



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!



Insured in young ages for greater peace of mind

Many young people are healthy and perceive that they have a slim chance of getting serious illness. They tend to ignore the need for hospital insurance with this mindset.

Nonetheless, life is full of uncertainties. Without hospital insurance, you will miss an extra protection in case of having the need for hospital admission or surgery. Worse still, when you apply for insurance coverage afterward, it is more likely that the insurance companies will reject your application, impose premium loading or exclude particular illness from coverage because of your pre-existing health conditions. Conversely, if you smartly plan ahead and buy the VHIS Certified Plan in advance, your insurance coverage will be guaranteed up to the age of 100, meaning that your protection will continue without re-underwriting even if your health condition changes or you make claims after buying the plan.

Disclosure of health conditions

When you apply for health insurance coverage (including VHIS Certified Plan), the insurance company concerned will normally conduct underwriting by assessing the health conditions of the insured person, for which the applicants are obliged to disclose honestly on the application form. It is important to note that the insurance companies do not guarantee acceptance of application. Based on the underwriting results, the insurance company will decide whether to accept an application or not, or to accept subject to special conditions such as premium loading / case-based exclusions or not. If an applicant engages in material non-disclosure, misrepresentation or fraud, the insurance company may have the right to void the insurance policies and the applicant will lose the protection as a result.

Diversity of VHIS Certified Plans

There are two types of Certified Plans, namely Standard Plan and Flexi Plans. A Standard Plan offers basic hospital insurance protection. Flexi Plans offer Standard Plan-equivalent protection plus flexible top-up protection, their premiums vary depending on the benefit coverage.

For more information about the participating insurance companies and the Certified Plans they offer, please visit the official VHIS website www.vhis.gov.hk.