

CHUBB®

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 – Flexi Plan
3. Chubb VHIS – Standard Plan
4. VHIS Series – Flexi Plan (SMM) (ceased from new business)
5. VHIS Series – Flexi Plan (Superior) (ceased from new business)

II. Other medical plans (non-VHIS)

1. Chubb Assured Medical Series
2. 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:
 - **Per Year:** A maximum amount covered in each policy year.
 - **Lifetime:** A total maximum payout over your entire lifetime.
 - **Per Disability:** A maximum amount covered for each disability.
 - **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.

2. Cost-Sharing:

- **Out-of-pocket Costs:** This refers to the amount you pay for covered medical expenses. It typically includes:
 - **Deductible:** The initial amount you pay before the plan starts covering the expenses.
 - **Coinsurance:** A specified percentage of covered expenses you share with the insurer after the deductible is met.

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.

- **Plan Structure:**
 - **With Deductible/Coinsurance:** Your plan likely has these features, and expenses exceeding these amounts are typically covered by the plan.
 - **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.

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.

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 – Prime Plan	Chubb Assured Medical Series	Select Top-up Medical Plan
Basic Plan / Rider	Basic Plan	Basic Plan	Basic Plan	Basic Plan	Basic Plan/ Rider
Policy Currency	HKD	HKD / USD	HKD	HKD	HKD / USD
Issue 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	To age 100 of the Insured Person		To age 128 of the Insured Person	To age 128 of the Insured Person	To age 100 of the Insured Person
Benefit Term	To age 100 of the Insured Person		To age 128 of the Insured Person	To age 128 of the Insured Person	To age 100 of the Insured Person
Area of Coverage	<ul style="list-style-type: none"> Worldwide (except for psychiatric treatments for Hong Kong only) 	<ul style="list-style-type: none"> Asia¹ and Worldwide excluding USA (except for psychiatric treatments for Hong Kong only) 	<ul style="list-style-type: none"> Asia¹, Worldwide excluding USA², Worldwide (depends on benefit level) 	<ul style="list-style-type: none"> Worldwide (unless otherwise specified) 	
Waiting Period	<ul style="list-style-type: none"> Accident & sickness: Nil Unknown Pre-existing Conditions: 1 year HIV/AIDS related:5 years 	<ul style="list-style-type: none"> Accident & sickness: Nil Unknown Pre-existing Conditions:30 days HIV/AIDS related:5 years Pregnancy complications: 12 months 	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Accident: Nil Sickness: 30 days Illness of tonsils, adenoid, hernia, or a Disease particular to the female generative organs: 120 days. 	

¹ “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.

² “Worldwide excluding USA” means anywhere in the world excluding the United States of America and US Minor Outlying Islands.

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.

Congenital conditions	Covered (except manifested or diagnosed before Age 8 of the Insured Person)			Covered (except manifested or diagnosed on or before Age 12 of the Insured Person)	
Unknown Pre-existing Conditions	Policy Year	Reimbursement arrangement	Period	Reimbursement arrangement	Not covered
	1 st	No coverage	First 30 day	No coverage	
	2 nd	25%	From 31 st day onwards	100%	
	3 rd	50%			
4 th onwards	100%			Not covered	
Prescribed Diagnostic Imaging Tests	Yes Subject to 20% - 30% coinsurance "CT" scan / "MRI" scan / "PET" scan / PET-CT combined / PET-MRI combined			Yes Full cover "CT" scan / "MRI" scan / "PET" scan	Yes 90% of the Eligible Medical Expenses
Psychiatric treatments	Yes (cover HK only)			Yes	Not covered
Kidney dialysis	Not covered	Yes Outpatient only	Yes Outpatient only	Yes Inpatient & Outpatient	<u>Not covered</u>
Suicide clause	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide	Not cover the medical expenses arising from suicide
Incontestability clause	Nil	Nil	Nil	Nil	<u>Basic Plan</u> : Yes, 2 years <u>Rider</u> : Follow attaching basic plan
Reinstatement clause	Not available	Not available	Not available	Available, within 3 years	<u>Basic Plan</u> : Available, within 3 years <u>Rider</u> : Follow attaching basic plan
Change of country of residence clause	Yes	Yes	Yes	Yes	No
Change of occupation clause	Yes	Yes	Yes	No	No
Benefit Limit	Per Policy Year (except specified items)			Per Policy Year (except specified items)	
Guaranteed Conversion Right	Not available			Available, policy inforce at least 3 years to convert to new medical plan at Insured's age 50/55/60/65	

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.

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

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)	
Ward Class		No restriction	No restriction Certain benefit items are subject to the ward class entitlement				Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Standard Private room, except Hong Kong, Macau or mainland China: Semi-private room	Standard Private room	Standard Private room	
I. Basic Benefits												
a	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			
			Max. 180 days per Policy Year									
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 appliances benefit” under (II) Enhanced benefits)		Full cover			
c	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	HKD4,000 / USD513 per day	Full cover		Full cover			
			Max. 180 days per Policy 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 per Policy Year	Full cover		Full cover			

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
e	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 Max. 30 days per Policy Year		
			Max. 90 days per Policy Year								
f	Surgeon's fee	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover		Full cover (including Day Case Surgery)		
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821					
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692					
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846					
	• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538					
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover		Full cover		
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover		Full cover		
i	Prescribed diagnostic imaging tests	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		<u>Advanced diagnostic imaging benefit</u> Full Cover (within 30 days before Confinement or within 90 days immediately following discharge from Hospital)		
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year	HKD80,000 / USD10,256 per Policy Year	HKD80,000 / USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover		<u>Cancer Treatment Benefit</u> Full Cover (inpatient and/or outpatient treatments)		

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
		Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy	Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy				Radiotherapy, chemotherapy, targeted therapy, immunotherapy, and hormonal therapy		Chemotherapy, targeted therapy, radiotherapy, gamma knife, cyber-knife, immunotherapy, proton therapy, hormonal therapy		
k	Pre- and Post-Confinement / Day case procedure outpatient care	HKD580 per visit, Max. HKD3,000 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	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover <u>Pre-Confinement / Before Day Case Procedure:</u>		Full cover <u>Pre-Confinement / Before Day Case Procedure:</u>		
		<ul style="list-style-type: none"> 1 prior outpatient visit or emergency consultation per confinement / day care procedure. 3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 					<ul style="list-style-type: none"> 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) 		<ul style="list-style-type: none"> All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, maximum 1 outpatient visit per day) 		
							<u>Post-Confinement / after Day Case Procedure:</u>		<u>Post-Confinement / after Day Case Procedure:</u>		
							<ul style="list-style-type: none"> Maximum 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 		<ul style="list-style-type: none"> All outpatient visits (within 60 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 		
									Aggregate Pre- & Post- visits (up to 30 visits per Policy Year)		
l	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD50,000 per Policy Year		HKD50,000		
		Psychiatric treatment which is applicable to hospitals in Hong Kong only									

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
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		<u>Kidney Dialysis Benefit</u> Full Cover (inpatient and/or outpatient 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 Cover		
3	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover		Full Cover		
			Max. 180 days per Policy Year								
4	Hospice and palliative care benefit		HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 per Policy Year	HKD80,000 / USD10,256 per Policy Year	HKD80,000 per Policy Year	HKD100,000 per Policy Year	HKD180,000 per lifetime (including home care treatment HKD50,000)	HKD280,000 per lifetime (including home care treatment: HKD80,000)	
									within 90 days after the discharge from hospital		
5	Isolation room	Under Room and Board	HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board		Under Room and Board		
			Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level								

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
6	Post-Confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover		<u>Post-Hospitalization / Day Surgery Home Nursing Fee Full Cover</u>		
			<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 				<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> within 90 days immediately following discharge from Hospital or Day Surgery performed Max. 30 days per Policy Year) 	<ul style="list-style-type: none"> within 90 days immediately following discharge from Hospital or Day Surgery performed Max. 60 days per Policy Year 		
7	Private nurses' fee						<ul style="list-style-type: none"> Full cover Max. 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day 	<ul style="list-style-type: none"> Full cover Max. 30 days per Policy Year, Max. of 1 Registered Nurse during any given time slot 			
8	Emergency dental treatment benefit						Full cover	Full Cover			
9	Pregnancy complications						Full cover				

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
10	Stroke rehabilitation treatment benefit										
	(a) Home facility enhancement benefit						HKD30,000 per Incident	HKD50,000 per Incident	HKD30,000 per lifetime	HKD50,000 per lifetime	
									within 90 days immediately following discharge from Hospital		
	(b) Stroke ancillary benefit						HKD800 per visit	HKD1,000 per visit	HKD800 per visit	HKD1,000 per visit	
							<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 		<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 45 visits per Policy Year 		
(c) Disability subsidy benefit							HKD3,000 per month	HKD5,000 per month	HKD3,000 per month	HKD5,000 per month	
							Max. 24 months per Incident		Max. 24 months per lifetime		
11	Reconstructive surgery benefit						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 items: Full cover Non-specified items: HKD100,000 per lifetime		
13	Donor's benefit						HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		HKD500,000 per lifetime (organ transplantation of heart, kidney, liver, lung, pancreas or bone marrow)		
14	Post-Confinement/Day Case Procedure outpatient ancillary benefit						HKD800 per visit	HKD1,000 per visit	HKD800 per visit	HKD1,000 per visit	
								<ul style="list-style-type: none"> 1 visit per day, within 90 days from discharge of Hospital / completion of Day Case Procedure 	<ul style="list-style-type: none"> 1 visit per day, within 90 days immediately following discharge from Hospital or Day Surgery performed 		

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
							<ul style="list-style-type: none"> Max. 30 visits per Policy Year Physiotherapy, occupational therapy, speech therapy, chiropractic treatment and diet therapy provided by Registered Dietitian, and medical treatment performed and/or medicines prescribed by a Chinese Medicine Practitioner 	<ul style="list-style-type: none"> Max. 30 visits per Policy Year Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Dietician/ Homeopathic Therapist/ Chinese Medicine Practitioner 			
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)						HKD800 per visit <ul style="list-style-type: none"> 1 visit per day, within 180 days after discharge from Hospital max 10 visits per Policy Year 	HKD1,000 per visit			
III. Other Benefits											
1	Lower room class cash benefit						HKD800 per day Max. 30 days per Policy Year (applicable to Confinement in Hong Kong and Macau only)	HKD1,200 per day Max. 30 days per Policy Year (applicable to Confinement in Hong Kong or Macau)	HKD800 per day Max. 30 days per Policy Year (applicable to Confinement in Hong Kong or Macau)	HKD1,200 per day Max. 30 days per Policy Year (applicable to Confinement in Hong Kong or Macau)	HKD1,600 per day Max. 30 days per Policy Year (applicable to Confinement in Hong Kong or Macau)
2	Day Case Procedure cash benefit						HKD1,000 per Day Case Procedure <ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 	HKD1,200 per Day Case Procedure <ul style="list-style-type: none"> Max. 2 procedures per Policy Year 	HKD800 per procedure Max. 2 procedures per Policy Year	HKD1,200 per procedure Max. 2 procedures per Policy Year	HKD1,600 per procedure Max. 2 procedures per Policy Year
3	Designated Family Member daily cash benefit						HKD800 per day Max 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an	<u>Caregiver Daily Cash Benefit</u> HKD800 per day Max. 30 days per Policy Year			

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
							Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother, sister, parents, parents-in-law</i>	(Payable only if the Insured Person is Confined in a Hospital for 3 or more days) <i>* Caregiver refers Insured's spouse, child(ren), parents or parents-in-law.</i>			
4	Top up subsidy cash benefit						HKD600 per day of Confinement Max. 90 days per Policy Year				
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282				HKD10,000	HKD100,000	HKD150,000		
6	Accidental death benefit		HKD10,000 / USD1,282				HKD10,000	HKD100,000	HKD150,000		
7	Medical negligence benefit		HKD10,000 / USD1,282	HKD10,000 / USD1,282	HKD30,000 / USD3,846	HKD50,000 / USD6,410	HKD10,000	HKD100,000	HKD150,000		
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		Optional benefit Ward class entitlement will be the same as the benefit level								
a)	Room and board		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day					
			80% of expenses starting from the 181 st day of confinement per Policy Year								
b)	Miscellaneous charges		80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year								
c)	Attending doctor's visit fee/Physician's fee		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day					

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.

Benefit Limits	Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
	Benefit Level	Not applicable	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
			80% of eligible expenses starting from the 181 st day of confinement per Policy Year								
d)	Specialist's fee		80% of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year								
e)	Intensive care		HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day					
			80% of expenses starting from the 91 st day of confinement per Policy Year								
f)	Surgeon's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year								
g)	Anaesthetist's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year								
h)	Operating theatre charges		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year								
i)	Pre-and post-confinement / day case procedure outpatient care		HKD700 / USD90 per visit max	HKD900 / USD115 per visit, max	HKD1,200 / USD154 per visit, max	HKD2,000 / USD256 per visit, max					
			HKD3,500 / USD449 per Policy Year	HKD4,500 / USD577 per Policy Year	HKD6,500 / USD833 per Policy Year	HKD10,000 / USD1,282 per Policy Year					
			80% of expenses in excess of benefits payable under Basic Benefit item (k) for:								
			<ul style="list-style-type: none"> 1 additional prior outpatient visit or emergency consultation per confinement / day case procedure 3 additional follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 								
j)	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day					

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
		Not applicable	80% of expenses starting from the 181 st day of confinement per Policy Year								
k)	Isolation room		HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day					
			80% of expenses starting from the 181 st day of confinement per Policy Year								
l)	Post-confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit					
			Up to 15 visits per Policy Year 80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital								
10	Annual benefit limits for Top-up Benefit		HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year					
			for Top-up benefit item (a) – (l)								
11	Lifetime benefit limit for Top-up Benefit										
12	Room adjustment factor		<u>(applicable for To-up Benefit)</u> Room adjustment factor, as shown below, will be applied to the top-up benefit payable 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:				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 higher than the one the insured person is entitled to:		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 higher than the one the insured person is entitled to:		
			Ward class entitlement	Ward class during confinement	Room adjustment factor	Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 7, 9, 11 - 13)		(a) Applicable to Plan 1 and Plan 2:			
			Classic / Ward	Semi-Private	50%			Ward class entitlement	Ward class during confinement	Room adjustment factor	
				Private or above	25%						

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan			Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)		Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable										
			Semi-Private	Private	50%	Ward class entitlement	Ward class during confinement	Room adjustment factor	Private	Above Private	25%	
			Private	Above Private	50%				(b) applicable to Plan 3			
						Semi-Private	Private	50%	Ward class entitlement	Ward class during confinement	Room adjustment factor	
							Above Private	25%	China (incl HK, Macau)	Private	50%	
							Private	25%	Semi-Private	Above Private	25%	
									Asia (except China, HK, Macau)	Above Private	25%	
									Private			
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)								HKD800 per day	HKD1,200 per day	HKD1,600 per day	
									Max. 30 days per Policy Year			
14	HIV / AIDS Treatment Benefit								HKD800,000 per lifetime	HKD1,000,000 per lifetime		
15	Surgery on Organ Transplantation Benefit								Incurred by the Insurer: Full Cover			

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
IV. Limits											
1	Annual benefit limits	HKD420,000 per Policy Year • I. Basic Benefits: item (a) to (I)	HKD500,000 / USD64,103 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: item (1) to (6)	HKD600,000 / USD76,923 per Policy Year	HKD800,000 / USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD10,000,000 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	HKD15,000,000 per Policy Year	HKD10,000,000 per Policy Year • All benefit items except Other Benefits (5) to (7)	HKD15,000,000 per Policy Year	HKD20,000,000 per Policy Year
2	Lifetime benefit limits						HKD40,000,000 per life • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	HKD60,000,000 per life	HKD30,000,000 per life • All benefit items except Other Benefits (5) to (7)	HKD45,000,000 per life	HKD60,000,000 per life
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15)		HKD0 / HKD25,000 / HKD50,000 per Policy Year • All benefit items except Other Benefits (1) to (3), (5) to (7), (13) and Day Surgery Benefit,		
V. Others											
1	No claim discount						Applicable				
							No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage			
							3 consecutive Policy Years	5%			
							4 consecutive Policy Years	10%			
							5 or more consecutive Policy Years	15%			

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)	
2	No claim deductible dollars	Not applicable							Applicable			
									No Claim Period			
									Policy Year	Annual Deductible reduced by	Policy Year	Annual Deductible reduced by
									1	N/A	11	50%
									2	N/A	12	N/A
									3	10%	13	60%
									4	N/A	14	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
											21	100%
									<ul style="list-style-type: none"> No claim deductible will not be affected by the payment of Hospital Cash Benefit, Lower Room Class Cash Benefit, Caregiver Daily Cash Benefit, Day Surgery Benefit and Day Surgery Cash Benefit 			
3	Reduction of Deductible							<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Applicable within 31 days before or after the policy anniversary following the Insured attained age of 50/55/60/65. Exercise <u>once</u> only during the lifetime of the customer. 			

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Chubb Assured Medical Series		
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Asia (Plan 3)	Worldwide Excluding US (Plan 2)	Worldwide (Plan 1)
Benefit Level		Not applicable									
4	Waiver of annual deductible (Attentive care benefit)									Waiver of Annual Deductible (if any) on diagnosed 14 Designated Critical Illnesses in respect of such Confinement and/or Treatment	
5	Worldwide emergency assistance services		Available				Available		Available		
6	Second medical opinion / Alternative medical advice service						Available		Alternative Medical Service Available		
7	Cashless hospitalization arrangement						Available (Hong Kong, Macau, mainland China)		Available (Hong Kong, Macau, mainland China and Overseas)		
8	Specialist network								Available		
9	24/7 hotline						Available		Available		
10	Critical illness case assistance services						Available				
11	Child Discount						Available (on campaign basis) Till the Insured Person reaches Age 17		Available Till the Insured Person reaches Age 10		

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.

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

Plan		Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan					
Benefit Limits														
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)		
Entitled Ward Class		No restriction	No restriction Certain benefit items are subject to the ward class entitlement				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														
a	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		All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)					
			Max. 180 days per Policy Year											
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 appliances benefit” under (II) Enhanced benefits)							
c	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	HKD4,000 / USD513 per day	Full cover							
			Max. 180 days per Policy 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 per Policy Year	Full cover							
e	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							
			Max. 90 days per Policy Year											

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	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	Per surgery	Per surgery	Per surgery	Per surgery	Per surgery	Full cover					
	• Complex	HKD50,000	HKD50,000 / USD6,410	HKD60,000 / USD7,692	HKD75,000 / USD9,615	HKD100,000 / USD12,821	All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)					
	• Major	HKD25,000	HKD25,000 / USD3,205	HKD30,000 / USD3,846	HKD40,000 / USD5,128	HKD60,000 / USD7,692						
	• Intermediate	HKD12,500	HKD12,500 / USD1,603	HKD15,000 / USD1,923	HKD20,000 / USD2,564	HKD30,000 / USD3,846						
• Minor	HKD5,000	HKD5,000 / USD641	HKD6,000 / USD769	HKD8,000 / USD1,206	HKD12,000 / USD1,538							
g	Anesthetist's fee	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover					
h	Operating theatre charges	35% of surgeon's fee payable	35% of surgeon's fee payable				Full cover					
i	Prescribed diagnostic imaging tests	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					
j	Prescribed non-surgical cancer treatments	HKD80,000 per Policy Year Radiotherapy, chemotherapy,	HKD80,000 / USD10,256 per Policy Year	HKD80,000 / USD10,256 per Policy Year	HKD110,000 / USD14,103 per Policy Year	HKD160,000 / USD20,513 per Policy Year	Full cover Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy					

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
		targeted therapy, immunotherapy and hormonal therapy	Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy									
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	HKD2,000 / USD256 per visit, Max. HKD10,000 / USD1,282 per Policy Year	Full cover					
			<ul style="list-style-type: none"> 1 prior outpatient visit or emergency consultation per confinement / day care procedure. 3 follow-up out-patient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 				<u>Pre-Confinement / Before Day Case Procedure:</u> <ul style="list-style-type: none"> All outpatient visits (within 30 days prior to Confinement/Day Case Procedure, Max. 1 outpatient visit per day) Max. 1 outpatient visit (more than 30 days prior to Confinement / Day Case Procedure) <u>Post-Confinement / after Day Case Procedure:</u> <ul style="list-style-type: none"> Max. 12 outpatient visits (within 90 days after discharge from Hospital/completion of Day Case Procedure, maximum 1 outpatient visit per day) 					All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable) Maximum 1 pre-admission consultation and 3 post-hospital follow-up treatments
l	Psychiatric treatments	HKD30,000 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD40,000 / USD5,128 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD90,000 / USD11,538 per Policy Year	HKD50,000 per Policy Year					
		Psychiatric treatment which is applicable to hospitals in Hong Kong only										
II. Enhanced Benefits												
1	Treatments for outpatient kidney dialysis		HKD10,000 / USD1,282	HKD30,000 / USD3,846 per Policy Year	HKD60,000 / USD7,692 per Policy Year	HKD100,000 / USD12,821 per Policy Year	Full cover					

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	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									
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					
3	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day	Full cover		All eligible expenses (less deductible and actual amount reimbursed, whichever is higher) x 90% x Adjustment Factor (if applicable)			
			Max. 180 days per Policy Year									
4	Hospice and palliative care benefit		HKD15,000 / USD1,923 per Policy Year	HKD30,000 / USD3,846 per Policy Year	HKD50,000 / USD6,410 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	HKD450 / USD58 per day	HKD600 / USD77 per day	HKD1,200 / USD154 per day	HKD2,000 / USD256 per day	Under Room and Board		Under Room and Board			
			Max. 180 days per Policy Year Ward class entitlement will be the same as the benefit level									
6	Post-Confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit	Full cover					
			<ul style="list-style-type: none"> 1 visit per day, within 90 days after discharge from Hospital Max. 30 visits per Policy Year 			<ul style="list-style-type: none"> 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 						

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
							Registered Nurse per day for a maximum of 60 days per Policy Year					
7	Private nurses' fee						Full cover • Maximum 30 days per Policy Year, subject to service provided by 1 Registered Nurse per day					
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						HKD800 per visit	HKD1,000 per visit	• 1 visit per day, within 90 days after discharge from Hospital • Max. 30 visits per Policy Year			
	(c) Disability subsidy benefit						HKD3,000 per month	HKD5,000 per month	Maximum 24 months per Incident			
11	Reconstructive surgery benefit						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					

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
13	Donor's benefit						HKD500,000 per major organ transplant (for transplantation of heart, kidney, liver, lung or bone marrow)		Additional Death Benefit For Organ Donor HKD3,000			
14	Post-Confinement/Day Case Procedure outpatient ancillary benefit						HKD800 per visit	HKD1,000 per visit				
							<ul style="list-style-type: none"> 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 therapy provided by Registered Dietitian, and medical treatment performed and/or medicines prescribed by a Chinese Medicine Practitioner 					
15	Post-Confinement psychiatric outpatient care (applicable to Hong Kong only)						HKD800 per visit	HKD1,000 per visit				
							<ul style="list-style-type: none"> 1 visit per day, within 180 days after discharge from Hospital Max. 10 visits per Policy Year 					
III. Other Benefits												
1	Lower room class cash benefit						HKD800 per day of Confinement	HKD1,200 per day of Confinement				
							Max. 30 days per Policy Year (applicable to Confinement in Hong Kong and Macau only)					
2	Day Case Procedure cash benefit						HKD1,000 per Day Case Procedure	HKD1,200 per Day Case Procedure				

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
							<ul style="list-style-type: none"> Max. 10 Day Case Procedures per Policy Year 1 Day Case Procedure per day 					
3	Designated Family Member daily cash benefit						HKD800 per day Max. 30 days per Policy Year (Payable only if the Insured Person is Confined in a Hospital for at least 3 consecutive days and the Designated Family Member is also an Insured Person under another Chubb VHIS – Prime Plan policy) <i>* Designated Family Member refers to Insured's spouse, child, brother/sister, parent/parent-in-law</i>					
4	Top up subsidy cash benefit						HKD600 per day of Confinement Max. 90 days per Policy Year					
5	Compassionate death benefit / Death benefit	HKD10,000	HKD10,000 / USD1,282				HKD10,000		HKD10,000			
6	Accidental death benefit		HKD10,000 / USD1,282				HKD10,000					
7	Medical negligence benefit		HKD50,000 / USD6,410	HKD10,000	HKD50,000 / USD6,410	HKD10,000	HKD50,000 / USD6,410		HKD10,000			
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		Optional benefit Ward class entitlement will be the same as the benefit level									

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
a)	Room and board		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day						
			80% of expenses starting from the 181 st day of confinement per Policy Year									
b)	Miscellaneous charges		80% of eligible expenses in excess of expenses payable under Basic Benefit item (b) per Policy Year									
c)	Attending doctor's visit fee/Physician's fee		HKD850 / USD109 per day	HKD1,200 / USD154 per day	HKD2,500 / USD321 per day	HKD4,000 / USD513 per day						
			80% of eligible expenses starting from the 181 st day of confinement per Policy Year									
d)	Specialist's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (d) per policy year									
e)	Intensive care		HKD3,500 / USD449 per day	HKD5,000 / USD641 per day	HKD7,500 / USD962 per day	HKD10,000 / USD1,282 per day						
			80% of expenses starting from the 91 st day of confinement per Policy Year									
f)	Surgeon's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (f) per policy year									
g)	Anaesthetist's fee		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (g) per policy year									
h)	Operating theatre charges		80 % of eligible expenses in excess of expenses payable under Basic Benefit item (h) per policy year									
i)	Pre-and post-confinement / day case procedure outpatient care		HKD700 / USD90 per visit Max.	HKD900 / USD115 per visit, Max.	HKD1,200 / USD154 per visit, Max.	HKD2,000 / USD256 per visit, Max.						
			HKD3,500 / USD449 per Policy Year	HKD4,500 / USD577 per Policy Year	HKD6,500 / USD833 per Policy Year	HKD10,000 / USD1,282 per Policy Year						

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan				
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)	
Benefit Level		Not applicable											
			80 % of expenses in excess of benefits payable under Basic Benefit item (k) for:										
			<ul style="list-style-type: none"> 1 additional prior outpatient visit or emergency consultation per confinement / day case procedure 3 additional follow-up outpatient visits per confinement / day case procedure (within 90 days after discharge from hospital or completion of day case procedure) 										
j)	Companion bed		HKD400 / USD51 per day	HKD400 / USD51 per day	HKD600 / USD77 per day	HKD1,000 / USD128 per day							
			80% of expenses starting from the 181 st day of confinement per Policy Year										
k)	Isolation room		HKD450 / USD58 per visit	HKD600 / USD77 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit							
			80% of expenses starting from the 181 st day of confinement per Policy Year										
l)	Post-confinement home nursing		HKD500 / USD64 per visit	HKD800 / USD103 per visit	HKD1,200 / USD154 per visit	HKD2,000 / USD256 per visit							
			Up to 15 visits per Policy Year										
			80% of expenses in excess of Enhanced Benefit item (6) starting from the 31 st visit within 90 days after discharge from hospital										
10	Annual benefit limits for Top-up Benefit		HKD100,000 / USD12,821 per Policy Year	HKD180,000 / USD23,077 per Policy Year	HKD250,000 / USD32,051 per Policy Year	HKD500,000 / USD64,103 per Policy Year							
			for Top-up benefit item (a) – (l)										
11	Lifetime benefit limit for Top-up Benefit												

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.

Benefit Limits		Plan	Chubb VHIS – Standard Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan																																								
Benefit Level		Not applicable	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)																																						
	Maximum Limits per Disability for Top-up Benefit																																																	
12	Room adjustment factor		<p>(applicable for To-up Benefit)</p> <p>Room adjustment factor, as shown below, will be applied to the top-up benefit payable 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:</p> <table border="1"> <thead> <tr> <th>Ward class entitlement</th> <th>Ward class during confinement</th> <th>Room adjustment factor</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Classic / Ward</td> <td>Semi-Private</td> <td>50%</td> </tr> <tr> <td>Private or above</td> <td>25%</td> </tr> <tr> <td rowspan="2">Semi-Private</td> <td>Private</td> <td>50%</td> </tr> <tr> <td>Above Private</td> <td>25%</td> </tr> <tr> <td>Private</td> <td>Above Private</td> <td>50%</td> </tr> </tbody> </table>				Ward class entitlement	Ward class during confinement	Room adjustment factor	Classic / Ward	Semi-Private	50%	Private or above	25%	Semi-Private	Private	50%	Above Private	25%	Private	Above Private	50%	<p>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 higher than the one the insured person is entitled to:</p> <p>Applicable to I. Basic Benefit – item (a) to (j) & (l) and II. Enhanced Benefit – item (3, 7, 9, 11 - 13)</p> <table border="1"> <thead> <tr> <th>Ward class entitlement</th> <th>Ward class during confinement</th> <th>Room adjustment factor</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Semi-Private</td> <td>Private</td> <td>50%</td> </tr> <tr> <td>Above Private</td> <td>25%</td> </tr> <tr> <td>Private</td> <td>Above Private</td> <td>25%</td> </tr> </tbody> </table>		Ward class entitlement	Ward class during confinement	Room adjustment factor	Semi-Private	Private	50%	Above Private	25%	Private	Above Private	25%	<p>Adjustment Factor will be applicable in case where the actual class of ward during confinement is above the class of ward entitled to:</p> <table border="1"> <thead> <tr> <th>Ward class entitlement</th> <th>Ward class during confinement</th> <th>Room adjustment factor</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Ward</td> <td>Semi-Private</td> <td>50%</td> </tr> <tr> <td>Private</td> <td>25%</td> </tr> <tr> <td>Semi-Private</td> <td>Private</td> <td>50%</td> </tr> </tbody> </table>				Ward class entitlement	Ward class during confinement	Room adjustment factor	Ward	Semi-Private	50%	Private	25%	Semi-Private	Private	50%
Ward class entitlement	Ward class during confinement	Room adjustment factor																																																
Classic / Ward	Semi-Private	50%																																																
	Private or above	25%																																																
Semi-Private	Private	50%																																																
	Above Private	25%																																																
Private	Above Private	50%																																																
Ward class entitlement	Ward class during confinement	Room adjustment factor																																																
Semi-Private	Private	50%																																																
	Above Private	25%																																																
Private	Above Private	25%																																																
Ward class entitlement	Ward class during confinement	Room adjustment factor																																																
Ward	Semi-Private	50%																																																
	Private	25%																																																
Semi-Private	Private	50%																																																
13	Hospital cash benefit (in general ward in HK hospitals)																																																	
14	HIV / AIDS Treatment Benefit																																																	
15	Surgery on Organ Transplantation Benefit																																																	

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III -2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
IV. Limits												
1	Annual benefit limits	HKD420,000 per Policy Year • I. Basic Benefits: item (a) to (I)	HKD500,000 / USD64,103 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: item (1) to (6)	HKD600,000 / USD76,923 per Policy Year	HKD800,000 / USD102,564 per Policy Year	HKD1,000,000 / USD128,205 per Policy Year	HKD10,000,000 per policy year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	HKD15,000,000 per policy year				
2	Lifetime benefit limits						HKD40,000,000 per life • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15) • III. Other Benefits: Item (1) to (4)	HKD60,000,000 per life	HKD900,000 per life	HKD2,750,000 per life	HKD5,500,000 per life	Aggregate benefits after policy anniversary at which the Insured attains age 75
3	Deductible						HKD0 / HKD25,000 / HKD50,000 / HKD100,000 / HKD150,000 per Policy Year • I. Basic Benefits: item (a) to (I) • II. Enhanced Benefits: Item (1) to (15)		HKD25,000	HKD50,000	HKD50,000	HKD80,000 Deductible per Confinement
4	Overall Limit per Disability											
5	Overall Annual Limit								HKD180,000	HKD550,000	HKD1,100,000	
V. Others												
1	No claim discount						Applicable					
							No claims period immediately prior to the Policy's Renewal (Claim-free Period)	No claims premium discount percentage				
							3 consecutive Policy Years	5%				
							4 consecutive	10%				

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
							Policy Years 5 or more consecutive Policy Years	15%				
2	No claim deductible dollars											
3	Reduction of Deductible						<ul style="list-style-type: none"> 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. Reduction of renewal without underwriting can be exercised <u>once</u> only during the lifetime of the customer. 					
4	Waiver of annual deductible (Attentive care benefit)											
5	Worldwide emergency assistance services		Available				Available		Available			
6	Second medical opinion / Alternative medical advice service						Available					

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.

Benefit Limits		Plan	Chubb VHIS – Flexi Plan				Chubb VHIS – Prime Plan		Select Top-up Medical Plan			
		Chubb VHIS – Standard Plan	Classic	Ward	Semi-Private	Private	Asia (Plan 1)	Worldwide Excluding USA (Plan 2)	Class III -1 (Ward)	Class III - 2 (Ward)	Class II (Semi-Private)	Class I (Private)
Benefit Level		Not applicable										
7	Cashless hospitalization arrangement						Available (Hong Kong, Macau, mainland China)					
8	Specialist network											
9	24/7 hotline						Available					
10	Critical illness case assistance services						Available					
11	Child Discount	Not available	Not available				Available (on campaign basis) Till the Insured Person reaches Age 17					

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.

Contact Us

Chubb Life Insurance Hong Kong Limited

35/F, Chubb Tower, Windsor House,
311 Gloucester Road, Causeway Bay,
Hong Kong

 life.chubb.com/hk

 2894 9833

This comparison of medical plans is intended as a general reference and does not form part of the Policy. Please refer to the Policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

This comparison of medical plans is printed and distributed by Chubb Life Insurance Hong Kong Limited.

© 2024 Chubb. Coverages underwritten by one or more subsidiary companies. Not all coverages are available in all jurisdictions. Chubb® and its respective logos are protected trademarks of Chubb.