



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](http://www.vhis.gov.hk) to learn more about Voluntary Health Insurance Scheme!

**vhis**

## No “lifetime benefit limit” - benefit limit is counted afresh annually

While VHIS has been implemented for quite some time, there may be some features that some people interested in the scheme do not get hold of the full details, such as no “lifetime benefit limit”\*, guaranteed renewal up to age of 100 years.

## No “lifetime benefit limit”

VHIS Certified Plans have no “lifetime benefit limit”\*. This means that irrespective of whether there is a claim and benefit amounts have been used up in a policy year, the benefit amounts will be counted afresh in the next policy year and will not be affected by the previous claims.

## Early migration to Certified Plans to avoid lapse of insurance coverage upon claims

Most hospital insurance plans available in the market entail policy renewal annually. Some of them have policy terms and conditions that allow the insurance companies to refuse policy renewal when claim has been made, rendering the protection lapse in effect. Nevertheless, VHIS Certified Plans guarantee policy renewal up to the age of 100 years, during which insurance companies cannot reject renewal request, or apply new exclusion or premium loading due to change in health conditions of the insured persons upon policy renewal. To enjoy this promising protection, act quickly and visit the official VHIS website [www.vhis.gov.hk](http://www.vhis.gov.hk) with your family to learn more!

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