

# Hot Topics – What's Trending in the City



## Start Early & Get Insured at a Young Age

**Plan ahead and start young to enjoy lifelong protection brought by the Certified Plans under the Voluntary Health Insurance Scheme (VHIS)!**

Many young people may think that they are healthy and have a slim chance of getting serious illnesses, thus brushing aside the need for medical insurance. Nonetheless, life is full of uncertainties. Get a head start by jumping on the VHIS bandwagon as young as you can for greater peace of mind. Buying insurance when having pre-existing conditions may affect the premium and coverage!



Starting your first job after graduation, young adults should plan ahead for the future with medical insurance coverage in order to alleviate the potential burden of unexpected medical expenses. Even though you are now covered by the group medical insurance offered by your employer, VHIS protection is essential to provide you with medical insurance coverage once you quit your job. Click the “Plan Search” function on the VHIS official website to check and compare the details and premiums of Certified Plans.



### Wise choice of getting insured

- In general, the younger the age of the insured, the lower the premium
- VHIS offers long-term protection by providing guaranteed renewal up to the age of 100 irrespective of any changes in your health conditions upon VHIS policy inception
- If you take out medical insurance with pre-existing conditions, the insurance company may impose premium loading and/or case-based exclusion(s) on you, and/or you may not be covered if there is a recurrence or application may even be rejected
- Coverage of the VHIS Certified Plans includes unknown pre-existing conditions, day case procedures, prescribed diagnostic imaging tests, prescribed non-surgical cancer treatments, etc. offering comprehensive protection for your different stages of life
- The VHIS Certified Plans include Standard Plans and Flexi Plans. You can choose any of the Certified Plans that best suits your needs and budget
- The premium schedules are easily accessible on the VHIS official website and the websites of the insurance companies concerned

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

Plan Search

Facebook Page

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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