-Voluntary Health Insurance Scheme-









It's time to think about extra healthcare protection.



What is VHIS?

Voluntary participation for consumers and insurance companies

Product standard for individual indemnity hospital insurance

Standardised terms and benefits of VHIS-compliant insurance plans (i.e. Certified Plans)

Tax deduction for premiums of Certified Plans



Why choose Certified Plans?



Guaranteed renewal up to the age of 100 years



No "lifetime benefit limit"*



Cooling-off period of 21 days



Unknown pre-existing conditions



Premium transparency



Treatment of congenital conditions



Day case procedures



Prescribed diagnostic imaging tests



Prescribed non-surgical cancer treatments



Psychiatric inpatient treatments in local hospitals

How to buy?

Full implementation from 1 April 2019

Search the participating insurance companies and the Certified Plans they offer on www.vhis.gov.hk

If you already have individual indemnity hospital insurance cover and your insurance company has joined VHIS

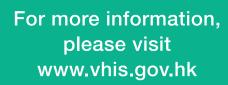
check with the company or your agent/broker for migration arrangement

If you do not have any individual indemnity hospital insurance cover now or your insurance company has not joined VHIS -

you are encouraged to purchase a Certified Plan

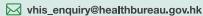












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