

Comparison between the benefit items⁺ of vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan, vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan*, vPrime Signature Medical Plan and vTheOne Medical Plan

The product information below does not contain and is subject to the full 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 vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan, vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan*, vPrime Signature Medical Plan and vTheOne Medical Plan, which are issued by FWD Life Insurance Company (Bermuda) Limited (incorporated in Bermuda with limited liability) ("FWD") (VHIS provider registration number: 00036).

Plan	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANSurance Medical Plan	
Types of VHIS Certified Plan	Standard Plan	Flexi Plan	Flexi Plan	Flexi Plan	Flexi Plan	
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior
Certification Numbers	S00036-01-000-02	F00015-01-000-02	F00032-01-000-04	F00072-01-000-01	F00051-01-000-02	F00051-02-000-02

Plan	vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Types of VHIS Certified Plan	Flexi Plan	Flexi Plan	Flexi Plan		Flexi Plan			
Benefit level	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Certification Numbers	HKD0 Deductible ⁵ : F00069-01-000-01	HKD0 Deductible ⁵ : F00045-01-000-04	HKD0 Deductible ⁵ : F00070-01-000-01	HKD0 Deductible ⁵ : F00070-07-000-01	HKD0 Deductible ⁵ : F00067-01-000-01	HKD0 Deductible ⁵ : F00067-07-000-01	HKD0 Deductible ⁵ : F00067-13-000-01	HKD0 Deductible ⁵ : F00067-19-000-01
	HKD16,000 Deductible ⁵ : F00069-02-000-01	HKD16,000 Deductible ⁵ : F00045-02-000-04	HKD16,000 Deductible ⁵ : F00070-02-000-01	HKD16,000 Deductible ⁵ : F00070-08-000-01	HKD25,000 Deductible ⁵ : F00067-02-000-01	HKD25,000 Deductible ⁵ : F00067-08-000-01	HKD25,000 Deductible ⁵ : F00067-14-000-01	HKD25,000 Deductible ⁵ : F00067-20-000-01
	HKD25,000 Deductible ⁵ : F00069-03-000-01	HKD25,000 Deductible ⁵ : F00045-03-000-04	HKD25,000 Deductible ⁵ : F00070-03-000-01	HKD25,000 Deductible ⁵ : F00070-09-000-01	HKD40,000 Deductible ⁵ : F00067-03-000-01	HKD40,000 Deductible ⁵ : F00067-09-000-01	HKD40,000 Deductible ⁵ : F00067-15-000-01	HKD40,000 Deductible ⁵ : F00067-21-000-01
	HKD50,000 Deductible ⁵ : F00069-04-000-01	HKD50,000 Deductible ⁵ : F00045-04-000-04	HKD50,000 Deductible ⁵ : F00070-04-000-01	HKD50,000 Deductible ⁵ : F00070-10-000-01	HKD80,000 Deductible ⁵ : F00067-04-000-01	HKD80,000 Deductible ⁵ : F00067-10-000-01	HKD80,000 Deductible ⁵ : F00067-16-000-01	HKD80,000 Deductible ⁵ : F00067-22-000-01
	HKD100,000 Deductible ⁵ : F00069-05-000-01	HKD100,000 Deductible ⁵ : F00045-05-000-02	HKD100,000 Deductible ⁵ : F00070-05-000-01	HKD100,000 Deductible ⁵ : F00070-11-000-01	HKD120,000 Deductible ⁵ : F00067-05-000-01	HKD120,000 Deductible ⁵ : F00067-11-000-01	HKD120,000 Deductible ⁵ : F00067-17-000-01	HKD120,000 Deductible ⁵ : F00067-23-000-01
	HKD180,000 Deductible ⁵ : F00069-06-000-01	HKD250,000 Deductible ⁵ : F00045-06-000-02	HKD250,000 Deductible ⁵ : F00070-06-000-01	HKD250,000 Deductible ⁵ : F00070-12-000-01	HKD250,000 Deductible ⁵ : F00067-06-000-01	HKD250,000 Deductible ⁵ : F00067-12-000-01	HKD250,000 Deductible ⁵ : F00067-18-000-01	HKD250,000 Deductible ⁵ : F00067-24-000-01

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Types of VHIS Certified Plan	Standard Plan	Flexi Plan	Flexi Plan	Flexi Plan	Flexi Plan		Flexi Plan	Flexi Plan	Flexi Plan		Flexi Plan			
Territorial scope of cover (Geographical limitation) ^{1,2,30}	Worldwide ²						<ul style="list-style-type: none"> - For non-Emergency Treatment: Asia³, including Australia and New Zealand - For Emergency Treatment: Worldwide² 		<ul style="list-style-type: none"> - For non-Emergency Treatment: Asia³, including Australia and New Zealand - For Emergency Treatment: Worldwide² 	<ul style="list-style-type: none"> - For non-Emergency Treatment: Worldwide² (excluding USA) - For Emergency Treatment: Worldwide² 	<ul style="list-style-type: none"> - For non-Emergency Treatment: Asia³, including Australia and New Zealand - For Emergency Treatment: Worldwide² 		<ul style="list-style-type: none"> - For non-Emergency Treatment: Worldwide² (excluding USA) - For Emergency Treatment: Worldwide² 	<ul style="list-style-type: none"> - For non-Emergency Treatment and Emergency Treatment: Worldwide²

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Territorial scope of cover (Geographical limitation) ^{1,2,30}	(Except for psychiatric treatments which shall be payable for Confinement in Hong Kong only)			(Except for psychiatric treatments, cash benefit for Confinement in Intensive Care Unit in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong due to pregnancy complications which shall be payable for Confinement in Hong Kong only)	(Except for psychiatric treatments and cash benefit for Confinement in Intensive Care Unit in Hong Kong which shall be payable for Confinement in Hong Kong only)	(Except for psychiatric treatments, cash benefit for Confinement in Intensive Care Unit in Hong Kong and cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong which shall only be payable for Confinement in Hong Kong)	(Except for psychiatric treatments, cash benefit for Confinement in Intensive Care Unit in Hong Kong which shall only be payable for Confinement in Hong Kong)	(Except for psychiatric treatments and cash benefit for Confinement in Intensive Care Unit in Hong Kong which shall only be payable for Confinement in Hong Kong)	(Except for psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong which shall only be payable for Confinement in Hong Kong)					

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan					
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier		
Annual Benefit Limit for I. Basic benefits	\$420,000 per Policy Year	\$520,000 per Policy Year	No restriction on Annual Benefit Limit	No restriction on Annual Benefit Limit			\$8,000,000 per Policy Year	\$12,500,000 per Policy Year			\$11,000,000 per Policy Year	\$16,000,000 per Policy Year	\$12,000,000 per Policy Year	\$35,000,000 per Policy Year	\$16,000,000 per Policy Year	\$20,000,000 per Policy Year
Annual Benefit Limit for II. Enhanced benefits (except for benefit items* 14 – 15)	Not applicable															
Annual Benefit Limit for III. Other benefits (except for benefit items* 1 – 3)	Not applicable	No restriction on Annual Benefit Limit														
Lifetime Benefit Limit for I. Basic benefits, II. Enhanced benefits (except for benefit items* 14 – 15) and III. Other benefits (except for benefit items* 1 – 3)	No restriction on Lifetime Benefit Limit															

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Aggregate limit per Disability ⁴ per Policy Year for I. Basic benefits, II. Enhanced benefits (except for benefit items ⁺ 14 – 15) and III. Other benefits (except for benefit items ⁺ 1 – 3, 5 - 10)	Not applicable			\$550,000 per Disability ⁴ per Policy Year	\$650,000 per Disability ⁴ per Policy Year	\$850,000 per Disability ⁴ per Policy Year	Not applicable							
Deductible ⁵ for I. Basic benefits, II. Enhanced benefits (except for benefit items ⁺ 7(c), 14 – 15) and III. Other benefits (except for benefit items ⁺ 1 – 3, 5 – 10)	Not applicable						\$0 / \$16,000 / \$25,000 / \$50,000 / \$100,000 / \$180,000 per Policy Year	\$0 / \$16,000 / \$25,000 / \$50,000 / \$100,000 / \$250,000 per Policy Year	\$0 / \$25,000 / \$40,000 / \$80,000 / \$120,000 / \$250,000 per Policy Year					
First-dollar coverage – Deductible ⁵ waived for designated crises ^{6,7}	Not applicable						<p>The remaining balance of Deductible⁵ (if any and if applicable) shall be reduced to zero dollar (\$0) for the Medical Services if the Insured Person –</p> <ul style="list-style-type: none"> suffers any of the designated crises as stated in the Supplement – First-dollar coverage – Deductible⁵ waived for designated crises of the Policy provisions; and upon the recommendation of the attending Registered Medical Practitioner in writing, receives any Medical Services as a result of the designated crises for which benefits are payable under benefit items⁺ (a) to (l) of I. Basic benefits and/or 1 to 13 under II. Enhanced benefits. 							

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan				
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier	
Entitled ward class	No restriction		No restriction (except for supplementary major medical benefit which is limited to Standard Ward Room ⁸)	Standard Ward Room ⁸		Standard Semi-private Room ⁸	Standard Ward Room ⁸	<ul style="list-style-type: none"> - Confinement in Hong Kong, Macau and Mainland China: Standard Semi-private Room⁸ - Confinement in Asia³ (excluding Hong Kong, Macau and Mainland China) and Confinement outside Asia³ for Emergency Treatment: Standard Private Room⁸ 		<ul style="list-style-type: none"> - Confinement in Hong Kong, Macau and Mainland China: Standard Semi-private Room⁸ - Confinement in worldwide² (excluding Hong Kong, Macau, Mainland China and the USA) or Confinement in the USA for Emergency Treatment: Standard Private Room⁸ 		Standard Private Room ⁸			

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier

A. Benefit items⁹

I. Basic benefits

(a) 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 ¹⁰										
(b) Miscellaneous charges	\$14,000 per Policy Year	\$14,500 per Policy Year	\$16,000 per Policy Year	Full cover ¹⁰										
(c) 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 ¹⁰										
(d) Specialist's fee ⁶	\$4,300 per Policy Year	\$6,000 per Policy Year		Full cover ¹⁰										
(e) Intensive care	\$3,500 per day (Maximum 25 days per Policy Year)	\$4,500 per day (Maximum 25 days per Policy Year)		Full cover ¹⁰										

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan				
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier	
(f) Surgeon's fee	(Per procedure, subject to surgical category for the surgery/ procedure in the Schedule of Surgical Procedures)		Full cover ¹⁰ , regardless of the surgical category												
- Complex	\$50,000	\$70,000													
- Major	\$25,000	\$30,000													
- Intermediate	\$12,500	\$15,000													
- Minor	\$5,000	\$6,500													
(g) Anaesthetist's fee	35% of Surgeon's fee payable ¹¹		Full cover ¹⁰												
(h) Operating theatre charges	35% of Surgeon's fee payable ¹¹		Full cover ¹⁰												
(i) Prescribed Diagnostic Imaging Tests ^{6,12}	\$20,000 per Policy Year, subject to 30% Coinsurance (including Confinement and non-Confinement)		\$20,000 per Policy Year <ul style="list-style-type: none"> Coinsurance is not applicable to Prescribed Diagnostic Imaging Test^{6,12} performed during Confinement Prescribed Diagnostic Imaging Test^{6,12} performed in a setting for providing Medical Services to a Day Patient is subject to 30% Coinsurance 	Full cover ¹⁰											

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
(j) Prescribed Non-surgical Cancer Treatments ¹³	\$80,000 per Policy Year	\$120,000 per Policy Year		Full cover ¹⁰										
(k) Pre- and post-Confinement/ Day Case Procedure outpatient care ⁶	\$580 per visit, \$3,000 per Policy Year	\$580 per visit, \$6,000 per Policy Year	\$580 per visit, \$6,000 per Policy Year	Full cover ¹⁰		Full cover ¹⁰		Full cover ¹⁰	Full cover ¹⁰		Full cover ¹⁰			
	- 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	- 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	- 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 benefit item ¹² of II. Enhanced benefits	- 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		- 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		- All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day) - One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure) - All follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 visit per day)	- All prior outpatient visits or Emergency consultations per Confinement/Day Case Procedure (within 31 days before admission or Day Case Procedure, subject to 1 visit per day) - One prior outpatient visit or Emergency consultation per Confinement/Day Case Procedure (more than 31 days before admission or Day Case Procedure) - All follow-up outpatient visits per Confinement/Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure, subject to 1 visit per day)					

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
(I) Psychiatric treatments ¹⁴	\$30,000 per Policy Year			Full cover ¹⁰			\$40,000 per Policy Year	Full cover ¹⁰	\$40,000 per Policy Year	Full cover ¹⁰				

II. Enhanced benefits

1. Reconstructive surgery benefit ⁶	<p><u>Non beautification or cosmetic purposes</u></p> <ul style="list-style-type: none"> - Covered under Surgeon's fee, Anaesthetist's fee and operating theatre charges, subject to the corresponding benefit limits <p><u>For beautification or cosmetic purposes</u></p> <ul style="list-style-type: none"> - For Medical Services necessitated by Injury caused by Accident and received within 90 days after the Accident: covered under Surgeon's fee, Anaesthetist's fee and operating theatre charges, subject to the corresponding benefit limits 	<p><u>Non beautification or cosmetic purposes</u></p> <ul style="list-style-type: none"> - Covered under Surgeon's fee, Anaesthetist's fee and operating theatre charges, which means: Full cover¹⁰ <p><u>For beautification or cosmetic purposes</u></p> <ul style="list-style-type: none"> - For Medical Services necessitated by Injury caused by Accident and received within 90 days after the Accident: covered under Surgeon's fee, Anaesthetist's fee and operating theatre charges, which means: Full cover¹⁰
	<p><u>For beautification or cosmetic purposes</u></p> <p>If the Injury is not caused by Accident or if it is caused by Accident, but the Medical Service is received over 90 days after the Accident: not applicable</p>	<p><u>For beautification or cosmetic purposes</u></p> <p>If the Injury is caused by Accident and Medical Service is received more than 90 days but within 12 months after the Accident; or If mastectomy is performed for Sickness or Disease, and Medical Service is received within 12 months from the date of mastectomy: \$160,000 per Accident/mastectomy</p>

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
2. Medical appliances benefit for reconstructive surgery	<u>Non beautification or cosmetic purposes</u> - Covered under miscellaneous charges, subject to the corresponding benefit limit <u>For beautification or cosmetic purposes</u> - For Medical Services necessitated by Injury caused by Accident and received within 90 days after the Accident: covered under miscellaneous charges, subject to the corresponding benefit limit			<u>Non beautification or cosmetic purposes</u> - Covered under miscellaneous charges, which means: Full cover ¹⁰ <u>For beautification or cosmetic purposes</u> - For Medical Services necessitated by Injury caused by Accident and received within 90 days after the Accident: covered under miscellaneous charges, which means: Full cover ¹⁰										
	<u>For beautification or cosmetic purposes</u> If the Injury is not caused by Accident or if it is caused by Accident, but the Medical Service is received over 90 days after the Accident: not applicable			<u>For beautification or cosmetic purposes</u> - If the Injury is not caused by Accident or if it is caused by Accident, but the Medical Service is received over 90 days after the Accident: not applicable		<u>For beautification or cosmetic purposes</u> If the Injury is caused by Accident and Medical Service is received more than 90 days but within 12 months after the Accident; or If mastectomy is performed for Sickness or Disease, and Medical Service is received within 12 months from the date of mastectomy: \$96,000 each item per Policy Year				<u>For beautification or cosmetic purposes</u> If the injury is caused by Accident and Medical Service is received more than 90 days but within 12 months after the Accident; or If mastectomy is performed for Sickness or Disease, and Medical Service is received within 12 months from the date of mastectomy: \$120,000 each item per Policy Year				
3. Donor's benefit	Not applicable						30% of total transplantation cost (For transplantation of heart, kidney, liver, lung or bone marrow)							
4. Emergency outpatient accidental treatment	Not applicable		\$5,000 per Policy Year		Full cover ¹⁰									

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
5. Kidney dialysis ⁶ (applicable to vCare Supreme Medical Plan) / Outpatient kidney dialysis ⁶ (applicable to vFamily Medical Plan, vCANsurance Medical Plan / vBooster Medical Plan / vPrime Medical Plan* / vPrime Signature Medical Plan / vTheOne Medical Plan)	Covered under miscellaneous charges and only applicable to Eligible Expenses incurred during Hospital Confinement, subject to the corresponding benefit limit		\$200,000 per Policy Year (Include the Medical Services or treatments received during Confinement (when exceeding the limit of miscellaneous charges) 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 ¹⁰ (Only include the Medical Services or treatments received at a clinic, day case procedure centre or Hospital (non-Confinement), and rental cost of a kidney dialysis machine for use at home, as kidney dialysis charges during Confinement has already been fully reimbursed under the miscellaneous charges)										
6. Rehabilitation treatment ⁶	Not applicable		\$10,000 per Policy Year	\$10,000 per Disability ⁴ per Policy Year	\$30,000 per Disability ⁴ per Policy Year		\$100,000 per Policy Year			\$120,000 per Policy Year				

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Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier	
7. Stroke rehabilitation treatment	No separate benefit item for stroke rehabilitation treatment						Applicable								
(a) Home facility enhancement benefit ⁶	Not applicable						\$80,000 per Incident				\$100,000 per Incident				
(b) Stroke ancillary benefit ⁶	Covered under pre- and post-Confinement/ Day Case Procedure outpatient care, subject to the corresponding benefit limit	Covered under pre- and post-Confinement/ Day Case Procedure outpatient care, post-Confinement/ Day Case Procedure Chinese medicine treatment and rehabilitation treatment, subject to the corresponding benefit limits					Cover the expenses in excess of the benefit limits of pre- and post-Confinement/ Day Case Procedure outpatient care, post-Confinement/ Day Case Procedure Chinese medicine treatment and rehabilitation treatment								
							\$1,000 per visit (Maximum 30 visits per Policy Year, subject to 1 visit per day, up to \$100,000 per Incident)				\$1,200 per visit (Maximum 30 visits per Policy Year, subject to 1 visit per day, up to \$120,000 per Incident)				
(c) Disability subsidy benefit	Not applicable						\$10,000 per month				\$12,000 per month				
							(Maximum 24 months per Incident)								
8. Hospice care	Not applicable	\$10,000 per Policy Year	Not applicable				\$100,000 per Policy Year				\$120,000 per Policy Year				
9. Private nurse's fee ⁶	Not applicable			Full cover ¹⁰ (Maximum 30 days per Disability ⁴ per Policy Year)			Full cover ¹⁰ (Maximum 30 days per Policy Year)				Full cover ¹⁰ (Maximum 30 days per Policy Year)		Full cover ¹⁰ (Maximum 60 days per Policy Year)	Full cover ¹⁰ (Maximum 90 days per Policy Year)	
															(subject to services provided by 1 Registered Nurse per day)
10. Post-Confinement home nursing ⁶	Not applicable	\$800 per day (Maximum 30 days per Policy Year)	Full cover ¹⁰ (Maximum 30 days per Disability ⁴ per Policy Year, subject to services provided by 1 Registered Nurse per day)				Full cover ¹⁰ (Maximum 196 days per Policy Year, within 196 days after discharge from Hospital following surgery or admission to Intensive Care Unit, subject to services provided by 1 Registered Nurse per day)								
11. Companion bed	Not applicable	\$500 per day (Maximum 30 days per Policy Year)	Full cover ¹⁰												

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Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
12. Post-Confinement / Day Case Procedure Chinese medicine treatment	Not applicable		\$580 per visit, \$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 benefit item+ (k) of I. Basic benefits	\$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, 1 follow-up outpatient visit per day			\$600 per visit - Maximum 15 follow-up outpatient visits per Confinement/Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure, 1 follow-up outpatient visit per day							
13. Pregnancy Complications ¹⁵	Not applicable			Full cover ¹⁰ (12-month waiting period)	Not applicable		Full cover ¹⁰ (12-month waiting period)							

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANSurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
14. Additional benefit for Prescribed Non-surgical Cancer Treatments ¹³ and kidney dialysis ⁶ (and organ or bone marrow transplantation which is only applicable to vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan*, vPrime Signature Medical Plan and vTheOne Medical Plan) ¹⁶	Not applicable	Not applicable	Eligible Expenses incurred in excess of the amounts payable under <ul style="list-style-type: none"> - benefit item+ (j) of I. Basic benefits; and - benefit item+ 5 of II. Enhanced benefits 	Eligible Expenses incurred in excess of the amounts payable under <ul style="list-style-type: none"> - benefit item+ (j) of I. Basic benefits for Prescribed Non-surgical Cancer Treatments¹³; - benefit item+ (b) of I. Basic benefits for kidney dialysis⁶ incurred during Confinement; - benefit item+ 5 of II. Enhanced benefits for outpatient kidney dialysis⁶; or - benefit items+ (a) - (i) of I. Basic benefits for organ or bone marrow transplantation 										
			\$50,000 per Policy Year	\$550,000 per Disability ⁴ per Policy Year	\$650,000 per Disability ⁴ per Policy Year	\$850,000 per Disability ⁴ per Policy Year	\$2,000,000 per Policy Year	\$1,500,000 per Policy Year	\$2,000,000 per Policy Year	\$1,000,000 Per Policy Year	\$1,500,000 Per Policy Year	\$2,000,000 Per Policy Year		

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
15. Supplementary major medical benefit (SMM) ¹⁷	Not applicable		<p>Eligible Expenses in excess of any of the respective benefit limit (including excess over per surgery limit, per day limit, maximum number of days per Policy Year or per Policy Year benefit limit) under benefit items* (a) to (h) and (j) of I. Basic benefits and 5, 10 and 14 of II. Enhanced benefits</p> <ul style="list-style-type: none"> - Maximum benefit limit per Disability⁴ per Policy Year: \$100,000 per Disability⁴ per Policy Year - Coinsurance: 15% <p><u>Entitled ward class</u></p> <ul style="list-style-type: none"> - Standard Ward Room⁸ - If on any day of Confinement, the Insured Person is voluntarily Confined in a ward class of Hospital accommodation higher than Standard Ward Room⁸, the ward class adjustment factor set below shall be applied to the Eligible Expenses payable under this benefit. - This benefit shall be payable according to the following formula, subject to the benefit limit of this benefit – (excess Eligible Expenses × (1 - supplementary major medical benefit Coinsurance) × ward class adjustment factor (if applicable)) 	Not applicable										

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
15. Supplementary major medical benefit (SMM) ¹⁷	Not applicable		Entitled ward class	Actual ward class occupied by the Insured Person during Confinement	Ward class adjustment factor	Not applicable								
			Standard Ward Room ⁸	Standard Semi-private Room ⁸	50%									
			Standard Ward Room ⁸	Standard Private Room ⁸	25%									
			Standard Ward Room ⁸	Above Standard Private Room ⁸	12.5%									
			The ward class adjustment factor shall not apply under the following circumstances: - unavailability of accommodation at the specified ward class due to ward or room shortage for Emergency Treatment; - isolation reasons that require a specific class of accommodation; or - other reasons not involving personal preference of the Policy Holder and/or the Insured Person.											

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier

III. Other benefits

1. Death benefit	\$10,000	\$15,000	\$20,000	\$30,000			\$40,000	<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible⁵: \$80,000 For \$120,000 / \$250,000 Deductible⁵: \$40,000 						
2. Accidental death benefit	\$10,000	\$15,000	\$20,000	\$30,000			\$40,000	<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible⁵: \$80,000 For \$120,000 / \$250,000 Deductible⁵: \$40,000 						
3. Death benefit due to pregnancy complications ³¹	Not applicable		\$20,000	Not applicable										
4. Emergency outpatient dental treatment ¹⁸	Not applicable	\$20,000 per Policy Year (within 2 weeks after Accident)		Full cover ¹⁰ (within 3 months after Accident)										

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
5. Cash benefit for Day Case Procedure	Not applicable	\$500 per procedure	(i) Designated Day Case Procedures performed at a Designated Healthcare Services Provider ³² : \$1,000 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: \$500 per procedure				\$500 per procedure	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 / \$50,000 Deductible⁵: \$1,600 per procedure For \$100,000 / \$250,000 Deductible⁵: \$800 per procedure 			<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 Deductible⁵: \$1,600 per procedure For \$80,000 / \$120,000 Deductible⁵: \$800 per procedure For \$250,000 Deductible⁵: \$600 per procedure 			
		(regardless of no. of Day Case Procedures received per day)	(Maximum of one (1) Day Case Procedure in accordance with benefit item ⁺ 5(i) or 5(ii) of III. Other benefits as specified above)	(regardless of no. of Day Case Procedures received per day)		(Maximum 1 Day Case Procedure per day)								

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan				
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier	
6. Cash benefit for top-up subsidy ¹⁹	Not applicable	\$500 per day of Confinement (Maximum 60 days per Policy Year)		\$500 per day of Confinement (Maximum 60 days per Disability ⁴ per Policy Year)			\$500 per day of Confinement	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 / \$50,000 Deductible⁵: \$800 per day of Confinement For \$100,000 / \$250,000 Deductible⁵: \$500 per day of Confinement 						<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 Deductible⁵: \$900 per day of Confinement For \$80,000 / \$120,000 / \$250,000 Deductible⁵: \$500 per day of Confinement 	
															(Maximum 60 days per Policy Year)
7. Cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong ²⁰			Not applicable				\$800 per day of Confinement (Maximum 30 days per Disability ⁴ per Policy Year)	Not applicable	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 / \$50,000 Deductible⁵: \$1,600 per day of Confinement For \$100,000 / \$250,000 Deductible⁵: \$800 per day of Confinement 						<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 / \$80,000 Deductible⁵: \$1,600 per day of Confinement For \$120,000 / \$250,000 Deductible⁵: \$900 per day of Confinement

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
8. Cash benefit for major and complex surgeries ²¹	Not applicable		Per surgery, subject to the categorisation of such surgery under the Schedule of Surgical Procedures -											
			\$3,000 per major surgery \$6,000 per complex surgery	\$4,000 per major surgery \$8,000 per complex surgery	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 Deductible⁵: 	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 Deductible⁵: 		<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 Deductible⁵: 						
					\$4,000 per major surgery	\$5,000 per major surgery	\$4,000 per major surgery	\$6,000 per major surgery	\$5,000 per major surgery	\$7,500 per major surgery	\$10,000 per major surgery	\$15,000 per major surgery		
					\$8,000 per complex surgery	\$10,000 per complex surgery	\$8,000 per complex surgery	\$12,000 per complex surgery	\$10,000 per complex surgery	\$15,000 per complex surgery	\$20,000 per complex surgery	\$30,000 per complex surgery		
					<ul style="list-style-type: none"> For \$50,000 / \$100,000 / \$180,000 Deductible⁵: 	<ul style="list-style-type: none"> For \$50,000 / \$100,000 / \$250,000 Deductible⁵: 		<ul style="list-style-type: none"> For \$80,000 / \$120,000 / \$250,000 Deductible⁵: 						
					\$800 per major surgery	\$1,000 per major surgery	\$800 per major surgery	\$1,200 per major surgery	\$1,000 per major surgery	\$1,500 per major surgery	\$2,000 per major surgery	\$3,000 per major surgery		
					\$1,600 per complex surgery	\$2,000 per complex surgery	\$1,600 per complex surgery	\$2,500 per complex surgery	\$2,000 per complex surgery	\$3,000 per complex surgery	\$4,000 per complex surgery	\$6,000 per complex surgery		
			(Maximum 1 major or complex surgery per day)											

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
9. Cash benefit for Confinement in Intensive Care Unit in Hong Kong 22	Not Applicable			\$6,000 per Confinement	\$8,000 per Confinement	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 Deductible⁵: 	<ul style="list-style-type: none"> For \$0 / \$16,000 / \$25,000 Deductible⁵: 			<ul style="list-style-type: none"> For \$0 / \$25,000 / \$40,000 Deductible⁵: 				
						\$8,000 per Confinement	\$10,000 per Confinement	\$8,000 per Confinement	\$12,000 per Confinement	\$10,000 per Confinement	\$15,000 per Confinement	\$20,000 per Confinement	\$30,000 per Confinement	
						<ul style="list-style-type: none"> For \$50,000 / \$100,000 / \$180,000 Deductible⁵: 	<ul style="list-style-type: none"> For \$50,000 / \$100,000 / \$250,000 Deductible⁵: 			<ul style="list-style-type: none"> For \$80,000 / \$120,000 / \$250,000 Deductible⁵: 				
						\$1,600 per Confinement	\$2,000 per Confinement	\$1,600 per Confinement	\$2,500 per Confinement	\$2,000 per Confinement	\$3,000 per Confinement	\$4,000 per Confinement	\$6,000 per Confinement	
<p>Provided that the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to Intensive Care Unit for at least 3 consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with the Terms and Benefits, and this benefit is payable once only during the whole Confinement period</p>														

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
10. Cash benefit for Confinement in Intensive Care Unit due to pregnancy complications ³³	Not Applicable			<p>\$6,000 per Confinement</p> <p>The Insured Person is Confined in a Hospital in Hong Kong during which she is admitted to Intensive Care Unit for at least 3 consecutive days, and such Intensive Care Unit admission is solely and directly caused by pregnancy related complications for which Eligible Expenses incurred during such Confinement period are payable in accordance with benefit item* 13 of II. Enhanced benefits; and this benefit is payable once only during the whole Confinement period and in addition to benefit item* 9 of III. Other benefits.</p>	Not Applicable									

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier

B. No claims premium discount

No claims premium discount - individual	<p>If:</p> <p>(a) this Policy has been in force for two or more consecutive Policy Years; and</p> <p>(b) no claims have been incurred under the Terms and Benefits of this Policy during two or more consecutive Policy Years immediately prior to the Policy's Renewal²³ and no claims have been settled by FWD.</p> <p>For the purpose of this clause, a claim is considered as incurred on</p> <p>(i) the first date of admission if the Insured Person is Confined in a Hospital, admitted to a Registered Rehabilitation Centre or a registered hospice; or</p> <p>(ii) the date on which the Medical Service is performed on the Insured Person as a Day Patient;</p> <p>then the Policy Holder shall be eligible for a no claims premium discount on the Renewal²³ premium under the Terms and Benefits of this Policy at the following rate:</p>	
	No claims period immediately prior to the Policy's Renewal ²³	No claims premium discount (Discount rate on Renewal ²³ premium)
	Two consecutive Policy Years	10%
	Three consecutive Policy Years	10%
	Four consecutive Policy Years	10%
	Five or more consecutive Policy Years	15%
<p>If a claim under the Terms and Benefits of this Policy is incurred prior to the Renewal²³ Date but is not made or settled until after the Renewal²³ Date, and the Policy Holder has already received the no claims premium discount, the Policy Holder shall upon demand immediately repay FWD the difference between the no claims premium discount amount already received and the eligible discount amount under the Terms and Benefits of this Policy as recalculated according to this no claims premium discount section.</p>		

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANSurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Extra no claims premium discount	Not applicable	<p>For the avoidance of doubt, the extra no claims premium discounts of vCare Supreme Medical Plan, vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan or vTheOne Medical Plan are individually calculated. Taking vFamily Medical Plan as an example, the Policy Holder is eligible for an extra no claims premium discount if he/she owns multiple policies of vFamily Medical Plan, and is entitled to the individual no claims premium discount under more than 1 of the vFamily Medical Plan policies. Even if the Policy Holder has a policy of vCare Supreme Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan or vTheOne Medical Plan, which is eligible for the individual no claims premium discount, the policy will not be included in the calculation of extra no claims premium discount of vFamily Medical Plan.</p> <p>If the Policy fulfills the conditions below:</p> <ul style="list-style-type: none"> - if the Policy Holder is eligible for the individual no claims premium discount stated above on any Renewal²³ Date of this vCare Supreme Medical Plan, vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan*, vPrime Signature Medical Plan or vTheOne Medical Plan policy; and - the Policy Holder is at the same time eligible for individual no claims premium discount under other in-force Policies of the same product; <p>the Policy Holder shall be eligible for an extra no claims premium discount on the Renewal²³ premium of the Terms and Benefits of this Policy at the following rate:</p>												
		Applicable to vCare Supreme Medical Plan / vCANSurance Medical Plan / vBooster Medical Plan / vPrime Medical Plan / vPrime Signature Medical Plan / vTheOne Medical Plan only:												
		Number of in-force policies (including this vCare Supreme Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan or vTheOne Medical Plan policy) issued to the Policy Holder which are eligible for the individual no claims premium discount on any Renewal²³ Date							Extra no claims premium discount under all eligible policies (discount rate on Renewal²³ premium)					
		Two or Three							2.5%					
		Four							5%					
		Five or above							10%					
		Applicable to vFamily Medical Plan only:												
		Number of in-force policies (including this vFamily Medical Plan policy) issued to the Policy Holder which are eligible for the individual no claims premium discount on any Renewal²³ Date							Extra no claims premium discount under all eligible policies (discount rate on Renewal²³ premium)					
		Two or Three							3.5%					
		Four							7.5%					
Five or above							15%							
<p>If a claim under the Terms and Benefits of this Policy is incurred prior to the Renewal²³ Date but is not made or settled until after the Renewal²³ Date, and the Policy Holder has already received the no claims premium discount, the Policy Holder shall upon demand immediately repay FWD the difference between the no claims premium discount amount already received and the eligible discount amount under the Terms and Benefits of this Policy as recalculated according to this no claims premium discount section.</p>														

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier

C. Others

Convertibility option to designated medical insurance plan at specified ages ²⁴	<p>- If this Policy has been in force for two Policy Years or above, the Policy Holder has the right to convert this Policy to a designated medical insurance plan with higher protection coverage upon the Policy anniversary which immediately comes on or after the Age of 50, 55, 60 or 65 years (attained age) of the Insured Person, without being required to provide further evidence of insurability. The application of this option shall be subject to the designated medical insurance plan with higher protection coverage available at that time and such terms and conditions as determined by FWD from time to time.</p> <p>- This right can only be exercised once and is irrevocable.</p>													
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Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Option to reduce or remove the Deductible ⁵ at specified ages	Not applicable						<ul style="list-style-type: none"> - If this Policy has been in force for two Policy Years or above, the Policy Holder has the right to reduce or remove the Deductible⁵ without re-underwriting immediately following the date that the Insured Person attains the attained age of 50, 55, 60, 65, 70, 75 or 80. - This right can only be exercised once. - The option to reduce or remove Deductible⁵ at specified ages is not applicable to policies with zero Deductible⁵. 							
Option to upgrade benefit level at specified ages ²⁴	Not applicable										<ul style="list-style-type: none"> - If this Policy has been in force for two Policy Years or above, the Policy Holder has the right to upgrade the benefit level without re-underwriting immediately following the date that the Insured Person attains the attained age of 50, 55, 60, 65, 70, 75 or 80. - This right can only be exercised once. 		Not applicable	

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Special benefit for infant ^{24,25}	Not applicable	<p>While this 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 two consecutive Policy Years from the Policy Effective Date ("Covered Child"), a 1-year coverage by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge.</p> <p>(a) Once the coverage for the Covered Child is in effect and if the Covered Child suffers from Disability during the coverage period, FWD shall pay the benefits based on the terms and benefits of the designated medical insurance plan.</p> <p>(b) The benefit amount shall not be deducted from this Policy and shall not affect the coverage available to the Insured Person under this Policy.</p>	Not applicable	<p>While this 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 two consecutive Policy Years from the Policy Effective Date ("Covered Child"), a 1-year coverage by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge.</p> <p>(a) Once the coverage for the Covered Child is in effect and if the Covered Child suffers from Disability during the coverage period, FWD shall pay the benefits based on the terms and benefits of the designated medical insurance plan.</p> <p>(b) The benefit amount shall not be deducted from this Policy and shall not affect the coverage available to the Insured Person under this Policy.</p>	<p>While this 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 two consecutive Policy Years from the Policy Effective Date ("Covered Child"), a 2-year coverage by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge.</p> <p>(a) Once the coverage for the Covered Child is in effect and if the Covered Child suffers from Disability during the coverage period, FWD shall pay the benefits based on the terms and benefits of the designated medical insurance plan.</p> <p>(b) The benefit amount shall not be deducted from this Policy and shall not affect the coverage available to the Insured Person under this Policy.</p>									

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Second Medical Opinion ^{24,26}	Available													
Inter-national SOS 24-hour Worldwide Assistance Services ^{24,26}	Available													
CANCierge ^{24,26}	Available ²⁷			Available ²⁷ (including cashless facility for covered cancer)			Not applicable							
MINDcierge ^{24,26}	Not applicable									Available				
PREMIER THE ONEcierge ^{24,26}	Not applicable						Available							
Life Enrichment program ^{24,26}	Not applicable						Available (For Stroke)				Available (For Specified Cancer, Stroke or Heart Attack)			
Dementia Support Program ^{24,26}	Not applicable									Available				

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier
Wellness Joy Benefit ^{24,28} (reimbursement of expenses for travelling, fitness / wellness course or health check-up)	Not applicable			\$1,000 payable once every 5 consecutive Policy Years		\$2,000 payable once every 5 consecutive Policy Years		Not applicable			For \$0 Deductible ⁵ :			
											\$2,000 payable once every 5 consecutive Policy Years	\$2,000 payable once every 2 consecutive Policy Years	\$4,000 payable once every 2 consecutive Policy Years	\$6,000 payable once every 2 consecutive Policy Years
											For other Deductibles ⁵ :			
											\$1,000 payable once every 5 consecutive Policy Years	\$1,000 payable once every 2 consecutive Policy Years	\$2,000 payable once every 2 consecutive Policy Years	\$3,000 payable once every 2 consecutive Policy Years
Child Development Benefit ^{24,29} (reimbursement of expenses for child development assessment / training therapy or health check-up)	Not applicable							For \$0 / \$16,000 / \$25,000 / \$50,000 Deductible ⁵			Not applicable			
								\$2,000 payable once every 5 consecutive Policy Years						
								For \$100,000 / \$250,000 Deductible ⁵						
								\$500 payable once every 5 consecutive Policy Years						
								(Up to the attained age 25 of the Insured Person)						

Plan / Benefit limit (HKD)	vCore Medical Plan	vCare Medical Plan	vCare Supreme Medical Plan	vFamily Medical Plan	vCANsurance Medical Plan		vBooster Medical Plan	vPrime Medical Plan*	vPrime Signature Medical Plan		vTheOne Medical Plan			
Benefit level	Not applicable	Not applicable	Not applicable	Not applicable	Standard	Superior	Not applicable	Not applicable	Standard	Superior	Standard	Standard Plus	Superior	Premier

D. Optional benefit

Optional benefit – Family Booster for Child Option ³⁴	Not applicable			Applicable (including child booster benefit, child development benefit and option to apply for designated medical insurance plan at specified ages of the Covered Child)	Not applicable									
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Remark: The above comparison is based on the data compiled on 15 April 2024. 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.

*The numbers assigned to the benefit items are only applicable to this comparison table. For the applicable benefit items covered under the Terms and Benefits of the above products, please refer to the Policy provisions.

*All vPrime Medical Plan (Certification number: F00045) new applications will only be available for non face-to-face channels on or after 16 October 2023.

Remarks:

1. For the geographical limitation of vPrime Signature Medical Plan and vTheOne Medical Plan, please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits of the relevant Policy provisions for details, in particular the limitation on designated Hospital list in Mainland China and additional restriction on the USA (only applicable to Premier benefit level) as specified in Sections 2 and 4 of Part 1 of the Supplement – Limitation of benefits of vTheOne Medical Plan Policy provisions respectively.
2. a) For vCore Medical Plan, vCare Medical Plan, and vCare Supreme Medical Plan, except for the psychiatric treatments as stated in benefit item (l) of I. Basic benefits in the Benefit Schedule, all benefits described in the benefit items shall be applicable worldwide.
b) For vFamily Medical Plan, Eligible Expenses incurred for psychiatric treatments, cash benefit for Confinement in Intensive Care Unit in Hong Kong and cash benefit for Confinement in Intensive Care Unit due to pregnancy complications shall only be payable for Confinement in Hong Kong. Please refer to Section 3(l) of Part 6 of the Terms and Benefits and Sections 8 and 9 of the Supplement – Other benefits under the Policy provisions for details.
c) For vCANSurance Medical Plan, Eligible Expenses incurred for psychiatric treatments, cash benefit for Confinement in Intensive Care Unit in Hong Kong and cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong (for Superior benefit level only) shall only be payable for Confinement in Hong Kong. Please refer to Section 3(l) of Part 6 of the Terms and Benefits and Sections 7 and 8 (for Superior benefit level only) of the Supplement – Other benefits under the Policy provisions for details.
d) For vBooster Medical Plan, Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details.
e) For vPrime Medical Plan, Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details.
f) For vPrime Signature Medical Plan (only applicable to Standard), Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. For vPrime Signature Medical Plan (only applicable to Superior), Eligible Expenses incurred for any non-Emergency Treatments performed in the USA shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. Psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details.
g) For vTheOne Medical Plan (only applicable to Standard and Standard Plus), Eligible Expenses incurred for any non-Emergency Treatments performed outside Asia shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. For vTheOne Medical Plan (only applicable to Superior), Eligible Expenses incurred for any non-Emergency Treatments performed in the USA shall be payable up to the benefit limits as stated in the benefit schedule attached to the Standard Plan Terms and Benefits. For vTheOne Medical Plan (only applicable to Premier), Eligible Expenses incurred for any non-Emergency Treatments or Emergency Treatments performed worldwide shall be payable up to the benefit limits as stated in the Benefit Schedule. Psychiatric treatments, cash benefit for room and board Confinement below entitled ward class in a private Hospital in Hong Kong and cash benefit for Confinement in Intensive Care Unit in Hong Kong shall only be payable for Confinement in Hong Kong. Please refer to Section 1 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions for details.
Where the Eligible Expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under benefit item (l) of I. Basic benefits if the Confinement is initially for the purpose of psychiatric treatments. If the Confinement initially is not for the purpose of psychiatric treatments, the expenses in entirety shall be payable under (a) to (k) of I. Basic benefits in the Benefit Schedule.
3. Asia shall mean Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, Mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.
4. a. The applicable benefit limit and/or aggregate limit per Disability per Policy Year shall be counted anew for each Confinement or Day Case Procedure for the same Disability provided that the Confinement or Day Case Procedure does not occur within 90 consecutive days following the Last Date (as defined in the Supplement – Calculation and limitation of benefits under the vFamily Medical Plan or vCANSurance Medical Plan Policy provisions / Supplement – Enhanced benefits under vCare Supreme Medical Plan Policy provisions) of the previous Confinement or Day Case Procedure concerning the same Disability.
b. Where the Insured Person is Confined or receives any Day Case Procedures involving more than 1 Disability, all Disabilities involved in the same Confinement or Day Case Procedure would be subject to 1 applicable benefit limit and/or aggregate limit per Disability per Policy Year.
For details, please refer to Section 1 of Part 1 of the Supplement – Calculation and limitation of benefits under the Policy provisions of vFamily Medical Plan or vCANSurance Medical Plan / Section (l) of Part 1 of the Supplement – Enhanced benefits under the Policy provisions of vCare Supreme Medical Plan.
5. Deductible shall mean a fixed amount of Eligible Expenses or expenses that, in a Policy Year, the Policy Holder must pay before FWD shall reimburse the remaining Eligible Expenses or remaining expenses.
6. FWD shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
7. Designated crises shall include Cardiac Impairment Caused By Cardiomyopathy, Cardiac Impairment Due To Primary Pulmonary Arterial Hypertension, Chronic Liver Disease, Coronary Artery Bypass Operation, End Stage Lung Disease, Fulminant Hepatitis, Heart Attack (Acute Myocardial Infarction), Kidney Failure, Major Organ Transplantation, Open Heart Valve Surgery, Parkinson's Disease, Severe Rheumatoid Arthritis, Specified Cancer, Stroke, Surgery to Aorta and Terminal Illness. For details of the benefit, including the definition of the designated crises, please refer to the Supplement – First-dollar coverage – Deductible waived for designated crises of the Policy provisions.

8. Standard Ward Room shall mean a room categorised as a ward class lower than a Standard Semi-private Room including the room categorised as a general ward or standard room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Ward Room shall mean a room in a Hospital with more than two (2) patient beds (not including companion bed). Standard Semi-private Room shall mean a room categorised as a semi-private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Semi-private Room shall mean (i) a single or two-bedded room; or (ii) a room with maximum double occupancy, and with a shared bath / shower room in a Hospital. In any case mentioned above, a Standard Semi-private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s). Standard Private Room shall mean a room categorised as a private room by a Hospital in Hong Kong. For Hospitals without the corresponding ward class categorisation or any Hospitals outside Hong Kong, a Standard Private Room shall mean a room for Insured Person's private use during the Confinement with its own private facilities including a bedroom and bath/shower room(s) only. In any case mentioned above, a Standard Private Room shall exclude any room of upper class with its own kitchen, dining or sitting room(s).
9. Unless otherwise specified, the Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above. Eligible Expenses and/or expenses incurred shall be subject to the restriction in the choice of ward class as specified in Section 2 of Part 1 of the Supplement – Calculation and limitation of benefits under the Policy provisions of vFamily Medical Plan or vCANSurance Medical Plan / Section 2 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions of vBooster Medical Plan, vPrime Medical Plan or vPrime Signature Medical Plan / Section 3 of Part 1 of the Supplement – Limitation of benefits under the Policy provisions of vTheOne Medical Plan.
10. For vFamily Medical Plan and vCANSurance Medical Plan, full cover / full coverage shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged is subject to the aggregate limit per Disability per Policy Year. Full cover / Full coverage applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits. Please refer to Benefit Schedule and Policy provisions for details.
For vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan and vTheOne Medical Plan, full cover shall mean no itemised benefit sublimit, the actual amount of Eligible Expenses and other expenses charged after deducting the remaining Deductible (if any) and is subject to the Annual Benefit Limit. Full cover applies to selected benefit items only, while other benefit items are not fully covered and are subject to respective benefit item's limits. Please refer to Benefit Schedule and Policy provisions for details.
11. The percentage here applies to the Surgeon's fee actually payable or the benefit limit for the Surgeon's fee according to the surgical categorisation, whichever is the lower.
12. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
13. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
14. This benefit shall be payable for the Eligible Expenses charged on the psychiatric treatments during Confinement in Hong Kong as recommended by a Specialist. The benefit shall be payable in lieu of other benefit items under (a) to (k) of I. Basic benefits in the Benefit Schedule. Where the Eligible Expenses involve both psychiatric and non-psychiatric treatments and apportionment of the expenses is not available, the expenses in entirety shall be payable under this benefit if the Confinement is initially for the purpose of psychiatric treatments. If the Confinement initially is not for the purpose of psychiatric treatments, the expenses in entirety shall be payable under (a) to (k) of I. Basic benefits in the Benefit Schedule.
15. This benefit shall be payable for the Eligible Expenses incurred for the benefit items described in benefit items under (a) to (i) of I. Basic benefits in the Benefit Schedule where a surgical procedure is performed by a Surgeon during Confinement or in a setting for providing Medical Services to a Day Patient as a result of the following pregnancy related complications arising during antepartum stages of pregnancy or childbirth – (a) ectopic pregnancy; (b) molar pregnancy; (c) disseminated intravascular coagulopathy; (d) pre-eclampsia; (e) miscarriage; (f) threatened abortion; (g) medically prescribed induced abortion; (h) foetal death; (i) postpartum hemorrhage requiring hysterectomy; (j) eclampsia; (k) amniotic fluid embolism; or (l) pulmonary embolism of pregnancy. This benefit shall only be payable provided that the date of diagnosis of such pregnancy complication is at least twelve (12) months after the Policy Effective Date. For details, please refer to Section (H) of Part 1 of the Supplement – Enhanced benefits under the Policy provisions of vFamily Medical Plan / Section 13 of Part 1 of the Supplement - Enhanced benefits under the Policy provisions of vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan or vTheOne Medical Plan.
16. For details, please refer to Section (H) of Part 1 of the Supplement - Enhanced benefits under the Policy provisions of vCare Supreme Medical Plan or vCANSurance Medical Plan / Section (I) of Part 1 of the Supplement – Enhanced benefits under the Policy provisions of vFamily Medical Plan / Section 14 of Part 1 of the Supplement - Enhanced benefits under the Policy provisions of vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan or vTheOne Medical Plan.
17. For details, please refer to Section (I) of Part 1 of the Supplement - Enhanced benefits under the Policy provisions of vCare Supreme Medical Plan.
18. For vCare Medical Plan and vCare Supreme Medical Plan, this benefit is payable for the Reasonable and Customary charges of Emergency Treatment to the Insured Person's sound natural teeth solely as a direct result of an Injury, if such treatment is provided within 2 weeks of the Accident causing such Injury by a registered dentist in a legally registered dental clinic.
For vFamily Medical Plan, vCANSurance Medical Plan, vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan and vTheOne Medical Plan, this benefit is payable for the Reasonable and Customary charges of Emergency Treatment of the Insured Person's sound natural teeth solely as a direct result of an Injury, if such treatment is provided within 3 months of the Accident causing such Injury by a registered dentist in a legally registered dental clinic.
FWD shall not pay any benefits for any restorative or remedial work (for the purpose other than Emergency Treatment), prostheses, the use of any precious metals or any kind of orthodontics, or other dental surgery performed in a legally registered dental clinic unless the dental surgery is medically necessary. For the purpose of this benefit, medically necessary shall mean the medical service, procedure or supply which are necessary and is
(a) consistent with the diagnosis and customary dental treatment;
(b) recommended by a Registered Medical Practitioner, Surgeon or registered dentist for such emergency dental treatment and must be widely accepted professionally in Hong Kong or the relevant jurisdictions outside Hong Kong where the medical service is provided to the Insured Person, as effective, appropriate and essential based upon recognised standards of the health care specialty involved; and
(c) not furnished primarily for the personal comfort or convenience of the Insured Person or any medical service provider. Experimental, screening and preventive services or supplies shall not be considered as medically necessary for the purpose of this benefit.

19. For the Insured Person covered by any other hospital reimbursement plans offered by a licensed insurance company other than FWD, regardless of whether it is an individual or group policy, if the Eligible Expenses incurred for any Confinement of the Insured Person are payable under the Terms and Benefits of this Policy after any reimbursement has been paid by such other licensed insurance companies, this benefit shall be payable for each day of Confined period in Hospital, subject to the limits as specified in the Benefit Schedule.
20. This benefit shall be payable in the amount as specified in the Benefit Schedule for each day when the Insured Person is Confined in a room of a private Hospital in Hong Kong where the ward class is below the entitled ward class as specified in the Benefit Schedule during the whole Confinement period, provided that:
 - (a) such Confinement is considered Medically Necessary upon the recommendation of the Insured Person's attending Registered Medical Practitioner; and
 - (b) the Eligible Expenses incurred for such Confinement are payable under the Terms and Benefits.
21. In the event that an Insured Person undergoes a surgical procedure for which the Eligible Expenses charged by the attending Surgeon incurred are payable in accordance with these Terms and Benefits, and such surgical procedure is categorized as major or complex in accordance with Section 3(f) of Part 6 of the Terms and Benefits, this benefit shall be payable in the amount as specified in the Benefit Schedule. For the avoidance of doubt, if the Insured Person undergoes more than one (1) major or complex surgical procedure on the same day, this benefit shall only be payable once in respect of the surgical procedure with the highest surgical category.
22. If the Insured Person is Confined in a Hospital in Hong Kong during which he/she is admitted to an Intensive Care Unit for at least three (3) consecutive days and the Eligible Expenses incurred during such Confinement period are payable in accordance with these Terms and Benefits, this benefit shall be payable in the amount as specified in the Benefit Schedule. For the avoidance of doubt, this benefit is payable once only during the whole Confinement period, regardless of the number of times the Insured Person is admitted to an Intensive Care Unit during such Confinement period.
23. FWD shall guarantee the Renewal at each policy anniversary up to the Age of 100 (attained age) of the Insured Person [(Only applicable to vPrime Signature Medical Plan and vTheOne Medical Plan) as long as the requirements as stated in the renewal provisions of the Terms and Benefits of the plans are met, in particular the change in the Place of Residence and change in the occupation of the Insured Person as mentioned in Sections 4(c) and 4(d) of Part 4 of the Terms and Benefits of the vPrime Signature Medical Plan and vTheOne Medical Plan. FWD shall have the right to re-underwrite the Terms and Benefits of the Plan due to a change in the Place of Residence of the Insured Person or change in the occupation of the Insured Person upon renewal. FWD shall carry out the re-underwriting solely in respect of the change in the Place of Residence or change in the occupation of the Insured Person. The re-underwriting result may be more advantageous or adverse to the Policy Holder and the Insured Person.] As long as FWD maintains the registration as a VHIS provider, FWD guarantees that the Terms and Benefits will not be less favourable than the latest version of the Standard Plan Terms and Benefits published by the Government at the time of Renewal. FWD reserves the right to revise the Terms and Benefits, subject to the prior approval and re-certification by the Government, upon Renewal by giving a 30 days advance notice.
24. 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.
25. This additional benefit is available if the Insured Person or Insured Person's spouse gives birth to a child after the Policy has been in force for 2 or more consecutive Policy Years from the Policy Effective Date ("Covered Child"). A one-year coverage (for vCare Medical Plan, vCare Supreme Medical Plan and vCANSurance Medical Plan) / a two-year coverage (for vBooster Medical Plan, vPrime Medical Plan, vPrime Signature Medical Plan and vTheOne Medical Plan) by a designated medical insurance plan for the Covered Child shall be offered without further evidence of insurability and at no additional charge. Once the coverage for the Covered Child is in effect and if the Covered Child suffers from disability during the coverage period, FWD shall pay the benefits based on the terms and benefits of the designated medical insurance plan. The benefit amount shall not be deducted from this Policy and shall not affect the coverage available to the Insured Person under this Policy. This benefit is subject to the terms and benefits of the designated medical insurance plan and FWD's prevailing rules and regulations which are determined by FWD from time to time at its sole discretion. For more details, please refer to Section i of the Endorsement – Special benefit for infant and convertibility option to designated medical insurance plan at specified ages under the Policy provisions of vCare Medical Plan / Section i of the Endorsement – Special benefit for infant under the Policy Provisions of vCare Supreme Medical Plan / Section 1 of Part 1 of the Endorsement - Special benefit for infant and Wellness joy benefit under the Policy Provisions of vCANSurance Medical Plan / Section 1 of Part 1 of the Endorsement – Special benefit for infant and life enrichment program for Stroke under the Policy provisions of vBooster Medical Plan / Section 1 of Part 1 of the Endorsement – Special benefit for infant, life enrichment program for Stroke and child development benefit under the Policy provisions of vPrime Medical Plan and vPrime Signature Medical Plan / Section 1 of Part 1 of the Endorsement – Special benefit for infant, life enrichment program, wellness joy benefit, dementia support program and change of benefit level under the Policy provisions of vTheOne Medical Plan.
26. The service is provided by external third party provider(s) which are not guaranteed renewable. It does not form a part of the Policy or benefit item under the Policy provisions and is only applicable to the designated insurance plans. FWD shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. FWD reserves the right to amend, suspend or terminate the service without further notice. For details of the services, please refer to the leaflet of FWD Professional Health Assistance Services.
27. (Applicable to vCore Medical Plan, vCare Medical Plan, vCare Supreme Medical Plan, vFamily Medical Plan and vCANSurance Medical Plan) CANcierge, provided by HealthMutual Group Limited ("HMG") and its healthcare network team, is provided by external third party and does not form part of the Policy or benefit item under the Policy provisions and is only applicable to designated insurance plans. FWD reserves the right to suspend, terminate or vary CANcierge in its sole discretion without further notice. FWD is not the supplier of the service and shall have no obligation or responsibility for any act, negligence or failure to act on the part of HMG and its healthcare network team. CANcierge is only available in Hong Kong region. [(Only applicable to vFamily Medical Plan and vCANSurance Medical Plan) Cashless Facility is an administrative arrangement to pay the covered expenditures when the Insured Person is hospitalised, but not a benefit item under Policy provisions or guaranteed successful arrangement. Cashless Facility is only applicable if the Insured Person requires hospitalisation, treatment and supportive therapies at the designated hospital due to a covered cancer. FWD reserves the right to suspend, terminate or amend relevant terms and conditions for Cashless Facility in its sole discretion without further notice. FWD would pay the medical cost to the relevant hospital on behalf of the Insured Person after successful arrangement of Cashless Facility. If the medical cost paid by FWD is higher than the maximum claimable amount, FWD will seek reimbursement from the Policy Holder for such amount.]

This hotline is operated by HMG. Please note that this hotline is for non-emergency reservation of doctor consultation instead of for emergencies.

28. If this Policy has been in force for 2 or 5 consecutive Policy Years from the Policy Effective Date; and if the Insured Person undertakes any of the following Wellness Activity(ies) in the next Policy Year following the 2 or 5-year period:
- (a) travel;
 - (b) fitness or wellness course; or
 - (c) health check-up,
- FWD shall, upon receiving satisfactory evidence of participation, reimburse the actual expenses for such Wellness Activity(ies) according to the limits which vary for different benefit levels and Deductible options (if applicable). This benefit shall be payable once every 2 or 5 consecutive Policy Years only, and any unused benefit will be forfeited and cannot be carried forward or refunded by cash.
29. If the Policy has been in force for 5 consecutive Policy Years from the Policy Effective Date, this benefit will be payable once every 5 consecutive Policy Years and up to Age 25 (attained age) of the Insured Person if the Insured Person undertakes any of the Child Development Activities in the next Policy Year following the five-year period. Any unused benefit will be forfeited and cannot be carried forward or refunded by cash.
- “Child Development Activities” shall mean any one of the following activities:
- (a) child development assessment;
 - (b) training therapy; or
 - (c) health check-up.
- For more details, please refer to Section 3 of Part 1 of the Endorsement – Special benefit for infant, life enrichment program for Stroke and child development benefit under the vPrime Medical Plan or vPrime Signature Medical Plan Policy provisions.
30. (Only applicable to vPrime Signature Medical Plan and vTheOne Medical Plan) FWD shall have the right to re-underwrite the Terms and Benefits and adjust the premium due to a change in the Place of Residence of the Insured Person. In case of any change in the Place of Residence, please inform FWD of such a change.
31. This benefit shall be payable if the death of the Insured Person is solely and directly caused by a pregnancy related complication for which the Eligible Expenses incurred are payable in accordance with Section (H) of Part 1 of the Supplement – Enhanced benefits under the Policy provisions of vFamily Medical Plan. For details, please refer to Section 3 of the Supplement – Other benefits under the vFamily Medical Plan Policy provisions.
32. Designated Healthcare Services Provider shall mean a healthcare services provider that has entered into valid written agreements with the FWD, 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 (hereafter “List”) is published on FWD’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 under the Policy provisions of vCare Supreme Medical Plan or vCANSurance Medical Plan / Section 5 of the Supplement – Other benefits under the Policy provisions of vFamily Medical Plan for details.
33. This benefit shall be payable if the Insured Person is Confined in a Hospital in Hong Kong during which she is admitted to an Intensive Care Unit for at least three (3) consecutive days, and such Intensive Care Unit admission is solely and directly caused by a pregnancy related complication for which the Eligible Expenses incurred during such Confinement period are payable in accordance with Section (H) of Part 1 of the Supplement – Enhanced benefits under the vFamily Medical Plan Policy provisions. For details, please refer to Section 9 of the Supplement – Other benefits under the vFamily Medical Plan Policy provisions.
34. Family Booster for Child Option is an optional benefit selected by the Policy Holder at the time of application for vFamily Medical Plan and is not part of the VHIS Certified Plan – vFamily Medical Plan. Any benefit amount(s) paid under the Family Booster for Child Option shall not be counted towards any benefit limit(s) as applicable under vFamily Medical Plan and shall not affect the coverage available to the Insured Person and/or the eligibility of no claims premium discount under vFamily Medical Plan. The premiums you paid (if any) for the Family Booster for Child Option are not eligible for claiming tax deduction and individual and extra no claims premium discounts. For details of Family Booster for Child Option, please refer to the Terms and Benefits of Family Booster for Child Option.