

| 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 | | | | | | |
| (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. | 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. | 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 | Not applicable |
| Hospital cash | Not applicable | 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 | 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 |

* 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 (if any) and exclusion), 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)