

# Benefit Schedule — Ward

Plan	Manulife First VHIS Flexi Plan (Ward)	Manulife First VHIS Flexi Plan (Ward) with Major Medical	Manulife First VHIS Flexi Plan (Ward) with Major Medical Plus
	(certification no.: F00019-01-000-03)	(certification no.: F00019-01-001-03)	(certification no.: F00019-01-002-03)
Designated ward class	Ward		
Benefit items <sup>(1)</sup>	Benefit limit (in HK\$)		
<b>I. Basic benefits</b>			
(a) Room and board	HK\$1,200 per day (Maximum 180 days per policy year)		
(b) Miscellaneous charges	HK\$15,000 per policy year		
(c) Attending doctor’s visit fee	HK\$900 per day (Maximum 180 days per policy year)		
(d) Specialist’s fee <sup>(2)</sup>	HK\$4,300 per policy year		
(e) Intensive care	HK\$4,200 per day (Maximum 25 days per policy year)		
(f) Surgeon’s fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:  Complex                      HK\$52,500                      Major                      HK\$26,250 Intermediate                      HK\$13,125                      Minor                      HK\$5,250		
(g) Anaesthetist’s fee	35% of surgeon’s fee payable <sup>(6)</sup>		
(h) Operating theatre charges	35% of surgeon’s fee payable <sup>(6)</sup>		
(i) Prescribed diagnostic imaging tests <sup>(2) (3)</sup>	HK\$25,000 per policy year (Subject to 30% coinsurance)		
(j) Prescribed non-surgical cancer treatments <sup>(4)</sup>	HK\$100,000 per policy year		
(k) Pre- and post- confinement/day case procedure outpatient care <sup>(2)</sup>	HK\$1,100 per visit (up to HK\$16,000 per policy year) • 1 prior outpatient visit or emergency consultation per confinement/day case procedure • 10 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)		
(l) Psychiatric treatments <sup>(5)</sup>	HK\$30,000 per policy year		
<b>II. Other benefits</b>			
(a) Special bonus <sup>(7)</sup>	HK\$300 per day of confinement (Maximum 180 days per policy year)		
(b) Compassionate death benefit	HK\$10,000		
(c) Accidental death benefit	HK\$10,000		
(d) Medical negligence benefit <sup>(8)</sup>	HK\$100,000		
<b>III. Enhanced benefits</b>			
(a) Isolation room <sup>(9)</sup>	HK\$1,100 per day (Maximum 180 days per policy year)		
(b) Hospital companion bed <sup>(10)</sup>	Full cover per day (Maximum 180 days per policy year)		
(c) Outpatient kidney dialysis	HK\$90,000 per policy year		
(d) Post-confinement home nursing <sup>(2)</sup>	HK\$660 per visit (up to HK\$13,000 per policy year) • 15 follow-up nursing visits at home per confinement (within 90 days after discharge from hospital)		
(e) Emergency outpatient care	HK\$6,600 per policy year		

Plan	Manulife First VHIS Flexi Plan (Ward) (certification no.: F00019-01-000-03)	Manulife First VHIS Flexi Plan (Ward) with Major Medical (certification no.: F00019-01-001-03)	Manulife First VHIS Flexi Plan (Ward) with Major Medical Plus (certification no.: F00019-01-002-03)
(f) Supplementary medical benefit <sup>(11) (12) (13) (14)</sup>	Nil	Supplementary medical benefit shall be payable for the eligible excess expenses of the following benefit items – <ul style="list-style-type: none"> <li>I. Basic benefits (a) – (h); and</li> <li>III. Enhanced benefits (e)</li> </ul> payable in accordance with (i) to (ix) below, subject to 20% supplementary medical coinsurance <sup>(15)</sup> and <ul style="list-style-type: none"> <li>up to – <ul style="list-style-type: none"> <li>Before age 76: HK\$100,000 per disability <sup>(16)</sup> per policy year</li> <li>On or after age 76: HK\$105,000 per disability <sup>(16)</sup> per policy year</li> </ul> </li> </ul>	Supplementary medical benefit shall be payable for the eligible excess expenses of the following benefit items – <ul style="list-style-type: none"> <li>I. Basic benefits (a) – (h); and</li> <li>III. Enhanced benefits (e)</li> </ul> payable in accordance with (i) to (ix) below, subject to 20% supplementary medical coinsurance <sup>(15)</sup> and <ul style="list-style-type: none"> <li>up to – <ul style="list-style-type: none"> <li>Before age 76: HK\$175,000 per disability <sup>(16)</sup> per policy year</li> <li>On or after age 76: HK\$183,750 per disability <sup>(16)</sup> per policy year</li> </ul> </li> </ul>
(i) Miscellaneous charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (b)	
(ii) Specialist's fee <sup>(2)</sup>	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (d)	
(iii) Surgeon's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (f)	
(iv) Anaesthetist's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (g)	
(v) Operating theatre charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (h)	
(vi) Emergency outpatient care	Nil	Payable after exceeding the benefit limit as stated under III. Enhanced benefits (e)	
(vii) Room and board	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (a), subject to HK\$1,200 per day	
(viii) Attending doctor's visit fee	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (c), subject to HK\$900 per day	
(ix) Intensive care	Nil	Payable after exceeding the limit on the number of days (i.e. 25 days per policy year) as stated under I. Basic benefits (e), subject to HK\$4,200 per day	

#### Other limits

Annual benefit limit for benefit items Nil  
I. Basic benefits (a) – (l),  
II. Other benefits (a) – (d) and  
III. Enhanced benefits (a) – (f)

Lifetime benefit limit for benefit items Nil  
I. Basic benefits (a) – (l),  
II. Other benefits (a) – (d) and  
III. Enhanced benefits (a) – (f)

Please refer to page 15 for the remarks of the Benefit Schedule.

# Benefit Schedule — Semi-private Room

Plan	Manulife First VHIS Flexi Plan (Semi-private Room) (certification no.: F00019-02-000-03)	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical (certification no.: F00019-02-001-03)	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical Plus (certification no.: F00019-02-002-03)								
Designated ward class	Semi-private room										
Benefit items <sup>(1)</sup>	Benefit limit (in HK\$)										
I. Basic benefits											
(a) Room and board	HK\$2,500 per day (Maximum 180 days per policy year)										
(b) Miscellaneous charges	HK\$21,000 per policy year										
(c) Attending doctor’s visit fee	HK\$1,900 per day (Maximum 180 days per policy year)										
(d) Specialist’s fee <sup>(2)</sup>	HK\$6,000 per policy year										
(e) Intensive care	HK\$5,600 per day (Maximum 25 days per policy year)										
(f) Surgeon’s fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:  <table><tr><td>Complex</td><td>HK\$73,500</td><td>Major</td><td>HK\$36,750</td></tr><tr><td>Intermediate</td><td>HK\$18,375</td><td>Minor</td><td>HK\$7,350</td></tr></table>			Complex	HK\$73,500	Major	HK\$36,750	Intermediate	HK\$18,375	Minor	HK\$7,350
Complex	HK\$73,500	Major	HK\$36,750								
Intermediate	HK\$18,375	Minor	HK\$7,350								
(g) Anaesthetist’s fee	35% of surgeon’s fee payable <sup>(6)</sup>										
(h) Operating theatre charges	35% of surgeon’s fee payable <sup>(6)</sup>										
(i) Prescribed diagnostic imaging tests <sup>(2) (3)</sup>	HK\$30,000 per policy year (Subject to 30% coinsurance)										
(j) Prescribed non-surgical cancer treatments <sup>(4)</sup>	HK\$150,000 per policy year										
(k) Pre- and post- confinement/day case procedure outpatient care <sup>(2)</sup>	HK\$1,400 per visit (up to HK\$20,000 per policy year) <ul style="list-style-type: none"><li>• 1 prior outpatient visit or emergency consultation per confinement/day case procedure</li><li>• 10 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)</li></ul>										
(l) Psychiatric treatments <sup>(5)</sup>	HK\$35,000 per policy year										
II. Other benefits											
(a) Special bonus <sup>(7)</sup>	HK\$600 per day of confinement (Maximum 180 days per policy year)										
(b) Compassionate death benefit	HK\$10,000										
(c) Accidental death benefit	HK\$10,000										
(d) Medical negligence benefit <sup>(8)</sup>	HK\$100,000										
III. Enhanced benefits											
(a) Isolation room <sup>(9)</sup>	HK\$2,300 per day (Maximum 180 days per policy year)										
(b) Hospital companion bed <sup>(10)</sup>	Full cover per day (Maximum 180 days per policy year)										
(c) Outpatient kidney dialysis	HK\$135,000 per policy year										
(d) Post-confinement home nursing <sup>(2)</sup>	HK\$960 per visit (up to HK\$19,000 per policy year) <ul style="list-style-type: none"><li>• 15 follow-up nursing visits at home per confinement (within 90 days after discharge from hospital)</li></ul>										
(e) Emergency outpatient care	HK\$11,000 per policy year										

Plan	Manulife First VHIS Flexi Plan (Semi-private Room) (certification no.: F00019-02-000-03)	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical (certification no.: F00019-02-001-03)	Manulife First VHIS Flexi Plan (Semi-private Room) with Major Medical Plus (certification no.: F00019-02-002-03)
(f) Supplementary medical benefit <sup>(11) (12) (13) (14)</sup>	Nil	<p>Supplementary medical benefit shall be payable for the eligible excess expenses of the following benefit items –</p> <ul style="list-style-type: none"> <li>I. Basic benefits (a) – (h); and</li> <li>III. Enhanced benefits (e)</li> </ul> <p>payable in accordance with (i) to (ix) below, subject to 20% supplementary medical coinsurance <sup>(15)</sup> and</p> <p>up to –</p> <ul style="list-style-type: none"> <li>Before age 76: HK\$160,000 per disability <sup>(16)</sup> per policy year</li> <li>On or after age 76: HK\$168,000 per disability <sup>(16)</sup> per policy year</li> </ul>	
(i) Miscellaneous charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (b)	
(ii) Specialist's fee <sup>(2)</sup>	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (d)	
(iii) Surgeon's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (f)	
(iv) Anaesthetist's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (g)	
(v) Operating theatre charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (h)	
(vi) Emergency outpatient care	Nil	Payable after exceeding the benefit limit as stated under III. Enhanced benefits (e)	
(vii) Room and board	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (a), subject to HK\$2,500 per day	
(viii) Attending doctor's visit fee	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (c), subject to HK\$1,900 per day	
(ix) Intensive care	Nil	Payable after exceeding the limit on the number of days (i.e. 25 days per policy year) as stated under I. Basic benefits (e), subject to HK\$5,600 per day	

#### Other limits

Annual benefit limit for benefit items	Nil
I. Basic benefits (a) – (l),	
II. Other benefits (a) – (d) and	
III. Enhanced benefits (a) – (f)	

Lifetime benefit limit for benefit items	Nil
I. Basic benefits (a) – (l),	
II. Other benefits (a) – (d) and	
III. Enhanced benefits (a) – (f)	

Please refer to page 15 for the remarks of the Benefit Schedule.

# Benefit Schedule — Private Room

Plan	Manulife First VHIS Flexi Plan (Private Room) (certification no.: F00019-03-000-03)	Manulife First VHIS Flexi Plan (Private Room) with Major Medical (certification no.: F00019-03-001-03)	Manulife First VHIS Flexi Plan (Private Room) with Major Medical Plus (certification no.: F00019-03-002-03)
Designated ward class	Private room		
Benefit items <sup>(1)</sup>	Benefit limit (in HK\$)		
I. Basic benefits			
(a) Room and board	HK\$4,500 per day (Maximum 180 days per policy year)		
(b) Miscellaneous charges	HK\$35,000 per policy year		
(c) Attending doctor’s visit fee	HK\$3,900 per day (Maximum 180 days per policy year)		
(d) Specialist’s fee <sup>(2)</sup>	HK\$12,000 per policy year		
(e) Intensive care	HK\$10,000 per day (Maximum 25 days per policy year)		
(f) Surgeon’s fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures:  Complex                      HK\$105,000                      Major                      HK\$52,500 Intermediate                      HK\$26,250                      Minor                      HK\$10,500		
(g) Anaesthetist’s fee	35% of surgeon’s fee payable <sup>(6)</sup>		
(h) Operating theatre charges	35% of surgeon’s fee payable <sup>(6)</sup>		
(i) Prescribed diagnostic imaging tests <sup>(2) (3)</sup>	HK\$35,000 per policy year (Subject to 30% coinsurance)		
(j) Prescribed non-surgical cancer treatments <sup>(4)</sup>	HK\$225,000 per policy year		
(k) Pre- and post- confinement/day case procedure outpatient care <sup>(2)</sup>	HK\$2,000 per visit (up to HK\$29,000 per policy year) • 1 prior outpatient visit or emergency consultation per confinement/day case procedure • 10 follow-up outpatient visits per confinement/day case procedure (within 90 days after discharge from hospital or completion of day case procedure)		
(l) Psychiatric treatments <sup>(5)</sup>	HK\$40,000 per policy year		
II. Other benefits			
(a) Special bonus <sup>(7)</sup>	HK\$1,200 per day of confinement (Maximum 180 days per policy year)		
(b) Compassionate death benefit	HK\$10,000		
(c) Accidental death benefit	HK\$10,000		
(d) Medical negligence benefit <sup>(8)</sup>	HK\$100,000		
III. Enhanced benefits			
(a) Isolation room <sup>(9)</sup>	HK\$4,000 per day (Maximum 180 days per policy year)		
(b) Hospital companion bed <sup>(10)</sup>	Full cover per day (Maximum 180 days per policy year)		
(c) Outpatient kidney dialysis	HK\$200,000 per policy year		
(d) Post-confinement home nursing <sup>(2)</sup>	HK\$1,760 per visit (up to HK\$35,000 per policy year) • 15 follow-up nursing visits at home per confinement (within 90 days after discharge from hospital)		
(e) Emergency outpatient care	HK\$15,000 per policy year		

Plan	Manulife First VHIS Flexi Plan (Private Room) (certification no.: F00019-03-000-03)	Manulife First VHIS Flexi Plan (Private Room) with Major Medical (certification no.: F00019-03-001-03)	Manulife First VHIS Flexi Plan (Private Room) with Major Medical Plus (certification no.: F00019-03-002-03)
(f) Supplementary medical benefit <sup>(11) (12) (13) (14)</sup>	Nil	<p>Supplementary medical benefit shall be payable for the eligible excess expenses of the following benefit items –</p> <ul style="list-style-type: none"> <li>I. Basic benefits (a) – (h); and</li> <li>III. Enhanced benefits (e)</li> </ul> <p>payable in accordance with (i) to (ix) below, subject to 20% supplementary medical coinsurance <sup>(15)</sup> and</p> <p>up to –</p> <ul style="list-style-type: none"> <li>Before age 76: HK\$250,000 per disability <sup>(16)</sup> per policy year</li> <li>On or after age 76: HK\$262,500 per disability <sup>(16)</sup> per policy year</li> </ul>	
(i) Miscellaneous charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (b)	
(ii) Specialist's fee <sup>(2)</sup>	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (d)	
(iii) Surgeon's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (f)	
(iv) Anaesthetist's fee	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (g)	
(v) Operating theatre charges	Nil	Payable after exceeding the benefit limit as stated under I. Basic benefits (h)	
(vi) Emergency outpatient care	Nil	Payable after exceeding the benefit limit as stated under III. Enhanced benefits (e)	
(vii) Room and board	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (a), subject to HK\$4,500 per day	
(viii) Attending doctor's visit fee	Nil	Payable after exceeding the limit on the number of days (i.e. 180 days per policy year) as stated under I. Basic benefits (c), subject to HK\$3,900 per day	
(ix) Intensive care	Nil	Payable after exceeding the limit on the number of days (i.e. 25 days per policy year) as stated under I. Basic benefits (e), subject to HK\$10,000 per day	

#### Other limits

Annual benefit limit for benefit items	Nil
I. Basic benefits (a) – (l),	
II. Other benefits (a) – (d) and	
III. Enhanced benefits (a) – (f)	

Lifetime benefit limit for benefit items	Nil
I. Basic benefits (a) – (l),	
II. Other benefits (a) – (d) and	
III. Enhanced benefits (a) – (f)	

Remarks:

- (1) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above, except the excess amount eligible under supplementary medical benefit (if applicable) and isolation room.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
- (3) 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.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- (5) This benefit shall be payable for the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong as recommended by a specialist.
- (6) The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorization, whichever is the lower.
- (7) This benefit shall be payable as an extra cash bonus if a claim in respect of the eligible expenses incurred during a confinement is payable under the terms and benefits, and either (a) such eligible expenses have been fully reimbursed under any other hospital reimbursement plans provided by any insurance company(ies) other than the Company; or (b) the Company reimburses such eligible expenses after any reimbursement has been paid under any other hospital reimbursement plans provided by any insurance company(ies) other than the Company.
- (8) The medical negligence benefit is payable in addition to compassionate death benefit. For details of the conditions of medical negligence benefit, please see the policy provisions.
- (9) Provided that room and board under I. Basic benefits (a) is payable.
- (10) Provided that room and board or intensive care under I. Basic benefits (a) or (e) is payable.
- (11) For details, please refer to the 'Supplementary medical benefit' section in the Supplement for Enhanced Benefits.
- (12) The ward class adjustment factor shall be applied to the calculation of the benefit when the ward class of the confinement is of a class higher than the designated ward class.

Designated ward class	Ward class of the confinement	Ward class adjustment factor
Ward	Private room or above	25%
Ward	Semi-private room	50%
Semi-private room	Private room or above	50%
Private room	Above private room	50%

If the reason of the confinement in a higher ward class does not involve personal preference of the policy holder and/or the insured person, the ward class adjustment factor shall not be applied.

- (13) The location adjustment factor shall be applied to the calculation of the benefit for any eligible excess expenses incurred outside Asia.
  - Eligible excess expenses incurred outside Asia (excluding the United States of America): 75%
  - Eligible excess expenses incurred in the United States of America: 50%
- (14) This benefit shall be payable according to the following formula, subject to the limit of this benefit for each disability in a policy year (subject to 'Benefit limits for supplementary medical benefit' section) as stated in the Benefit Schedule:

$$\left( \begin{array}{c} \text{Eligible excess} \\ \text{expenses} \end{array} \times \begin{array}{c} (1 - \text{Supplementary} \\ \text{medical coinsurance}) \\ \text{(if applicable)} \end{array} \times \begin{array}{c} \text{Ward class} \\ \text{adjustment factor} \\ \text{(if applicable)} \end{array} \times \begin{array}{c} \text{Location} \\ \text{adjustment factor} \\ \text{(if applicable)} \end{array} \right)$$

- (15) No supplementary medical coinsurance shall be applied if the medical services are received in Hong Kong and preliminary assessment is issued by the Company.
- (16) Any medical service involving more than 1 disability within the same policy year shall be subject to 1 benefit limit for supplementary medical benefit. The benefit limit shall be counted anew for each medical service concerning the same disability in the same policy year provided that the relevant medical service performed on the insured person does not occur within 90 consecutive days following the last date of the previous medical service in relation to the same disability. For details, please refer to 'Benefit limits for supplementary medical benefit' section in the Supplement for Enhanced Benefits.