

Chubb Life Insurance Hong Kong Limited

is a registered VHIS provider (Registration No.: 00044) (Registration Effective Date: 10 March 2021)

**These products are for
renewal only**

This table offers an overview on the product features of **VHIS Series – Flexi Plan (Superior)**, **VHIS Series – Flexi Plan (SMM)** and **VHIS Series – Standard Plan** only. You should refer to the policy provisions for the exact terms and conditions that apply to the relevant products.

| VHIS Certified Plans | Flexi Plan (Superior): Semi-Private | Flexi Plan (Superior): Ward | Flexi Plan (SMM) | Standard Plan |
|-------------------------------------|--|--|--|---------------------------|
| Certification Number | Annual Deductible \$0: F00056-01-000-03 Annual Deductible \$15,000: F00056-02-000-03 Annual Deductible \$25,000: F00056-03-000-03 Annual Deductible \$50,000: F00056-04-000-03 Annual Deductible \$75,000: F00056-05-000-03 | Annual Deductible \$0: F00056-06-000-02 Annual Deductible \$15,000: F00056-07-000-02 Annual Deductible \$25,000: F00056-08-000-02 | F00055-01-000-02 | S00044-01-000-02 |
| Ward Class | Semi-Private or lower | Standard Ward | SMM benefit limited to Standard Ward, otherwise no restriction | No restriction |
| Annual Benefit Limit | \$30,000,000 | \$5,000,000 | \$570,000 | \$420,000 |
| Lifetime Benefit Limit | No Lifetime Benefit Limit | No Lifetime Benefit Limit | No Lifetime Benefit Limit | No Lifetime Benefit Limit |
| Hospitalization benefits | Full compensation | Full compensation | Enhanced cover | Standard VHIS cover |
| Surgical benefits | Full compensation | Full compensation | Enhanced cover | Standard VHIS cover |
| Prescribed Diagnostic Imaging Tests | Full compensation | Full compensation | Enhanced cover | Standard VHIS cover |

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| VHIS Certified Plans | Flexi Plan (Superior): Semi-Private | Flexi Plan (Superior): Ward | Flexi Plan (SMM) | Standard Plan |
|--|---|--|--|----------------------|
| Prescribed Non-surgical Cancer Treatments | Full compensation | Full compensation | Enhanced cover | Standard VHIS cover |
| Psychiatric treatments | Full compensation | Full compensation | Enhanced cover | Standard VHIS cover |
| Enhanced Benefit: Outpatient kidney dialysis | Full compensation | Full compensation | \$30,000 per Policy Year | × |
| Enhanced Benefit: Home nursing for Confinement | \$1000 per day Maximum 90 days per Policy Year | \$800 per day Maximum 90 days per Policy Year | \$700 per day Maximum 15 days per Policy Year | × |
| Compassionate death benefit | \$40,000 | \$10,000 | \$10,000 | \$10,000 |
| Annual Deductible options | ✓ \$0 \$15,000 \$25,000 \$50,000 \$75,000 | ✓ \$0 \$15,000 \$25,000 | × | × |
| Entry Age | 15 days to Age 80 | 15 days to Age 80 | 15 days to Age 80 | 15 days to Age 80 |
| Premium payment frequency | Annual / Monthly | Annual / Monthly | Annual / Monthly | Annual / Monthly |
| Policy currency | HKD | HKD | HKD | HKD |

This table represents a summary of the product features; please refer to the policy documents for the full Terms and Benefits.