

-Voluntary Health Insurance Scheme-
Choose with Confidence



自願醫保計劃
Voluntary Health Insurance Scheme

Voluntary Health Insurance Scheme (VHIS) at a glance



Peace of mind

- ▶ Standardised terms and benefits
- ▶ Guaranteed renewal up to the age of 100 years
- ▶ No “lifetime benefit limit”*

10 key features of VHIS-compliant insurance plans (i.e. Certified Plans)



How to buy

Search the participating insurance companies and the Certified Plans they offer on www.vhis.gov.hk

VHIS is fully implemented as from 1 April 2019

Check with your insurance company or agent/broker for migration arrangement if you already have individual indemnity hospital insurance cover and the company has joined VHIS

You are encouraged to purchase a Certified Plan if you do not have any individual indemnity hospital insurance cover now or your insurance company has not joined VHIS

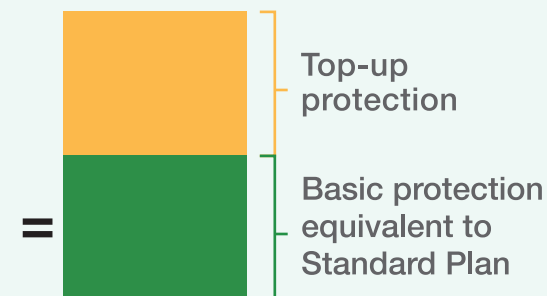
What to choose

There are two types of Certified Plans, namely Standard Plan and Flexi Plans to meet your needs.

Standard Plan



Flexi Plans



- ▶ Offer basic hospital insurance protection at the level of general ward class
- ▶ Fixed product design with very limited variation
- ▶ Available by all insurance companies joining VHIS for applications

- ▶ Offer Standard Plan-equivalent protection plus flexible top-up protection, e.g. higher benefit amount, more benefit items
- ▶ Flexible product design to cater for different needs
- ▶ Availability and variety may differ from company to company

Basic protection offered by Standard Plan

The following benefit schedule applies to all certified Standard Plans and represents the minimum compliance requirements for all certified Flexi Plans.



Benefit items ¹	Benefit amount				
(a) Room and board	HK\$750 per day Maximum 180 days per policy year				
(b) Miscellaneous charges	HK\$14,000 per policy year				
(c) Attending doctor's visit fee	HK\$750 per day Maximum 180 days per policy year				
(d) Specialist's fee ²	HK\$4,300 per policy year				
(e) Intensive care	HK\$3,500 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 HK\$50,000</td><td>► Major HK\$25,000</td></tr> <tr> <td>► Intermediate HK\$12,500</td><td>► Minor HK\$5,000</td></tr> </table>	► Complex HK\$50,000	► Major HK\$25,000	► Intermediate HK\$12,500	► Minor HK\$5,000
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► Intermediate HK\$12,500	► Minor HK\$5,000				
(g) Anaesthetist's fee	35% of surgeon's fee payable ⁵				
(h) Operating theatre charges	35% of surgeon's fee payable ⁵				
(i) Prescribed diagnostic imaging tests ^{2,3}	HK\$20,000 per policy year Subject to 30% coinsurance				

Benefit items ¹

Benefit amount

(j) Prescribed non-surgical cancer treatments ⁴

HK\$80,000 per policy year

(k) Pre- and post-confinement/day case procedure outpatient care ²

HK\$580 per visit, up to HK\$3,000 per policy year

► 1 prior outpatient visit or emergency consultation per confinement/day case procedure

► 3 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

HK\$30,000 per policy year

Limits:

Annual benefit limit for benefit items (a) – (l)

HK\$420,000 per policy year

Lifetime benefit limit for benefit items (a) – (l)

Nil

Remarks

- Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
- The insurance 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.
- 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.
- Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
- The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorisation, whichever is the lower.

Tips for buying



- ▶ Consider your needs and budget
- ▶ Compare products and premiums
- ▶ Check with insurance companies or agents/brokers
- ▶ Study policy terms and understand your rights and obligations

Tax deduction

You may claim tax deduction under the Inland Revenue Ordinance (Chapter 112) for premiums (up to maximum HK\$8,000 per insured person per tax year) paid for Certified Plans under VHIS if -

- ☒ You/your spouse is personal income taxpayer;
- ☒ You/your spouse is VHIS policyholder;
- ☒ The insured person of the VHIS policy is yourself/ your spouse/other specified relatives[#] including your or your spouse's grandparents, parents, children and siblings; and
- ☒ The insured person is a Hong Kong resident*.

No limit on the number of policies and insured persons to claim tax deduction

^(#)Specified relatives are defined under Inland Revenue Ordinance (Chapter 112).

^(*)For detailed definition, please refer to Inland Revenue Ordinance (Chapter 112).

Tax deduction - illustrative examples



Example 1: A taxpayer purchased a policy under a Certified Plan for himself

	Annual premium paid (depending on age/product)	Tax-deductible amount (capped at HK\$8,000 per insured person)	Amount of tax saved (assuming tax rate is 15%*)
Scenario 1	HK\$3,000	HK\$3,000	HK\$450
Scenario 2	HK\$4,000	HK\$4,000	HK\$600
Scenario 3	HK\$4,800	HK\$4,800	HK\$720
Scenario 4	HK\$8,000	HK\$8,000	HK\$1,200
Scenario 5	HK\$12,000	HK\$8,000	HK\$1,200

Example 2: A taxpayer purchased policies under Certified Plans for himself and his specified relatives

	Annual premium paid (depending on age/product)	Tax-deductible amount (capped at HK\$8,000 per insured person)	Amount of tax saved (assuming tax rate is 15%*)
Taxpayer	HK\$5,000	HK\$5,000	HK\$750
Spouse	HK\$4,100	HK\$4,100	HK\$615
Grandmother	HK\$16,000	HK\$8,000	HK\$1,200
Father	HK\$12,000	HK\$8,000	HK\$1,200
Mother	HK\$11,000	HK\$8,000	HK\$1,200
Son	HK\$2,500	HK\$2,500	HK\$375
Total	HK\$50,600	HK\$35,600	HK\$5,340

Example 3: Two taxpayers (a son and a daughter) purchased three policies under Certified Plans for the same insured person (a father)

Taxpayer	Policies and annual premium Paid	Tax-deductible amount (capped at HK\$8,000 per insured person)	Amount of tax saved (assuming tax rate is 15%*)	Total amount of tax saved
Son	Policy 1 (for father) : HK\$4,000	HK\$4,000	HK\$600	HK\$1,200
	Policy 2 (for father) : HK\$6,000	HK\$4,000	HK\$600	
Daughter	Policy 3 (for father) : HK\$6,000	HK\$6,000	HK\$900	HK\$900

(*) As from the year of assessment 2024/25, two-tiered standard rates are 15% and 16%; progressive rates are 2%, 6%, 10%, 14% and 17%.

Q1. How is consumer interest protected under VHIS?

A1. As in the case of all insurance businesses, the insurance companies participating in VHIS and their business practices are subject to the supervision and regulation of the Insurance Authority under the Insurance Ordinance (Chapter 41). In addition, the insurance companies registered as VHIS providers are required to comply with the rules of the scheme, including the product compliance requirements and the code of practice set by the Health Bureau.

Q2. What are the objectives of VHIS?

A2. The policy objectives of VHIS are to -

- (a) enhance the protection level of hospital insurance products;
- (b) provide the public with an additional choice of using private healthcare services through hospital insurance; and
- (c) relieve the pressure on the public healthcare system in the long run.

Q3. What is the scope of VHIS?

A3. VHIS covers insurance products which -

- (a) provide hospital insurance protection of indemnity nature bought by individuals for themselves and their families.

VHIS does **not** cover insurance products which -

- (a) provide non-hospital medical insurance protection e.g. outpatient services; or
- (b) provide non-indemnity medical insurance protection e.g. hospital cash, critical illness cash plans; or
- (c) are group insurance bought by employers for their employees.

Q4. What are the differences between Certified Plans under VHIS and other individual indemnity hospital insurance products?

A4. Certified Plans are officially certified by the Health Bureau to have met a number of standard features to enhance consumer protection, including standardised policy terms and conditions, guaranteed renewal up to the age of 100 years, and more comprehensive benefit coverage. For details, please see the 10 key features of Certified Plans on P.4-5.



Q5. Is hospital admission necessary for making insurance claims?

A5. Not necessary. All Certified Plans must cover day case procedures (such as endoscopies), prescribed diagnostic imaging tests and prescribed non-surgical cancer treatments for which overnight hospital stay is not necessary. If the attending doctor considers hospitalisation medically necessary, the care received will also be covered.

Q6. Is there only one choice of Certified Plan?

A6. No. In addition to Standard Plan that all the participating insurance companies must offer, they are allowed and encouraged to offer Flexi Plans that provide top-up protection, such as higher benefit amount and wider benefit coverage.

Q7. Is there any restriction on the choice of hospitals and doctors under VHIS?

A7. The basic protection of all Certified Plans (including the Standard Plan in entirety, and the basic protection of Flexi Plans equivalent to Standard Plan) provides free choice of hospitals and doctors. Top-up protection of Flexi Plans may link with a network of hospitals and doctors.

Q8. Is there any age limit for subscription?

A8. The participating insurance companies are required to consider applications from Hong Kong residents aged between 15 days and 80 years.

Q9. Can the insurance companies adjust the premiums when renewing my policy?

A9. Yes, but the rate of adjustment in your case must equally apply to other customers within the same age-gender group of your insurance plan. This restriction can prevent the insurance companies from treating you unfairly.



Frequently Asked Questions (Cont'd)

Q10. Where can I buy a Certified Plan?

A10. You can search participating companies and Certified Plans on www.vhis.gov.hk.

If you do not have any individual indemnity hospital insurance cover now or your insurance company has not joined VHIS, you are encouraged to consider purchasing a Certified Plan.

Q11. What is the meaning of an unknown pre-existing condition and how is it covered under VHIS?

A11. An unknown pre-existing condition refers to a health condition such as sickness that has existed when you apply for insurance coverage but you are unaware of its existence.

All Certified Plans must cover unknown pre-existing conditions subject to a maximum waiting period of 3 years after the insurance policy becomes effective. During this period, such conditions must be partially covered with minimum reimbursement ratio of 25% in the second year and 50% in the third year, and must be fully covered (i.e. 100%) afterwards according to the terms and benefits of the insurance plans.

Q12. If I already have an individual indemnity hospital insurance coverage, how can I switch to a Certified Plan?

A12. If your insurance company has participated in VHIS, it must offer its existing policyholders of individual indemnity hospital insurance an opportunity to switch to Certified Plans. The timing of the migration may depend on the renewal cycle of your existing insurance policy or other arrangements that your insurance company may offer. You may wish to approach your insurance company or agent/broker.

For more FAQs,
please visit www.vhis.gov.hk



It's time

to think about extra healthcare
protection for you and your family

Why choose VHIS?


How to choose?


When to buy?


Where to buy?



 vhis_enquiry@healthbureau.gov.hk

 (852) 2529 8900

 (852) 2529 8982

 Unit 2902, Millennium City 6,
392 Kwun Tong Road, Kowloon, Hong Kong



Health Bureau

The Government of the
Hong Kong Special Administrative Region
of the People's Republic of China



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