

# Comparison between the policy provision and benefit items of vTheOne Medical Plan and TheOne Medical Solution

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.

## Comparison between the policy provision of vTheOne Medical Plan and The One Medical Solution

Below is a comparison between the benefit terms of vTheOne Medical Plan – Standard, Standard Plus, Superior and Premier benefit level and TheOne Medical Solution – Standard Plan, Superior Plan and Premier Plan<sup>^</sup>. These products are issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) (“FWD”).

Policy Provision	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution <sup>^</sup>		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
Territorial scope of covered (Geographical area)	<ul style="list-style-type: none"> <li>Non-emergency treatments: Asia, including Australia and New Zealand</li> <li>Emergency treatments: Worldwide</li> </ul>		<ul style="list-style-type: none"> <li>Non-emergency treatments: Worldwide (Exclude US)</li> <li>Emergency treatments: Worldwide</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency and emergency treatments: Worldwide</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency and emergency treatments: Asia, not include Australia and New Zealand</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency and emergency treatments: Worldwide (Exclude US)</li> </ul>	<ul style="list-style-type: none"> <li>Non-emergency and emergency treatments: Worldwide</li> </ul>
	(Psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong are only available in Hong Kong)~				(Daily hospital cash for voluntary room and board stay below private room in private hospital in Hong Kong or daily hospital cash for confinement in general ward of public hospital in Hong Kong are only available in Hong Kong)		
Ward Class	Standard Private room				Standard Private room		
Reimbursement calculation basis	Per policy year				Per policy year		
Lifetime Benefit Limit	Not applicable				Applicable		
Deductible options	Applicable (HKD0 / 25,000 / 40,000 / 80,000 / 120,000 / 250,000)				Applicable (HKD0 / 40,000 / 80,000)		
Waiting period	No restriction (complications associated with HIV Infection are excluded – 5 years) (covered pregnancy complication* – 1 year)				<ul style="list-style-type: none"> <li>Accident: 0 day</li> <li>Disease: 30 days</li> </ul> (complications associated with HIV Infection are excluded – 5 years) (covered pregnancy complication* – 1 year)		
Pre-existing condition(s)	Covered (only for congenital condition which has manifested or been diagnosed after the Age of 8)				Covered (only for congenital condition which has manifested or been diagnosed after the Age of 16)		
Cover Unknown Pre-existing Conditions	Covered with waiting period <ul style="list-style-type: none"> <li>First 30 days of the first policy year: 0%</li> <li>31st day of the first policy year onwards: 100%</li> </ul>				Not covered		

Policy Provision	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
Prescribed Diagnostic Imaging Tests (i.e: computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan)	for both confinement and non-confinement (full cover+)				Only for confinement (full cover+)		
Psychiatric treatments	Covered (only available in Hong Kong)				Not covered	Covered	
Self-inflicted injuries	Not covered				Not covered		
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))		
Underwriting	Full underwriting				Full underwriting		
The limitation on designated hospital list in mainland China	When receiving medical services that are charged by a hospital in mainland China, but such hospital does not fall within the designated Hospital list in mainland China, the Eligible Expenses payable under these Terms and Benefits shall be subject to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits, and no benefit shall be payable under Part 1 of the Supplement – Enhanced benefits and Sections 3 to 5 and 7 of the Supplement – Other benefits				When receiving medical services that are charged by a hospital in mainland China, but such hospital is not designated hospital recognized by company, it would be fall into exclusion		

^ TheOne Medical Solution is shelved on 16 July 2022.

~ Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits for details, in particular the limitation on designated hospital list in mainland China and additional restriction on the USA as specified in Section 2 and 4 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions of vTheOne Medical Plan.

+ Full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item’s limits. Please refer to Benefit Schedule and Policy provisions for details.

\* Pregnancy complications refers to the following pregnancy related complications arising during antepartum stages of pregnancy or childbirth – (a) ectopic pregnancy; (b) molar pregnancy; (c) disseminated intravascular coagulopathy; (d) pre-eclampsia; (e) miscarriage; (f) threatened abortion; (g) medically prescribed induced abortion; (h) foetal death; (i) postpartum hemorrhage requiring hysterectomy; (j) eclampsia; (k) amniotic fluid embolism; or (l) pulmonary embolism of pregnancy. Please refer to policy provisions for details.

Remark: 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. For full terms and conditions of the relevant insurance plans, please refer to relevant product brochure and policy document.

# Comparison between the benefit terms of vTheOne Medical Plan and TheOne Medical Solution

Below is a comparison between the benefit terms of vTheOne Medical Plan – Standard, Standard Plus, Superior and Premier benefit level and TheOne Medical Solution – Standard Plan, Superior Plan and Premier Plan^.

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Issue Age (Age next birthday)	Age 1 (from 15 days) - 81				Age 1 (from 15 days) - 71		
Benefit Term (Age next birthday)	To Age 101				To Age 100		
<b>Hospitalization benefits</b>							
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+		
Private nurse's fee	<ul style="list-style-type: none"> <li>Private nurse's fee Full cover+ (subject to services provided by 1 Registered Nurse per day)</li> </ul>				<ul style="list-style-type: none"> <li>Private nurse's fee Full cover+ (subject to services provided by 1 Registered Nurse per day)</li> </ul>		
	Maximum 30 days per policy year		Maximum 60 days per policy year	Maximum 90 days per policy year	Maximum 30 days per policy year	Maximum 60 days per policy year	Maximum 90 days per policy year
	<ul style="list-style-type: none"> <li>Post-Confinement home nursing Full cover+ (Maximum 196 days per policy year, within 196 days after discharge from Hospital following surgery or admission to Intensive Care Unit, subject to services provided by 1 Registered Nurse per day)</li> </ul>				<ul style="list-style-type: none"> <li>Post-Confinement home nursing Full Cover+ (up to a maximum of 31 days per policy year within 31 days after discharge from hospitalization, subject to services provided by 1 Registered Nurse per day)</li> </ul>		
Companion bed	Full cover+				Full cover+		
Daily Hospital Cash (for Confinement in general ward of public hospital in Hong Kong)	Not Applicable				HK\$1,500 (up to a maximum of 30 days per policy year)		

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	<ul style="list-style-type: none"> <li>For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible: \$1,600 per confinement (up to a max. of 30 days per policy year)</li> <li>For \$120,000 / \$250,000 Deductible: \$900 per confinement (up to a max. of 30 days per policy year)</li> </ul>				\$1,500 per day (Maximum 30 days per policy year, for voluntary room and board stay below Standard Private Room)		
Cash benefit for major and complex surgeries	For \$0 / \$25,000 / \$40,000 Deductible:				Not Applicable		
	• \$5,000 per major surgery	• \$7,500 per major surgery	• \$10,000 per major surgery	• \$15,000 per major surgery			
	• \$10,000 per complex surgery	• \$15,000 per complex surgery	• \$20,000 per complex surgery	• \$30,000 per complex surgery			
	For \$80,000 / \$120,000 / \$250,000 Deductible:						
	• \$1,000 per major surgery	• \$1,500 per major surgery	• \$2,000 per major surgery	• \$3,000 per major surgery			
	• \$2,000 per complex surgery	• \$3,000 per complex surgery	• \$4,000 per complex surgery	• \$6,000 per complex surgery			
	(Maximum 1 major or complex surgery per day)						
Cash benefit for Confinement in Intensive Care Unit in Hong Kong	For \$0 / \$25,000 / \$40,000 Deductible:				Not Applicable		
	• \$10,000 per confinement	• \$15,000 per confinement	• \$20,000 per confinement	• \$30,000 per confinement			
	For \$80,000 / \$120,000 / \$250,000 Deductible:						
	• \$2,000 per confinement	• \$3,000 per confinement	• \$4,000 per confinement	• \$6,000 per confinement			
	Confined in Intensive Care Unit at least 3 consecutive days						
<b>Surgical Benefits</b>							
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+		

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Other medical benefits							
Pre- and post-Confinement / Day Case Procedure outpatient care	Full cover+ <ul style="list-style-type: none"> <li>• All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day)</li> <li>• One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure)</li> <li>• All 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 visit per day)</li> </ul>				Full cover+ <ul style="list-style-type: none"> <li>• Within 31 days before hospitalisation or clinical surgery and maximum 1 visit per day</li> <li>• Within 60 days immediately after discharge from hospitalisation or clinical surgery and maximum 1 visit per day</li> </ul>		
Prescribed Diagnostic Imaging Tests	Full cover+ (For confinement and non-confinement)				Full cover+ (For confinement)		
Prescribed Non-surgical Cancer Treatments	Full cover+				Full cover+		
Psychiatric treatments	Full cover+ (only available in Hong Kong, and no limit on the number of days per policy year or individual lifetime)				Not Applicable		Full cover+ (up to maximum 30 days per policy year, max. 180 days per life)

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Reconstructive surgery benefit	\$200,000 per Accident/mastectomy, based on the below mechanism –				No benefit item for reconstructive surgery, based on the below mechanism –		
	Accident				Accident or Disease The period after the accident occurred or was treated for a disease		
	The period the after accident occurred	For beautification or cosmetic purposes?			The period after the accident occurred or was treated for a disease	For beautification or cosmetic purposes?	
		Yes	No			Yes	No
	≤90 days	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+		≤90 days	Not cover	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+
	>90days and ≤12 months	Covered under this reconstructive surgery benefit: \$200,000 per Accident	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+		>90days and ≤12 months	Not cover	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+
	>12 months	Not cover	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+		>12 months	Not cover	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+
	Mastectomy						
	The period after receiving mastectomy	For beautification or cosmetic purposes?					
		Yes	No				
≤12 months	Covered under this reconstructive surgery benefit: \$200,000 per Mastectomy	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+					
>12 months	Not cover	covered under Surgeon's fee, Anaesthetist's fee and Operating theatre charges, which means: Full cover+					

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Medical appliances benefit	Covered under miscellaneous charges, which means: Full cover+				<ul style="list-style-type: none"> <li>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+</li> <li>Other items (\$96,000 per item per life)</li> </ul>		
Medical appliances benefit for reconstructive surgery	\$120,000 each item per policy year (Non beautification or cosmetic purposes)				Not Applicable		
Donor's benefit	30% of total transplantation cost (For transplantation of heart, kidney, liver, lung or bone marrow)				Not Applicable		
Emergency outpatient accidental treatment	Full cover+				Not Applicable		
Emergency outpatient dental treatment	Full cover+ (within 3 months after accident occurred)				Full cover+ (within 2 weeks after accident occurred)		
Cash benefit for Day Case Procedure	<ul style="list-style-type: none"> <li>For \$0 / \$25,000 / \$40,000 Deductible: \$1,600 per procedure (Maximum 1 Day Case Procedure per day)</li> <li>For \$80,000 / \$120,000 Deductible: \$800 per procedure (Maximum 1 Day Case Procedure per day)</li> <li>For \$250,000 Deductible: \$600 per procedure (Maximum 1 Day Case Procedure per day)</li> </ul>				Not Applicable		
Cash benefit for top-up subsidy	<ul style="list-style-type: none"> <li>For \$0 / \$25,000 / \$40,000 Deductible: \$900 per day of Confinement (Maximum 60 days per policy year)</li> <li>For \$80,000 / \$120,000 / \$250,000 Deductible: \$500 per day of Confinement (Maximum 60 days per policy year)</li> </ul>				Not Applicable		
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))		

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis and organ or bone marrow transplantation (applicable to vTheOne Medical Plan)	Eligible Expenses incurred in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments, Kidney dialysis and organ or bone marrow transplantation				Eligible Expenses incurred in excess of the amounts payable under Organ and Bone Marrow Transplantation, Chemotherapy and Radiotherapy and Kidney Dialysis		
Additional Annual Limit for Organ and Bone Marrow Transplantation, Chemotherapy and Radiotherapy and Kidney Dialysis (applicable to TheOne Medical Solution)	\$1,000,000 per policy year		\$1,500,000 per policy year	\$2,000,000 per policy year	\$1,000,000 per policy year	\$1,500,000 per policy year	\$2,000,000 per policy year
Road ambulance to and/or from the Hospital	Covered under Miscellaneous charges, which means: Full cover+				Covered under Miscellaneous charges, which means: Full cover+		
Post-Confinement/ Day Case Procedure Chinese medicine treatment	\$600 per visit • Maximum 15 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, 1 follow-up outpatient visit per day				Not Applicable	HK\$350 per visit • within 60 days after discharge from hospitalization • Maximum 1 visit per day • up to 10 visits per policy year	
Physiotherapist or chiropractic consultation	Applicable, under Pre- and post-Confinement/ Day Case Procedure outpatient care: full cover+ • All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day) • One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure) • All 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 visit per day)				Not Applicable		
HIV / AIDS treatment benefit	Full cover+ (Waiting period: 5 years)				\$800,000 per lifetime (Waiting period: 5 years)		
Rehabilitation treatment	\$120,000 per policy year				Not Applicable		



Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Stroke rehabilitation treatment	<ul style="list-style-type: none"> <li>Home facility enhancement benefit \$100,000 per Incident</li> <li>Stroke ancillary benefit \$1,200 per visit (Maximum 30 visits per policy year, subject to 1 visit per day, up to \$120,000 per Incident)</li> <li>Disability subsidy benefit \$12,000 per month (Maximum 24 months per Incident)</li> </ul>				Not Applicable		
Hospice care	\$120,000 per policy year				Not Applicable		
<b>Total Benefit Limit</b>							
Annual Benefit Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$12,000,000 per policy year	\$35,000,000 per policy year	\$16,000,000 per policy year	\$20,000,000 per policy year	\$8,000,000 per policy year	\$12,000,000 per policy year	\$16,000,000 per policy year
Lifetime Benefit Limit of hospitalisation benefits, surgical benefits and other medical benefits	Not applicable				\$40,000,000	\$60,000,000	\$100,000,000
<b>Death Benefit</b>							
Death benefit	<ul style="list-style-type: none"> <li>For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible: \$80,000</li> <li>For \$120,000 / \$250,000 Deductible: \$40,000</li> </ul>				\$80,000		
Accidental death benefit	<ul style="list-style-type: none"> <li>For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible: \$80,000</li> <li>For \$120,000 / \$250,000 Deductible: \$40,000</li> </ul>				\$80,000		
<b>Other services and benefits</b>							
Second Medical Opinion	Available *				Available		
International SOS 24-hour Worldwide Assistance Services	Available *				Available		
Ancillary service	1) PREMIER THE ONEcierge * 2) MINDcierge *				PREMIER THE ONEcierge		

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution^		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
Designated Hospital list in Mainland China	Restricted to Designated Hospitals				Restricted to Designated Hospitals		
Wellness Joy Benefit (applicable to vTheOne Medical Plan)  Health check-up Benefit (applicable to TheOne Medical Solution Superior Plan and Premier Plan)	Include reimbursement of expenses for travelling, fitness / wellness course or health check-up:				Not applicable	Include health check-up:	
	For \$0 deductible:					For \$0 deductible:	
	\$2,000 payable once every 5 consecutive policy years	\$2,000 payable once every 2 consecutive policy years	4,000 payable once every 2 consecutive policy years	6,000 payable once every 2 consecutive policy years		4,000 payable once every 2 consecutive policy years	6,000 payable once every 2 consecutive policy years
	For other deductibles:					For other deductibles:	
	1,000 payable once every 5 consecutive policy years	1,000 payable once every 2 consecutive policy years	2,000 payable once every 2 consecutive policy years	3,000 payable once every 2 consecutive policy years		2,000 payable once every 2 consecutive policy years	3,000 payable once every 2 consecutive policy years
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"> <li>- 2 to 4 consecutive years: 10%</li> <li>- 5 or more consecutive years: 15%</li> </ul> <p>2) If the Policy Holder holds other in-force vTheOne 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"> <li>- 2 or 3: 2.5%</li> <li>- 4: 5%</li> <li>- 5 or above: 10%</li> </ul>				Not Applicable		
Option to reduce or remove the Deductible at specified ages	<ul style="list-style-type: none"> <li>• Applicable (the right to reduce or remove the Deductible without re-underwriting can only be exercised once immediately following the date that the Insured Person attains the attained age of 50, 55, 60, 65, 70, 75 or 80)</li> <li>• Not applicable for the Plan with zero Deductible</li> </ul>				<ul style="list-style-type: none"> <li>• Applicable (allowed to switch to a lower annual Deductible option on or after the respective age next birthday of 50, 55, 60 or 65, subject to terms and conditions as determined by FWD from time to time)</li> </ul>		
Option to upgrading benefit level at specified ages*	<ul style="list-style-type: none"> <li>• Applicable (the Policy Holder has the right to upgrade the benefit level without re-underwriting immediately following the date that the Insured Person attains the attained age of 50, 55, 60, 65, 70, 75 or 80)</li> <li>• This right can only be exercised once under this Policy.</li> </ul>			Not Applicable	Not Applicable		

Benefit items	VHIS Certified Flexi Plan – vTheOne Medical Plan				TheOne Medical Solution <sup>^</sup>		
	Standard	Standard Plus	Superior	Premier	Standard Plan	Superior Plan	Premier Plan
	Benefit Limit (HKD) Per Policy Year				Benefit Limit (HKD) Per Policy Year		
First-dollar coverage – Deductible waived for designated crises	<p>The remaining balance of Deductible (if any) shall be reduced to zero dollar (\$0) for the Medical Services if the Insured Person –</p> <ul style="list-style-type: none"> <li>• suffers any of the designated crises as stated in the Supplement – First-dollar coverage – Deductible waived for designated crises of the Policy provisions; and</li> <li>• upon the recommendation of the attending Registered Medical Practitioner in writing, receives any Medical Services as a result of the designated crises for which benefits are payable under benefit items (a) to (l) of I. Basic benefits and/or 1 to 13 under II. Enhanced benefits. Designated crises shall include Cardiac Impairment Caused By Cardiomyopathy, Cardiac Impairment Due To Primary Pulmonary Arterial Hypertension, Chronic Liver Disease, Coronary Artery Bypass Operation, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack (Acute Myocardial Infarction), Kidney Failure, Major Organ Transplantation, Open Heart Valve Surgery, Parkinson’s Disease, Severe Rheumatoid Arthritis, Specified Cancer, Stroke, Surgery to Aorta and Terminal Illness. For details of the benefit, including the definition of the designated crises, please refer to the Supplement – First-dollar coverage – Deductible waived for designated crises of the Policy provisions.</li> </ul>				<p>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.</p> <p>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.</p>		
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 2-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		
Life Enrichment Program*	Applicable				Not Applicable		
Dementia Support Program*	Applicable				Not Applicable		

<sup>^</sup> TheOne Medical Solution is shelved on 16 July 2022.

+ Full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item’s limits. Please refer to Benefit Schedule and Policy provisions for details.

\* This benefit/service is optional and does not form part of the Terms and Benefits of vTheOne Medical Plan.

VHIS certified plan certification numbers:

Certification Number	Benefit Level			
	Deductible	Standard	Standard Plus	Superior
HKD 0	F00067-01-000-01	F00067-07-000-01	F00067-13-000-01	F00067-19-000-01
HKD 25,000	F00067-02-000-01	F00067-08-000-01	F00067-14-000-01	F00067-20-000-01
HKD 40,000	F00067-03-000-01	F00067-09-000-01	F00067-15-000-01	F00067-21-000-01
HKD 80,000	F00067-04-000-01	F00067-10-000-01	F00067-16-000-01	F00067-22-000-01
HKD 120,000	F00067-05-000-01	F00067-11-000-01	F00067-17-000-01	F00067-23-000-01
HKD 250,000	F00067-06-000-01	F00067-12-000-01	F00067-18-000-01	F00067-24-000-01

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.

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# Premium Comparison of vTheOne Medical Plan and TheOne Medical Solution

Below is the premium comparison between vTheOne Medical Plan – Standard benefit level and TheOne Medical Solution – Standard Plan\*:

Age (age next birthday)	vTheOne Medical Plan (Standard)						TheOne Medical Solution (Standard Plan) *		
	Territorial scope of covered: For non-emergency treatment – Asia, including Australia and New Zealand^ For emergency treatment – Worldwide^						Territorial scope of covered: For non-emergency and emergency treatment – Asia, not include Australia and New Zealand+		
	HKD 0 Deductible	HKD25,000 Deductible	HKD40,000 Deductible	HKD80,000 Deductible	HKD120,000 Deductible	HKD250,000 Deductible	HKD 0 Deductible	HKD40,000 Deductible	HKD80,000 Deductible
11	14,465	9,402	4,154	3,739	3,066	2,617	9,786	4,154	3,292
21	14,632	9,511	4,927	4,436	3,771	3,150	9,858	4,207	3,336
31	16,551	10,758	5,811	5,063	4,050	3,291	12,687	5,548	4,420
41	20,644	13,399	7,583	6,436	5,149	4,183	15,416	6,902	5,524
51	33,559	21,813	11,844	10,746	8,812	6,985	23,390	10,539	8,450
61	56,707	36,860	19,669	17,649	14,119	11,472	39,524	17,503	13,984
71	101,114	65,724	35,589	31,948	25,399	20,447	73,596	32,254	25,708
81	157,973	102,682	55,417	50,253	39,951	32,162	115,297	50,531	40,273

Below is the premium comparison between vTheOne Medical Plan – Standard Plus benefit level and TheOne Medical Solution – Standard Plan\*:

Age (age next birthday)	vTheOne Medical Plan (Standard Plus)						TheOne Medical Solution (Standard Plan) *		
	Territorial scope of covered: For non-emergency treatment – Asia, including Australia and New Zealand^ For emergency treatment – Worldwide^						Territorial scope of covered: For non-emergency and emergency treatment – Asia, not include Australia and New Zealand+		
	HKD 0 Deductible	HKD25,000 Deductible	HKD40,000 Deductible	HKD80,000 Deductible	HKD120,000 Deductible	HKD250,000 Deductible	HKD 0 Deductible	HKD40,000 Deductible	HKD80,000 Deductible
11	15,333	9,966	4,486	4,188	3,526	3,062	9,786	4,154	3,292
21	15,510	10,082	5,321	4,702	4,148	3,465	9,858	4,207	3,336
31	17,544	11,403	6,160	5,367	4,374	3,620	12,687	5,548	4,420
41	21,883	14,203	8,038	6,822	5,458	4,434	15,416	6,902	5,524
51	35,573	23,122	12,555	11,391	9,341	7,544	23,390	10,539	8,450
61	60,109	39,072	20,849	18,708	14,966	12,275	39,524	17,503	13,984
71	107,181	69,667	37,724	33,865	26,923	21,674	73,596	32,254	25,708
81	167,451	108,843	58,742	53,268	42,348	34,092	115,297	50,531	40,273

Below is the premium comparison between vTheOne Medical Plan –Superior benefit level and TheOne Medical Solution – Superior Plan\*:

Age (age next birthday)	vTheOne Medical Plan (Superior)						TheOne Medical Solution (Superior Plan) *		
	Territorial scope of covered: For non-emergency treatment and emergency treatment – Worldwide, exclude US^						Territorial scope of covered: For non-emergency treatment and emergency treatment – Worldwide, exclude US+		
	HKD 0 Deductible	HKD25,000 Deductible	HKD40,000 Deductible	HKD80,000 Deductible	HKD120,000 Deductible	HKD250,000 Deductible	HKD 0 Deductible	HKD40,000 Deductible	HKD80,000 Deductible
11	18,207	11,470	6,185	5,446	4,684	3,976	11,965	4,989	4,007
21	20,957	13,203	8,124	7,743	6,427	5,227	13,390	5,687	4,611
31	24,818	15,635	9,566	8,091	6,716	5,461	17,092	7,496	5,996
41	30,417	19,163	11,390	9,539	7,917	6,582	19,989	8,925	7,120
51	44,732	28,181	16,699	14,383	11,938	9,780	29,396	13,086	10,433
61	79,140	49,858	29,320	25,663	20,659	16,681	53,847	23,682	18,881
71	129,078	81,319	48,496	41,318	33,054	26,857	103,205	45,231	36,050
81	200,893	126,563	74,235	65,019	52,015	42,262	152,036	66,631	53,108

Below is the premium comparison between vTheOne Medical Plan – Premier benefit level and TheOne Medical Solution – Premier Plan\*:

Age (age next birthday)	vTheOne Medical Plan (Premier)						TheOne Medical Solution (Premier Plan) *		
	Territorial scope of covered: For non-emergency treatment and emergency treatment – Worldwide^						Territorial scope of covered: For non-emergency treatment and emergency treatment – Worldwide+		
	HKD 0 Deductible	HKD25,000 Deductible	HKD40,000 Deductible	HKD80,000 Deductible	HKD120,000 Deductible	HKD250,000 Deductible	HKD 0 Deductible	HKD40,000 Deductible	HKD80,000 Deductible
11	29,561	19,806	10,189	9,013	7,661	6,579	21,039	9,605	7,538
21	33,657	22,550	13,347	11,616	9,641	8,247	23,458	10,781	8,486
31	37,426	25,075	14,783	12,588	10,385	8,623	26,134	12,033	9,534
41	46,162	30,929	18,183	15,490	12,469	10,378	32,367	14,800	11,732
51	70,214	47,043	27,722	23,480	18,901	15,262	48,938	22,565	17,783
61	120,816	80,947	47,418	40,013	32,210	26,008	84,206	38,596	30,304
71	198,473	132,977	78,204	66,457	53,498	43,197	147,087	67,149	52,696
81	305,618	204,764	120,915	102,805	82,758	66,823	222,639	101,640	79,764

^ Psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong.

+ Daily hospital cash for voluntary room and board stay below private room in private hospital in Hong Kong or daily hospital cash for confinement in general ward of public hospital in Hong Kong are only available in Hong Kong.

\* TheOne Medical Solution is shelved on 16 July 2022, the above premium of TheOne Medical Solution is adjusted premium with effective from 1 September 2022. For details, please refer to the repricing pack of CANSurance Full Medical Plan/ CANSurance Full Medical Rider and TheOne Medical Solution/ TheOne Medical Rider.

The above product information and premium rates are as of 11 July 2022 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 of the Insured Person on his or her next birthday at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to age, and claims experience and policy persistency in the same portfolio.