

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

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

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

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

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

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

<sup>^</sup>Closed for new application.

Remark: The above comparison is based on the data compiled on 17 September 2020. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

# Comparison between the benefit items of vCansurance Medical Plan and CANSurance Full Medical Plan<sup>^</sup> – Economy and Standard Plan

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

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

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan <sup>^</sup> — Economy Plan  Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan <sup>^</sup> — Standard Plan  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	Not applicable	Not applicable
<b>Surgical benefits</b>				
Surgeon's fee	Full cover regardless of the surgical category		Full cover	Full cover
Anaesthetist's fee	Full cover		Full cover	Full cover
Operating theatre charges	Full cover		Full cover	Full cover
<b>Other medical benefits</b>				
Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)		Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery	Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)		Full cover (including Confinement only)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover		Full cover	Full cover
Psychiatric treatments	\$40,000 per Disability per Policy Year		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		Full cover	Full cover

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan <sup>^</sup> — Economy Plan  Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan <sup>^</sup> — Standard Plan  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Emergency outpatient dental treatment	Full cover		Full cover	Full cover
Cash benefit for Day Case Procedure	\$500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Kidney dialysis	Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis	- Reimburse Eligible Expenses in excess of the amounts payable under Miscellaneous charges, Prescribed Non-surgical Cancer Treatments and Outpatient kidney dialysis		Not applicable	Not applicable
	Maximum HKD350,000 per Disability per Policy Year	Maximum HKD500,000 per Disability per Policy Year		
Post-Confinement/Day Case Procedure Chinese medicine treatment	\$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		\$300 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$400 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery

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

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



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

<sup>^</sup>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.

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# Comparison between the benefit items of vCANSurance Medical Plan and CANSurance Full Medical Plan<sup>^</sup> – Superior and Premier Plan

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

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

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan <sup>^</sup> — Superior Plan  Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan <sup>^</sup> — Premier Plan  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong	Not applicable	\$800 per day of Confinement (Maximum 30 days per Disability per Policy Year)	\$800 per day (Maximum 60 days per Disability)	\$1,000 per day (Maximum 60 days per Disability)
<b>Surgical benefits</b>				
Surgeon's fee	Full cover regardless of the surgical category		Full cover	Full cover
Anaesthetist's fee	Full cover		Full cover	Full cover
Operating theatre charges	Full cover		Full cover	Full cover
<b>Other medical benefits</b>				
Pre- and post-Confinement/ Day Case Procedure outpatient care	Full cover - 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure - 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)		Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery	Full cover - 1 visit per day and maximum 3 visits within 31 days before hospitalisation or clinical surgery - 1 visit per day and maximum 20 visits within 60 days after discharge or clinical surgery
Prescribed Diagnostic Imaging Tests	Full cover (including Confinement and non-Confinement)		Full cover (including Confinement only)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover		Full cover	Full cover
Psychiatric treatments	\$40,000 per Disability per Policy Year		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		Full cover	Full cover
Emergency outpatient dental treatment	Full cover		Full cover	Full cover

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan <sup>^</sup> — Superior Plan  Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan <sup>^</sup> — Premier Plan  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Cash benefit for Day Case Procedure	\$500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Kidney dialysis	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	Full cover (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis	- Reimburse Eligible Expenses incurred in excess of the amounts payable under Miscellaneous charges, Prescribed Non-surgical Cancer Treatments and Outpatient kidney dialysis		Not applicable	Not applicable
	Maximum HKD350,000 per Disability per Policy Year	Maximum HKD500,000 per Disability per Policy Year		
Post-Confinement/Day Case Procedure Chinese medicine treatment	\$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		\$600 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$800 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery
Physiotherapist or chiropractor consultation	Applicable (covered under Pre- and Post-Confinement/Day Case Procedure outpatient care, which means: \$600 per visit - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure - 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)		\$600 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery	\$800 per visit - 1 visit per day and maximum 10 visits within 60 days after discharge or clinical surgery

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		CANsurance Full Medical Plan <sup>^</sup> — Superior Plan  Benefit limit (HKD) (reimbursement per Disability)	CANsurance Full Medical Plan <sup>^</sup> — Premier Plan  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$600 per visit - 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)	Applicable (covered under Physiotherapist or chiropractor consultation or Post-Confinement/ Day Case Procedure Chinese medicine treatment, which means: \$800 per visit - 1 visit per day and maximum 20 visits in total within 60 days after discharge or clinical surgery)
Self-inflicted injuries	Not covered		\$10,000 per Disability	\$10,000 per Disability
<b>Total benefit limit</b>				
Per Disability Limit / Per Disability Per Policy Year Limit of Hospitalisation benefits, surgical benefits and other medical benefits	\$500,000 per Disability per Policy Year  (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$350,000 per Disability per Policy Year is not counted)	\$650,000 per Disability per Policy Year  (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$500,000 per Disability per Policy Year is not counted)	\$500,000 per Disability (\$1,000,000 per covered cancer)	\$800,000 per Disability (\$1,600,000 per covered cancer)
<b>Death benefit</b>				
Death Benefit	\$20,000	\$30,000	\$20,000	\$30,000
Accidental death benefit	\$20,000	\$30,000	\$20,000	\$30,000
<b>Other services and benefits</b>				
Second Medical Opinion	Available*		Available	Available
International SOS 24-hour Worldwide Assistance Services	Available*		Available	Available
Ancillary service	CANcierge*		CANcierge	CANcierge

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

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

<sup>^</sup>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.

Remark: The above comparison is based on the data compiled on 17 September 2020. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

# Comparison between the benefit items of vCANSurance Medical Plan and Embrace Medical Plan<sup>^</sup> with Optional Medical Booster Benefit – Superior and Premier Plan

Below is a comparison between the benefit items of vCANSurance Medical Plan and Embrace Medical Plan<sup>^</sup> with Optional Medical Booster Benefit – Superior and Premier Plan:

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



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

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan <sup>^</sup> — Superior Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan <sup>^</sup> — Premier Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
Psychiatric treatments	\$40,000 per Disability per Policy Year		Not applicable	Not applicable
Emergency outpatient accidental treatment	Full cover		\$6,500	\$14,000
Emergency outpatient dental treatment	Full cover		Not applicable	Not applicable
Cash benefit for Day Case Procedure	\$500 per procedure		Not applicable	Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable	Not applicable
Kidney dialysis	Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		\$350,000  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)	\$500,000  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis	- Reimburse Eligible Expenses incurred in excess of the amounts payable under Miscellaneous charges, Prescribed Non-surgical Cancer Treatments and Outpatient kidney dialysis		Not applicable	Not applicable
	Maximum HKD350,000 per Disability per Policy Year	Maximum HKD500,000 per Disability per Policy Year		
Supplementary major medical benefit (SMM)	Not applicable		- Entitled ward class: Standard Semi-private Room - Benefit term: To age 100 (age next birthday)  - Pays up to 85% of Eligible Expenses in excess of the benefits paid by Embrace, with	- Entitled ward class: Standard Private Room - Benefit term: To age 100 (age next birthday)  - Pays up to 85% of Eligible Expenses in excess of the benefits paid by Embrace, with

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan <sup>^</sup> — Superior Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan <sup>^</sup> — Premier Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
			<p>per Disability limit up to \$150,000</p> <ul style="list-style-type: none"> <li>• <b>Hospitalisation benefits:</b> Room and board and Attending doctor's visit fee are covered under Supplementary major medical benefit only if the reimbursement exceeds 150 days</li> <li>• <b>Surgical benefits:</b> Get reimbursed up to 50% of the per Disability limit in Optional medical booster benefit</li> </ul> <p>- The overall Lifetime Benefit Limits per life and per policy apply to the aggregate amounts paid on or after the policy anniversary immediately following the 74th birthday of the Insured Person (age next birthday)</p> <ul style="list-style-type: none"> <li>• Overall Lifetime Benefit Limit per Policy is \$420,000</li> <li>• Overall Lifetime Benefit Limit per life is \$1,200,000</li> </ul>	<p>per Disability limit up to \$250,000</p> <ul style="list-style-type: none"> <li>• <b>Hospitalisation benefits:</b> Room and board and Attending doctor's visit fee are covered under Supplementary major medical benefit only if the reimbursement exceeds 150 days</li> <li>• <b>Surgical benefits:</b> Get reimbursed up to 50% of the per Disability limit in Optional medical booster benefit</li> </ul> <p>- The overall Lifetime Benefit Limits per life and per policy apply to the aggregate amounts paid on or after the policy anniversary immediately following the 74th birthday of the Insured Person (age next birthday)</p> <ul style="list-style-type: none"> <li>• Overall Lifetime Benefit Limit per Policy is \$700,000</li> <li>• Overall Lifetime Benefit Limit per life is \$1,200,000</li> </ul>
Road ambulance to and/ or from the Hospital	Covered under Miscellaneous charges, which means: Full cover		\$300 per Disability (to Hospital only)	\$350 per Disability (to Hospital only)
Post-Confinement/ Day Case Procedure Chinese medicine treatment	<p>\$600 per visit</p> <ul style="list-style-type: none"> <li>- Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day</li> </ul>		<p>Applicable (covered under Post-hospitalization Consultation, which means: \$350 per visit (1 visit per day)</p> <ul style="list-style-type: none"> <li>- up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)</li> </ul>	<p>Applicable (covered under Post-hospitalization Consultation, which means: \$400 per visit (1 visit per day)</p> <ul style="list-style-type: none"> <li>- up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)</li> </ul>
Physiotherapist or chiropractor consultation	<p>Applicable (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit</p>		<p>Applicable (covered under Post-hospitalization Consultation, which means: \$350 per visit (1 visit per day)</p>	<p>Applicable (covered under Post-hospitalization Consultation, which means: \$400 per visit (1 visit per day)</p>

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		Embrace Medical Plan <sup>^</sup> — Superior Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)	Embrace Medical Plan <sup>^</sup> — Premier Plan (with Optional Medical Booster Benefit)  Benefit limit (HKD) (reimbursement per Disability)
	Standard Benefit Level	Superior Benefit Level		
	<ul style="list-style-type: none"> <li>- 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure</li> <li>- 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)</li> </ul>		- up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)	- up to a maximum of 10 visits within 45 days after hospitalisation or clinical surgery)
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Not applicable	Not applicable
<b>Total benefit limit</b>				
Per Disability Limit / Per Disability Per Policy Year Limit of hospitalisation benefits, surgical benefits and other medical benefits	\$500,000 per Disability per Policy Year  (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$350,000 per Disability per Policy Year is not counted)	\$650,000 per Disability per Policy Year  (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$500,000 per Disability per Policy Year is not counted)	Not applicable	Not applicable
<b>Death benefit</b>				
Death benefit	\$20,000	\$30,000	\$15,000	\$20,000
Accidental death benefit	\$20,000	\$30,000	\$15,000	\$20,000
<b>Other services and benefits</b>				
Second Medical Opinion	Available*		Not available	Not available
International SOS 24-hour Worldwide Assistance Services	Available*		Available	Available

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

<sup>^</sup>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.

Remark: The above comparison is based on the data compiled on 17 September 2020. The product features will be changed from time to time without notification. All are subject to the terms and conditions of the policy and the applicable administrative rules at the time. The information does not contain the full terms and conditions, exclusions and key product risks of the policy. For details, please refer to relevant product brochure and terms and conditions.

# Comparison between the benefit items of vCANSurance Medical Plan and TheOne Medical Solution<sup>^</sup> – Standard Plan

Below is a comparison between the benefit items of vCANSurance Medical Plan and TheOne Medical Solution<sup>^</sup> – Standard Plan:

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

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

### Surgical benefits

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

### Other medical benefits

Pre- and post-Confinement/ Day Case Procedure outpatient care	<p style="text-align: center;">Full cover</p> <ul style="list-style-type: none"> <li>- 3 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure</li> <li>- 20 follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure and maximum \$600 per visit for physiotherapy or chiropractic treatment)</li> </ul>	<p style="text-align: center;">Full cover</p> <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 (including Confinement and non-Confinement)	Full cover (including Confinement only)
Prescribed Non-surgical Cancer Treatments	Full cover	Full cover
Psychiatric treatments	\$40,000 per Disability per Policy Year	Not applicable
Medical appliances benefit	Covered under Miscellaneous Charges, which means: Full cover	<ul style="list-style-type: none"> <li>- <b>Specified items</b> (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>- <b>Other items:</b> \$96,000 per item per life</li> </ul>
Donor's Benefit	Not Applicable	Full Cover (Organ and Bone Marrow Transplantation) Only cover the Eligible Expenses of the surgical procedure performed on the Insured Person as a recipient
Emergency outpatient accidental treatment	Full cover	Not applicable



Benefit items	vCansurance Medical Plan		TheOne Medical Solution <sup>^</sup> Standard Plan
	VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		
	Standard Benefit Level	Superior Benefit Level	
Emergency outpatient dental treatment	Full cover		Full cover
Cash benefit for Day Case Procedure	\$500 per procedure		Not applicable
Cash benefit for top-up subsidy	\$500 per day of Confinement (Maximum 60 days per Disability per Policy Year)		Not applicable
Kidney dialysis	Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home)		Full cover  (Include the Medical Services or treatments received during Confinement or at a clinic, day case procedure centre or Hospital (non-Confinement) only)
Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dislysis	- Reimburse Eligible Expenses in Excess of the amounts payable under Miscellaneous charges, Prescribed Non-surgical Cancer Treatments and Outpatient kidney dialysis		Provide additional \$1,000,000 annual limit on organ and bone marrow transplantation, chemotherapy, radiotherapy, immunotherapy, target therapy, proton therapy, cancer hormonal therapy and kidney dialysis.
	Maximum HKD350,000 per Disability per Policy Year	Maximum HKD500,000 per Disability per Policy Year	
Additional Annual Benefit Limit for organ and bone marrow transplantation	Not applicable		
Pregnancy Complications	Not applicable		Full cover
Post-Confinement/ Day Case Procedure Chinese medicine treatment	\$600 per visit - Maximum 10 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 follow-up outpatient visit per day		Not applicable
Physiotherapist or chiropractor consultation	Applicable  (covered under Pre- and Post-Confinement/ Day Case Procedure outpatient care, which means: \$600 per visit - 3 prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure		Applicable  (covered under Post-Confinement/ Day Case Procedure outpatient care, which means: Full cover - Within 60 days immediately after discharge from hospitalisation or clinical surgery and maximum 1 visit per day)

Benefit items	vCansurance Medical Plan		TheOne Medical Solution <sup>^</sup> Standard Plan
	VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		
	Standard Benefit Level	Superior Benefit Level	
	- 20 follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)		
HIV / AIDS treatment benefit	Full cover (Waiting period: 2 years)		\$800,000 per lifetime (Waiting period: 5 years)
Rehabilitation treatment	\$10,000 per Disability per Policy Year	\$30,000 per Disability per Policy Year	Not applicable
<b>Total benefit limit</b>			
Per Policy Limit / Per Disability Per Policy Year Limit of hospitalisation benefits, surgical benefits and other medical benefits	\$500,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$350,000 per Disability per Policy Year is not counted)	\$650,000 per Disability per Policy Year (The Additional benefit for Prescribed Non-surgical Cancer Treatments and kidney dialysis with maximum \$500,000 per Disability per Policy Year is not counted)	\$8,000,000 per Policy Year (additional \$1,000,000 benefit limit for organ and bone marrow transplantation, chemotherapy and radiotherapy and kidney dialysis)
Lifetime Limit of hospitalisation benefits, surgical benefits and other medical benefits	Not applicable		\$40,000,000
<b>Death benefit</b>			
Death benefit	\$20,000	\$30,000	\$80,000
Accidental death benefit	\$20,000	\$30,000	\$80,000
<b>Other services and benefits</b>			
Second Medical Opinion	Available*		Available
International SOS 24-hour Worldwide Assistance Services	Available*		Available
Ancillary service	CANcierge*		PREMIER THE ONEcierge
Wellness course/ medical check-up	\$1,000* Once for every 5 consecutive Policy Years	\$2,000* Once for every 5 consecutive Policy Years	Not applicable

Benefit items	vCansurance Medical Plan — VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level  Benefit limit (HKD) (reimbursement per Disability per Policy Year)		TheOne Medical Solution <sup>^</sup> — Standard Plan  Benefit limit (HKD) (reimbursement per Policy Year)
	Standard Benefit Level	Superior Benefit Level	
	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 vCANSurance Medical Plan policy(ies), and at least 2 of the policies (including this Policy) are eligible for the 1) no claims premium discount stated above on any Renewal Date, the Policy originally held would then be entitled to extra premium discount below according to the corresponding number of policies held –</p> <ul style="list-style-type: none"> <li>- 2 or 3: 2.5%</li> <li>- 4: 5%</li> <li>- 5 or above: 10%</li> </ul>	
Option to reduce or remove the Deductible at specified ages	Not applicable		Applicable (allowed to switch to a lower annual Deductible option on or after the respective age next birthday of 50, 55, 60 or 65, subject to terms and conditions as determined by FWD from time to time)
First-dollar coverage – Deductible waived for designated crises	Not applicable		While this Policy is in force, if the Insured Person suffers the following designated crises and is Confined in a Hospital or undergoes a Day Case Procedure as a direct result of the designated crises, in calculation of benefits payable under this Policy, the payment of the remaining balance of Deductible (if any) will be waived in respect of such Confinement, Day Case Procedure or treatment. The designated crises include Cancer, Cardiomyopathy, Chronic Liver Disease, Coronary Artery Disease Surgery, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack, Heart Valve Surgery, Kidney Failure, Major Organ Transplantation, Parkinson’s Disease, Primary Pulmonary Arterial Hypertension, Severe Rheumatoid Arthritis, Stroke, Surgery to Aorta and Terminal Illness.
Special benefit for infant	While the Policy is in force, if the Insured Person or Insured Person’s spouse gives birth to a child after the Policy has been in force for 2 consecutive Policy Years from the Policy Effective Date (“Covered Child”), a 1-year coverage for the designated medical insurance plan shall be offered to the Covered Child without further evidence of insurability and at no additional charge.*		Not applicable

^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.

Remark: The above comparison is based on data compiled on 17 September 2020. Product features may change from time to time without prior notice and all are subject to the terms and conditions of the policy at the time. The product information in the table does not contain the full terms and conditions, key product risks and full list of exclusions of the policy, please refer to the product brochure and policy provisions for details.

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

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

### Male (HKD – annual premium)

Age (age next birthday)	Embrace Medical Plan <sup>^</sup> with Optional Medical Booster Benefit		CANSurance Full Medical Plan <sup>^</sup>				vCANSurance Medical Plan – VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level  F00051-02-000-01 for Superior Benefit Level		TheOne Medical Solution <sup>^</sup> *		
	Superior	Premier	Economy	Standard	Superior	Premier	Standard Benefit Level	Superior Benefit Level	Standard Plan (Deductible HKD80,000)	Standard Plan (Deductible HKD40,000)	Standard Plan (Deductible HKD0)
11	4,049	7,467	3,278	3,651	6,312	7,575	4,342	6,781	3,292	4,154	9,786
21	4,483	8,180	2,511	2,797	5,332	6,399	3,447	6,398	3,336	4,207	9,858
31	5,870	11,031	3,559	3,964	8,055	9,666	4,515	8,415	4,420	5,548	12,687
41	7,845	14,590	4,220	4,700	9,672	11,608	5,224	9,860	5,524	6,902	15,416
51	11,721	22,032	6,482	7,220	14,725	17,724	8,083	16,204	8,450	10,539	23,390
61	18,877	34,082	12,118	13,498	26,053	31,361	14,000	28,607	13,984	17,503	39,524
71	31,851	50,322	23,561	26,243	49,730	59,851	28,225	51,222	25,708	32,254	73,596
81	49,627	83,691	36,450	40,599	77,791	93,600	46,412	78,389	40,273	50,531	115,297

<sup>^</sup>Closed for new application.

\*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 Next Birthday of the Insured Person at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to age, and claims experience and policy persistency in the same portfolio.

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

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

### Female (HKD – annual premium)

Age (age next birthday)	Embrace Medical Plan <sup>^</sup> with Optional Medical Booster Benefit		CANSurance Full Medical Plan <sup>^</sup>				vCANSurance Medical Plan– VHIS Flexi Plan Certification Number: F00051-01-000-01 for Standard Benefit Level F00051-02-000-01 for Superior Benefit Level		TheOne Medical Solution <sup>^</sup> *		
	Superior	Premier	Economy	Standard	Superior	Premier	Standard Benefit Level	Superior Benefit Level	Standard Plan (Deductible HKD80,000)	Standard Plan (Deductible HKD40,000)	Standard Plan (Deductible HKD0)
11	4,768	8,801	3,026	3,370	5,827	6,993	4,035	6,148	3,292	4,154	9,786
21	6,128	10,811	3,123	3,478	5,835	7,002	4,107	6,418	3,336	4,207	9,858
31	8,294	15,180	4,781	5,325	8,313	9,977	5,936	8,562	4,420	5,548	12,687
41	10,956	19,668	5,501	6,127	10,158	12,190	6,926	10,463	5,524	6,902	15,416
51	15,594	27,354	7,701	8,578	15,342	18,467	9,396	15,802	8,450	10,539	23,390
61	21,309	38,390	12,232	13,624	24,798	29,849	14,091	25,855	13,984	17,503	39,524
71	29,599	57,132	20,337	22,652	42,021	50,572	24,572	43,282	25,708	32,254	73,596
81	46,718	88,370	30,003	33,419	61,866	74,438	38,314	67,563	40,273	50,531	115,297

<sup>^</sup>Closed for new application.

\*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 Next Birthday of the Insured Person at the time of Renewal. The Standard Premium may increase significantly due to factors including but not limited to age, and claims experience and policy persistency in the same portfolio.