

**Voluntary Medical Insurance Scheme  
for Civil Servants and Non-Civil Servants Employed by the Government (“VMIS”)  
List of VMIS plans that are Certified Plans under Voluntary Health Insurance Scheme (VHIS)**

公務員及政府聘用的非公務員自願參與醫療保險計劃(“VMIS”)  
屬於自願醫保計劃認可的 VMIS 保險產品

**For the New Term from 1.7.2023 - 30.6.2024**  
適用於 2023 年 7 月 1 日至 2024 年 6 月 30 日新年度的 VMIS 保險產品

|    | Name of Company<br>公司名稱                                  | Name of insurance plans under VMIS<br>VMIS 保險產品名稱 (只提供英文名稱) | VHIS Certified Plan <sup>Note 2</sup><br>自願醫保計劃<br>「認可產品」 |                    |
|----|--|---|---|--------------------|
|    |  |   | Standard Plan<br>標準計劃                                     | Flexi Plan<br>靈活計劃 |
| 1. | AIA International Ltd. <sup>Note 1</sup><br>友邦保險(國際)有限公司 | AIA Voluntary Health Insurance Privilege Plus Scheme        |   | ✓                  |
|    |  | AIA Voluntary Health Insurance Privilege Scheme             |   | ✓                  |
|    |  | AIA Voluntary Health Insurance Flexi Scheme                 |   | ✓                  |
| 2. | AIG Insurance Hong Kong Ltd.<br>美亞保險香港有限公司               | Accidental Death and Disablement cover (basic plan)         |   | ×                  |
|    |  | Critical Illness Cover (optional)                           |   | ×                  |
|    |  | Daily Hospital Cash Cover (optional)                        |   | ×                  |
|    |  | China Assist Cover (optional)                               |   | ×                  |

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|----|---|---|---|--------------------|
|    |   |   | Standard Plan<br>標準計劃                                     | Flexi Plan<br>靈活計劃 |
| 3. | Asia Insurance Company Ltd. <sup>Note 1</sup><br>亞洲保險有限公司                                 | Asia Unique Family Care - VHIS Standard Plan                      | ✓   |                    |
|    |   | Asia iCare - VHIS Flexi Plan                                      |   | ✓                  |
|    |   | Asia Elite - VHIS Flexi Plan                                      |   | ✓                  |
|    |   | Optional In-Network Out-Patient Plan                              |   | ×                  |
|    |   | Optional add-on Dental Benefit                                    |   | ×                  |
|    |   | Optional Lump Sum Cancer Benefit                                  |   | ×                  |
|    |   | Cancer (Reimbursement) Protection                                 |   | ×                  |
| 4. | Assicurazioni Generali Societa per Azioni<br>忠意保險有限公司                                     | Personal Accident Plan  |   | ×                  |
|    |   | Annual Travel Plan  |   | ×                  |
|    |   | Annual Study Abroad Protector                                     |   | ×                  |
| 5. | AXA China Region Insurance Company (Bermuda) Ltd.<br><sup>Note 1</sup><br>安盛保險 (百慕達) 有限公司 | Smart Medicare  |   | ✓                  |
|    |   | AXA WiseGuard Pro Medical Insurance Plan                          |   | ✓                  |
|    |   | SurgiCare Surgical Insurance Plan                                 |   | ×                  |
|    |   | Cancer Therapy Insurance II / Cancer and Stroke Therapy Insurance |   | ×                  |
|    |   | MultiPro Critical Illness Plan / MultiPro Plus Critical           |   | ×                  |

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|----|---|---|---|--------------------|
|    |   |   | Standard Plan<br>標準計劃                                     | Flexi Plan<br>靈活計劃 |
|    |   | Illness Plan  |   |                    |
|    |   | LoveAssure Critical Illness Plan / LoveAssure Plus<br>Critical Illness Plan |   | ×                  |
|    |   | Smart Elite Term / Smart Term   |   | ×                  |
|    | AXA General Insurance Hong Kong Ltd. <sup>Note 1</sup><br>安盛保險有限公司          | SmartHome Plus  |   | ×                  |
|    |   | SmartTraveller Plus (Single/Annual)   |   | ×                  |
|    |   | SmartStudent Overseas   |   | ×                  |
|    |   | SmartProtect Plus   |   | ×                  |
| 6. | Bank of China Group Insurance Company Ltd. <sup>Note 1</sup><br>中銀集團保險有限公司  | Healthy Medical Comprehensive Protection                                    |   | ×                  |
|    |   | BOC Worldwide Medical Insurance Plan  |   | ×                  |
|    |   | BOC Standard VHIS Certified Plan  | ✓   |                    |
|    |   | BOC Flexi VHIS Certified Plan   |   | ✓                  |
| 7. | Blue Cross (Asia-Pacific) Insurance Ltd. <sup>Note 1</sup><br>藍十字(亞太)保險有限公司 | Basic Hospital & Surgical Benefits (basic plan)                             |   | ×                  |
|    |   | Supplementary Medical Benefits (optional)                                   |   | ×                  |
|    |   | Out-patient Benefits (optional)   |   | ×                  |
|    |   | Dental Benefits (optional)  |   | ×                  |

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|-----|--|---|---|--------------------|
|     |  |   | Standard Plan<br>標準計劃                                     | Flexi Plan<br>靈活計劃 |
| 8.  | BUPA (Asia) Ltd. <sup>Note 1</sup><br>保柏(亞洲)有限公司                               | Bupa Civil Servants Scheme                                  |   | ×                  |
| 9.  | China Taiping Insurance (HK) Company Ltd. <sup>Note 1</sup><br>中國太平保險(香港)有限公司  | Taiping Voluntary Health Insurance Scheme Standard Plan     | ✓   |                    |
| 10. | Cigna Worldwide General Insurance Company Ltd. <sup>Note 1</sup><br>信諾環球保險有限公司 | Cigna HealthFirst Choice Medical Plan                       |   | ×                  |
|     |  | Cigna HealthFirst Elite Medical Plan                        |   | ×                  |
|     |  | Cigna VHIS Series - Standard Plan                           | ✓   |                    |
|     |  | Cigna VHIS Series - Flexi Plan (SMM)                        |   | ✓                  |
|     |  | Cigna VHIS Series - Flexi Plan (Superior)                   |   | ✓                  |
| 11. | Zurich Insurance Company Ltd. <sup>Note 1</sup><br>蘇黎世保險有限公司                   | CareMultiple Medical Insurance Plan                         |   | ×                  |
|     |  | WiseCare Personal Accident Insurance Plan                   |   | ×                  |
|     |  | HealthTotal Critical Illness Insurance Plan                 |   | ×                  |
|     |  | DuoProtector Critical Illness Protection Series             |   | ×                  |

## **Notes 備註**

1. These companies are VHIS providers. The VMIS plans offered may or may not be VHIS Certified Plans.  
這些公司是自願醫保計劃下的產品提供者，所提供的 VMIS 產品未必為自願醫保計劃認可產品。
2. Voluntary Health Insurance Scheme (VHIS) is a policy initiative implemented by the Health Bureau (formerly known as the “Food and Health Bureau”) to regulate indemnity hospital insurance plans offered to individuals by insurance companies. The participation by insurance companies and consumers is voluntary. Under the VHIS, the participating insurance companies offer certified individual indemnity hospital insurance plans for consumers to purchase voluntarily. Please refer to the VHIS website ([www.vhis.gov.hk](http://www.vhis.gov.hk)) for details.  
自願醫保計劃是醫務衛生局(前稱「食物及衛生局」)推出的一項政策措施，以規範保險公司的個人償款住院保險產品。保險公司和消費者的參與均屬自願性質。在自願醫保計劃下，參與的保險公司提供經認可的個人償款住院保險產品，讓消費者自願購買。有關詳情可參閱自願醫保計劃網頁（[www.vhis.gov.hk](http://www.vhis.gov.hk)）。