

Comparison between the benefit terms of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and FWD medical products

Below is the benefit terms comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and Embrace Medical Plan[^] - Standard Plan (with Optional Medical Booster Benefit), CANsurance Full Medical Plan[^] – Standard 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	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04	Embrace Medical Plan [^] - Standard Plan (with Optional Medical Booster Benefit)	CANsurance Full Medical Plan [^] - Standard Plan	TheOne Medical Solution - Standard Plan
Area of cover	Worldwide (except that psychiatric treatments are only applicable in Hong Kong)			Worldwide	Worldwide (excluding USA)	Asia
Ward class	No restriction (except supplementary major medical benefit of vCare Supreme Medical Plan is limited to Standard Ward Room)			Standard ward room	Standard ward room	Standard private room
Reimbursement calculation basis	Per Policy Year			Per Disability	Per Disability	Per Policy Year
Lifetime Benefit Limit	Not applicable			Applicable (Only applicable to Optional Medical Booster Benefit - on or after the policy anniversary immediately following the 74 th birthday of the Insured Person)	Not applicable	Applicable
Deductible option	Not applicable			Not applicable	Not applicable	Applicable (HKD 0 / 40,000 / 80,000)
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	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 (subject to Congenital Condition(s) which have manifested or been diagnosed at or after Insured Person's attained age of 8 years)			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)
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%		Covered, but subject to the following waiting periods -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

Benefit terms	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04	Embrace Medical Plan [^] - Standard Plan (with Optional Medical Booster Benefit)	CANsurance Full Medical Plan [^] - Standard Plan	TheOne Medical Solution - Standard Plan
Prescribed Diagnostic Imaging Tests (e.g. "CT" scan, "MRI" scan, etc.)	Include Confinement and non-Confinement (subject to 30% Coinsurance)	Include Confinement and non-Confinement • Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement • Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Include only Confinement	Include only Confinement (full cover)	Include only Confinement (full cover)	Include only Confinement (full cover)
Psychiatric treatments	Applicable	Applicable	Not applicable	Not applicable	Not applicable	Not applicable
Self-inflicted injuries	Not covered	Not covered	Not covered	Covered	Not covered	Not covered
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), 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)	Applicable (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 and kidney dialysis	Not applicable	Applicable	Not applicable	Not applicable	Not applicable	Applicable
Supplementary major medical benefit	Not applicable	Applicable	Applicable	Not applicable	Not applicable	Not applicable
Underwriting	Simplified underwriting	Full underwriting	Full underwriting	Full underwriting	Full underwriting	Full underwriting

[^] Closed for new application.

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 terms of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and existing FWD Medical products

(cont'd)

Below is the comparison between the benefit terms of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and Hospital Benefits Rider. These products are issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD").

Benefit items	vCore Medical Plan VHIS Standard Plan Certification number: S00036-01-000-02	vCare Medical Plan VHIS Flexi Plan Certification number: F00015-01-000-02	vCare Supreme Medical Plan VHIS Flexi Plan Certification number: F00032-01-000-04	Hospital Benefits Rider
Area of cover	Worldwide (except that psychiatric treatments are only applicable in Hong Kong)			Worldwide
Ward class	No restriction (except supplementary major medical benefit of vCare Supreme Medical Plan is limited to Standard Ward Room)			No restriction
Reimbursement calculation basis	Per Policy Year			Per confinement/ Per surgery
Lifetime Benefit Limit	Not applicable			Not applicable
Deductible option	Not applicable			Not applicable
Waiting period	No restriction (except that a 5-year waiting period is applicable to HIV and its related Disability)			- Daily Hospital Income Benefit: the first 24 hours of hospital confinement due to sickness - HIV and its related Disability: 5 years - Others: no restriction
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

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification number: S00036-01-000-02	vCare Medical Plan - VHIS Flexi Plan Certification number: F00015-01-000-02	vCare Supreme Medical Plan - VHIS Flexi Plan Certification number: F00032-01-000-04	Hospital Benefits Rider
Unknown Preexisting 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%		Covered, but subject to the following waiting periods - First 30 days of the first policy year: 0% - Starting from the 31st day of the first policy year: 100%	Not covered

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification number: S00036-01-000-02	vCare Medical Plan - VHIS Flexi Plan Certification number: F00015-01-000-02	vCare Supreme Medical Plan - VHIS Flexi Plan Certification number: F00032-01-000-04	Hospital Benefits Rider
Prescribed Diagnostic Imaging Tests (e.g. "CT" scan, "MRI" scan, etc.)	Include Confinement and non-Confinement (subject to 30% Coinsurance)		Include Confinement and non-Confinement - Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement - Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Not applicable
Psychiatric treatments	Applicable			Not applicable
Self-inflicted injuries	Not covered			Not covered
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), and rental cost of a kidney dialysis machine for use at home)	Not applicable
Additional benefit for Prescribed Diagnostic Imaging Tests and kidney dialysis	Not applicable		Applicable	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification number: S00036-01-000-02	vCare Medical Plan - VHIS Flexi Plan Certification number: F00015-01-000-02	vCare Supreme Medical Plan - VHIS Flexi Plan Certification number: F00032-01-000-04	Hospital Benefits Rider
Supplementarily major medical benefit	Not applicable		Applicable	Not applicable
Underwriting	Simplified underwriting		Full underwriting	Full underwriting

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, vCare Supreme Medical Plan and CANSurance Full Medical Plan[^] – Standard Plan

Below is the benefit items comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and CANSurance Full Medical Plan[^] - Standard Plan.

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANSurance Full Medical Plan [^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
Issue age (age next birthday)	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 70
Premium payment term (age next birthday)	To age 101	To age 101	To age 101	To age 100
Hospitalisation benefits				
Room and board	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	Full cover
Intensive care	\$3,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	Full cover
Attending doctor's visit fee	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	Full cover

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan[^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
Specialist's fee	\$4,300 per Policy Year	\$6,000 per Policy Year	\$6,000 per Policy Year	Full cover
Miscellaneous charges	\$14,000 per Policy Year	\$14,500 per Policy Year	\$16,000 per Policy Year	Full cover
Home nursing	Not applicable	Not applicable	\$800 per day (only includes post-Confinement) (Maximum 30 days per Policy Year and within 30 days after discharge from Hospital)	Full cover (including pre- and post-Confinement)
Companion bed	Not applicable	Not applicable	\$500 per day (Maximum 30 days per Policy Year)	Full cover
Daily hospital cash for hospitalisation (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable	Not applicable	Not applicable	\$800 per day (Maximum 60 days per Disability)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan[^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
---------------	---	--	---	--

Surgical benefits

Surgeon's fee	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$50,000 - Major \$25,000 - Intermediate \$12,500 - Minor \$5,000	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Full cover
Anaesthetist's fee	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	Full cover
Operating theatre charges	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	Full cover

Other medical benefits

Pre- and post-Confinement/ Day Case Procedure outpatient care	\$580 per visit, \$3,000 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)	\$580 per visit, \$6,000 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)	\$580 per visit, \$6,000 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) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with Post-Confinement/ Day Case Procedure Chinese medicine 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
Prescribed Diagnostic Imaging Tests	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year • Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement • Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	\$80,000 per Policy Year	\$120,000 per Policy Year	\$120,000 per Policy Year	Full cover
Psychiatric treatments	\$30,000 per Policy Year	\$30,000 per Policy Year	\$30,000 per Policy Year	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan[^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
Emergency outpatient accidental treatment charges	Not applicable	Not applicable	\$5,000 per Policy Year	Full cover
Emergency outpatient dental treatment	Not applicable	\$20,000 per Policy Year	\$20,000 per Policy Year	Full cover
Cash benefit for Day Case Procedure	Not applicable	\$500 per 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 Service Provider# or any Day Case Procedure(s) which is/are performed at a non-Designated Healthcare Services Provider: HK500 per procedure	Not applicable
Cash benefit for top-up subsidy	Not applicable	\$500 per day (Maximum 60 days per Policy Year)	\$500 per day (Maximum 60 days per Policy Year)	Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)	Applicable (Include only Confinement and covered under miscellaneous charges)	\$200,000 per Policy Year (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 and kidney dialysis	Not applicable	Not applicable	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments and kidney dialysis - Maximum benefit limit per Policy Year is \$50,000	Not applicable
Supplementary major medical benefit (SMM)	Not applicable	Not applicable	- Entitled ward class: Standard Ward Room - Reimburse 85% of the Eligible Expenses in excess of any of the respective benefit limits under specific hospitalisation, surgical and/ or other medical benefits (including Prescribed Non-surgical Cancer Treatments, kidney dialysis and additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis) - Maximum benefit limit per Disability per Policy Year is \$100,000	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan[^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
Post-Confinement / Day Case Procedure Chinese medicine treatment	Not applicable	Not applicable	\$580 per visit, up to \$6,000 per Policy Year - 6 Follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with pre- and post-Confinement/ Day Case Procedure outpatient care	\$400 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Road ambulance to and/ or from the Hospital	Applicable (covered under miscellaneous charges, which means: \$14,000 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: full cover)
Physiotherapist or chiropractor consultation	Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$3,000 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: \$580 per visit, \$6,000 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 pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$6,000 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))	\$400 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Rehabilitation treatment	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Hospice care	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Self-inflicted injuries	Not covered	Not covered	Not covered	\$10,000 per Disability
Total benefit limit				
Annual Benefit Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$420,000 per Policy Year	\$520,000 per Policy Year	Nil	\$350,000 per Disability (\$700,000 per covered cancer)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan [^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
Death benefit				
Death benefit	\$10,000	\$15,000	\$15,000	\$20,000
Accidental death benefit	\$10,000	\$15,000	\$15,000	\$20,000
Other services				
Second Medical Opinion	Available*	Available*	Available*	Available
International SOS 24-hour Worldwide Assistance Services	Available*	Available*	Available*	Available
Ancillary service	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	CANcierge (including cashless facility but applicable to cancer only)
Wellness course/ medical check-up	Not applicable	Not applicable	Not applicable	\$1,000 per Policy (waiting period: 5 Policy Years)
No claims benefit booster	Not applicable	Not applicable	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% on the next Policy anniversary after the 10-year period without any additional charges (applicable for all future Policy Years thereafter)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	CANsurance Full Medical Plan[^] - Standard Plan Benefit limit (HKD) (reimbursement per Disability)
No claims premium discount	<p>If no claim has been made for 2 consecutive years or more prior to Renewal, 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 prior to Renewal, 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% 	<ol style="list-style-type: none"> 1) If no claim has been made for 2 consecutive years or more prior to Renewal, the discount listed below will be granted on Renewal premium - <ul style="list-style-type: none"> - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15% 2) If the Policy Holder holds other in-force vCare Supreme 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 - <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 prior to Renewal, the discount listed below will be granted on Renewal premium -</p> <ul style="list-style-type: none"> - 2 or more consecutive years: 10%
Convertibility option to designated medical insurance plan at specified ages	<p>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)</p>	<p>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)</p>	Not applicable	Not applicable
Special benefit for infant	Not applicable	<p>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.*</p>	<p>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.*</p>	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.

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, vCare Supreme Medical Plan and Embrace Medical Plan[^] – Standard Plan (with Optional Medical Booster Benefit)

Below is the benefit items comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and Embrace Medical Plan[^] – Standard Plan (with Optional Medical Booster Benefit).

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan [^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
Issue age (age next birthday)	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 65
Premium payment term (age next birthday)	To age 101	To age 101	To age 101	To age 100
Hospitalisation benefits				
Room and board	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	\$825 per day (up to a maximum of 150 days)
Intensive care	\$3,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	\$2,600 per day (up to a maximum of 30 days)
Attending doctor's visit fee	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	\$825 per day (up to a maximum of 150 days)
Specialist's fee	\$4,300 per Policy Year	\$6,000 per Policy Year	\$6,000 per Policy Year	\$6,500
Miscellaneous charges	\$14,000 per Policy Year	\$14,500 per Policy Year	\$16,000 per Policy Year	\$10,000
Home nursing	Not applicable	Not applicable	\$800 per day (include only post-Confinement) (Maximum 30 days per Policy Year and within 30 days after discharge from Hospital)	\$700 per day (up to a max of 30 days within 30 days after hospitalisation)
Companion bed	Not applicable	Not applicable	\$500 per day (Maximum 30 days per Policy Year and with no restriction on Insured Person's age)	\$500 per day (up to a max of 30 days and restricted to Insured Person aged below 12)
Daily hospital cash for hospitalisation (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable	Not applicable	Not applicable	\$300 per day (up to a max of 60 days)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan [^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
---------------	--	---	--	---

Surgical benefits

Surgeon's fee	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$50,000 - Major \$25,000 - Intermediate \$12,500 - Minor \$5,000	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	- Class 5 \$68,000 - Class 4 \$38,000 - Class 3 \$22,000 - Class 2 \$10,500 - Class 1 \$4,400
Anaesthetist's fee	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable
Operating theatre charges	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable

Other medical benefits

Pre- and post-Confinement/ Day Case Procedure outpatient care	\$580 per visit, \$3,000 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)	\$580 per visit, \$6,000 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)	\$580 per visit, \$6,000 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) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with Post-Confinement/ Day Case Procedure Chinese medicine treatment	\$300 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	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year • Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement • Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Include only Confinement (under miscellaneous expenses)
Prescribed Non-surgical Cancer Treatments	\$80,000 per Policy Year	\$120,000 per Policy Year	\$120,000 per Policy Year	\$80,000 per Policy Year
Psychiatric treatments	\$30,000 per Policy Year	\$30,000 per Policy Year	\$30,000 per Policy Year	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan[^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
Emergency outpatient accidental treatment charges	Not applicable	Not applicable	\$5,000 per Policy Year	\$5,000
Emergency outpatient dental treatment	Not applicable	\$20,000 per Policy Year	\$20,000 per Policy Year	Not applicable
Cash benefit for Day Case Procedure	Not applicable	\$500 per 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
Cash benefit for top-up subsidy	Not applicable	\$500 per day (Maximum 60 days per Policy Year)	\$500 per day (Maximum 60 days per Policy Year)	Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)	Applicable (Include only Confinement and covered under miscellaneous charges)	\$200,000 per Policy Year (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)	\$200,000 (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 and kidney dialysis	Not applicable	Not applicable	- Reimburse Eligible Expenses incurred in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments and kidney dialysis - Maximum benefit limit per Policy Year is \$50,000	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan[^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
Supplementary major medical benefit	Not applicable	Not applicable	<ul style="list-style-type: none"> - Entitled ward class: Standard Ward Room - Benefit term: To age 101 (ANB) - Reimburse 85% of the Eligible Expenses in excess of any of the respective benefit limits (including excess over per surgery limit, per day limit, maximum number of days per Policy Year limit or per Disability per Policy Year benefit limit) under specific hospitalisation, surgical and/ or other medical benefits (including Prescribed Non-surgical Cancer Treatments, kidney dialysis and additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis) <ul style="list-style-type: none"> · Hospitalisation benefits: Covered under supplementary major medical benefit once any limit is exceeded, with no minimum requirement on number of days of reimbursement · Surgical benefits: Reimburse 85% of the Eligible Expenses - Maximum benefit limit per Disability per Policy Year is \$100,000 	<ul style="list-style-type: none"> - Entitled ward class: Standard Ward Room - Benefit term: To age 75 (ANB) - Pays up to 85% of Eligible Expenses in excess of the benefits paid by Embrace, with per Disability limit of up to \$100,000 <ul style="list-style-type: none"> · Hospitalisation benefits: Room and board and attending doctor's visit fee are covered under supplementary major medical benefit only after the number of days of reimbursement exceeds 150 · Surgical benefits: Reimburse up to 50% of the per disability limit in optional medical boost benefit Overall Lifetime Benefit Limit is \$280,000 per Policy, while overall Lifetime Benefit Limit per life is \$1,200,000
Road ambulance to and/ or from the Hospital	Applicable (covered under miscellaneous charges, which means: \$14,000 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (only covers ambulance to Hospital) (\$250 per Disability)
Post-Confinement/ Day Case Procedure Chinese medicine treatment	Not applicable	Not applicable	<p>\$580 per visit, up to \$6,000 per Policy Year</p> <ul style="list-style-type: none"> - 6 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) <p>The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with pre- and post-Confinement/ Day Case Procedure outpatient care</p>	<p>Applicable (covered under post-hospitalisation, which means: \$300 per visit (1 visit per day)</p> <ul style="list-style-type: none"> - 1 visit/ day for a max of 10 visits within 45 days after hospitalisation or clinical surgery)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan[^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
Physiotherapist or chiropractor consultation	Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$3,000 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: \$580 per visit, \$6,000 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 pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$6,000 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: \$300 per visit (1 visit per day) 1 visit/ day for a max of 10 visits within 45 days after hospitalisation or clinical surgery)
Rehabilitation treatment	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Hospice care	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Total benefit limit				
Annual Benefit Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$420,000 per Policy Year	\$520,000 per Policy Year	Nil	Not applicable
Death benefit				
Death benefit	\$10,000	\$15,000	\$15,000	\$10,000
Accidental death benefit	\$10,000	\$15,000	\$15,000	\$10,000
Other services				
Second Medical Opinion	Available*	Available*	Available*	Not available
International SOS 24-hour Worldwide Assistance Services	Available*	Available*	Available*	Available

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Embrace Medical Plan[^] - Standard Plan (with Optional Medical Booster Benefit) Benefit limit (HKD) (reimbursement per Disability)
Ancillary service	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	Not available
No claims premium discount	If no claim has been made for 2 consecutive years or more prior to Renewal, the discount listed below will be granted on Renewal premium - - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15%	If no claim has been made for 2 consecutive years or more prior to Renewal, the discount listed below will be granted on Renewal premium - - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15%	1) If no claim has been made for 2 consecutive years or more prior to Renewal, 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 vCare Supreme 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 prior to Renewal, 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)	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	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.*	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

[^]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.

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.

#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.

Comparison between the benefit items of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and TheOne Medical Solution – Standard Plan

Below is the benefit items comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and TheOne Medical Solution – Standard Plan.

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
Issue age (age next birthday)	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 70
Premium payment term (age next birthday)	To age 101	To age 101	To age 101	To age 100
Hospitalisation benefits				
Room and board	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	Full cover
Intensive care	\$3,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)	Full cover
Attending doctor's visit fee	\$750 per day (Maximum 180 days per Policy Year)	\$850 per day (Maximum 180 days per Policy Year)	\$1,000 per day (Maximum 180 days per Policy Year)	Full cover
Specialist's fee	\$4,300 per Policy Year	\$6,000 per Policy Year	\$6,000 per Policy Year	Full cover
Miscellaneous charges	\$14,000 per Policy Year	\$14,500 per Policy Year	\$16,000 per Policy Year	Full cover
Home nursing	Not applicable	Not applicable	\$800 per day (include only post-Confinement) (Maximum 30 days per Policy Year and within 30 days after discharge from Hospital)	Full cover - During Confinement: Maximum 30 days per Policy Year and 180 days per lifetime - Within 31 days after discharge from Hospital: Maximum 31 days per Policy Year
Companion bed	Not applicable	Not applicable	\$500 per day (Maximum 30 days per Policy Year)	Full cover
Daily hospital cash for hospitalisation (for Confinement in general ward of public Hospital in Hong Kong)	Not applicable	Not applicable	Not applicable	\$1,500 per day (Maximum 30 days per Policy Year)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
Daily hospital cash for hospitalisation (for Confinement in private Hospital in Hong Kong)	Not applicable	Not applicable	Not applicable	\$1,500 per day (Maximum 30 days per Policy Year, for voluntary room and board stay below private room)
Surgical benefits				
Surgeon's fee	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$50,000 - Major \$25,000 - Intermediate \$12,500 - Minor \$5,000	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Full cover
Anaesthetist's fee	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	Full cover
Operating theatre charges	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	Full cover
Other medical benefits				
Pre- and post-Confinement/ Day Case Procedure outpatient care	\$580 per visit, \$3,000 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)	\$580 per visit, \$6,000 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)	\$580 per visit, \$6,000 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) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with Post-Confinement/ Day Case Procedure Chinese medicine treatment	Full cover - Within 31 days before hospitalisation and maximum 1 visit per day - within 60 days immediately after discharge from hospitalisation and maximum 1 visit per day
Prescribed Diagnostic Imaging Tests	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year • Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement • Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Full cover (including Confinement only)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
Prescribed Non-surgical Cancer Treatments	\$80,000 per Policy Year	\$120,000 per Policy Year	\$120,000 per Policy Year	Full cover
Psychiatric treatments	\$30,000 per Policy Year	\$30,000 per Policy Year	\$30,000 per Policy Year	Not applicable
Emergency outpatient accidental treatment charges	Not applicable	Not applicable	\$5,000 per Policy Year	Not applicable
Emergency outpatient dental treatment	Not applicable	\$20,000 per Policy Year	\$20,000 per Policy Year	Full cover
Cash benefit for Day Case Procedure	Not applicable	\$500 per 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
Cash benefit for top-up subsidy	Not applicable	\$500 per day (Maximum 60 days per Policy Year)	\$500 per day (Maximum 60 days per Policy Year)	Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)	Applicable (Include only Confinement and covered under miscellaneous charges)	\$200,000 per Policy Year (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 and kidney dialysis	Not applicable	Not applicable	- Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments and kidney dialysis - Maximum benefit limit per Policy Year is \$50,000	Provide additional \$1,000,000 annual limit on organ and bone marrow transplantation,

Additional Annual Benefit Limit for organ and bone marrow transplantation	Not applicable	Not applicable	Not applicable	chemotherapy, radiotherapy, immunotherapy, target therapy, proton therapy, cancer hormonal therapy and kidney dialysis.
---	----------------	----------------	----------------	---

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
Supplementary major medical benefit (SMM)	Not applicable	Not applicable	<ul style="list-style-type: none"> - Entitled ward class: Standard Ward Room - Reimburse 85% of the Eligible Expenses in excess of any of the respective benefit limits under specific hospitalisation, surgical and/ or other medical benefits (including Prescribed Non-surgical Cancer Treatments, kidney dialysis and additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis) - Maximum benefit limit per Disability per Policy Year is \$100,000 	Not applicable
Road ambulance to and/ or from the Hospital	Applicable (covered under miscellaneous charges, which means: \$14,000 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: full cover)
Pregnancy Complications	Not applicable	Not applicable	Not applicable	Full cover
Post-Confinement/ Day Case Procedure Chinese medicine treatment	Not applicable	Not applicable	<p>\$580 per visit, up to \$6,000 per Policy Year</p> <ul style="list-style-type: none"> - 6 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) <p>The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with pre- and post-Confinement/ Day Case Procedure outpatient care</p>	Not applicable
Physiotherapist or chiropractor consultation	<p>Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$3,000 per Policy Year</p> <ul style="list-style-type: none"> - 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)) 	<p>Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$6,000 per Policy Year</p> <ul style="list-style-type: none"> - 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)) 	<p>Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$6,000 per Policy Year</p> <ul style="list-style-type: none"> - 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)) 	<p>Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: full cover</p> <ul style="list-style-type: none"> - within 31 days before hospitalisation and maximum 1 visit per day - within 60 days immediately after discharge from hospitalisation and maximum 1 visit per day)
HIV / AIDS treatment benefit	Not applicable	Not applicable	Not applicable	\$800,000 per lifetime

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
Rehabilitation treatment	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Hospice care	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Total benefit limit				
Annual Benefit Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$420,000 per Policy Year	\$520,000 per Policy Year	Nil	\$8,000,000 per Policy Year (additional \$1,000,000 benefit limit for organ and bone marrow transplantation, chemotherapy and radiotherapy and kidney dialysis)
Lifetime limit	Not applicable	Not applicable	Not applicable	\$40,000,000
Death benefit				
Death benefit	\$10,000	\$15,000	\$15,000	\$80,000
Accidental death benefit	\$10,000	\$15,000	\$15,000	\$80,000
Other services				
Second Medical Opinion	Available*	Available*	Available*	Available
International SOS 24-hour Worldwide Assistance Services	Available*	Available*	Available*	Available
Ancillary service	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	PREMIER THE ONEcierge (including cashless facility)

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	TheOne Medical Solution - Standard Plan Benefit limit (HKD) (reimbursement per Policy Year)
No claims premium discount	If no claim has been made for 2 consecutive years or more prior to Renewal, the discount listed below will be granted on Renewal premium - - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15%	If no claim has been made for 2 consecutive years or more prior to Renewal, the discount listed below will be granted on Renewal premium - - 2 to 4 consecutive years: 10% - 5 or more consecutive years: 15%	1) If no claim has been made for 2 consecutive years or more prior to Renewal, 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 vCare Supreme 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%	Not applicable
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)	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	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)
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.*	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.

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.

#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.

Comparison between the benefit items of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and Hospital Benefits Rider

Below is the comparison between the benefit items of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and Hospital Benefits Rider.

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/surgery)
Issue age (age next birthday)	1 (15 days) to 81	1 (15 days) to 81	1 (15 days) to 81	- Plans 1 and 2: 1 (15 days) to 60 - Plans 3 and 4: 18 to 60
Premium payment term (age next birthday)	To age 101	To age 101	To age 101	To age 100
Hospitalisation benefits				
Room and board	\$750 per day (Maximum 180 days perPolicy Year)	\$850 per day (Maximum 180 days perPolicy Year)	\$1,000 per day (Maximum 180 days perPolicy Year)	Not applicable
Intensive care	\$3,500 per day (Maximum 25 days perPolicy Year)	\$4,500 per day (Maximum 25 days perPolicy Year)	\$4,500 per day (Maximum 25 days perPolicy Year)	Not applicable
Attending doctor's visit fee	\$750 per day (Maximum 180 days perPolicy Year)	\$850 per day (Maximum 180 days perPolicy Year)	\$1,000 per day (Maximum 180 days perPolicy Year)	Not applicable
Specialist's fee	\$4,300 per Policy Year	\$6,000 per Policy Year	\$6,000 per Policy Year	Not applicable
Miscellaneous charges	\$14,000 per Policy Year	\$14,500 per Policy Year	\$16,000 per Policy Year	Not applicable
Home nursing	Not applicable	Not applicable	\$800 per day (include only post- Confinement) (Maximum 30 days per Policy Year and within 30 days after discharge fromHospital)	Not applicable
Companion bed	Not applicable	Not applicable	\$500 per day (Maximum 30 days perPolicy Year)	Not applicable

Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01- 000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/ surgery)
Daily hospital cash benefit	Not applicable	Not applicable	Not applicable	Plan 1: \$400 Plan 2: \$800 Plan 3: \$1,200 Plan 4: \$1,600 Maximum 365 days per hospital confinement

Surgical benefits

Surgeon's fee	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$50,000 - Major \$25,000 - Intermediate \$12,500 - Minor \$ 5,000	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures: - Complex \$70,000 - Major \$30,000 - Intermediate \$15,000 - Minor \$6,500	Plan 1: \$4,000 Plan 2: \$8,000 Plan 3: \$12,000 Plan 4: \$16,000
Anaesthetist's fee	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	
Operating theatre charges	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	

Other medical benefits

Pre- and post-Confinement/ Day Case Procedure outpatient care	\$580 per visit, \$3,000 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)	\$580 per visit, \$6,000 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)	\$580 per visit, \$6,000 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) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with Post-Confinement/ Day Case Procedure Chinese treatment	Not applicable
---	---	---	--	----------------

Benefit items	vCore Medical Plan VHS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan VHS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan VHS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/surgery)
Prescribed Diagnostic Imaging Tests	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)	\$20,000 per Policy Year - Coinsurance is not applicable to Prescribed Diagnostic Imaging Test performed during Confinement - Prescribed Diagnostic Imaging Test performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance	Not applicable
Prescribed Non-surgical Cancer Treatments	\$80,000 per Policy Year	\$120,000 per Policy Year	\$120,000 per Policy Year	Not applicable
Psychiatric treatments	\$30,000 per Policy Year	\$30,000 per Policy Year	\$30,000 per Policy Year	Not applicable
Emergency outpatient accidental treatment charges	Not applicable	Not applicable	\$5,000 per Policy Year	Not applicable
Emergency outpatient dental treatment	Not applicable	\$20,000 per Policy Year	\$20,000 per Policy Year	Not applicable
Cash benefit for Day Case Procedure	Not applicable	\$500 per 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

Cash benefit for top-up subsidy	Not applicable	\$500 per day (Maximum 60 days per Policy Year)	\$500 per day (Maximum 60 days per Policy Year)	Not applicable
Kidney dialysis	Applicable (Include only Confinement and covered under miscellaneous charges)	Applicable (Include only Confinement and covered under miscellaneous charges)	\$200,000 per Policy Year (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)	Not applicable

Benefit items	vCore Medical Plan VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/ surgery)
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis	Not applicable	Not applicable	-Reimburse Eligible Expenses in excess of the amounts payable under Prescribed Non-surgical Cancer Treatments and kidney dialysis -Maximum benefit limit per Policy Year is \$50,000	Not applicable
Supplementary major medical benefit (SMM)	Not applicable	Not applicable	- Entitled ward class: Standard Ward Room -Reimburse 85% of the Eligible Expenses in excess of any of the respective benefit limits under specific hospitalisation, surgical and/ or other medical benefits (including Prescribed Nonsurgical Cancer Treatments, kidney dialysis and additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis) -Maximum benefit limit per Disability per Policy Year is \$100,000	Not applicable
Road ambulance to and/ or from the Hospital	Applicable (covered under miscellaneous charges, which means: \$14,000 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Applicable (covered under miscellaneous charges, which means: \$14,500 per Policy Year)	Not applicable

Benefit items	vCore Medical Plan VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/surgery)
Post-Confinement / Day Case Procedure Chinese medicine treatment	Not applicable	Not applicable	\$580 per visit, up to \$6,000 per Policy Year - 6 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure) The maximum benefit amount per Policy Year and 6 follow-up outpatient visits per Confinement/ Day Case Procedure shall be shared with pre- and post-Confinement/ Day Case Procedure outpatient care	Not applicable
Physiotherapist or chiropractor consultation	Applicable (covered under pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$3,000 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: \$580 per visit, \$6,000 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 pre- and post-Confinement/ Day Case Procedure outpatient care, which means: \$580 per visit, \$6,000 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))	Not applicable
Rehabilitation treatment	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Hospice care	Not applicable	Not applicable	\$10,000 per Policy Year	Not applicable
Total benefit limit				
Annual Benefit Limit of hospitalisation benefits, surgical benefits and other medical	\$420,000 per Policy Year	\$520,000 per Policy Year	Nil	Not applicable

benefits				
Benefit items	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)	vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)	Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/surgery)
Lifetime Benefit Limit	Not applicable	Not applicable	Not applicable	Not applicable
Death benefit				
Death benefit	\$10,000	\$15,000	\$15,000	Not applicable
Accidental death benefit	\$10,000	\$15,000	\$15,000	Not applicable
Other services				
Second Medical Opinion	Available*	Available*	Available*	Not available
International SOS 24-hour Worldwide Assistance Services	Available*	Available*	Available*	Not available
Ancillary service	CANcierge* (excluding cashless facility)	CANcierge* (excluding cashless facility)	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%	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%	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 vCare Supreme 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	Not applicable

			<p>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% 	
Benefit items	<p>vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)</p>	<p>vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 Benefit limit (HKD) (reimbursement per Policy Year)</p>	<p>vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 Benefit limit (HKD) (reimbursement per Policy Year)</p>	<p>Hospital Benefits Rider Benefit limit (HKD) (reimbursement per confinement/surgery)</p>
Convertibility option to designated medical insurance plan at specified ages	<p>Applicable (allowed to convert to a 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)</p>	<p>Applicable (allowed to convert to a 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)</p>	<p>Not applicable</p>	<p>Not applicable</p>
Special benefit for infant	<p>Not applicable</p>	<p>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.*</p>	<p>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.*</p>	<p>Not applicable</p>

*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.

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.

Premium Comparison – The premium comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan and FWD medical products

Below is the premium comparison of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan, Embrace Medical Plan[^] – Standard Plan (with Optional Medical Booster Benefit), CANsurance Full Medical Plan[^] – Standard Plan and TheOne Medical Solution – Standard Plan (Annual Deductible: \$0).

Age (age next birthday)	vCore Medical Plan - VHIS Standard Plan Certification Number: S00036-01-000-02 (HKD - Annual premium)		vCare Medical Plan - VHIS Flexi Plan Certification Number: F00015-01-000-02 (HKD - Annual premium)		vCare Supreme Medical Plan - VHIS Flexi Plan Certification Number: F00032-01-000-04 (HKD - Annual premium)		Embrace Medical Plan [^] - Standard Plan (with Optional Medical Booster Benefit) (Non-smoker) (HKD – Annual premium)		CANsurance Full Medical Plan [^] - Standard Plan (Non-smoker) (HKD – Annual premium)		TheOne Medical Solution - Standard Plan (Annual Deductible: \$0) (HKD – Annual premium)	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
11	1,652	1,966	2,034	2,380	2,709	3,251	2,467	2,962	4,335	4,002	10,422	10,422
21	1,779	2,376	2,176	2,857	3,037	4,116	2,767	3,750	3,321	4,130	10,499	10,499
31	2,235	3,083	2,711	3,707	3,887	5,222	3,540	4,757	4,706	6,322	13,512	13,512
41	2,949	3,992	3,642	4,883	5,107	6,678	4,651	6,214	5,580	7,275	16,418	16,418
51	4,526	5,695	5,631	6,967	7,870	9,350	7,201	8,681	8,572	10,184	24,910	24,910
61	7,572	7,909	9,405	9,740	13,129	13,782	11,860	12,450	16,025	16,175	42,093	42,093
71	13,063	12,065	16,224	15,237	22,535	21,175	20,357	19,130	31,157	26,893	78,380	78,380
81	18,649	16,641	24,525	22,926	32,856	31,012	29,681	28,014	48,199	39,676	122,791	122,791

[^] Closed for new application.

The above product information and premium rate are as of 15 April 2024 and for reference only, please refer to the relevant leaflet / brochure for product details. The above premium is excluded the insurance levy collected by Insurance Authority. 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, medical inflation, claims experience and policy persistency in the same portfolio.