



“ Why is **VHIS** protection essential even if you are covered by **Group Medical Insurance**? ”



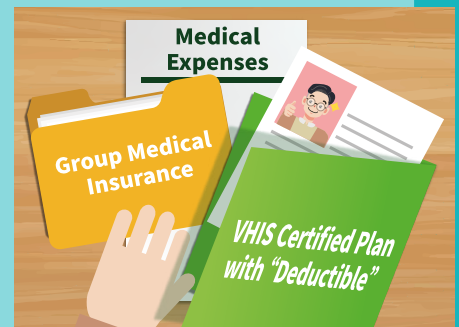
Some employees might wonder if they need to buy Certified Plans under Voluntary Health Insurance Scheme (VHIS) as they are covered by the group medical insurance offered by their employers. Nevertheless, have you ever imagined that you could be left without any medical coverage once you quit your job?

## All-round protection for extra peace of mind

You may consider supplementing your group medical protection by adding a VHIS Certified Plan with “Deductible” options to suit your needs and budget, for which, the premium is generally lower than those without a “Deductible”.

Once you need to make a claim, you can simply offset your “Deductible” with the reimbursement received from your group medical insurance plan. Even if you left without group medical insurance coverage after quitting your job, you are still covered by your VHIS policy.

You can enjoy better protection with the coverage offered by group medical insurance and VHIS policies.



## “Deductible”

shall mean a fixed amount of medical expenses that you must pay before the insurance company shall reimburse the remaining eligible expenses in accordance with the policy terms and conditions when you make a claim.

For more information about the VHIS, please visit the official website [www.vhis.gov.hk](http://www.vhis.gov.hk)

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**Health Bureau**

The Government of the  
Hong Kong Special Administrative Region  
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**自願醫保計劃**  
Voluntary Health Insurance Scheme