

-Voluntary Health Insurance Scheme-
Choose with Confidence



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



**It's time to think
about extra
healthcare protection.**

1

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**

2

Why choose Certified Plans?



Guaranteed renewal
up to the age of 100 years



No "lifetime benefit limit"*



Cooling-off period
of 21 days



Premium
transparency



Unknown
pre-existing
conditions



Treatment of
congenital conditions



Day case
procedures



Prescribed diagnostic
imaging tests



Prescribed non-surgical
cancer treatments



Psychiatric inpatient
treatments in local hospitals

(*) Some Flexi Plans that meet specified criteria can have lifetime benefit limits.

3

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 VHS -

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 VHS -

you are encouraged to purchase a Certified Plan



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Tips for buying



Consider your needs and budget



Compare products and premiums





Check with insurance companies or agents/brokers





Study policy terms and understand your rights and obligations








For more information,
please visit
www.vhis.gov.hk



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