

CHUBB®

Chubb VHIS - Prime Plan

Customer Guide



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Introduction

Thank you for choosing Chubb VHIS - Prime Plan (“the Plan”). The Plan is a Certified Plan under Voluntary Health Insurance Scheme (“VHIS”) that provides comprehensive medical coverage for Eligible Expenses. Please refer to the product brochure and Terms and Benefits of the Plan for further details.

On top of that, we provide value-added services to give you extra assurance when you need further medical information or assistance. Whenever and wherever you are, you can rest assured that you’ll be taken care of. In this customer guide (“Customer Guide”), you will find the key information about the services available to you.

Overview

Here is an overview of the services that you may enjoy:

Service	How do I use this service?
24/7 Hotline ⁽¹⁾⁽²⁾	<p>You may contact our 24/7 Hotline when you need assistance on:</p> <ul style="list-style-type: none">▪ General enquiry on your benefits and coverage▪ Cashless hospitalization▪ Critical Illness Case Management▪ Referral to Specialist <p>Contact us at: (852) 8103 3833</p>
Cashless Hospitalization ⁽¹⁾⁽²⁾	<p>The Insured Person can enjoy cashless hospitalization at designated Hospitals in Hong Kong, Macau and mainland China. We will pay the Hospital and surgical expenses directly on the Insured Person’s behalf, subject to the pre-approved limit, so that the Insured Person can save the hassle of settling Hospital bills and making a claim.</p> <p>Contact us at: (852) 8103 3833</p> <p>Please refer to the section “How to apply for Cashless Hospitalization?” of this Customer Guide and the Cashless Hospitalization Pre-authorization Form for more details on how to enjoy this service.</p>
Alternative Medical Advice Service ⁽¹⁾⁽²⁾	<p>Once diagnosed with designated critical illnesses, the Insured Person can use this service to access independent medical advice provided by a panel of world-class professionals recommended by some of the leading medical institutions.</p> <p>Contact us at: (852) 3122 2688</p> <p>For details of this service, please refer to the terms and conditions of “Alternative Medical Advice Service”.</p>

<p>Worldwide Emergency Assistance Services⁽¹⁾⁽²⁾</p>	<p>The Insured Person can travel anywhere in the world knowing his or her health and welfare needs are all taken care of.</p> <p>Contact us at: (852) 3122 2688</p> <p>For details of this service, please refer to the terms and conditions of “Worldwide Emergency Assistance Services”.</p>
<p>Critical Illness Case Management⁽²⁾</p>	<p>The Insured Person may contact our hotline or email us to initiate case management services when require assistance. Our Case Manager will provide comprehensive support, including:</p> <ul style="list-style-type: none"> ▪ Providing assistance in evaluating the Insured Person’s health conditions if he/she has been diagnosed with a designated critical illness by a Registered Medical Practitioner; ▪ Assisting to consider health management options based on the advice of medical professionals; ▪ Referring any ancillary services if needed and offering emotional support to you and/or the Insured Person; and ▪ Offering continuous support throughout the Insured Person’s case, from pre-treatment to post-recovery. <p>Contact us at: (852) 2894 9833 Email: pre-auth.HKLife@chubb.com</p>

Designated critical illnesses for Alternative Medical Advice Service & Critical Illness Case Management⁽³⁾

1. AIDS due to Blood Transfusion
2. AIDS due to Occupational Accident
3. Alzheimer's Disease
4. Aplastic Anaemia
5. Bacterial Meningitis
6. Benign Brain Tumour
7. Blindness
8. Cancer
9. Chronic Adrenal Insufficiency (Addison's Disease)
10. Chronic Relapsing Pancreatitis
11. Coma
12. Coronary Artery Bypass Surgery
13. Elephantiasis
14. Encephalitis
15. End Stage Lung Disease
16. End Stage Liver Disease
17. Fulminant Hepatitis
18. Heart Attack - of specified severity
19. Heart Valve and Structural Surgery
20. Loss of Hearing
21. Loss of Speech
22. Major Burns
23. Major Organ Transplant
24. Medullary Cystic Disease
25. Motor Neuron Disease
26. Multiple Sclerosis
27. Muscular Dystrophy
28. Myasthenia Gravis
29. Paralysis
30. Parkinson's Disease
31. Poliomyelitis
32. Primary Pulmonary Arterial Hypertension
33. Renal Failure
34. Severance of Limbs
35. Stroke - of specified severity
36. Surgery to Aorta
37. Terminal Illness
38. Vegetative State
39. Amputation of Feet due to Complication from Diabetes
40. Major Head Trauma
41. Necrotising Fasciitis (Flesh Eating Disease)
42. Rheumatoid Arthritis
43. Creutzfeldt-Jacob Disease (Mad Cow Disease)
44. Severe Asthma
45. Angioplasty
46. Carcinoma-in-situ (Breast, Cervix Uteri, Prostate Gland, Testicles)
47. Idiopathic Dilated Cardiomyopathy - of specified severity
48. Lupus Nephritis - of specified severity
49. Severe Osteoporosis - of specified severity
50. Progressive Systemic Sclerosis
51. Dissecting Aortic

How to apply for cashless hospitalization?

Step 1

- Simply call Chubb Life hotline (852) 8103 3833, or download the Cashless Hospitalization Pre-authorization Form from Chubb Life's website at the Form Library at Chubb Life's website: <https://www.chubb.com/hk-en/customer-service/form-library.asp>

Step 2

- Please complete the form by the Policy Holder/Insured Person (Part I) and by the attending Registered Medical Practitioner (Part II) and then send an email to:
 - (i) chubblife@europ-assistance.com.hk for hospitalization in Hong Kong and Macau; or
 - (ii) customerservice@healthchc.com for hospitalization in mainland China at least 5 working days prior to admission to the Hospital.

Step 3

- It will take 5 working days to process your application once we have received your completed form. You will be informed of the result and provided with detailed arrangements by phone once the cashless hospitalization has been successfully applied for.
- A "Letter of Guarantee" (LOG) will be issued to the concerned Hospital and you for admission.

Step 4

- Upon admission, please present your identity document to the Hospital for verification.

Step 5

- Upon discharge, you will only be required to sign the medical claim form provided by the Hospital. We will settle the invoice on your behalf and calculate the claim entitlement.
- If the Hospital expenses incurred have exceeded the eligible claim amount, a shortfall notice will be sent to you. If the shortfall is not paid within 21 days from the date of the shortfall notice, the shortfall amount will be automatically charged to the designated credit card or will be recovered by us through any other means as we deem fit and appropriate.

Note: If you do not apply for the cashless hospitalization service or the application is not approved, please follow the general claim procedure for making claims.

List of Hospitals⁽⁴⁾

Cashless hospitalization will be available at the following list of Hospitals:

Location	List of Hospitals
Hong Kong and Macau	Hong Kong: HK Island <ul style="list-style-type: none">▪ Hong Kong Sanatorium & Hospital▪ St. Paul's Hospital▪ Canossa Hospital▪ Hong Kong Adventist Hospital▪ Matilda International Hospital▪ Gleneagles Hong Kong Hospital Kowloon <ul style="list-style-type: none">▪ St. Teresa's Hospital▪ Hong Kong Baptist Hospital▪ Precious Blood Hospital (Caritas)▪ Evangel Hospital The New Territories <ul style="list-style-type: none">▪ Tsuen Wan Adventist Hospital▪ Union Hospital Macau: Kiang Wu Hospital
Mainland China	Please contact 400-820-2568 for Mainland China phone users; and (86) 21-6090 9722 for oversea phone users for any enquiry.

Frequently Asked Questions

1. Will I still be eligible for cashless hospitalization under Accident and Emergency?

For Medical Services arising out of the context of an Accident and Emergency, if you want to be entitled to cashless hospitalization, Chubb Life shall subsequently receive the pre-authorization application form for such Medical Service on the next working day immediately after the day on which the Medical Service takes place. Cashless hospitalization will only be available if written approval is obtained from the Company before discharged from the Hospital.

2. Why was my application of cashless hospitalization not successful?

There may be a number of reasons why the application of cashless hospitalization could not be arranged, including but not limited to the following:

- a. The expense does not meet the definition of Medically Necessary or Reasonable and Customary charges as stated in the Policy provisions;
- b. The hospital is not on the list of Hospitals for this service;
- c. Insufficient information on the pre-authorization form, such as missing credit card details, insufficient admission information provided by the attending Registered Medical Practitioner;
- d. The admission falls under an exclusion in the Policy provisions;
- e. There is an overdue shortfall from a previous cashless hospitalization arrangement;
- f. The planned treatment to be received at a day case procedure centre or outpatient unit of Hospitals; and/ or
- g. No credit card authorization can be provided.

3. Are there any situations when I need to settle charges before discharge?

You may need to settle your Deductible or medical expenses not covered or any expenses in excess of the credit limit specified in the LOG at the Hospital before discharge.

4. Why would there be a shortfall?

A shortfall occurs when hospitalization charges incurred exceed the entitlement, or when a service listed in the invoice is not covered. An itemized list of charges will be attached with the shortfall notice.

5. How is a shortfall settled?

In case of a shortfall, a shortfall notice will be sent. The Policy Holder will have to pay the shortfall to us within 21 days from the date of the shortfall notice by cash, cheque or electronic payments, failing which the shortfall amount will be automatically charged to the designated credit card provided during the application of cashless hospitalization arrangement or will be recovered by us through any other means as we deem fit and appropriate. If for any reason the shortfall is not settled within 21 days, a shortfall reminder notification will be issued. All of the Insured Person's and your further claim reimbursements and the cashless hospitalization services will be temporarily suspended.

Remarks

1. Currently, these services are arranged through third-party service provider(s) which are independent contractors and are not our agents. These services are not part of the Policy or benefit item under the Terms and Benefits of this Certified Plan. Both the Company and the third-party service provider(s) reserve the right to terminate or vary part or all of the services in their sole discretion without further notice. We shall not be responsible for any act or failure to act on the part of the third-party service provider(s). We make no representation, warranty or undertaking as to any service offered, provided or procured by the third-party service provider(s). For details, please refer to the respective terms and conditions applicable to the services.
2. Your Policy must be in force when using the services. We are not a medical institution and shall not make any medical advice to you and the Insured Person. Please seek independent professional advice if necessary. Unless otherwise specified, we only cover the costs for the administrative support of these services for the Insured Person. All the actual costs of the services (if any) referred to or arranged for the Insured Person shall be borne by you. In other words, you may be asked to provide payments when you use the services.
3. We reserve the right to review and revise the designated critical illnesses from time to time without prior notice.
4. We reserve the right to review and revise the list of Hospitals from time to time without prior notice.
5. This Customer Guide is for general reference only and is not part of the Policy. Please refer to the Terms and Benefits of this Certified Plan for the definitions of capitalised terms. This Customer Guide provides an overview of the value-added services of the Plan and should be read along with other materials which cover additional information about the Plan. Such materials include, but are not limited to, product brochure of the Plan which contains the key product features and key product risks, Terms and Benefits that contain exact terms and conditions, benefit illustrations (if any) and other Policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.
6. This Customer Guide is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation or persuasion to buy or provision of any of insurance products outside Hong Kong.

Every Way of Life —— Chubb Insured.

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