Chubb Life Insurance Hong Kong Limited is a registered VHIS provider (Registration No.: 00044) (Registration Effective Date: 10 March 2021)

This table offers an overview on the product features of VHIS Series – Flexi Plan (Superior), VHIS Series – Flexi Plan (SMM) and VHIS Series – Standard Plan only. You should refer to the policy provisions for the exact terms and conditions that apply to the relevant products.

VHIS Certified	Flexi Plan (Superior):	Flexi Plan (Superior):	Flexi Plan (SMM)	Standard Plan
Plans	Semi-Private	Ward		
Certification Number	Annual Deductible \$0:	Annual Deductible \$0:	F00055-01-000-02	S00044-01-000-02
	F00056-01-000-03	F00056-06-000-02		
	Annual Deductible \$15,000:	Annual Deductible \$15,000:		
	F00056-02-000-03	F00056-07-000-02		
	Annual Deductible \$25,000:	Annual Deductible \$25,000:		
	F00056-03-000-03	F00056-08-000-02		
	Annual Deductible \$50,000:			
	F00056-04-000-03			
	Annual Deductible \$75,000:			
	F00056-05-000-03			
Ward Class			SMM benefit limited to	
	Semi-Private or lower	Standard Ward	Standard Ward, otherwise	No restriction
			no restriction	
Annual Benefit Limit	\$30,000,000	\$5,000,000	\$570,000	\$420,000
Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit Limit	No Lifetime Benefit
				Limit
Hospitalization	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
benefits	Tan componention	Tan componention	Zimiunou covoi	Staridard VIIID COVER
Surgical benefits	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Prescribed Diagnostic	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Imaging Tests	Tan componention	Tan componention		Stalldard VIIIS COVE

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VHIS Certified	Flexi Plan (Superior):	Flexi Plan (Superior):	Flexi Plan (SMM)	Standard Plan
Plans	Semi-Private	Ward		
Prescribed Non- surgical Cancer Treatments	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Psychiatric treatments	Full compensation	Full compensation	Enhanced cover	Standard VHIS cover
Enhanced Benefit: Outpatient kidney dialysis	Full compensation	Full compensation	\$30,000 per Policy Year	×
Enhanced Benefit:	\$1000 per day	\$800 per day	\$700 per day	
Home nursing for	Maximum 90 days per Policy	Maximum 90 days per Policy	Maximum 15 days per	x
Confinement	Year	Year	Policy Year	
Compassionate death benefit	\$40,000	\$10,000	\$10,000	\$10,000
Annual Deductible options	\$0 \$15,000 \$25,000 \$50,000 \$75,000	\$0 \$15,000 \$25,000	×	×
Entry Age	15 days to Age 80	15 days to Age 80	15 days to Age 80	15 days to Age 80
Premium payment frequency	Annual / Monthly	Annual / Monthly	Annual / Monthly	Annual / Monthly
Policy currency	HKD	HKD	HKD	HKD

This table represents a summary of the product features; please refer to the policy documents for the full Terms and Benefits.