



Plan Ahead for Medical Insurance Coverage

Along the path of health, medical insurance helps alleviate potential burden of unexpected medical expenses with ease. Start early and purchase Certified Plans under Voluntary Health Insurance Scheme (VHIS) for yourself and your family to secure protection for rainy days.

Product Features



Standardised policy terms and conditions with basic benefit coverage and benefit amounts



Guaranteed renewal up to age of 100 years – The guarantee is irrespective of any changes in your health condition after policy inception, up to the age of 100



No “lifetime benefit limit”* – Irrespective of whether a claim has been made or the benefit amounts have been used up in a policy year, the benefit amounts will be counted afresh in the next policy year and will not be affected by the previous claims



Cooling-off period of 21 days – You can enjoy a cooling-off period of 21 days during which you can cancel the policies with a full refund of the premium



Premium transparency – The premium schedules can be easily accessed on the VHIS official website and the websites of the insurance companies concerned

(*) Some Flexi Plans that meet specified criteria can have lifetime benefit limits



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Coverage



Unknown pre-existing conditions – Refer to a health condition, such as sickness, which has existed but you are unaware of its existence when applying for insurance coverage. According to the policy terms and conditions, partial coverage of unknown pre-existing conditions will be provided in the second and third year after policy inception (at 25% and 50% respectively). Full coverage (i.e. 100%) will be provided from the fourth year onwards



Treatment of congenital conditions – Cover congenital conditions which have manifested or been diagnosed from the age of 8. The reimbursement arrangement of investigations and treatments follow the same arrangements for unknown pre-existing conditions



Day case procedures – Cover surgical procedures such as endoscopy not conducted during hospital stay (e.g. day procedure centres)



Prescribed diagnostic imaging tests – Cover Computed Tomography ("CT"scan), Magnetic Resonance Imaging ("MRI"scan), Positron Emission Tomography scan ("PET"scan), PET-CT combined and PET-MRI combined conducted during a hospital stay or in an outpatient setting, subject to 30% coinsurance by the policyholder



Prescribed non-surgical cancer treatments – Cover radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy



Psychiatric inpatient treatments in Hong Kong hospitals – Cover psychiatric treatments during confinement in Hong Kong

For more information about the VHIS, please visit the official website www.vhis.gov.hk

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Health Bureau

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



自願醫保計劃
Voluntary Health Insurance Scheme