

Enjoy Added Protection with Supplementary Major Medical (SMM)



Once your hospitalisation expense exceeds the basic benefit amount of your medical insurance, what should you do?

If your Voluntary Health Insurance Scheme (VHIS) Flexi Plan offers Supplementary Major Medical (SMM), you may enjoy top-up coverage! When you are hospitalised, reimbursement of eligible medical expenses in excess of the basic benefit amount can be covered in SMM, with an reimbursement ratio averaged around 90%*. SMM gives you greater peace of mind!

Example on reimbursement under VHIS Flexi Plan with SMM

For example, if you suffer from fracture in a fall accident and the eligible hospitalisation expense amounts to \$74,000, you will obtain up to \$69,600 in reimbursement under the SMM coverage, and pay just a few thousand dollars out of your own pocket. That is how SMM can help alleviate the burden arising from the unexpected medical expenses.

Actual hospitalisation expenses:	\$74,000
Basic benefit amount:	\$52,000
Amount in excess of basic benefit:	\$22,000
SMM reimbursement amount: (\$22,000 x 80%*)=	\$17,600
Total reimbursement amount: (\$52,000 + \$17,600)=	\$69,600



* Based on the statistics in 2021 in respect of general ward class policies; the reimbursement amount is subject to the contract terms of different products.

* SMM usually requires policy holders to co-pay 20%.

For more information about the VHIS, please
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