

## FTLife VHIS Comparison Table

Name of VHIS Certified Plan	“WiseCare” Medical Insurance Plan	“BetterCare” Medical Insurance Plan		“TopCare” Medical Insurance Plan	
Plan Type	Standard Plan	Flexi Plan		Flexi Plan	
VHIS Certificate No.	S00028-01-000-01	Benefit Level 1 (HKD)	F00021-01-000-01	Benefit Level 1 (HKD)	F00037-01-000-01
		Benefit Level 2 (HKD)	F00021-02-000-01	Benefit Level 2 (HKD)	F00037-02-000-01
		Benefit Level 3 (HKD)	F00021-03-000-01	Benefit Level 3 (HKD)	F00037-03-000-01
		Benefit Level 1 (USD)	F00021-04-000-01	Benefit Level 4 (HKD)	F00037-04-000-01
		Benefit Level 2 (USD)	F00021-05-000-01	Benefit Level 1 (USD)	F00037-05-000-01
		Benefit Level 3 (USD)	F00021-06-000-01	Benefit Level 2 (USD)	F00037-06-000-01
				Benefit Level 3 (USD)	F00037-07-000-01
				Benefit Level 4 (USD)	F00037-08-000-01
Ward class	N/A	Ward / Semi-Private / Private		Ward / Semi-Private / Private	
<b>I) Basic benefits</b>					
(1) Room and board	✓	✓	✓	✓	✓
(2) Miscellaneous charges	✓	✓	✓	✓	✓
(3) Attending doctor's visit fee	✓	✓	✓	✓	✓
(4) Specialist's fee	✓	✓	✓	✓	✓
(5) Intensive care	✓	✓	✓	✓	✓
(6) Surgeon's fee	✓	✓	✓	✓	✓
(7) Anaesthetist's fee	✓	✓	✓	✓	✓
(8) Operating theatre charges	✓	✓	✓	✓	✓
(9) Prescribed Diagnostic Imaging Tests	✓	✓	✓	✓	✓
(10) Prescribed Non-surgical Cancer Treatments	✓	✓	✓	✓	✓
(11) Pre- and post-Confinement/Day Case Procedure outpatient care	✓	✓	✓	✓	✓
(12) Psychiatric treatments	✓	✓	✓	✓	✓
<b>II) Additional benefits</b>					
(1) Isolation Room	-	-	-	✓	✓
(2) Hospital companion bed	-	-	✓	✓	✓
(3) Daily home nursing	-	-	✓	✓	✓
(4) Inpatient / outpatient Chinese medical benefits	-	-	-	✓	✓
(5) Major Cancer top up benefit	-	-	-	✓	✓
(6) Kidney dialysis	-	-	-	✓	✓
(7) Emergency outpatient treatment (Accident)	-	-	-	✓	✓
(8) Pregnancy complications	-	-	-	✓	✓
(9) Day Case Procedure cash allowance	-	-	-	✓	✓
(10) Hospitalization transportation cash allowance	-	-	-	✓	✓
(11) Hospital cash	-	-	-	✓	✓
(12) Special cash allowance	-	-	-	✓	✓
(13) Hospice care	-	-	-	✓	✓
(14) Organ donation	-	-	-	✓	✓
(15) Health tonic cash after organ donation	-	-	-	✓	✓
(16) Major medical benefit (subject to an annual maximum limit)	-	-	✓	✓	✓
(i) Room and board	-	-	✓	✓	✓
(ii) Miscellaneous charges	-	-	✓	✓	✓
(iii) Attending doctor's visit fee	-	-	✓	✓	✓
(iv) Specialist's fee	-	-	✓	✓	✓
(v) Intensive care	-	-	✓	✓	✓
(vi) Surgeon's fee	-	-	✓	✓	✓
(vii) Anaesthetist's fee	-	-	✓	✓	✓
(viii) Operating theatre charges	-	-	✓	✓	✓
(ix) Prescribed Diagnostic Imaging Tests	-	-	-	✓	✓
(x) Isolation Room	-	-	-	✓	✓
(xi) Hospital companion bed	-	-	✓	✓	✓
(xii) Daily home nursing	-	-	✓	✓	✓
(xiii) Emergency outpatient treatment (Accident)	-	-	-	✓	✓
(xiv) Pregnancy complications	-	-	-	✓	✓
(17) Severe urban chronic disease additional benefit	-	-	-	✓	✓
(18) Loss of income medical booster	-	-	-	✓	✓
(19) Compassionate death benefit	✓	✓	✓	✓	✓
(20) Additional death benefit for organ donor	✓	✓	✓	✓	✓
(21) Medical negligence benefit	✓	-	-	✓	✓
<b>Other limits</b>					
Annual Benefit Limit	✓ (Applicable to I) basic benefits only)	✓ (Applicable to I) basic benefits and II) additional benefits (2) & (3) only)		Nil	
Lifetime Benefit Limit	-	-		-	

Note: For full product details, please refer to the product brochures and Terms and Benefits.