

無憂國奇遇記

WORRY-FREE JOURNEY



PEOPLE  ON BOARD
樂在棋中



Health Bureau
The Government of the
Hong Kong Special Administrative Region
of the People's Republic of China



自願醫保計劃
Voluntary Health Insurance Scheme

WORRY-FREE JOURNEY





In the evening, daddy came home injured!

Talia and Tyanna ran over to check daddy's condition.

"Daddy, what happened? Why is your arm bandaged?"



“When I stopped a thief from robbing an elderly lady today, I fell over and got injured. Luckily, the policemen arrived in time to catch the thief and took me to the hospital for medical attention. I’m alright after the treatment. You must protect yourselves against any injuries, otherwise you will make daddy and mom worried,” said daddy.

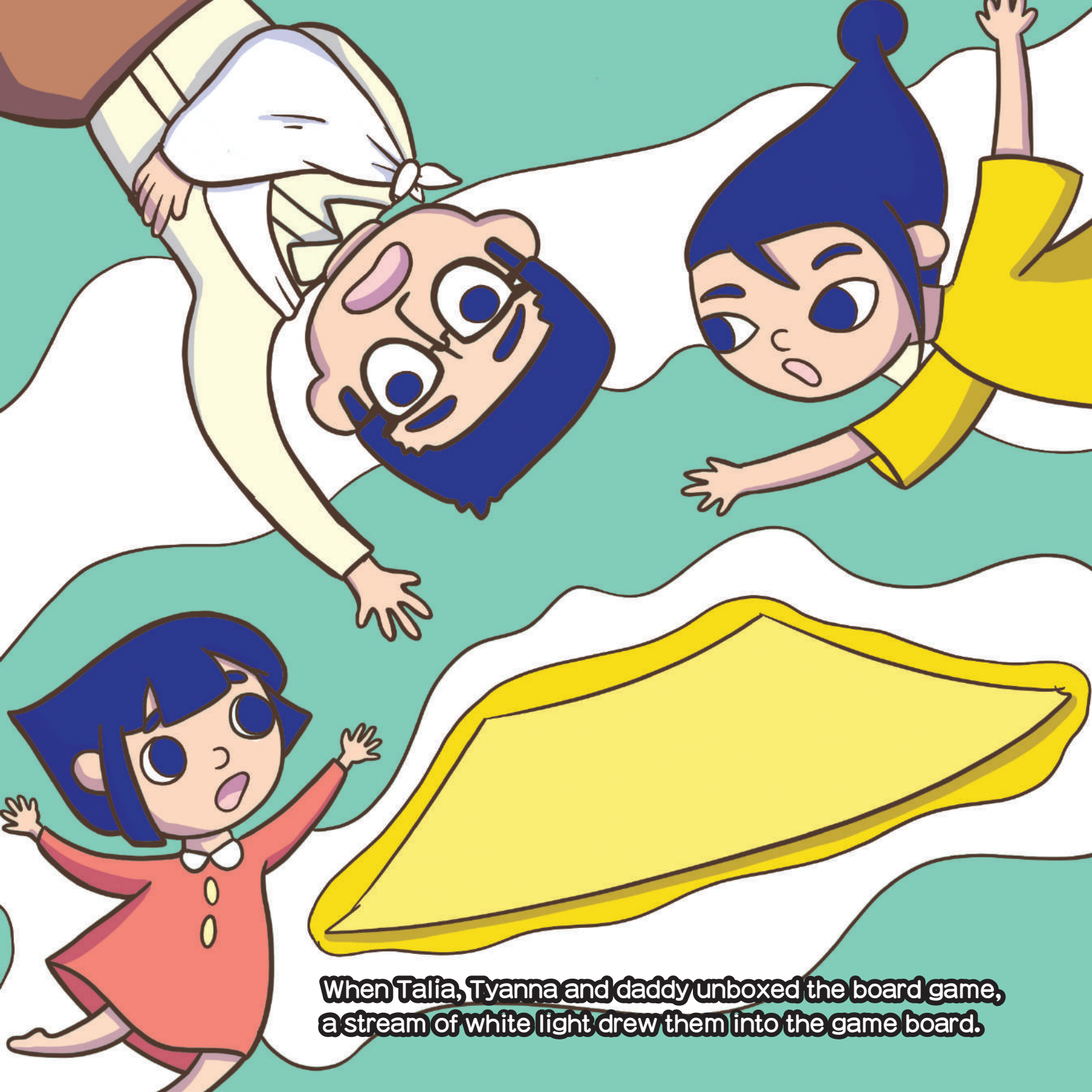
“Is the hospital treatment expensive?” asked Talia.

“Don’t worry, I’ve already bought hospital insurance for the whole family,” daddy replied.





“Wow! Daddy is so brave!” Talia and Tyanna cheered.
“Daddy won’t be able to play hide-and-seek with you today due to my injury.
Let’s play this board game instead!” said daddy.



**When Talia, Tyanna and daddy unboxed the board game,
a stream of white light drew them into the game board.**



**“Ouch!” they fell on the ground.
They raised their heads to look around, and spotted a big
tree with small wooden treehouses.
All of a sudden, the door of the treehouse right in front of
them opened, and a little fairy flew out.**



“Hello, welcome to the Tree of Wisdom in the Worry-free Kingdom. I am one of the wisdom fairies. You will be asked one question in every treehouse. For each question correctly answered, you will get a Wisdom Gem representing different wisdom of life. Upon collection of 5 Wisdom Gems, you will meet our Wisdom Master for more practical tips and be back to the real world!” said the fairy.



TIPS:

The Certified Plans under Voluntary Health Insurance Scheme (VHIS) must meet the minimum product standard of the scheme, including standardised policy terms and conditions, the minimum benefit coverage and amount.

“The first question - What does ‘Standard’ mean?” asked the fairy.



“Standard is like rules to follow!” answered Talia.

“That’s right. We must take note of standardised terms,” cheered the fairy.

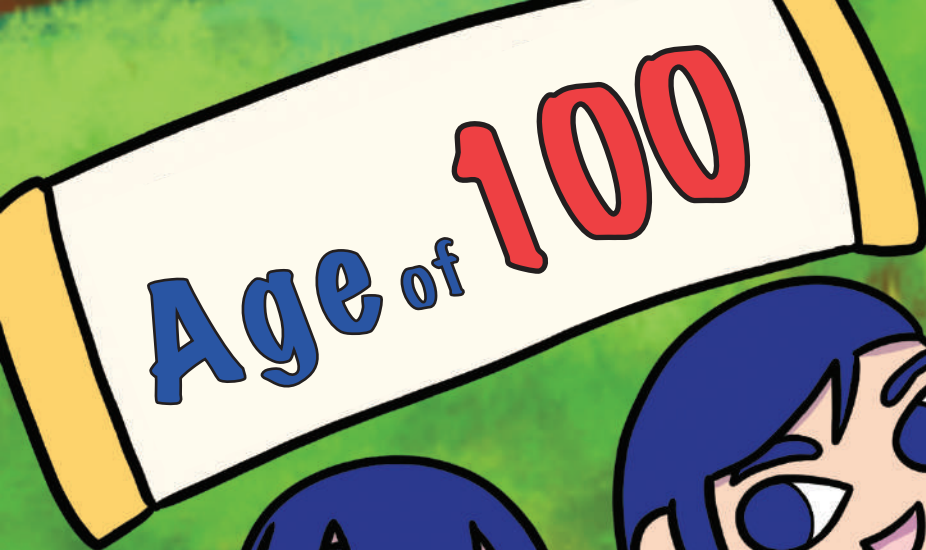
“Mom always reminds us to be a smart consumer by understanding details and making comparison,” added Tyanna.

The little fairy took out a red gem,

“That’s correct. Mission completed,” said the fairy.

The trio continued their journey to the top of the Tree of Wisdom.





TIPS:

Certified Plans under VHIS guarantee renewal up to age of 100 years, irrespective of change in health condition after policy inception.

“Hello! I am the Fairy Happiness! Are you ready to answer my question?” Talia and Tyanna smiled at each other and nodded. “Ready!” they said.

“To have suitable medical protection, when should we start having insurance?” asked the fairy. “The earlier the better of course!” answered the sisters.

“Great! The earlier you get insured, the sooner you can have peace of mind. You will enjoy guaranteed coverage until you become 100 years old. Mission completed!” cheered the fairy. The fairy took out a blue gem. “Here you go!” said the fairy.



Two fairies were waiting for them.
The fairies said happily, "You have done a great job! We are the Fairy Peace and Fairy Health. We've been waiting for you!"
The sisters were eager to be back home soon, "do you have any questions for us?" they asked.

“If a grown man of our kingdom is found to suffer from a congenital condition, would you disregard and expel him?” asked the fairies.



TIPS:

Coverage under VHIS includes investigations and treatment for congenital conditions which have manifested or been diagnosed from the age of 8.

“Of course not!” answered Talia. “It’s just like we won’t ignore our daddy no matter what!” she added.

“You two are good children,” the fairies smiled at each other and praised the two sisters.

The fairies took out an Energy Leaf from the pocket and began to chant a spell. Daddy’s injured arm recovered!

“This is what we can help. The rest depends on you!”

Having received a green gem, Talia and Tyanna bid farewell to the two fairies.



“The fairy wearing a pair of thick glasses in this small treehouse looks very knowledgeable.” Daddy joked while walking with his daughters.



TIPS:

Coverage under VHIS extends to surgical procedures not conducted during hospital stay (such as endoscopy and cataract surgery conducted in day centres).

“It’s my turn to ask a question! Sometimes our citizens can have simple surgical procedures in day centres instead of hospitals. Can you give me an example of such cases?” asked the fairy.

“Let me have a try. I probably know it better than my kids,” said daddy, “endoscopies can usually be carried out in day centres, and hospital stay is not always necessary.”

“Daddy, you’re so smart!” The sisters applauded.

“This yellow gem is for you. Hurry to your next stop where our buddy will be waiting for you!” said the fairy.

They finally reached the Fairy Buddy.

“We’re going home soon!” Daddy and the sisters chanted in unison.

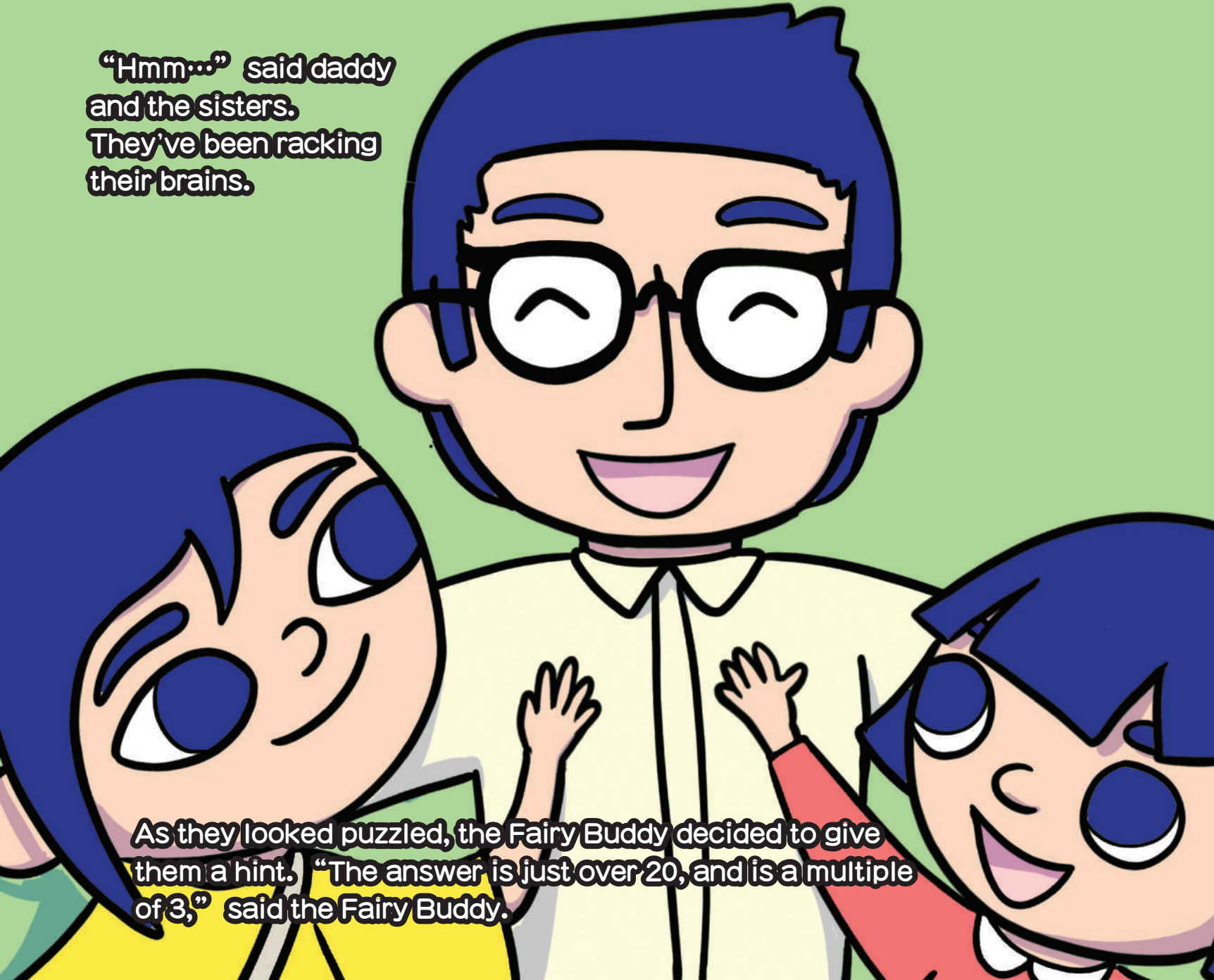
“Would you consider staying in Worry-free Kingdom?” asked the Fairy Buddy with a dignified look.



The three smiled. "Thank you for your kindness, but we would like to go home," Talia replied.

"Very well. Some people may miss their homes after they become a citizen of Worry-free Kingdom. Can you guess how long the cooling-off period is available for changing their mind?" asked the Fairy Buddy.

"Hmm..." said daddy and the sisters. They've been racking their brains.



As they looked puzzled, the Fairy Buddy decided to give them a hint. "The answer is just over 20, and is a multiple of 3," said the Fairy Buddy.



TIPS:

VHIS has a cooling-off period of 21 days during which you can cancel your policy with full refund of premium.

21 DAYS



I just learnt the multiplication table for 3. I know, I know! 3 times 1 is 3, 3 times 2 is 6, 3 times 3 is 9, 3 times 4 is 12.....," replied Tyanna.

As Tyanna continued chanting the multiplication song, Talia closed her eyes, took a deep breath and yelled "21 days!" Everyone fell silent.

"Correct! Always ask clearly and think carefully before making any decision." The Fairy Buddy echoed while clapping his hands. "Here is a purple gem. Hurry to meet our Wisdom Master who will send you home," he added.



So they walked towards the top of the Tree of Wisdom looking for the Wisdom Master.

Suddenly, a strong blinding light beamed down. The Wisdom Master was sitting on a fluffy cloud, floating down from the sky.

“Congratulations on collecting all the 5 gems representing different wisdom of life. Now, you understand the importance of protection and planning in advance. When you get home, you have to use the wisdom you gained here to better protect yourselves and your family,” said the Wisdom Master.



“I know, your city has launched a Voluntary Health Insurance Scheme, similar to the ideals of Worry-free Kingdom!” added the Wisdom Master as he began to cast his spell to send daddy and the sisters home. In an instant, they found themselves being drawn into a spiral.

“Daddy, Talia, Tyanna, wake up! It’s time for dinner!” said mom.



Talia and Tyanna opened their eyes and hugged their parents. “Daddy, mom, we just had a magical experience meeting the Wisdom Master. We have to plan ahead and get protection as early as possible.”



Mom stroked the sisters' heads. “You really had a valuable lesson! Daddy and mom will always be here with you. The best way to be filial is to grow up healthily.”

《Worry-free Journey》 Story

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自願醫保計劃
Voluntary Health Insurance Scheme



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Self reading for ages 8 and above

