b>	To age 128	To age 100	To age 100
<b>Area of Coverage</b>	Asia and Worldwide excluding USA (except for psychiatric treatments for Hong Kong only)	Worldwide (except for psychiatric treatments for Hong Kong only) Certain benefit items are subject to the choice of health care service providers restriction for Mainland China	Worldwide (except for psychiatric treatments for Hong Kong only)
<b>Benefit items:</b>			
<b>1. Standard Benefits</b>			
<b>a. Room and board</b>	✓	✓	✓
<b>b. Miscellaneous charges</b>	✓	✓	✓
<b>c. Attending doctor's visit fee</b>	✓	✓	✓
<b>d. Specialist's fee</b>	✓	✓	✓
<b>e. Intensive care</b>	✓	✓	✓
<b>f. Surgeon's fee</b>	✓	✓	✓
<b>g. Anaesthetist's fee</b>	✓	✓	✓
<b>h. Operating theatre charges</b>	✓	✓	✓

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<b>i. Prescribed Diagnostic Imaging Tests</b>	✓	✓ • Private / Semi-Private / Ward: Subject to <b>20%</b> coinsurance • Classic: Subject to <b>30%</b> coinsurance	✓ Subject to <b>30%</b> coinsurance
<b>j. Prescribed Non-surgical Cancer Treatments</b>	✓	✓	✓
<b>k. Pre- and post-Confinement / Day Case Procedure outpatient care</b>	✓	✓	✓
<b>l. Psychiatric treatments</b>	✓	✓	✓
<b>2. Additional benefits</b>			
<b>a. Treatments for outpatient kidney dialysis</b>	✓	✓	✗
<b>b. Emergency outpatient treatment benefit</b>	✓ (Accident only)	✓ (Accident only)	✗
<b>c. Companion bed</b>	✓	✓	✗
<b>d. Post-Confinement home nursing</b>	✓	✓	✗
<b>e. Private nurses' fee benefit</b>	✓	✗	✗
<b>f. Emergency dental treatment benefit</b>	✓	✗	✗
<b>g. Pregnancy complications</b>	✓	✗	✗

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<b>h. Stroke rehabilitation treatment benefit</b>			
<b>1. Home facility enhancement benefit</b>	✓	✗	✗
<b>2. Stroke ancillary benefit</b>			
<b>3. Disability subsidy benefit</b>			
<b>i. Reconstructive surgery benefit</b>	✓	✗	✗
<b>j. Medical appliance benefit</b>	✓	✗	✗
<b>k. Donor's benefit</b>	✓	✗	✗
<b>l. Post-Confinement / Day Case Procedure outpatient ancillary benefit</b>	✓	✗	✗
<b>m. Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)</b>	✓	✗	✗
<b>n. Hospice and palliative care</b>	✓	✓	✗
<b>o. Isolation room</b>	✗	✓	✗

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<b>3. Others benefits</b>			
<b>a. Lower room class cash benefit (applicable to Confinement in Hong Kong and Macau only)</b>	✓	✗	✗
<b>b. Day Case Procedure cash benefit</b>	✓	✗	✗
<b>c. Designated Family Member daily cash benefit</b>	✓	✗	✗
<b>d. Top up subsidy cash benefit</b>	✓	✗	✗
<b>e. Death benefit</b>	✓	✓	✓
<b>f. Accidental death benefit</b>	✓	✓	✗
<b>g. Medical negligence coverage</b>	✓	✓	✗
<b>h. Check-up benefit</b>	✗	✓	✗
<b>4. Other limits</b>			
<b>Annual Benefit Limit</b>	For 1. Standard benefits items a - l 2. Additional benefits items a - n 3. Other benefits items a - d  Per policy year - • Worldwide excluding USA: HK\$15,000,000 • Asia: HK\$10,000,000	For 1. Standard benefits items a - l 2. Additional benefits items a - d and n - o  Per policy year - • Private: HK\$1,000,000 / US\$128,205 • Semi-Private: HK\$800,000 / US\$102,564 • Ward: HK\$600,000 / US\$76,923 • Classic: HK\$500,000 / US\$64,103	For 1. Standard benefits items a - l  Per policy year - • HK\$420,000

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<b>Lifetime Benefit Limit</b>	For 1. Standard benefits items a - l 2. Additional benefits items a - n 3. Other benefits items a - d  Per life - • Worldwide excluding USA: HK\$60,000,000 • Asia: HK\$40,000,000	×	×
<b>Deductible for benefit items</b>	For 1. Standard benefits items a - l 2. Additional benefits items a - n  Per policy year - • HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000 / HK\$150,000	×	×
<b>5. Top-up benefit (optional): - subject to 80% reimbursement (which implies 20% coinsurance)</b>			
<b>a. Room and board</b>	×	✓	×
<b>b. Miscellaneous charges</b>	×	✓	×
<b>c. Attending doctor's visit fee</b>	×	✓	×
<b>d. Specialist's fee</b>	×	✓	×
<b>e. Intensive care</b>	×	✓	×
<b>f. Surgeon's fee</b>	×	✓	×
<b>g. Anaesthetist's fee</b>	×	✓	×
<b>h. Operating theatre charges</b>	×	✓	×

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<b>i. Pre- and post-confinement / day case procedure outpatient care</b>	x	✓	x
<b>j. Companion bed</b>	x	✓	x
<b>k. Isolation room</b>	x	✓	x
<b>l. Post-confinement home nursing</b>	x	✓	x
<b>m. Annual Benefit Limit for Top-up benefit (optional)</b>	Not Applicable	For 5. Top-up benefits (optional) items a - l  Per policy year - • Private: HK\$500,000 / US\$64,103 • Semi-Private: HK\$250,000 / US\$32,051 • Ward: HK\$180,000 / US\$23,077 • Classic: HK\$100,000 / US\$12,821	Not Applicable
<b>n. Lifetime Benefit Limit for Top-up benefit (optional)</b>	Not Applicable	Not Applicable	Not Applicable
<b>o. Room Adjustment Factor</b>	✓ Applicable	✓ Applicable to Top-up benefit (optional)	Not Applicable
<b>6. Others</b>			
<b>a. Worldwide emergency assistance services (Optional)</b>	✓	✓	x
<b>b. Second medical opinion</b>	✓	x	x
<b>c. Cashless hospitalization</b>	✓	x	x
<b>d. 24/7 hotline</b>	✓	x	x
<b>e. Critical Illness Case Management</b>	✓	x	x