

如你購買自願醫保認可計劃（標準或靈活計劃），你或可獲得稅項扣減優惠。運作方式如下。

誰有資格受惠？

每名保單持有人可就認可計劃的合資格保費扣稅，每年可用作稅項扣減的保費上限為每名受保人港幣 8,000 元（不包括保費徵費）。申請稅項扣減的保單數目或受保人數不設上限。

我如何知道申請稅項扣減的合資格金額？

在每年 4 月底前，保柏會向你發出「保費支付紀錄」，當中包括該年度 3 月底前 12 個月內已支付的合資格保費紀錄。

甚麼是合資格的保單？

稅項扣減只適用於由 2019 年 4 月 1 日起生效的認可計劃，自選額外保障（非認可計劃）則不符合資格，即就此類計劃所繳交的保費並不符合扣稅資格。

誰是合資格的受保人？

根據《2018 年稅務（修訂）（第 8 號）條例》（可能會不時更改），只有保單持有人及下列保單持有人的「指明親屬」¹，於有關課稅年度內成功投保成為受保人，才合資格獲得稅項扣減。

1. 配偶	
2. 子女	a. 未婚及 b. 已屆年齡為 18 歲以下； c. 已屆年齡為 18 歲，但未滿 25 歲之全日制學生；或 d. 已屆年齡為 18 歲或以上，但因身體上或精神上無行為能力而不能工作
3. 兄弟姊妹或配偶的兄弟姊妹	a. 未婚及 b. 已屆年齡為 18 以下；或 c. 已屆年齡為 18 歲，但未滿 25 歲之全日制學生；或 d. 已屆年齡為 18 歲或以上，但因身體上或精神上無行為能力而不能工作
4. 保單持有人或其配偶的父母、祖父母及外祖父母	a. 已屆年齡為 55 歲或以上；或 b. 已屆年齡為 55 歲以下，但有資格根據政府傷殘津貼計劃申索津貼

如我是納稅人，我為自己購買了認可計劃，我可獲得多少稅項扣減？

這視乎你已支付的保費金額及適用稅率²而定。假如你的年度保費為港幣3,000元而稅率為10%，你將可獲扣減港幣300元。若年度保費為港幣12,000元，由於只有港幣8,000元符合稅項扣減資格，因此，如你的稅率為15%，你將可獲扣減港幣1,200元。

	已支付年繳保費 (港幣)	合資格申請稅項扣減之金額 (每名受保人上限為港幣8,000元)
你 (保單持有人、受保人)	\$3,000	\$3,000
稅率		10%
可獲扣減的金額		$\$3,000 \times 10\% = \300
	已支付年繳保費 (港幣)	合資格申請稅項扣減之金額 (每名受保人上限為港幣8,000元)
你 (保單持有人、受保人)	\$12,000	\$8,000
稅率		15%
可獲扣減的金額		$\$8,000 \times 15\% = \$1,200$

如我是保單持有人，我為自己及家人購買認可計劃，我可獲得多項稅項扣減嗎？

可以。你為自己及「指明親屬」購買的每個合資格計劃均可獲得稅項扣減。假設你為自己 (保費為港幣5,000元)、你的配偶 (保費為港幣4,100元)、你配偶的父親 (保費為港幣12,000元) 及你的兒子 (保費為港幣2,500元) 分別購買保單，而你的稅率為15%，你將可獲扣減共港幣2,940元。

	已支付年繳保費 (港幣)	合資格申請稅項扣減之金額 (每名受保人上限為港幣8,000元)
你 (保單持有人、受保人)	\$5,000	\$5,000
配偶 (受保人)	\$4,100	\$4,100
配偶的父親 (受保人)	\$12,000	\$8,000
兒子 (受保人)	\$2,500	\$2,500
合資格申請稅項扣減之總額		\$19,600
稅率		15%
可獲扣減的金額		$\$19,600 \times 15\% = \$2,940$

我和我的妹妹都各自為父親購買了認可計劃。我們每人均可獲稅項扣減嗎？

可以，每名保單持有人均可就認可計劃的合資格保費扣稅。每個認可計劃可獲稅項扣減的保費上限為港幣8,000元。如你和妹妹各自為父親購買計劃並支付港幣6,000元的保費，假設稅率為15%，每人將可獲扣減港幣900元。

	已支付年繳保費 (港幣)	合資格申請稅項扣減之金額 (每名受保人上限為港幣8,000元)
你 (保單持有人、納稅人)	\$6,000	\$6,000
	稅率	15%
	可獲扣減的金額	$\$6,000 \times 15\% = \900

	已支付年繳保費 (港幣)	合資格申請稅項扣減之金額 (每名受保人上限為港幣8,000元)
妹妹 (保單持有人、納稅人)	\$6,000	\$6,000
	稅率	15%
	可獲扣減的金額	$\$6,000 \times 15\% = \900

我於2019年4月購買了認可計劃。如我於2020年3月續保並支付續保保費，稅項扣減會如何計算？

稅項扣減會以您的保費於哪個課稅年度內支付而計算。於此情況下，由於兩次保費均於同一課稅年度內支付，因此兩次的保費總額均合資格扣稅 (上限為每名受保人港幣8,000元)，但超出港幣8,000元的保費餘額不可於下一個課稅年度內享有稅項扣減。

為何我為同居伴侶、孫子女或同居伴侶的父母、子女購買的計劃不能獲得稅項扣減？

因為這些關係並沒有列載於稅務局的《2018年稅務 (修訂) (第8號) 條例》中「指明親屬」列表上。

如有任何與自願醫保有關的查詢，請透過電郵 vhis_enquiry@fhd.gov.hk 聯絡食物及衛生局自願醫保計劃辦事處。

以上例子僅用於說明用途。詳情請參閱《2018年稅務 (修訂) (第8號) 條例》。有關稅項扣減的疑問，請聯絡稅務局。

¹年齡限制不適用於傷健的家庭成員。投保人為孫子女、同居伴侶 (同居伴侶指民事結合的伴侶或與投保人共同生活，並保持持續、忠誠以及唯一的關係的人士，而期間投保人或該人士並沒有和其他人士成婚或結合) 和同居伴侶的子女、父母所購買的保單並不符合稅項扣減的資格。

²適用稅率為2-17%。

About Voluntary Health Insurance Scheme tax deduction



If you've purchased a Voluntary Health Insurance Scheme (VHIS) Certified Plan (Standard or Flexi Plan), you may be entitled to concessionary tax deduction. Here's how it works.

Who's entitled to the tax deduction?

Each Policy Holder can claim up to HKD8,000 in qualifying premiums of Certified Plans (excluding levy) per qualified Insured Person each year. There's no limit on the number of policies or Insured Persons claimed.

How can I know the amount eligible for tax deduction?

You'll receive a Premium Payment Record from Bupa by the end of April each year. It will show the qualified premium paid during the preceding 12 months ending in March of the same year.

What policies are eligible for tax deduction?

Tax deductions are available for Certified Plans with policy effective date of 1 April 2019 or later. Optional benefit(s) which are not part of the Certified Plans will not be eligible for tax deduction, i.e. these policy premiums don't qualify for tax deduction.

Who are the qualified Insured Persons?

According to the Inland Revenue (Amendment)(No. 8) Ordinance 2018 (which may change from time to time), only the Policy Holder and the following "specified relatives"¹ of the Policy Holder who successfully enrolled as an Insured Person in the relevant tax year are eligible for tax deduction.

1. Spouse	
2. Children	<ul style="list-style-type: none">a. Unmarried andb. age under 18;c. age 18 or older but under the age of 25 and receiving full-time education; ord. age 18 or older but incapacitated for work by reason of physical or mental disability
3. Siblings or spouse's siblings	<ul style="list-style-type: none">a. Unmarried andb. age under 18;c. age 18 or older but under the age of 25 and receiving full-time education; ord. age 18 or older but incapacitated for work by reason of physical or mental disability
4. Parents and grandparents of Policy Holder or spouse	<ul style="list-style-type: none">a. age 55 or more; orb. age under 55 but eligible to claim an allowance under the Government's Disability Allowance Scheme

I'm a taxpayer and I purchased a Certified Plan for myself. What tax deduction will I receive?

It depends on the amount of premium paid and your prevailing tax rate². If your annual premium is HKD3,000 and your tax rate is 10%, you'll save HKD300. With an annual premium of HKD12,000, only HKD8,000 is eligible. So if your tax rate is 15%, you'll save HKD1,200.

	Annual premium paid (HKD)	Eligible amount for tax deduction (max. HKD8,000 per Insured Person)
You (the Policy Holder and Insured Person)	\$3,000	\$3,000
	Tax rate	10%
	Amount of tax saved	\$3,000 x 10% = \$300
	Annual premium paid (HKD)	Eligible amount for tax deduction (max. HKD8,000 per Insured Person)
You (the Policy Holder and Insured Person)	\$12,000	\$8,000
	Tax rate	15%
	Amount of tax saved	\$8,000 x 15% = \$1,200

I'm the Policy Holder and I purchased Certified Plans for myself and my family. Can I receive multiple deductions as a taxpayer?

Yes. You'll receive a deduction for every eligible plan purchased for yourself and "specified relatives". Say you purchased plans for yourself (HKD5,000 premium), your spouse (HKD4,100 premium), your spouse's father (HKD12,000 premium) and your son (HKD2,500 premium). If your tax rate is 15%, you'll save HKD2,940.

	Annual premium paid (HKD)	Eligible amount for tax deduction (max. HKD8,000 per Insured Person)
You (the Policy Holder and Insured Person)	\$5,000	\$5,000
Spouse (Insured Person)	\$4,100	\$4,100
Spouse's father (Insured Person)	\$12,000	\$8,000
Son (Insured Person)	\$2,500	\$2,500
	Total eligible amount for tax deduction	\$19,600
	Tax rate	15%
	Amount of tax saved	\$19,600 x 15% = \$2,940

Both my sister and I purchased a Certified Plan for our father. Will we each receive a deduction?

Yes, each Policy Holder can receive a tax deduction up to HKD8,000 in qualifying premiums for each Certified Plan purchased. Assume you and your sister each paid HKD6,000 in premiums for your father's plans. If both of your tax rates are 15%, you'll each save HKD900.

	Annual premium paid for father as Insured Person (HKD)	Eligible amount for tax deduction (max. HKD8,000 per Insured Person)
You (the Policy Holder, taxpayer)	\$6,000	\$6,000
	Tax rate	15%
	Amount of tax saved	\$6,000 x 15% = \$900

	Annual premium paid for father as Insured Person (HKD)	Eligible amount for tax deduction (max. HKD8,000 per Insured Person)
Your sister (the Policy Holder, taxpayer)	\$6,000	\$6,000
	Tax rate	15%
	Amount of tax saved	\$6,000 x 15% = \$900

I purchased a Certified Plan in April 2019. If I renew it and pay the renewal premium in March 2020, how does the tax deduction work?

The date of premium payment determines the tax year for tax deduction. In this situation, both premiums are paid in the same tax year. That means the total amount of qualified premiums (up to a limit of HKD8,000 per Insured Person) will be eligible for tax deduction. However, any premiums paid over HKD8,000 can't be carried forward to the next tax year for tax deduction.

Why can't I receive a tax deduction for plans purchased for my domestic partner, grandchild or domestic partner's parents/child(ren)?

Because these relationships aren't in the list of "specified relatives" in Inland Revenue (Amendment)(No. 8) Ordinance 2018.

If you have any questions about the VHIS, please contact the VHIS Office of the Food and Health Bureau at vhis_enquiry@fhb.gov.hk.

The example scenarios above are for illustrative purposes only. Please refer to Inland Revenue (Amendment)(No. 8) Ordinance 2018 for details. For questions about tax deduction, please contact the Inland Revenue Department.

¹For the family members shown, age limits do not apply to those who are disabled. Policies purchased by the Policy Holder for grandchild(ren), domestic partner (i.e. civil partner, or the person with whom the Policy Holder lives in a continuous, committed, exclusive relationship during which period neither the Policy Holder or that person were or are married to or partnered with any other person) or domestic partner's child/parents are not eligible for tax deductions.

²Applicable tax rate ranges from 2-17%.