

Comparison between Chubb VHIS - Flexi Plan and Chubb VHIS - Standard Plan

This table offers an overview on the product features of 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 – Flexi Plan	Chubb VHIS – Standard Plan
Ward Class	Provides 4 ward classes (Private, Semi-Private, Ward, Classic)	Provides 1 ward class
Policy Currency	HKD/USD	HKD
Product Type	Basic Plan	Basic Plan
Area of Coverage	The basic protection of Chubb VHIS – Flexi Plan equivalent to Chubb VHIS – Standard Plan: Worldwide (except for psychiatric treatments) Certain benefit items are subject to the choice of health care service providers restriction for Mainland China	Worldwide (except for psychiatric treatments)
Benefit items:		
1. Standard Benefits		
• Room and board	✓	✓
• Miscellaneous charges	✓	✓
• Attending doctor's visit fee	✓	✓
• Specialist's fee	✓	✓
• Intensive care	✓	✓
• Surgeon's fee	✓	✓
• Anaesthetist's fee	✓	✓

	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
• Operating theatre charges	✓	✓
• Prescribed Diagnostic Imaging Tests	<ul style="list-style-type: none"> ▪ Private/Semi-Private/Ward: Subject to 20% coinsurance ▪ Classic: Subject to 30% coinsurance 	<p>✓</p> <p>Subject to 30% coinsurance</p>
• Prescribed Non-surgical Cancer Treatments	✓	✓
• Pre- and post-Confinement/Day Case Procedure outpatient care	✓	✓
• Psychiatric treatments	✓	✓
2. Additional benefits		
• Treatments for outpatient kidney dialysis	✓	✗
• Emergency outpatient treatment benefit (Accident only)	✓	✗
• Companion bed	✓	✗
• Hospice and palliative care	✓	✗
• Isolation room	✓	✗
• Post-Confinement home nursing	✓	✗
3. Other limits		
<u>Annual Benefit Limit for</u> 1. Standard benefit items and 2. Additional benefit items	Per policy year - <ul style="list-style-type: none"> ▪ Private: HK\$1,000,000 ▪ Semi-Private: HK\$800,000 	HK\$420,000 per policy year

	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
	<ul style="list-style-type: none"> ▪ Ward: HK\$600,000 ▪ Classic: HK\$500,000 	
<u>Lifetime Benefit Limit for</u> 1. Standard benefit items and 2. Additional benefit items	x	x
4. Other benefits		
• Check-up benefit	✓	x
• Medical negligence coverage	✓	x
• Accidental death benefit	✓	x
• Death benefit	✓	✓
Worldwide emergency assistance services (Optional)	✓	x
5. Top-up benefit (optional): - subject to 80 % reimbursement (which implies 20 % coinsurance)		
• Room and board	✓	x
• Miscellaneous charges	✓	x
• Attending doctor's visit fee	✓	x
• Specialist's fee	✓	x
• Intensive care	✓	x
• Surgeon's fee	✓	x
• Anaesthetist's fee	✓	x
• Operating theatre charges	✓	x
• Pre-and post- confinement / day case procedure outpatient care	✓	x
• Companion bed	✓	x
• Isolation room	✓	x

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• Post-confinement home nursing	✓	✗
<u>Annual Benefit Limit for Top-up benefit (optional)</u>	Per policy year - <ul style="list-style-type: none"> ▪ Private: HK\$500,000 ▪ Semi-Private: HK\$250,000 ▪ Ward: HK\$180,000 ▪ Classic: HK\$100,000 	Not Applicable
<u>Lifetime Benefit Limit for Top-up benefit (optional)</u>	✗	Not Applicable
Room Adjustment Factor	✓ Applicable to Top-up benefit (optional)	Not Applicable