

## VHIS Frequently Asked Questions 自願醫保常見問題

### Question 問題

### Answer 答案

Is Liberty a registered VHIS provider?  
利寶是否已註冊成為自願醫保的產品提供者？

Yes. Liberty International Insurance Limited is a Voluntary Health Insurance Scheme Provider (registration number: 00017; registration effective date: Mar 6th, 2019) registered with the Food and Health Bureau of the Hong Kong Special Administrative Region. Currently it has the following products approved as a Certified Plan under the VHIS scheme:

Liberty Insurance Standard VHIS Plan (S00017-01-000-02)  
Webpage: <https://www.libertyinsurance.com.hk/vhis>

Liberty Insurance VHIS Series – Flexi Plan  
Classic (F00047-01-000-02)  
Classic with SMM (F00047-01-001-02)  
Plus (F00048-01-000-02)  
Plus with SMM (F00048-01-001-02)  
Premium (F00046-01-000-02)  
Website: <https://www.libertyinsurance.com.hk/vhis-flexi>

是。利寶國際保險有限公司是一家已向香港特別行政區食物及衛生局註冊成為自願醫保的產品提供者（註冊號碼：00017；註冊生效日期：二〇一九年三月六日）。利寶目前已獲准銷售認可產品：

利寶保險自願醫保標準計劃 (S00017-01-000-02)  
網頁: <https://www.libertyinsurance.com.hk/zh/vhis>

利寶國際自願醫保系列 – 靈活計劃  
基本 (F00047-01-000-02)  
基本 · 包括附加醫療保障 (F00047-01-001-02)  
升級 (F00048-01-000-02)  
升級 · 包括附加醫療保障 (F00048-01-001-02)  
尊尚 (F00046-01-000-02)  
網頁: <https://www.libertyinsurance.com.hk/zh/vhis-flexi>

Do you accept multiple policy holder and/or insured person in one application?

利寶是否接受一張保單多個保單持有人及/或受保人的申請？

No, Liberty does not accept multiple Policy holder and/or insured person in one application to maintain our quality of service to you. However, you are able to submit separate application for each individual in your family.

否。利寶不接受一張保單多個保單持有人/或受保人申請，以維持我們的服務質素。但是，您可以為您家中的每名成員提交獨立申請。



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Under which condition do you accept policy holder transfer application? 利寶於甚麼情況下接受保單持有人轉移申請？	Liberty only accepts application for transfer of ownership to: a) the Insured Person if he has reached the Age of eighteen (18) years b) the parent or the Guardian of the Insured Person if he is a Minor; or c) any person whose familial relationship with the Insured Person is accepted by Liberty (please see Question 4)  利寶僅接受轉移保單擁有權至下列人士的申請： a) 年滿十八 (18) 歲的受保人 b) 受保人的家長或監護人(如受保人為未成年人)；或 c) 利寶可接受的受保人的親屬 (請參閱問題 4)
What kinds of relationships do you accept to be insured under a policy holder? 利寶接受保單持有人為哪些人投保？	Liberty accepts person with the following familiar relationship with the applicant to be the insured person of an application: a) spouse and child (aged 0-25. For child aged 18-25, needs to be a full time student) b) parent, grandparents and siblings c) spouse's parent, grandparents and siblings  利寶接受與申請人有下列親屬關係的人申請為受保人： a) 配偶及子女(年齡介乎 0 至 25 歲。18 至 25 歲的子女需要是全日制學生) b) 父母、祖父母、外祖父母及兄弟姊妹 c) 配偶之父母、祖父母、外祖父母及兄弟姊妹
Can I change the policy holder in the future? 未來我可否轉換保單持有人？	Yes, policy holder can be changed to his/her spouse, parents, siblings and adult children.  是。保單持有人可以改為他/她的配偶、父母、兄弟姊妹和成年子女。
Which UW factors are considered? 處理申請時會考慮哪些核保因素？	UW factors include age, occupation, health condition, place of residence and relationship of applicant with proposed insured person.  核保因素包括年齡、職業、健康狀況、居住地以及申請人與準受保人的關係。
How can I raise further enquiries or lodge a complaint? 我如何提出進一步的詢問或作出投訴？	For additional inquiries, please contact Liberty via the hotline number 2892 3822. We understand that sometimes you may have feedback regarding our products or services, please let us know the details by sending us an email or post. We will acknowledge the complaint request within 2 working days and reply within 2 weeks. Meanwhile, we will properly and fairly proceed investigation process.  If you are not satisfied with our handling of your complaint or enquiries, you may forward the matter to the following parties for further deliberation:  Inland Revenue Department (for enquiries concerning claims for tax deduction) Tel: (852) 187 8088 Email: <a href="mailto:taxinfo@ird.gov.hk">taxinfo@ird.gov.hk</a>  The Insurance Agents Registration Board (for complaints related to agent's misconduct) Tel: (852) 2520-1868 Email: <a href="mailto:hkfi@hkfi.org.hk">hkfi@hkfi.org.hk</a>  Insurance Complaints Bureau (for complaints related to insurance-related disputes of monetary nature) Tel: (852) 2520 2728 Email: <a href="mailto:icb.enquiry@icb.org.hk">icb.enquiry@icb.org.hk</a>



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	<p>Insurance Authority (for complaints against an insurer) Tel: (852) 3753 3812 Email: <a href="mailto:complaints@ia.org.hk">complaints@ia.org.hk</a></p> <p>Voluntary Health Insurance Scheme Office of Food &amp; Health Bureau (for enquiries/ complaints relating to VHIS) Tel: (852) 2529 8900 Email: <a href="mailto:vhis_enquiry@fhb.gov.hk">vhis_enquiry@fhb.gov.hk</a></p> <p>如有查詢，請致電我們的自願醫保熱線 28923822。我們了解，有時您可能會有關於我們產品或服務的意見，請以電子郵件或郵寄告知我們。我們會在兩個工作天內確認你的投訴並在兩星期內回覆。期間，我們會作出合適和公正的調查。</p> <p>如果您對我們處理您的投訴或查詢不滿意，您可以將此事提交給以下各方進行進一步審議。</p> <p>稅務局(有關稅務扣除的查詢) 電話: (852) 187 8088 電子郵件: <a href="mailto:taxinfo@ird.gov.hk">taxinfo@ird.gov.hk</a></p> <p>保險代理登記委員會(保險代理專業操守相關投訴) 電話: (852) 2520 1868 電子郵件: <a href="mailto:hkfi@hkfi.org.hk">hkfi@hkfi.org.hk</a></p> <p>保險投訴局(涉及金錢性質的保險糾紛相關投訴) 電話: (852) 2520 2728 電子郵件: <a href="mailto:icb.enquiry@icb.org.hk">icb.enquiry@icb.org.hk</a></p> <p>保險業監管局(保險公司相關投訴) 電話: (852) 3753 3812 電子郵件: <a href="mailto:complaints@ia.org.hk">complaints@ia.org.hk</a></p> <p>食物及衛生局自願醫保計劃辦事處(自願醫保計劃相關查詢/投訴) 電話: (852) 2529 8900 電子郵件: <a href="mailto:vhis_enquiry@fhb.gov.hk">vhis_enquiry@fhb.gov.hk</a></p>
<p>Any cooling-off period? If so, how many days? 有沒有冷靜期？如有，是多少日？</p>	<p>Yes, policy holder has the right to cancel the policy and obtains premium refund by giving written notice of cancellation within 21 days after our notice date or the delivery date of the policy to the policy holder or his/her representative, whichever is the earlier.</p> <p>是。保單持有人有權以書面通知要求取消保單及取回所有已繳保費。但該通知須由閣下簽署，並確保本公司於本通知書日期或保單交付閣下或閣下的代表後起計 21 天收到該通知，以較先者為準。</p>



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Is there any waiting period for VHIS? 自願醫保有沒有等候期？	<p>Yes, waiting period is applicable to unknown pre-existing conditions.</p> <p>有。等候期適用於在遞交投保申請文件時不察覺，及理應不察覺的投保前已有病症。</p>
Are pre-existing conditions covered under VHIS? 自願醫保是否保障在投保時未知的已有病症？	<p>For known pre-existing conditions that are stated on the application, Liberty may impose a case-based exclusion.</p> <p>For pre-existing conditions that the applicant was not aware of at the time of application, claims that are submitted will be assessed and will be covered in accordance with the Terms and Conditions and benefits will be subject to the waiting period and corresponding reimbursement schedule.</p> <p>向利寶披露的投保前已有病症，受個別不保項目（如有）所規限。</p> <p>至於在遞交投保申請文件時不察覺，及理應不察覺的投保前已有病症，提交的索償將被評估，將按條款及保障規限，並有等候期與賠償比率賠償合資格費用的規限。</p>
Can I convert my medical policy with Liberty to VHIS? 我可否把自己現有的醫保計劃轉保至自願醫保產品？	<p>Yes, Liberty will offer VHIS product migration to existing policy holders upon policy renewal. Re-underwriting is required.</p> <p>Policy holders who have signed up for existing individual medical insurance policies ("IHIP") before the implementation of the VHIS (i.e.: before 1 Apr 2019) will be entitled to a one-off migration to VHIS policies. Under this arrangement, existing IHIP policy holders will be offered a different plan incorporating VHIS features, which may be a Standard Plan or a Flexi Plan. If existing IHIP policy holders opt to switch to the new Certified Plan, the existing IHIP policies will not be renewed. The Waiting Period for Unknown Pre-existing Conditions under the policy terms and conditions of the plan after Migration is counted from the inception date of the new policy, or an earlier date offered by Liberty.</p> <p>是。利寶將在保單續期時向現有保單持有人提供自願醫保產品轉移。需要重新核保。</p> <p>在自願醫保實施前(即二零一九年四月一日前)已投保現有個人醫療住院保險保單的保單持有人，可享有一次性的保單轉移安排。在此安排下，利寶向現有保單持有人提供另一個已加入自願醫保保障特點的保險產品（標準計劃或靈活計劃）作續保。若保單持有人選擇轉移至該新認可產品，其現有個人醫療住院保險將不獲續保。按新保單的條款，未知的投保前已有病症的等候期應按新保單的生效日期或利寶指定的較早日期開始計算。</p>
Does VHIS cover any congenital disease? 自願醫保是否保障任何先天性疾病？	<p>VHIS covers investigation and treatment of congenital conditions which have manifested or been diagnosed after the age of 8, subject to the same reimbursement arrangement that applies to unknown pre-existing conditions. Final decision is subject to assessment of claim submission.</p> <p>自願醫保承保八歲後出現或確診的先天性疾病的檢測及治療，償款安排與投保時未知的已有疾病相同。請注意最終賠償金額以理賠決定為準。</p>



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Does VHIS cover pre-existing conditions? 自願醫保是否保障在投保時未知的已有病症？	<p>At present, pre-existing conditions unknown to consumers at the time of purchasing insurance are commonly excluded from benefit coverage. Certified Plans, however, provide full coverage from the 4th year onwards and partial coverage during a waiting period of 3 years upon policy inception (i.e. no coverage in the 1st year, 25% reimbursement in the 2nd year and 50% reimbursement in the 3rd year). Please note that final decision is subject to assessment of claim submission.</p> <p>現時，市面普遍醫療保險不保在購買保險時未知的已有病症。可是，自願醫保認可產品於投保第四年起全面保障未知的已有病症；而投保頭三年則為等候期，為未知的已有病症提供部分保障（第一年確診不獲賠償，第二年可獲 25% 賠償，第三年可獲 50% 賠償）。請注意最終賠償金額以理賠決定為準。</p>
Can I get any tax deduction if I purchase VHIS Certified Product for my dependants? 如我為親屬購買自願醫保產品，我可以獲得任何稅務扣除嗎？	<p>Yes. If you purchase four policies under Certified Plans, one for yourselves and three for your eligible dependants, and are the policy holder of the concerned policies, you can apply for tax deduction for the relevant premiums paid. The ceiling for annual tax deduction per insured person is \$8,000. There is no cap on the number of dependant(s) that are eligible for tax deduction. In other words, the maximum deduction you entitled is \$32,000 (i.e. \$8,000 x 4) for four VHIS Certified Plan policies purchased.</p> <p>The above illustration is based on the Government's recent update to the Inland Revenue Ordinance. For more information on tax deduction, please refer to <a href="http://www.ird.gov.hk">www.ird.gov.hk</a> or seek independent tax advice.</p> <p>可以。假設您以保單持有人身份為自己及三名合資格的親屬購買自願醫保認可產品，您可以就相關保費支出申請稅務扣除。每年每名受保人的最高保費稅務扣除額是 8,000 元。可申請稅務扣減的受養人數目不設上限。換句話說，您因購買四張自願醫保認可產品的最高保費稅務扣除額是 32,000 元(8,000 元 x4)。</p> <p>上述說明是基於政府最近對稅務條例的更新。如欲獲取更多稅務扣除資訊，請瀏覽 <a href="http://www.ird.gov.hk">www.ird.gov.hk</a> 或尋求獨立的稅務建議。</p>

