

CHUBB®

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

# Comparison among Chubb VHS – Prime Plan, Chubb VHS – Superb Plan, Chubb VHS – Flexi Plan and Chubb VHS – Standard Plan

This table offers an overview on the product features of Chubb VHS – Prime Plan, Chubb VHS – Superb Plan, Chubb VHS – Flexi Plan and Chubb VHS – 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 VHS – Prime Plan, Chubb VHS – Superb Plan, Chubb VHS – Flexi Plan and Chubb VHS – Standard Plan are underwritten by Chubb Life Insurance Hong Kong Limited (VHS provider registration number: 00044).

	Chubb VHS – Prime Plan	Chubb VHS – Superb Plan	Chubb VHS – Flexi Plan	Chubb VHS – Standard Plan
<b>Type of VHS Certified Plan</b>	Flexi Plan	Flexi Plan	Flexi Plan	Standard Plan
<b>VHS Certification Number</b>	Asia with Annual Deductible	HKD Policy – Basic Plan	HKD Policy – Basic Plan	S00044-01-000-03
	HKD0 F00075-01-000-01	HKD0 F00082-01-000-01	Classic F00027-01-000-03	
	HKD25,000 F00075-02-000-01	HKD25,000 F00082-02-000-01	Ward F00027-02-000-03	
	HKD50,000 F00075-03-000-01	HKD50,000 F00082-03-000-01	Semi-Private F00027-03-000-03	
	HKD100,000 F00075-04-000-01	HKD100,000 F00082-04-000-01	Private F00027-04-000-03	
	HKD150,000 F00075-05-000-01		HKD Policy – Basic Plan with Top-up Benefit	
	Worldwide excluding USA with Annual Deductible		Classic F00027-01-001-03	
	HKD0 F00075-06-000-01		Ward F00027-02-001-03	
	HKD25,000 F00075-07-000-01		Semi-Private F00027-03-001-03	
	HKD50,000 F00075-08-000-01		Private F00027-04-001-03	
	HKD100,000 F00075-09-000-01		USD Policy – Basic Plan	
	HKD150,000 F00075-10-000-01		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	

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>Ward Class</b>	Standard Private Room (except Hong Kong, Macau and mainland China: Semi-Private Room)	General Ward	No restriction Certain benefit items are subject to the ward class entitlement	No restriction
<b>Policy Currency</b>	HKD	HKD	HKD/USD	HKD
<b>Product Type</b>	Basic Plan	Basic Plan	Basic Plan	Basic Plan
<b>Benefit Term</b>	To age 128	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)	Greater China (including Hong Kong, Macau, mainland China and Taiwan) (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. Basic 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>	✓	✓	✓	✓
<b>i. Prescribed Diagnostic Imaging Tests</b>	✓	✓	<ul style="list-style-type: none"> <li>▪ Private/Semi-Private/ Ward: Subject to <b>20%</b> coinsurance</li> <li>▪ Classic: Subject to <b>30%</b> coinsurance</li> </ul>	Subject to <b>30%</b> coinsurance
<b>j. Prescribed Non-surgical Cancer Treatments</b>	✓	✓	✓	✓

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>k. Pre- and post-Confinement / Day Case Procedure outpatient care</b>	✓	✓	✓	✓
<b>1. Psychiatric treatments</b>	✓	✓	✓	✓
<b>2. Enhanced benefits</b>				
<b>1. Companion's bed benefit</b>	✓	✓	✓	✗
<b>2. Private nurses' fee benefit</b>	✓	✗	✗	✗
<b>3. Home nursing expenses benefit</b>	✓	✓	✓	✗
<b>4. Outpatient kidney's dialysis treatment benefit</b>	✓	✓	✓	✗
<b>5. Emergency outpatient treatment benefit</b>	✓ (Accident only)	✓ (Accident only)	✓ (Accident only)	✗
<b>6. Emergency dental treatment benefit</b>	✓	✗	✗	✗
<b>7. Pregnancy complications</b>	✓	✗	✗	✗
<b>8. Stroke rehabilitation treatment benefit</b>				
<b>(a) Home facility enhancement benefit</b>	✓	✗	✗	✗
<b>(b) Stroke ancillary benefit</b>				
<b>(c) Disability subsidy benefit</b>				
<b>9. Reconstructive surgery benefit</b>	✓	✓	✗	✗
<b>10. Medical appliance benefit</b>	✓	✓	✗	✗
<b>11. Donor's benefit</b>	✓	✗	✗	✗

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>12. Post-Confinement / Day Case Procedure outpatient ancillary benefit</b>	✓	✓	✗	✗
<b>13. Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)</b>	✓	✗	✗	✗
<b>14. Hospice care benefit</b>	✓	✗	✓ (Hospice and Palliative Care)	✗
<b>15. Isolation room</b>	✓ (Included in Room and Board)	✓ (Included in Room and Board)	✓	✗
<b>3. Other benefits</b>				
<b>1. Lower room class cash benefit (applicable to Confinement in Hong Kong and Macau only)</b>	✓	✗	✗	✗
<b>2. Day Case Procedure cash benefit</b>	✓	✓	✗	✗
<b>3. Designated Family Member daily cash benefit</b>	✓	✗	✗	✗
<b>4. Top up subsidy cash benefit</b>	✓	✓	✗	✗
<b>5. Compassionate death benefit</b>	✓	✓	✓	✓
<b>6. Accidental death benefit</b>	✓	✓	✓	✗
<b>7. Medical negligence benefit</b>	✓	✓	✓	✗
<b>8. Check-up benefit</b>	✗	✗	✓	✗

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>4. Other limits</b>				
<b>Annual Benefit Limit</b>	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1 - 14 3. Other benefits items 1 - 4  Per policy year - ▪ Worldwide excluding USA: HK\$15,000,000 ▪ Asia: HK\$10,000,000	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1, 3-5, 9-10, 12 3. Other benefits items 2 & 4  Per policy year - HK\$6,000,000	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1, 3-5, 14-15  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. Basic benefits items a – 1  per policy year ▪ HK\$420,000
<b>Lifetime Benefit Limit</b>	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1 – 14 3. Other benefits items 1 - 4  Per life – ▪ Worldwide excluding USA: HK\$60,000,000 ▪ Asia: HK\$40,000,000	x	x	x
<b>Deductible for benefit items</b>	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1 – 14  Per policy year – ▪ HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000 / HK\$150,000	for 1. Basic benefits items a – 1 2. Enhanced benefits items 1, 3-5, 9-10, 12  Deductible per policy year – ▪ HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000	x	x
<b>Back-You-Up Deductible</b>	x	for 1. Basic benefits items a – k 2. Enhanced benefit items 1, 3-5, 9-10, 12  Deductible per policy year – ▪ HK\$0 / HK\$0 / HK\$25,000 / HK\$50,000	x	x

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>Room Adjustment Factor</b>	✓ Applicable	✓ Applicable	✓ Applicable to Top-up benefit (optional)	✗ Not Applicable
<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>	✗	✗	✓	✗
<b>i. Pre- and post-confinement / day case procedure outpatient care</b>	✗	✗	✓	✗
<b>j. Companion bed</b>	✗	✗	✓	✗
<b>k. Isolation room</b>	✗	✗	✓	✗
<b>l. Post-confinement home nursing</b>	✗	✗	✓	✗
<b>m. Annual Benefit Limit for Top-up benefit (optional)</b>	Not Applicable	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	Not Applicable

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
<b>6. Others</b>				
a. Cashless hospitalization service	✓	✓	✗	✗
b. Second medical opinion consultation / Alternative medical advice service	✓	✓	✗	✗
c. Mainland China prestige medical companion service	✗	✓	✗	✗
d. Specialist referral and appointment	✗	✓	✗	✗
e. Local emergency medical escort service	✗	✓	✗	✗
f. Medical Green Channel	✗	✓	✗	✗
g. Emergency Assistance Service	✓ (Worldwide Emergency Assistance Service)	✓ (Emergency Medical Assistance Service in Designated GBA Cities)	✓ (Worldwide Emergency Assistance Service)	✗
h. Follow-up Consultation	✗	✓	✗	✗
i. 24/7 hotline	✓	✗	✗	✗
j. Critical Illness Case Management	✓	✗	✗	✗

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