



以上漫畫只為提供一般資訊而設計，其內容並非全面性，不可作為提供任何法律諮詢，亦不可作為個別事件的專業法律諮詢的替代品。
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!



Migrate or stay? Understand the detailed arrangement first

If you have bought an individual indemnity hospital insurance plan on or before 31 March 2019, and your insurance company has participated in VHIS, you will have an opportunity to migrate from your existing plan to a VHIS Certified Plan. The timing of migration may depend on the renewal cycle of your existing insurance policy or other arrangements that your insurance company may offer.

The migration arrangement should take one of the following forms based on the offering of your insurance company:

- (1) Direct renewal from your existing plan into a Certified Plan (i.e. Same plan with VHIS features incorporated) at your policy renewal without re-underwriting*. If you refuse to accept, you may still stay insured with Standard Plan; or
- (2) Beside your existing plan, you are given an option to change to a Certified Plan (different plan with VHIS features incorporated). In this case, you may be subject to re-underwriting and required to disclose your latest health conditions. If your enrolment is rejected or you refuse to accept the re-underwriting result, you may still stay insured with your existing plan.

Points to note before migration:

- Consider personal needs and budget
- Compare products and premiums
- Check if re-underwriting is required by insurance companies and the obligations of customers (e.g. disclosure of the latest health conditions)
- Cancel the existing policy only after successful migration to VHIS Certified Plans

If you have any questions, you may wish to approach your insurance company, agent/broker or visit the VHIS official website www.vhis.gov.hk to learn more.

**Except in cases where the existing policy provisions do not provide renewal guarantee.*