

Application for certification of a Voluntary Health Insurance Scheme (VHIS) Standard Plan

Please tick as appropriate. Please read “Part Seven — Important Notes” carefully before submitting application.

Part One – Product Information			
Name of insurance company (“the Company”)	(Chinese) 齊健康醫療保險有限公司		
	(English) All Healthy Insurance Company Limited		
Name of product for certification (“the Product”)	(Chinese) 健康標準醫療保障計劃		
	(English) Healthy Standard Medical Insurance Plan		
Policy structure :	Proposed launch date of the Product (DD/MM/YY)		
<input type="checkbox"/> Standalone plan only	01/04/25		
<input checked="" type="checkbox"/> Standalone plan and rider			
Part Two – Benefit Items			
	Yes	No	
1) Are there any Other Benefit items embedded ¹ to the basic coverage of the Product? (If yes, please proceed to question 2 of this part.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2) Please provide information of such Other Benefit items accordingly			
Other Benefit Items embedded to the basic coverage	Yes	No	Name of the corresponding benefit item in the Benefit Schedule
a) Accidental Death Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
b) Cash Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
c) Check-up Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
d) Critical Illness Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e) Dental Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
f) Life / (Compassionate) Death Benefit	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Death Benefit
g) Medical Negligence Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
h) Optical Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i) Outpatient Care Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
j) Outpatient Maternity Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k) Personal Accident Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l) Second Opinion Service	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m) Vaccination Benefit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
n) Worldwide Emergency Assistance Services	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
¹ Other Benefit items not embedded to the basic coverage (i.e. additional premium is required) will not be considered as part of the Certified Plan.			
Part Three – Minor Allowable Variations			
1) Please provide information of the minor allowable variations accordingly			
Items	Contents	Reference in the Product	Standardised Policy Terms and Conditions
a) Cooling-off period	21 days after the listed conditions in the policy terms and conditions	Section 2, Part 2	Section 2, Part 2
b) Cancellation after cooling-off period	30 days prior written notice to the Company	Section 3, Part 2 and Section 1, Part 4	Section 3, Part 2 and Section 1, Part 4






Cont'd Part Three – Minor Allowable Variations			
Items	Contents	Reference in the Product	Standardised Policy Terms and Conditions
c) Currency	(i) <input checked="" type="checkbox"/> HKD <input type="checkbox"/> Others, please specify: _____ (ii) Claim for Eligible Expenses in non-HKD currency will be converted to HKD at the exchange rate published by The Hong Kong Association of Banks for the date on which – <input checked="" type="checkbox"/> the claim is settled by the Company <input type="checkbox"/> the actual Eligible Expenses are settled by the Policy Holder or Insured Person	Section 7, Part 2	Section 7, Part 2
d) Misstatement of personal information	(i) Grace period: <u>30</u> days after the due date as notified by the Company (ii) Arrangement of refund – <input type="checkbox"/> For the current Policy Year and the previous Policy Years in which the Policy was in force <input checked="" type="checkbox"/> For the current Policy Year only	Section 13, Part 2	Section 13, Part 2
e) Arrangement of premium refund regarding misrepresentation or fraud	<input type="checkbox"/> For the current Policy Year and the previous Policy Years in which the Policy was in force <input checked="" type="checkbox"/> For the current Policy Year only	Section 14, Part 2	Section 14, Part 2
f) The right to request the Policy Holder to transfer the ownership of the Policy to the Insured Person who has reached the Age specified by the Company	<input type="checkbox"/> Yes, please specify Age: _____ <input checked="" type="checkbox"/> No		Section 20, Part 2
g) Grace period for regular premium payment	<u>30</u> days after the premium due date	Section 3, Part 3	Section 3, Part 3
h) Notification of renewal	<u>30</u> days prior to Renewal Date	Section 3, Part 4	Section 3, Part 4
i) Re-underwriting on the Place(s) of Residence	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Section 4, Part 4
j) Re-underwriting on occupation	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Section 4, Part 4
k) Period of claims submission	Within <u>90</u> days after the date of treatment	Section 1, Part 5	Section 1, Part 5
l) Legal action of claims provisions	Within the first <u>60</u> days from which all proof of claims has been received by the Company	Section 3, Part 5	Section 3, Part 5
m) Definition – Certified Plan Additional Endorsement, Rider, other terms attached	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Part 8
n) Definition – Confinement or Confined	Minimum length of stay – <input type="checkbox"/> Yes, a period of no less than _____ hours <input checked="" type="checkbox"/> No	Part 8	Part 8
o) Provisions for multiple Policy Holders	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Part 9

Cont'd Part Three – Minor Allowable Variations			
p) The right to request the Policy Holder to transfer the ownership of the Policy to the Insured Person who has reached the Age specified by the Company (Multiple Policy Holders)	<input type="checkbox"/> Yes, please specify Age: _____ <input checked="" type="checkbox"/> No		Section 4, Part 9
2) Are there any other variable or information included in the policy terms and conditions, the Benefit Schedule or Supplement(s) of the Product not mentioned in Part Two and question 1 of this Part Three? <input checked="" type="checkbox"/> Yes, please provide information in the table below <input type="checkbox"/> No			
Items		Reference	
No claim renewal discount		Supplement	
Part Four – Supplementary Information			
Please provide the supplementary information of Part One to Part Three here. Please specify the reference clearly.			

Part Five – Declaration		
<p>By signing this form, the Product Officer declares to the best of his/her knowledge, information and belief as follows –</p> <p>1) the information contained in this application form is true and complete;</p> <p>2) the Product has met the complying requirements of the prevailing versions of the following Voluntary Health Insurance Scheme (“VHIS”) Scheme Documents published by the Health Bureau at the time of submitting application for product certification –</p> <p>a) Voluntary Health Insurance Scheme Certified Plan Policy Template;</p> <p>b) Code of Practice for Insurance Companies under the Ambit of the Voluntary Health Insurance Scheme;</p> <p>c) Product Compliance Rules under the Ambit of the Voluntary Health Insurance Scheme; and</p> <p>d) Registration Rules for Insurance Companies under the Ambit of the Voluntary Health Insurance Scheme;</p> <p>3) in the event of any inconsistency between –</p> <p>a) the terms and benefits of the Product; and</p> <p>b) the prevailing version of the Standard Plan Terms and Benefits published by the Health Bureau at the time of submitting application for product certification.</p> <p>then so far as the scope of Standard Plan Terms and Benefits is concerned, the terms and benefits which are more favourable to the Policy Holder or the Insured Person will prevail to the extent of such inconsistency and the terms and benefits which impose additional restrictions or limitations to the Policy Holder or the Insured Person will become ineffective, save for the exceptions of Case-based Exclusions, the Coinsurance of Prescribed Diagnostic Imaging Tests and any other exceptions as may be approved by the Government from time to time; and</p> <p>the Qualified Actuary declares to the best of his/her knowledge, information and belief as follows –</p> <p>4) all Other Benefit items of the Product are listed in Part Two of this form and the inclusion of such Other Benefit items, if any, constitutes no more than 10% of the actuarially fair value (i.e. cost of insurance and services) on average terms across all ages and gender.</p>		
Signed on behalf of the Company		
	Product Officer	Qualified Actuary
Name	Chan Tai Man	Lee Wing Man
Position	Head of Product	Chief Actuary
Telephone	21234567	31234567
Email	tm@allhealthy.com.hk	wm@allhealthy.com.hk
Signature²	CHAN Tai Man 數位簽署者：CHAN Tai Man 日期：2024.12.19 11:08:27 +08'00'	LEE Wing Man 數位簽署者：LEE Wing Man 日期：2024.12.19 11:14:17 +08'00'
Company Chop³		
Date	19/12/24	19/12/24
<p>² Submission by electronic means (i.e. via GovHK or by encrypted email) requires digital signatures by a valid Hongkong Post e-Cert (Organisational) certificate issued by Hongkong Post or Organisational ID-Cert (Class 2 and Class 5 only) issued by the Digi-Sign Certification Services Limited.</p> <p>³ Company Chop is only required for submission by hardcopy.</p>		

Part Six – Required Documents

To process your product certification promptly, please ensure that the following documents have been enclosed –

Required Documents	Please insert the corresponding files here ⁴
<input checked="" type="checkbox"/> The completed form “Application for certification of a Voluntary Health Insurance Scheme (VHIS) Standard Plan”	NA
<input checked="" type="checkbox"/> Terms and conditions	
<input checked="" type="checkbox"/> Benefit Schedule (including the Schedule of Surgical Procedures)	
<input checked="" type="checkbox"/> The completed VHIS Standard Premium schedule template Excel (“SPS Excel”) ⁵	
<input checked="" type="checkbox"/> Policy Schedule	
<input checked="" type="checkbox"/> Supplements of terms and conditions (if any)	

⁴ For the use of submission by electronic means only.

⁵ The SPS Excel should be saved as a macro-free workbook (a file ends with “.xlsx”) for submission.

Part Seven – Important Notes

- This form is for use by the Company applying for the VHIS Standard Plan certification.
- This form must be submitted with all the required documents as listed in Part Six of this form. Otherwise, product certification will not be proceeded.
- This form can be submitted to the Health Bureau –
 - via GovHK, please click [here](#);
 - by email containing the required documents encrypted with e-Cert⁶ and sent to: vhis_esubmit@healthbureau.gov.hk; or
 - by post or in person to: Voluntary Health Insurance Scheme Office,
Units 2902 & 2907, Millennium City 6,
392 Kwun Tong Road, Kowloon, Hong Kong
(Attn: Compliance Team)

Upon receipt of the form and any relevant information, the Health Bureau will send out an acknowledgement email or mail to the Product Officer according to the details provided in this form. If the Product Officer does not receive such acknowledgement email or mail, the form and any relevant information will not be regarded as delivered to the Health Bureau and the Product Officer must resend the form and any relevant information to the Health Bureau.

⁶ Should you send us an encrypted email, please download our e-Cert (Encipherment) certificate from the Hongkong Post. For detailed information on the use of e-Cert, please browse the e-Cert user guide of the Hongkong Post.
- The personal information collected in this form will be kept confidential and will be used for the purpose of product certification only. The parties concerned have a right of access to and correction of their personal data as provided for in Section 18 and Section 22 and principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance. The right of access includes the right to obtain a copy of the personal data provided in this form.