



MEDICAL
FACTS IN
HONG KONG

WHAT IS
VHIS

WHY SHOULD I
CONSIDER VHIS

PLAN
HIGHLIGHTS

ADDITIONAL
BENEFITS

CASE
ILLUSTRATIONS

GENERAL
INFORMATION



CIGNA VHIS SERIES

STANDARD PLAN
FLEXI PLAN (SMM)
FLEXI PLAN (SUPERIOR)

Medical facts in Hong Kong

Waiting times for some common conditions:

24  **months**

Maximum waiting time for new case booking (Specialty of Surgery - stable case)¹

22  **months**

Average waiting time for cataract surgery²

76  **months**

Average waiting time for joint replacement surgery³

NEXT PAGE

Sources:

1. Longest waiting time for new case booking (Specialty of Surgery-stable case): 96 weeks (Kowloon East), Hospital Authority, 2018
2. Estimated average waiting time for cataract surgery: 22 months (Kowloon Central), Hospital Authority, 2018
3. Estimated average waiting time for joint replacement surgery: 76 months (Kowloon East), Hospital Authority, 2018

Medical facts in Hong Kong

10%

in-patient bed-days are spent in private hospitals¹

\$127bn

expected cost of HK public health system by 2025 (HKD)¹

300 doctors

needed to plug the public sector's manpower shortage²

9% p.a.

Current medical inflation in HK³

50%

Private health expenses borne out of pocket⁴

34%

Current individual health insurance uptake in HK⁵

Sources:

1. Your Health, Your Life. - Healthcare Reform Consultation Document, Food and Health Bureau 2008
2. Strategic Plan 2017-2022, Hospital Authority 2017
3. 2018 Medical Trends Around the World, Mercer Marsh Benefits
4. Hong Kong's Domestic Health Accounts 2016/17, Food and Health Bureau
5. Thematic Household Survey Report No. 63, Census and Statistics, 2017

[PREVIOUS PAGE](#)

What is VHIS

The Voluntary Health Insurance Scheme (VHIS) is a government-endorsed scheme that aims to give the Hong Kong public better access to timely, high quality private medical treatment. Private health insurance plans that meet the Government's criteria are officially registered as Certified Plans by Food and Health Bureau.

Certified Plans are different from ordinary private health insurance in a number of important ways:

- They are **regulated** under the VHIS, so they all include **transparent and comparable benefits**;
- They include **tax incentive** on top of reimbursement benefit to encourage people to take out private health insurance;
- They come in two formats - **Standard Plan** and **Flexi Plan** with different benefits **tailored to individual needs**

Why should I consider VHIS

Tax deduction



- Tax deduction for premium paid
- Max premiums allow for tax deduction: HK\$8,000 per insured person per tax year
- No cap on no. of eligible dependants¹

No lifetime benefit limit



- Exemptions allowed for high-end Flexi Plans with a limit of at least HK\$20M

Unknown pre-existing condition cover



- Partial cover in first 3 years²
- Full cover from 4th year onwards

Non-surgical cancer treatment cover



- Covers chemotherapy, radiotherapy, targeted therapy, immunotherapy and hormonal therapy for cancer treatment

Guaranteed renewal up to age of 100



- Confidence that you will have protection into your later years

Surgery and advanced diagnostic imaging cover on out-patient basis



- Computed Tomography (“CT” scan), Magnetic Resonance Imaging (“MRI” scan), Positron Emission Tomography (“PET” scan), PET-CT combined and PET-MRI combined

NEXT PAGE

1. We will consider applications to cover yourself, your spouse, your parents and grandparents over age 55, and your children and siblings under age 18.
2. Refer to Important Information for details of unknown pre-existing condition cover.

Plan at a glance

Certified Plan(s)	Cigna VHIS Series - Standard Plan	Cigna VHIS Series - Flexi Plan (SMM)	Cigna VHIS Series - Flexi Plan (Superior)
	Affordable care for all-round assurance	Supplementary benefits for enhanced confidence	Comprehensive protection for total peace of mind
FHB certification no.	S00031-01-000-01	F00012-01-000-01	F00016-01-000-01 F00016-02-000-01 F00016-03-000-01 F00016-04-000-01
Hospitalisation benefits	Standard VHIS cover	Standard VHIS cover	Full compensation
Surgical benefits			Standard VHIS cover
Diagnostic Imaging			Standard VHIS cover
Cancer Treatment			Standard VHIS cover
Other VHIS benefits			Standard VHIS cover
Enhanced benefit: Outpatient Kidney Dialysis	x	✓	✓ Full compensation
Enhanced benefit: Supplementary Major Medical	x	✓	x as core benefits already enjoy full compensation
Annual Benefit Limit	\$420,000	\$540,000	\$5,000,000
Lifetime Benefit Limit	x	x	\$20,000,000
Annual Deductible	x	x	✓ \$0 \$15,000 \$25,000 \$50,000

PREVIOUS PAGE

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - STANDARD PLAN



Area of coverage	Worldwide ¹
Choice of healthcare services providers	No restriction
Choice of ward class	No restriction
Annual Benefit Limit (HK\$) (Applies across benefit items)	\$420,000 per Policy Year
Lifetime Benefit Limit	Nil

1. Except for the psychiatric treatments benefit which is limited to Hong Kong.
For coverage details, please refer to product brochure and policy provisions.

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - STANDARD PLAN



Simple, no-frills VHIS plan that covers all the essentials



Up to \$80,000 per year on common non-surgical cancer treatments, such as chemotherapy and radiotherapy



Covers a range of Diagnostic Imaging Tests like CT and MRI scans, whether or not hospitalisation is required



Up to \$30,000 per year on inpatient psychiatric treatments

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - FLEXI PLAN (SMM)



Area of coverage	Worldwide ¹
Choice of healthcare services providers	No restriction
Level of ward class	No restriction, except for Supplementary major medical benefit ²
Annual Benefit Limit (HK\$) (Applies across benefit items)	\$540,000 per Policy Year
Lifetime Benefit Limit	Nil

1. Except for the psychiatric treatments benefit which is limited to Hong Kong.

2. Supplementary major medical benefit is restricted to Eligible Expenses incurred in Standard Ward only.

For coverage details, please refer to product brochure and policy provisions.

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - FLEXI PLAN (SMM)



Further extends the cover offered under the Standard Plan

Outpatient Kidney Dialysis



Up to \$30,000 a year to cover the costs of outpatient dialysis treatment - sufficient for most dialysis circumstances.

Supplementary Major Medical Benefit



An extra \$120,000 of cover in the form of a Supplementary major medical benefit - sufficient to cover most treatment in standard hospital wards, providing an excellent buffer against unexpected major accidents which may exceed the individual item limits of the Standard Plan.

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - FLEXI PLAN (SUPERIOR)



Area of coverage	Asia ^{1,2,3}			
Choice of healthcare services providers	No restriction ³			
Level of ward class	Semi-Private or lower ³			
Annual Benefit Limit (HK\$) (Applies across benefit items)	\$5,000,000 per Policy Year			
Lifetime Benefit Limit (HK\$)	\$20,000,000			
Deductible (per Policy Year) (HK\$)	\$0	\$15,000	\$25,000	\$50,000

1. "Asia" refers to Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
2. Except for the psychiatric treatments benefit which is limited to Hong Kong.
3. In the situations described below, the benefit limits of the Standard Plan shall apply (the Deductible and Lifetime Benefit Limit stated above will still apply).
 - Eligible Expenses incurred outside of Asia;
 - Eligible Expenses incurred during Confinement in a ward class higher than Semi-Private Room (except in case of involuntary ward upgrade);
 - Eligible Expenses incurred in Mainland China except in hospitals of Tier 3 Class A or above; and/or
 - Eligible Expenses incurred when the Insured Person's Place of Residence is Australia or New Zealand.

For coverage details, please refer to product brochure and policy provisions.

Plan Highlights

Cigna VHIS Series-
Standard Plan >

Cigna VHIS Series-
Flexi Plan (SMM) >

Cigna VHIS Series-
Flexi Plan
(Superior) >

CIGNA VHIS SERIES - FLEXI PLAN (SUPERIOR)



Full Protection For Treatment



Offers full protection for treatment, imposing no sub-limits on the plan's core benefits when treatment takes place in semi-private hospital rooms. Up to \$5 million for treatment per Policy Year, giving you total peace of mind whatever your circumstances.

Flexible Deductible Options



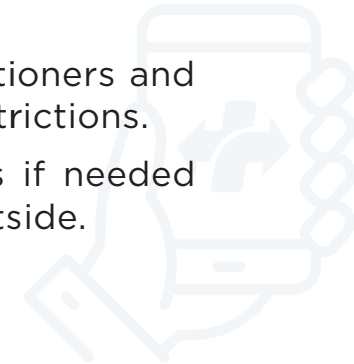
Comes with flexible deductible options that enable you not only to suit your personal budget, but also to co-ordinate your VHIS cover with any other medical plans you may have.

Additional benefits

DoctorNow app for virtual consultation and medication



- Easy to obtain doctor's advice, able to get early diagnosis before anything gets worse, and simply book a virtual consultation appointment from inside the app.
- Freedom to choose from a range of general practitioners and specialists in Hong Kong, without geographical restrictions.
- Medication delivery to your door, referral services if needed and stress-free recovery without needing to go outside.



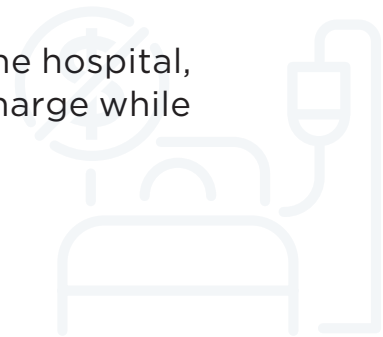
NEXT PAGE

Additional benefits

Cashless hospitalisation¹



- If hospitalisation is required, you can call us before your admission and we will arrange a credit facility for you at the private hospital of your choice.
- This means you will not need to pay any deposit to the hospital, and need not worry about initiating claims after discharge while you focus on recovery.



[PREVIOUS PAGE](#)

[NEXT PAGE](#)

1. Only applicable to Eligible Expenses.
For coverage details, please refer to product brochure and policy provisions.

Additional benefits

Medical Classification Hotline and Care Manager



- If you are recommended to have surgery, you may contact our hotline for us to help classify the treatment (e.g. Minor, Intermediate, Major, or Complex) and estimate the coverage available under your VHIS plan. This way, if there is any out-of-pocket amount that you need to bear yourself, you can prepare beforehand.
- For “Major” or “Complex” surgeries, our registered nurses will step in to help with everything you need, from pre-treatment preparation to post-hospitalisation care, providing you and your family with both professional advice and emotional support.

[PREVIOUS PAGE](#)

Case Illustrations

Cigna VHIS Series – Flexi Plan (SMM): Vanessa’s story

Policy Holder	Vanessa
Age	30 (non-smoker)
Background	Vanessa tied the knot at the age of 30. For her, it’s essential that such an important step is backed by solid, reliable protection against health and financial risks. She’s aware of the many benefits of the Cigna VHIS series Standard Plan, but strongly feels that she and her husband deserve above average medical protection.
Plan level	Cigna VHIS series – Flexi Plan (SMM)

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (SMM): Vanessa’s story



The couple are shocked when Vanessa unexpectedly suffers a mild heart attack later.



Her doctors say that an angioplasty is essential, a procedure which would not have been adequately covered by the Standard Plan. She is relieved to discover that her Flexi Plan (SMM) comfortably accommodates all of the cost associated with this lifesaving treatment.

PREVIOUS PAGE

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (SMM): Vanessa’s story

Benefit item (HK\$)



Room and board
\$ 2,250



Operating
theatre charges
\$ 8,750



Pre- and post-Confinement/
Day Case Procedure outpatient care
\$ 1,500



Surgeon’s fee
\$ 25,000



Miscellaneous
charges
\$ 14,000



Supplementary major medical benefit
 $$(50,000+80,000) \times 80\%$
\$ 104,000

In excess of item limit
\$ 80,000

In excess of item limit
\$ 50,000



**First year premium
paid for both policies**
HK\$ 8,408* HK\$(4,204+4,204)



Total claim payable
HK\$ 155,500



**Tax benefit in first year
for both policies**
(based on 15% Standard Rate)
HK\$ 1,261 HK\$8,408 x 15%



**Co-insurance borne by
Vanessa out-of-pocket**
HK\$ 26,000
HK\$(80,000+50,000) x 20%

PREVIOUS PAGE

NEXT PAGE

* Premium level is subject to change from time to time due to medical inflation.
For coverage details, please refer to product brochure and policy provisions.

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Helena’s story

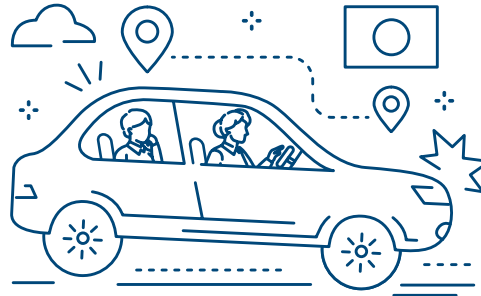
Policy Holder	Helena
Age	40 (non-smoker)
Background	Helena works for a major banking group and benefits from the bank’s group cover insurance. She had assumed that group cover was all anyone might need. Then, her colleague fell suddenly sick on a trip to Korea. Her short hospital stay in Seoul came with a big bill - and none of it was covered by the bank’s group insurance which provided Hong Kong coverage only. Since Helena is a keen traveller who loves taking short breaks around Asia, she took the plunge, and signed up for the Flexi Plan (Superior) for both herself and her 10-year-old son.
Plan level	Cigna VHIS series – Flexi Plan (Superior)
Deductible	HK\$25,000 for her own policy HK\$0 for her son’s policy

PREVIOUS PAGE

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Helena’s story



Two years later, when driving with her family in Okinawa, Japan, Helena’s rental car slid on gravel and plunged down a bank.



Helena suffered quite significant injuries that required a week’s stay in an Okinawa hospital before she could travel home.

PREVIOUS PAGE

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Helena’s story

Total Medical Expense (HK\$)



Full compensation by
Flexi Plan (Superior) -
no itemised dollar limit :
Hospitalisation expenses
incurred in Japan
\$ 208,000

+



Deductible – covered
by group plan:
Post-confinement
outpatient expenses in
Hong Kong
\$ 25,000

=

Total Medical
Expense
\$ 233,000



**First year premium
paid for both policies**
HK\$ 13,073* HK\$(6,099+6,974)



**Tax benefit in first year
for both policies**
(based on 15% Standard Rate)
HK\$ 1,961 HK\$13,073x15%

PREVIOUS PAGE

NEXT PAGE

* Premium level is subject to change from time to time due to medical inflation.
For coverage details, please refer to product brochure and policy provisions.

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Isaac’s story

Policy Holder

Isaac

Age

50 (non-smoker)

Background

Isaac has decided it’s time to start his own business. But at mid-life, he’s concerned that his decision means leaving behind his employer’s group medical plan, which he’s benefited from for many years. To replace it, he wants a plan that offers full medical cover, because he’ll need to devote all his energies to his business from now on, and he doesn’t want to worry about limits and exclusions.

Plan level

Cigna VHIS series – Flexi Plan (Superior)

Deductible

HK\$0

PREVIOUS PAGE

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Isaac’s story



At 53, Isaac’s doctor delivers some bad news – carcinoma of the stomach.



First comes the diagnostic imaging process, followed by a lengthy set of cancer treatments.



With the financial burden of hospital care taken off his shoulders, Isaac’s new business is not compromised. After suitable rest and post-operative treatment, Isaac is once again able to pick up the reins of his business and forge ahead towards achieving his business goals.

PREVIOUS PAGE

NEXT PAGE

Case Illustrations

Cigna VHIS Series – Flexi Plan (Superior): Isaac’s story

Total Medical Expenses

Pre-confinement
\$27,580

2nd confinement
\$170,300



1st confinement
\$120,000

Post-confinement
\$1,740

First year
premium paid
HK\$ 16,937*

Tax benefit
in first year
HK\$ 1,200
(based on 15% Standard
Rate) HK\$8,000x15%

Total claim payable
HK\$ 319,620

To be borne
by Isaac
out-of-pocket
HK\$ 0

PREVIOUS PAGE

* Premium level is subject to change from time to time due to medical inflation.
For coverage details, please refer to product brochure and policy provisions.

General Information

Type of product	Standalone plan
Nature of coverage	Indemnity hospital insurance
Entry age	15 days to 80 years
Relationship to policyholder	Self, spouse Kids/siblings (<18 or 18-25 in full-time study) Parents/grandparents (55+ or on disability allowance)
Protection period	1 year and guaranteed renewable to age 100
Premiums	Annual/Monthly HKD only Annually adjustable (at renewal only)

[NEXT PAGE](#)

Note

Unknown pre-existing condition cover

- Pre-existing Condition means any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the cover under the Policy starts. You are considered to be aware of a Pre-existing Condition where -
 - (a) it has been diagnosed;
 - (b) it has manifested clear and distinct signs or symptoms; or
 - (c) medical advice or treatment has been sought, recommended or received.
- Eligible Expenses arising from unknown Pre-existing Condition(s) that you would not reasonably have been aware of are payable according to the following waiting period and reimbursement arrangement.
 - 1st Policy Year : no coverage
 - 2nd Policy Year : 25% reimbursement
 - 3rd Policy Year : 50% reimbursement
 - 4th Policy Year onwards : full coverage



IMPORTANT NOTES:

This presentation contains brief and general information only. It does not constitute any contract or any part thereof between Cigna and any other party(ies).

All the product information is for reference only. For details of the features, contents, benefit schedule, terms, conditions and exclusions of the relevant specified products and the relevant policy provision(s).

[PREVIOUS PAGE](#)