

Comparison between the benefit terms of vCore Medical Plan, vCare Medical Plan and Embrace Medical Plan/Medipro Plan (Economy plan)

Below is the benefit terms comparison of vCore Medical Plan, vCare Medical Plan and Embrace Medical Plan/Medipro Plan (Economy and Standard Plan). These products are issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD").

Benefit terms	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-01	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-01	Embrace Medical Plan/Medipro Plan – Economy Plan
Area of cover	Worldwide (except that psychiatric treatments are only applicable in Hong Kong)		Worldwide
Ward class	No restriction		Standard ward room
Reimbursement calculation basis	Per Policy Year		Per Disability
Waiting period	No restriction (except that a 5-year waiting period is applicable to HIV and its related Disability)		Accident: 0 day Disease: 30 days (i) Treatment or surgery for tonsils, adenoids or any diseases peculiar to the female generative organs: 120 days; (ii) Radiotherapy and chemotherapy treatments for cancer: 90 days; and (iii) Circumcision and any related surgical operations (before attaining the age of 18): 1 year
Congenital Conditions	Covered (subject to Congenital Condition(s) which have manifested or been diagnosed at or after Insured Person's attained age of 8 years)		Not covered

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Unknown Pre-existing Conditions	Covered, but subject to the following waiting periods - First Policy Year: 0% - Second Policy Year: 25% - Third Policy Year: 50% - Fourth Policy Year onwards: 100%		Not covered
Prescribed Diagnostic Imaging Tests (e.g. “CT” scan, “MRI” scan, etc.)	Include Confinement and non-Confinement (subject to 30% Coinsurance)		Include only Confinement
Psychiatric treatments	Applicable		Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)		Applicable (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)

Remarks: This comparison gives only a brief description on the product features and is for reference only. The above product information does not contain the full terms of the policy and the full terms can be found in the policy document.

Comparison between the benefit items of vCore Medical Plan, vCare Medical Plan and Embrace Medical Plan/Medipro Plan (Economy Plan)

Below is the benefit items comparison of vCore Medical Plan, vCare Medical Plan and Embrace Medical Plan/Medipro Plan (Economy and Standard Plan).

Below is the Benefit items comparison of vCore Medical Plan, vCare Medical Plan and Embrace Medical Plan/Medipro Plan (Economy and Standard Plan).			
Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-01 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-01 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan/Medipro Plan – Economy Plan Benefit limit (HKD) (reimbursement per Disability)
Premium payment term (age next birthday)	To age 101		To age 100
Hospitalisation benefits			
Room and board	HKD750 per day (Maximum 180 days per Policy Year)	HKD850 per day (Maximum 180 days per Policy Year)	HKD370 per day (up to a maximum of 150 days)
Intensive care	HKD3,500 per day (Maximum 25 days per Policy Year)	HKD4,500 per day (Maximum 25 days per Policy Year)	HKD2,000 per day (up to a maximum of 30 days)
Attending doctor’s visit fee	HKD750 per day (Maximum 180 days per Policy Year)	HKD850 per day (Maximum 180 days per Policy Year)	HKD370 per day (up to a maximum of 150 days)
Specialist’s fee	HKD4,300 per Policy Year	HKD6,000 per Policy Year	HKD2,800
Miscellaneous charges	HKD14,000 per Policy Year	HKD14,500 per Policy Year	HKD7,000
Home nursing	Not applicable		HKD500 per day (up to a max of 30 days within 30 days after hospitalisation)
Companion bed	Not applicable		HKD300 per day (up to a max of 30 days and restricted to Insured Person aged below 12)
Daily hospital cash benefit for hospitalisation (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable		HKD150 per day (up to a max of 60 days)

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Surgical benefits			
Surgeon’s fee	Per surgery, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex HKD50,000 - Major HKD25,000 - Intermediate HKD12,500 - Minor HKD5,000	Per surgery, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex HKD70,000 - Major HKD30,000 - Intermediate HKD15,000 - Minor HKD6,500	- Class 5 HKD28,000 - Class 4 HKD28,000 - Class 3 HKD16,000 - Class 2 HKD7,500 - Class 1 HKD3,000
Anaesthetist’s fee	35% of Surgeon’s fee payable		
Operating theatre charges	35% of Surgeon’s fee payable		
Other medical benefits			
Pre- and post- Confinement/ Day Case Procedure outpatient care	HKD580 per visit, HKD3,000 per Policy Year - 1 prior outpatient visit or Emergency consultation per Confinement/ Day Case Procedure - 3 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)	HKD580 per visit, HKD6,000 per Policy Year - 1 prior outpatient visit or Emergency consultation per Confinement/ Day Case Procedure - 6 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)	HKD250 per visit (1 visit per day) - 1 visit/ day for a max of 10 visits within 45 days after hospitalisation or clinical surgery
Prescribed Diagnostic Imaging Tests	HKD20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)		Include only Confinement (under miscellaneous expenses)
Prescribed Non-surgical Cancer Treatments	HKD80,000 per Policy Year	HKD120,000 per Policy Year	Not applicable

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Psychiatric treatments	HKD30,000 per Policy Year		Not applicable
Emergency outpatient accidental treatment charges	Not applicable		HKD1,800
Emergency outpatient dental treatment	Not applicable	HKD20,000 per Policy Year	Not applicable
Cash benefit for Day Case Procedure	Not applicable	HKD500 per procedure	Not applicable
Cash benefit for top-up subsidy	Not applicable	HKD500 per day (Maximum 60 days per Policy Year)	Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)		Not applicable
Road ambulance to and/ or from the Hospital	Applicable (covered under miscellaneous charges, which means: HKD14,000 per Policy Year)	Applicable (covered under miscellaneous charges, which means: HKD14,500 per Policy Year)	Applicable (only covers ambulance to Hospital) (HKD200 per Disability)
Post-Confinement/ Day Case Procedure Chinese medicine treatment	Not applicable		Applicable (covered under post-hospitalisation, which means: HKD250 per visit (1 visit per day) - 1 visit/ day for a max of 10 visits within 45 days after hospitalisation or clinical surgery)

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Physiotherapist or chiropractor consultation	Applicable (covered under pre- and post- Confinement/ Day Case Procedure outpatient care, which means: HKD580 per visit, HKD3,000 per Policy Year - 1 prior outpatient visit or Emergency consultation per Confinement/ Day Case Procedure - 3 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 pre- and post-Confinement/ Day Case Procedure outpatient care, which means: HKD580 per visit, HKD6,000 per Policy Year - 1 prior outpatient visit or Emergency consultation per Confinement/ Day Case Procedure - 6 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-hospitalisation, which means: HKD250 per visit (1 visit per day) - 1 visit/ day for a max of 10 visits within 45 days after hospitalisation or clinical surgery)
Total benefit limit			
Annual Benefit Limit of Hospitalisation benefits, surgical benefits and other medical benefits	HKD420,000 per Policy Year	HKD520,000 per Policy Year	Not applicable
Death benefit			
Death benefit	HKD10,000	HKD15,000	HKD5,000
Accidental death benefit	HKD10,000	HKD15,000	HKD5,000
Other services			
Second Medical Opinion	Available*		Not available
International SOS 24-hour Worldwide Assistance Services	Available*		Available

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Ancillary service	CANcierge* (excluding cashless facility)		Not available
No claims premium discount	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%		
Convertibility option to designated medical insurance plan at specified ages	Applicable* (allowed to convert to designated medical insurance plan with higher protection coverage immediately on or after the respective attained age of 50, 55, 60 or 65, subject to terms and conditions as determined by FWD from time to time)		Not applicable
Special benefit for infant	Not applicable	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 not part of the VHIS Certified Plan. Please inform FWD in writing if you do not want to receive this free additional benefit/service.

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