

A simple summary of the benefit cover of your existing medical plan and VHIS plans

| | Existing medical plan | VHIS certified plan | | |
|-----------------------|---|---|---|--|
| Benefit Cover | PRUmed better care plan | PRUHealth CoreChoice Medical Plan | PRUHealth FlexiChoice Medical Plan | PRUHealth VHIS VIP Plan |
| Choice of Room Level | Ward / Semi-private room / Private room | Not applicable | Ward / Semi-private room / Private room | Semi-private room |
| Deductible | Nil | Nil | Nil | Nil or with deductible |
| Coinsurance | Nil | 30% apply to prescribed diagnostic imaging tests | 30% apply to prescribed diagnostic imaging tests, unless for a prescribed diagnostic imaging test on specified body parts which is conducted at our designated network imaging centre | Nil |
| Annual Limit | Not applicable (Note 1) | HKD 420,000 | Not applicable (Note 2) | HKD 12,000,000 |
| Lifetime Limit | Not applicable (Note 1) | Not applicable | Not applicable | HKD 56,000,000 |
| Geographical Coverage | Worldwide | Worldwide (except psychiatric treatments cover in HK only) | Worldwide (except psychiatric treatments cover in HK only) | <ul style="list-style-type: none"> Asia (except psychiatric treatments and daily hospital cash for staying below semi-private room in HK will be covered in HK only) Worldwide for accident claims |
| Max. Coverage Age | Whole of life | Age of 100 | Whole of life | Whole of life |
| Benefit Cover Basis | Per confinement basis | Per year basis | Per year basis (basic benefits) Per disability per year basis (optional PRUHealth Major) | Per year basis |

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| Benefit Items | <ul style="list-style-type: none"> Benefit with itemised maximum limit No coverage on pre-existing conditions | <ul style="list-style-type: none"> Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests Cover on unknown pre-existing conditions | <ul style="list-style-type: none"> Benefit with itemised maximum limit and 30% coinsurance for prescribed diagnostic imaging tests Cover on unknown pre-existing conditions | <ul style="list-style-type: none"> Full cover for key hospitalisation and surgical benefit items Other benefit items with itemised maximum limit All benefit items subject to the selected deductible, annual limit and lifetime limit Cover on unknown pre-existing conditions |
| Optional Supplementary Benefit | PRUmed major (Note 1) | Nil | PRUHealth Major (Note 2) | Nil |
| Waiting Period | <ul style="list-style-type: none"> General: 30 days Pregnancy complications: 12 months | <ul style="list-style-type: none"> General: Nil Pregnancy complications: no cover | <ul style="list-style-type: none"> General: Nil Pregnancy complications: no cover | <ul style="list-style-type: none"> General: Nil Pregnancy complications: 300 days |
| Others | No tax deduction | Tax deduction | <ul style="list-style-type: none"> Tax deduction No Claim Discount | Tax deduction |



Important note:

For full details of the benefit coverage, please read the product brochure or policy document.

Note:

1. The annual and lifetime limits apply to the optional supplementary benefit - **PRU**med major
2. Optional supplementary benefit - **PRU**Health Major is subject to the **PRU**Health Major limit and its applicable benefit limits

Disclaimer

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