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The above comics are intended to provide general information only. They do not purport to be comprehensive nor to provide legal advice, and should not be treated as a substitute for professional legal advice on individual cases.

Visit www.vhis.gov.hk to learn more about
Voluntary Health Insurance Scheme!

vhis

Buy VHIS Certified Plans for your extra protection

While Hong Kong people have generally become more health-conscious, you should also get more prepared for the financial burden of medical treatment in case serious illness suddenly occurs. It's time to plan for the future to enjoy greater protection and peace of mind.

VHIS has been fully implemented as from 1 April 2019 to regulate the individual indemnity hospital insurance plans in the market by setting standardised policy terms and minimum benefit coverage. This enables you to choose with confidence the insurance protection that suits your needs.

The insurance companies participating in the VHIS must offer individual indemnity hospital insurance plan(s) certified to be compliant with the VHIS product standard for your choice.

All Certified Plans must have the following 10 key features -

Guaranteed renewal up to age of 100 years
The guarantee is irrespective of whether or not your health condition has changed after the policy is in force.
No “lifetime benefit limit” *
Your benefits will be continued until you reach 100 years of age.
Cooling-off period of 21 days
You can enjoy a cooling-off period of 21 days during which you can cancel the policies with full refund of premium.
Premium transparency
You can access the premium schedules of all Certified Plans on the website of the insurance companies concerned and the official VHIS website.
Unknown pre-existing conditions
An unknown pre-existing condition refers to a health condition, such as sickness, which has existed but you are unaware of its existence when applying for insurance coverage. According to the policy terms and conditions, all Certified Plans will provide partial coverage of unknown pre-existing conditions in the second and third year after policy inception, at 25% and 50% respectively. Full coverage i.e. 100% will be provided from the fourth year onwards.

Treatment of congenital conditions
Coverage includes investigation and treatment of congenital conditions which have manifested or been diagnosed from the age of 8, subject to the same reimbursement arrangement that applies to unknown pre-existing conditions.
Day case procedures
Coverage includes surgical procedures (including endoscopy) not conducted during hospital stay (such as day procedure centres).
Prescribed diagnostic imaging tests
Coverage includes Computed Tomography (CT scan), Magnetic Resonance Imaging (MRI scan) and Positron Emission Tomography (PET scan) conducted during hospital stay or in an outpatient setting subject to 30% coinsurance. For example, if the expense incurred is \$5,000, the policy holder has to pay for 30% of the cost, i.e. \$1,500, while the insurance company has to pay for 70% of the cost, i.e. \$3,500.
Prescribed non-surgical cancer treatments
Coverage includes radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
Psychiatric inpatient treatments in local hospitals
Coverage includes psychiatric treatments during confinement in Hong Kong.

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