

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 1.7.2021 - 30.6.2022
適用於 2021 年 7 月 1 日至 2022 年 6 月 30 日新年度的 VMIS 保險產品

	Name of Company 公司名稱	Name of insurance plans under VMIS VMIS 保險產品名稱 (只提供英文名稱)	VHIS Certified Plan ^{Note 2} 自願醫保計劃 「認可產品」	
			Standard Plan 標準計劃	Flexi Plan 靈活計劃
1.	AIA International Ltd. ^{Note 1} 友邦保險(國際)有限公司	AIA Voluntary Health Insurance Privilege Plus Scheme		✓
		AIA Voluntary Health Insurance Flexi Scheme		✓
2.	AIG Insurance Hong Kong Ltd. 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 標準計劃	Flexi Plan 靈活計劃
3.	Asia Insurance Company Ltd. ^{Note 1} 亞洲保險有限公司	Asia Unique Family Care VHIS Standard Plan	✓	
		Asia Elite VHIS Flexi Plan		✓
		Cancer (Reimbursement) Protection		×
4.	Assicurazioni Generali Societa per Azioni 忠意保險有限公司	Personal Accident Plan		×
		Annual Travel Plan		×
		Annual Study Abroad Protector		×
5.	AXA General Insurance Hong Kong Ltd. and AXA China Region Insurance Company (Bermuda) Ltd. ^{Note 1} 安盛保險有限公司及安盛保險（百慕達）有限公司	Smart Medicare		✓
		AXA WiseGuard Pro Medical Insurance Plan		✓
		MultiPro Critical Illness Plan / MultiPro Plus Critical Illness Plan		×
		SmartHome Plus		×
		SmartTraveller Plus		×
		SmartStudent Overseas		×

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			Standard Plan 標準計劃	Flexi Plan 靈活計劃
6.	Bank of China Group Insurance Company Ltd. ^{Note 1} 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. ^{Note 1} 藍十字(亞太)保險有限公司	Hospital and Surgical (basic plan)		×
		Supplementary Medical (optional)		×
		Out-patient (optional)		×
		Dental (optional)		×
8.	BUPA (Asia) Ltd. ^{Note 1} 保柏(亞洲)有限公司	Bupa Civil Servants Scheme		×
		Bupa MyBasic VHIS Plan	✓	
		Bupa MyFlexi VHIS Plan		✓
		Bupa Hero VHIS Plan		✓
		Bupa Together		×

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			Standard Plan 標準計劃	Flexi Plan 靈活計劃
9.	China Taiping Insurance (HK) Company Ltd. ^{Note 1} 中國太平保險(香港)有限公司	Hospitalisation and Surgical Benefit (basic plan)		×
		Supplementary Major Medical Benefit (optional)		×
		Out-patient Benefit (optional)		×
		Dental Benefit (optional)		×
10.	Cigna Worldwide General Insurance Company Ltd. ^{Note 1} 信諾環球保險有限公司	Cigna HealthFirst Choice Medical Plan		×
		Cigna HealthFirst Elite Medical Plan		×
		Guarantee 100 Protection Plan		×
		WorryFree Protection Plan		×
		Cigna VHIS Series - Standard Plan	✓	
		Cigna VHIS Series - Flexi Plan (SMM)		✓
		Cigna VHIS Series - Flexi Plan (Superior)		✓
11.	Zurich Insurance Company Ltd. ^{Note 1} 蘇黎世保險有限公司	CareMultiple Medical Insurance Plan		×
		WiseCare Personal Accident Insurance Plan		×
		HealthTotal Critical Illness Insurance Plan		×

Notes 備註

1. These companies are VHIS providers but they may or may not provide VHIS-certified VMIS products.
這些公司是自願醫保計劃下的產品提供者，但或未有提供自願醫保計劃認可的 VMIS 產品。
2. Voluntary Health Insurance Scheme (VHIS) is a policy initiative implemented by 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) for details.
自願醫保計劃是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）。