

宏利全護航自願醫保靈活計劃 – 標準保費表

Manulife First VHIS Flexi Plan – Standard Premium Schedule

(只適用於香港 Available in Hong Kong only)

以下保費表由2025年6月29日開始生效。

The premium schedule below comes into effect on June 29, 2025.

普通房 Ward

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障	最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障
Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus	Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus
0	\$3,268	\$5,563	\$6,574	31	\$2,850	\$4,853	\$5,734
1	\$3,077	\$5,236	\$6,187	32	\$2,894	\$4,925	\$5,818
2	\$2,872	\$4,891	\$5,779	33	\$3,037	\$5,169	\$6,108
3	\$2,702	\$4,600	\$5,435	34	\$3,102	\$5,280	\$6,237
4	\$2,544	\$4,331	\$5,116	35	\$3,185	\$5,421	\$6,405
5	\$2,382	\$4,053	\$4,788	36	\$3,274	\$5,573	\$6,586
6	\$2,227	\$3,790	\$4,479	37	\$3,374	\$5,744	\$6,788
7	\$2,096	\$3,568	\$4,215	38	\$3,478	\$5,920	\$6,995
8	\$1,971	\$3,353	\$3,963	39	\$3,586	\$6,102	\$7,211
9	\$1,849	\$3,148	\$3,720	40	\$3,693	\$6,286	\$7,426
10	\$1,745	\$2,971	\$3,510	41	\$3,816	\$6,497	\$7,674
11	\$1,712	\$2,914	\$3,443	42	\$3,942	\$6,712	\$7,930
12	\$1,677	\$2,856	\$3,373	43	\$4,069	\$6,926	\$8,183
13	\$1,642	\$2,795	\$3,303	44	\$4,194	\$7,141	\$8,437
14	\$1,609	\$2,739	\$3,236	45	\$4,446	\$7,569	\$8,942
15	\$1,642	\$2,795	\$3,303	46	\$4,689	\$7,983	\$9,431
16	\$1,677	\$2,856	\$3,373	47	\$4,930	\$8,393	\$9,916
17	\$1,712	\$2,914	\$3,443	48	\$5,175	\$8,808	\$10,406
18	\$1,857	\$3,162	\$3,737	49	\$5,417	\$9,220	\$10,893
19	\$2,007	\$3,415	\$4,035	50	\$5,695	\$9,693	\$11,453
20	\$2,161	\$3,680	\$4,348	51	\$5,964	\$10,153	\$11,997
21	\$2,316	\$3,941	\$4,657	52	\$6,382	\$10,864	\$12,836
22	\$2,452	\$4,172	\$4,930	53	\$6,806	\$11,586	\$13,690
23	\$2,542	\$4,326	\$5,110	54	\$7,210	\$12,271	\$14,499
24	\$2,578	\$4,387	\$5,184	55	\$7,569	\$12,884	\$15,223
25	\$2,603	\$4,433	\$5,237	56	\$7,868	\$13,390	\$15,820
26	\$2,667	\$4,539	\$5,363	57	\$8,164	\$13,895	\$16,419
27	\$2,713	\$4,618	\$5,457	58	\$8,521	\$14,504	\$17,137
28	\$2,752	\$4,685	\$5,535	59	\$8,950	\$15,235	\$18,000
29	\$2,787	\$4,744	\$5,604	60	\$9,424	\$16,039	\$18,951
30	\$2,808	\$4,780	\$5,649	61	\$10,044	\$17,097	\$20,201

普通房 Ward

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障	最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障
Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus	Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus
62	\$10,715	\$18,238	\$21,547	93*	\$29,314	\$49,898	\$58,956
63	\$11,386	\$19,379	\$22,897	94*	\$29,694	\$50,541	\$59,717
64	\$12,099	\$20,594	\$24,334	95*	\$30,072	\$51,185	\$60,479
65	\$12,886	\$21,934	\$25,916	96*	\$30,458	\$51,841	\$61,254
66	\$13,469	\$22,926	\$27,089	97*	\$30,847	\$52,506	\$62,038
67	\$14,060	\$23,931	\$28,277	98*	\$31,240	\$53,176	\$62,831
68	\$14,665	\$24,964	\$29,496	99*	\$31,643	\$53,857	\$63,634
69	\$15,301	\$26,043	\$30,773	100*	\$32,047	\$54,549	\$64,452
70	\$15,955	\$27,157	\$32,087	101*	\$32,458	\$55,248	\$65,279
71	\$16,664	\$28,364	\$33,514	102*	\$32,620	\$55,524	\$65,605
72	\$17,412	\$29,639	\$35,021	103*	\$32,784	\$55,801	\$65,932
73	\$18,187	\$30,956	\$36,576	104*	\$32,947	\$56,081	\$66,262
74	\$18,820	\$32,034	\$37,850	105*	\$33,111	\$56,361	\$66,594
75	\$19,404	\$33,026	\$39,023	106*	\$33,278	\$56,643	\$66,927
76	\$20,235	\$34,442	\$40,695	107*	\$33,444	\$56,925	\$67,261
77	\$21,060	\$35,846	\$42,353	108*	\$33,611	\$57,211	\$67,596
78	\$21,889	\$37,259	\$44,024	109*	\$33,780	\$57,496	\$67,934
79	\$22,725	\$38,680	\$45,703	110*	\$33,949	\$57,784	\$68,275
80	\$23,672	\$40,292	\$47,607	111*	\$34,119	\$58,073	\$68,616
81	\$24,385	\$41,508	\$49,043	112*	\$34,289	\$58,363	\$68,959
82*	\$25,032	\$42,608	\$50,344	113*	\$34,461	\$58,656	\$69,304
83*	\$25,572	\$43,529	\$51,432	114*	\$34,633	\$58,948	\$69,652
84*	\$26,101	\$44,427	\$52,493	115*	\$34,806	\$59,243	\$69,999
85*	\$26,440	\$45,005	\$53,176	116*	\$34,979	\$59,539	\$70,349
86*	\$26,787	\$45,595	\$53,872	117*	\$35,154	\$59,837	\$70,701
87*	\$27,137	\$46,189	\$54,575	118*	\$35,330	\$60,136	\$71,054
88*	\$27,490	\$46,790	\$55,287	119*	\$35,507	\$60,437	\$71,409
89*	\$27,846	\$47,396	\$56,001	120*	\$35,684	\$60,739	\$71,767
90*	\$28,206	\$48,011	\$56,729	121	\$35,863	\$61,043	\$72,125
91*	\$28,573	\$48,634	\$57,464	及以上*			
92*	\$28,942	\$49,263	\$58,206	& above*			

*只適用於續保 For renewal only

註解:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html了解詳情。
- 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
- 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
- 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子:每半年:0.52, 每季:0.265, 每月:0.09

Remarks:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
- The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
- The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

普通房 Ward

女性 Female 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	普通房	普通房 連同高 額醫療 保障	普通房 連同特 級高 額醫療 保障	最接近 生日年齡	普通房	普通房 連同高 額醫療 保障	普通房 連同特 級高 額醫療 保障
Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus	Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus
0	\$3,393	\$5,101	\$6,028	31	\$3,700	\$5,564	\$6,574
1	\$3,207	\$4,821	\$5,695	32	\$3,864	\$5,810	\$6,866
2	\$3,007	\$4,522	\$5,343	33	\$4,021	\$6,045	\$7,143
3	\$2,844	\$4,277	\$5,052	34	\$4,205	\$6,321	\$7,468
4	\$2,691	\$4,046	\$4,781	35	\$4,354	\$6,547	\$7,735
5	\$2,538	\$3,813	\$4,505	36	\$4,521	\$6,798	\$8,031
6	\$2,387	\$3,590	\$4,242	37	\$4,679	\$7,034	\$8,313
7	\$2,242	\$3,371	\$3,984	38	\$4,846	\$7,285	\$8,608
8	\$2,097	\$3,152	\$3,725	39	\$5,019	\$7,545	\$8,915
9	\$1,948	\$2,928	\$3,460	40	\$5,215	\$7,842	\$9,264
10	\$1,842	\$2,768	\$3,271	41	\$5,381	\$8,090	\$9,559
11	\$1,804	\$2,711	\$3,204	42	\$5,564	\$8,363	\$9,883
12	\$1,768	\$2,656	\$3,140	43	\$5,767	\$8,672	\$10,246
13	\$1,735	\$2,610	\$3,082	44	\$5,987	\$9,003	\$10,637
14	\$1,891	\$2,842	\$3,358	45	\$6,248	\$9,393	\$11,098
15	\$1,930	\$2,902	\$3,429	46	\$6,464	\$9,718	\$11,483
16	\$1,968	\$2,960	\$3,498	47	\$6,662	\$10,015	\$11,834
17	\$2,008	\$3,019	\$3,566	48	\$6,824	\$10,260	\$12,122
18	\$2,143	\$3,222	\$3,809	49	\$6,962	\$10,466	\$12,367
19	\$2,280	\$3,427	\$4,050	50	\$7,105	\$10,681	\$12,620
20	\$2,422	\$3,642	\$4,304	51	\$7,223	\$10,858	\$12,830
21	\$2,564	\$3,855	\$4,555	52	\$7,316	\$11,000	\$12,997
22	\$2,710	\$4,076	\$4,816	53	\$7,424	\$11,164	\$13,190
23	\$2,815	\$4,232	\$4,999	54	\$7,549	\$11,348	\$13,410
24	\$2,919	\$4,388	\$5,186	55	\$7,771	\$11,683	\$13,804
25	\$3,025	\$4,548	\$5,374	56	\$7,942	\$11,939	\$14,107
26	\$3,099	\$4,661	\$5,508	57	\$8,174	\$12,291	\$14,521
27	\$3,157	\$4,745	\$5,605	58	\$8,455	\$12,713	\$15,020
28	\$3,245	\$4,877	\$5,763	59	\$8,788	\$13,211	\$15,609
29	\$3,361	\$5,052	\$5,971	60	\$9,179	\$13,800	\$16,305
30	\$3,515	\$5,284	\$6,244	61	\$9,617	\$14,460	\$17,086

普通房 Ward

女性 Female 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障	最接近 生日年齡	普通房	普通房 連同高額 醫療保障	普通房 連同特級高額 醫療保障
Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus	Age nearest birthday	Ward	Ward with Major Medical	Ward with Major Medical Plus
62	\$10,319	\$15,514	\$18,331	93*	\$29,336	\$44,105	\$52,113
63	\$11,001	\$16,541	\$19,544	94*	\$29,713	\$44,671	\$52,781
64	\$11,692	\$17,577	\$20,769	95*	\$30,095	\$45,244	\$53,458
65	\$12,357	\$18,579	\$21,952	96*	\$30,482	\$45,826	\$54,147
66	\$12,731	\$19,139	\$22,614	97*	\$30,869	\$46,409	\$54,835
67	\$13,233	\$19,894	\$23,506	98*	\$31,262	\$47,001	\$55,536
68	\$13,794	\$20,736	\$24,501	99*	\$31,663	\$47,604	\$56,245
69	\$14,408	\$21,662	\$25,594	100*	\$32,069	\$48,212	\$56,966
70	\$15,079	\$22,670	\$26,785	101*	\$32,480	\$48,830	\$57,696
71	\$15,783	\$23,729	\$28,037	102*	\$32,642	\$49,074	\$57,984
72	\$16,514	\$24,826	\$29,333	103*	\$32,806	\$49,320	\$58,275
73	\$17,338	\$26,064	\$30,797	104*	\$32,969	\$49,567	\$58,566
74	\$18,001	\$27,063	\$31,976	105*	\$33,135	\$49,814	\$58,859
75	\$18,672	\$28,072	\$33,167	106*	\$33,300	\$50,064	\$59,152
76	\$19,586	\$29,445	\$34,792	107*	\$33,466	\$50,313	\$59,449
77	\$20,491	\$30,807	\$36,401	108*	\$33,633	\$50,565	\$59,745
78	\$21,404	\$32,179	\$38,022	109*	\$33,802	\$50,817	\$60,044
79	\$22,325	\$33,563	\$39,656	110*	\$33,971	\$51,072	\$60,345
80	\$23,358	\$35,118	\$41,493	111*	\$34,141	\$51,327	\$60,645
81	\$24,155	\$36,316	\$42,910	112*	\$34,311	\$51,584	\$60,950
82*	\$24,886	\$37,413	\$44,206	113*	\$34,483	\$51,843	\$61,255
83*	\$25,508	\$38,348	\$45,310	114*	\$34,654	\$52,101	\$61,560
84*	\$26,122	\$39,272	\$46,401	115*	\$34,829	\$52,363	\$61,867
85*	\$26,463	\$39,786	\$47,008	116*	\$35,003	\$52,624	\$62,178
86*	\$26,807	\$40,302	\$47,619	117*	\$35,178	\$52,887	\$62,489
87*	\$27,157	\$40,830	\$48,242	118*	\$35,353	\$53,151	\$62,801
88*	\$27,512	\$41,359	\$48,868	119*	\$35,531	\$53,417	\$63,115
89*	\$27,869	\$41,899	\$49,507	120*	\$35,707	\$53,684	\$63,429
90*	\$28,230	\$42,440	\$50,144	121	\$35,886	\$53,952	\$63,746
91*	\$28,596	\$42,992	\$50,796	及以上*			
92*	\$28,963	\$43,543	\$51,449	& above*			

*只適用於續保 For renewal only

註解:

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2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
4. 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
5. 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子:每半年:0.52,每季:0.265,每月:0.09

Remarks:

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
2. The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
3. The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
4. For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
5. The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

半私家房 Semi-private Room

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障	最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障
Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus	Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus
0	\$6,705	\$9,337	\$11,675	31	\$5,847	\$8,146	\$10,184
1	\$6,310	\$8,790	\$10,989	32	\$5,933	\$8,265	\$10,334
2	\$5,893	\$8,209	\$10,261	33	\$6,228	\$8,675	\$10,846
3	\$5,543	\$7,720	\$9,653	34	\$6,362	\$8,862	\$11,079
4	\$5,218	\$7,268	\$9,088	35	\$6,531	\$9,098	\$11,375
5	\$4,883	\$6,803	\$8,505	36	\$6,716	\$9,355	\$11,696
6	\$4,566	\$6,361	\$7,953	37	\$6,921	\$9,642	\$12,054
7	\$4,299	\$5,987	\$7,486	38	\$7,133	\$9,936	\$12,422
8	\$4,042	\$5,630	\$7,037	39	\$7,354	\$10,245	\$12,808
9	\$3,793	\$5,284	\$6,606	40	\$7,574	\$10,551	\$13,190
10	\$3,580	\$4,986	\$6,233	41	\$7,827	\$10,904	\$13,632
11	\$3,510	\$4,889	\$6,113	42	\$8,086	\$11,264	\$14,082
12	\$3,440	\$4,792	\$5,990	43	\$8,344	\$11,625	\$14,533
13	\$3,368	\$4,692	\$5,865	44	\$8,604	\$11,985	\$14,984
14	\$3,300	\$4,597	\$5,748	45	\$9,119	\$12,703	\$15,881
15	\$3,368	\$4,692	\$5,865	46	\$9,617	\$13,398	\$16,750
16	\$3,440	\$4,792	\$5,990	47	\$10,111	\$14,086	\$17,611
17	\$3,510	\$4,889	\$6,113	48	\$10,612	\$14,783	\$18,482
18	\$3,810	\$5,308	\$6,636	49	\$11,108	\$15,476	\$19,346
19	\$4,115	\$5,732	\$7,168	50	\$11,679	\$16,269	\$20,339
20	\$4,434	\$6,177	\$7,721	51	\$12,233	\$17,043	\$21,307
21	\$4,749	\$6,615	\$8,271	52	\$13,089	\$18,234	\$22,796
22	\$5,028	\$7,004	\$8,757	53	\$13,960	\$19,446	\$24,312
23	\$5,212	\$7,261	\$9,077	54	\$14,785	\$20,595	\$25,749
24	\$5,286	\$7,365	\$9,207	55	\$15,524	\$21,626	\$27,035
25	\$5,340	\$7,439	\$9,300	56	\$16,133	\$22,474	\$28,096
26	\$5,469	\$7,617	\$9,524	57	\$16,742	\$23,324	\$29,159
27	\$5,565	\$7,751	\$9,692	58	\$17,476	\$24,344	\$30,435
28	\$5,645	\$7,863	\$9,830	59	\$18,356	\$25,570	\$31,968
29	\$5,714	\$7,962	\$9,952	60	\$19,325	\$26,921	\$33,657
30	\$5,760	\$8,024	\$10,032	61	\$20,600	\$28,696	\$35,875

半私家房 Semi-private Room

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障	最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障
Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus	Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus
62	\$21,972	\$30,609	\$38,268	93*	\$60,119	\$83,751	\$104,704
63	\$23,349	\$32,527	\$40,664	94*	\$60,896	\$84,831	\$106,056
64	\$24,814	\$34,567	\$43,215	95*	\$61,670	\$85,914	\$107,408
65	\$26,429	\$36,816	\$46,026	96*	\$62,461	\$87,014	\$108,784
66	\$27,623	\$38,480	\$48,106	97*	\$63,263	\$88,131	\$110,179
67	\$28,834	\$40,168	\$50,218	98*	\$64,070	\$89,255	\$111,585
68	\$30,077	\$41,900	\$52,383	99*	\$64,891	\$90,399	\$113,014
69	\$31,379	\$43,713	\$54,650	100*	\$65,724	\$91,559	\$114,465
70	\$32,722	\$45,583	\$56,988	101*	\$66,566	\$92,732	\$115,932
71	\$34,175	\$47,608	\$59,519	102*	\$66,899	\$93,197	\$116,512
72	\$35,711	\$49,748	\$62,195	103*	\$67,233	\$93,663	\$117,095
73	\$37,298	\$51,958	\$64,959	104*	\$67,569	\$94,129	\$117,679
74	\$38,596	\$53,768	\$67,219	105*	\$67,907	\$94,600	\$118,266
75	\$39,793	\$55,434	\$69,303	106*	\$68,247	\$95,074	\$118,859
76	\$41,497	\$57,810	\$72,272	107*	\$68,587	\$95,547	\$119,453
77	\$43,189	\$60,166	\$75,218	108*	\$68,931	\$96,026	\$120,049
78	\$44,893	\$62,540	\$78,186	109*	\$69,274	\$96,505	\$120,649
79	\$46,603	\$64,924	\$81,166	110*	\$69,623	\$96,989	\$121,256
80	\$48,545	\$67,628	\$84,547	111*	\$69,970	\$97,473	\$121,861
81	\$50,011	\$69,668	\$87,099	112*	\$70,319	\$97,963	\$122,469
82*	\$51,336	\$71,517	\$89,408	113*	\$70,672	\$98,452	\$123,083
83*	\$52,446	\$73,062	\$91,341	114*	\$71,024	\$98,945	\$123,699
84*	\$53,529	\$74,569	\$93,227	115*	\$71,380	\$99,439	\$124,316
85*	\$54,225	\$75,541	\$94,439	116*	\$71,736	\$99,934	\$124,936
86*	\$54,934	\$76,528	\$95,675	117*	\$72,095	\$100,435	\$125,563
87*	\$55,652	\$77,527	\$96,923	118*	\$72,457	\$100,937	\$126,190
88*	\$56,376	\$78,538	\$98,187	119*	\$72,817	\$101,440	\$126,819
89*	\$57,107	\$79,554	\$99,456	120*	\$73,182	\$101,949	\$127,455
90*	\$57,846	\$80,587	\$100,749	121	\$73,548	\$102,459	\$128,092
91*	\$58,598	\$81,631	\$102,055	及以上*			
92*	\$59,355	\$82,686	\$103,373	& above*			

*只適用於續保 For renewal only

- 註解：
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html了解詳情。
 - 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
 - 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
 - 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
 - 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子:每半年:0.52, 每季:0.265, 每月:0.09

Remarks:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
- The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
- The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

半私家房 Semi-private Room



女性 Female 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障	最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障
Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus	Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus
0	\$6,145	\$8,562	\$10,704	31	\$6,702	\$9,338	\$11,674
1	\$5,809	\$8,092	\$10,116	32	\$6,999	\$9,752	\$12,191
2	\$5,448	\$7,590	\$9,488	33	\$7,284	\$10,147	\$12,686
3	\$5,152	\$7,177	\$8,974	34	\$7,615	\$10,608	\$13,263
4	\$4,874	\$6,791	\$8,490	35	\$7,886	\$10,987	\$13,735
5	\$4,593	\$6,399	\$8,000	36	\$8,189	\$11,409	\$14,263
6	\$4,326	\$6,027	\$7,534	37	\$8,476	\$11,806	\$14,762
7	\$4,062	\$5,659	\$7,075	38	\$8,779	\$12,229	\$15,288
8	\$3,799	\$5,292	\$6,615	39	\$9,091	\$12,663	\$15,832
9	\$3,527	\$4,914	\$6,145	40	\$9,447	\$13,161	\$16,453
10	\$3,335	\$4,647	\$5,809	41	\$9,747	\$13,578	\$16,976
11	\$3,268	\$4,552	\$5,690	42	\$10,077	\$14,039	\$17,551
12	\$3,201	\$4,460	\$5,576	43	\$10,447	\$14,554	\$18,196
13	\$3,143	\$4,380	\$5,476	44	\$10,847	\$15,109	\$18,890
14	\$3,424	\$4,770	\$5,963	45	\$11,317	\$15,764	\$19,710
15	\$3,498	\$4,872	\$6,091	46	\$11,708	\$16,309	\$20,391
16	\$3,566	\$4,967	\$6,211	47	\$12,067	\$16,809	\$21,017
17	\$3,637	\$5,066	\$6,334	48	\$12,362	\$17,220	\$21,529
18	\$3,883	\$5,409	\$6,762	49	\$12,610	\$17,566	\$21,963
19	\$4,130	\$5,753	\$7,191	50	\$12,868	\$17,925	\$22,411
20	\$4,387	\$6,113	\$7,643	51	\$13,082	\$18,225	\$22,787
21	\$4,646	\$6,470	\$8,088	52	\$13,253	\$18,462	\$23,082
22	\$4,910	\$6,840	\$8,552	53	\$13,449	\$18,735	\$23,423
23	\$5,099	\$7,102	\$8,879	54	\$13,673	\$19,046	\$23,814
24	\$5,288	\$7,366	\$9,209	55	\$14,076	\$19,609	\$24,515
25	\$5,479	\$7,633	\$9,543	56	\$14,385	\$20,039	\$25,053
26	\$5,616	\$7,824	\$9,781	57	\$14,807	\$20,627	\$25,789
27	\$5,714	\$7,963	\$9,954	58	\$15,316	\$21,335	\$26,674
28	\$5,877	\$8,185	\$10,235	59	\$15,917	\$22,172	\$27,720
29	\$6,089	\$8,480	\$10,602	60	\$16,627	\$23,163	\$28,959
30	\$6,366	\$8,868	\$11,088	61	\$17,423	\$24,269	\$30,343

半私家房 Semi-private Room

女性 Female 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障	最接近 生日年齡	半私家房	半私家房 連同高額 醫療保障	半私家房 連同特級高額 醫療保障
Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus	Age nearest birthday	Semi-private Room	Semi-private Room with Major Medical	Semi-private Room with Major Medical Plus
62	\$18,691	\$26,038	\$32,555	93*	\$53,138	\$74,024	\$92,549
63	\$19,927	\$27,760	\$34,708	94*	\$53,820	\$74,975	\$93,738
64	\$21,177	\$29,501	\$36,883	95*	\$54,510	\$75,936	\$94,940
65	\$22,383	\$31,181	\$38,985	96*	\$55,211	\$76,911	\$96,160
66	\$23,059	\$32,122	\$40,161	97*	\$55,914	\$77,889	\$97,383
67	\$23,969	\$33,389	\$41,744	98*	\$56,628	\$78,885	\$98,625
68	\$24,983	\$34,803	\$43,512	99*	\$57,353	\$79,895	\$99,890
69	\$26,098	\$36,356	\$45,454	100*	\$58,086	\$80,916	\$101,168
70	\$27,313	\$38,049	\$47,570	101*	\$58,831	\$81,954	\$102,462
71	\$28,590	\$39,826	\$49,792	102*	\$59,124	\$82,364	\$102,976
72	\$29,909	\$41,666	\$52,092	103*	\$59,421	\$82,777	\$103,492
73	\$31,402	\$43,745	\$54,693	104*	\$59,718	\$83,190	\$104,008
74	\$32,606	\$45,421	\$56,788	105*	\$60,016	\$83,606	\$104,528
75	\$33,819	\$47,112	\$58,903	106*	\$60,316	\$84,024	\$105,050
76	\$35,476	\$49,421	\$61,787	107*	\$60,618	\$84,446	\$105,577
77	\$37,117	\$51,705	\$64,645	108*	\$60,921	\$84,867	\$106,104
78	\$38,770	\$54,008	\$67,524	109*	\$61,224	\$85,290	\$106,635
79	\$40,437	\$56,332	\$70,428	110*	\$61,532	\$85,718	\$107,169
80	\$42,309	\$58,940	\$73,689	111*	\$61,839	\$86,145	\$107,702
81	\$43,755	\$60,953	\$76,205	112*	\$62,149	\$86,577	\$108,242
82*	\$45,077	\$62,793	\$78,507	113*	\$62,460	\$87,010	\$108,785
83*	\$46,202	\$64,362	\$80,468	114*	\$62,771	\$87,444	\$109,327
84*	\$47,315	\$65,911	\$82,406	115*	\$63,085	\$87,881	\$109,873
85*	\$47,933	\$66,773	\$83,485	116*	\$63,401	\$88,321	\$110,424
86*	\$48,556	\$67,642	\$84,569	117*	\$63,718	\$88,762	\$110,975
87*	\$49,192	\$68,527	\$85,675	118*	\$64,038	\$89,206	\$111,530
88*	\$49,829	\$69,416	\$86,788	119*	\$64,356	\$89,651	\$112,088
89*	\$50,480	\$70,320	\$87,919	120*	\$64,678	\$90,099	\$112,647
90*	\$51,131	\$71,229	\$89,054	121	\$65,002	\$90,550	\$113,211
91*	\$51,796	\$72,155	\$90,212	及以上*			
92*	\$52,463	\$73,082	\$91,370	& above*			

*只適用於續保 For renewal only

註解：

1. 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html了解詳情。
2. 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
3. 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
4. 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
5. 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子:每半年:0.52,每季:0.265,每月:0.09

Remarks:

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
2. The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
3. The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
4. For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
5. The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

私家房 Private Room

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	私家房	私家房 連同高 額醫療 保障	私家房 連同特 級高 額醫療 保障	最接近 生日年齡	私家房	私家房 連同高 額醫療 保障	私家房 連同特 級高 額醫療 保障
Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus	Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus
0	\$12,998	\$17,511	\$21,022	31	\$11,338	\$15,275	\$18,337
1	\$12,235	\$16,483	\$19,787	32	\$11,504	\$15,499	\$18,606
2	\$11,426	\$15,393	\$18,479	33	\$12,076	\$16,267	\$19,529
3	\$10,747	\$14,478	\$17,380	34	\$12,335	\$16,617	\$19,948
4	\$10,117	\$13,632	\$16,363	35	\$12,665	\$17,062	\$20,482
5	\$9,470	\$12,757	\$15,315	36	\$13,023	\$17,545	\$21,060
6	\$8,854	\$11,929	\$14,319	37	\$13,422	\$18,080	\$21,707
7	\$8,335	\$11,229	\$13,480	38	\$13,831	\$18,633	\$22,369
8	\$7,835	\$10,556	\$12,672	39	\$14,259	\$19,209	\$23,061
9	\$7,355	\$9,909	\$11,896	40	\$14,685	\$19,784	\$23,751
10	\$6,940	\$9,349	\$11,223	41	\$15,177	\$20,446	\$24,545
11	\$6,807	\$9,170	\$11,007	42	\$15,680	\$21,123	\$25,357
12	\$6,670	\$8,985	\$10,787	43	\$16,182	\$21,799	\$26,170
13	\$6,531	\$8,798	\$10,561	44	\$16,684	\$22,476	\$26,981
14	\$6,399	\$8,622	\$10,350	45	\$17,684	\$23,821	\$28,598
15	\$6,531	\$8,798	\$10,561	46	\$18,651	\$25,125	\$30,161
16	\$6,670	\$8,985	\$10,787	47	\$19,608	\$26,414	\$31,711
17	\$6,807	\$9,170	\$11,007	48	\$20,578	\$27,721	\$33,280
18	\$7,387	\$9,952	\$11,949	49	\$21,541	\$29,020	\$34,837
19	\$7,981	\$10,751	\$12,907	50	\$22,646	\$30,509	\$36,625
20	\$8,597	\$11,582	\$13,903	51	\$23,723	\$31,960	\$38,366
21	\$9,209	\$12,406	\$14,893	52	\$25,381	\$34,193	\$41,049
22	\$9,750	\$13,134	\$15,768	53	\$27,068	\$36,466	\$43,777
23	\$10,107	\$13,616	\$16,345	54	\$28,669	\$38,622	\$46,366
24	\$10,251	\$13,811	\$16,579	55	\$30,101	\$40,551	\$48,682
25	\$10,356	\$13,950	\$16,748	56	\$31,283	\$42,144	\$50,592
26	\$10,603	\$14,286	\$17,150	57	\$32,466	\$43,736	\$52,505
27	\$10,789	\$14,535	\$17,450	58	\$33,886	\$45,649	\$54,801
28	\$10,945	\$14,745	\$17,701	59	\$35,592	\$47,949	\$57,562
29	\$11,081	\$14,930	\$17,921	60	\$37,473	\$50,483	\$60,603
30	\$11,168	\$15,047	\$18,062	61	\$39,944	\$53,812	\$64,599

私家房 Private Room

男性 Male 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	私家房	私家房 連同高 額醫療 保障	私家房 連同特 級高 額醫 療保 障	最接近 生日年齡	私家房	私家房 連同高 額醫 療保 障	私家房 連同特 級高 額醫 療保 障
Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus	Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus
62	\$42,608	\$57,400	\$68,908	93*	\$116,579	\$157,052	\$188,536
63	\$45,276	\$60,994	\$73,222	94*	\$118,083	\$159,078	\$190,970
64	\$48,117	\$64,821	\$77,817	95*	\$119,587	\$161,105	\$193,403
65	\$51,246	\$69,037	\$82,878	96*	\$121,121	\$163,172	\$195,883
66	\$53,564	\$72,158	\$86,624	97*	\$122,673	\$165,261	\$198,392
67	\$55,913	\$75,324	\$90,425	98*	\$124,240	\$167,372	\$200,927
68	\$58,324	\$78,572	\$94,324	99*	\$125,831	\$169,517	\$203,501
69	\$60,847	\$81,972	\$98,406	100*	\$127,446	\$171,691	\$206,112
70	\$63,450	\$85,479	\$102,616	101*	\$129,080	\$173,893	\$208,755
71	\$66,269	\$89,276	\$107,173	102*	\$129,725	\$174,763	\$209,799
72	\$69,248	\$93,289	\$111,991	103*	\$130,374	\$175,636	\$210,847
73	\$72,325	\$97,434	\$116,968	104*	\$131,025	\$176,514	\$211,900
74	\$74,843	\$100,827	\$121,040	105*	\$131,679	\$177,395	\$212,959
75	\$77,162	\$103,951	\$124,790	106*	\$132,339	\$178,284	\$214,026
76	\$80,468	\$108,406	\$130,138	107*	\$132,999	\$179,173	\$215,093
77	\$83,748	\$112,824	\$135,441	108*	\$133,663	\$180,069	\$216,169
78	\$87,053	\$117,275	\$140,787	109*	\$134,333	\$180,969	\$217,249
79	\$90,371	\$121,745	\$146,153	110*	\$135,006	\$181,877	\$218,338
80	\$94,136	\$126,817	\$152,241	111*	\$135,680	\$182,785	\$219,429
81	\$96,976	\$130,644	\$156,836	112*	\$136,360	\$183,700	\$220,529
82*	\$99,549	\$134,108	\$160,995	113*	\$137,041	\$184,619	\$221,631
83*	\$101,699	\$137,005	\$164,473	114*	\$137,727	\$185,542	\$222,739
84*	\$103,800	\$139,835	\$167,868	115*	\$138,414	\$186,468	\$223,850
85*	\$105,148	\$141,653	\$170,052	116*	\$139,105	\$187,397	\$224,967
86*	\$106,525	\$143,508	\$172,277	117*	\$139,801	\$188,337	\$226,093
87*	\$107,914	\$145,380	\$174,525	118*	\$140,501	\$189,279	\$227,225
88*	\$109,320	\$147,275	\$176,800	119*	\$141,202	\$190,224	\$228,359
89*	\$110,735	\$149,181	\$179,087	120*	\$141,909	\$191,177	\$229,504
90*	\$112,173	\$151,118	\$181,412	121	\$142,619	\$192,133	\$230,652
91*	\$113,627	\$153,076	\$183,764	及以上*			
92*	\$115,095	\$155,054	\$186,138	& above*			

*只適用於續保 For renewal only

- 註解：
- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html了解詳情。
 - 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
 - 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費(包括附加保費(如適用))及保費徵費。
 - 就最接近生日年齡而言,任何出現於此表之特定年齡為保單周年日當天,受保人於最接近一個生日所達之歲數。
 - 此表所列之保費為以每年繳付形式。如以其他繳付形式,每個保費到期日的應繳保費為此表所列之保費乘以以下調整因子:每半年:0.52,每季:0.265,每月:0.09

Remarks:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
- The actual premiums payable will be adjusted at each renewal based on the age of the insured person according to the prevailing Standard Premium Schedule.
- The company may adjust the Standard Premium Schedule on a portfolio basis if necessary. The listed standard premiums above are not indicative of the future standard premiums. The company will send out a written notice to the policy holders before each end of policy year regarding the actual premiums payable (including premium loading, if applicable) and levy of the coming year.
- For age nearest birthday, any reference to a specified age in the above table will mean the policy anniversary on which the insured person's age, nearest birthday, is the specified age.
- The above premiums are for annual payment mode. The following adjustment factor will be multiplied to the premium above for the premium payable at each premium due date for the respective payment modes: Semi-annual: 0.52, Quarterly: 0.265, Monthly: 0.09

私家房 Private Room



女性 Female 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	私家房	私家房 連同高 額醫療 保障	私家房 連同特 級高 額醫療 保障	最接近 生日年齡	私家房	私家房 連同高 額醫療 保障	私家房 連同特 級高 額醫療 保障
Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus	Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus
0	\$11,918	\$16,056	\$19,273	31	\$12,998	\$17,510	\$21,021
1	\$11,263	\$15,174	\$18,216	32	\$13,574	\$18,287	\$21,954
2	\$10,565	\$14,232	\$17,085	33	\$14,126	\$19,029	\$22,845
3	\$9,992	\$13,460	\$16,159	34	\$14,767	\$19,895	\$23,883
4	\$9,454	\$12,734	\$15,286	35	\$15,294	\$20,604	\$24,734
5	\$8,907	\$12,000	\$14,405	36	\$15,881	\$21,395	\$25,685
6	\$8,389	\$11,301	\$13,566	37	\$16,435	\$22,141	\$26,581
7	\$7,877	\$10,612	\$12,740	38	\$17,023	\$22,933	\$27,530
8	\$7,367	\$9,924	\$11,914	39	\$17,629	\$23,748	\$28,510
9	\$6,842	\$9,216	\$11,064	40	\$18,320	\$24,679	\$29,627
10	\$6,468	\$8,712	\$10,460	41	\$18,902	\$25,462	\$30,568
11	\$6,337	\$8,536	\$10,248	42	\$19,542	\$26,327	\$31,606
12	\$6,208	\$8,362	\$10,040	43	\$20,260	\$27,294	\$32,766
13	\$6,096	\$8,213	\$9,859	44	\$21,033	\$28,335	\$34,016
14	\$6,640	\$8,945	\$10,738	45	\$21,945	\$29,564	\$35,491
15	\$6,782	\$9,135	\$10,968	46	\$22,704	\$30,587	\$36,717
16	\$6,915	\$9,316	\$11,184	47	\$23,401	\$31,524	\$37,844
17	\$7,052	\$9,501	\$11,406	48	\$23,971	\$32,293	\$38,767
18	\$7,530	\$10,144	\$12,177	49	\$24,454	\$32,944	\$39,549
19	\$8,008	\$10,788	\$12,950	50	\$24,953	\$33,617	\$40,355
20	\$8,510	\$11,465	\$13,763	51	\$25,372	\$34,180	\$41,031
21	\$9,007	\$12,134	\$14,567	52	\$25,699	\$34,623	\$41,563
22	\$9,523	\$12,828	\$15,401	53	\$26,081	\$35,136	\$42,179
23	\$9,887	\$13,318	\$15,988	54	\$26,514	\$35,719	\$42,880
24	\$10,254	\$13,814	\$16,585	55	\$27,297	\$36,773	\$44,145
25	\$10,627	\$14,314	\$17,185	56	\$27,894	\$37,579	\$45,113
26	\$10,890	\$14,670	\$17,612	57	\$28,714	\$38,684	\$46,438
27	\$11,084	\$14,933	\$17,926	58	\$29,699	\$40,011	\$48,032
28	\$11,395	\$15,352	\$18,429	59	\$30,864	\$41,580	\$49,915
29	\$11,804	\$15,904	\$19,092	60	\$32,243	\$43,438	\$52,146
30	\$12,346	\$16,631	\$19,965	61	\$33,785	\$45,514	\$54,637

 **女性 Female** 標準保費表(港元) – 年繳 Standard Premium Schedule (HK\$) – Annual

(只適用於保單生效時年齡介乎0至81歲之受保人 For insured persons from age 0 to 81 years at policy commencement)

最接近 生日年齡	私家房	私家房 連同高額 醫療保障	私家房 連同特級高額 醫療保障	最接近 生日年齡	私家房	私家房 連同高額 醫療保障	私家房 連同特級高額 醫療保障
Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus	Age nearest birthday	Private Room	Private Room with Major Medical	Private Room with Major Medical Plus
62	\$36,247	\$48,830	\$58,619	93*	\$103,045	\$138,821	\$166,651
63	\$38,645	\$52,061	\$62,497	94*	\$104,369	\$140,602	\$168,791
64	\$41,067	\$55,325	\$66,416	95*	\$105,707	\$142,407	\$170,956
65	\$43,406	\$58,474	\$70,197	96*	\$107,066	\$144,238	\$173,154
66	\$44,717	\$60,241	\$72,318	97*	\$108,428	\$146,072	\$175,356
67	\$46,480	\$62,616	\$75,169	98*	\$109,812	\$147,936	\$177,595
68	\$48,448	\$65,267	\$78,352	99*	\$111,218	\$149,830	\$179,869
69	\$50,610	\$68,180	\$81,848	100*	\$112,643	\$151,749	\$182,171
70	\$52,965	\$71,354	\$85,657	101*	\$114,086	\$153,692	\$184,504
71	\$55,441	\$74,688	\$89,662	102*	\$114,655	\$154,461	\$185,426
72	\$58,001	\$78,138	\$93,803	103*	\$115,230	\$155,236	\$186,357
73	\$60,896	\$82,037	\$98,484	104*	\$115,806	\$156,011	\$187,288
74	\$63,229	\$85,180	\$102,256	105*	\$116,384	\$156,790	\$188,222
75	\$65,584	\$88,354	\$106,067	106*	\$116,965	\$157,573	\$189,163
76	\$68,796	\$92,679	\$111,261	107*	\$117,552	\$158,364	\$190,111
77	\$71,977	\$96,966	\$116,403	108*	\$118,140	\$159,154	\$191,061
78	\$75,183	\$101,284	\$121,588	109*	\$118,727	\$159,949	\$192,014
79	\$78,417	\$105,642	\$126,819	110*	\$119,323	\$160,750	\$192,977
80	\$82,046	\$110,531	\$132,691	111*	\$119,919	\$161,551	\$193,939
81	\$84,849	\$114,306	\$137,222	112*	\$120,520	\$162,361	\$194,911
82*	\$87,411	\$117,759	\$141,366	113*	\$121,123	\$163,175	\$195,887
83*	\$89,596	\$120,701	\$144,899	114*	\$121,727	\$163,986	\$196,863
84*	\$91,752	\$123,607	\$148,386	115*	\$122,337	\$164,807	\$197,848
85*	\$92,953	\$125,226	\$150,328	116*	\$122,948	\$165,634	\$198,839
86*	\$94,162	\$126,851	\$152,282	117*	\$123,563	\$166,462	\$199,832
87*	\$95,392	\$128,512	\$154,275	118*	\$124,182	\$167,292	\$200,830
88*	\$96,632	\$130,179	\$156,277	119*	\$124,802	\$168,129	\$201,834
89*	\$97,892	\$131,877	\$158,316	120*	\$125,425	\$168,969	\$202,841
90*	\$99,155	\$133,580	\$160,359	121	\$126,052	\$169,813	\$203,855
91*	\$100,444	\$135,316	\$162,443	及以上*			
92*	\$101,735	\$137,056	\$164,532	& above*			

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Remarks:

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