

Smart Tips for Buying VHIS



What do I need to know before buying the Certified Plans under the Voluntary Health Insurance Scheme (VHIS)?

1

5 key points to consider

Benefit coverage

2

Benefit amount

3

Exclusions

4

Premium level

5

Other factors
(e.g. deductible, designated ward class, etc.)



Act smart

- Before making any decision, compare the features and coverage of different Certified Plans by using the “Plan Search” function on the VHIS official website
- Have a clear idea about the benefit coverage of the product and read the policy terms and conditions carefully
- Choose a Certified Plan that best suits your needs and budget
- As the Standardised Underwriting Questionnaire has been applied to VHIS Certified Plans, you are advised to disclose the required information accurately
- Review your policy(ies) regularly to ensure that the benefit coverage and benefit amount suit your needs
- Contact your insurance companies or agent/broker to learn more about VHIS

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

Plan Search

Facebook Page

YouTube Channel



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