

MOST INNOVATIVE

Product/Service

AWARD

VOLUNTARY HEALTH
INSURANCE SCHEME

The award recognises the winning company who has developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.



THE TOP 3



- ▼ Through providing all-inclusive fixed price medical packages and fee advisory service, patients are well informed of the fees involved before making a decision about admission.

▲ Bowtie believes innovation is essential, by enhancing transparency and providing affordable private healthcare services. This innovative initiative supplementary to our flagship VHIS strengthens healthcare services for citizens residing in Hong Kong Island.



Bowtie & Gleneagles HK Wellness Package

Bowtie and Gleneagles Hospital Hong Kong (Gleneagles) introduced the first-ever "Medical Insurance + Wellness" Package in Hong Kong. With the objective of providing a comprehensive healthcare experience to customers, this Voluntary Health Insurance Scheme (VHIS) rider plan offers customers an affordable "Full Reimbursement" premium medical package, combined with wellness services of their own choice.

Bowtie truly believes innovation is essential to create better products and services for customers by enhancing

transparency and providing affordable private healthcare services. We are honoured to have Gleneagles Hospital Hong Kong stepping up and encouraging us to innovate on top of the solid foundation built by VHIS, and becoming an anchor hospital to strengthen healthcare services for citizens residing in Hong Kong Island

The "Medical Insurance + Wellness" package is now available for Bowtie's VHIS Flexi Plan customers, with a monthly premium of HK\$200 regardless of age and gender.



▲ Cigna's pioneering new and upgraded VHIS Series optimally combines price, coverage and value-added service with comprehensive top quality protection.

▲ To guarantee customers' financial security during a period of unprecedented uncertainty, premiums for the new and upgraded VHIS Series will remain unchanged throughout 2021.



Cigna VHIS Series – Flexi Plan (Superior)

A global health service company, Cigna is committed to enhancing customers' health, well-being and peace of mind by meeting their needs for comprehensive private healthcare choices. In 2019, the company launched Hong Kong's first ever suite of government-certified Voluntary Health Insurance Scheme (VHIS) plans.

To boost people's peace of mind when meeting their evolving needs, Cigna recently pioneered a new and upgraded VHIS Series featuring three new life insurance products and significant upgrades of three existing general insurance plans – Standard Plan, Flexi

Plan (SMM) and Flexi Plan (Superior).

Other innovations via which Cigna customers' are enjoying added value include a Telehealth Service that enables virtual consultations, home medication deliveries and a one-stop digital claims and policy management tool.

As of March 2021, leading local independent insurance rating aggregator 10Life had awarded Cigna's VHIS Series – Flexi Plan (Superior) a Medical Coverage Score of 10/10, a 5 Star Rating and a No. 1 ranking as Hong Kong's High-end VHIS medical product.



▲ vPrime – Pioneering the market by offering comprehensive protection with full coverage and timely care by waiving deductible for designated crises

▼ vCANsurance – a comprehensive medical plan which provides full cover with the introduction of an innovative claims mechanism



VHIS Series (vCANsurance / vPrime)

vCANsurance Medical Plan & vPrime Medical Plan – Pioneers in the VHIS Market

vCANsurance and vPrime go above and beyond the VHIS standard scope by offering comprehensive coverage, notwithstanding having been designed based on the VHIS framework. Apart from removing sub-limits of benefit items and covering congenital conditions regardless of the diagnosis age, FWD goes an extra mile to introduce several first-in-market features, including the innovative "per-disability-per-policy-year" claims mechanism which maximises benefits claimable under vCANsurance, and the first-

dollar coverage where deductible is waived for designated crises under vPrime, enabling our customers to have peace of mind and focus on recovery when in need.

Endeavouring to go beyond mere financial support, FWD offers a series of professional services in both plans, ranging from ancillary services and consultation to rehabilitation, providing the best possible care throughout a patient journey. Furthermore, FWD also encourages customers to enhance their well-being by rewarding customers who adopt healthy lifestyles.