

Product name	VHIS Standard Plan – Guard Your Health Medical Insurance Plan	VHIS Flexi Plan – Healthy Life Medical Insurance Plan	VHIS Flexi Plan – Healthy Life Premier Medical Insurance Plan (Semi-private)	VHIS Flexi Plan – Healthy Life Premier Medical Insurance Plan (Semi-private with SMM)	VHIS Flexi Plan – Healthy Life Premier Medical Insurance Plan (Private)	VHIS Flexi Plan – Healthy Life Premier Medical Insurance Plan (Private with SMM)
Benefit items and benefit limit						
Annual benefit limit	HKD 420,000 per policy year	HKD 420,000 per policy year	HKD 550,000 per policy year	HKD 550,000 per policy year	HKD 750,000 per policy year	HKD 750,000 per policy year
(Per policy year)	(for benefit items (a) - (I))	(for benefit items (a) - (I))	(for benefit items (a) - (I))	(for benefit items (a) - (I))	(for benefit items (a) - (I))	(for benefit items (a) - (I))
Lifetime benefit limit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Benefit limit per illness	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	No limit	Ward	Semi-private room	Semi-private room	Standard private room	Standard private room
Annual deductible		YVIII	ocini private room	·	Otandard private room	Standard private room
	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(Per policy year)						
Basic Medical Benefit						
(a) Room and board	HKD 750 per day	HKD 750 per day	HKD 1,800 per day	HKD 1,800 per day	HKD 3,800 per day	HKD 3,800 per day
(a) Noom and board	Maximum 180 days per policy year	Maximum 180 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year
(b) Miscellaneous charges	HKD 14,000 per policy year	HKD 14,000 per policy year	HKD 20,000 per policy year	HKD 20,000 per policy year	HKD 32,000 per policy year	HKD 32,000 per policy year
(b) Miscentificous charges			The 20,000 per policy year	Tito 20,000 per policy year	lines oz,ooo per perioy your	The se, see per pener year
(a) Assumption of a standard life for	HKD 750 per day	HKD 750 per day	HKD 2,000 per day	HKD 2,000 per day	HKD 4,000 per day	HKD 4,000 per day
(c) Attending doctor's visit fee	Maximum 180 days per policy year	Maximum 180 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year	Maximum 270 days per policy year
(d) Specialist's fee	HKD 4,300 per policy year	HKD 4,300 per policy year	HKD 5,600 per policy year	HKD 5,600 per policy year	HKD 10,400 per policy year	HKD 10,400 per policy year
	LUKD 0 500 mm day	LUCD O 500 and don	LIKD 4 000 mm days	LUKD 4 000 mm days	LUKD 5 000 mm days	LUCD 5 000 mm days
(e) Intensive care	HKD 3,500 per day	HKD 3,500 per day	HKD 4,200 per day	HKD 4,200 per day	HKD 5,000 per day	HKD 5,000 per day
(-,	Maximum 25 days per policy year	Maximum 25 days per policy year	Maximum 40 days per policy year	Maximum 40 days per policy year	Maximum 40 days per policy year	Maximum 40 days per policy year
	Per surgery subject to surgical estagery for the	Per surgery subject to surgical actograpy for the	Per surgery, subject to surgical category for the		Per surgery subject to surgical estagery for the	Per surgery subject to surgical actograpy for the
	Per surgery, subject to surgical category for the		0 37 3 0 0 3	Per surgery, subject to surgical category for the	Per surgery, subject to surgical category for the	Per surgery, subject to surgical category for the
1	surgery/procedure in the Schedule of Surgical	surgery/procedure in the Schedule of Surgical	surgery/procedure in the Schedule of Surgical	surgery/procedure in the Schedule of Surgical	surgery/procedure in the Schedule of Surgical	surgery/procedure in the Schedule of Surgical
	Procedures	Procedures	Procedures	Procedures	Procedures	Procedures
(f) Surgeon's fee	Complex HKD 50,000	Complex HKD 50,000	Complex HKD 65,000	• Complex HKD 65,000	Complex HKD 90,000	Complex HKD 90,000
(i) Cargoon a loc	• Major HKD 25,000	• Major HKD 25,000	• Major HKD 32,500	• Major HKD 32,500	• Major HKD 45,000	• Major HKD 45,000
	Intermediate HKD 12,500	Intermediate HKD 12,500	Intermediate HKD 16,250	• Intermediate HKD 16,250	Intermediate HKD 22,500	Intermediate HKD 22,500
	• Minor HKD 5,000	• Minor HKD 5,000	<ul> <li>Minor HKD 6,500</li> </ul>	,	• Minor HKD 9,000	• Minor HKD 9,000
				• Minor HKD 6,500		
(a) Anaesthetist's fee	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable
(3)		gove at a single and the purpose of	gp	Page 1 and grants that plays and	Construction   Cons	John St. Sangeston (September 1997)
(h) Operating theatre charges	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable	35% of Surgeon's fee payable
	HKD 20,000 per policy year	HKD 20,000 per policy year	HKD 20,000 per policy year	HKD 20,000 per policy year	HKD 20,000 per policy year	HKD 20,000 per policy year
(i) Prescribed Diagnostic Imaging Tests	Subject to 30% Coinsurance		Subject to 30% Coinsurance	Subject to 30% Coinsurance	Subject to 30% Coinsurance	Subject to 30% Coinsurance
	Subject to 50 % Collisurance	Subject to 30 % Comsulance	Subject to 30 // Collisurance	Subject to 30 % Comsurance	Subject to 30 % Collisurance	Subject to 30 % Collisurance
(j) Prescribed Non-surgical Cancer	LII4D 00 000 II	LII/D 00 000 II	LUCE 400 000 E	LU(D 400 000 "	LUCD 000 000	LUCD 000 000 mm limm
Treatments	HKD 80,000 per policy year	HKD 80,000 per policy year	HKD 100,000 per policy year	HKD 100,000 per policy year	HKD 200,000 per policy year	HKD 200,000 per policy year
	HKD 580 per visit, up to HKD 3,000 per policy	LIKD 500isit us to LIKD 2 000 selieu	LIKE FOOi-it to LIKE 2 000line		LIKD 500i-it to LIKD 2 000lio	
	vear	HKD 580 per visit, up to HKD 3,000 per policy	HKD 580 per visit, up to HKD 3,000 per policy		HKD 580 per visit, up to HKD 3,000 per policy	
	1 prior outpatient visit or emergency	year	year	HKD 580 per visit, up to HKD 3,000 per policy year	year	HKD 580 per visit, up to HKD 3,000 per policy year
	consultation per confinement/ day case	1 prior outpatient visit or emergency	1 prior outpatient visit or emergency	1 prior outpatient visit or emergency consultation per	1 prior outpatient visit or emergency	1 prior outpatient visit or emergency consultation
		consultation per confinement/ day case procedure	consultation per confinement/ day case	confinement/ day case procedure	consultation per confinement/ day case	per confinement/ day case procedure
procedure outpatient care	• 3 follow-up outpatient visits per confinement/		procedure	3 follow-up outpatient visits per confinement/ day	procedure	3 follow-up outpatient visits per confinement/ day
procedure outputient cure	day case procedure (within 90 days after	day case procedure (within 90 days after	<ul> <li>3 follow-up outpatient visits per confinement/</li> </ul>	case procedure (within 90 days after discharge from	3 follow-up outpatient visits per confinement/	case procedure (within 90 days after discharge from
	discharge from hospital or completion of day	discharge from hospital or completion of day case		hospital or completion of day case procedure)	day case procedure (within 90 days after	hospital or completion of day case procedure)
	case procedure)	procedure)	discharge from hospital or completion of day	licopital of completion of day base procedure)	discharge from hospital or completion of day	nospital of completion of day case procedure)
	case procedure)		case procedure)		case procedure)	
(I) Psychiatric treatments	HKD 30,000 per policy year	HKD 30,000 per policy year	HKD 30,000 per policy year	HKD 30,000 per policy year	HKD 30,000 per policy year	HKD 30,000 per policy year
(i) Fsychiatric treatments	l like 50,000 per policy year	l IND 50,000 per policy year	HKD 450 per day	HKD 450 per day		
(m) Companion bed	Not applicable	Not applicable	TIND 450 per day	TIND 450 per day	HKD 650 per day	HKD 650 per day
(III) Companion bed	INOL applicable	Not applicable	Maximum 00 days per policy year	Maximum 00 days per policy year	Maximum 90 days per policy year	Maximum 90 days per policy year
(n) Emergency and nations (assistants)			Maximum 90 days per policy year	Maximum 90 days per policy year	<u> </u>	
(n) Emergency out-patient (accidental	Not applicable	Not applicable	HKD 6,000 per policy year	HKD 6,000 per policy year	HKD 12,000 per policy year	HKD 12,000 per policy year
injury)						
			HKD 800 per visit	HKD 800 per visit	HKD 1,600 per visit	HKD 1,600 per visit
			<ul> <li>Maximum 15 visits per policy year</li> </ul>	Maximum 15 visits per policy year	Maximum 15 visits per policy year	Maximum 15 visits per policy year
(o) Home nursing (post surgery)	Not applicable	Not applicable	Maximum 1 visit per day	Maximum 1 visit per day	Maximum 1 visit per day	Maximum 13 visits per policy year     Maximum 1 visit per day
			(Within 60 days after discharge from the	(Within sixty (60) days after discharge from the	(Within 60 days after discharge from the	1 ' '
			Hospital)	Hospital)	Hospital)	(Within 60 days after discharge from the Hospital)
(p) Organ donor benefit	Not applicable	Not applicable	HKD 800,000 per policy year	HKD 800,000 per policy year	HKD 900,000 per policy year	HKD 900,000 per policy year
,		· ·	HKD 50,000 per policy year	HKD 50,000 per policy year	HKD 75,000 per policy year	HKD 75,000 per policy year
(q) Outpatient kidney dialysis	Not applicable	Not applicable	Maximum 60 days per policy year	Maximum 60 days per policy year	Maximum 60 days per policy year	Maximum 60 days per policy year
(r) Pohohilitative core						
(r) Rehabilitative care	Not applicable	Not applicable	HKD 30,000 per policy year	HKD 30,000 per policy year	HKD 50,000 per policy year	HKD 50,000 per policy year
(s) Compassionate death benefit	HKD 10,000	HKD 10,000	HKD 10,000	HKD 10,000	HKD 10,000	HKD 10,000
(t)Private nurse's fee	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(u)Day case surgery fee	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(v)Clinical anesthetists' s fee	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
· /	Not applicable		Not applicable	Not applicable	Not applicable	Not applicable
	Not applicable	• • • • • • • • • • • • • • • • • • • •	Not applicable	Not applicable	• • • • • • • • • • • • • • • • • • • •	Not applicable
(y)Post-hospitalization ancillary service			• • • • • • • • • • • • • • • • • • • •	<u> </u>		
benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Not applicable	Net applies blo	Not applicable	Not applicable	Net applicable	Net applies blo
(z)Reconstructive surgery benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(aa)Stroke rehabilitation benefit - Home	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
facility enhancement benefit	· · ·		•••	**	• • • • • • • • • • • • • • • • • • • •	
(ab)Stroke rehabilitation benefit - Stroke	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
anciliary benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ac)Stroke rehabilitation benefit -			• • • • • • • • • • • • • • • • • • • •		• •	
Disability subsidy benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ad)UIV/AIDS Treatment benefit				I		
(waiting period: 5 years)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(maining period. 5 years)	l .	l .		I .	l	



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Benefit items and benefit limit			, and the second			
(ae)Traditional Chinese medicines benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(af)Hospice care benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ag)Pregnancy complications (waiting period : 1 year)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ah)Cancer treatment and kidney dialysis benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ai)Hospital cash benefit for confinement in public hospital	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(aj)Daily hospital cash benefit for long term hospitalization	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ak)Lower room class cash benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(al)Daily hospital cash benefit for intensive care unit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(am)Cash allowance for day case surgery	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(an)Emergency dental due to accident	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ao)Additional benefit for Accidental Injury	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ap)Additional accidental death benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(aq)Total and permanent disability	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
(ar)Maturity benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other benefits						
Supplementary major medical benefit	Not applicable	Maximum benefit per policy year Attained age 0-79: HKD 80,000 Attained age 80-100: HKD 30,000 Coinsurance: 20%	Not applicable	Maximum benefit per policy year Attained age 0-79: HKD 150,000 per policy year Attained age 80-100: HKD 50,000 per policy year Coinsurance: 20%	Not applicable	Maximum benefit per policy year Attained age 0-79: HKD 300,000 per policy year Attained age 80-100: HKD 80,000 per policy year Coinsurance: 20%
No claim discount	Not applicable	There will be a discount on premium if no benefits have been paid in the past 3 consecutive policy years or more. The discount will be 15% of the premium of next policy year and to be deducted upon premium payment.	There will be a discount on premium if no benefits have been paid in the past 3 consecutive policy years or more. The discount will be 15% of the premium of next policy year and to be deducted upon premium payment.	1 ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	There will be a discount on premium if no benefits have been paid in the past 3 consecutive policy years or more. The discount will be 15% of the premium of next policy year and to be deducted upon premium payment.	There will be a discount on premium if no benefits have been paid in the past 3 consecutive policy years or more. The discount will be 15% of the premium of next policy year and to be deducted upon premium payment.
No claim deductible discount	- ''	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Hospital cash		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
outpatient medical benefit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Other third party services *						
24-hour worldwide emergency assistance service	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Health checkup		Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical second opinion service	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Hospitalization direct billing service (cashless hospitalization service)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical appointment scheduling service in Mainland China	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical concierge service in Mainland China	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical appointment scheduling service in Hong Kong or Macau	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Medical concierge service in Hong Kong	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

<sup>\*</sup> Other third party services are provided by third party service provider. We will not guarantee the service quality and shall not be liable for any matter in connection with the services. China Life (Overseas) reserves the right to amend the terms and conditions thereof from time to time without prior notice.

## Important Notes:

- 1. This benefit schedule is for reference only, all benefits will be subject to the corresponding terms and conditions. For the full terms of policy (including renewal conditions, key product risks and price information, please refer to the policy contract and the product brochure of the respective products for details.
- 2. The above product information should not be considered as a recommendation for any of the insurance products mentioned herein. All product information is subject to change at any time without notice.
- 3. You have the right to purchase the medical insurance product as a standalone plan instead of bundling with other type(s) of insurance product.
- 4. Guard Your Health Medical Insurance Plan, Healthy Life Medical Insurance Plan and Healthy Life Premier Medical Insurance Plan (if applicable) are certified plans under Voluntary Health Insurance Scheme (VHIS) where the policy holder may enjoy a tax deduction. For details on tax deductions, please visit Inland Revenue Department (IRD) of HKSAR website and consult your tax and accounting advisors for tax advice.

This benefit schedule is for distribution in Hong Kong only and shall not be construed as any provision of or offer to sell or solicitation to buy any insurance product outside Hong Kong. China Life (Overseas) does not provide or offer to sell any insurance product outside Hong Kong.

China Life Insurance (Overseas) Company Limited (incorporated in the People's Republic of China with limited liability)

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