

# CTF Life VHIS Series Comparison Table

Name of VHIS Certified Plan	"FlexiCare" Medical Insurance Plan		"TopCare" Medical Insurance Plan		"BetterCare" Medical Insurance Plan		"WiseCare" Medical Insurance Plan
Plan Type	Flexi Plan		Flexi Plan		Flexi Plan		Standard Plan
VHIS Certification No.	Benefit Level 1 (HKD)	F00064-01-000-02	Benefit Level 1 (HKD)	F00037-01-000-03	Benefit Level 1 (HKD)	F00021-01-000-03	S00028-01-000-03
			Benefit Level 2 (HKD)	F00037-02-000-03	Benefit Level 2 (HKD)	F00021-02-000-03	
	Benefit Level 2 (HKD)	F00064-02-000-02	Benefit Level 3 (HKD)	F00037-03-000-03	Benefit Level 3 (HKD)	F00021-03-000-03	
			Benefit Level 4 (HKD)	F00037-04-000-03	Benefit Level 1 (USD)	F00021-04-000-03	
	Benefit Level 1 (USD)	F00064-03-000-02	Benefit Level 1 (USD)	F00037-05-000-03	Benefit Level 2 (USD)	F00021-05-000-03	
			Benefit Level 2 (USD)	F00037-06-000-03			
	Benefit Level 2 (USD)	F00064-04-000-02	Benefit Level 3 (USD)	F00037-07-000-03	Benefit Level 3 (USD)	F00021-06-000-03	
		Benefit Level 4 (USD)	F00037-08-000-03				
Ward class	Ward / Semi-Private		Ward / Semi-Private / Private		Ward / Semi-Private / Private		Not applicable
<b>I) Basic benefits</b>							
Sublimit of basic benefits	Not applicable (except for designated surgical procedures / Pre- and post-Confinement / Day Case Procedure outpatient care / Psychiatric treatments)		Applicable to all basic benefits		Applicable to all basic benefits		Applicable to all basic benefits
Room and board	✓		✓		✓		✓
Miscellaneous charges	✓		✓		✓		✓
Attending doctor's visit fee	✓		✓		✓		✓
Specialist's fee	✓		✓		✓		✓
Intensive care	✓		✓		✓		✓
Surgeon's fee	✓		✓		✓		✓
Anaesthetist's fee	✓		✓		✓		✓
Operating theatre charges	✓		✓		✓		✓
Prescribed Diagnostic Imaging Tests	✓		✓		✓		✓
Prescribed Non-surgical Cancer Treatments	✓		✓		✓		✓
Pre- and post-Confinement / Day Case Procedure outpatient care	✓		✓		✓		✓
Psychiatric treatments	✓		✓		✓		✓
<b>II) Additional / enhanced / other benefits</b>							
Isolation Room	✓ (Included in room & board)		✓		-		-
Hospital companion bed	✓		✓		✓		-
Private nursing care							
(i) Inpatient private nursing care	✓		-		-		-
(ii) Post-Confinement home nursing care	✓		✓		✓		-
Inpatient / outpatient Chinese medical benefits	✓		✓		-		-
Additional chronic diseases benefit	✓ (Double aggregate limit per Disability per Policy Year for designated Disabilities)		✓ (Major Cancer top up benefit and severe urban chronic disease additional benefit)		-		-
Kidney dialysis (inpatient and outpatient)	✓		✓		-		-
Emergency outpatient treatment due to Accident	✓		✓		-		-
Emergency outpatient dental treatment due to Accident	✓		✓		-		-
Pregnancy complications	✓		✓		-		-
Day Case Procedure cash allowance	✓ (Designated Day Case Procedures only)		✓		-		-
Hospitalization transportation cash allowance	-		✓		-		-
Hospital cash benefit for Confinement below entitled ward class	✓ (Private hospitals in HK only)		✓		-		-
Special cash allowance	✓		✓		-		-
Hospice care	✓		✓		-		-
Expenses for living organ donor surgery	✓		✓		-		-

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<b>II) Additional / enhanced / other benefits</b>				
Health tonic cash after organ donation	✓	✓	-	-
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) Post-Confinement home nursing care	-	✓	✓	-
(xiii) Emergency outpatient treatment due to Accident	-	✓	-	-
(xiv) Emergency outpatient dental treatment due to Accident	-	✓	-	-
(xv) Pregnancy complications	-	✓	-	-
Loss of income medical booster	-	✓	-	-
Compassionate death benefit	✓	✓	✓	✓
Additional death benefit for organ donor	✓	✓	✓	✓
Home country accidental death benefit	✓	-	-	-
Overseas accidental death benefit	✓	-	-	-
Medical negligence benefit	✓	✓	-	✓
<b>III) Other limits</b>				
Aggregate limit per Disability per Policy Year	✓	Not applicable	Not applicable	Not applicable
Annual Benefit Limit	-	-	✓	✓
Lifetime Benefit Limit	-	-	-	-

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