

Comparison between the benefit terms of vCANsurance Medical Plan and FWD medical products

Below product information does not contain and is subject to the terms and benefits of the Policy. For the full terms, conditions, benefits and exclusions, please refer to the Policy provisions.

Below is a comparison between the benefit terms of vCANsurance Medical Plan, Embrace Medical Plan[^] with Optional Medical Booster Benefit – Superior and Premier Plan, CANsurance Full Medical Plan[^] – Economy, Standard, Superior and Premier Plan and TheOne Medical Solution (Standard Plan). These products are issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”).

Benefit Terms	vCANsurance Medical Plan – VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level		Embrace Medical Plan [^] (with Optional Medical Booster Benefit)		CANsurance Full Medical Plan [^]				TheOne Medical Solution – Standard Plan
	Standard Benefit Level	Superior Benefit Level	Superior Plan	Premier Plan	Economy Plan	Standard Plan	Superior Plan	Premier Plan	
Area of cover	Worldwide (except for psychiatric treatments)	Except for psychiatric treatments and cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong: Worldwide	Worldwide		Asia (excluding Australia and New Zealand)	Worldwide (excluding USA)			Asia (excluding Australia and New Zealand)
Ward class	Standard Ward room	Standard Semi-private room	Standard Semi-private room	Standard Private room	Standard Ward room		Standard Semi- private room	Standard Private room	
Reimbursement calculation basis	Per Disability Per Policy Year		Per Disability		Per Disability				Per Policy Year
Lifetime Benefit Limit	Not applicable		HKD420,000 per policy Only applicable to Optional Medical Booster Benefit – after the Insured Person reaches the age of 74 (age next birthday)	HKD700,000 per policy Only applicable to Optional Medical Booster Benefit – after the Insured Person reaches the age of 74 (age next birthday)	Not applicable				Applicable

Benefit Terms	vCANSurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level		Embrace Medical Plan [^] (with Optional Medical Booster Benefit)		CANSurance Full Medical Plan [^]				TheOne Medical Solution — Standard Plan
	Standard Benefit Level	Superior Benefit Level	Superior Plan	Premier Plan	Economy Plan	Standard Plan	Superior Plan	Premier Plan	
Deductible option	Not applicable		Not applicable		Not applicable				Applicable (HKD0 / 40,000 / 80,000)
Waiting period	<u>Congenital Conditions and Unknown Pre-existing Conditions:</u> - First 30 days of the first Policy Year: 0% - Starting from the 31 st day of the first Policy Year: 100% <u>HIV and its related Disability:</u> 2 years		- Accident: 0 day - Disease: 30 days (i) Treatment or surgery for tonsils, adenoids or any diseases peculiar to the female generative organs: 120 days; Radiotherapy and chemotherapy treatments for cancer: 90 days; and (ii) Circumcision and any related surgical operations (before attaining the age of 18 (age next birthday)): 1 year		- Accident: 0 day - Disease: 30 days (except that a 2-year waiting period is applicable to HIV and its related Disability)				- Accident: 0 day - Disease: 30 days (except that a 5-year waiting period is applicable to HIV and its related Disability)
Congenital Conditions	Covered, but waiting period applies - First 30 days of the first Policy Year: 0% - Starting from the 31 st day of the first Policy Year: 100%		Not covered		Covered				Covered (subject to Congenital Condition(s) which have manifested or been diagnosed at or after Insured Person's attained age of 16 years (age next birthday))
Unknown Pre-existing Conditions	Covered, but waiting period applies - First 30 days of the first Policy Year: 0% - Starting from the 31 st day of the first Policy Year: 100%		Not covered		Not covered				Not covered
Prescribed Diagnostic Imaging Tests (e.g. "CT" scan, "MRI" scan, etc.)	Include Confinement and non-Confinement (Full cover)		Include only Confinement		Include only Confinement (Full cover)				Include only Confinement (Full cover)
Psychiatric treatments	Covered		Not covered		Not covered				Not covered
Self-inflicted injuries	Not covered		Not covered		Covered				Not covered

Benefit Terms	vCANSurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level		Embrace Medical Plan [^] (with Optional Medical Booster Benefit)		CANSurance Full Medical Plan [^]				TheOne Medical Solution — Standard Plan
	Standard Benefit Level	Superior Benefit Level	Superior Plan	Premier Plan	Economy Plan	Standard Plan	Superior Plan	Premier Plan	
Kidney dialysis	Applicable (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Applicable (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)		Applicable (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)				Applicable (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Supplementary major medical benefit	Not applicable		Applicable		Not applicable				Not applicable
Underwriting	Full underwriting		Full underwriting		Full underwriting				Full underwriting

[^] Closed for new application.

Remark: The above comparison is based on the data compiled on 15 April 2024. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

Comparison between the benefit items of vCansurance Medical Plan and CANSurance Full Medical Plan[^] – Economy and Standard Plan

Below is a comparison between the benefit items of vCansurance Medical Plan (Standard Benefit Level and Superior Benefit Level) and CANSurance Full Medical Plan[^] – Economy and Standard Plan:

Benefit items	vCansurance Medical Plan – VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANSurance Full Medical Plan [^] – Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANSurance Full Medical Plan [^] – Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Issue age (age next birthday)	1 (15 days) to age 81		1 (15 days) to age 70	1 (15 days) to age 70
Premium payment term (age next birthday)	To age 101		To age 100	To age 100
Hospitalisation benefits				
Room and board	Full cover		Full cover	Full cover
Intensive care	Full cover		Full cover	Full cover
Attending doctor's visit fee	Full cover		Full cover	Full cover
Specialist's fee	Full cover		Full cover	Full cover
Miscellaneous charges	Full cover		Full cover	Full cover
Home nursing	<ul style="list-style-type: none"> - Private nurse's fee Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) - Post-Confinement home nursing Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) 		<ul style="list-style-type: none"> - Private nurse's fee Full cover - Post-Confinement home nursing Full cover (within 31 days after discharge from Hospital following surgery or admission to Intensive Care Unit) 	<ul style="list-style-type: none"> - Private nurse's fee Full cover - Post-Confinement home nursing Full cover (within 31 days after discharge from Hospital following surgery or admission to Intensive Care Unit)
Companion bed	Full cover		Full cover	Full cover
Daily hospital cash benefit (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable		\$300 per day (Maximum 60 days per Disability)	\$800 per day (Maximum 60 days per Disability)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	Not applicable	Not applicable
Surgical benefits				
Surgeon's fee	Full cover regardless of the surgical category		Full cover	Full cover
Anaesthetist's fee	Full cover		Full cover	Full cover
Operating theatre charges	Full cover		Full cover	Full cover
Other medical benefits				
Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)		Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery	Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)		Full cover (including Confinement only)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover		Full cover	Full cover
Psychiatric treatments	Full cover		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		Full cover	Full cover

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Emergency outpatient dental treatment	Full cover		Full cover	Full cover
Cash benefit for Day Case Procedure	i. Designated Day Case Procedures performed at a Designated Healthcare Service Provider#: HKD1,000 per procedure ii. For any Day Case Procedure(s) other than designated Day Case Procedure(s) which is/are performed at a Designated Healthcare Services Provider# or any Day Case Procedure(s) which is/are performed at a non-Designated Healthcare Services Provider: HKD500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -		Not applicable	Not applicable
	HKD3,000 per major surgery HKD6,000 per complex surgery	HKD4,000 per major surgery HKD8,000 per complex surgery		
Cash benefit for confinement in Intensive Care Unit in Hong Kong	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period and payable in accordance with the Terms and Benefits		Not applicable	Not applicable
	HKD6,000 per Confinement	HKD8,000 per Confinement		
	Provided that: the Insured Person is Confined in a Hospital in Hong Kong during which he/she is			

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits; and this benefit is payable once only during the whole Confinement period.			
Kidney dialysis	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments, Miscellaneous charges for kidney dialysis incurred during Confinement, outpatient kidney dialysis or organ or bone marrow transplantation Maximum HKD650,000 per Disability per Policy Year		Not applicable	Not applicable
		Maximum HKD850,000 per Disability per Policy Year		
Post-Confinement/Day Case Procedure Chinese medicine treatment	- \$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		- \$300 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	- \$400 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan [^] — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan [^] — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Physiotherapist or chiropractor consultation	Applicable (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure - 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)		\$300 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$400 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$300 per visit - 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$400 per visit - 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)
Self-inflicted injuries	Not covered		\$10,000 per Disability	\$10,000 per Disability
Total benefit limit				
Per Disability Limit / Per Disability Per Policy Year Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$650,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$650,000 per Disability per Policy Year is not counted)	\$850,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$850,000 per Disability per Policy Year is not counted)	\$250,000 per Disability (\$500,000 per covered cancer)	\$350,000 per Disability (\$700,000 per covered cancer)
Death benefit				
Death benefit	\$20,000	\$30,000	\$10,000	\$20,000

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Accidental death benefit	\$20,000	\$30,000	\$10,000	\$20,000
Other services and benefits				
Second Medical Opinion	Available*		Available	Available
International SOS 24-hour Worldwide Assistance Services	Available*		Available	Available
Ancillary service	CANcierge *		CANcierge	CANcierge
Wellness course/medical check-up	\$1,000* Once for every 5 consecutive Policy Years	\$2,000* Once for every 5 consecutive Policy Years	\$800 per Policy (waiting period: 5 Policy Years)	\$1,000 per Policy (waiting period: 5 Policy Years)
No claims benefit booster	Not applicable		If no claim is paid or payable in the 10 consecutive years immediately before Renewal, per Disability limit will be increased by 20% once on the next Policy anniversary without any additional charges (applicable for all future Policy Years thereafter)	If no claim is paid or payable in the 10 consecutive years immediately before Renewal, per Disability limit will be increased by 20% once on the next Policy anniversary without any additional charges (applicable for all future Policy Years thereafter)
No claims premium discount	1) If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium - - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% 2) If the Policy Holder holds other in-force vCANSurance Medical Plan policy(ies), and at least 2 of the policies (including this Policy) are eligible for the 1) no claims premium discount stated above on any Renewal Date, the Policy originally held would then be entitled to extra premium discount below according to the corresponding number of policies held – - 2 or 3: 2.5% - 4: 5% - 5 or above: 10%		If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium - - 2 or more consecutive years: 10%	If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium - - 2 or more consecutive years: 10%

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan[^] — Economy Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan[^] — Standard Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Special benefit for infant	While the Policy is in force, if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Effective Date ("Covered Child"), a 1-year coverage for the designated medical insurance plan shall be offered to the Covered Child without further evidence of insurability and at no additional charge.*		Not applicable	Not applicable

[^] Closed for new application.

* This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan. You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this freeadditional benefit/service.

Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the Company, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides designated Medical Services to the Insured Person. The list of designated Day Case Procedures and Designated Healthcare Services Providers is published on the Company's website (www.fwd.com.hk/en/). The List may be added, deleted, amended or replaced from time to time at FWD's sole discretion without prior notification. Any change shall be deemed as effective as of the effective date as stated in the List. The Policy Holder and/or Insured Person is recommended to refer to FWD's website for the latest List before receiving the designated Day Case Procedures. Please refer to Section 4 of the Supplement – Other benefits for details.

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Comparison between the benefit items of vCANSurance Medical Plan and CANSurance Full Medical Plan[^] – Superior and Premier Plan

Below is a comparison between the benefit items of vCANSurance Medical Plan and CANSurance Full Medical Plan[^] – Superior and Premier Plan:

Benefit items	vCansurance Medical Plan – VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANSurance Full Medical Plan [^] – Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANSurance Full Medical Plan [^] – Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Issue age (age next birthday)	1 (15 days) to age 81		1 (15 days) to age 70	1 (15 days) to age 70
Premium payment term (age next birthday)	To age 101		To age 100	To age 100
Hospitalisation benefits				
Room and board	Full cover		Full cover	Full cover
Intensive care	Full cover		Full cover	Full cover
Attending doctor's visit fee	Full cover		Full cover	Full cover
Specialist's fee	Full cover		Full cover	Full cover
Miscellaneous charges	Full cover		Full cover	Full cover
Home nursing	<ul style="list-style-type: none"> - Private nurse's fee Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) - Post-Confinement home nursing Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) 		<ul style="list-style-type: none"> - Private nurse's fee Full cover - Post-Confinement home nursing Full cover (within 31 days after discharge from Hospital following surgery or admission to Intensive Care Unit) 	<ul style="list-style-type: none"> - Private nurse's fee Full cover - Post-Confinement home nursing Full cover (within 31 days after discharge from Hospital following surgery or admission to Intensive Care Unit)
Companion bed	Full cover		Full cover	Full cover
Daily hospital cash benefit (for Confinement in general)	Not applicable		\$800 per day (Maximum 60 days per Disability)	\$1,000 per day (Maximum 60 days per Disability)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan [^] — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan [^] — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
ward of public Hospital in Hong Kong)				
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	\$800 per day (Maximum 60 days per Disability)	\$1,000 per day (Maximum 60 days per Disability)
Surgical benefits				
Surgeon's fee	Full cover regardless of the surgical category		Full cover	Full cover
Anaesthetist's fee	Full cover		Full cover	Full cover
Operating theatre charges	Full cover		Full cover	Full cover
Other medical benefits				
Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)		Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery	Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)		Full cover (including Confinement only)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover		Full cover	Full cover
Psychiatric treatments	Full cover		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		Full cover	Full cover

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Emergency outpatient dental treatment	Full cover		Full cover	Full cover
Cash benefit for Day Case Procedure	i. Designated Day Case Procedures performed at a Designated Healthcare Service Provider#: HKD1,000 per procedure ii. For any Day Case Procedure(s) other than designated Day Case Procedure(s) which is/are preformed at a Designated Healthcare Services Provider# or any Day Case Procedure(s) which is/are performed at a non-Designated Healthcare Services Provider: HKD500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -		Not applicable	Not applicable
	HKD3,000 per major surgery HKD6,000 per complex surgery	HKD4,000 per major surgery HKD8,000 per complex surgery		
Cash benefit for confinement in Intensive Care Unit in Hong Kong	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period and payable in accordance with the Terms and Benefits		Not applicable	Not applicable
	HKD6,000 per Confinement	HKD8,000 per Confinement		
	Provided that: the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits; and this benefit is payable once only during the whole Confinement period.			
Kidney dialysis	Full cover		Full cover	Full cover

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan^ — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan^ — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	(Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		(Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	(Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments, Miscellaneous charges for kidney dialysis incurred during Confinement, outpatient kidney dialysis or organ or bone marrow transplantation		Not applicable	Not applicable
	Maximum HKD650,000 per Disability per Policy Year	Maximum HKD850,000 per Disability per Policy Year		
Post-Confinement/ Day Case Procedure Chinese medicine treatment	\$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		\$600 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$800 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Physiotherapist or chiropractor consultation	Applicable (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure - 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)		\$600 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$800 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$600 per visit	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$800 per visit

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan [^] — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan [^] — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
			- 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)	- 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)
Self-inflicted injuries	Not covered		\$10,000 per Disability	\$10,000 per Disability
Total benefit limit				
Per Disability Limit / Per Disability Per Policy Year Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$650,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$650,000 per Disability per Policy Year is not counted)	\$850,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$850,000 per Disability per Policy Year is not counted)	\$500,000 per Disability (\$1,000,000 per covered cancer)	\$800,000 per Disability (\$1,600,000 per covered cancer)
Death benefit				
Death Benefit	\$20,000	\$30,000	\$20,000	\$30,000
Accidental death benefit	\$20,000	\$30,000	\$20,000	\$30,000
Other services and benefits				
Second Medical Opinion	Available*		Available	Available
International SOS 24-hour Worldwide Assistance Services	Available*		Available	Available
Ancillary service	CANcierge*		CANcierge	CANcierge
Wellness course/ medical check-up	\$1,000*	\$2,000*	\$2,000 per Policy (waiting period: 5 Policy Years)	\$4,000 per Policy (waiting period: 5 Policy Years)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan [^] — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan [^] — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	Once for every 5 consecutive Policy Years	Once for every 5 consecutive Policy Years		
No claims benefit booster	Not applicable		If no claim is paid or payable in the 10 consecutive years immediately before Renewal, per Disability limit will be increased by 20% once on the next Policy anniversary without any additional charges (applicable for all future Policy Years thereafter)	If no claim is paid or payable in the 10 consecutive years immediately before Renewal, per Disability limit will be increased by 20% once on the next Policy anniversary without any additional charges (applicable for all future Policy Years thereafter)
No claims premium discount	<p>1) If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% <p>2) If the Policy Holder holds other in-force vCANSurance Medical Plan policy(ies), and at least 2 of the policies (including this Policy) are eligible for the 1) no claims premium discount stated above on any Renewal Date, the Policy originally held would then be entitled to extra premium discount below according to the corresponding number of policies held –</p> <ul style="list-style-type: none"> - 2 or 3: 2.5% - 4: 5% - 5 or above: 10% 		If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -	If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -
Special benefit for infant	While the Policy is in force, if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the		Not applicable	Not applicable

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan[^] — Superior Plan Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan[^] — Premier Plan Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	Policy Effective Date (“Covered Child”), a 1-year coverage for the designated medical insurance plan shall be offered to the Covered Child without further evidence of insurability and at no additional charge.*			

[^] Closed for new application.

* This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan. You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the Company, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides designated Medical Services to the Insured Person. The list of designated Day Case Procedures and Designated Healthcare Services Providers is published on the Company’s website (www.fwd.com.hk/en/). The List may be added, deleted, amended or replaced from time to time at FWD’s sole discretion without prior notification. Any change shall be deemed as effective as of the effective date as stated in the List. The Policy Holder and/or Insured Person is recommended to refer to FWD’s website for the latest List before receiving the designated Day Case Procedures. Please refer to Section 4 of the Supplement – Other benefits for details.

Remark: The above comparison is based on the data compiled on 15 April 2024. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

Comparison between the benefit items of vCANSurance Medical Plan and Embrace Medical Plan[^] with Optional Medical Booster Benefit – Superior and Premier Plan

Below is a comparison between the benefit items of vCANSurance Medical Plan and Embrace Medical Plan[^] with Optional Medical Booster Benefit – Superior and Premier Plan:

Benefit items	vCansurance Medical Plan – VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan [^] – Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan [^] – Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Issue age (age next birthday)	1 (15 days) to age 81		1 (15 days) to age 65	1 (15 days) to age 65
Premium payment term (age next birthday)	To age 101		To age 100	To age 100
Hospitalisation benefits				
Room and board	Full cover		\$1,450 per day (up to a maximum of 150 days)	\$3,000 per day (up to a maximum of 150 days)
Intensive care	Full cover		\$4,000 per day (up to a maximum of 30 days)	\$5,000 per day (up to a maximum of 30 days)
Attending doctor's visit fee	Full cover		\$1,450 per day (up to a maximum of 150 days)	\$3,000 per day (up to a maximum of 150 days)
Specialist's fee	Full cover		\$7,500	\$12,500
Miscellaneous charges	Full cover		\$16,500	\$27,000
Home nursing	<ul style="list-style-type: none"> - Private nurse's fee Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) - Post-Confinement home nursing Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) 		\$1,100 per day (up to a maximum of 30 days within 30 days after hospitalisation)	\$2,000 per day (up to a maximum of 30 days within 30 days after hospitalisation)
Companion bed	Full cover (with no restriction on number of days of reimbursement and Insured Person's age)		\$900 per day (up to a maximum of 30 days and restricted to Insured Person aged below 12 (age next birthday))	\$1,800 per day (up to a maximum of 30 days and restricted to Insured Person aged below 12 (age next birthday))

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan^ — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan^ — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Daily hospital cash benefit (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable		\$500 per day (up to a maximum of 60 days per Disability)	\$900 per day (up to a maximum of 60 days per Disability)
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	Not applicable	Not applicable
Surgical benefits				
Surgeon's fee	Full cover regardless of the surgical category		- Class 5 \$96,000 - Class 4 \$54,800 - Class 3 \$30,500 - Class 2 \$16,000 - Class 1 \$6,500	- Class 5 \$130,000 - Class 4 \$72,000 - Class 3 \$40,000 - Class 2 \$20,000 - Class 1 \$8,500
Anaesthetist's fee	Full cover		35% of Surgeon's fee payable	35% of Surgeon's fee payable
Operating theatre charges	Full cover		35% of Surgeon's fee payable	35% of Surgeon's fee payable
Other medical benefits				
Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)		\$350 per visit (1 visit per day) - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery	\$400 per visit (1 visit per day) - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)		Covered under Miscellaneous charges, which means: \$16,500 per Disability (Including Confinement only)	Covered under Miscellaneous charges, which means: \$27,000 per Disability (Including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover		\$130,000	\$200,000

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan [^] — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan [^] — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Psychiatric treatments	Full cover		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		\$6,500	\$14,000
Emergency outpatient dental treatment	Full cover		Not applicable	Not applicable
Cash benefit for Day Case Procedure	i. Designated Day Case Procedures performed at a Designated Healthcare Services Provider [#] : HKD1,000 per procedure ii. For any Day Case Procedure(s) other than designated Day Case Procedure(s) which is/are performed at a Designated Healthcare Services Provider [#] or any Day Case Procedure(s) which is/are performed at a non-Designated Healthcare Services Provider: HKD500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -		Not applicable	Not applicable
	HKD3,000 per major surgery HKD6,000 per complex surgery	HKD4,000 per major surgery HKD8,000 per complex surgery		
	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits			
	HKD6,000 per Confinement	HKD8,000 per Confinement	Not applicable	Not applicable

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan^ — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan^ — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Cash benefit for Confinement in Intensive Care Unit in Hong Kong	Provided that: the Insured Person in Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits; and this benefit is payable once only during the whole Confinement period.			
Kidney dialysis	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		\$350,000 (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	\$500,000 (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments, Miscellaneous charges for kidney dialysis incurred during Confinement, outpatient kidney dialysis or organ or bone marrow transplantation		Not applicable	Not applicable
	Maximum HKD650,000 per Disability per Policy Year	Maximum HKD850,000 per Disability per Policy Year		
Supplementary major medical benefit (SMM)	Not applicable		<ul style="list-style-type: none"> - Entitled ward class: Standard Semi-private Room - Benefit term: To age 100 (age next birthday) - Pays up to 85% of Eligible Expenses in excess of the benefits paid by Embrace, with per Disability limit up to \$150,000 <ul style="list-style-type: none"> • Hospitalisation benefits: Room and board and 	<ul style="list-style-type: none"> - Entitled ward class: Standard Private Room - Benefit term: To age 100 (age next birthday) - Pays up to 85% of Eligible Expenses in excess of the benefits paid by Embrace, with per Disability limit up to \$250,000 <ul style="list-style-type: none"> • Hospitalisation benefits: Room and board and

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan^ — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan^ — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
			<p>Attending doctor's visit fee are covered under Supplementary major medical benefit only if the reimbursement exceeds 150 days</p> <ul style="list-style-type: none"> • Surgical benefits: Get reimbursed up to 50% of the per Disability limit in Optional medical booster benefit <p>- The overall Lifetime Benefit Limits per life and per policy apply to the aggregate amounts paid on or after the policy anniversary immediately following the 74th birthday of the Insured Person (age next birthday)</p> <ul style="list-style-type: none"> • Overall Lifetime Benefit Limit per Policy is \$420,000 • Overall Lifetime Benefit Limit per life is \$1,200,000 	<p>Attending doctor's visit fee are covered under Supplementary major medical benefit only if the reimbursement exceeds 150 days</p> <ul style="list-style-type: none"> • Surgical benefits: Get reimbursed up to 50% of the per Disability limit in Optional medical booster benefit <p>- The overall Lifetime Benefit Limits per life and per policy apply to the aggregate amounts paid on or after the policy anniversary immediately following the 74th birthday of the Insured Person (age next birthday)</p> <ul style="list-style-type: none"> • Overall Lifetime Benefit Limit per Policy is \$700,000 • Overall Lifetime Benefit Limit per life is \$1,200,000
Road ambulance to and/ or from the Hospital	Covered under Miscellaneous charges, which means: Full cover		\$300 per Disability (to Hospital only)	\$350 per Disability (to Hospital only)
Post-Confinement/ Day Case Procedure Chinese medicine treatment	<p>\$600 per visit</p> <ul style="list-style-type: none"> - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day 		<p>Applicable (covered under Post-hospitalization Consultation, which means: \$350 per visit (1 visit per day)</p> <ul style="list-style-type: none"> - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery) 	<p>Applicable (covered under Post-hospitalization Consultation, which means: \$400 per visit (1 visit per day)</p> <ul style="list-style-type: none"> - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)
Physiotherapist or chiropractor consultation	<p>Applicable (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit</p> <ul style="list-style-type: none"> - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure 		<p>Applicable (covered under Post-hospitalization Consultation, which means: \$350 per visit (1 visit per day)</p> <ul style="list-style-type: none"> - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery) 	<p>Applicable (covered under Post-hospitalization Consultation, which means: \$400 per visit (1 visit per day)</p> <ul style="list-style-type: none"> - up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan [^] — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan [^] — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	- 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)			
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Not applicable	Not applicable
Total benefit limit				
Per Disability Limit / Per Disability Per Policy Year Limit of hospitalisation benefits, surgical benefits and other medical benefits	\$650,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$650,000 per Disability per Policy Year is not counted)	\$850,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$850,000 per Disability per Policy Year is not counted)	Not applicable	Not applicable
Death benefit				
Death benefit	\$20,000	\$30,000	\$15,000	\$20,000
Accidental death benefit	\$20,000	\$30,000	\$15,000	\$20,000
Other services and benefits				
Second Medical Opinion	Available*		Not available	Not available
International SOS 24-hour Worldwide Assistance Services	Available*		Available	Available

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan^ — Superior Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan^ — Premier Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Ancillary service	CANcierge*		Not available	Not available
Wellness course/ medical check-up	\$1,000* Once for every 5 consecutive Policy Years	\$2,000* Once for every 5 consecutive Policy Years	Not available	Not available
No claims premium discount	<p>1) If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% <p>2) If the Policy Holder holds other in-force vCANSurance Medical Plan policy(ies), and at least 2 of the policies (including this Policy) are eligible for the 1) no claims premium discount stated above on any Renewal Date, the Policy originally held would then be entitled to extra premium discount below according to the corresponding number of policies held –</p> <ul style="list-style-type: none"> - 2 or 3: 2.5% - 4: 5% - 5 or above: 10% 		<p>If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% 	<p>If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15%
Special benefit for infant	While the Policy is in force, if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Effective Date ("Covered Child"), a 1-year coverage for the designated medical insurance plan shall be offered to the Covered Child without further evidence of insurability and at no additional charge.*		Not applicable	Not applicable

^ Closed for new application.

* This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan. You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the Company, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides designated Medical Services to the Insured Person. The list of designated Day Case Procedures and Designated Healthcare Services Providers is published on the Company's website (www.fwd.com.hk/en/). The List may be added, deleted, amended or replaced from time to time at FWD's sole discretion without prior notification. Any change shall be deemed as effective as of the effective date as stated in the List. The Policy Holder and/or Insured Person is recommended to refer to FWD's website for the latest List before receiving the designated Day Case Procedures. Please refer to Section 4 of the Supplement – Other benefits for details.

Remark: The above comparison is based on the data compiled on 15 April 2024. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

Comparison between the benefit items of vCANSurance Medical Plan and TheOne Medical Solution – Standard Plan

Below is a comparison between the benefit items of vCANSurance Medical Plan and TheOne Medical Solution – Standard Plan:

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
Issue age (age next birthday)	1 (15 days) to age 81		1 (15 days) to age 70
Premium payment term (age next birthday)	To age 101		To age 100
Hospitalisation benefits			
Room and board	Full cover		Full cover
Intensive care	Full cover		Full cover
Attending doctor's visit fee	Full cover		Full cover
Specialist's fee	Full cover		Full cover
Miscellaneous charges	Full cover		Full cover
Home nursing	<ul style="list-style-type: none"> - Private nurse's fee Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) - Post-Confinement home nursing Full cover (Maximum 30 days per Disability per Policy Year, subject to services provided by 1 Registered Nurse per day) 		<ul style="list-style-type: none"> - During Confinement Full cover (Maximum 30 days per Policy Year and 180 days per lifetime) - Post-Confinement Full cover (Within 31 days after discharge from Hospital, maximum 31 days per Policy Year)
Companion bed	Full cover		Full cover
Daily hospital cash benefit (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable		\$1,500 per day (Maximum 30 days per Policy Year)
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	\$1,500 per day (Maximum 30 days per Policy Year, for voluntary room and board stay below Standard Private Room)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	

Surgical benefits

Surgeon's fee	Full cover regardless of the surgical category	Full cover
Anaesthetist's fee	Full cover	Full cover
Operating theatre charges	Full cover	Full cover

Other medical benefits

Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)	Full cover - Within 31 days before hospitalisation or clinical surgery and maximum 1 visit per day - Within 60 days immediately after discharge from hospitalisation or clinical surgery and maximum 1 visit per day
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover	Full cover
Psychiatric treatments	Full cover	Not applicable
Medical appliances benefit	Covered under Miscellaneous Charges, which means: Full cover	- Specified items (including Pace maker, Stents for Percutaneous Transluminal Coronary Angioplasty, Intraocular lens, Artificial cardiac valve, Metallic or artificial joints for joint replacement, Prosthetic ligaments for replacement or implantation between bones; and Prosthetic intervertebral disc): Full cover - Other items: \$96,000 per item per life
Donor's Benefit	Not Applicable	Full Cover (Organ and Bone Marrow Transplantation) Only cover the Eligible Expenses of the surgical procedure performed on the Insured Person as a recipient
Emergency outpatient accidental treatment	Full cover	Not applicable

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
	Emergency outpatient dental treatment	Full cover	
Cash benefit for Day Case Procedure	i. Designated Day Case Procedures performed at a Designated Healthcare Service Provider#: HKD1,000 per procedure ii. For any Day Case Procedure(s) other than designated Day Case Procedure(s) which is/are performed at a Designated Healthcare Services Provider# or any Day Case Procedure(s) which is/are performed at a non-Designated Healthcare Services Provider: HKD500 per procedure		Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable
Cash benefit for major and complex surgeries	Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -		Not applicable
	HKD3,000 per major surgery HKD6,000 per complex surgery	HKD4,000 per major surgery HKD8,000 per complex surgery	
	Maximum 1 major or complex surgery per day and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits		
Cash benefit for Confinement in Intensive Care Unit in Hong Kong	HKD6,000 per Confinement	HKD8,000 per Confinement	Not applicable
	Provided that: the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for		
Kidney dialysis	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments, Miscellaneous charges for kidney dialysis incurred during Confinement, outpatient kidney dialysis or organ or bone marrow transplantation		Provide additional \$1,000,000 annual limit on organ and bone marrow transplantation, chemotherapy, radiotherapy, immunotherapy, target therapy, proton therapy, cancer hormonal therapy and kidney dialysis.

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
bone marrow transplantation	Maximum HKD650,000 per Disability per Policy Year	Maximum HKD850,000 per Disability per Policy Year	
Additional Annual Benefit Limit for organ and bone marrow transplantation	Not applicable		
Pregnancy Complications	Not applicable		Full cover
Post-Confinement/ Day Case Procedure Chinese medicine treatment	\$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		Not applicable
Physiotherapist or chiropractor consultation	Applicable (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure - 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)		Applicable (covered under Post-Confinement/ Day Case Procedure outpatient care, which means: Full cover - Within 60 days immediately after discharge from hospitalisation or clinical surgery and maximum 1 visit per day)
HIV / AIDS treatment benefit	Full cover (Waiting period: 2 years)		\$800,000 per lifetime (Waiting period: 5 years)
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Not applicable
Total benefit limit			
Per Policy Limit / Per Disability Per Policy Year Limit of hospitalisation benefits, surgical benefits and other medical benefits	\$650,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$650,000 per Disability per Policy Year is not counted)	\$850,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments, kidney dialysis and organ or bone marrow transplantation with maximum \$850,000 per Disability per Policy Year is not counted)	\$8,000,000 per Policy Year (additional \$1,000,000 benefit limit for organ and bone marrow transplantation, chemotherapy and radiotherapy and kidney dialysis)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
Lifetime Limit of hospitalisation benefits, surgical benefits and other medical benefits	Not applicable		\$40,000,000
Death benefit			
Death benefit	\$20,000	\$30,000	\$80,000
Accidental death benefit	\$20,000	\$30,000	\$80,000
Other services and benefits			
Second Medical Opinion	Available*		Available
International SOS 24-hour Worldwide Assistance Services	Available*		Available
Ancillary service	CANcierge*		PREMIER THE ONEcierge
Wellness course/medical check-up	\$1,000* Once for every 5 consecutive Policy Years	\$2,000* Once for every 5 consecutive Policy Years	Not applicable
No claims premium discount	<p>1) If no claim has been made for 2 consecutive years or more, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% <p>2) If the Policy Holder holds other in-force vCANSurance Medical Plan policy(ies), and at least 2 of the policies (including this Policy) are eligible for the 1) no claims premium discount stated above on any Renewal Date, the Policy originally held would then be entitled to extra premium discount below according to the corresponding number of policies held –</p> <ul style="list-style-type: none"> - 2 or 3: 2.5% - 4: 5% - 5 or above: 10% 		Not applicable
Option to reduce or remove the Deductible at specified ages	Not applicable		Applicable (allowed to switch to a lower annual Deductible option on or after the respective age next birthday)

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution — Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
			of 50, 55, 60 or 65, subject to terms and conditions as determined by FWD from time to time)
First-dollar coverage – Deductible waived for designated crises	Not applicable		While this Policy is in force, if the Insured Person suffers the following designated crises and is Confined in a Hospital or undergoes a Day Case Procedure as a direct result of the designated crises, in calculation of benefits payable under this Policy, the payment of the remaining balance of Deductible (if any) will be waived in respect of such Confinement, Day Case Procedure or treatment. The designated crises include Cancer, Cardiomyopathy, Chronic Liver Disease, Coronary Artery Disease Surgery, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack, Heart Valve Surgery, Kidney Failure, Major Organ Transplantation, Parkinson’s Disease, Primary Pulmonary Arterial Hypertension, Severe Rheumatoid Arthritis, Stroke, Surgery to Aorta and Terminal Illness.
Special benefit for infant	While the Policy is in force, if the Insured Person or Insured Person’s spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Effective Date (“Covered Child”), a 1-year coverage for the designated medical insurance plan shall be offered to the Covered Child without further evidence of insurability and at no additional charge.*		Not applicable

* This benefit/service is optional and does not form part of the Terms and Benefits of the VHIS Certified Plan. You have the right to opt-out this benefit/service. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the Company, with a healthcare network (including but not limited to medical clinic, day case procedure centre or Hospital with a setting for providing Medical Services to a Day Patient) which provides designated Medical Services to the Insured Person. The list of designated Day Case Procedures and Designated Healthcare Services Providers is published on the Company’s website (www.fwd.com.hk/en/). The List may be added, deleted, amended or replaced from time to time at FWD’s sole discretion without prior notification. Any change shall be deemed as effective as of the effective date as stated in the List. The Policy Holder and/or Insured Person is recommended to refer to FWD’s website for the latest List before receiving the designated Day Case Procedures. Please refer to Section 4 of the Supplement – Other benefits for details.

Remark: The above comparison is based on data compiled on 15 April 2024. Product features may change from time to time without prior notice and all are subject to the terms and conditions of the policy at the time. The product information in the table does not contain the full terms and conditions, key product risks and full list of exclusions of the policy, please refer to the product brochure and policy provisions for details.

Premium Comparison – The premium comparison of vCANSurance Medical Plan and FWD medical products

Below is the premium comparison of vCANSurance Medical Plan, Embrace Medical Plan[^] with Optional Medical Booster Benefit – Superior and Premier Plan, CANSurance Full Medical Plan[^] – Economy, Standard, Superior and Premier Plan and TheOne Medical Solution – Standard Plan:

Male (HKD – annual premium)

Age (age next birthday)	vCANSurance Medical Plan– VHIS Flexi Plan		CANSurance Full Medical Plan [^]				Embrace Medical Plan [^] with Optional Medical Booster Benefit		TheOne Medical Solution		
	Certification Number: F00051-01-000-02 for Standard Benefit Level F00051-02-000-02 for Superior Benefit Level		Economy	Standard	Superior	Premier	Superior	Premier	Standard Plan (Deductible HKD80,000)	Standard Plan (Deductible HKD40,000)	Standard Plan (Deductible HKD0)
	Standard Benefit Level	Superior Benefit Level									
11	4,863	7,595	3,892	4,335	7,494	8,993	4,745	8,749	3,687	4,403	10,422
21	3,861	7,166	2,982	3,321	6,330	7,597	5,254	9,585	3,736	4,459	10,499
31	5,057	9,425	4,226	4,706	9,563	11,476	6,878	12,925	4,950	5,881	13,512
41	5,851	11,043	5,011	5,580	11,483	13,781	9,192	17,095	6,187	7,316	16,418
51	9,053	18,148	7,696	8,572	17,482	21,042	13,734	25,817	9,464	11,171	24,910
61	15,680	32,040	14,387	16,025	30,931	37,233	22,119	39,935	15,662	18,553	42,093
71	31,612	57,369	27,972	31,157	59,040	71,056	37,321	58,965	28,793	34,189	78,380
81	51,285	86,620	43,273	48,199	92,354	111,122	58,150	98,066	45,106	53,563	122,791

[^] Closed for new application.

The above product information and premium rates are as of 15 April 2024 and for reference only, please refer to the relevant leaflet / brochure and policy provisions for product details. The above premium does not include the insurance levy collected by the Insurance Authority, any promotional offers, premium discounts or no claims premium discounts. The Standard Premium is non-guaranteed and will be determined annually based on the Age Next Birthday of the Insured Person at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to Age, medical inflation, and claims experience and policy persistency in the same portfolio.

Premium Comparison – The premium comparison of vCANSurance Medical Plan and FWD medical products

Below is the premium comparison of vCANSurance Medical Plan, Embrace Medical Plan[^] with Optional Medical Booster Benefit – Superior and Premier Plan, CANSurance Full Medical Plan[^] – Economy, Standard, Superior and Premier Plan and TheOne Medical Solution – Standard Plan:

Female (HKD – annual premium)

Age (age next birthday)	vCANSurance Medical Plan– VHIS Flexi Plan		CANSurance Full Medical Plan [^]				Embrace Medical Plan [^] with Optional Medical Booster Benefit		TheOne Medical Solution		
	Standard Benefit Level	Superior Benefit Level	Economy	Standard	Superior	Premier	Superior	Premier	Standard Plan (Deductible HKD80,000)	Standard Plan (Deductible HKD40,000)	Standard Plan (Deductible HKD0)
11	4,519	6,886	3,593	4,002	6,919	8,303	5,587	10,312	3,687	4,403	10,422
21	4,600	7,188	3,708	4,130	6,928	8,314	7,180	12,668	3,736	4,459	10,499
31	6,648	9,589	5,676	6,322	9,870	11,846	9,718	17,788	4,950	5,881	13,512
41	7,757	11,719	6,532	7,275	12,060	14,472	12,838	23,046	6,187	7,316	16,418
51	10,524	17,698	9,144	10,184	18,215	21,925	18,272	32,052	9,464	11,171	24,910
61	15,782	28,958	14,522	16,175	29,440	35,437	24,970	44,984	15,662	18,553	42,093
71	27,521	48,476	24,145	26,893	49,888	60,039	34,683	66,944	28,793	34,189	78,380
81	42,337	74,657	35,620	39,676	73,447	88,373	54,742	103,547	45,106	53,563	122,791

[^] Closed for new application.

The above product information and premium rates are as of 15 April 2024 and for reference only, please refer to the relevant leaflet / brochure and policy provisions for product details. The above premium does not include the insurance levy collected by the Insurance Authority, any promotional offers, premium discounts or no claims premium discounts. The Standard Premium is non-guaranteed and will be determined annually based on the Age Next Birthday of the Insured Person at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to Age, medical inflation, and claims experience and policy persistency in the same portfolio.