

Comparison of medical plans underwritten by Chubb Life

Comparisons of Medical Plans underwritten by Chubb Life Insurance Hong Kong Limited

Chubb Life Insurance Hong Kong Limited ("Chubb Life Hong Kong") offers a wide range of medical plans to fit your medical needs:

I. VHIS Certified Plans

- 1. Chubb VHIS Prime Plan
- 2. Chubb VHIS Superb Plan
- 3. Chubb VHIS Flexi Plan
- 4. Chubb VHIS Standard Plan
- 5. VHIS Series Flexi Plan (SMM) (ceased from new business)
- 6. VHIS Series Flexi Plan (Superior) (ceased from new business)

II. Other medical plans (non-VHIS)

- 1. Chubb Assured Medical Series
- 2. HealthProtector Hospital & Surgical Plan
- 3. Hospital & Surgical Benefit (HSo9)
- 4. Hospital & Surgical Benefit (HSo5A) (ceased from new business)
- 5. Select Top-up Medical Plan

Important points to note before purchasing or changing to any medical plans

Some of the key points to consider before purchasing a new plan or changing from your current medical plan to a new one:

1. Premium, Coverage and Limits:

- **Different Premium Level**: Medical plans charge different premiums depending on the plan coverage and plan options.
- **Different Coverage:** Other medical plans may cover different treatments and procedures compared to your existing one.
- Benefit Limits: Plans may set limits on how much they will pay for specific services. These limits can be:
 - o **Per Year:** A maximum amount covered in each policy year.
 - o **Lifetime:** A total maximum payout over your entire lifetime.
 - o **Per Disability**: A maximum amount covered for each disability.
 - o **Age-based Lifetime:** Limits that are determined based on your age.
- Policy Details: Always check the plan's policy provisions for complete details on coverage, terms, and exclusions.

Remark: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy. It should not be regarded as professional advice, recommendation, and it does not form part of your insurance policy. For full terms and conditions of the relevant insurance plans, please refer to the relevant policy provisions, product brochures and other marketing materials, which are all available upon requests. You might also consider seeking independent professional advice if needed. The products mentioned in this comparison are intended to be distributed in Hong Kong only and this comparison shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of our products outside Hong Kong.

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2. Cost-Sharing:

- Out-of-pocket Costs: This refers to the amount you pay for covered medical expenses. It typically includes:
 - o **Deductible:** The initial amount you pay before the plan starts covering the expenses.
 - o **Coinsurance:** A specified percentage of covered expenses you share with the insurer after the deductible is met.
- Plan Structure:
 - o **With Deductible/Coinsurance:** Your plan likely has these features, and expenses exceeding these amounts are typically covered by the plan.
 - o **Without Deductible/Coinsurance:** The plan may cover eligible expenses from the first dollar.

3. Territorial Coverage:

• Geographic Limits: Plans might have limitations on coverage for medical expenses incurred in specific regions. The coverage may vary depending on location.

4. Choice of Hospitals / Healthcare Services Providers:

• **List of designated hospitals / healthcare services providers:** Plans may have restriction in the choice of hospitals / healthcare services providers in mainland China. In case hospitalization occurs in the hospitals / healthcare services providers that are not acceptable due to non fulfillment of the required classification, such medical expenses may not be eligible for claims.

5. Ward Class Selection:

- **Hospital Room Type:** Plans may offer options for different hospital room classes (e.g., semi-private, private) which can impact costs and payment of benefits under the insurance policy.
- Adjustment Factor: Benefits payout may be adjusted in case the ward class at admission is higher than the entitled ward level under your insurance policy.

6. Policy Currency:

• **Plan Currency:** Be aware of the currency used by the medical plan, especially if you receive treatment overseas. This could impact medical expenses due to exchange rates.

7. Underwriting requirements:

• **Change of health conditions**: Health conditions may change as time goes. Please be aware that the underwriting requirements/ results of the medical plans may be different at different life stages of the proposed insured.

The above factors, which may not be a full list of considerations, are for you to make an informed decision when purchasing or changing to a new medical plan. To ensure it meets your specific needs and budget, you are always welcome to contact your insurance intermediary for more details.

Comparisons between the benefit terms of the Chubb Life Hong Kong's medical plans

Policy Provisions	Chubb VHIS - Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan
Basic Plan / Rider	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Rider	Basic Plan/ Rider
Policy Currency	HKD	HKD / USD	HKD	HKD	HKD	HKD	HKD / USD	HKD / USD
Issue age	15 days to 80	(attained age)	15 days to 80 (attained age)	15 days to 80 (attained age)	15 days to age 75 (Age Nearest)	15 days to age 65 ((Age Nearest)	
Premium Term / Benefit Term	To age 100 of Person	the Insured	To age 128 of the Insured Person	To age 128 of the Insured Person	To age 128 of the Insured Person	To age 100 of the I	nsured Person	
Area of Coverage		le (except for ic treatments for g only)	Greater China¹ (i.e. HK, Macau, PRC, Taiwan) (except for psychiatric treatments for Hong Kong only)	 Asia² and Worldwide excluding USA³ (except for psychiatric treatments for Hong Kong only) 	 Asia², Worldwide excluding USA³, Worldwide (depends on benefit level) 	Worldwide (ui	nless otherwise spec	ified)
Waiting Period	 Accident & sickness: Nil Unknown Pre-existing Conditions: 1 year HIV/AIDS related:5 years 		Accident & sickness: Nil Unknown Pre-existing Conditions:30 days HIV/AIDS related:5 years	 Accident & sickness: Nil Unknown Pre-existing Conditions:30 days HIV/AIDS related:5 years Pregnancy complications: 12 months 	 Accident: Nil Sickness:30 days HIV/AIDS related:5 years Illness of tonsils, adenoid, hernia or a Disease particular to the female generative organs:120 days. 	Illness of tonsi	 Sickness: 30 days Illness of tonsils, adenoid, hernia, or a E particular to the female generative organization. 	

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 $^{^{\}rm 1}$ "Greater China" shall mean mainland China, Hong Kong, Macau and Taiwan.

² "Asia" shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

³ "Worldwide excluding USA" means anywhere in the world excluding the United States of America and US Minor Outlying Islands.

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Policy Provisions	Chubb VHIS - Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan
Congenital conditions	C	overed (except m	ianifested or diagnosed b	efore Age 8 of the Insure	d Person)	Covered (excep diagnosed befor Insured	re Age 12 of the	Covered (except manifested or diagnosed on or before Age 12 of the Insured Person)
Unknown Pre- existing Conditions	Year a 1st N 2nd 2 3rd 5	Reimbursement Intrangement No coverage 15% 100%	First 30 No coverage day From 31st day onwards	Period Reimbursement arrangement First 30 No coverage day From 100% 31st day onwards	Not covered	Not covered	Not covered	Not covered
Prescribed Diagnostic Imaging Tests	Subject to coins "CT" scan / "PET" scan / P	'es o 20% - 30% urance "MRI" scan / ET-CT combined I combined	Full o "CT" scan / "MRI" scar	es cover n / "PET" scan / PET-CT r-MRI combined	Yes Full cover "CT" scan / "MRI" scan / "PET" scan	Covered	Covered	Yes 90% of the Eligible Medical Expenses
Psychiatric treatments			Yes (cover HK only)		Yes	Not covered	HS09 covered (i) schizophrenia, or (ii) anorexia. HS05 not covered	Not covered
Kidney dialysis	Not covered	Yes Outpatient only	Yes Outpatient only	Yes Outpatient only	Yes Inpatient & Outpatient	Not covered	Not covered	Not covered
Suicide clause	Not cover Not cover the medical medical expenses suicide			Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	·		Not cover the medical expenses

Policy Provisions	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan	Chubb Assured Medical Series	HealthProtector Hospital & Surgical Plan	Hospital & Surgical Benefit (HS09 & HS05A)	Select Top-up Medical Plan
	arising from	arising from				arising from	expenses arising	arising from
	suicide	suicide				suicide	from suicide	suicide
Incontestability	Nil	Nil	Nil	Nil	Nil	Yes, 2 years	Follow attaching	Basic Plan:
clause							basic plan	Yes, 2 years
								<u>Rider:</u>
								Follow
								attaching basic
B :	AL	AL	AL	AL	A 11.11 11.12	A 11.11 11.12	E II	plan
Reinstatement	Not available	Not available	Not available	Not available	Available, within 3	Available, within 3	Follow attaching	Basic Plan:
clause					years	years	basic plan	Available, within 3 years
								Rider:
								Follow
								attaching basic
								plan
Change of country	Yes	Yes	Yes	Yes	Yes	No	No	No
of residence clause								
Change of	Yes	Yes	Yes	Yes	No	No	No	No
occupation clause								
Benefit Limit			Per Policy Year (except s	specified items)		Per Disability	Per Disability	Per Policy Year
						(except specified	(except specified	(except
						items)	items)	specified
								items)
Guaranteed				Not available				Available,
Conversion Right								policy inforce
								at least 3 years
								to convert to
								new medical
								plan at
								Insured's age
								50/55/60/65

A. Comparison between Chubb VHIS Series and Chubb Assured Medical Series

Bei Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	Chubb A	ssured Medio	cal Series
Bei	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Wa	rd Class	No restriction	Certain bei	nefit items ar	striction e subject to t lement	he ward class	General Ward	Standard Private room, except Hong Standard		Standard Private room, except Hong Kong, Macau or mainland China: Semi- private room	Standard Private room	Standard Private room
1.	Basic Benefits											
а	Room and board	HKD750 per day, Max. 180 days per Policy Year	day	HKD1,200 / USD154 per day Max. 180 days	USD321 per day	HKD4,000 / USD513 per day	Full cover	Full c	over		Full cover	
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	HKD18,000 / USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) "medical appliance benefit" under (II) Enhanced benefits)	' '			Full cover	
С	Attending doctor's visit fee/Physician's fee	HKD750 per day, Max. 180 days per Policy Year	day	HKD1,200 / USD154 per day Max. 180 days	USD321 per day	HKD4,000 / USD513 per day ear	Full cover	Full c	over		Full cover	

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	Chubb A	Assured Medio	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
d	Specialist's fee	HKD4,300 per Policy Year		HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538 per Policy Year	HKD25,000 / USD3,205 per Policy Year	Full cover	Full c	over		Full cover	
е	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	USD449 per day	HKD5,000 / USD641 per day Max. 90 days	USD962 per day	HKD10,000 / USD1,282 per day	Full cover	Full c	over	Max	Full cover . 30 days per F	Policy Year
f	Surgeon's fee Complex	Per surgery HKD50,000	HKD50,000 / USD6,410	Per surgery HKD60,000 / USD7,692	HKD75,000 / USD9,615	Per surgery HKD100,000 / USD12,821	Full cover	Full cover		(includ	Full cover ing Day Case S	Gurgery)
	MajorIntermediat eMinor	HKD25,000 HKD12,500 HKD5,000	USD3,205	HKD30,000 / USD3,846 HKD15,000 / USD1,923 HKD6,000 / USD769	USD5,128 HKD20,000 / USD2,564 HKD8,000 /	HKD60,000 / USD7,692 HKD30,000 / USD3,846 HKD12,000 /						
g	Anesthetist's fee	35% of surgeon's fee payable		35% of surgeo	USD1,206 on's fee paya	USD1,538 ble	Full cover	Full c	over		Full cover	
h	Operating theatre charges	35% of		35% of surgeo	on's fee paya	ble	Full cover	Full c	over		Full cover	
i	Prescribed diagnostic imaging tests	subject to 30% coinsurance	HKD20,000 / USD2,564 subject to	HKD30,000 / USD3,846 subject to	HKD45,000 / USD5,769 subject to	HKD60,000 / USD7,692 subject to 20% coinsurance	Full cover	Full c		(within	diagnostic ima Full Cove 30 days before ment or withi	r e n 90 days

Ber Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	– Prime Plan	Chubb A	Assured Medio	cal Series
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
			30% coinsurance	20% coinsurance	20% coinsurance					immedia from Ho	ately following spital)	g discharge
j	Prescribed non- surgical cancer treatments	per Policy Year Radiotherapy, chemotherapy , targeted therapy, immunothera	USD10,256 USD10,256 / USD14,103 USD20,513 per per Policy per Policy Year Year Policy Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy			Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full c Radioth chemothera therapy, imm and hormor	nerapy, py, targeted nunotherapy,	(inpation of the control of the cont	Full Cover ent and/or ou treatments) erapy, targete apy, gamma kinotherapy, pro	tpatient ed therapy, nife, cyber- oton therapy,	
k	Pre- and Post- Confinement / Day case procedure outpatient care	confineme3 follow-uprocedure	HKD3,500 / USD449 per Policy Year tpatient visit ent / day care p out-patient	· : visits per con ays after disch	visit, Max. HKD6,500 / USD833 per Policy Year consultation	ay case	Full cover Pre-Confinement / Before Day Case Procedure: All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day) Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Confinemer Procedure, outpatient • Maximum 1 visit (more	ent / Before edure: ent visits days prior to ent/Day Case maximum 1 visit per day) L outpatient than 30 days enfinement /	Procedure: All outport prior to Procedure: Post-Confine Procedure: All outport parter dis	Confinement, re, maximum day)	vithin 30 days /Day Case 1 outpatient Day Case vithin 60 days

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS –	Prime Plan	Chubb A	ssured Medio	al Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								visits (withir after discha Hospital/co Day Case Pro maximum 1	dure: 2 outpatient 1 90 days 1 ge from 1 mpletion of 1 occedure, 1 outpatient	visit per	e- & Post- visi	·
I	Psychiatric treatments	HKD30,000 per Policy Year	USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy Year to hospitals in Hong Kong on	HKD50,0 Policy	•		HKD50,000 days per Polic ited to Hong k	•
II.	Enhanced Benefits			rsychiatric tr	eatment winc	п із арріісавіе (o nospitals in Hong Kong on	i y				
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full co	over		ey Dialysis Be Full Cover ent and/or out treatments)	
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full co	over		Full Cover	

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Bei Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	Chubb A	ssured Medio	cal Series
Bei	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
3	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day Max. 180 day:	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover	Full c	over		Full Cover	
4	Hospice and palliative care benefit			HKD30,000 / USD3,846 per Policy Year		HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year	116 11		home care HKD80,000)
5	Isolation room	Under Room and Board				HKD2,000 / USD256 per day ear e as the benefit	Under Room and Board	Under Room	n and Board	Hospital Under Room and Board		Board
6	Post- Confinement home nursing		visit 1 visit pe	USD103 per visit er day, within	visit 90 days after	HKD2,000 / USD256 per visit discharge	 Full cover within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per 	discharge from Hospir following (i) a surgical r procedure or (ii) admission to Intensiv Care Unit; home nurs services provided by 3 Registered Nurse per		within 90 days immediately following discharge from	italization / Dome Nursing Full Cover within 90 immediat discharge Hospital country properties of the policy Year	days ely following from or Day erformed ays per

Ben Lim	efit	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
							day for a maximum of 60 days per Policy Year	60 days pe	er Policy Year	 Max. 30 days per Policy Year) 		
7	Private nurses' fee							Year, subje provided b	ays per Policy ect to service		stered Nurse	cy Year, Max. during any
8	Emergency dental treatment benefit							Full c	over		Full Cover	
9	Pregnancy complications							Full c	over			
10	Stroke rehabilitation treatment benefit											
	(a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident		-	per lifetime ely following espital
	(b) Stroke ancillary benefit							visit	HKD1,000 per visit	visit		0 per visit
								• 1 visit pe	er day, within after	after d	oer day, withi ischarge from 5 visits per Po	n Hospital

Ber Lim	nefit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	cal Series
Ber	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								discharg Hospital • Max. 30 Policy Ye	visits per			
	(c) Disability subsidy benefit							HKD3,000 per month Max. 24 month	month	per month	HKD5,000 4 months per	per month lifetime
11	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	/ per			
12	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified items Non-specified i HKD100,000 pe	items:	•	ns: Full cover d items: HKD1	
13	Donor's benefit					HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		(organ transplantation cart, liver, lung, pancreas or		neart, kidney,		
14	Post- Confinement/D ay Case Procedure outpatient ancillary benefit						 HKD1,000 per visit 1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure 	visit 1 visit pe 90 days t discharge	e of Hospital / on of Day	visit 1 visit immed from H perfori	per day, withi liately following lospital or Day	ng discharge Surgery

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chu	bb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private		Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
							•	Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	 Policy Ye Physioth occupati speech t chiropra and diet medical perform 	lerapy, ional therapy, herapy, ctic treatment therapy, and treatment ed by a Medicine	Chiropi Speech Therap Homed	tation treatm ractor/ Physic Therapist/ O ist/ Dietician/ pathic Therap ne Practitione	otherapist/ ccupational oist/ Chinese
15	Post- Confinement psychiatric outpatient care (applicable to Hong Kong only)								from Hosp	fter discharge			
16	Treatments for inpatient kidney dialysis			Unde	r I. Basic Ben	efits – Item (b)	Misce	ellaneous charges					
1	Other Benefits Lower room class cash benefit								HKD800 per day Max. 30 days _l	HKD1,200 per day per Policy Year	day	HKD1,200 per day days per Pol	HKD1,600 per day icy Year

Bei Lim	efit	Chubb VHIS – Standard Plan					Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	cal Series
Bei	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
								(applicable to in Hong Kong on	_		to Confinemo Cong or Macau	_
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure	HKD800 per procedure	HKD1,200 per procedure	HKD1,600 per procedure
							 Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	Year	ay Case is per Policy e Procedure	• Max. 2 p	rocedures pe	r Policy Year
3	Designated Family Member daily cash benefit							HKD800 per day Max 30 days per Policy Yea (Payable only if the Insure Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Membe is also an Insured Person under another Chubb VHIS		H Max. (Payable is Conf * Caregive	rer Daily Cash IKD800 per da 30 days per F e only if the In ined in a Hosp more days or refers Insure parents or par	Policy Year sured Person pital for 3 or s)
4	Top up subsidy cash benefit						HKD800 per day of Confinement	Prime Pla * Designa Member refer spouse, child, i parents, par HKD600 per day of	an policy) ted Family rs to Insured's brother, sister, rents-in-law	<i></i>	5. pur	

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	al Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
							Max. 90 days per Policy Year	Max. 90 days per Policy Year	Max. 90 days per Policy Year			
5	Compassionate death benefit / Death benefit	HKD10,000		HKD10,000) / USD1,282		HKD10,000	HKD1	0,000	HKD100,000	HKD1	50,000
6	Accidental death benefit			HKD10,000	0 / USD1,282		HKD10,000	HKD1	0,000	HKD100,000	HKD15	50,000
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD1	0,000	HKD100,000	HKD1	50,000
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit		Ward class en	•	al benefit be the same as	the benefit level						
a)	Room and board		Ward class entitlement will be the same as the benefit level HKD850 / HKD1,200 / HKD2,500 / USD109 per day day day 80% of expenses starting from the 181st day of confinement per Policy Year 80% of eligible expenses in excess of expenses payable									
b)	Miscellaneous charges			ible expenses ir r Basic Benefit i								
c)	Attending doctor's visit fee/Physician's fee		HKD850 / HKD1,200 / HKD2,500 / HKD4,000 / USD109 per day day USD513 per day 80% of eligible expenses starting from the 181st day of confinement per Policy Year									

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb /	Assured Medio	al Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
d)	Specialist's fee		_	•	n excess of exp							
					item (d) per po							
e)	Intensive care		HKD3,500 /	HKD5,000 /		HKD10,000 /						
			USD449 per	USD641 per	USD962 per	USD1,282 per						
			day	day	day	day						
	80% of expenses starting from the 91st day of co-											
f)	Surgeon's fee		80 % of alig			encec navahle						
''	Surgeon's ree	eon's fee 80 % of eligible expenses in excess of expenses p under Basic Benefit item (f) per policy year										
g)	under Basic Benefit item (f) per policy yea Anaesthetist's fee 80 % of eligible expenses in excess of expenses in											
0,					item (g) per po							
h)	Operating theatre				n excess of exp							
	charges				item (h) per po							
i)	Pre-and post-		HKD700 /	HKD900 /	HKD1,200 /	HKD2,000 /						
	confinement /		USD90 per	USD115 per	USD154 per	USD256 per						
	day case		visit max	visit, max	visit, max	visit, max						
	procedure		HKD3,500 /	HKD4,500 /	HKD6,500 /	HKD10,000 /						
	outpatient care		USD449 per	USD577 per	USD833 per	USD1,282 per						
			Policy Year		Policy Year	Policy Year						
					of benefits pay	able under Basio						
			Benefit item (I	•	tiont visit or on	orgona.						
	1 additional prior outpatient visit or emergency consultation per confinement / day case proceed.											
	consultation per confinement / day case procedu											
	confinement / day case procedure (within 90 days					•						
	discharge from hospital or completion of day case											
	procedure)					- 22, 2300						
j)	Companion bed		HKD400 /	HKD400 /	HKD600 /	HKD1,000 /						
"		npanion bed HKD400 / HKD400 / HKD600 / HKD USD51 per USD51 per USD77 per USD12										
			day	day	day							

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan	ı	Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	Assured Medio	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
			80% of expen	_		y of confinement						
1.3	11		LUCD 450 /		olicy Year	11/22 000 /						
k)	Isolation room		HKD450 / USD58 per	HKD600 / USD77 per	HKD1,200 / USD154 per	HKD2,000 /						
			day	day	day	USD256 per day						
					,	y of confinement						
				_	olicy Year	,						
I)	Post-confinement		HKD500 /	HKD800 /	HKD1,200 /	HKD2,000 /						
	home nursing		USD64 per	USD103 per	USD154 per	USD256 per visit						
			visit	visit	visit							
			000/ - f		s per Policy Yea							
				enses in excess		after discharge						
			starting from		hospital	arter discriarge						
m)	Treatments for		Under III. Oth			llaneous charges						
	inpatient kidney dialysis					_						
10	Annual benefit			HKD180,000 /		HKD500,000 /						
	limits for Top-		USD12,821	USD23,077	USD32,051	USD64,103 per						
	up Benefit		per Policy	per Policy	per Policy	Policy Year						
			Year (0)	Year for Top-up b	Year) (1)						
11	Lifetime benefit		(9)	i ioi Top-up b	eneni item (a	<u>) – (1)</u>						
111	limit for Top-up											
	Benefit											
12	Room		(annlicable fo	or Top-up Ben	nefit)		Room adjustment factor, as	Room adjustm	ent factor as	Room adjust	tment factor, a	as shown
12	adjustment			ment factor, a		ow. will be		-	will be applied	-		
	factor		-	e top-up bene				if the insured i			ses to stay in a	
				ses to stay in a	• •		person chooses to stay in a			I.	ard class is hig	
							· ·	which the war	•		red person is	

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Pl	an	Chubb \	/HIS – Sup	erb Plan	Chubb V	/HIS – Pri	me Plan	Chubb A	ssured Medio	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	N	ot applical	ble	Asia (Plan 1	L) Ex	orldwide kcluding USA Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
			class is highe entitled to: Ward class entitlement Classic / Ward	Ward clas confinem Semi-Priv Private or	es during ent ate	Room adjustment factor 50%	the insurential entitled Applicab	red persor to: le to I. Bas	n is sic	higher tha insured pe Applicable – item (a)	erson is e e to I. Bas to (j) & (I	ntitled to: ic Benefit) and II.	(a) Applicable Ward class entitlement Private (b) applicable	Ward class during confinement Above Private	Room adjustment factor 25%
			Semi-Private Private	Private Above Pri Above Pri		50% 25% 50%		nhanced B		Enhanced 7, 9, 11 -13 Ward class entitleme nt Semi- Private Private		Room adjustme nt factor 50% 25%	Ward class entitlement China (incl HK, Macau) Semi- Private Asia (except China, HK, Macau) Private	Ward class during confinement Private Above Private	Room adjustment factor 50% 25%
13	Hospital cash benefit (confined in the general ward of a Hospital that is wholly funded by the Hong Kong Government and operated by the Hospital Authority)							Private					HKD800 per day Max. 30	HKD1,200 per day) days per Pol	HKD1,600 per day icy Year

Ber Lim	nefit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	– Prime Plan	Chubb A	ssured Medio	al Series
Ber	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
14	HIV / AIDS Treatment Benefit									HKD800,000 per lifetime		0,000 per ime
15	Surgery on Organ Transplantation Benefit									Incurred by	the Insurer: F	Full Cover
IV.	Limits											
1	Annual benefit limits	HKD420,000 per Policy Year	HKD500,000 / USD64,103 per Policy Year	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000,000 per Policy Year	HKD10,000,000 per Policy Year	HKD15,000,000 per Policy Year		HKD15,000,000 per Policy Year	
		I. Basic Benefits: item (a) to (I)		efits: item (a) to d Benefits: item (I. Basic Benefits: item (a) to (I) II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14) III. Other Benefits: Item (2) & (4) 	II. Enhanced B to (15)	ts: item (a) to (l) denefits: Item (1) defits: Item (1) to	• All benefit to (7)	items except Oth	er Benefits (5)
2	Lifetime benefit							HKD40,000,000			HKD45,000,000	
	limits							II. Enhanced B to (15)	per life ts: item (a) to (l) senefits: Item (1) efits: Item (1) to	per life All benefit to (7)	per life items except Oth	per life er Benefits (5)
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year	HKD0 / HK HKD50,000 / F HKD150,000 p	HKD100,000 / er Policy Year		D25,000 / HKE Policy Year)50,000 per
							 I. Basic Benefits: item (a) to (l) II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14) 	I. Basic Benefi II. Enhanced B	ts: item (a) to (l) Benefits: Item (1)		items except Oth o (7), (13) and Da	, ,

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb	Assured Medi	cal Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China Deductible Back-You-Up Deductible HKDO HKDO HKDO HKDO HKDO HKDO HKDO HKDS,000 HKD50,000 • I. Basic Benefits: item (a) to (k) • II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)					
	Others No claim discount							Appli No claims period immediately prior to the Policy's Renewal (Claim-free Period) 3 consecutive Policy Years	No claims premium discount percentage			

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chul	bb Assured	Medica	l Series
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3		ding	Worldwide (Plan 1)
								4 consecutive Policy Years	10%				
								5 or more consecutive Policy Years	15%				
2	No claim										Applic	able	
	deductible										_	n Period	
	dollars									Policy Year	Annual Deductibl e reduced by	Policy Year	Annual Deductible reduced by
										1	N/A	11	50%
										2	N/A	12	N/A
										3 4	10% N/A	13 14	60% N/A
										5	20%	15	70%
										6	N/A	16	N/A
										7	30%	17	80%
										8	N/A	18	N/A
										9	40%	19	90%
										10	N/A	20	N/A
											1	21	100%
											laim deduct		
											cted by the		
										-			ower Room
1											s Cash Bene		
1											n Benefit, Da		
											Day Surgery		
3	Reduction of						 Applicable within 31 	 Applicable 	within 31	 App 	licable withi	n 31 da	ys before
1	Deductible						days before or after	days befo	re or after the	or at	fter the poli	cy anniv	versary
							the policy anniversary.	policy ann	iversary.				

Benef	;	Standard Plan			S – Flexi Plan		Chubb VHIS – Superb Plan	Chabb Vills	– Prime Plan	Chabbr	Assured Medio	ai series
	fit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
							 Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/8 0. Reduction of renewal without underwriting can be exercised once only during the lifetime of the customer. 	can be requested renewal data requested renewal data for the solution without ur can be execution renewal data for the solution without ur can be execution renewal data for the solution	upon the ate when the tained age of 65/70/75/80. of renewal nderwriting ercised once g the lifetime	of 50/55 • Exercise	g the Insured 6/60/65. <u>once</u> only du of the custom	ring the
a d (<i>i</i>	Waiver of annual deductible Attentive care penefit)									diagnose Illness	nnual Deductild 14 Designat es in respect on the nent and/or T	ed Critical of such
h s	Cashless nospitalization service Alternative						Available (Hong Kong, Macau, mainland China) Available	Avail (Hong Kon mainlan Avail	g, Macau, d China)		Available g, Macau, mai and Overseas Available	

Ber Lim	nefit	Chubb VHIS – Standard Plan		Chubb VHI	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Chubb A	ssured Medio	cal Series
Ber	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
	service / Second medical opinion consultation											
7	Mainland China prestige medical companion service						Available					
8	Local emergency medical escort						Available					
9	Specialist medical referral and appointment						Available			<u>Sr</u>	ecialist netwo Available	<u>ork</u>
10	Medical Green Channel						Available					
11	Emergency assistance service		(Worldwide		ailable medical assist	cance service)	Available (Emergency medical assistance service in designated GBA cities)	(Worldwide	lable Emergency e service)	(Worldwid	Available de Emergency service)	assistance
12	Follow-up consultation						Available					
	24/7 hotline								lable		Available	
14	Critical illness case assistance services							Avai	lable			

	Plar	Chubb VHIS –		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	Chubb A	ssured Medic	cal Series
В	enefit	Standard Plan										
Li	mits											
									Worldwide		Worldwide	
В	enefit Level	Not	Classic	Ward	Semi-	Private	Not applicable	Asia	Excluding	Asia	Excluding	Worldwide
		applicable			Private			(Plan 1)	USA (DL 2)	(Plan 3)	US	(Plan 1)
									(Plan 2)		(Plan 2)	
	L5 Child Discount							Available (o	n campaign		Available	
								bas	is)	Till the Insur	red Person rea	aches Age 10
								Till the Insu	red Person			
								reaches	Age 17			

B. Comparison between Chubb VHIS Series and HealthProtector Hospital & Surgical Plan

	Plan nefit nits	Chubb VHIS - Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
Ве	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
	titled Ward ass	No restriction	Certain be	nefit items a	estriction re subject to th tlement	ne ward class	General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Ward	Semi-private room	Standard Private room
ı.	Basic Benefits											
а	Room and board	HKD750 per day, Max. 180 days per	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full c	over	HKD640 per day	HKD1,280 per day	HKD2,650 per day
b	Miscellaneou s charges	Policy Year HKD14,000 per Policy Year		HKD18,000 /	rs per Policy Ye HKD26,000 / USD3,333 per Policy Year	HKD35,000 /	Full cover (subject to the benefit limit of benefit item (12) "medical appliance benefit" under (II) Enhanced benefits)	Full c (subject to the benefit item (appliances ben Enhanced	oenefit limit of 12) "medical efit" under (II)	HKD7,500 per Disability	days per Polic HKD12,000 per Disability	HKD18,000 per Disability
С	Attending doctor's visit fee/Physician 's fee	HKD750 per day, Max. 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day rs per Policy Ye	HKD4,000 / USD513 per day	Full cover	Full c	over	HKD640 per day	HKD1,280 per day) days per Polic	HKD2,650 per day
d	Specialist's fee	HKD4,300 per Policy Year		HKD5,500 /	HKD12,000 / USD1,538 per Policy Year	HKD25,000 /	Full cover	Full c	over		HKD5,000 per Disability	HKD8,000 per Disability

	enefit mits	Plan	Chubb VHIS - Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
Ве	enefit L	Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
				per Policy Year									
е	Intens	sive	HKD3,500 per day Max. 25 days	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	day	HKD10,000 / USD1,282 per day	Full cover	Full c	over	HKD15,000 per Disability	per Disability	HKD30,000 per Disability
			per Policy Year			s per Policy Yea						days per Polic	
f	Surge	eon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover	Full c	over	Per Disability	Per Disability	Per Disability
	• C	Complex	HKD50,000		HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821				HKD36,000	HKD55,000	HKD80,000
	• N	Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692				HKD27,000	HKD41,250	HKD60,000
		ntermed ate	HKD12,500		HKD15,000 /		HKD30,000 / USD3,846				HKD13,680	HKD20,900	HKD30,400
	• N	Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538				HKD7,200	HKD11,000	HKD16,000
g	Anest fee	thetist's	35% of surgeon's fee payable		35% of surge	eon's fee payab	le	Full cover	Full c	over	35% of s	urgeon's fee p	ayable
h	Opera theat charg	re	35% of surgeon's fee payable		35% of surge	on's fee payab	le	Full cover	Full c	over	35% of s	urgeon's fee p	ayable
i	Presci diagni imagi		HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to 30% coinsurance	HKD30,000 / USD3,846 subject to 20% coinsurance	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to 20% coinsurance	Full cover	Full c	over			

Be:	nefit	Chubb VHIS Chubb - Standard Plan			bb VHIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan			
Bei	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy , chemotherap y, targeted therapy, immunothera py and hormonal therapy	/ USD10,256 per Policy Year Radiothe imm	USD10,256 per Policy Year rapy, chemot	HKD110,000 / USD14,103 per Policy Year therapy, target	USD20,513 per Policy Year ed therapy,	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Full c Radiotherapy, c targeted immunotherapy ther	chemotherapy, therapy, and hormonal				
	Pre- and Post- Confinement / Day case procedure outpatient care	• 1 prior ou confineme	visit, Max. HKD3,500 / USD449 per Policy Year tpatient visitent / day car	e procedure.	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year cy consultation	visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover Pre-Confinement / Before Day Case Procedure: All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day)	Case Procedure: All outpatient days prior to Confinement/Procedure, moutpatient vis Maximum 1 o (more than 30	/ Before Day visits (within 30 Day Case eximum 1 it per day) utpatient visit days prior to	HKD1,000 per Disability • Follow-up	HKD2,000 per Disability treatment by reactitioner, chiraltherapist.	HKD3,000 per Disability egistered	
		•	•	days after dis e procedure)	charge from ho	ospital or	 Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) 	Confinement, Procedure) Post-Confinemen Case Procedure:	·	 With 31 da hospital 	ays after discha	rge from	

	Plan enefit mits	Chubb VHIS – Standard Plan				Chubb VHIS – Superb Plan	Chubb VHIS – Prime Plan		HealthProtector Hospital & Surgical Plan			
Вє	enefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
11	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 HKD30,000 HKD40,000 / HKD60,000 / HKD90,000 / Per Policy USD3,846 USD5,128 USD7,692 per USD11,538		Post-Confinement / after Day Case Procedure: Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) HKD40,000 per Policy year	(within 90 day discharge fror Hospital/com	n pletion of Day re, maximum 1 it per day)					
			Year	Year Psychiatric	treatment whi	Year ich is applicabl	e to hospitals in Hong Kong	only		_		
Ш	Enhanced Benefits						. 5					
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year		HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full cover				
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full c	over	HKD5,000 per Disability	HKD10,000 per Disability	HKD15,000 per Disability

	Plan nefit nits	Chubb VHIS - Standard Plan					Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtector Hospital & Surgical Plan			
Ве	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
	Companion bed Hospice and				HKD600 / USD77 per day s per Policy Ye HKD50,000 /	HKD1,000 / USD128 per day ar HKD80,000 /	Full cover	Full o	over HKD100,000	HKD150 per day Max. 60	HKD250 per day D days per Polic	HKD400 per day cy Year	
	palliative care benefit		/ USD1,923 per Policy Year		USD6,410 per Policy Year	USD10,256 per Policy Year		Policy Year	per Policy Year				
5	Isolation room	Under Room and Board		ss entitlemei	HKD1,200 / USD154 per day vs per Policy Yent will be the sa		Under Room and Board	Under Roon	n and Board	Unde	er Room and Bo	ard	
6	Post- Confinement home nursing		visit 1 visit p from Ho	• •	visit n 90 days after	HKD2,000 / USD256 per visit discharge	 Full cover within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a 	 Within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 		\$180 per day • Max. 31 da	\$600 per day	\$1,000 per day ear	

Be:	nefit	Chubb VHIS - Standard Plan				Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtector Hospital & Surgical Plan			
Bei	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
							maximum of 60 days per Policy Year					
	Private nurses' fee							 Maximum 3 Year, subjec 	1 Registered			
	Emergency dental treatment benefit							Full cover		Disability Disability per Disability For accident only		per Disability
	Pregnancy complications							Full	cover	• Within 31	days after accid	lent
10	Stroke rehabilitation treatment benefit							LIVD20 000	Luxpro ooo			
	(a) Home facility enhancement benefit							Incident	HKD50,000 per Incident			
	(b) Stroke ancillary benefit							days after Hospital	HKD1,000 per visit day, within 90 discharge from			

	Plan enefit mits	Chubb VHIS - Standard Plan				Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtector Hospital & Surgical Plan			
В	enefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
	(c) Disability subsidy benefit							HKD3,000 per month Max. 24 month	HKD5,000 per month is per Incident			
1	Reconstructiv e surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
1	Medical appliances benefit							Specified items: F Non-specified iten per Policy Year				
1	Donor's benefit							HKD500,000 pe transp (for transplants kidney, liver, marr	olant ation of heart, lung or bone			
1	Post- Confinement /Day Case Procedure outpatient ancillary benefit						1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure Max. 30 visits per Policy Year Physiotherapy, occupational	1 visit per days from days from despital / despita	HKD1,000 per visit lay, within 90 lischarge of ompletion of rocedure its per Policy apy, al therapy,			

	Plar enefit imits	Chubb VHIS - Standard Plan					Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtector Hospital & Surgical Plan			
В	enefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
							therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner						
1	5 Post- Confinement psychiatric outpatient care (applicable to Hong Kong only)							days after d Hospital	HKD1,000 per visit ay, within 180 lischarge from its per Policy				
	6 Treatments for inpatient kidney dialysis			Ur	nder I. Basic Ber	nefits – Item (k) Miscellaneous charges						
	I. Other Benefits Lower room class cash benefit							HKD800 per day of Confinement Max. 30 days p	HKD1,200 per day of Confinement er Policy Year				

	Plan nefit nits	Chubb VHIS - Standard Plan		Chubb VI	HIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtec	ctor Hospital & S	urgical Plan
Вє	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								(applicable to C Hong Kong and				
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure			
							 Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	per Policy Ye 1 Day Case P				
3	Designated Family Member daily cash benefit							HKD800 Max.30 days p (Payable only Person is Confin for at least 3 co and the Desig Member is also a under another Prime Pla * Designated Forefers to Insured brother/sister, po	er Policy Year if the Insured ed in a Hospital nsecutive days nated Family n Insured Person Chubb VHIS – n policy) amily Member 's spouse, child, arent/parent-in-			
4	Top up subsidy cash benefit						HKD800 per day of Confinement Max. 90 days per Policy Year	HKD600 per day of Confinement Max. 90 days per Policy Year	HKD800 per day of Confinement			

	Plan nefit nits	Plan Chubb VHIS - Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtector Hospital & Surgical Plan			
Ве	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
5	Compassiona te death benefit / Death benefit	HKD10,000				HKD\$10,000	HKD\$10,000		HKD30,000	HKD45,000	HKD60,000		
6	Accidental death benefit		HKD10,000 / USD1,282				HKD\$10,000	HKD10	0,000				
7	Medical negligence benefit		HKD10,000				HKD\$10,000	HKD10	0,000				
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year							
9	Top-up benefit		Ward cla	ass entitlemer	nal benefit nt will be the sa efit level	ame as the				(Top-up Benefi	ptional benefit it will terminate which the Insure	on the policy	
a)	Room and board		HKD850 / USD109 per day 80% of e	•	HKD2,500 / USD321 per day ting from the 1 t per Policy Yea	•				80% of eligible payable subject	expenses in exce to the daily or of limits		
b)	Miscellaneous charges		80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Yea			f expenses				80% of eligible payable subject	expenses in exce to the daily or of limits		
c)	Attending doctor's visit fee/Physician's fee				e 181 st day of				80% of eligible payable subject	expenses in exce to the daily or of limits			

	Plan nefit nits	Chubb VHIS - Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtector Hospital & Surgical Plan		
Ве	nefit Level	Not applicable	le Classic Ward Semi-Private Private		Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private	
d)	Specialist's fee				in excess of experitem (d) per poli						·	
e)	Intensive care	ntensive care HKD3,500 / HKD5,000 / HKD7,500 / HKD10,000 / USD449 per USD641 per USD962 per USD1,282 per day day day day day 80% of expenses starting from the 91st day of confinemen per Policy Year										
f)	Surgeon's fee							_	expenses in excess to the daily or oth			
g)	Anaesthetist's fee				in excess of expe					_	expenses in excess to the daily or oth	
h)	Operating theatre charges		1		in excess of expe item (h) per poli					_	expenses in excess to the daily or oth	
i)	Pre-and post- confinement / day case procedure outpatient care	onfinement / USD90 per USD115 per USD154 per visit, Max. visit, Max. visit, Max. visit, Max. visit, Max. visit, Max. hKD3,500 / HKD4,500 / HKD6,500 / HKD10,000 /		visit, Max. HKD10,000 / USD1,282 per Policy Year ble under Basic or emergency e procedure it visits per nin 90 days after								

Be Lin	nefit	Chubb VHIS – Standard Plan		Chubb VH	IIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
Ве	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
j)	Companion bed		HKD400 / USD51 per day 80% of expen	_	HKD600 / USD77 per day om the 181st day olicy Year	HKD1,000 / USD128 per day of confinement				80% of eligible ex payable subject t limits		
k)	Isolation room											
I)	Post- confinement home nursing		USD64 per visit 80% of exp	USD103 per visit Up to 15 visi enses in excess n the 31st visit	HKD1,200 / USD154 per visit ts per Policy Year s of Enhanced Be within 90 days a	nefit item (6)						
m)	Treatments for inpatient kidney dialysis		Under III. Oth		tem 9(b) Miscella	aneous charges						
	Benefit limits for Top-up Benefit		/ USD12,821 per Policy Year	USD23,077 per Policy Year		HKD500,000 / USD64,103 per Policy Year				HKD75,000 per Disability for Top-up ben	HKD150,000 per Disability efit item (a) – (c)	HKD300,000 per Disability , (f)- (h) & (j)
11	Lifetime benefit limit for Top-up Benefit											

Plan Benefit Limits	Chubb VHIS - Standard Plan		Chubb VH	IS – Flexi Pla	an	Chubb	VHIS – S Plan	Superb	Chubb	VHIS –	Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
Benefit Level	Not applicable	Classic	Ward	Semi-Priva	te Private	No	ot applica	ble	Asia (Plan 1	L)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
12 Room adjustment factor			ment factor, e top-up ber ses to stay in er than the or Ward of during confine rd Semi-P Private Above	as shown be nefit payable a ward of when the insurciass ement crivate e or above e Private	e if the insured which the ward	as show applied a person of a ward of class is h one the entitled Applicate Benefit - (I) and II	of which t nigher tha insured p	will be ured to stay in the ward in the terson is easic to (j) & ed	the insured stay in a wa class is high insured per Applicable t item (a) to (w, will person and of where that son is to to I. Ba (j) & (I)	be applied if n chooses to which the ward n the one the entitled to: sic Benefit – and II. – item (3, 7, 9,	Top-up Benefi where the class above the class		admission is
1 Annual benefit limits	HKD420,000 per Policy Year • I. Basic Benefits: item (a) to (I)	USD64,103 per Policy Year • I. Basic Ben	HKD600,000 / USD76,923 per Policy Year efits: item (a) to d Benefits: item		per USD128,205 per	• I. Basi (I) • II. Enh	00,000 p Year ic Benefits: nanced Ben (3), (6), (11	item (a) to	II. Enhance	Year enefits: i	HKD15,000,000 per Policy Year tem (a) to (I) fits: Item (1) to (15 : Item (1) to (4)			

	Plan nefit nits	Chubb VHIS - Standard Plan		Chubb VI	IIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProte	ctor Hospital & S	Surgical Plan
Ве	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
							• III. Other Benefits: Item (2) & (4)					
2	Lifetime benefit limits							HKD40,000,000 per life I. Basic Benefits: II. Enhanced Ben	per life			
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 per Policy Year I. Basic Benefits: item (a) to (I) II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)	Policy I. Basic Benefits: II. Enhanced Ben	00 / HKD50,000 / IKD150,000 per Year			
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China Deductible Back-You-Up Deductible HKD0 HKD0 HKD00 HKD0 HKD25,000 HKD0 HKD25,000 HKD0					

Be Lin	nefit	Chubb VHIS - Standard Plan		Chubb VH	IIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtect	tor Hospital &	Surgical Plan
Be	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
							HKD 100,000 HKD50,000 I. Basic Benefits: item (a) to (k) II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)					
5	Overall Limit per Disability									HKD369,680	HKD684,900	HKD1,283,000
6	Overall Annual Limit										HKD300,000 om the policy a sured Person i	
٧.	Others											44 480 701
1	No claim discount							Applion No claims period immediately prior	No claims premium			
								to the Policy's Renewal (Claim- free Period)	discount percentage			
								3 consecutive Policy Years	5%			
								4 consecutive Policy Years 5 or more consecutive Policy Years	10%			
2	Reduction of Deductible						 Applicable within 31 days before or after the policy anniversary. Increase of 	 Applicable w before or aft anniversary. 	er the policy eductible can be			
							deductible can be	-	ge, while the			

	enefit mits		Chubb VHIS - Standard Plan		Chubb VH	IIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS -	- Prime Plan	HealthProtect	tor Hospital & S	Surgical Plan
В	enefit	t Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
								requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. Reduction of renewal without underwriting can be exercised once only during the lifetime of the customer.	be requested renewal date Insured attain 50/55/60/65. Reduction of without under exercised one	when the ned age of /70/75/80.			
3	Cash hosp serv	pitalization						Available (Hong Kong, Macau, mainland China)	Avail (Hong Kong, Ma Chii	acau, mainland			
4	med advi serv Seco med opir	ice vice /						Available	Avail	able		Available	

	Plan nefit nits	Chubb VHIS - Standard Plan		Chubb VH	IIS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
Be	nefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
5	Mainland China prestige medical companion service						Available					
6	Specialist medical referral and appointment						Available					
7	Local emergency medical escort service						Available					
8	Medical Green Channel						Available					
9	Emergency assistance service		(Worldwide		ailable medical assista	nce services)	Available (Emergency medical assistance service in designated GBA cities)	Avail (Worldwide assistance	emergency	(Worldwid	Available e emergency as services)	ssistance
10	Follow-up consultation						Available					
	24/7 hotline							Avail				
12	Critical illness case assistance services							Avail	able			

	Plan	Chubb VHIS		Chubb VH	IIS – Flexi Plan		Chubb VHIS – Superb	Chubb VHIS -	- Prime Plan	HealthProtect	or Hospital & S	Surgical Plan
		Standard					Plan					
E	Benefit	Plan										
L	Limits											
E	Benefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Ward	Semi-Private	Private
	13 Child							Available (on ca				
	Discount							Till the Insured Age				

C. Comparison between Chubb VHIS Series and Hospital & Surgical Benefit (HS09)

Ber Lim		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
Ent Clas		Not restriction	Certain be	nefit items a	triction are subject to itlement	o the ward	General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi- private room	Standard Private room	Ward	Semi- private room	Standard Private room
I.	Basic Benefits											
а	Room and board	HKD750 per day, max 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full (cover	HKD800 per day	HKD 1,650 per day	HKD 3,250 per day
		,	Ma	ax. 180 days	per Policy Ye	ear				Max. 18	0 days per Di	sability
b	Miscellaneous charges	HKD14,000 per Policy Year	HKD14,000 / USD1,795 per Policy Year	-	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) "medical appliance benefit" under (II) Enhanced benefits)	, ,	benefit limit of (12) "medical nefit" under (II)	HKD 10,500 per Disability	HKD 16,800 per Disability	HKD 25,200 per Disability
С	Attending doctor's visit fee/Physician's	HKD750 per day, max 180 days per Policy Year	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full o	cover	HKD 800 per day	HKD 1,650 per day	HKD 3,250 per day
	fee	, , ,			per Policy Ye	,				Max. 18	0 days per Di	sability
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705	HKD12,000 / USD1,538	HKD25,000 / USD3,205	Full cover	Full o	cover	HKD 3,000 per Disability	HKD 5,000 per Disability	HKD 8,000 per Disability

Ben Lim		Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
				per Policy Year	per Policy Year	per Policy Year						
е	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	-		HKD7,500 / USD962 per day per Policy Ye	HKD10,000 / USD1,282 per day	Full cover	Full	cover	(supplement to R	Disability 0 days per Di 300m & Board sh	Disability sability all be paid when
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover	Full	cover	Per Disability	s were incurred f Per Disability	Per Disability
	• Complex	HKD50,000	HKD50,000 / USD6,410		,	HKD100,000 / USD12,821				HKD42,000	HKD63,000	HKD92,000
	Major	HKD25,000	HKD25,000 / USD3,205		,	HKD60,000 / USD7,692	7			HKD28,140	HKD42,210	HKD61,640
	 Intermedi ate 	HKD12,500	HKD12,500 / USD1,603	,	•	HKD30,000 / USD3,846				HKD14,280	HKD21,420	HKD31,280
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538				HKD7,560	HKD11,340	HKD16,560
g	Anesthetist's fee	35% of surgeon's fee payable	35	5% of surgeo			Full cover	Full	cover	35% of s	urgeon's fee	payable
h	Operating theatre charges	35% of surgeon's fee payable	35	5% of surgeo	n's fee paya	ble	Full cover	Full	cover	35% of s	urgeon's fee	payable
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	USD2,564 subject to 30%	HKD30,000 / USD3,846 subject to 20% coinsurance	USD5,769 subject to 20%	USD7,692 subject to 20%	Full cover	Full	cover			

Ben Lim	Plan efit its	Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy		•	HKD110,000 / USD14,103 per Policy Year erapy, target d hormonal	per Policy Year ted therapy,	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Radiotherapy, targeted immunotherapy	cover chemotherapy, therapy, y, and hormonal rapy			
k		HKD580 per visit, Max. \$3,000 per Policy Year	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	USD115 per visit, Max.	USD154 per visit, Max.	•	Pre-Confinement / Before Day Case Procedure:	Pre-Confinemen Case Procedure:	t visits (within to t/Day Case naximum 1	Post-H HKD1,500 per Disability	Ospital Treat HKD3,000 per Disability	MENT HKD4,500 per Disability
		 1 prior outpa confinement 3 follow-up o procedure (w completion o 	/ day care pro out-patient vis vithin 90 days	emergency cocedure. its per confi after discha	onsultation	y case	 day) Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day 	Maximum 1 (more than 3 Confinement Procedure) Post-Confineme Case Procedure:	outpatient visit 30 days prior to t / Day Case nt / after Day cpatient visits	medical p	treatment by ractitioner, ch otherapist. ays after disc	niropractor

Ber Lim	Plan nefit its	Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS09)
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
	Psychiatric	HKD30,000 per	HKD30,000 /	UKD40 000	UVD60 000	UKD00 000 /	Post-Confinement / after Day Case Procedure: Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) HKD40,000 per	Case Proced 1 outpatien	mpletion of Day dure, maximum t visit per day)	Montal	or Nervous Di	condone
'	treatments	Policy Year	USD3,846 per Policy Year		/ USD7,692	USD11,538 per Policy Year	Policy Year		y Year	HKD50,000	Treatment HKD60,000 per Insured	HKD70,000
			1			l .	e to hospitals in Hong Kong	only		Charges in	curred for the of (i) schizophi anorexia	Hospital
II.	Enhanced Benefits											
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year		/ USD7,692	HKD100,000 / USD12,821 per Policy Year		Full	cover			
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year		HKD22,000 / USD2,821 per Policy Year	HKD30,000 /	Full cover	Full	cover	HKD9,500 per Disability	HKD19,000 per Disability	HKD38,000 per Disability

Ben Limi		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
3	Companion bed		HKD400 / USD51 per day Ma	HKD400 / USD51 per day ax. 180 days	day	HKD1,000 / USD128 per day	Full cover	Full o	cover	HKD400 per day • Max. 90	HKD650 per day days per Disa	day
	Hospice and palliative care benefit		HKD15,000 / USD1,923 per Policy Year			HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year		, ,	·
5	Isolation room	Under Room and Board		HKD600 / USD77 per day ax. 180 days entitlement benefi	USD154 per day per Policy Ye will be the s		Under Room and Board	Under Roor	n and Board	Unde	r Room and B	oard
	Post- Confinement home nursing		from Hos	HKD800 / USD103 per visit er day, withir	HKD1,200 / USD154 per visit n 90 days aft	HKD2,000 / USD256 per visit er discharge		 within 90 day discharge frame following (i) procedure of to Intensive home nursing provided by Nurse per description 	om Hospital a surgical or (ii) admission Care Unit; ng services 1 Registered	HKD750 per day • Max. 31 d	HKD850 per day lays per Disab	HKD1,650 per day

Plan Benefit Limits	Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
7 Private nurses' fee							 Maximum 3 Policy Year, service proving 	subject to			
8 Emergency dental treatment benefit							Full (cover	HKD3,500 per Disability For accide Within 31	per Disability	HKD5,500 per Disability
9 Pregnancy complications 10 Stroke rehabilitation treatment benefit							Full cover				
(a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident			
(b) Stroke ancillary benefit							days after Hospital • Max. 30 vi	day, within 90 discharge from			
							HKD3,000 per month	HKD5,000 per month			

_	Plan nefit nits	Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ве	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
	(c) Disability subsidy benefit							Max. 24 mont	ns per Incident			
11	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
12	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified iter Non-speci HKD100,000 p				
13	B Donor's benefit							trans (for transplant	er major organ plant ation of heart, lung or bone row)	Additional I	Death Benefit Donor HKD3,000	for Organ
14	Post- Confinement/ Day Case Procedure outpatient ancillary benefit						1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic	days from Hospital / Day Case I Max. 30 vi Year Physiother occupation speech the chiropract	sits per Policy rapy, nal therapy,			

Ben Lim		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	-	eatment d by a Chinese Practitioner			
15	Post- Confinement psychiatric outpatient care (applicable to Hong Kong only)							HKD800 per visit visit 1 visit per day, within 180 days after discharge from Hospital Max. 10 visits per Policy Year				
16	Treatments for inpatient kidney dialysis			Unde	I. Basic Ben	efits – Item (b) Miscellaneous charges					
	Other Benefits							(applicable to				
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure	HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure			

	enei		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS09)
В	enei	fit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
								 Max. 10 Day Case Procedures per Policy		/ Case per Policy Year Procedure per			
	F	Designated amily Member daily ash benefit							Max. 30 days (Payable only Person is Confir for at least 3 co and the Desig Member is al Person under a VHIS – Prime * Designated Frefers to Insured brother/sister, p	per day per Policy Year if the Insured ned in a Hospital onsecutive days gnated Family so an Insured another Chubb e Plan policy) Family Member d's spouse, child, arent/parent-in-			
		op up subsidy ash benefit						HKD800 per day of Confinement Max. 90 days per Policy Year	of Confinement Max. 90 days	HKD800 per day of Confinement Max. 90 days per Policy Year			
!	e b	compassionat death enefit / Death benefit	HKD10,000		HKD10,000	/ USD1,282		HKD10,000	HKD1	0,000	HKD15,000	HKD20,000	HKD50,000
(ccidental eath benefit			HKD10,000	/ USD1,282		HKD10,000	HKD1	0,000			

Ber Lim	Plan nefit nits	Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ber	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282			HKD10,000	HKD10,000	/ USD1,282	HKD150,000 per Insured • Withi	HKD280,000 per Insured n 30 days after	HKD\$400,000 per Insured incident
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit			Optiona	I benefit be the same	as the benefit				(Top-up Benef	Class II Plus ptional benef t will terminate t which the Inst	e on the policy
a)	Room and board			HKD1,200 / USD154 per day openses starting	USD321 per day ng from the 18	•					- /	ly or other
b)	Miscellaneous charges		80% of eligible		excess of exp	enses payable					expenses in exc bject to the dai naximum limits	ly or other
c)	Attending doctor's visit fee/Physician's fee			day	USD321 per day arting from th	HKD4,000 / USD513 per day e 181 st day of r					expenses in exo bject to the dai naximum limits	ly or other
d) e)	Specialist's fee Intensive care		80 % of eligibl	e expenses in asic Benefit it HKD5,000 /	excess of exp em (d) per po HKD7,500 /	enses payable						

Ber Lim		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	6 – Prime Plan	Hospital &	Surgical Bene	efit (HS09)	
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)	
				xpenses starti confinement									
f)	Surgeon's fee	under Basic Benefit item (f) per policy naesthetist's 80 % of eligible expenses in excess of expen									expenses in exc bject to the dai maximum limits	ly or other	
g)	Anaesthetist's fee										expenses in exc bject to the dai maximum limits	ly or other	
h)	Operating theatre charges		_	le expenses in Basic Benefit it		enses payable licy year					expenses in exc bject to the dai maximum limits	ly or other	
i)	Pre-and post- confinement / day case procedure outpatient care		consultat	USD115 per visit, Max. HKD4,500 / USD577 per Policy Year nses in exces item (k) for: anal prior out ion per confir onal follow- tent / day cas charge from h	USD833 per Policy Year s of benefits spatient visit sement / day of up outpatient e procedure (ospital or com	payable under or emergency case procedure nt visits per within 90 days npletion of day							
j)	Companion bed			HKD400 / USD51 per day kpenses startii confinement	-	•					expenses in exc bject to the dai maximum limits	ly or other	

Ber Lim	Plan nefit	Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	6 – Prime Plan	Hospital &	Surgical Bene	efit (HS09)
Ber	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
k)	Isolation room			HKD600 / USD77 per day kpenses startir confinement p	-	•						
I)	Post- confinement home nursing		HKD500 / USD64 per visit U 80% of expens	HKD800 / USD103 per visit Jp to 15 visits	HKD1,200 / USD154 per visit per Policy Yea of Enhanced B isit within 90	HKD2,000 / USD256 per visit ar enefit item (6)						
	Treatments for inpatient kidney dialysis			ther Benefits - cha	– Item 9(b) M rges							
10	Benefit limits for Top-up Benefit		USD12,821 per Policy Year		/ USD32,051 per Policy Year	per Policy Year				HKD100,000 per Disability For Top-up be	Disability	per Disability
11	Lifetime benefit limit for Top-up Benefit											
12	Room adjustment factor		(applicable for Room adjust applied to the insured person the ward class person is ent	ment factor, e top-up ber on chooses t ss is higher tl	as shown be nefit payable o stay in a w	if the ard of which	as shown below, will be applied if the insured person chooses to stay in a	the insured per stay in a ward c class is higher t	vill be applied if son chooses to of which the ward han the one the	(applicable for Adjustment F case where during confine ward entitled	actor will be the actual cl ement is abov	applicable in lass of ward

Ben Limi		Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plar	1	Chubb V	HIS – Supe	erb Plan	Chubb VH	IS – Prim	e Plan	Hospital &	& Surgical Ben	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	No	t applicab	ole	Asia (Plan 1)	Exclu	rldwide ding USA Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
			Ward class entitlement	Ward clas confineme	ent fact		the insure entitled t	ed person o:	is	Applicable to I item (a) to (j) 8			Ward class entitlement	Ward class during confinement	Room adjustment factor
			Classic / Ward	Semi-Private or	above 25%	6	A	a ta I Daa		Enhanced Ben	efit – ite	m (3, 7, 9,	Ward	Semi-Private	50%
			Semi-Private	Private Above Pri	509 vate 259		Applicabl Benefit –	item (a) t		11 -13) Ward class W	ard class	Room	Semi-Private	Private Private	25% 50%
			Private	Above Pri			(I) and II.	Enhanced			ring nfinement	adjustment factor			
							- item (3, Ward class	Ward class	Room	Private Ab	ove	50% 25%	-		
							entitleme nt	during confinem ent	nt factor	Private Ab	ivate oove ivate	25%	-		
							General Ward	Semi- Private	50%						
								Private Above	25% 25%	_					
IV.	Limits							Private							
		HKD420,000 per Policy Year	HKD500,000 / USD64,103 per Policy Year	HKD600,000 / USD76,923 per Policy Year	HKD800,000/ USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD6,000	0,000 per Po	licy Year	HKD10,000,000 p Policy Year		,000,000 per licy Year			
		I. Basic Benefits: item (a) to (I)		efits: item (a) t d Benefits: item	o (I)	'	(I) • II. Enha (1) to ((14)	Benefits: ite anced Benefi 3), (6), (11), er Benefits:	its: Item (12) &	I. Basic Benef II. Enhanced (15) III. Other Ben	Benefits: It	em (1) to			
2	Lifetime benefit limits									HKD40,000,00 per life	р	er life			
	l mi:					1: 6				I. Basic Benef II. Enhanced (15)	Benefits: It			6.1	

Ben Lim	Plan efit its	Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bend	efit (HS09)
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
									its: Item (1) to (4)			
3	Deductible						HKD0 / HKD25,000 /		000 / HKD50,000			
									HKD150,000 per			
							per Policy Year		y Year			
							I. Basic Benefits: item (a) to (I)	I. Basic BenefitsII. Enhanced Be				
							II. Enhanced Benefits: Item	(15)	ments. Item (1) to			
							(1) to (3), (6), (11), (12) &					
							(14)					
	Back-You-Up						Back-You-Up Deductible is					
	Deductible						applicable for Eligible					
							Expenses incurred in China					
							Hospital Class 2 or above					
							and not on the list of the					
							designated hospitals and					
							home nursing expense in					
							mainland China					
							Deductible Back-You-Up					
							Deductible Back-You-Up Deductible					
							HKDO HKDO					
							HKD25,000 HKD0					
							HKD50,000 HKD25,000 HKD100,000 HKD50,000	_				
							I. Basic Benefits: item (a) to	-				
							(k)					
							II. Enhanced Benefits: Item					
							(1) to (3), (6), (11), (12) &					
							(14)					
V.	Others											

Benefit Limits		Chubb VHIS – Standard Plan		Chubb VHIS	– Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Ben	efit (HS09)
Benefit Level	N	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
1 No claim discount								Appli No claims period immediately prior to the Policy's Renewal (Claim- free Period)	Cable No claims premium discount percentage			
								3 consecutive Policy Years 4 consecutive Policy Years 5 or more consecutive	5% 10% 15%			
2 Reduction of Deductible	f						 Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested upon the renewal date when the Insured attained age of 50/55/60/65/70/75/80. 	before or af anniversary Increase of be requeste renewal dat while the re deductible or requested urenewal dat Insured atta 50/55/60/69 Reduction of without under the exercised anniversal data the second s	deductible can d at any e at any age, duction of can be epon the e when the hined age of 5/70/75/80. f renewal derwriting can			

Bei Lim	Plan nefit nits	Chubb VHIS – Standard Plan		Chubb VHIS	5 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS09)
Bei	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							 Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 					
3	Cashless hospitalization service						Available (Hong Kong, Macau, mainland China)	(Hong Kong, M				
4	Alternative medical advice service / Second medical opinion consultation						Available	(Hong Kong, Macau, mainland China) Available				
5	Mainland China prestige medical companion service						Available					
	Specialist medical referral and appointment						Available					
7	Local emergency medical escort service						Available					

Ber Lim		Chubb VHIS – Standard Plan		Chubb VHIS	6 – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS09)
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
8	Medical Green Channel						Available					
9	Emergency assistance service		(Worldw	ide emerger	ilable ncy medical a rices)	ssistance	Available (Emergency medical assistance service in designated GBA cities)	(Worldwide	ilable e emergency e services)	(Worldwid	Available e emergency a services)	assistance
10	Follow-up consultation						Available					
11	24/7 hotline							Avai	ilable			
12	Critical illness case assistance services							Avai	ilable			
13	Child Discount							Till the Insured	campaign basis) Person reaches e 17			

D. Comparison between Chubb VHIS Series and Hospital & Surgical Benefit (HSo5A)

Ber Lim	Plan efit its	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	fit (HS05A)
Ber	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
Ent	itled Ward Class	No restriction	Certain bei	nefit items ar	striction e subject to the lement	ward class	General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi- private room	Standard Private room	Ward	Semi- private room	Standard Private room
I.	Basic Benefits											
а	Room and board	HKD750 per day, Max. 180 days per Policy Year	day	day	HKD2,500 / USD321 per day s per Policy Yea	HKD4,000 / USD513 per day	Full cover	Full	cover	HKD650 per day Max. 18	HKD1,300 per day 0 days per Po	HKD2,650 per day licy Year
-	n a: 11	LU/D44 000		·	•		F. II	- I				•
b	Miscellaneous charges	HKD14,000 per Policy Year	USD1,795 per Policy Year	USD2,308 per Policy Year	HKD26,000 / USD3,333 per Policy Year	HKD35,000 / USD4,487 per Policy Year	Full cover (subject to the benefit limit of benefit item (12) "medical appliance benefit" under (II) Enhanced benefits)	(subject to the benefit item appliances be Enhance	cover benefit limit of (12) "medical nefit" under (II) d benefits)	HKD7,500 per Disability	HKD 12,000 per Disability	per Disability
С	Attending doctor's visit fee/Physician's	HKD750 per day, Max. 180 days per Policy	HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day	Full cover	Full	cover	HKD 650 per day	HKD 1,300 per day	HKD 2,650 per day
	fee	Year		Max. 180 days	s per Policy Yea	r				Max. 18	0 days per Po	licy Year
d	Specialist's fee	HKD4,300 per Policy Year	HKD4,300 / USD551 per Policy Year	HKD5,500 / USD705 per Policy Year	HKD12,000 / USD1,538 per Policy Year	HKD25,000 / USD3,205	Full cover	Full	cover	HKD 3,000 per Disability	HKD 5,000 per Disability	HKD 8,000 per Disability

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	S – Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
						per Policy Year						
е	Intensive care	HKD3,500 per day Max. 25 days per Policy Year	HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day	Full cover	Full	cover	HKD 150,000 per Disability	HKD 200,000 per Disability	HKD 300,000 per Disability
				Max. 90 days	per Policy Year					(supplement	O days per Po to Room & Board rges were incurr	d shall be paid
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover	Full	cover	Per Disability	Per Disability	Per Disability
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821					HKD 61,900	
	 Major 	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692				HKD 27,000	HKD 41,250	HKD 60,000
	Intermediat e	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846				HKD 13,680	HKD 20,900	HKD 30,400
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538				HKD 7,200	HKD 11,000	HKD 16,000
g	Anesthetist's fee	35% of surgeon's fee payable		35% of surgeo	on's fee payable		Full cover	Full	cover	35% of s	surgeon's fee	payable
	Operating theatre charges	35% of surgeon's fee payable		35% of surged	on's fee payable	2	Full cover	Full	cover	35% of s	surgeon's fee	payable
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	HKD20,000 / USD2,564 subject to	HKD30,000 / USD3,846 subject to	HKD45,000 / USD5,769 subject to 20% coinsurance	HKD60,000 / USD7,692 subject to	Full cover	Full	cover			

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Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHI	S – Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
			30% coinsurance	20% coinsurance		20% coinsurance						
j	Prescribed non- surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy , targeted therapy, immunotherap y and hormonal therapy			\$110,000 herapy, targetend hormonal th		Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Radiotherapy targete immunothera	I cover			
k	Pre- and Post- Confinement / Day case procedure outpatient care	HKD580 per visit, Max. \$3,000 per Policy Year	HKD700 / USD90 per visit, Max. HKD3,500 / USD449 per Policy Year	HKD900 / USD115 per visit, Max. HKD4,500 / USD577 per Policy Year	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year	•	Full cover Pre-Confinement / Before Day Case Procedure: All outpatient visits (within 30 days prior to Confinement/Day Case Procedure,	Pre-Confinement Case Procedure All outpati 30 days pri Confinement Procedure	re: ent visits (within ior to ent/Day Case , Max. 1	Post-I HKD 1,000 per Disability	Hospital Trea HKD 2,000 per Disability	HKD 3,000 per Disability
		confineme 3 follow-up procedure	nt / day care o out-patient	procedure. visits per con ys after disch	consultation pe finement / day arge from hosp	case	maximum 1 outpatient visit per day) • Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Max. 1 out (more than	visit per day) patient visit n 30 days prior to ent / Day Case)	register chiropra physiot	up treatment ed medical p actor, and herapist. days after d ospital	ractitioner,

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							Day Case Procedure: Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day)	(within 90 c discharge fr Hospital/co Case Procec 1 outpatien	e: epatient visits lays after om mpletion of Day dure, maximum t visit per day)			
I	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	USD5,128 per Policy Year	USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD40,000 per Policy Year	Polic	,000 per y Year			
				Psychiatric tr	eatment which	is applicable	to hospitals in Hong Kong o	only				
II.	Enhanced Benefits											
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year		Full	cover			
2	Emergency outpatient treatment benefit (accident only)		HKD5,000 / USD641 per Policy Year	HKD15,000 / USD1,923 per Policy Year	HKD22,000 / USD2,821 per Policy Year	HKD30,000 / USD3,846 per Policy Year	Full cover	Full	cover	HKD9,375 per Disability	HKD 18,750 per Disability	HKD 37,500 per Disability

	Plan	Chubb VHIS –		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit	Standard Plan					Plan					
<u>Lim</u> Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
3	Companion bed		HKD400 / USD51 per day	day	HKD600 / USD77 per day s per Policy Yea	day	Full cover	Full	cover	HKD 300 per day	HKD 500 per day 0 days per Po	HKD 800 per day
4	Hospice and palliative care benefit		HKD15,000 / USD1,923 per Policy Year			HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year			
5	isolation room Under Room and Board			ntitlement wi	HKD1,200 / USD154 per day s per Policy Yea ill be the same a		Under Room and Board	Under Roo	m and Board	Unde	er Room and E	Board
6	Post- Confinement home nursing		Hospital	• •	HKD1,200 / USD154 per visit 90 days after di cy Year	HKD2,000 / USD256 per visit scharge from	 within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60 days per Policy Year 	 within 90 of discharge following (procedure to Intensive home nurse provided both Nurse per foliations) 	from Hospital i) a surgical or (ii) admission e Care Unit; ling services by 1 Registered day for a of 60 days per		HKD 800 per day 1 days per Pol	per day

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital & S	Surgical Bend	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
7	Private nurses' fee							 Maximum Policy Year service pro 	cover 30 days per r, subject to ovided by 1 Nurse per day			
8	Emergency dental treatment benefit								cover		HKD 4,000 per Disability dent only 31 days after	HKD 5,000 per Disability
	Pregnancy complications Stroke rehabilitation treatment							Full	cover			
	benefit (a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident			
	(b) Stroke ancillary benefit							after discharg	HKD1,000 per visit y, within 90 days ge from Hospital s per Policy Year			
	(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month ths per Incident			

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
	Reconstructive surgery benefit						HKD160,000 per Accident / per mastectomy	HKD160,000 per Accident / per mastectomy	HKD180,000 per Accident / per mastectomy			
	Medical appliances benefit						Specified items: Full cover Non-specified items: HKD100,000 per Policy Year	Specified ite Non-spec	ms: Full cover ified items: per Policy Year			
13	Donor's benefit							tran (for transplan kidney, liver	per major organ splant tation of heart, , lung or bone rrow)	-	additional de or organ dond	
	Post- Confinement/Da y Case Procedure outpatient ancillary benefit						1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet	days from Hospital Day Case Max. 30 Year Physiothe occupatic speech th chiroprac and diet medical t performe	onal therapy,			

Ber Lim	nefit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	6 – Prime Plan	Hospital &	Surgical Bend	efit (HS05A)
Ber	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							therapy, and medical treatment performed by a Chinese Medicine Practitioner					
15	Post- Confinement psychiatric outpatient care (applicable to Hong Kong only) Treatments for Under I. Basic Be					days after Hospital	HKD1,000 per visit day, within 180 discharge from sits per Policy					
16	Treatments for inpatient kidney dialysis			Unde	er I. Basic Benefi	its – Item (b)	Miscellaneous charges					
1	Other Benefits Lower room class cash benefit	ialysis ither Benefits ower room ass cash enefit					(applicable to Hong Kong a	per Policy Year Confinement in nd Macau only)				
2	Day Case Procedure cash benefit						HKD1,200 per Day Case Procedure Max. 10 Day Case Procedures per Policy Year	Day Case Procedure Max. 10 D Procedure	HKD1,200 per Day Case Procedure ay Case s per Policy Year e Procedure per			

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Hospital &	Surgical Ben	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							 1 Day Case Procedure per day 					
	Designated Family Member daily cash benefit Top up subsidy cash benefit	y Member cash fit					Max. 30 days (Payable only Person is Confil for at least 3 c and the Desi Member is a Person under VHIS – Prim * Designated in refers to Insu child, bro	per day per Policy Year y if the Insured ned in a Hospital onsecutive days gnated Family lso an Insured another Chubb e Plan policy) Family Member ured's spouse, ther/sister, yrent-in-law HKD800 per day of				
5	Compassionate	HKD10,000		HKD10,000	0 / USD1,282		Max. 90 days per Policy Year HKD10,000	Confinement Max. 90 days per Policy Year	Confinement Max. 90 days per Policy Year		HKD 20,000	HKD 50,000
	death benefit / Death benefit				-		-					
6	Accidental death benefit			HKD10,000	0 / USD1,282		HKD10,000	HKD1	10,000			
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD	10,000			

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VH	IS – Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
8	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year						
9	Top-up benefit		•	Option	al benefit be the same as the	•				Class III Class II Class II Plus Plus Plus Plus Optional benefit (Top-up Benefit will terminate or policy anniversary at which the Instate at age 75) 80% of unrecoverable eligible exp		
a)	Room and board		HKD850 / USD109 per day 80% of expens	day ses starting fro	HKD2,500 / USD321 per day m the 181 st day o	HKD4,000 / USD513 per day f confinement				per Disability		e to expenses
b)	Miscellaneous charges			ible expenses i	n excess of expensitem (b) per Policy					per Disability	coverable eligi (not applicable	e to expenses
c)	Attending doctor's visit fee/Physician's fee		HKD850 / USD109 per day 80% of elig	day ible expenses s	HKD2,500 / USD321 per day starting from the 1	HKD4,000 / USD513 per day 181st day of				incurred outside Hong Kong) 80% of unrecoverable eligible expen per Disability (not applicable to exper incurred outside Hong Kong)		
d)	Specialist's fee		_	ible expenses i	n excess of expen item (d) per policy							
e)	Intensive care		HKD3,500 / USD449 per day	HKD5,000 / USD641 per day ases starting fro		HKD10,000 / USD1,282 per day						

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHI	S – Prime Plan	Hospital & S	Surgical Bene	efit (HS05A)	
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)	
f)	Surgeon's fee		unde	r Basic Benefit	n excess of expen item (f) per policy	year				per Disability incurre	coverable eligil (not applicable d outside Hone	e to expenses g Kong)	
g)	Anaesthetist's fee				n excess of expen item (g) per policy					per Disability	coverable eligil (not applicable d outside Hone	e to expenses	
	Operating theatre charges		undei	r Basic Benefit	n excess of expenitem (h) per policy	y year				80% of unrecoverable eligible expe per Disability (not applicable to exp incurred outside Hong Kong)			
	Pre-and post- confinement / day case procedure outpatient care		Benefit item (k 1 addition consultation 3 addition / day case from hosp	c) for: conal prior out ion per confine nal follow-up o se procedure (pital or comple	HKD1,200 / USD154 per visit, Max. HKD6,500 / USD833 per Policy Year of benefits payab utpatient visit of ement / day case p utpatient visits per within 90 days a tion of day case p	or emergency procedure er confinement after discharge rocedure)							
j)	Companion bed		HKD400 / USD51 per day 80% of expens	_	HKD600 / USD77 per day m the 181 st day o blicy Year	HKD1,000 / USD128 per day f confinement				80% of unrecoverable eligible expens per Disability (not applicable to expen incurred outside Hong Kong)			
k)	Isolation room		HKD450 / USD58 per day 80% of expens	day ses starting fro	HKD1,200 / USD154 per day m the 181 st day o blicy Year	day							

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	S – Prime Plan	Hospital &	Surgical Ben	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
1)	Post-confinement home nursing			enses in excess In the 31 st visit v	HKD1,200 / USD154 per visi s per Policy Year of Enhanced Ber within 90 days af hospital	visit nefit item (6)						
′	Treatments for inpatient kidney dialysis		Under III. Oth		em 9(b) Miscella	neous charges						
10	Benefit limits for Top-up Benefit		/ USD12,821 per Policy Year	/ USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Yea enefit item (a)	/ USD64,103 r per Policy Year						HKD200,000 by Disability (a) – (c). (f) –
11	Lifetime benefit limit for Top-up Benefit										(, 0,	
12	Room adjustment factor		applied to the person choos	ment factor, as top-up benees to stay in a than the one Ward cluduring confined Semi-Pr	es shown belowed the payable if the ward of which the insured pass Rooment fact	he insured in the ward erson is im ustment or	as shown below, will be applied if the insured person chooses to stay in a ward of which the ward class is higher than the one the insured person is entitled to:	the insured pe stay in a ward ward class is h one the insure entitled to:	will be applied if rson chooses to of which the igher than the d person is . Basic Benefit –	Room adjus below, will I benefit paya chooses to s the ward cla	oe applied to able if the ins stay in a war	t, as shown the top-up sured person d of which than the one

Be Lin	nefit nits	Plan	Chubb VHIS – Standard Plan		Chubb	VHIS – F	Flexi Plan		Chubb	VHIS – Su Plan	ıperb	Chubb	VHIS – Prir	ne Plan	Hospital &	Surgical Ber	nefit (HS05A)
Ве	nefit Level		Not applicable	Classic	Ward	Sei	mi-Private	Private	No	t applicab	le	Asia (Plan 1	Exclu	orldwide uding USA Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
				Semi-Private	-	ate ve Privat	509 ote 259		` '	Enhanced			Benefit – it	em (3, 7,	Semi-private	Private	50%
				Private		ve Privat	-		Ward class entitleme	Ward class during	Room adjustme nt factor	9, 11 -13) Ward class entitlement	Ward class during confinement	Room adjustment factor			
									nt	confinem ent		Semi- Private	Private	50%			
									General Ward	Semi- Private	50%		Above Private	25%			
										Private	25%	Private	Above Private	25%	-		
										Above Private	25%						
	. Limits												·				
	Annual ben limits		HKD420,000 per Policy Year I. Basic Benefits: item (a) to (I)	Policy Year I. Basic Bene	•	per USE ar P) to (I)	KD800,000/ D102,564 per Policy Year (6)	HKD1,000,000 / USD128,205 per Policy Year	 I. Basi (I) II. Enh (1) to (14) 	0,000 per Pol c Benefits: it anced Benef (3), (6), (11), ner Benefits:	em (a) to fits: Item (12) &	• II. Enhar (15)		Item (1) to			
2	Lifetime ber limits	nefit										• II. Enhar (15)	-	Item (1) to			
3	Deductible								HKD50,0 pei	/ HKD25,0 000 / HKD1 r Policy Ye c Benefits: ito	100,000 ar	HKD50,0 HKD150,	0 / HKD25, 000 / HKD1 ,000 per Pc Benefits: item nced Benefits:	00,000 / blicy Year (a) to (l)			

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	6 – Prime Plan	Hospital &	Surgical Bend	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							• II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)					
4	Back-You-Up Deductible						Back-You-Up Deductible is applicable for Eligible Expenses incurred in China Hospital Class 2 or above and not on the list of the designated hospitals and home nursing expense in mainland China. Deductible					
1	Others No claim discount							App No claims period immediately prior to the Policy's Renewal	No claims premium discount percentage			

Pla Benefit Limits	n Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb	VHIS -	- Prime Plan	Hospital &	Surgical Bend	efit (HS05A)
Benefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1		Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							(Claim-f Period					
							3 consecu	utive	5%			
							Policy Ye					
							4 consecu Policy Ye		10%			
							5 or mo		15%			
							consecu					
2 Reduction of						Applicable within	Policy Ye		vithin 31 days			
Deductible						31 days before or			ter the policy			
Deddetible						after the policy		ersary				
						anniversary.			deductible can			
						 Increase of 			d at any			
						deductible can be		•	e at any age,			
						requested at any	while	the re	duction of			
						renewal date at	deduc	ctible o	can be			
						any age, while the			pon the			
						reduction of			e when the			
						deductible can be			ined age of			
						requested upon the renewal date			5/70/75/80. If renewal			
						when the Insured			renewal lerwriting can			
						attained age of			d <u>once</u> only			
						50/55/60/65/70/75			fetime of the			
						/80.	custo	-				
						Reduction of renewal						
						without underwriting						
						can be exercised						

Ben Limi	efit	Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	S – Prime Plan	Hospital &	Surgical Bene	efit (HS05A)
Ben	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
							once only during the lifetime of the customer.					
3	Cashless hospitalization service						Available (Hong Kong, Macau, mainland China)	(Hong Kong, N	ailable Macau, mainland hina)			
4	Alternative medical advice service / Second medical opinion consultation						Available	Ava	ailable		Available	
5	Mainland China prestige medical companion service						Available					
	Specialist medical referral and appointment						Available					
	Local emergency medical escort service						Available					
8	Medical Green Channel						Available					
9	Emergency assistance service		(Worldwide		ailable medical assistan	ce services)	Available (Emergency medical assistance service in designated GBA cities)	(Worldwid	ailable le emergency ce services)	(Worldwid	Available e emergency services)	assistance

	Plan	Chubb VHIS –		Chubb VHI	IS – Flexi Plan		Chubb VHIS – Superb	Chubb VHIS	6 – Prime Plan	Hospital &	Surgical Bend	efit (HS05A)
		Standard Plan					Plan					
Ber	efit											
Lim	its											
Ber	efit Level	Not applicable	Classic	Ward	Semi-Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III (Ward)	Class II (Semi- Private)	Class I (Private)
10	Follow-up						Available					
	consultation											
11	24/7 hotline							Ava	ilable			
12	Critical illness							Ava	ilable			
	case assistance											
	services											
13	Child Discount							Available (on	campaign basis)			
								Till the Insured	d Person reaches			
								Ag	ge 17			

E. Comparison between Chubb VHIS Series and Select Top-up Medical Plan

Ber Lim	Plan efit its	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sel	ect Top-up	Medical P	lan
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
Ent Clas		No restriction	Certain ben	nefit items ar	striction e subject to t lement	he ward class	General Ward	Standard Private room, except Hong Kong, Macau or mainland China: Semi- private room	Standard Private room	w	ard	Semi- private room	Standard Private room
I.	Basic Benefits												
а	Room and	HKD750 per	HKD850 /	HKD1,200 /		HKD4,000 /	Full cover	Full	cover				
	board	• •	•	USD154 per	•	-							
		Max. 180 days	day	day	day	day							
		per Policy Year	ľ	Max. 180 days	s per Policy Ye	ear							
b	Miscellaneous	HKD14,000 per	HKD14,000	HKD18,000 /	HKD26,000 /	HKD35,000 /	Full cover	Full	cover				
	charges	Policy Year	/ USD1,795	USD2,308	USD3,333	USD4,487 per	(subject to the benefit	(subject to the	benefit limit of				
			per Policy	per Policy	per Policy	Policy Year	limit of benefit item		(12) "medical	_	e expenses	•	
			Year	Year	Year		(12) "medical appliance		nefit" under (II)		nount reimb	-	
							benefit" under (II)	Enhance	d benefits)	higher)	x 90% x Ad	.	actor (if
<u>_</u>	Attonding	HVD7F0 man	HKD850 /	HKD1,200 /	HKD3 E00 /	HKD4,000 /	Enhanced benefits) Full cover	F0	cover	-	applic	cable)	
C	Attending doctor's visit	HKD750 per day,	,	USD154 per			Full cover	Full	cover				
	fee/Physician'	Max. 180 days	day	day	day	day							
	s fee	per Policy Year		Max. 180 days									
d	Specialist's fee	HKD4,300 per	HKD4,300 /	HKD5,500 /	HKD12,000 /	HKD25,000 /	Full cover	Full cover		-			
	[USD705 per		USD3,205 per							
L	1		Policy Year	Policy Year		Policy Year							

Bei Lim	Plan nefit its	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	5 – Prime Plan	Sele	ect Top-up	Medical P	lan
Bei	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - (1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
					per Policy Year								
е	Intensive care	, ,	USD449 per day	USD641 per day		HKD10,000 / USD1,282 per day	Full cover	Full	cover				
f	Surgeon's fee Complex	Per surgery HKD50,000	Per surgery HKD50,000 / USD6,410	Per surgery HKD60,000 / USD7,692	Per surgery HKD75,000 / USD9,615	Per surgery HKD100,000 / USD12,821	Full cover	Full	cover				
	MajorIntermediate	HKD25,000 HKD12,500	/ USD3,205	HKD15,000 /	USD5,128	HKD60,000 / USD7,692 HKD30,000 / USD3,846				actual am	e expenses ount reimb c 90% x Adj	ursed, wh ustment F	ichever is
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538					applic	able)	
g	Anesthetist's fee	35% of surgeon's fee payable		35% of surgeo	on's fee payal		Full cover	Full	cover				
h	Operating theatre charges	35% of surgeon's fee payable	:	35% of surged	on's fee payal	ble	Full cover	Full	cover				
i	Prescribed diagnostic imaging tests	HKD20,000 subject to 30% coinsurance	/ USD2,564 subject to 30%	USD3,846 subject to 20%	USD5,769 subject to 20%	HKD60,000 / USD7,692 subject to 20% coinsurance	Full cover	Full	cover				

Benefit	Plan Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	6 – Prime Plan	Se	lect Top-up	Medical P	lan
Limits								Worldwide			Class II	
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
j Prescribed non-surgio cancer treatment	al Policy Year	/ USD10,256 per Policy Year Radiother	USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year nerapy, target	per Policy Year ted therapy,	Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy	Radiotherapy, targeted immunotherap	cover , chemotherapy, d therapy, oy and hormonal erapy				
k Pre- and P Confinement Day case procedure outpatien care	visit, Max. \$3,000 per Policy Year 1 prior outp confinemer 3 follow-up procedure (USD449 per Policy Year patient visit ont / day care out-patient	USD115 per visit, Max. HKD4,500 / USD577 per Policy Year or emergency procedure. visits per contys after disch	USD833 per	visit, Max. HKD10,000 / USD1,282 per Policy Year per y case	Full cover Pre-Confinement / Before Day Case Procedure: All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day) Maximum 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure)	Pre-Confinement Case Procedure: All outpatient days prior to Confinement Procedure, Now isit per day than 30 days Confinement Procedure) Post-Confinement Case Procedure: Max. 12 output (within 90 days)	t visits (within 30 of the visits (within 30 of the visits (within 30 of the visit (was a visit of the visit (was a visit of the visits of the visits of the visits of the visits of the visit of the visits of the visit of visit of the visit	actual an higher) Maximul and 3 pos	e expenses nount reimb x 90% x Ad applic m 1 pre-adn st-hospital f	oursed, wh justment F cable) nission cor	ichever is actor (if

Ben Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	ect Top-up	Medical P	Plan
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
							Post-Confinement / after Day Case Procedure: Maximum 12 outpatient visits (within 90 days after discharge from Hospital/ completion of Day Case Procedure, maximum 1 outpatient visit per day)	maximum 1 o	outpatient visit				
I	Psychiatric treatments	HKD30,000 per Policy Year	/ USD3,846 per Policy Year	USD5,128 per Policy Year	USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year h is applicable	HKD40,000 per Policy Year to hospitals in Hong Kon	Polic	,000 per y Year				
II.	Enhanced Benefits			,				,					
1	Treatments for outpatien kidney dialysi		HKD10,000 / USD1,282 per Policy Year		HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover	Full	cover				
2	Emergency outpatient treatment benefit (accident only)	HKD5,000 / USD641 per Policy Year			HKD30,000 / USD3,846 per Policy Year	Full cover	Full	cover				

Ber Lim	efit	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sel	ect Top-up	Medical P	lan
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
3	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day Max. 180 day:	HKD600 / USD77 per day s per Policy Ye	HKD1,000 / USD128 per day	Full cover	Full	cover	actual an	e expenses nount reiml) x 90% x A (if appl	oursed, wh djustment	ichever is
4	Hospice and palliative care benefit					HKD80,000 / USD10,256 per Policy Year		HKD80,000 per Policy Year	HKD100,000 per Policy Year		`	·	
5	Isolation room	Under Room and Board		ss entitlemen	HKD1,200 / USD154 per day s per Policy Ye t will be the s fit level	day ear	Under Room and Board	Under Roo	m and Board	ι	Jnder Roon	n and Boar	d
6	Post- Confinement home nursing		visit 1 visit p from Ho	USD103 per visit er day, withir	HKD1,200 / USD154 per visit n 90 days afte licy Year	visit	• within 90 days after discharge from Hospital following (i) a surgical procedure or (ii) admission to Intensive Care Unit; home nursing services provided by 1 Registered Nurse per day for a maximum of 60	within 90 dadischarge frollowing (i) procedure of intensive Canursing services for a maximum per Policy Years.	om Hospital a surgical or (ii) admission to are Unit; home vices provided by d Nurse per day um of 60 days				

Be:	Plan nefit its	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sele	ect Top-up	Medical P	lan
Bei	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - C 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
							days per Policy Year						
7	Private nurses' fee							 Maximum 3 Year, subject 	1 Registered				
8	Emergency dental treatment benefit							Full	cover				
9	Pregnancy complications							Full	cover				
10	Stroke rehabilitation treatment benefit												
	(a) Home facility enhancement benefit							HKD30,000 per Incident	HKD50,000 per Incident				
	(b) Stroke ancillary benefit							days after Hospital	HKD1,000 per visit day, within 90 discharge from sits per Policy				

Ben Lim		Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sel	ect Top-up	Medical P	lan
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
	(c) Disability subsidy							HKD3,000 per month	HKD5,000 per month				
	benefit								onths per Incident				
11	Reconstructive						HKD160,000 per		HKD180,000 per				
	surgery						Accident /	Accident / per	Accident / per				
	benefit						per mastectomy	mastectomy	mastectomy				
12	Medical						Specified items: Full	Specified ite	ms: Full cover				
	appliances						cover		ems: HKD100,000				
	benefit						Non-specified items:	per Po	licy Year				
							HKD100,000 per Policy						
40							Year			A 1 1111		f:: f 0	
13	Donor's								er major organ	Additiona	l Death Ben		gan Donor
	benefit								splant tation of heart,		HKD3	5,000	
									, lung or bone				
								•	row)				
14	Post-						HKD1,000 per visit	HKD800 per	HKD1,000 per				
	Confinement/						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	visit	visit				
	Day Case						1 visit per day,	• 1 visit per	day, within 90				
	Procedure						within 90 days	days from	discharge of				
	outpatient						from discharge of		completion of				
	ancillary						Hospital /	Day Case F					
	benefit						completion of		sits per Policy				
							Day Case	Year					
							Procedure	Physiother					
							Max. 30 visits per Boliou Year		nal therapy,				
							Policy Year • Physiotherapy,	speech the	ic treatment and				
							occupational		by, and medical				

Plan Benefit Limits	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical P	lan
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
						therapy, speech therapy, chiropractic treatment and diet therapy, and medical treatment performed by a Chinese Medicine Practitioner	treatment Chinese M Practitione					
Post- Confinement psychiatric outpatient care (applicable to Hong Kong only)							days after Hospital	HKD1,000 per visit day, within 180 discharge from sits per Policy				
16 Treatments for inpatient kidney dialysis III. Other Benefits			Unde	r I. Basic Bend	efits – Item (b)	Miscellaneous charges						
1 Lower room class cash benefit							(applicable to	HKD1,200 per day of Confinement per Policy Year Confinement in d Macau only)				

Ben Lim		Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical P	Plan
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
2	Day Case Procedure cash benefit						 HKD1,200 per Day Case Procedure Max. 10 Day Case Procedures per Policy Year 1 Day Case 	Day Case Procedure Max. 10 Day per Policy Ye	HKD1,200 per Day Case Procedure Case Procedures ear Procedure per day				
3	Designated Family Member daily cash benefit						Procedure per day	Max. 30 days (Payable only Person is Confit for at least 3 co and the Desig Member is also a under anothe Prime Plant Pl	per day per Policy Year if the Insured ned in a Hospital consecutive days gnated Family an Insured Person r Chubb VHIS — an policy) Family Member d's spouse, child, parent/parent-in-				
4	Top up subsidy cash benefit						HKD800 per day of Confinement Max. 90 days per Policy Year	of Confinement	HKD800 per day of Confinement Max. 90 days per Policy Year				
5	Compassionate death benefit / Death benefit	HKD10,000		HKD10,000) / USD1,282		HKD10,000		0,000		HKD1	0,000	

Ben Limi		Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sel	ect Top-up	Medical P	lan
Ben	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
	Accidental death benefit			HKD10,000) / USD1,282		HKD10,000	HKD:	10,000				
	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000/ USD1,282	HKD30,000/ USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD:	10,000		HKD1	0,000	
	Check-up benefit		HKD250 / USD32 per Policy Year	HKD250 / USD32 per Policy Year	HKD400 / USD51 per Policy Year	HKD750 / USD96 per Policy Year							
	Top-up benefit		Optional benefit Ward class entitlement will be the same as the benef level										
	Room and board		HKD850 / HKD1,200 / HKD2,500 / HKD4,000 / USD109 per day day day 80% of expenses starting from the 181st day of confinement per Policy Year										
b)	Miscellaneous charges			ble expenses ir Basic Benefit i									
	Attending doctor's visit fee/Physician's fee		under Basic Benefit item (b) per Policy Year HKD850 / HKD1,200 / HKD2,500 / HKD4,000 / USD109 per USD154 per USD321 per USD513 per day day day 80% of eligible expenses starting from the 181st day of confinement per Policy Year										
	Specialist's fee	under Basic Benefit item (d) per policy year			licy year								
e)	Intensive care												

Ber Lim	Plan efit its	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical F	Plan
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
f)	Surgeon's fee		_	ble expenses in Basic Benefit	•	enses payable licy year							
g)	Anaesthetist's					enses payable							
	fee		under	Basic Benefit i	tem (g) per po	licy year							
h)	Operating					enses payable							
	theatre charges			Basic Benefit i									
i)	Pre-and post-		HKD700 /	HKD900 /	HKD1,200/	HKD2,000 /							
	confinement /		USD90 per	USD115 per	USD154 per	USD256 per							
	day case		visit Max.	visit, Max.	visit, Max.	visit, Max.							
	procedure	HKD3,500 / HKD4,500 / HKD6,500 / HKD10,00											
	outpatient care		USD449 per	USD577 per	USD833 per	USD1,282 per							
			Policy Year	Policy Year	Policy Year	Policy Year							
			80 % of expen Benefit item (or benefits paya	able under Basic							
			-		thatiant visit	or emergency							
				tion per confin									
						nt visits per							
						(within 90 days							
						npletion of day							
			case prod			,							
j)	Companion bed		HKD400 /	HKD400 /	HKD600 /	HKD1,000 /							
			USD51 per	USD51 per	USD77 per	USD128 per							
			day day day day										
		80% of expenses starting from the 181st day of											
			confinement per Policy Year										
k)	Isolation room					HKD2,000 /							
			USD58 per	USD77 per	USD154 per	USD256 per							
		visit visit visit visit											
		80% of expenses starting from the 181st day of											
		confinement per Policy Year											

Pla Benefit Limits	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plar	1	Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Sel	ect Top-up Me	edical Plan
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2	Class I Class I (Private)
I) Post- confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit Up to 15 visits	HKD1,200 / USD154 per visit s per Policy Ye	HKD2,000 / USD256 per visit						
			the 31 st visit v		senefit item (6) after discharge						
m) Treatments for inpatient kidne dialysis	/			arges							
Annual benefit limits for Top- up Benefit		/ USD12,821 per Policy Year	/ USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year						
11 Lifetime benefi limit for Top-up Benefit		(9)	for Top-up be	enefit item (a	1) — (1)						
Maximum Limits per Disability for Top-up Benefit											
12 Room adjustment factor		Room adjust applied to th person choo		as shown be efit payable a ward of w	if the insured nich the ward	Room adjustment factor, as shown below, will be applied if the insured person chooses to stay in a ward of which the ward class is	the insured pers	ill be applied if on chooses to which the ward an the one the	case wher	e the actual cla ent is above t o:	be applicable in iss of ward during he class of ward
		Ward class entitlement	Ward cl during confine	ad	oom justment ctor	higher than the one the insured person is entitled to:	· ·	Basic Benefit –	entitleme Ward		adjustment nt factor

Plan Benefit Limits	Chubb VHIS – Standard Plan		Chubb VH	S – Flexi Pla	n	Chubb VHIS – Superb Plan Not applicable		uperb	Worldwide			Select Top-up Medical Plan			lan
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not	t applica	ble	Asia (Plan 1)		Vorldwide cluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
		Classic / War	Private above	or 25 50 Private 25	0% 5% 0% 5% 0%	Applicate Benefit - & (I) and Benefit - 12) Ward class entitle ment General Ward	– item (a l II. Enha) to (j) nced	semi- Private Al	efit — it and class uring unfinement ivate pove ivate pove ivate	em (3, 7, 9,	Semi- Private	Private Private	259	
IV. Limits 1 Annual benefit limits	HKD420,000 per Policy Year • I. Basic Benefits: item (a) to (I)	per Policy Year	/ USD76,923 per Policy Year nefits: item (a		/ HKD1,000,000 / USD128,205 per Policy Year	I. Bas to (I) II. Enl Item (12) 8	00,000 pe Year ic Benefits: nanced Ber (1) to (3), (& (14) her Benefi	item (a) nefits: 5), (11),	II. Enhanced (15) III. Other Be	r pe efits: ite d Benefi enefits: I	ts: Item (1) to tem (1) to (4)				
2 Lifetime benefit limits									HKD40,000,00 per life I. Basic Ben II. Enhanced (15)	efits: ite	D60,000,000 per life m (a) to (I) ts: Item (1) to		hkd900,000 per life benefits afte ch the Insure		

	Plan nefit nits	Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan			IS – Superb lan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical P	lan
Ве	nefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not ap	plicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
									• III. Other Bene	fits: Item (1) to (4)				
3	Deductible						HKD50 HKD100,00	KD25,000 / 0,000 / 00 per Policy	HKD100,000 / I	00 / HKD50,000 / HKD150,000 per y Year	HKD25,000	HKD50,000	HKD50,000	HKD80,000
							 I. Basic B (a) to (I) II. Enhan Item (1) 	enefits: item ced Benefits: to (3), (6),		enefits: Item (1) to	D	eductible pe	Confineme	nt
<u> </u>							(11), (12							
4	Back-You-Up						Back-You-U	-						
	Deductible						for Eligible	is applicable						
							incurred in	•						
							Hospital Cla							
							above and i							
							list of the d	esignated						
							hospitals ar							
							nursing exp							
							mainland C	hina.						
					Deductible	Back-You- Up Deductible								
							HKD0	HKD0						
							HKD25,000 HKD50,000	HKD0 HKD25,000						
							HKD	HKD						
							100,000 • L Basic Be	50,000 enefits: item (a)						
							to (k)	.nemis. item (a)						

Plan Benefit Limits	Chubb VHIS – Standard Plan		Chubb VH	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical F	Plan
Benefit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
						• II. Enhanced Benefits: Item (1) to (3), (6), (11), (12) & (14)						
5 Overall Annual Limit									HKD180,000	HKD180,000	HKD550,000	HKD1,100,000
V. Others												
1 No claim discount							Appli No claims period immediately prior to the Policy's Renewal (Claim- free Period)	No claims premium discount percentage				
							3 consecutive Policy Years 4 consecutive Policy Years 5 or more consecutive Policy Years	5% 10% 15%				
2 Reduction of Deductible						 Applicable within 31 days before or after the policy anniversary. Increase of deductible can be requested at any renewal date at any age, while the reduction of deductible can be requested 	 before or aft anniversary. Increase of d requested at date at any a 	leductible can be any renewal age, while the deductible can upon the when the led age of				

Benefit Limits		Chubb VHIS – Standard Plan		Chubb VHI	S – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	– Prime Plan	Se	lect Top-up	Medical P	lan
Benefit	Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - 1 (Ward)	Class III - 2 (Ward)	Class II (Semi- Private)	Class I (Private)
							upon the renewal date when the Insured attained age of 50/55/60/65/70/ 75/80. Reduction of renewal without underwriting can be exercised once only during the lifetime of the customer.	underwritin exercised <u>or</u>	f renewal without g can be nce only during of the customer.				
hos	shless spitalization vice						Available (Hong Kong, Macau, mainland China)	(Hong Kong, N	ilable 1acau, mainland ina)				
4 Alte	ernative dical advice vice / cond dical nion asultation						Available		ilable				
5 Mai Chir med com	inland na prestige dical npanion vice						Available						

Ber Lim		Chubb VHIS – Standard Plan		Chubb VH	IS – Flexi Plan		Chubb VHIS – Superb Plan	Chubb VHIS	5 – Prime Plan	Select 1	Гор-ир М	edical P	lan
Ber	efit Level	Not applicable	Classic	Ward	Semi- Private	Private	Not applicable	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III - Class 1 (Ward) (W	s III - 2	Class II (Semi- rivate)	Class I (Private)
6	Specialist medical referral and appointment						Available						
7	Local emergency medical escort service						Available						
8	Medical Green Channel						Available						
9	Emergency assistance service		(Worldwide		ailable medical assist	ance services)	Available (Emergency medical assistance service in designated GBA cities)	(Worldwide eme	ilable ergency assistance vices)	(Worldwid	Availab e emerge service:	ncy assis	stance
	Follow-up consultation 24/7 hotline						Available	Avia	ilable				
	Critical illness case assistance services								ilable				
13	Child Discount							Till the Insured	campaign basis) I Person reaches e 17				

Contact Us

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2894 9833

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December 2025