

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

	Existing medical plan	VHIS certified plan		
Benefit Cover	PRUmed health 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

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