

Comparing the benefits of HSBC Voluntary Health Insurance Plans

Policy Summary (HKD)	HSBC Voluntary Health Insurance Standard Plan ("Standard Plan")	HSBC Voluntary Health Insurance One Plan ("One Plan")	HSBC Voluntary Health Insurance Flexi Plan ("Flexi Plan")
Type of certified plan	Standard Plan	Flexi Plan	Flexi Plan
Issue age ¹	15 days to 80 years	15 days to 80 years	15 days to 80 years
Policy term	Guaranteed renewable annually for the insured person up to age ¹ 100	Guaranteed renewable annually for the insured person up to age ¹ 100	Guaranteed renewable annually for the insured person up to age ¹ 100
Annual benefit limit per policy year	420,000	Nil	<ul style="list-style-type: none"> ♦ Bronze: 5,000,000 ♦ Silver: 25,000,000 ♦ Gold: 30,000,000 ♦ Platinum: 35,000,000 ♦ Diamond: 40,000,000
Immediate coverage over unknown pre-existing conditions	N/A (1st year - 0% reimbursement 2nd year - 25% reimbursement 3rd year - 50% reimbursement 4th year - 100% reimbursement)	Yes (nil waiting period)	Yes (nil waiting period)
Lifetime benefit limit	Nil	Nil	<ul style="list-style-type: none"> ♦ Bronze: 20,000,000 ♦ Silver / Gold / Platinum Diamond: Nil
Annual deductible	N/A	N/A	Nil / 16,000 / 50,000 / 100,000
Supplementary Major Medical ("SMM")	N/A	<ul style="list-style-type: none"> ♦ With SMM: 80% of specified medical expenses incurred in excess of the basic benefit limits (up to an annual limit of 120,000) ♦ Without SMM: N/A 	N/A
Payment mode	Annually	Annually or monthly	Annually or monthly
Geographical limit ²	Worldwide	Worldwide	<ul style="list-style-type: none"> ♦ Bronze: Greater China ♦ Silver / Gold: Asia, Australia & New Zealand ♦ Platinum: Worldwide excluding the United States ♦ Diamond: Worldwide
Ward class	No restrictions	No restrictions	<ul style="list-style-type: none"> ♦ Bronze: General ward ♦ Silver: Semi-private room ♦ Gold / Platinum / Diamond: Standard private room

The benefits of the Standard Plan are included in the One Plan and the Flexi Plan. These benefits offer worldwide coverage, subject to the deductible amounts under the Policy if applicable. For details in full, please refer to Terms and Benefits of the respective plans.

Benefits³

Items in HKD	HSBC Voluntary Health Insurance Standard Plan ("Standard Plan")	HSBC Voluntary Health Insurance One Plan ("One Plan")	HSBC Voluntary Health Insurance Flexi Plan ("Flexi Plan")
Room and board	750 per day (up to 180 days per policy year)	1,000 per day (up to 180 days per policy year)	Full covered ⁴
Miscellaneous charges	14,000 per policy year	14,000 per policy year	Full covered ⁴
Attending doctor's visit fee	750 per day (up to 180 days per policy year)	1,000 per day (up to 180 days per policy year)	Full covered ⁴
Specialist's fee ⁷	4,300 per policy year	4,300 per policy year	Full covered ⁴
Intensive care	3,500 per day (up to 25 days per policy year)	4,000 per day (up to 90 days per policy year)	Full covered ⁴
Surgeon's fee	Per surgery, subject to surgical category ♦ Complex: 50,000 ♦ Major: 25,000 ♦ Intermediate: 12,500 ♦ Minor: 5,000	Per surgery, subject to surgical category ♦ Complex: 50,000 ♦ Major: 25,000 ♦ Intermediate: 12,500 ♦ Minor: 5,000	Fully covered ⁴ (regardless of the surgical category)
Anaesthetist's fee and operating theatre charges	35% of surgeon's fee payable ⁵	35% of surgeon's fee payable ⁵	Fully covered ⁴ (regardless of the surgical category)
Prescribed diagnostic imaging tests ^{6,7}	20,000 per policy year (subject to 30% coinsurance)	20,000 per policy year (subject to 30% coinsurance)	Fully covered ⁴
Prescribed non-surgical cancer treatments ⁸	80,000 per policy year	80,000 per policy year	Fully covered ⁴
Pre- and post-confinement / day case procedure outpatient care ⁷	580 per visit (up to 3,000 per policy year) for: ♦ Before each admission/day case procedure <i>Outpatient visit(s) or emergency consultations(s): 1</i> ♦ After each admission/day case procedure <i>Follow-up outpatient visit(s):</i> Within 90 days: 3	580 per visit (up to 3,000 per policy year) for: ♦ Before each admission/day case procedure <i>Outpatient visit(s) or emergency consultations(s): 1</i> ♦ After each admission/day case procedure <i>Follow-up outpatient visit(s):</i> Within 90 days: 3	Before each admission/day case procedure <i>Outpatient visit(s) or emergency consultation(s):</i> ♦ More than 30 days: 1 ♦ Within 30 days: Fully covered ⁴ After each admission/day case procedure <i>Follow-up outpatient visit(s):</i> ♦ Within 90 days: Fully covered ⁴ ♦ Within 180 days: Fully covered ⁴ if major or complex surgical procedure related (A max of 3 for physiotherapy, chiropractic treatment, occupational therapy and/or speech therapy)
Psychiatric treatments (Hong Kong only)	30,000 per policy year	30,000 per policy year	♦ Bronze / Silver / Gold / Platinum: 30,000 per policy year ♦ Diamond: 50,000 per policy year

Enhanced benefits³

Items in HKD	HSBC Voluntary Health Insurance Standard Plan ("Standard Plan")	HSBC Voluntary Health Insurance One Plan ("One Plan")	HSBC Voluntary Health Insurance Flexi Plan ("Flexi Plan")
Post-confinement / day case procedure outpatient physiotherapy ⁷	N/A	N/A	<ul style="list-style-type: none"> ♦ Bronze: 3,000 per policy year ♦ Silver: 6,000 per policy year ♦ Gold / Platinum: 10,000 per policy year ♦ Diamond: 30,000 per policy year
Medical implants	N/A	N/A	<ul style="list-style-type: none"> ♦ Bronze / Silver / Gold / Platinum: Fully covered⁴ for specified items; 150,000 per policy year for other items ♦ Diamond: Fully covered⁴ for specified items; 300,000 per policy year for other items
Companion bed	N/A	N/A	Fully covered ⁴
Outpatient kidney dialysis	N/A	50,000 per policy year	Fully covered ⁴
Home nursing ⁷	N/A	N/A	Fully covered ⁴ (within 90 days of hospital discharge or completion of day case procedure, provided by 1 qualified nurse per day for up to 90 days per policy year)
Donor's benefit for organ transplantation	N/A	N/A	30% of total transplantation cost
Specified reconstructive surgery benefit ⁷	N/A	Charges of eligible expenses in relation to Reconstructive Surgery shall be covered and payable under the respective benefit items and their limits	Fully covered ⁴
Histotripsy treatment benefit for liver cancer	N/A	N/A	Fully covered ⁴
Private nursing ⁷	N/A	N/A	Fully covered ⁴ (provided by 1 qualified nurse per day for up to 30 days per policy year)
Rehabilitation benefit ⁷	N/A	N/A	80,000 per policy year (up to 90 days per policy year)
Emergency outpatient treatment for accident	N/A	5,000 per policy year	Fully covered ⁴
Hospice and palliative ⁷	N/A	N/A	<ul style="list-style-type: none"> ♦ Bronze / Silver / Gold / Platinum: N/A ♦ Diamond: 80,000 per policy year (up to 30 days per policy year)
Chinese medicine practitioner outpatient care	N/A	N/A	<ul style="list-style-type: none"> ♦ Bronze / Silver / Gold / Platinum: N/A ♦ Diamond: 600 per visit for a total of 10 follow-up outpatient visits within 90 days after discharge from Hospital or completion of Day Case Procedure (max 1 per day)

Other benefits³

Items in HKD	HSBC Voluntary Health Insurance Standard Plan ("Standard Plan")	HSBC Voluntary Health Insurance One Plan ("One Plan")	HSBC Voluntary Health Insurance Flexi Plan ("Flexi Plan")
Medical negligence benefit	N/A	60,000 per policy	N/A
Compassionate death benefit	10,000 per policy	10,000 per policy	10,000 per policy
Cash benefit for lower ward class	N/A	N/A	<ul style="list-style-type: none"> ◆ Bronze: N/A ◆ Silver: 1,000 per day (Maximum 10 days per confinement) ◆ Gold / Platinum / Diamond: 2,000 per day (Maximum 10 days per confinement)
Check-up benefit	N/A	N/A	<ul style="list-style-type: none"> ◆ Bronze / Silver: N/A ◆ Gold / Platinum / Diamond: 1,000 per policy year (Starting from 2nd policy year) ◆ Diamond: 2,000 per policy year (Starting from 2nd policy year)
No claim discount ⁹	N/A	N/A	No-claim discount after the period of consecutive claim-free years: <ul style="list-style-type: none"> ◆ 5% after 3 years ◆ 10% after 4 years ◆ 15% after 5 years
Family discount ¹⁰	N/A	10% premium discount	10% premium discount

Notes:

- Age refers to the age you were on your last birthday.
- Eligible expenses incurred in other areas worldwide shall be covered according to the VHIS Standard Plan terms and benefits. Greater China shall mean mainland China, Hong Kong, Macau and Taiwan. Asia shall mean Afghanistan, Bangladesh, Bhutan, Brunei, Cambodia, Greater China, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam. Worldwide shall mean no geographical limitation, except for psychiatric treatments and cash benefit for lower ward classes which are applicable to Hong Kong and medical negligence benefit which is applicable to Hong Kong or Macao only. Please refer to the Additional Benefit Provisions Endorsement for more details.
- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- Full coverage refers to the actual amount of eligible expenses and other expenses that are charged and payable per the Terms and Benefits of the plans.
- 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 lower.
- 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.
- HSBC Life (International) Limited shall have the right to ask for proof of recommendation, e.g. a written referral or testifying statement on the claim form by the attending doctor or a registered medical practitioner.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- If after a no claim discount has been deducted, a claim incurred in respect of previous 5 policy years becomes payable under this policy, the no claim discount shall be re-calculated by taking into account the relevant claim payable, and the policyholder shall return to the Company immediately the difference between the recalculated amount (in respect of no claim discount) and the no claim discount actually paid to the policyholder.
- For the definition of family member and the eligibility of the family discount, please refer to the Family Discount Endorsement for more details.

The information is for general reference only. Please refer to the product brochure, Terms and Benefits and Surgical Schedule for the detailed coverage of the Standard Plan, the One Plan, and the Flexi Plan.