



Comparison among Chubb VHIS Series

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This table offers an overview on the product features of Chubb VHIS – Prime Plan, Chubb VHIS – Superb Plan, Chubb VHIS – Flexi Plan and Chubb VHIS – Standard Plan only. The information is accurate as at the publication. You should refer to the policy provisions for the exact terms and conditions that apply to the relevant products. Chubb VHIS – Prime Plan, Chubb VHIS – Superb Plan, Chubb VHIS – Flexi Plan and Chubb VHIS – Standard Plan are underwritten by Chubb Life Insurance Hong Kong Limited (VHIS provider registration number: 00044).

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

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
Ward Class	Standard Private Room (except Hong Kong, Macau and mainland China: Semi- Private Room)	General Ward	No restriction Certain benefit items are subject to the ward class entitlement	No restriction
Policy Currency	HKD	HKD	HKD/USD	HKD
Product Type	Basic Plan	Basic Plan	Basic Plan	Basic Plan
Benefit Term	To age 128	To age 128	To age 100	To age 100
Area of Coverage	Asia and Worldwide excluding USA (except for psychiatric treatments for Hong Kong only)	Greater China (including Hong Kong, Macau, mainland China and Taiwan) (except for psychiatric treatments for Hong Kong only)	Worldwide (except for psychiatric treatments for Hong Kong only) Certain benefit items are subject to the choice of health care service providers restriction for mainland China	Worldwide (except for psychiatric treatments for Hong Kong only)
Benefit items:				
1. Basic Benefits				
a. Room and board	✓	✓	✓	✓
b. Miscellaneous charges	✓	✓	✓	✓
c. Attending doctor's visit fee	✓	✓	✓	✓
d. Specialist's fee	✓	✓	✓	✓
e. Intensive care	✓	✓	✓	✓
f. Surgeon's fee	✓	✓	✓	✓
g. Anaesthetist's fee	✓	✓	✓	✓
h. Operating theatre charges	✓	✓	✓	✓
i. Prescribed Diagnostic Imaging Tests	✓	✓	✓ ▪ Private/Semi-Private/ Ward: Subject to 20% coinsurance ▪ Classic: Subject to 30% coinsurance	✓ Subject to 30% coinsurance
j. Prescribed Non- surgical Cancer Treatments	✓	✓	✓	✓

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

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

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
4. Other limits				
Annual Benefit Limit	for 1. Basic benefits items a – l 2. Enhanced benefits items 1 – 14 3. Other benefits items 1 – 4 Per policy year – ▪ Worldwide excluding USA: HK\$15,000,000 ▪ Asia: HK\$10,000,000	for 1. Basic benefits items a – l 2. Enhanced benefits items 1, 3-5, 9-10, 12 3. Other benefits items 2 & 4 Per policy year – HK\$6,000,000	for 1. Basic benefits items a – l 2. Enhanced benefits items 1, 3-5, 14-15 Per policy year – ▪ Private: HK\$1,000,000 / US\$128,205 ▪ Semi-Private: HK\$800,000 / US\$102,564 ▪ Ward: HK\$600,000 / US\$76,923 ▪ Classic: HK\$500,000 / US\$64,103	for 1. Basic benefits items a – l per policy year ▪ HK\$420,000
Lifetime Benefit Limit	×	×	×	×
Deductible for benefit items	for 1. Basic benefits items a – l 2. Enhanced benefits items 1 – 14 Per policy year – ▪ HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000 / HK\$150,000	for 1. Basic benefits items a – l 2. Enhanced benefits items 1, 3-5, 9-10, 12 Deductible per policy year – ▪ HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000	×	×
Back-You-Up Deductible	for 1. Basic benefits items a – l 2. Enhanced benefit items 1-14 Deductible per policy year – ▪ HK\$0 / HK\$0 / HK\$25,000 / HK\$50,000 / HK\$100,000	for 1. Basic benefits items a – k 2. Enhanced benefit items 1, 3-5, 9-10, 12 Deductible per policy year – ▪ HK\$0 / HK\$0 / HK\$25,000 / HK\$50,000	×	×
Room Adjustment Factor	✓ Applicable	✓ Applicable	✓ Applicable to Top-up benefit (optional)	×

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
5. Top-up benefit (optional): - subject to 80 % reimbursement (which implies 20 % coinsurance)				
a. Room and board	x	x	✓	x
b. Miscellaneous charges	x	x	✓	x
c. Attending doctor's visit fee	x	x	✓	x
d. Specialist's fee	x	x	✓	x
e. Intensive care	x	x	✓	x
f. Surgeon's fee	x	x	✓	x
g. Anaesthetist's fee	x	x	✓	x
h. Operating theatre charges	x	x	✓	x
i. Pre- and post-confinement / day case procedure outpatient care	x	x	✓	x
j. Companion bed	x	x	✓	x
k. Isolation room	x	x	✓	x
l. Post-confinement home nursing	x	x	✓	x
m. Annual Benefit Limit for Top-up benefit (optional)	Not Applicable	Not Applicable	for 5. Top-up benefits (optional) items a – l Per policy year - ▪ Private: HK\$500,000 / US\$64,103 ▪ Semi-Private: HK\$250,000 / US\$32,051 ▪ Ward: HK\$180,000 / US\$23,077 ▪ Classic: HK\$100,000 / US\$12,821	Not Applicable
n. Lifetime Benefit Limit for Top-up benefit (optional)	Not Applicable	Not Applicable	Not Applicable	Not Applicable

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6. Others				
a. 24-hour booking hotline	✓	✗	✗	✗
b. Multi-channel Booking & Inquiry Platform	✓	✓	✗	✗
c. Specialist referral and appointment service	✓	✓	✗	✗
d. Medical case management service	✓	✗	✗	✗
e. Medical green channel	✓	✓	✗	✗
f. Second medical opinion consultation	✓ (Applicable area: designated medical institutions worldwide, excluding the USA)	✓ (Applicable areas: designated medical institutions in Hong Kong, Macau and mainland China)	✗	✗
g. Overseas medical concierge service	✓	✗	✗	✗
h. Mainland China prestige medical companion service	✓	✓	✗	✗
i. Cashless arrangement service	✓ (available in Hong Kong, Macau and mainland China and Worldwide)	✓ (available in Hong Kong, Macau and mainland China)	✗	✗
j. Local emergency medical escort service	✓	✓	✗	✗
k. Emergency medical assistance services in designated GBA cities	✓	✓	✗	✗
l. Follow-up consultation	✓	✓	✗	✗

	Chubb VHIS – Prime Plan	Chubb VHIS – Superb Plan	Chubb VHIS – Flexi Plan	Chubb VHIS – Standard Plan
m. Stand-by-your-side family support	✓	✗	✗	✗
n. Worldwide Emergency Assistance Services	✓	✗	✓	✗
o. 24/7 eClaims Service	✓	✓	✓	✓

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