

Review Your Medical Protection Regularly



Does your medical coverage remain sufficient as time goes by? It is essential to regularly review your medical plans to ensure that the coverage suits your future needs. Secure protection for rainy days and a safety net for yourself and your family.

Is the renewal of your current medical plan guaranteed?

Some hospital insurances in the market have age limits on policy renewals, meaning that the insurance policy will cease when the insured person reaches a specific age. However, the Voluntary Health Insurance Scheme (VHIS) offers guaranteed renewal up to the age of 100 years; the guarantee is irrespective of any changes in health conditions of the insured person after policy inception, up to the age of 100, providing long-term and comprehensive protection.

Does previous claims affect the benefit amounts?

Some medical plans count benefit amounts per disability (e.g. cancer). When the accumulated claims for a specific disability reach the benefit amount limit, the protection for that disability will cease. However, the benefit amounts of the VHIS Certified Plans are counted on policy year basis, without a “lifetime benefit limit”^{*} in general. This means that irrespective of whether a claim has been made or the benefit amounts have been used up in a policy year, the benefit amounts will be counted afresh in the next policy year and will not be affected by the previous claims.

**Some Flexi Plans that meet specified criteria can have “lifetime benefit limits”.*

If you find out that your current medical coverage is insufficient for your future needs, it is crucial to consider enhancing your medical protection! Start early and purchase a VHIS Certified Plan that best suits your needs and budget for greater peace of mind and better protection.

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

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