



What are the Differences between “Standard Plan” and “Flexi Plans”?

There are two types of Certified Plans under the Voluntary Health Insurance Scheme (VHIS), namely “Standard Plan” and “Flexi Plans”, to cater for different needs.


Standard Plan

- Offer basic hospital insurance protection at the level of general ward class
- Offer basic benefit items including room and board, miscellaneous charges, attending doctor's visit fee, specialist's fee, intensive care, surgeon's fee, anaesthetist's fee, operating theatre charges, prescribed diagnostic imaging tests, prescribed non-surgical cancer treatments, pre- and post-confinement/day case procedure out-patient care, etc.

Flexi Plans

- Offer Standard Plan-equivalent protection plus flexible top-up protection, e.g. higher benefit amount, boarder benefit coverage or more enhanced benefit items
- Diversified “Flexi Plans” offer various enhanced benefit items, including home nursing, rehabilitative care after an operation, kidney dialysis, emergency out-patient treatment, etc. (Products provided by different insurance companies may vary)
- Flexible product design to cater for different needs
- Some “Flexi Plans” may offer Supplementary Major Medical (SMM). When you are hospitalised, reimbursement of eligible medical expenses in excess of the basic benefit amount can be covered in SMM, providing enhanced protection

Due to variety in product design of Certified Plans available in the market, consumers are advised to check carefully the terms, and benefit coverage of insurance plans, understanding their rights and obligations to choose plans that best suit their needs and budget. Click the “Plan Search” function on the VHIS official website to check and compare the details and premiums of Certified Plans.

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

Plan Search

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Health Bureau
The Government of the
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自願醫保計劃
Voluntary Health Insurance Scheme