

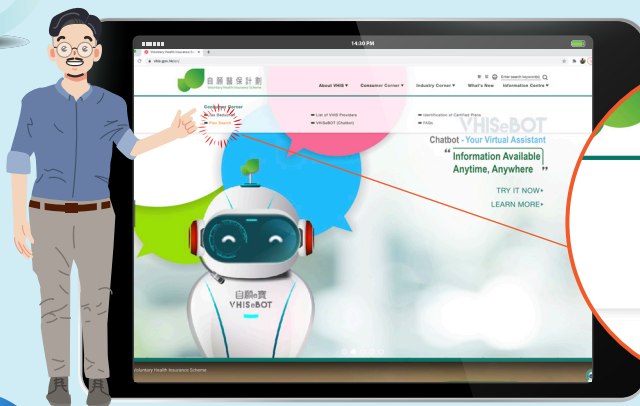
How to Compare and Select Your VHIS Policy?



Medical needs vary among individuals, how to choose the medical insurance plans that fit you? The “Plan Search” function on the official website of the Voluntary Health Insurance Scheme (VHIS) easily helps you to compare various plans according to your needs.

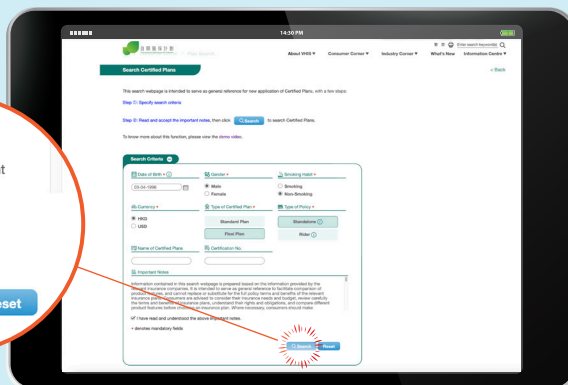
1

Click “Plan Search” function on the VHIS official website



2

Enter information and click “Search”, relevant plans will be instantly displayed




Name of Certified Plan	Name of Issuing Company	Annual Premium	Certification No. and Plan Information
Plan A [Compare]	Insurance Company A	Standard Premium: HKD 1,780.00 Plan Effective date: 2 February 2023	P00011-014-000-01
Plan B [Compare]	Insurance Company B	Standard Premium: HKD 1,810.00 Plan Effective date: 6 March 2021	P00021-020-000-02
Plan C [Compare]	Insurance Company C	Standard Premium: HKD 1,810.00 Plan Effective date: 4 April 2021	P00031-020-000-03
Plan D [Compare]	Insurance Company D	Standard Premium: HKD 1,860.00 Plan Effective date: 2 May 2022	P00041-010-000-04
Plan E [Compare]	Insurance Company E	Standard Premium: HKD 1,860.00 Plan Effective date: 1 April 2021	P00051-010-000-05

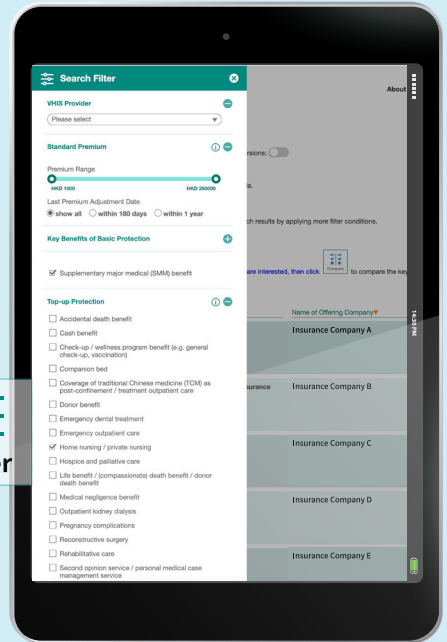
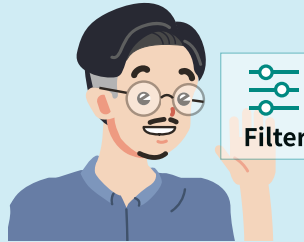
provided by the relevant plans. Careful comparison of the benefits of the relevant plans, review carefully the budget, review carefully the conditions, and compare different plans. Consumers should make their own decisions.

Hot Topics – Tips for Buying Health Insurance

3


Use “Filter” to optimise the search criteria

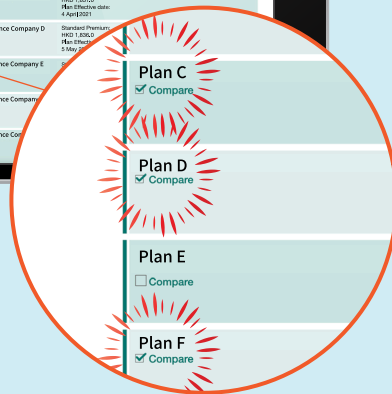
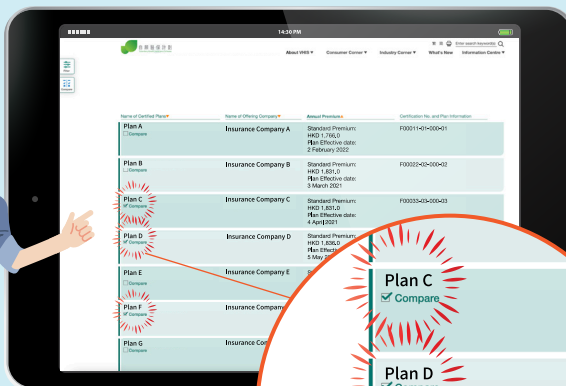
- ▶ Click  **Filter** to filter the search results by applying more filter conditions.



4

Compare the plans

- ▶ Select maximum 5 Certified Plans.
- ▶ Click  **Compare** to compare the coverage and features of the selected plans.



Plan C	Plan D	Plan F
HKD		
Basic Protection (per policy year)		
Room and board Maximum benefit amount per day		
\$800	\$1,000 / no limit per day for general ward	\$1,000
Maximum number of days per policy year		
180 days	180 days	180 days
Miscellaneous charges		
\$14,000	\$14,000	\$15,000
Attending doctor's visit fee Maximum benefit amount per day		
\$800	\$700	\$1,000
Maximum number of days per policy year		
180 days	180 days	180 days
Specialist's fee		
\$4,300	\$4,300	\$8,000
Intensive care Maximum benefit amount per day		
\$3,500	\$3,500	\$5,000
Maximum number of days per policy year		
40 days	25 days	25 days
Surgeon's fee (per surgery) Complex surgery		
\$65,000	\$58,800	\$70,000
Major surgery		
\$27,500	\$25,500	\$42,000
Intermediate surgery		
\$15,800	\$12,500	\$21,000
Minor surgery		
\$6,500	\$6,000	\$8,400

Important notes for getting insured

- Compare the details and premiums of different Certified Plans before purchasing
- Understand the benefit coverage of the plan(s) and read the policy terms and conditions carefully
- Choose a Certified Plan that best suits your needs and budget

Remarks:

- Information contained in the search webpage is prepared based on the information provided by the relevant insurance companies. It is intended to serve as general reference to facilitate comparison of product features, and cannot replace or substitute for the full policy terms and benefits of the relevant insurance plans. Where necessary, consumers should make enquiries to the insurance companies or their own insurance agents/brokers.
- In any event, the search results generated from any search conducted on the search webpage do not imply any recommendation by the Health Bureau of any particular insurance plan (including any of its product features) or insurance company to any person, and should not be construed as an invitation or inducement to anyone to subscribe any particular insurance plan issued by any particular insurance company.

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



Plan Search



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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

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