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Memo

Attn.: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)

Copy: Mr. Alger Fung / Mr. Jim Jan Zen / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre

Date: 27 May, 2024

From: Vanessa Tan

Dept.: Product Innovation, Development & Delivery Department

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Subject: A240700

2024 年醫療產品保費調整 (香港及澳門地區)
2024 Medical Products Premium Adjustment (Hong Kong and Macau Region)

在醫療通脹持續上升的情況下，為繼續向客戶提供可持續性的優質醫療產品，以下醫療產品的保費將於 **2024 年 7 月 15 日**起作出調整:

高端醫療市場產品：
至尊醫療系列 /尊貴醫療系列
中產醫療市場產品：
「亞洲至尊」醫療系列^
「尊裕」/「尊顯」系列^
AIA 自願醫保尊裕 /尊顯計劃^ (只適用於香港)
AIA 自願醫保尊尚計劃^ (只適用於香港)
大眾醫療市場產品：
特級「健康之寶」2 系列^ / 特級「健康之寶」系列/「健康之寶」系列
AIA 自願醫保靈活計劃^ (只適用於香港)
「倍無憂」/「永無憂」37.5/60/70/80 系列
AIA 自願醫保標準計劃^ (只適用於香港)

^包括 AIA Vitality 版本

新單將由 **2024 年 7 月 15 日**或以後起反映新保費(以申請日期為準)，而現有保單的保費將由 **2024 年 7 月 15 日**或以後之保單週年日起作出保費調整。

另外，自您附加特級「健康之寶」系列的保險費用亦會於 2024 年 7 月 15 日作出調整，所有保單的保險費用會按保單週年日起作出保費調整。

如有任何查詢，請經 iEngage/PES 使用 Chatbot 進行查詢。請將以上訊息傳達予屬下的營業同事，多謝合作！

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Memo

In the situation of continuously inflating medical costs, to provide our customers with sustainable high-quality medical products, the premium rates for the following medical products will be adjusted with effect from **15 July, 2024**:

Product of High-end Medical Market：
CEO Medical Series / Executive Health Series
Product of Affluent Medical Market:
CEOE Medical Series ^
Privilege Series ^
AIA Voluntary Health Insurance Privilege Scheme ^ (applicable to HK only)
AIA Voluntary Health Insurance Prime Scheme ^ (applicable to HK only)
Product of Mass-market Medical Market：
Super Good Health 2 Series^ / Super Good Health Series / Good Health Series
AIA Voluntary Health Insurance Flexi Scheme ^ (applicable to HK only)
HS/IMP 37.5/60/70/80 Series
AIA Voluntary Health Insurance Standard Scheme ^ (applicable to HK only)

^including AIA vitality version

For new business, the new premium rate will be applicable from **15 July, 2024** (according to application date). For inforce policies, it will be with effect from the coming policy anniversary on or after 15 July, 2024.

In addition, Cost of Insurance (COI) of Cheerful Super Good Health Series will be adjusted from the coming policy anniversary on or after 15 July, 2024 for all policies.

Should you have any queries, please enquire by using Chatbot in iEngage/PES. Please convey the above message to your fellow agents. Thanks for your attention.

Best regards,



Vanessa Tan
Head of Products

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1. 背景

本港醫療通脹概況

根據 Willis Towers Watson 的《2024 年全球醫療趨勢調查報告》，香港於 2024 年的預計醫療通脹率將為 **8.4%**。較高之預計醫療通脹率(於 2022 年及 2023 年的實際醫療通脹率分別為 7.5%及 8.3%)預示著在可見的將來，醫療費用會持續增長。

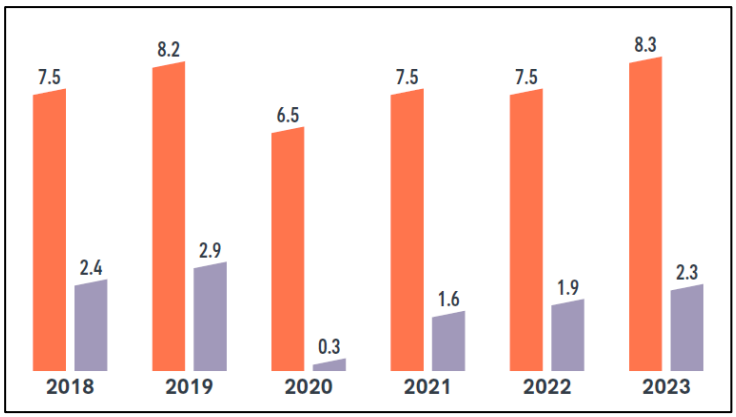
作爲比對，根據香港政府統計處提供之香港整體通脹率數據顯示，近年來香港醫療通脹遠高於香港整體通脹率，醫療費用更於過去 6 年累計飆升 **55%**。

香港醫療通脹率 (百分比)

與

香港整體通脹率 (百分比)

(2018-2023)



保費調整主因

為持續向客戶提供優質的保障，我們會每年覆核醫療產品的保費/ 保險費用，並於需要時作出相應調整。在考量保費/ 保險費用調整時，我們亦考慮了多種因素，主要有以下方面：

A. 實際及預計醫療費用上升

- 病房收費上升
  - 據我們的內部理賠數據[1]顯示，2024 年平均住院病房費用大幅增長。相較於 2023 年，客戶主要選擇的醫院所收取的標準病房與半私家病房費用於 2024 年增長高達 16.7%，而私家病房收費增長更高達 9.5%。

- 醫療技術進步
  - 鑒於醫療技術的顯著進步，近年來出現了許多針對各種疾病（包括癌症和心臟相關疾病）的創新療法。明顯的是，儘管創新療法的費用較傳統療法為高，許多病人依然會選擇使用創新療法。這可以歸因於創新療法能增加存活率並減輕副作用，從而改善病人生活質素。

    以下列出了癌症和心臟相關疾病的創新療法及其參考費用以供參考。

疾病	創新療法	參考費用[2]
癌症	標靶療法	每月需約5至6萬港元[3]
	免疫療法	每3星期則要6至7萬港元[3]
	質子治療	不同部位收費介乎約 24 至 67 萬元[4]
心臟相關疾病	「通波仔」- 可溶性支架(BVS)	一支BVS的價錢約3萬元，較傳統的貴約兩倍[5]
	植入式除顫器(ICD)	視乎型號，23 至 25 萬港元不等[6]

1. *2024 香港及澳門醫院每日住院病房收費參考表, 友邦香港*
2. 費用僅供參考，實際賠償金額將按保單條款作批核為準
3. 明報健康網 – 【免疫治療】藥費過百萬一年多數情況需自費
4. 養和質子治療中心 – 價目表
5. 星島日報報導 – 可溶性通波仔支架 三年內自然吸收(2015)
6. 成報報導 – 心臟除顫器預防患者發病猝死(2018)

B. 人口因素

- 更長的人均壽命與人口老化
  - 預期壽命持續提高，直接影響了醫療需求，預計醫療需求之後仍會繼續保持上升。
  - 目前，香港約有 112 萬名 65 歲或以上長者，即長者佔總人口約六分之一。預測在 2069 年，65 歲或以上長者將佔總人口約 40%[7]。
  - 據香港醫院管理局 [8] 的數據顯示，65 歲及以上人士的醫院服務使用率（按每千名人口計算的病人住院日次）逐漸增長。儘管 2019 年 65 歲及以上的老年人口只佔總人口 18%，他們的住院日次、急症室就診次數及服務成本比例卻佔總數約一半。

- 慢性病造成的負擔增加
  - 人口老化和生活習慣的改變導致慢性病的持續增加 [10]。然而，久坐且缺乏運動的生活方式亦使得更多的年輕人患上慢性病。
  - 據世界衛生組織稱，2020 年至 2030 年將出現近 5 億個可預防的非傳染性疾病新案例，治療費用將略高於 3,000 億美元，即每年約 270 億美元 [9]。
  - 在香港，幾乎每 2 名成年人中就有 1 人患有慢性病，而逾 50%港人患高膽固醇 [10]。2019 年，慢性病患者人均醫院服務使用率為一般人的三倍 [8]。未來 10 年，每 1,000 名 30 至 74 歲的人中將有 114 人患上心血管疾病 [11]。
  - 因此，慢性病成本將對我們的醫療系統產生巨大負擔，而治療慢性病的住院服務需求預計將會持續升高 [10]。

C. 醫療系統供不應求

- 缺乏預防性醫療服務且過度使用住院服務
  - 隨著新型冠狀病毒肺炎疫情緩和及 2023 年全面通關，因疫情而滯後的治療加上新型冠狀病毒肺炎疫情後遺症及其對身體的長期影響逐漸重新浮現，為已經緊張的住院系統帶來了額外的負擔。
  - 據醫院管理局 [8] 的數據顯示，在 2019 至 2020 年期間，有超過 80%可以日間手術方式進行的特定手術最後選擇使用了住院方式處理。另外，據推算，醫管局的急症及延續護理病床日數在 2021 至 2026 年期間將額外增加約 150 萬病床日數，相等於每年要加設約 920 張病床。
  - 以上數據凸顯了過度使用的問題，尤其在公共醫療服務領域。因此，更多病人可能會因公營醫療輪候時間過長或服務質素下降而轉爲使用私營醫療服務，而此預計將導致實際醫療費用和索賠進一步上升，從而加劇整體醫療的通脹率。

7. 政府統計處 – 香港人口推算 2020 至 2069 年(2020 年 9 月公佈)
8. 來源: 醫院管理局 2022 至 2027 年策略計劃, https://www.ha.org.hk/haho/ho/ap/HA_StrategicPlan2022-2027_TC_211216.pdf
9. 來源: https://www.who.int/news/item/19-10-2022-who-highlights-high-cost-of-physical-inactivity-in-first-ever-global-report
10. 香港衞生署 – 2020 至 2022 年度人口健康調查報告的第二部份
11. 來源: https://hongkongbusiness.hk/videos/hong-kong-braces-84-medical-inflation-amidst-rising-healthcare-demands

2. 保費 / 保險費用調整詳情

保費/ 保險費用將由 **2024 年 7 月 15 日**或以後之保單週年日起調整。

關於客戶的實際應繳續保保費 / 保險費用，保單持有人亦會在每個保單年度結束前收到書面通知。詳情請參考行政安排。

除了以上提到的保費調整因素之外，我們於調整保費時亦有考慮到產品的市場競爭力，從而持續向客戶提供優質的醫療保障，因此部分產品於不同年齡組別及性別的實際保費加幅或將有所不同。調整後的實際應繳保費/保險費用表，請參考附件 1-7。

請注意，未來保費 / 保險費用會受持續的醫療通脹及各醫療產品整體理賠情況影響而調整。附件內的保費 / 保險費用表為根據受保人現時實際年齡為此保障應支付的現時保費 / 保險費用，並不能視為實際未來所需支付的保費 / 保險費用。

產品詳細列表：

高端醫療市場產品		產品狀況	保費調整幅度（包括基本計劃及附加契約版本）#
至尊醫療系列 /尊貴醫療系列	「至尊醫療 5」及「至尊明珠醫療 5」系列	**銷售中**	13%~ (11% - 16%)*
	「至尊醫療 3」及「至尊明珠醫療 3」系列	**已停售**	
	「至尊醫療 2」及「至尊明珠醫療 2」系列	**已停售**	
	「至尊醫療」及「富泰醫療」系列	**已停售**	
	「尊貴醫療」系列	**已停售**	

中產醫療市場產品		產品狀況	保費調整幅度（包括基本計劃及附加契約版本）#
「亞洲至尊」醫療計劃^	「亞洲至尊」2 及「亞洲至尊明珠」2 系列	**已停售**	13%~ (12% - 15%)*
	「亞洲至尊」及「亞洲至尊明珠」系列	**已停售**	
AIA 自願醫保尊裕 /尊顯計劃^ (只適用於香港)	AIA 自願醫保尊裕計劃 (基本計劃)	**已停售**	7%~ (7% - 12%)*
	AIA 自願醫保尊顯計劃 (附加契約)	**已停售**	
「尊裕」/「尊顯」系列^	「尊裕」醫療計劃 (只適用於澳門)	**已停售**	
	「尊顯」醫療附加契約 (只適用於澳門)	**已停售**	
	「尊裕明珠」醫療計劃	**已停售**	
	「尊顯明珠」醫療附加契約	**已停售**	
AIA 自願醫保尊尚系列^ (只適用於香港)		**已停售**	10%

大眾醫療市場產品	產品狀況	保費/ 保險費用調整幅度（包括基本計劃及附加契約版本）#
特級「健康之寶」2 系列^	**銷售中**	13%~ (6% - 20%)@
特級「健康之寶」系列	**已停售**	
自悠附加特級「健康之寶」系列	**已停售**	
AIA 自願醫保靈活計劃^ (只適用於香港)	**銷售中**	8%~ (6% - 15%)@
「健康之寶」系列	**已停售**	10%
「倍無憂」醫療保障計劃/「永無憂」住院及手術賠償附加契約 80 系列 (只適用於澳門)	**銷售中**	5%
「倍無憂」醫療保障計劃/「永無憂」醫療保障計劃 37.5/60/70(香港及澳門) 系列及 80(只適用於香港)系列	**已停售**	10%
AIA 自願醫保標準計劃^ (只適用於香港)	**銷售中**	3%

^包括 AIA vitality 版本

#或有小數位出入，實際加幅可能高於或低於此數。

@不同年齡及性別的實際保費加幅或有出入

*不同年齡的實際保費加幅或有出入

~為該產品生效保單之分佈而得出之保費調整幅度

3. 行政安排：

PES 及 AIA 友聯繫顯示之保費

請注意， PES 及 AIA 友聯繫上顯示之保費/ 保險費用為下期保費/ 保險費用，意即如保單的保費到期日為該保單保費 / 保險費用調整生效日(即 2024 年 7 月 15 日或以後之保單週年日)或之後，系統上顯示的將會為調整後之保費 / 保險費用。

保費調整 - 與現有客戶之通訊詳情

受影響之現有客戶將於保費到期日：

- 月繳：40 天前收到保費調整通知書；或
- 非月繳：31 天前收到繳款通知書。

有關通知書將印有以下有關保費調整之訊息：

*由於包括醫療開支及藥物通脹率持續攀升的因素，為確保我們能繼續為您提供長遠而優質的保障，上述保障(包括上述相關附加醫療保障 (如適用)) *的保費將由保單週年日起作出調整。如您計劃為上述附加契約(如適用)行使扣除保費選擇，或現已行使有關選擇，您可按需要要求我們提供一份最新的扣除保費選擇舉例。*

*Because of factors including the continuous inflation of general medical expenses and the cost of medication, to continue to provide you with quality long-term protection, the aforesaid premium of the above protection (including relevant optional medical benefits shown above (if applicable)) * will be adjusted from the forthcoming policy anniversary. If you are planning to exercise or have exercised premium offset option for the applicable rider(s) shown above, you may request for an updated premium offset option illustration if needed.*

*若醫療計劃為基本計劃，有顏色的地方並不會顯示

*If the medical plan is a basic plan, the highlighted sentences will not be shown

保險費用調整 - 與現有客戶之通訊詳情 (適用於自悠附加特級「健康之寶」)

我們將於保單週年日前50天寄出保險費用調整信件給受影響之現有客戶，信件請參閱以下樣本:

«持有人姓名»
«持有人地址»

保單號碼 ：«保單號碼»
受保人姓名 ：«受保人姓名»

親愛的客戶：

註：[product name] **(「附加契約」) – 保險費用調整**

多謝您選擇友邦為您提供醫療保障保險。

醫療開支及藥物通脹率持續攀升，為確保我們能繼續為您提供長遠而優質的醫療保障，保險費用率將由保單週年日起作出調整。

本附加契約更新後的標準每年保險費用率及每期保費連因核保而需附加之額外保費(如有)將分別調整至[XX. XX] 及[HK$/US$XXX]。

是次保險費用更改不會影響您現有的保障及現正進行的任何索償。

如對本函有任何疑問，歡迎致電«agent office telephone no.» 與您的友邦財務策劃顧問«Name of servicing agent» 聯絡，或致電友邦客戶熱線 2232 8888。我們隨時樂意為您服務。

產品創新發展及執行部
產品總監
譚詠詩 謹啟

«日期»
附錄
副本致： «營業組別名稱» («區域編號») «營業員姓名» [不連附錄]

1. Background

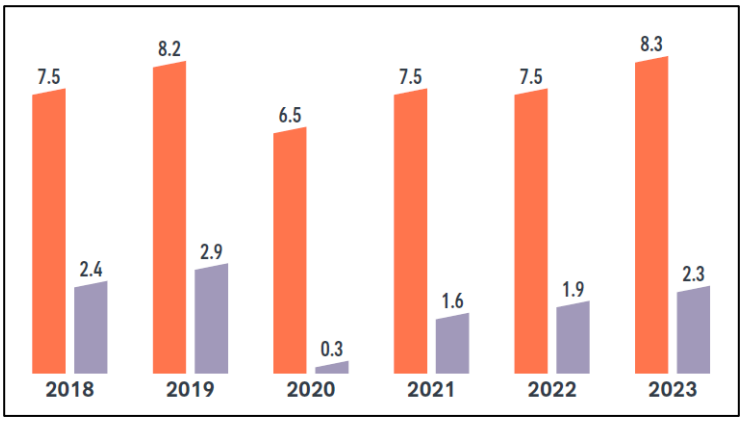
Medical Inflation in Hong Kong

According to the "2024 Global Medical Trends Survey Report" by Willis Towers Watson, the projected medical inflation rate is **8.4%** in 2024. The higher projected rate (the actual medical inflation rate in 2022 and 2023 are 7.5% and 8.3% respectively) hints that the medical costs are expected to further increase in the foreseeable future.

As a benchmark, according to Hong Kong Census and Statistics Department on Hong Kong Overall Inflation Rate, in recent years, Hong Kong Medical Inflation Rate is way higher than Hong Kong Overall Inflation Rate, where the cumulative Medical Inflation Rate has soared by as much as **55%**.

Hong Kong Medical Inflation Rate
vs
Hong Kong Overall Inflation Rate

(2018-2023)



Factors of premium adjustment

To provide sustainable high quality protection to our customers, we will review the premium / COI of the medical products annually and implement adjustments accordingly if necessary. When considering premium / COI adjustment, we have considered a multitude of factors, mainly the following aspects:

A. Soaring actual and projected medical costs

- Trend of room and board charges
  - According to our internal claims data[1], the average room and board charges surges in 2024. Among the hospitals that are majorly adapted by our customers, the room and board charges of ward and semi-private room have risen up to 5.6%, and the private room has risen **up to 15.4%** compared to 2023.

- Advancement of medical technology
  - Considering the remarkable advancements in medical technology, a number of innovative treatments for various illnesses including cancer and heart related illness have surfaced in recent years. It is evident that in many cases, though the costs are higher compared to conventional methods, the innovative treatments are still gaining widespread acceptance. As it helps enhance patients' quality of life by prolonging survival rates and mitigating adverse effects.

    Below are an example of the innovative treatments for cancer and heart related illness and their referenced costs for reference.

Illness	Innovative Treatments	Referenced Costs[2]
Cancer	Targeted Therapy	HK$50-60K per month[3]
	Immunotherapy	HK$60-70K every 3 weeks[3]
	Proton Therapy	HK$240-670K, depending on the type and stage of cancer[4]
Heart related illness	Angioplasty – Bioresorbable Vascular Scaffold (BVS)	HK$30K per BVS, which is 2 times more expensive than the convention scaffold[5]
	Cardiac arrhythmia – Implantable Cardioverter Defibrillator (ICD)	HK$230-250K, depending of the type of the ICD being implanted[6]

1. Hospital daily room & board charges in Hong Kong and Macau 2023, AIAHK
2. The costs are for reference only and the actual payout amount will subject to the approved amounts as according to the terms and conditions of each product
3. Ming Pao Health Reports -【免疫治療】藥費過百萬一年多數情況需自費
4. HKSH Proton Therapy Centre- Price List
5. Sing Tao Daily reports – 可溶性通波仔支架 三年內自然吸收(2015)
6. Sing Pao Daily News reports – 心臟除顫器預防患者發病猝死(2018)

B. Demographic factors

- Longer life span and ageing population
  - The continuous improvement in life expectancy has a direct impact on the escalating demand for medical care, and this upward trajectory is expected to persist.
  - Currently, there are approximately 1.12 million individuals aged 65 or above in Hong Kong, which means that one in six individuals is classified as elderly. Projections indicate that by 2069, **40%** of the population will be individuals aged 65 or above[7].
  - According to the Hospital Authority of Hong Kong[8], the utilization rate of hospital services, measured in terms of patient days per 1,000 population, rises gradually for individuals aged 65 years and above. Despite comprising only 18% of the population in 2019, the elderly population aged 65 years and above accounted for approximately half of all patient days, admissions to the emergency department, and total costs of medical services.

- Increased burden due to chronic diseases
  - An ageing population and changes in lifestyle are contributing to a steady increase in chronic disease[10]. However, more youths are getting chronic diseases due to the adoption of a more sedentary lifestyle and reduce physical activity.
  - According to the World Health Organization, almost 500 million new cases of preventable non-communicable diseases will occur between 2020 and 2030, and the incurring treatment costs would be over US$ 300 billion or around US$ 27 billion annually[9].
  - Whereas in Hong Kong, almost 1 in every 2 adults have chronic disease, and over 50% of adults are suffering from high cholesterol[10]. The per capita hospital utilisation rate for chronic disease patients was three times of the general population in 2019[8]. In the next 10 years, for every 1000 people aged 30 to 74 years old, 114 of them would develop a cardiovascular disease[11].
  - As a result, chronic cost will drive demand toward our health care system and a demand on hospitalisation services in treating chronic diseases is expected to grow[10].

C. Overloaded health care system

- Lack of preventive health care services and the overutilization on inpatient care
  - With the easing of COVID and the reopening of borders in 2023, the resurfacing of delayed healthcare, coupled with post-COVID complications and long-term effects have placed an additional burden on the already strained inpatient care system.
  - According to the Hospital Authority[8], a staggering 80% of cases that could be effectively managed through day surgery were instead treated through inpatient care in the 2019-20 period. Projections indicate that there will be an estimated increase of 1.5 million bed days for acute and extended care from 2021 to 2026. This translates to the need for approximately 920 additional beds each year.
  - These figures highlight the issue of overutilization, particularly within public healthcare services. Consequently, individuals may increasingly shift to private services as an alternative due to the extended waiting times and declining quality of public services. This shift in demand towards private services is expected to result in a further rise in actual medical costs and claims, exacerbating the overall cost burden.

7. *Hong Kong Population Projections (Published in September 2020), Census and Statistics Department*
8. *Source: Hospital Authority Strategic Plan 2022-2027, https://www.ha.org.hk/haho/ho/ap/HA_StrategicPlan2022-2027_Eng_211216.pdf*
9. *Source: https://www.who.int/news/item/19-10-2022-who-highlights-high-cost-of-physical-inactivity-in-first-ever-global-report*
10. *Report of Population Health Survey 2020-22 (Part II), Centre for Health Protection Department of Health*
11. *Source: https://hongkongbusiness.hk/videos/hong-kong-braces-84-medical-inflation-amidst-rising-healthcare-demands*

2. Premiums / COI Adjustment Details

Premiums / COI will be increased with effect from the Policy Anniversary Date on or after **15 July 2024**.

Regarding the actual premiums / COI payable in the coming year, policy owner will also be given a written notice before the end of policy year, for details please see "Administrative Arrangement".

Apart from the previously mentioned factors of premium adjustment, when determining the actual premium adjustment percentage for medical products, market competitiveness of each product has also been taken into consideration. Hence, the actual premium adjustment percentage for different age groups and genders of certain products may vary in order to provide sustainable high quality medical protection to all customers. Please refer to Appendix 1-7 for premiums / COI tables after adjustment.

Please note premiums / COI in the future years may be revised to reflect continuous medical inflation and overall claim experience under our medical products where needed. Premiums / COI stated in Appendix are based on the current year of the cover according to insured's current attained age, but cannot be regarded as the actual medical premiums / COI payable in the future.

Detailed Product List:

Product of High-end Medical Market		**Product status**	**Premium Adjustment % (Both standalone and rider versions)#**
CEO Medical Series / Executive Health Series	CEO Medical 5 Series and CEO Pearl Medical 5 Series	**Available**	13%~ (11% - 16%)*
	CEO Medical 3 Series and CEO Pearl Medical 3 Series	**Shelved**	
	CEO Medical 2 Series and CEO Pearl Medical 2 Series	**Shelved**	
	CEO Medical Series and Regal Health Series	**Shelved**	
	Executive Health Series	**Shelved**	
Product of Affluent Medical Market		**Product status**	**Premium Adjustment % (Both standalone and rider versions)#**
CEO Essence Medical Series^	CEO Essence Medical 2 Series and CEO Essence Pearl Medical 2 Series	**Shelved**	13%~ (12% - 15%)*
	CEO Essence Medical Series and CEO Essence Pearl Medical Series	**Shelved**	
AIA Voluntary Health Insurance Privilege Scheme ^ (applicable to HK only)	AIA Voluntary Health Insurance Privilege Plus Scheme (Basic version)	**Shelved**	7%~ (7% - 12%)*
	AIA Voluntary Health Insurance Privilege Scheme (Rider version)	**Shelved**	
Privilege Series^	Privilege Plus Medical Plan (applicable to Macau only)	**Shelved**	
	Privilege Medical Rider (applicable to Macau only)	**Shelved**	
	Privilege Plus Pearl Medical Plan	**Shelved**	
	Privilege Pearl Medical Rider	**Shelved**	
AIA Voluntary Health Insurance Prime Scheme^ (applicable to HK only)		**Shelved**	10%
Product of Mass-market Medical Market		**Product status**	**Premium / COI Adjustment % (Both standalone and rider versions)#**
Super Good Health 2 Series^		**Available**	13%~ (6% - 20%)@
Super Good Health Series		**Shelved**	
Cheerful Super Good Health Series		**Shelved**	
AIA Voluntary Health Insurance Flexi Scheme^ (applicable to HK only)		**Available**	8%~ (6% - 15%)@
Good Health Series		**Shelved**	10%
Individual Medical Plan / Hospital and Surgical Rider 80 Series (applicable to Macau only)		**Available**	5%
Individual Medical Plan / Hospital and Surgical Rider 37.5/60/70 Series (HK & Macau) and 80 Series (applicable to HK only)		**Shelved**	10%
AIA Voluntary Health Insurance Standard Scheme^ (applicable to HK only)		**Available**	3%

^including AIA vitality version
#With rounding adjustment, the actual increase may be higher or lower than stated.
@ Actual increase varies by gender and by age
* Actual increase varies by age
~Premium adjustment based on distribution of policies in force

3. Administrative Arrangement:

Premium shown on PES and AIA Connect

Please be aware the premium / COI shown on both PES and AIA Connect is the next modal premium / COI of the policy, which means PES and AIA Connect will show the adjusted premium / COI only when the next paid-to-date is on or after the effective date of premium / COI adjustment (i.e. the Policy Anniversary Date on or after 15 July 2024).

Premium adjustment – Communication to existing customers

Affected customers will receive:

- Monthly mode: Premium Change Letter 40 days before Premium Due Date; or
- Non-monthly mode: Billing Notice 31 days before Premium Due Date.

Below premium adjustment message will be printed on relevant notification letter:

*由於包括醫療開支及藥物通脹率持續攀升的因素，為確保我們能繼續為您提供長遠而優質的保障，上述保障(包括上述相關附加醫療保障 (如適用)) *的保費將由保單週年日起作出調整。如您計劃為上述附加契約(如適用)行使扣除保費選擇，或現已行使有關選擇，您可按需要要求我們提供一份最新的扣除保費選擇舉例。*

*Because of factors including the continuous inflation of general medical expenses and the cost of medication, to continue to provide you with quality long-term protection, the aforesaid premium of the above protection (including relevant optional medical benefits shown above (if applicable)) * will be adjusted from the forthcoming policy anniversary. If you are planning to exercise or have exercised premium offset option for the applicable rider(s) shown above, you may request for an updated premium offset option illustration if needed.*

*若醫療計劃為基本計劃，有顏色的地方並不會顯示

*If the medical plan is a basic plan, the highlighted sentences will not be shown

COI adjustment - Communication to existing customers (Applicable to Cheerful Super Good Health Rider)
Affected customers will receive a Cost of Insurance (COI) Adjustment Letter 50 days before Policy Anniversary. Please refer to letter sample below:

«Letter_Date»

Policy No: «Policy_No. »
Insured: «Insured_Name»

«Policyowner_Name»
«Policyowner_Address»

Dear Mr / Ms <Lastname>,

Re: [product name] ("Rider") – Cost of Insurance (COI) Adjustment

Thank you for choosing AIA as your provider of medical protection insurance.

Because of the continuous inflation of general medical expenses and the cost for medication, for us to continue to provide you with quality long-term medical protection, we will adjust the Cost of Insurance ("COI") rate from the forthcoming policy anniversary.

The updated standard annual rate of COI and the modal premium for the rider plus any extra premium due to underwriting will be adjusted to [XX.XX] and [HK$/US$XXX] respectively.

Please rest assured that this adjustment does not have affect your cover or any claim you have in progress.

If you have any questions regarding this letter, please contact your AIA Financial Planner «Name of servicing agent» on «agent's office telephone» or the AIA Customer Hotline at 2232 8888. We are always ready to help.

Yours faithfully,

Vanessa Tan

Head of Products
Product Innovation, Development & Delivery Department
Encl.

cc: «Agency_Name» «Area_Code» «Agent_Name» (without enclosure)

4. 保費加幅比較
Comparison on Premium Increments

至尊醫療系列
CEO Medical Series

	AIA 友邦	MANX 宏記	AXX 盛記	PRX 保記
	CEO Medical Series 至尊醫療計劃系列	ManuX Healthcare Series 晉 X 醫療保障系列	Global X II Health Plan 寰宇 X II 醫療計劃	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃
2010	Launch in Sep 2010 於 2010 年 9 月推出			
2011*	0%			
2012*	0%		Launch in Jun 2012 於 2012 年 6 月推出第 1 代	Launch in Nov 2012 於 2012 年 11 月推出
2013*	8%	Launch in Aug 2013 於 2013 年 8 月推出	Revamp in Dec 2013 於 2013 年 12 月推出第 2 代 3% – 32%	0%
2014*	15%	0%	0%	0%
2015*	0% - 13.8%	1% - 5%	0%	13% - 15%
2016*	2.1% - 6.7%	6% - 9%	5% - 8%	7% - 8%
2017*	15%	6% - 9%	1% - 49%	13% - 15%
2018*	0%	10%	0%	2% - 15%
2019*	11.5%	10%	10% - 15%	3% - 8%
2020*	9.5%	8% - 9%	6% - 8%	3% - 5%
2021*	6%	6%	6%	4% - 6%
2022*	0%	5%	7%	3%
2023*	4%	0%	8% - 9.5%	0%
2024*	11-16%^	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	5.5-9.7%

*Year on year premium increase percentage
*去年同期加價之百分比

^ With by-age adjustment applied
^ 按年齡調整的加價之百分比

保費加幅比較
Comparison on Premium Increments

「亞洲至尊」醫療系列
CEOE Medical Series

	AIA 友邦	MANX 宏記	AXX 盛記	PRX 保記
	CEO Essence Medical Series 「亞洲至尊」醫療系列	ManuX Healthcare Series 晉 X 醫療保障系列	MxdiPartner Health Plan 安 X 安心醫療計劃	PRXhexlth medical plus Plan 醫療 X 倍保計劃
2013		Launch in Aug 2013 於 2013 年 8 月推出		
2014*		0%	Launch in May 2014 於 2014 年 5 月推出	
2015*	Launch in May 2015 於 2015 年 5 月推出	5%	0%	
2016*	CEO Essence Medical 「亞洲至尊」醫療: 0% CEO Essence Medical 2 「亞洲至尊」醫療 2: 3% (Launched in September 於 9 月推出)	5%	0%	Launch in Jan 2016 於 2016 年 1 月推出
2017*	CEO Essence Medical: 「亞洲至尊」醫療: 6% CEO Essence Medical 2 : 「亞洲至尊」醫療 2: 3%	5%	0%	4%
2018*	0%	7% - 12%	0%	1% - 5%
2019*	0%	7% - 10%	0%	1% - 6%
2020*	9%	1%	8%	4% - 5%
2021*	0%	6%	0%	5%
2022*	3%	5%	8%	0%
2023*	9%	0%	3%	6%
2024*	12-15%^	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊

*Year on year premium increase percentage
*去年同期加價之百分比

^ With by-age adjustment applied
^ 按年齡調整的加價之百分比

保費加幅比較
Comparison on Premium Increments

AIA Voluntary Health Insurance Privilege Series
AIA 自願醫保尊裕/尊顯系列

	AIA 友邦	MANX 宏記	PRX 保記	AXX 盛記
	AIA Voluntary Health Insurance Privilege Plus Scheme / VHIS Voluntary Health Insurance Privilege Scheme AIA 自願醫保尊裕計劃 / AIA 自願醫保尊顯計劃	Manxlife Suprxme VHIS Flexi Plan 宏 X 晉 X 自願醫保靈活計劃	PRXHealth VHIS VXP Plan 保 X 自願醫保 X 寶計劃	AXX WixeGxard Pxo Medical Insurance Plan (Enhance) AXX 安 X 智 X 守 X 醫療保障 (卓越)
2019				Launch in July 2019 於 2019 年 7 月推出
2020*		Launch in Sep 2020 於 2020 年 9 月推出	Launch in Feb 2020 於 2020 年 2 月推出	0.0%
2021*	Launch in Feb 2021 於 2021 年 2 月推出	0%	0%	0.0%
2022*	0%	0%	7%	0.0%
2023*	0%	2.5%	Basic: 0.1% Launch Suprxme Litx Rider Plan in Nov 2023 基本計劃: 0.1% 於 2023 年 11 月推出宏 X 晉 X 醫療附加保障	4.0%
2024*	7-12%^	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊

*Year on year premium increase percentage
*去年同期加價之百分比

^ With by-age adjustment applied
^ 按年齡調整的加價之百分比

保費加幅比較
Comparison on Premium Increments

AIA 自願醫保尊尚計劃
AIA Voluntary Health Insurance Prime Scheme

	AIA 友邦	PRX 保記	MANX 宏記	AXX 盛記
	AIA Voluntary Health Insurance Prime Scheme AIA 自願醫保尊尚計劃	PRXHealth VHIS VXP Plan 保 X 自願醫保 X 賓計劃	Manxlife Suprxme VHIS Flexi 宏 X 晉 X 自願醫保靈活計劃	AXX WixeGxard Pxo Medical Insurance Plan AXX 安 X 智 X 守 X 醫療保障
2019	Launch in Apr 2019 於 2019 年 4 月推出			Launch in July 2019 於 2019 年 7 月推出
2020*	0%	Launch in Sep 2020 於 2020 年 9 月推出	Launch in Feb 2020 於 2020 年 2 月推出	0%
2021*	0%	0%	0%	0%
2022*	0%	0%	7%	0%
2023*	9%	2.5%	Basic: 0.1% Launch Suprxme Litx Rider Plan in Nov 2023 基本計劃: 0.1% 於 2023 年 11 月推出宏 X 晉 X 醫療附加保障	4%
2024*	10%	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊

*Year on year premium increase percentage
*去年同期加價之百分比

保費加幅比較
Comparison on Premium Increments

AIA Voluntary Health Insurance Flexi Scheme
AIA 自願醫保靈活計劃

	AIA 友邦	PRX 保記	AXX 盛記	MANX 宏記
	AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃	PRXHexlth FlxxiChoixe Medical Plan 保 X 靈 X 自主醫保計劃	Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)	Manxlife Fixst VHIS Flexi Plan 宏 X 全護 X 自願醫保靈活計劃
2019	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出
2020*	Benefits upgrade and no premium adjustment 保障提升且沒有保費調整	0%	3%	0%
2021*	Premium decrease% 保費下調%： 0.4% - 20%	0%	0%	4.2% - 7%
2022*	0%	0%#	0%	6%
2023*	9%	7.5%	0%	0%
2024*	6-15%^	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊	No information as of May 2024 截至 2024 年五月 暫未有相關資訊

#FlexiChoice (basic plan only) relaunch as EasyChoice (basic plan only) with Benefit reduction and lower premium
#保 X 自願醫保摯稱 X 計劃 (只限基本計劃)重新推出取代保 X 靈 X 自主醫保計劃(只限基本計劃)，有較低的保費但較少的保障

*Year on year premium increase percentage
*去年同期加價之百分比

^ With by-age and by-gender adjustment applied
^ 按年齡與性別調整的加價之百分比

保費加幅比較
Comparison on Premium Increments

SGH series
特級「健康之寶」系列

	AIA 友邦	PRX 保記	AXX 盛記	MANX 宏記
	SGH Series 特級「健康之寶」系列	PRUX lifeX care plan 終 X 保醫療計劃	Smart Medicaxe Regular 真智安 X 醫療保障 (標準)	ManXGuxxd Medical Plan 守護 XX 醫療保障計劃
With SMM 有額外醫療保障				
2015	6%	13%	7% - 11%	0%*
2016*	5% - 7%	3%	5% - 9%	5%
2017*	6.5%	2% - 6%	0%	0% - 12%
2018*	0%	2% - 3%	0%	0% - 7%
2019*	0%	2% - 4%	4% - 7%	5%
2020*	7.5%	3.6% - 4.6%	3%	4%
2021*	0%	0%	0%	0%
2022*	0%	2.5% - 4.5%	0%	0%
2023*	9%	3-4%	0%	0%
2024*	6-20%^	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月
Without SMM 沒有額外醫療保障				
2015	6%	4%	5% - 7%	0%*
2016*	3%	3%	5% - 7%	5%
2017*	3%	2% - 6%	0%	0% - 12%
2018*	0%	2% - 3%	0%	0% - 9%
2019*	0%	1% - 2%	7% - 8%	0% - 5%
2020*	7.5%	2.5% - 3.5%	3%	4%
2021*	0%	0%	0%	0%
2022*	0%	2.5% - 4.5%	0%	0%
2023*	9%	2%	0%	0%
2024*	6-20%^	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月

*Year on year premium increase percentage
*去年同期加價之百分比

^ With by-age and by-gender adjustment applied
^ 按年齡與性別調整的加價之百分比

保費加幅比較
Comparison on Premium Increments

AIA Voluntary Health Insurance Standard Scheme
AIA 自願醫保標準計劃

	AIA 友邦	PRX 保記	AXX 盛記	MANX 宏記
	AIA Voluntary Health Insurance Standard Scheme AIA 自願醫保標準計劃	PRXHealth CoxxChoice Medical Plan 保 X 自 X 醫保計劃	AXX WixeGxard Medical Insurance Plan AXX 安 X 守 X 醫療保障	Manxlife Shextxr VHIS Standard Plan 宏 X 愛 XX 自願醫保標準計劃
2019	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出	Launch in Apr 2019 於 2019 年 4 月推出
2020*	0%	0%	0%	0%
2021*	0%	0%	0%	0%
2022*	0%	0%	0%	0%
2023*	0%	0%	0%	0%
2024*	3%	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月	No information as of May 2024 暫未有相關資訊 截至 2024 年五月

*Year on year premium increase percentage
*去年同期加價之百分比

Premium in HKD
港幣保費

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

5. 保費比較 – 高端醫療 (CEO5)
Premium Comparison – High-end Medical (CEO5)

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障保費 (0 自付費) Premium on Core Plan (0 deductible)

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*		*0*		*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	21,280	19,533	9%	15,730	35%	19,946	7%
	Age 10 歲	20,640	19,533	6%	13,473	53%	19,946	3%
	Age 20 歲	21,440	21,565	-1%	17,186	25%	20,422	5%
	Age 30 歲	31,040	26,291	18%	22,069	41%	26,900	15%
	Age 40 歲	37,920	33,834	12%	26,728	42%	35,397	7%
	Age 50 歲	54,880	50,271	9%	39,668	38%	55,843	-2%
	Age 60 歲	89,760	91,760	-2%	65,888	36%	96,110	-7%
	Age 70 歲	178,720	156,387	14%	133,640	34%	174,563	2%
	Age 80 歲	263,360	244,693	8%	201,114	31%	274,125	-4%
Worldwide 全球	Age 0 歲	40,000	30,326	32%	28,315	41%	30,695	30%
	Age 10 歲	39,360	30,326	30%	24,248	62%	30,695	28%
	Age 20 歲	43,040	33,588	28%	30,439	41%	31,480	37%
	Age 30 歲	64,320	41,204	56%	39,722	62%	41,618	55%
	Age 40 歲	73,280	51,001	44%	47,660	54%	54,889	34%
	Age 50 歲	100,160	75,293	33%	71,075	41%	86,902	15%
	Age 60 歲	160,480	138,528	16%	118,749	35%	149,947	7%
	Age 70 歲	313,920	237,348	32%	240,565	30%	272,806	15%
	Age 80 歲	462,080	366,122	26%	345,973	34%	428,706	8%

1 以上保費是根據受保人現年年齡計算的首年保費，不能視為日後實際繳付的保費。Premiums stated above are based on the first year premium of the cover according to insured person current attained age, but cannot be regarded as the actual premiums payable in the future.

2 上述保費不包括保險業監管局徵收的徵費。Premium stated above do not include levy which is collected by the Insurance Authority.

3 我們的自付費選項與上述競爭對手不同，有關自付費選項我們將以最接近的自付費選項來與競爭對手進行比較。Our deductible choices are different from the above-mentioned competitors. We compare with their closest deductible choices.

Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障保費 (16,000 自付費) Premium on Core Plan (16,000 deductible)

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*22,800*		*12,000*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	9,920	8,304	19%	9,440	5%	9,845	1%
	Age 10 歲	9,280	8,304	12%	8,085	15%	9,845	-6%
	Age 20 歲	9,440	9,319	1%	10,310	-8%	10,074	-6%
	Age 30 歲	14,080	11,736	20%	13,242	6%	13,117	7%
	Age 40 歲	16,800	15,161	11%	16,037	5%	17,114	-2%
	Age 50 歲	25,280	21,754	16%	23,801	6%	27,066	-7%
	Age 60 歲	42,080	37,667	12%	39,532	6%	45,624	-8%
	Age 70 歲	84,160	62,197	35%	80,185	5%	82,511	2%
	Age 80 歲	126,400	97,745	29%	120,670	5%	129,242	-2%
Worldwide 全球	Age 0 歲	19,200	13,259	45%	16,988	13%	16,985	13%
	Age 10 歲	17,120	13,259	29%	14,547	18%	16,985	1%
	Age 20 歲	19,200	15,131	27%	18,263	5%	17,402	10%
	Age 30 歲	28,480	19,703	45%	23,836	19%	22,903	24%
	Age 40 歲	34,080	24,828	37%	28,596	19%	30,069	13%
	Age 50 歲	47,520	35,438	34%	42,644	11%	47,989	-1%
	Age 60 歲	73,280	62,266	18%	71,248	3%	81,380	-10%
	Age 70 歲	154,240	103,770	49%	144,341	7%	147,787	4%
	Age 80 歲	228,640	162,573	41%	207,585	10%	231,894	-1%

1 以上保費是根據受保人現年年齡計算的首年保費，不能視為日後實際繳付的保費。Premiums stated above are based on the first year premium of the cover according to insured person current attained age, but cannot be regarded as the actual premiums payable in the future.

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障保費(25,000 自付費) Premium on Core Plan (25,000 deductible)

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*22,800*		*40,000*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	9,280	8,304	12%	7,867	18%	9,845	-6%
	Age 10 歲	8,320	8,304	0%	6,737	23%	9,845	-15%
	Age 20 歲	8,800	9,319	-6%	8,591	2%	10,074	-13%
	Age 30 歲	12,800	11,736	9%	11,034	16%	13,117	-2%
	Age 40 歲	15,200	15,161	0%	13,366	14%	17,114	-11%
	Age 50 歲	22,880	21,754	5%	19,835	15%	27,066	-15%
	Age 60 歲	37,920	37,667	1%	32,943	15%	45,624	-17%
	Age 70 歲	75,680	62,197	22%	66,821	13%	82,511	-8%
	Age 80 歲	114,240	97,745	17%	100,558	14%	129,242	-12%
Worldwide 全球	Age 0 歲	17,120	13,259	29%	14,158	21%	16,985	1%
	Age 10 歲	15,520	13,259	17%	12,126	28%	16,985	-9%
	Age 20 歲	17,120	15,131	13%	15,222	12%	17,402	-2%
	Age 30 歲	25,600	19,703	30%	19,862	29%	22,903	12%
	Age 40 歲	31,040	24,828	25%	23,829	30%	30,069	3%
	Age 50 歲	42,560	35,438	20%	35,537	20%	47,989	-11%
	Age 60 歲	65,920	62,266	6%	59,374	11%	81,380	-19%
	Age 70 歲	138,880	103,770	34%	120,281	15%	147,787	-6%
	Age 80 歲	205,920	162,573	27%	172,987	19%	231,894	-11%

1 以上保費是根據受保人現年年齡計算的首年保費，不能視為日後實際繳付的保費。Premiums stated above are based on the first year premium of the cover according to insured person current attained age, but cannot be regarded as the actual premiums payable in the future.

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障保費 (50,000 自付費) Premium on Core Plan (50,000 deductible)

	Company 公司	AIA 友邦	MANX 宏記		AXX 盛記		PRX 保記	
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃	Difference 差額 (AIA/MANX)-1	Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準	Difference 差額 (AIA/AXX)-1	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	Difference 差額 (AIA/PRX)-1
	Deductible 自付費	*50,000*			*40,000*		*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	6,400	MANX does not offer a comparable deductible option 宏記沒有提供相近的自付費選項		7,867	-19%	5,862	9%
	Age 10 歲	5,840			6,737	-13%	5,862	0%
	Age 20 歲	6,128			8,591	-29%	5,995	2%
	Age 30 歲	8,928			11,034	-19%	7,825	14%
	Age 40 歲	10,592			13,366	-21%	10,063	5%
	Age 50 歲	15,952			19,835	-20%	15,723	1%
	Age 60 歲	26,544			32,943	-19%	26,227	1%
	Age 70 歲	52,992			66,821	-21%	47,738	11%
	Age 80 歲	79,952			100,558	-20%	73,530	9%
Worldwide 全球	Age 0 歲	11,968			14,158	-15%	8,973	33%
	Age 10 歲	10,832			12,126	-11%	8,973	21%
	Age 20 歲	11,968			15,222	-21%	9,194	30%
	Age 30 歲	17,888			19,862	-10%	12,141	47%
	Age 40 歲	21,728			23,829	-9%	15,805	37%
	Age 50 歲	29,840			35,537	-16%	24,962	20%
	Age 60 歲	46,224			59,374	-22%	42,010	10%
	Age 70 歲	97,152			120,281	-19%	76,986	26%
	Age 80 歲	144,064			172,987	-17%	118,904	21%

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障 + 門診保障保費 (0 自付費) Premium on Core Plan + Outpatient Benefits (0 deductible)

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	50,240	46,843	7%
	Age 10 歲	48,480	38,742	25%
	Age 20 歲	51,040	37,955	34%
	Age 30 歲	63,680	50,406	26%
	Age 40 歲	78,400	68,766	14%
	Age 50 歲	119,520	107,708	11%
	Age 60 歲	203,680	182,877	11%
	Age 70 歲	429,440	326,800	31%
	Age 80 歲	567,840	498,966	14%
Worldwide 全球	Age 0 歲	74,720	72,821	3%
	Age 10 歲	73,440	60,117	22%
	Age 20 歲	77,600	58,930	32%
	Age 30 歲	107,840	78,426	38%
	Age 40 歲	126,720	107,144	18%
	Age 50 歲	187,200	168,091	11%
	Age 60 歲	330,400	285,798	16%
	Age 70 歲	595,360	511,187	16%
	Age 80 歲	777,120	780,769	0%

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障 + 門診保障保費 (16,000 自付費) Premium on Core Plan + Outpatient Benefits (16,000 deductible)

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	24,640	36,742	-33%
	Age 10 歲	22,560	28,642	-21%
	Age 20 歲	25,920	27,608	-6%
	Age 30 歲	34,080	36,623	-7%
	Age 40 歲	41,920	50,483	-17%
	Age 50 歲	65,760	78,931	-17%
	Age 60 歲	113,760	132,390	-14%
	Age 70 歲	239,680	234,748	2%
	Age 80 歲	317,120	354,084	-10%
Worldwide 全球	Age 0 歲	42,240	59,110	-29%
	Age 10 歲	37,440	46,406	-19%
	Age 20 歲	41,120	44,852	-8%
	Age 30 歲	59,520	59,712	0%
	Age 40 歲	70,720	82,324	-14%
	Age 50 歲	106,720	129,178	-17%
	Age 60 歲	191,200	217,230	-12%
	Age 70 歲	340,480	386,168	-12%
	Age 80 歲	446,080	583,958	-24%

1 以上保費是根據受保人現年年齡計算的首年保費，不能視為日後實際繳付的保費。Premiums stated above are based on the first year premium of the cover according to insured person current attained age, but cannot be regarded as the actual premiums payable in the future.

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障 + 門診保障保費 (25,000 自付費) Premium on Core Plan + Outpatient Benefits (25,000 deductible)

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	22,720	36,742	-38%
	Age 10 歲	19,840	28,642	-31%
	Age 20 歲	23,360	27,608	-15%
	Age 30 歲	31,040	36,623	-15%
	Age 40 歲	37,760	50,483	-25%
	Age 50 歲	59,200	78,931	-25%
	Age 60 歲	102,560	132,390	-23%
	Age 70 歲	215,840	234,748	-8%
	Age 80 歲	285,920	354,084	-19%
Worldwide 全球	Age 0 歲	37,760	59,110	-36%
	Age 10 歲	33,920	46,406	-27%
	Age 20 歲	36,640	44,852	-18%
	Age 30 歲	53,280	59,712	-11%
	Age 40 歲	64,160	82,324	-22%
	Age 50 歲	96,160	129,178	-26%
	Age 60 歲	172,160	217,230	-21%
	Age 70 歲	306,880	386,168	-21%
	Age 80 歲	402,080	583,958	-31%

1 以上保費是根據受保人現年年齡計算的首年保費，不能視為日後實際繳付的保費。Premiums stated above are based on the first year premium of the cover according to insured person current attained age, but cannot be regarded as the actual premiums payable in the future.

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3 我們的自付費選項與上述競爭對手不同，有關自付費選項我們將以最接近的自付費選項來與競爭對手進行比較。Our deductible choices are different from the above-mentioned competitors. We compare with their closest deductible choices.

Premium in HKD
港幣保費

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

「至尊醫療 5」系列 CEO Medical 5 Series

基本住院保障 + 門診保障保費 (50,000 自付費) Premium on Core Plan + Outpatient Benefits (50,000 deductible)

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*50,000*	*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	15,824	32,760	-52%
	Age 10 歲	13,968	24,659	-43%
	Age 20 歲	16,368	23,529	-30%
	Age 30 歲	21,584	31,331	-31%
	Age 40 歲	26,400	43,432	-39%
	Age 50 歲	41,408	67,588	-39%
	Age 60 歲	71,792	112,994	-36%
	Age 70 歲	151,152	199,975	-24%
	Age 80 歲	200,064	298,372	-33%
Worldwide 全球	Age 0 歲	26,496	51,098	-48%
	Age 10 歲	23,792	38,394	-38%
	Age 20 歲	25,632	36,643	-30%
	Age 30 歲	37,280	48,950	-24%
	Age 40 歲	44,976	68,060	-34%
	Age 50 歲	67,392	106,152	-37%
	Age 60 歲	120,640	177,861	-32%
	Age 70 歲	214,720	315,367	-32%
	Age 80 歲	281,264	470,967	-40%

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2 上述保費不包括保險業監管局徵收的徵費。Premium stated above do not include levy which is collected by the Insurance Authority.

3 我們的自付費選項與上述競爭對手不同，有關自付費選項我們將以最接近的自付費選項來與競爭對手進行比較。Our deductible choices are different from the above-mentioned competitors. We compare with their closest deductible choices

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6. 保費比較 – 大眾醫療 (AVF, SGH2, AVS)
Premium Comparison – Mass-market Medical (AVF, SGH2, AVS)

AIA 自願醫保靈活計劃標準保費表 (普通房) Standard Premium Schedule for AIA Voluntary Health Insurance Flexi Scheme (Ward)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記		PRX 保記	
Product 產品	AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃		Manxlife Fixst VHIS Flexi Plan 宏 X 全護 X 自願醫保 靈活計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRXHexlth FlxxiChoixe Medical Plan 保 X 靈 X 自主醫保計劃		PRXHexlth VHIS EaxyChoixe Plan 保 X 自願醫保 摯稱 X 計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	5,524	5,402	4,908 (13%)	4,908 (10%)	4,149 (33%)	4,049 (33%)	6,140 (-10%)	5,117 (6%)	5,066 (9%)	5,066 (7%)
Age 5 歲	3,278	2,973	3,575 (-8%)	3,575 (-17%)	2,850 (15%)	2,750 (8%)	4,287 (-24%)	3,572 (-17%)	3,458 (-5%)	3,458 (-14%)
Age 10 歲	3,107	2,818	2,695 (15%)	2,695 (5%)	2,797 (11%)	2,697 (4%)	3,391 (-8%)	2,826 (0%)	2,530 (23%)	2,530 (11%)
Age 20 歲	3,721	3,206	3,338 (11%)	3,338 (-4%)	2,944 (26%)	2,844 (13%)	3,773 (-1%)	3,144 (2%)	2,843 (31%)	2,843 (13%)
Age 30 歲	4,494	3,779	4,336 (4%)	4,336 (-13%)	3,673 (22%)	3,573 (6%)	4,484 (0%)	3,736 (1%)	3,545 (27%)	3,545 (7%)
Age 40 歲	6,032	5,069	5,702 (6%)	5,702 (-11%)	4,813 (25%)	4,713 (8%)	6,230 (-3%)	5,192 (-2%)	4,753 (27%)	4,753 (7%)
Age 50 歲	9,723	8,543	8,751 (11%)	8,751 (-2%)	7,213 (35%)	7,113 (20%)	10,182 (-5%)	8,485 (1%)	7,433 (31%)	7,433 (15%)
Age 60 歲	16,098	14,703	14,149 (14%)	14,149 (4%)	11,663 (38%)	11,563 (27%)	16,417 (-2%)	13,680 (7%)	11,984 (34%)	11,984 (23%)
Age 70 歲	28,386	26,044	23,957 (18%)	23,957 (9%)	19,464 (46%)	19,364 (34%)	28,736 (-1%)	23,946 (9%)	21,744 (31%)	21,744 (20%)
Age 80 歲	47,971	42,636	35,543 (35%)	35,543 (20%)	23,443 (105%)	23,343 (83%)	42,780 (12%)	35,650 (20%)	33,030 (45%)	33,030 (29%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	4,276	4,127	4,500 (-5%)	4,500 (-8%)	3,630 (18%)	3,530 (17%)	5,406 (-21%)	4,505 (-8%)	3,923 (9%)	3,923 (5%)
Age 5 歲	3,266	2,678	3,363 (-3%)	3,363 (-20%)	3,037 (8%)	2,937 (-9%)	3,799 (-14%)	3,166 (-15%)	2,757 (18%)	2,757 (-3%)
Age 10 歲	3,124	2,562	2,511 (24%)	2,511 (2%)	2,801 (12%)	2,701 (-5%)	2,832 (10%)	2,360 (9%)	2,068 (51%)	2,068 (24%)
Age 20 歲	3,814	3,238	3,304 (15%)	3,304 (-2%)	3,153 (21%)	3,053 (6%)	3,458 (10%)	2,881 (12%)	2,616 (46%)	2,616 (24%)
Age 30 歲	5,575	4,730	4,793 (16%)	4,793 (-1%)	4,472 (25%)	4,372 (8%)	5,964 (-7%)	4,970 (-5%)	4,354 (28%)	4,354 (9%)
Age 40 歲	8,406	7,018	7,113 (18%)	7,113 (-1%)	6,114 (37%)	6,014 (17%)	8,383 (0%)	6,986 (0%)	6,394 (31%)	6,394 (10%)
Age 50 歲	11,639	10,036	9,643 (21%)	9,643 (4%)	8,197 (42%)	8,097 (24%)	11,601 (0%)	9,667 (4%)	8,741 (33%)	8,741 (15%)
Age 60 歲	14,791	12,594	12,174 (21%)	12,174 (3%)	12,135 (22%)	12,035 (5%)	15,584 (-5%)	12,987 (-3%)	10,544 (40%)	10,544 (19%)
Age 70 歲	25,974	21,827	19,998 (30%)	19,998 (9%)	20,053 (30%)	19,953 (9%)	26,000 (0%)	21,667 (1%)	18,980 (37%)	18,980 (15%)
Age 80 歲	43,243	37,897	30,979 (40%)	30,979 (22%)	25,259 (71%)	25,159 (51%)	38,224 (13%)	31,853 (19%)	28,740 (50%)	28,740 (32%)

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此產品不設附加契約版本，因此其基本計劃保費被用作與友邦的附加契約版本保費比較。This product does not offer rider version, its basic plan premium is used to compare with AIA's rider version premium.

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保靈活計劃標準保費表 (半私家房)

Standard Premium Schedule for AIA Voluntary Health Insurance Flexi Scheme (Semi-Private)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記		PRX 保記	
Product 產品	AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃		Manxlife Fixst VHIS Flexi Plan 宏 X 全護 X 自願醫保 靈活計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		PRXHexlth FlxxiChoixe Medical Plan 保 X 靈 X 自主醫保計劃		PRXHexlth VHIS EaxyChoixe Plan 保 X 自願醫保摯稱 X 計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	10,332	9,106	8,237 (25%)	8,237 (11%)	8,760 (18%)	8,660 (5%)	10,202 (1%)	8,502 (7%)	9,111 (13%)	9,111 (0%)
Age 5 歲	5,936	5,011	6,001 (-1%)	6,001 (-16%)	5,409 (10%)	5,309 (-6%)	7,396 (-20%)	6,163 (-19%)	6,536 (-9%)	6,536 (-23%)
Age 10 歲	5,626	4,750	4,523 (24%)	4,523 (5%)	5,481 (3%)	5,381 (-12%)	6,340 (-11%)	5,283 (-10%)	4,954 (14%)	4,954 (-4%)
Age 20 歲	6,768	5,694	5,603 (21%)	5,603 (2%)	6,225 (9%)	6,125 (-7%)	6,973 (-3%)	5,811 (-2%)	5,275 (28%)	5,275 (8%)
Age 30 歲	8,372	7,089	7,279 (15%)	7,279 (-3%)	7,722 (8%)	7,622 (-7%)	8,101 (3%)	6,751 (5%)	6,653 (26%)	6,653 (7%)
Age 40 歲	11,286	9,405	9,571 (18%)	9,571 (-2%)	10,197 (11%)	10,097 (-7%)	11,160 (1%)	9,300 (1%)	9,032 (25%)	9,032 (4%)
Age 50 歲	18,268	15,412	14,688 (24%)	14,688 (5%)	14,811 (23%)	14,711 (5%)	18,674 (-2%)	15,562 (-1%)	14,592 (25%)	14,592 (6%)
Age 60 歲	30,075	24,957	23,748 (27%)	23,748 (5%)	23,772 (27%)	23,672 (5%)	30,749 (-2%)	25,624 (-3%)	24,313 (24%)	24,313 (3%)
Age 70 歲	52,984	43,707	40,211 (32%)	40,211 (9%)	36,367 (46%)	36,267 (21%)	54,929 (-4%)	45,774 (-5%)	43,943 (21%)	43,943 (-1%)
Age 80 歲	89,718	80,606	59,658 (50%)	59,658 (35%)	43,224 (108%)	43,124 (87%)	79,975 (12%)	66,646 (21%)	64,724 (39%)	64,724 (25%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	6,946	6,726	7,553 (6%)	7,553 (2%)	7,669 (4%)	7,569 (2%)	8,795 (-9%)	7,329 (6%)	6,954 (15%)	6,954 (11%)
Age 5 歲	4,755	4,066	5,645 (-3%)	5,645 (-17%)	6,258 (-13%)	6,158 (-24%)	6,062 (-10%)	5,052 (-7%)	4,793 (14%)	4,793 (-2%)
Age 10 歲	4,755	4,066	4,215 (24%)	4,215 (6%)	5,669 (-8%)	5,569 (-20%)	4,876 (7%)	4,063 (10%)	3,855 (36%)	3,855 (16%)
Age 20 歲	5,984	5,338	5,545 (14%)	5,545 (2%)	6,668 (-5%)	6,568 (-14%)	6,279 (1%)	5,232 (8%)	5,198 (22%)	5,198 (9%)
Age 30 歲	8,742	7,670	8,044 (15%)	8,044 (1%)	9,430 (-2%)	9,330 (-13%)	10,818 (-14%)	9,015 (-10%)	8,252 (12%)	8,252 (-1%)
Age 40 歲	12,832	11,074	11,938 (14%)	11,938 (-2%)	12,870 (6%)	12,770 (-8%)	13,843 (-2%)	11,536 (2%)	12,225 (11%)	12,225 (-4%)
Age 50 歲	17,402	15,503	16,184 (18%)	16,184 (5%)	17,227 (11%)	17,127 (0%)	21,423 (-11%)	17,853 (-4%)	16,740 (14%)	16,740 (2%)
Age 60 歲	23,446	19,636	20,433 (26%)	20,433 (6%)	24,869 (4%)	24,769 (-13%)	28,621 (-10%)	23,851 (-9%)	21,832 (18%)	21,832 (-1%)
Age 70 歲	40,973	36,375	33,564 (38%)	33,564 (23%)	39,140 (18%)	39,040 (5%)	49,248 (-6%)	41,040 (0%)	39,399 (18%)	39,399 (4%)
Age 80 歲	67,129	62,236	51,993 (49%)	51,993 (38%)	48,995 (58%)	48,895 (47%)	70,714 (9%)	58,929 (22%)	57,887 (33%)	57,887 (24%)

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Premium in HKD
港幣保費

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AIA 自願醫保靈活計劃標準保費表 (標準私家房)

Standard Premium Schedule for AIA Voluntary Health Insurance Flexi Scheme (Standard Private)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記		PRX 保記	
Product 產品	AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃		Manxlife Fixst VHIS Flexi Plan 宏 X 全護 X 自願醫保 靈活計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		PRXHexlth FlxxiChoixe Medical Plan 保 X 靈 X 自主醫保計劃		PRXHexlth VHIS EaxyChoixe Plan 保 X 自願醫保摯稱 X 計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	16,746	16,492	15,447 (8%)	15,447 (7%)	17,216 (-3%)	17,116 (-4%)	20,734 (-19%)	18,030 (-9%)	17,937 (-7%)	17,937 (-8%)
Age 5 歲	9,813	8,988	11,254 (-13%)	11,254 (-20%)	10,217 (-4%)	10,117 (-11%)	13,417 (-27%)	11,667 (-23%)	11,233 (-13%)	11,233 (-20%)
Age 10 歲	9,302	8,519	8,481 (10%)	8,481 (0%)	10,677 (-13%)	10,577 (-19%)	10,842 (-14%)	9,428 (-10%)	8,875 (5%)	8,875 (-4%)
Age 20 歲	11,776	10,230	10,506 (12%)	10,506 (-3%)	12,159 (-3%)	12,059 (-15%)	11,692 (1%)	10,167 (1%)	8,982 (31%)	8,982 (14%)
Age 30 歲	14,111	12,153	13,649 (3%)	13,649 (-11%)	15,180 (-7%)	15,080 (-19%)	15,812 (-11%)	13,750 (-12%)	13,091 (8%)	13,091 (-7%)
Age 40 歲	19,417	16,341	17,946 (8%)	17,946 (-9%)	20,033 (-3%)	19,933 (-18%)	22,091 (-12%)	19,210 (-15%)	18,084 (7%)	18,084 (-10%)
Age 50 歲	32,000	27,737	27,545 (16%)	27,545 (1%)	29,039 (10%)	28,939 (-4%)	33,805 (-5%)	29,396 (-6%)	26,730 (20%)	26,730 (4%)
Age 60 歲	51,815	46,334	44,534 (16%)	44,534 (4%)	46,010 (13%)	45,910 (1%)	56,083 (-8%)	48,768 (-5%)	44,866 (15%)	44,866 (3%)
Age 70 歲	99,809	92,969	75,405 (32%)	75,405 (23%)	71,381 (40%)	71,281 (30%)	104,731 (-5%)	91,071 (2%)	86,708 (15%)	86,708 (7%)
Age 80 歲	169,310	152,535	111,871 (51%)	111,871 (36%)	84,371 (101%)	84,271 (81%)	147,647 (15%)	128,388 (19%)	124,985 (35%)	124,985 (22%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	11,696	11,337	14,163 (-17%)	14,163 (-20%)	15,075 (-22%)	14,975 (-24%)	17,885 (-35%)	15,552 (-27%)	13,976 (-16%)	13,976 (-19%)
Age 5 歲	9,055	7,802	10,586 (-14%)	10,586 (-26%)	12,637 (-28%)	12,537 (-38%)	11,349 (-20%)	9,869 (-21%)	8,657 (5%)	8,657 (-10%)
Age 10 歲	8,662	7,462	7,903 (10%)	7,903 (-6%)	11,667 (-26%)	11,567 (-35%)	9,217 (-6%)	8,014 (-7%)	7,202 (20%)	7,202 (4%)
Age 20 歲	11,401	10,021	10,400 (10%)	10,400 (-4%)	13,111 (-13%)	13,011 (-23%)	10,881 (5%)	9,462 (6%)	8,604 (33%)	8,604 (16%)
Age 30 歲	15,624	13,626	15,087 (4%)	15,087 (-10%)	18,523 (-16%)	18,423 (-26%)	18,495 (-16%)	16,082 (-15%)	14,796 (6%)	14,796 (-8%)
Age 40 歲	22,952	19,528	22,387 (3%)	22,387 (-13%)	25,261 (-9%)	25,161 (-22%)	26,344 (-13%)	22,908 (-15%)	21,565 (6%)	21,565 (-9%)
Age 50 歲	34,467	30,042	30,351 (14%)	30,351 (-1%)	33,789 (2%)	33,689 (-11%)	37,457 (-8%)	32,572 (-8%)	31,011 (11%)	31,011 (-3%)
Age 60 歲	46,974	40,464	38,318 (23%)	38,318 (6%)	49,340 (-5%)	49,240 (-18%)	50,819 (-8%)	44,190 (-8%)	39,237 (20%)	39,237 (3%)
Age 70 歲	91,090	79,022	62,944 (45%)	62,944 (26%)	78,995 (15%)	78,895 (0%)	89,213 (2%)	77,577 (2%)	72,200 (26%)	72,200 (9%)
Age 80 歲	152,066	137,682	97,505 (56%)	97,505 (41%)	98,484 (54%)	98,384 (40%)	130,893 (16%)	113,820 (21%)	107,149 (42%)	107,149 (28%)

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Premium in HKD
港幣保費

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

特級「健康之寶」2 系列 Super Good Health 2 Series

Ward – without SMM (普通房 – 不連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	3,264	2,682	3,383 (-4%)	2,603 (3%)	3,181 (3%)	3,081 (-13%)	2,713 (20%)	2,713 (-1%)
Age 5 歲	1,856	1,357	2,469 (-25%)	1,897 (-28%)	1,941 (-4%)	1,841 (-26%)	1,861 (0%)	1,861 (-27%)
Age 10 歲	1,824	1,338	1,859 (-2%)	1,430 (-6%)	1,885 (-3%)	1,785 (-25%)	1,433 (27%)	1,433 (-7%)
Age 20 歲	1,990	1,478	2,183 (-9%)	1,681 (-12%)	1,925 (3%)	1,825 (-19%)	1,518 (31%)	1,518 (-3%)
Age 30 歲	2,246	1,664	2,746 (-18%)	2,112 (-21%)	2,366 (-5%)	2,266 (-27%)	1,746 (29%)	1,746 (-5%)
Age 40 歲	2,893	2,253	3,609 (-20%)	2,777 (-19%)	3,147 (-8%)	3,047 (-26%)	2,403 (20%)	2,403 (-6%)
Age 50 歲	4,326	3,539	5,540 (-22%)	4,262 (-17%)	4,761 (-9%)	4,661 (-24%)	3,950 (10%)	3,950 (-10%)
Age 60 歲	7,366	6,483	8,960 (-18%)	6,891 (-6%)	7,899 (-7%)	7,799 (-17%)	6,439 (14%)	6,439 (1%)
Age 70 歲	12,051	10,477	15,166 (-21%)	11,667 (-10%)	13,169 (-8%)	13,069 (-20%)	11,644 (3%)	11,644 (-10%)
Age 80 歲	17,562	15,322	21,032 (-17%)	16,177 (-5%)	15,859 (11%)	15,759 (-3%)	16,741 (5%)	16,741 (-8%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	2,707	2,157	3,512 (-23%)	2,703 (-20%)	2,767 (-2%)	2,667 (-19%)	2,518 (8%)	2,518 (-14%)
Age 5 歲	1,965	1,478	2,629 (-25%)	2,020 (-27%)	2,105 (-7%)	2,005 (-26%)	1,727 (14%)	1,727 (-14%)
Age 10 歲	1,952	1,472	1,963 (-1%)	1,508 (-2%)	2,010 (-3%)	1,910 (-23%)	1,271 (54%)	1,271 (16%)
Age 20 歲	2,227	1,728	2,449 (-9%)	1,884 (-8%)	2,242 (-1%)	2,142 (-19%)	1,627 (37%)	1,627 (6%)
Age 30 歲	3,315	2,752	3,438 (-4%)	2,643 (4%)	3,051 (9%)	2,951 (-7%)	2,358 (41%)	2,358 (17%)
Age 40 歲	4,397	3,802	5,104 (-14%)	3,921 (-3%)	4,377 (0%)	4,277 (-11%)	3,348 (31%)	3,348 (14%)
Age 50 歲	5,907	5,184	6,917 (-15%)	5,317 (-3%)	5,779 (2%)	5,679 (-9%)	4,657 (27%)	4,657 (11%)
Age 60 歲	7,456	6,579	8,734 (-15%)	6,713 (-2%)	8,026 (-7%)	7,926 (-17%)	6,253 (19%)	6,253 (5%)
Age 70 歲	12,096	10,586	14,340 (-16%)	11,026 (-4%)	13,409 (-10%)	13,309 (-20%)	10,684 (13%)	10,684 (-1%)
Age 80 歲	17,395	15,181	20,751 (-16%)	15,963 (-5%)	16,898 (3%)	16,798 (-10%)	15,231 (14%)	15,231 (0%)

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Premium in HKD
港幣保費

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特級「健康之寶」2 系列 Super Good Health 2 Series

Ward – with SMM (普通房 – 連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	5,664	4,704	5,356 (6%)	4,120 (14%)	4,149 (37%)	4,049 (16%)	4,540 (25%)	4,540 (4%)
Age 5 歲	3,526	2,720	3,901 (-10%)	3,002 (-9%)	2,850 (24%)	2,750 (-1%)	3,114 (13%)	3,114 (-13%)
Age 10 歲	3,469	2,675	2,952 (18%)	2,270 (18%)	2,797 (24%)	2,697 (-1%)	2,612 (33%)	2,612 (2%)
Age 20 歲	3,725	2,963	3,461 (8%)	2,662 (11%)	2,944 (27%)	2,844 (4%)	2,893 (29%)	2,893 (2%)
Age 30 歲	4,211	3,411	4,356 (-3%)	3,350 (2%)	3,673 (15%)	3,573 (-5%)	3,300 (28%)	3,300 (3%)
Age 40 歲	5,472	4,627	5,726 (-4%)	4,405 (5%)	4,813 (14%)	4,713 (-2%)	4,541 (21%)	4,541 (2%)
Age 50 歲	8,378	7,360	8,785 (-5%)	6,757 (9%)	7,213 (16%)	7,113 (3%)	7,352 (14%)	7,352 (0%)
Age 60 歲	14,214	12,243	14,192 (0%)	10,919 (12%)	11,663 (22%)	11,563 (6%)	11,914 (19%)	11,914 (3%)
Age 70 歲	24,269	20,634	24,057 (1%)	18,504 (12%)	19,464 (25%)	19,364 (7%)	20,461 (19%)	20,461 (1%)
Age 80 歲	35,866	30,509	33,455 (7%)	25,735 (19%)	23,443 (53%)	23,343 (31%)	29,858 (20%)	29,858 (2%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	4,538	3,712	4,926 (-8%)	3,789 (-2%)	3,630 (25%)	3,530 (5%)	3,978 (14%)	3,978 (-7%)
Age 5 歲	3,437	2,784	3,672 (-6%)	2,825 (-1%)	3,037 (13%)	2,937 (-5%)	2,730 (26%)	2,730 (2%)
Age 10 歲	3,424	2,778	2,756 (24%)	2,120 (31%)	2,801 (22%)	2,701 (3%)	2,171 (58%)	2,171 (28%)
Age 20 歲	3,853	3,245	3,432 (12%)	2,642 (23%)	3,153 (22%)	3,053 (6%)	2,678 (44%)	2,678 (21%)
Age 30 歲	5,933	5,043	4,817 (23%)	3,704 (36%)	4,472 (33%)	4,372 (15%)	4,330 (37%)	4,330 (16%)
Age 40 歲	8,026	6,938	7,136 (12%)	5,490 (26%)	6,114 (31%)	6,014 (15%)	5,966 (35%)	5,966 (16%)
Age 50 歲	10,688	9,306	9,675 (10%)	7,443 (25%)	8,197 (30%)	8,097 (15%)	8,336 (28%)	8,336 (12%)
Age 60 歲	13,613	11,782	12,235 (11%)	9,412 (25%)	12,135 (12%)	12,035 (-2%)	11,307 (20%)	11,307 (4%)
Age 70 歲	22,566	19,571	20,160 (12%)	15,506 (26%)	20,053 (13%)	19,953 (-2%)	18,535 (22%)	18,535 (6%)
Age 80 歲	32,858	28,480	29,233 (12%)	22,487 (27%)	25,259 (30%)	25,159 (13%)	26,813 (23%)	26,813 (6%)

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Premium in HKD
港幣保費

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特級「健康之寶」2 系列 Super Good Health 2 Series

Semi-Private – without SMM (半私家房 – 不連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	6,221	5,350	6,786 (-8%)	5,220 (2%)	6,726 (-8%)	6,626 (-19%)	5,249 (19%)	5,249 (2%)
Age 5 歲	3,418	2,714	4,933 (-31%)	3,794 (-28%)	3,703 (-8%)	3,603 (-25%)	3,578 (-4%)	3,578 (-24%)
Age 10 歲	3,354	2,675	3,750 (-11%)	2,885 (-7%)	3,598 (-7%)	3,498 (-24%)	2,778 (21%)	2,778 (-4%)
Age 20 歲	3,648	2,944	4,405 (-17%)	3,389 (-13%)	4,089 (-11%)	3,989 (-26%)	3,261 (12%)	3,261 (-10%)
Age 30 歲	4,186	3,302	5,549 (-25%)	4,268 (-23%)	5,017 (-17%)	4,917 (-33%)	3,679 (14%)	3,679 (-10%)
Age 40 歲	5,504	4,480	7,299 (-25%)	5,615 (-20%)	6,680 (-18%)	6,580 (-32%)	4,961 (11%)	4,961 (-10%)
Age 50 歲	8,282	6,912	11,204 (-26%)	8,619 (-20%)	9,969 (-17%)	9,869 (-30%)	8,091 (2%)	8,091 (-15%)
Age 60 歲	14,106	12,813	18,121 (-22%)	13,939 (-8%)	16,445 (-14%)	16,345 (-22%)	13,477 (5%)	13,477 (-5%)
Age 70 歲	23,040	20,877	30,646 (-25%)	23,573 (-11%)	25,184 (-9%)	25,084 (-17%)	25,052 (-8%)	25,052 (-17%)
Age 80 歲	33,664	30,464	42,370 (-21%)	32,592 (-7%)	29,933 (12%)	29,833 (2%)	35,805 (-6%)	35,805 (-15%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	5,133	4,301	6,290 (-18%)	4,840 (-11%)	5,855 (-12%)	5,755 (-25%)	4,984 (3%)	4,984 (-14%)
Age 5 歲	3,430	2,778	4,686 (-27%)	3,605 (-23%)	4,464 (-23%)	4,364 (-36%)	3,395 (1%)	3,395 (-18%)
Age 10 歲	3,418	2,765	3,533 (-3%)	2,717 (2%)	4,266 (-20%)	4,166 (-34%)	2,524 (35%)	2,524 (10%)
Age 20 歲	3,763	3,302	4,409 (-15%)	3,393 (-3%)	4,756 (-21%)	4,656 (-29%)	3,224 (17%)	3,224 (2%)
Age 30 歲	5,722	5,261	6,195 (-8%)	4,766 (10%)	6,446 (-11%)	6,346 (-17%)	4,716 (21%)	4,716 (12%)
Age 40 歲	7,462	7,002	9,193 (-19%)	7,072 (-1%)	9,267 (-19%)	9,167 (-24%)	6,737 (11%)	6,737 (4%)
Age 50 歲	10,227	9,664	12,470 (-18%)	9,591 (1%)	12,162 (-16%)	12,062 (-20%)	9,459 (8%)	9,459 (2%)
Age 60 歲	13,747	12,979	15,767 (-13%)	12,129 (7%)	16,792 (-18%)	16,692 (-22%)	12,899 (7%)	12,899 (1%)
Age 70 歲	22,336	21,043	25,893 (-14%)	19,917 (6%)	27,769 (-20%)	27,669 (-24%)	22,440 (0%)	22,440 (-6%)
Age 80 歲	32,038	30,285	37,317 (-14%)	28,706 (5%)	34,763 (-8%)	34,663 (-13%)	31,720 (1%)	31,720 (-5%)

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特級「健康之寶」2 系列 Super Good Health 2 Series

Semi-Private – with SMM (半私家房 – 連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	10,880	9,357	8,793 (24%)	6,764 (38%)	8,760 (24%)	8,660 (8%)	8,096 (34%)	8,096 (16%)
Age 5 歲	6,541	5,389	6,397 (2%)	4,921 (10%)	5,409 (21%)	5,309 (2%)	5,501 (19%)	5,501 (-2%)
Age 10 歲	6,426	5,299	4,847 (33%)	3,729 (42%)	5,481 (17%)	5,381 (-2%)	4,598 (40%)	4,598 (15%)
Age 20 歲	6,963	5,786	5,683 (23%)	4,372 (32%)	6,225 (12%)	6,125 (-6%)	5,066 (37%)	5,066 (14%)
Age 30 歲	8,038	6,810	7,157 (12%)	5,505 (24%)	7,722 (4%)	7,622 (-11%)	5,885 (37%)	5,885 (16%)
Age 40 歲	10,509	9,114	9,408 (12%)	7,236 (26%)	10,197 (3%)	10,097 (-10%)	8,053 (30%)	8,053 (13%)
Age 50 歲	16,102	14,310	14,432 (12%)	11,101 (29%)	14,811 (9%)	14,711 (-3%)	13,381 (20%)	13,381 (7%)
Age 60 歲	27,226	24,038	23,301 (17%)	17,924 (34%)	23,772 (15%)	23,672 (2%)	22,029 (24%)	22,029 (9%)
Age 70 歲	46,259	40,870	39,490 (17%)	30,375 (35%)	36,367 (27%)	36,267 (13%)	39,203 (18%)	39,203 (4%)
Age 80 歲	68,467	60,429	54,915 (25%)	42,242 (43%)	43,224 (58%)	43,124 (40%)	56,862 (20%)	56,862 (6%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	8,691	7,398	9,314 (-7%)	7,166 (3%)	7,669 (13%)	7,569 (-2%)	6,427 (35%)	6,427 (15%)
Age 5 歲	5,888	5,120	6,931 (-15%)	5,331 (-4%)	6,258 (-6%)	6,158 (-17%)	4,337 (36%)	4,337 (18%)
Age 10 歲	5,862	5,107	5,209 (13%)	4,007 (27%)	5,669 (3%)	5,569 (-8%)	3,521 (66%)	3,521 (45%)
Age 20 歲	6,566	6,042	6,488 (1%)	4,992 (21%)	6,668 (-2%)	6,568 (-8%)	4,627 (42%)	4,627 (31%)
Age 30 歲	10,150	9,190	9,104 (11%)	7,003 (31%)	9,430 (8%)	9,330 (-1%)	7,771 (31%)	7,771 (18%)
Age 40 歲	13,299	12,301	13,482 (-1%)	10,371 (19%)	12,870 (3%)	12,770 (-4%)	10,905 (22%)	10,905 (13%)
Age 50 歲	18,010	16,909	18,280 (-1%)	14,062 (20%)	17,227 (5%)	17,127 (-1%)	15,182 (19%)	15,182 (11%)
Age 60 歲	24,307	22,886	23,122 (5%)	17,787 (29%)	24,869 (-2%)	24,769 (-8%)	20,093 (21%)	20,093 (14%)
Age 70 歲	41,139	38,758	38,112 (8%)	29,316 (32%)	39,140 (5%)	39,040 (-1%)	34,368 (20%)	34,368 (13%)
Age 80 歲	59,891	56,371	55,262 (8%)	42,511 (33%)	48,995 (22%)	48,895 (15%)	49,165 (22%)	49,165 (15%)

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特級「健康之寶」2 系列 Super Good Health 2 Series

Standard Private – without SMM (標準私家房 – 不連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	9,590	8,352	12,118 (-21%)	9,321 (-10%)	13,206 (-27%)	13,106 (-36%)	11,071 (-13%)	11,071 (-25%)
Age 5 歲	5,184	4,320	8,793 (-41%)	6,764 (-36%)	7,289 (-29%)	7,189 (-40%)	7,045 (-26%)	7,045 (-39%)
Age 10 歲	5,098	4,234	6,708 (-24%)	5,161 (-18%)	7,089 (-28%)	6,989 (-39%)	5,197 (-2%)	5,197 (-19%)
Age 20 歲	5,933	5,040	7,888 (-25%)	6,069 (-17%)	8,029 (-26%)	7,929 (-36%)	6,048 (-2%)	6,048 (-17%)
Age 30 歲	6,883	5,731	9,944 (-31%)	7,650 (-25%)	9,620 (-28%)	9,520 (-40%)	6,805 (1%)	6,805 (-16%)
Age 40 歲	9,158	7,891	13,094 (-30%)	10,075 (-22%)	13,118 (-30%)	13,018 (-39%)	9,298 (-2%)	9,298 (-15%)
Age 50 歲	14,198	12,557	20,122 (-29%)	15,479 (-19%)	19,649 (-28%)	19,549 (-36%)	15,646 (-9%)	15,646 (-20%)
Age 60 歲	23,846	20,966	32,627 (-27%)	25,099 (-16%)	31,340 (-24%)	31,240 (-33%)	26,245 (-9%)	26,245 (-20%)
Age 70 歲	42,509	37,411	55,294 (-23%)	42,535 (-12%)	47,852 (-11%)	47,752 (-22%)	47,164 (-10%)	47,164 (-21%)
Age 80 歲	63,187	55,584	76,385 (-17%)	58,758 (-5%)	56,559 (12%)	56,459 (-2%)	69,244 (-9%)	69,244 (-20%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	7,114	5,904	14,518 (-51%)	11,170 (-47%)	11,498 (-38%)	11,398 (-48%)	10,130 (-30%)	10,130 (-42%)
Age 5 歲	5,443	4,752	10,772 (-49%)	8,285 (-43%)	8,773 (-38%)	8,673 (-45%)	6,446 (-16%)	6,446 (-26%)
Age 10 歲	5,414	4,723	8,152 (-34%)	6,270 (-25%)	8,386 (-35%)	8,286 (-43%)	4,813 (12%)	4,813 (-2%)
Age 20 歲	6,566	5,702	10,180 (-35%)	7,832 (-27%)	9,346 (-30%)	9,246 (-38%)	5,987 (10%)	5,987 (-5%)
Age 30 歲	9,389	8,582	14,317 (-34%)	11,014 (-22%)	12,653 (-26%)	12,553 (-32%)	8,734 (7%)	8,734 (-2%)
Age 40 歲	12,298	11,405	21,283 (-42%)	16,373 (-30%)	18,170 (-32%)	18,070 (-37%)	12,298 (0%)	12,298 (-7%)
Age 50 歲	17,798	16,560	28,877 (-38%)	22,212 (-25%)	23,824 (-25%)	23,724 (-30%)	17,749 (0%)	17,749 (-7%)
Age 60 歲	23,443	22,061	36,527 (-36%)	28,099 (-21%)	32,869 (-29%)	32,769 (-33%)	24,957 (-6%)	24,957 (-12%)
Age 70 歲	41,242	38,880	60,126 (-31%)	46,251 (-16%)	54,766 (-25%)	54,666 (-29%)	45,007 (-8%)	45,007 (-14%)
Age 80 歲	60,278	56,909	86,952 (-31%)	66,885 (-15%)	68,278 (-12%)	68,178 (-17%)	65,473 (-8%)	65,473 (-13%)

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3 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。Premiums stated above are before AIA Vitality 10% premium discount for the first year.

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Premium in HKD
港幣保費

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

特級「健康之寶」2 系列 Super Good Health 2 Series

Standard Private – with SMM (標準私家房 – 連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	16,589	14,400	16,498 (1%)	12,690 (13%)	17,216 (-4%)	17,116 (-16%)	15,923 (4%)	15,923 (-10%)
Age 5 歲	10,541	8,266	11,959 (-12%)	9,199 (-10%)	10,217 (3%)	10,117 (-18%)	10,332 (2%)	10,332 (-20%)
Age 10 歲	10,339	8,122	9,081 (14%)	6,984 (16%)	10,677 (-3%)	10,577 (-23%)	8,340 (24%)	8,340 (-3%)
Age 20 歲	11,722	9,389	10,651 (10%)	8,193 (15%)	12,159 (-4%)	12,059 (-22%)	8,997 (30%)	8,997 (4%)
Age 30 歲	13,277	11,002	13,418 (-1%)	10,322 (7%)	15,180 (-13%)	15,080 (-27%)	12,133 (9%)	12,133 (-9%)
Age 40 歲	17,568	14,947	17,647 (0%)	13,576 (10%)	20,033 (-12%)	19,933 (-25%)	16,816 (4%)	16,816 (-11%)
Age 50 歲	27,533	23,818	27,083 (2%)	20,832 (14%)	29,039 (-5%)	28,939 (-18%)	26,061 (6%)	26,061 (-9%)
Age 60 歲	45,821	39,715	43,778 (5%)	33,676 (18%)	46,010 (0%)	45,910 (-13%)	43,732 (5%)	43,732 (-9%)
Age 70 歲	85,363	73,670	74,249 (15%)	57,116 (29%)	71,381 (20%)	71,281 (3%)	80,808 (6%)	80,808 (-9%)
Age 80 歲	126,605	109,152	103,203 (23%)	79,386 (37%)	84,371 (50%)	84,271 (30%)	113,921 (11%)	113,921 (-4%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	12,413	10,195	16,778 (-26%)	12,905 (-21%)	15,075 (-18%)	14,975 (-32%)	13,353 (-7%)	13,353 (-24%)
Age 5 歲	9,533	8,122	12,439 (-23%)	9,568 (-15%)	12,637 (-25%)	12,537 (-35%)	8,495 (12%)	8,495 (-4%)
Age 10 歲	9,504	8,064	9,371 (1%)	7,208 (12%)	11,667 (-19%)	11,567 (-30%)	6,832 (39%)	6,832 (18%)
Age 20 歲	11,578	10,022	11,676 (-1%)	8,983 (12%)	13,111 (-12%)	13,011 (-23%)	8,310 (39%)	8,310 (21%)
Age 30 歲	16,618	14,630	16,404 (1%)	12,619 (16%)	18,523 (-10%)	18,423 (-21%)	14,064 (18%)	14,064 (4%)
Age 40 歲	21,888	19,296	24,342 (-10%)	18,725 (3%)	25,261 (-13%)	25,161 (-23%)	19,979 (10%)	19,979 (-3%)
Age 50 歲	31,622	27,821	33,013 (-4%)	25,395 (10%)	33,789 (-6%)	33,689 (-17%)	28,250 (12%)	28,250 (-2%)
Age 60 歲	43,258	38,678	41,762 (4%)	32,127 (20%)	49,340 (-12%)	49,240 (-21%)	39,273 (10%)	39,273 (-2%)
Age 70 歲	79,056	70,877	68,815 (15%)	52,934 (34%)	78,995 (0%)	78,895 (-10%)	68,670 (15%)	68,670 (3%)
Age 80 歲	115,517	103,392	99,697 (16%)	76,691 (35%)	98,484 (17%)	98,384 (5%)	99,710 (16%)	99,710 (4%)

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Premium in HKD
港幣保費

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保標準計劃 AIA Voluntary Health Insurance Standard Scheme

Ward – without SMM (普通房 – 不連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	AIA Voluntary Health Insurance Standard Scheme AIA 自願醫保標準計劃		Manxlife Shextxr VHIS Standard Plan 宏 X 愛 XX 自願醫保標準計劃		AXX WixeGxard Medical Insurance Plan AXX 安 X 守 X 醫療保障		PRXHealth CoxxChoice Medical Plan 保 X 自 X 醫保計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	2,841	2,683	2,073 (37%)	2,073 (29%)	2,832 (0%)	2,832 (-5%)	3,546 (-20%)	2,955 (-9%)
Age 5 歲	1,615	1,358	1,511 (7%)	1,511 (-10%)	1,591 (2%)	1,591 (-15%)	2,524 (-36%)	2,103 (-35%)
Age 10 歲	1,615	1,358	1,138 (42%)	1,138 (19%)	1,379 (17%)	1,379 (-2%)	1,797 (-10%)	1,498 (-9%)
Age 20 歲	1,786	1,530	1,410 (27%)	1,410 (8%)	1,585 (13%)	1,585 (-3%)	1,913 (-7%)	1,594 (-4%)
Age 30 歲	2,050	1,740	1,832 (12%)	1,832 (-5%)	1,996 (3%)	1,996 (-13%)	2,314 (-11%)	1,929 (-10%)
Age 40 歲	2,610	2,334	2,409 (8%)	2,409 (-3%)	2,852 (-8%)	2,852 (-18%)	3,254 (-20%)	2,712 (-14%)
Age 50 歲	4,238	3,790	3,698 (15%)	3,698 (2%)	4,279 (-1%)	4,279 (-11%)	5,021 (-16%)	4,184 (-9%)
Age 60 歲	7,469	6,822	5,978 (25%)	5,978 (14%)	7,511 (-1%)	7,511 (-9%)	8,481 (-12%)	7,067 (-3%)
Age 70 歲	12,551	10,916	10,122 (24%)	10,122 (8%)	11,874 (6%)	11,874 (-8%)	15,390 (-18%)	12,825 (-15%)
Age 80 歲	20,567	17,930	14,946 (38%)	14,946 (20%)	15,145 (36%)	15,145 (18%)	22,206 (-7%)	18,505 (-3%)
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**
Age 0 歲	2,274	2,090	2,152 (6%)	2,152 (-3%)	2,546 (-11%)	2,546 (-18%)	3,307 (-31%)	2,756 (-24%)
Age 5 歲	1,760	1,516	1,609 (9%)	1,609 (-6%)	1,640 (7%)	1,640 (-8%)	2,254 (-22%)	1,879 (-19%)
Age 10 歲	1,760	1,516	1,201 (47%)	1,201 (26%)	1,640 (7%)	1,640 (-8%)	1,602 (10%)	1,335 (14%)
Age 20 歲	2,024	1,800	1,581 (28%)	1,581 (14%)	1,815 (12%)	1,815 (-1%)	2,017 (0%)	1,681 (7%)
Age 30 歲	3,164	3,013	2,293 (38%)	2,293 (31%)	2,080 (52%)	2,080 (45%)	3,054 (4%)	2,545 (18%)
Age 40 歲	4,081	4,034	3,402 (20%)	3,402 (19%)	2,901 (41%)	2,901 (39%)	4,357 (-6%)	3,631 (11%)
Age 50 歲	5,590	5,373	4,613 (21%)	4,613 (16%)	4,741 (18%)	4,741 (13%)	6,213 (-10%)	5,177 (4%)
Age 60 歲	7,370	6,737	5,823 (27%)	5,823 (16%)	7,020 (5%)	7,020 (-4%)	8,491 (-13%)	7,076 (-5%)
Age 70 歲	12,393	10,844	9,566 (30%)	9,566 (13%)	11,349 (9%)	11,349 (-4%)	14,313 (-13%)	11,928 (-9%)
Age 80 歲	20,370	17,786	14,749 (38%)	14,749 (21%)	14,443 (41%)	14,443 (23%)	20,478 (-1%)	17,065 (4%)

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重要資訊 Important Information

- **除非另有註明，本市場產品比較中，所有金額為港元**

- **有關數據及資料搜集聲明:**

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聲明：由於以下分析及比較乃根據各公司於 2024 年 5 月之網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

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- **Unless otherwise stated, all amounts within this market product comparison are expressed in HKD**

- **Data and Information Collection Statement:**

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"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

「我們」、「AIA」、「友邦」、「本公司」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。

附件 Appendix

1. 保費表 – 至尊醫療系列 / 尊貴醫療系列 (CEO Series)
Premium Table – CEO Medical Series / Executive Health Series

至尊醫療計劃 / 附加契約 (環球) 及 至尊醫療計劃 / 附加契約 (環球) 2、3 及 5 **CEO / CEO2 / CEO3 / CEO5: WW**
CEO Medical Plan/Supplementary Contract (Worldwide) & CEO Medical Plan/Supplementary Contract (Worldwide) 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract					保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				
自付費 Deductible	0	*4,000@*	*16,000*	*25,000#*	*50,000##*	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	40,000	33,600	19,200	17,120	11,968						
5 - 18	39,360	30,080	17,120	15,520	10,832						
19	41,600	32,800	18,880	16,960	11,840						
20	43,040	34,080	19,200	17,120	11,968						
21	44,800	35,840	20,160	17,920	12,544	61	174,560	143,680	80,800	72,480	50,768
22	47,200	38,080	21,120	19,200	13,392	62	189,760	160,480	88,960	80,640	56,400
23	49,440	39,520	22,560	20,160	14,112	63	206,400	179,680	102,080	92,000	64,384
24	52,960	40,640	23,680	21,280	14,960	64	223,520	190,400	106,880	96,000	67,248
25	52,480	40,320	24,000	21,760	15,136	65	250,400	203,680	115,360	104,160	72,816
26	56,640	42,560	25,920	23,360	16,368	66^	272,000	219,040	127,360	114,720	80,208
27	59,040	45,920	27,040	24,320	17,056	67^	291,680	243,200	138,880	124,960	87,488
28	61,280	49,760	27,680	25,120	17,616	68^	303,040	264,640	147,840	133,120	93,184
29	62,880	51,680	28,000	25,280	17,728	69^	309,120	269,280	152,000	136,480	95,600
30	64,320	52,000	28,480	25,600	17,888	70^	313,920	272,480	154,240	138,880	97,152
31	65,920	53,440	29,280	26,400	18,432	71*^	326,880	284,000	159,520	143,360	100,320
32	66,080	53,600	29,600	26,880	18,864	72*^	339,360	293,760	165,120	148,640	104,032
33	66,880	54,240	29,760	27,040	18,976	73*^	352,480	307,200	169,760	152,960	106,992
34	68,160	55,040	31,040	27,680	19,392	74*^	368,960	320,000	176,640	158,720	111,152
35	68,480	56,640	31,520	28,480	19,952	75*^	377,440	328,160	183,840	165,920	116,128
36	68,640	57,600	31,680	28,800	20,224	76*^	394,400	342,080	190,400	171,200	119,824
37	69,280	58,400	32,480	29,120	20,352	77*^	413,440	358,400	198,880	178,880	125,248
38	70,240	59,040	33,120	29,600	20,768	78*^	435,680	378,560	214,880	193,760	135,648
39	71,040	60,000	33,440	30,400	21,312	79*^	449,440	392,800	217,920	196,480	137,488
40	73,280	61,280	34,080	31,040	21,728	80*^	462,080	402,400	228,640	205,920	144,064
41	75,040	63,040	35,040	31,520	22,000	81*^	479,840	418,720	236,320	212,640	148,896
42	77,120	65,120	36,320	32,960	23,120	82*^	495,200	430,880	239,520	215,360	150,736
43	79,360	66,880	37,440	33,440	23,520	83*^	502,240	436,480	243,200	218,560	153,024
44	81,920	69,760	39,040	35,520	24,752	84*^	508,640	442,080	245,600	220,800	154,592
45	84,640	71,680	40,160	36,160	25,312	85*^	515,680	447,520	249,120	224,480	157,152
46	87,040	74,720	41,600	37,120	25,984	86*^	520,000	451,840	251,040	226,240	158,304
47	89,600	76,640	42,400	38,400	26,832	87*^	524,640	455,520	253,440	228,160	159,728
48	92,480	79,360	44,640	40,160	28,080	88*^	528,320	459,520	255,360	230,080	161,008
49	96,000	81,920	45,600	41,120	28,752	89*^	533,120	462,720	257,600	231,680	162,288
50	100,160	85,920	47,520	42,560	29,840	90*^	537,440	467,200	259,840	233,920	163,728
51	104,640	89,760	49,920	45,120	31,488	91*^	541,760	470,880	261,760	235,360	164,848
52	108,160	93,440	52,000	47,040	33,008	92*^	546,560	474,880	264,480	238,080	166,560
53	113,120	97,440	54,720	49,440	34,512	93*^	550,720	478,400	265,920	239,680	167,696
54	117,920	101,760	56,640	51,200	35,760	94*^	555,360	482,720	268,320	241,440	169,136
55	123,040	106,560	59,200	53,600	37,552	95*^	560,000	485,920	270,560	243,680	170,544
56	127,680	111,040	61,280	55,680	38,928	96*^	563,520	489,920	272,320	245,440	171,840
57	133,280	116,000	64,800	58,720	40,976	97*^	568,000	494,240	274,720	247,840	173,392
58	139,520	119,360	67,680	60,960	42,640	98*^	572,320	497,760	276,800	248,960	174,256
59	148,800	124,960	70,240	63,520	44,432	99*^	577,120	501,920	278,880	250,880	175,680
60	160,480	130,080	73,280	65,920	46,224						

* 此為至尊醫療計劃 / 附加契約 (環球) 2,3 及 5 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract (Worldwide) 2,3 and 5

^ 此為至尊醫療計劃 / 附加契約 (環球) 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract (Worldwide) only

@只適用於至尊醫療計劃 / 附加契約 (環球) 及至尊醫療計劃 / 附加契約 (環球) 2
Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) & CEO Medical Plan / Supplementary Contract (Worldwide) 2

#只適用於至尊醫療計劃 / 附加契約 (環球) 3 及 5 Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) 3 and 5

##只適用於至尊醫療計劃 / 附加契約 (環球) 5 Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

至尊醫療計劃 / 附加契約 及 至尊醫療計劃 / 附加契約 2、3 及 5 **CEO / CEO2 / CEO3 / CEO5: Ex. US**

CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract					保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	21,280	15,680	9,920	9,280	6,400						
5 - 18	20,640	13,920	9,280	8,320	5,840						
19	21,120	14,720	9,440	8,800	6,128						
20	21,440	15,680	9,440	8,800	6,128						
21	21,920	15,840	9,440	8,800	6,128	61	97,280	76,640	45,440	40,800	28,608
22	22,720	16,960	10,080	9,280	6,400	62	105,760	83,200	49,760	44,800	31,216
23	23,680	17,920	10,720	9,440	6,560	63	116,640	92,320	54,880	49,600	34,672
24	24,160	19,040	11,200	10,080	7,120	64	130,720	103,200	60,960	54,880	38,368
25	25,120	18,880	11,040	10,400	7,296	65	149,120	117,920	68,800	62,400	43,744
26	26,400	20,000	12,000	10,720	7,552	66^	161,920	128,160	75,520	68,160	47,728
27	28,000	20,640	12,800	11,040	7,840	67^	164,320	129,920	76,640	68,640	48,160
28	29,280	22,560	13,120	12,000	8,256	68^	168,320	133,440	78,720	70,880	49,568
29	30,400	23,360	13,920	12,640	8,800	69^	173,600	137,760	81,440	73,120	51,168
30	31,040	23,360	14,080	12,800	8,928	70^	178,720	141,760	84,160	75,680	52,992
31	31,840	24,000	14,240	12,960	9,088	71*^	193,920	153,120	91,040	81,760	57,280
32	32,960	24,640	14,400	13,120	9,216	72*^	200,320	158,240	94,560	84,960	59,424
33	33,280	25,600	15,040	13,440	9,360	73*^	207,040	164,000	96,960	87,200	60,992
34	34,560	25,920	15,200	13,920	9,760	74*^	211,040	166,560	99,520	89,760	62,832
35	35,520	26,560	15,360	13,920	9,760	75*^	215,360	170,240	102,080	91,520	64,128
36	35,680	27,200	16,320	14,400	10,176	76*^	228,640	180,960	107,520	96,800	67,696
37	36,160	27,520	16,320	14,400	10,176	77*^	244,480	192,960	114,880	103,360	72,384
38	36,960	28,480	16,640	15,040	10,464	78*^	251,040	199,360	117,280	105,440	73,824
39	37,440	28,800	16,640	15,040	10,464	79*^	259,040	205,760	123,680	111,680	78,224
40	37,920	29,120	16,800	15,200	10,592	80*^	263,360	208,160	126,400	114,240	79,952
41	38,400	29,440	17,760	16,000	11,264	81*^	276,480	218,240	128,800	115,840	81,072
42	39,040	30,400	18,400	16,320	11,424	82*^	281,440	222,880	131,520	118,400	82,768
43	40,800	31,520	18,880	17,120	11,984	83*^	286,080	226,720	133,440	120,000	84,064
44	43,360	33,440	19,680	17,760	12,512	84*^	291,360	230,400	136,320	122,560	85,776
45	45,760	35,520	20,480	18,720	13,072	85*^	296,320	234,240	138,080	124,480	87,056
46	48,160	37,120	21,920	19,680	13,760	86*^	301,280	238,560	140,160	125,920	88,208
47	49,760	38,880	23,200	20,640	14,576	87*^	306,720	243,200	142,720	128,320	89,776
48	51,680	40,160	24,000	21,760	15,136	88*^	311,360	246,560	144,960	129,920	91,040
49	53,760	41,760	24,960	22,400	15,680	89*^	316,320	250,400	147,360	132,800	92,912
50	54,880	42,400	25,280	22,880	15,952	90*^	321,440	254,880	149,760	134,720	94,320
51	56,640	44,800	26,560	23,520	16,512	91*^	326,240	258,720	152,320	136,960	95,904
52	59,200	45,920	27,040	24,320	17,056	92*^	331,200	262,240	154,720	139,040	97,328
53	61,280	47,840	28,800	25,920	18,016	93*^	336,480	266,560	156,960	141,120	98,752
54	64,320	50,240	29,760	27,040	18,976	94*^	341,600	270,560	159,520	143,360	100,320
55	66,880	52,640	31,040	27,680	19,392	95*^	346,560	274,400	160,480	144,960	101,440
56	70,560	56,000	32,640	29,280	20,496	96*^	352,000	278,560	164,000	147,840	103,440
57	75,200	60,000	35,040	31,520	22,000	97*^	356,320	282,080	165,920	149,120	104,448
58	79,200	62,880	36,960	33,280	23,360	98*^	361,280	286,240	168,800	152,000	106,272
59	84,320	66,240	40,000	36,000	25,168	99*^	366,400	291,040	170,720	153,440	107,440
60	89,760	71,040	42,080	37,920	26,544						

* 此為至尊醫療計劃 / 附加契約 2,3 及 5 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract 2,3 and 5

^ 此為至尊醫療計劃 / 附加契約 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract only

@只適用於至尊醫療計劃 / 附加契約 及至尊醫療計劃 / 附加契約 2
Only Applicable to CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2

#只適用於至尊醫療計劃 / 附加契約 3 及 5 Only Applicable to CEO Medical Plan / Supplementary Contract 3 and 5

##只適用於至尊醫療計劃 / 附加契約 5 Only Applicable to CEO Medical Plan / Supplementary Contract 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

至尊醫療計劃 / 附加契約 (環球) 及 至尊醫療計劃 / 附加契約 (環球) 2、3 及 5 **CEO / CEO2 / CEO3 / CEO5: WW + OP**

CEO Medical Plan/Supplementary Contract (Worldwide) & CEO Medical Plan/Supplementary Contract (Worldwide) 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃/ 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient					保障 Benefit	基本計劃/ 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	74,720	59,040	42,240	37,760	26,496						
5 - 18	73,440	53,120	37,440	33,920	23,792						
19	76,000	56,800	40,000	36,160	25,232						
20	77,600	58,240	41,120	36,640	25,632						
21	79,520	60,160	42,720	38,080	26,656	61	352,480	288,960	205,280	184,160	129,040
22	83,040	64,160	44,800	40,480	28,352	62	375,360	307,840	216,640	195,840	137,008
23	86,240	66,080	46,720	42,080	29,488	63	398,880	327,200	231,200	208,000	145,664
24	90,240	69,120	49,760	44,800	31,344	64	422,400	347,040	244,800	220,480	154,320
25	90,560	71,200	50,400	45,280	31,648	65	463,040	379,680	268,320	242,080	169,264
26	95,360	75,040	52,800	47,360	33,296	66^	489,280	401,440	283,040	255,040	178,528
27	99,840	78,400	55,040	49,600	34,784	67^	516,800	427,040	296,960	267,520	187,232
28	103,520	82,400	57,120	51,680	36,192	68^	546,880	456,480	312,960	281,760	197,216
29	106,240	84,320	58,880	52,800	36,992	69^	574,080	472,320	328,640	295,200	206,752
30	107,840	84,640	59,520	53,280	37,280	70^	595,360	488,480	340,480	306,880	214,720
31	110,720	86,560	60,800	54,880	38,384	71*^	612,000	504,640	350,400	315,520	220,720
32	111,200	87,360	61,120	55,360	38,816	72*^	627,200	519,040	359,040	322,880	226,128
33	112,480	88,000	61,280	55,520	38,928	73*^	641,280	535,360	366,880	330,400	231,232
34	114,080	89,120	62,720	56,480	39,616	74*^	660,000	550,400	376,000	337,760	236,544
35	115,680	91,200	64,480	57,920	40,592	75*^	674,880	564,320	386,400	348,320	243,792
36	116,480	92,160	64,640	58,240	40,864	76*^	692,480	580,640	396,480	356,800	249,632
37	117,440	93,280	65,920	59,520	41,664	77*^	712,320	598,400	406,720	366,080	256,320
38	120,000	95,200	67,200	60,640	42,496	78*^	736,800	620,320	425,760	383,200	268,288
39	122,880	97,440	68,960	62,080	43,472	79*^	754,720	637,280	433,280	390,400	273,280
40	126,720	100,320	70,720	64,160	44,976	80*^	777,120	651,520	446,080	402,080	281,264
41	130,720	104,160	73,760	66,400	46,352	81*^	805,600	669,760	462,560	416,160	291,376
42	135,840	107,680	76,480	69,120	48,432	82*^	833,760	684,960	479,200	431,040	301,616
43	140,160	112,320	79,040	70,560	49,504	83*^	862,400	708,320	496,480	446,240	312,464
44	145,920	116,800	82,720	74,720	52,256	84*^	891,360	731,360	512,160	460,640	322,448
45	152,320	121,600	85,760	77,280	54,064	85*^	920,000	754,880	529,280	476,320	333,536
46	157,920	127,200	90,560	80,800	56,656	86*^	948,800	778,720	545,280	491,200	343,808
47	164,640	132,640	92,640	84,000	58,736	87*^	978,080	801,920	562,080	506,080	354,208
48	171,520	138,880	98,880	88,480	61,904	88*^	1,006,400	826,080	578,720	521,280	364,752
49	178,880	144,000	101,920	91,680	64,240	89*^	1,034,560	849,280	594,880	535,360	374,880
50	187,200	151,680	106,720	96,160	67,392	90*^	1,062,880	873,280	612,000	550,720	385,568
51	196,800	159,840	112,320	101,120	70,704	91*^	1,096,640	900,160	635,040	571,040	399,808
52	207,680	168,640	118,880	107,520	75,360	92*^	1,129,600	927,040	655,200	589,760	412,784
53	220,320	179,680	127,200	114,880	80,320	93*^	1,162,560	954,080	673,760	606,560	424,592
54	233,440	190,240	134,240	120,960	84,576	94*^	1,195,680	981,920	692,960	623,840	436,720
55	246,400	202,080	142,240	128,480	89,952	95*^	1,228,960	1,008,640	712,000	641,280	448,816
56	259,200	213,120	149,440	135,040	94,496	96*^	1,265,760	1,039,040	733,920	660,960	462,656
57	272,800	224,160	158,400	142,880	99,856	97*^	1,303,200	1,070,560	755,360	680,480	476,176
58	288,960	236,800	167,200	150,560	105,504	98*^	1,340,160	1,101,280	776,800	699,040	489,296
59	308,960	253,440	179,360	161,600	113,072	99*^	1,378,720	1,132,320	799,040	719,360	503,520
60	330,400	270,240	191,200	172,160	120,640						

* 此為至尊醫療計劃 / 附加契約 (環球) 2,3 及 5 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract (Worldwide) 2,3 and 5

^ 此為至尊醫療計劃 / 附加契約 (環球) 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract (Worldwide) only

@只適用於至尊醫療計劃 / 附加契約 (環球) 及至尊醫療計劃 / 附加契約 (環球) 2

Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) & CEO Medical Plan / Supplementary Contract (Worldwide) 2

#只適用於至尊醫療計劃 / 附加契約 (環球) 3 及 5 Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) 3 and 5

##只適用於至尊醫療計劃 / 附加契約 (環球) 5 Only Applicable to CEO Medical Plan / Supplementary Contract (Worldwide) 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

至尊醫療計劃 / 附加契約 及 至尊醫療計劃 / 附加契約 2、3 及 5 **CEO / CEO2 / CEO3 / CEO5: Ex. US + OP**

CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient					保障 Benefit	基本計劃 / 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	50,240	35,840	24,640	22,720	15,824						
5 - 18	48,480	31,840	22,560	19,840	13,968						
19	50,080	35,520	25,280	23,200	16,240						
20	51,040	36,960	25,920	23,360	16,368						
21	51,840	37,760	27,200	24,640	17,248	61	218,880	173,440	122,240	109,760	76,880
22	52,960	39,680	27,840	25,120	17,520	62	237,280	186,880	132,800	119,680	83,616
23	54,400	41,600	29,600	26,400	18,400	63	258,560	204,640	145,440	131,040	91,616
24	55,680	42,720	30,240	27,040	18,960	64	282,720	223,040	157,760	141,920	99,168
25	56,160	42,400	29,760	27,200	18,992	65	318,080	251,520	176,960	159,520	111,712
26	57,920	43,520	30,880	27,840	19,536	66^	342,720	270,880	191,520	172,480	120,672
27	59,680	44,640	32,160	28,320	19,936	67^	364,960	288,640	203,520	183,040	128,240
28	61,120	46,880	32,800	29,760	20,768	68^	388,960	308,000	217,440	195,840	137,056
29	62,880	47,680	33,920	30,880	21,456	69^	408,640	324,000	228,800	205,920	144,080
30	63,680	48,480	34,080	31,040	21,584	70^	429,440	339,680	239,680	215,840	151,152
31	65,280	49,920	34,720	31,680	22,160	71*^	446,400	353,280	249,280	224,480	157,152
32	67,520	50,560	35,040	31,840	22,288	72*^	458,080	362,560	256,640	230,880	161,584
33	68,320	52,000	36,800	32,800	22,976	73*^	467,520	370,080	260,960	235,040	164,432
34	70,080	52,480	37,120	33,600	23,520	74*^	478,400	377,760	267,040	240,320	168,272
35	71,200	53,760	37,760	34,080	23,936	75*^	491,040	383,680	273,760	246,240	172,416
36	71,840	54,720	38,720	34,560	24,352	76*^	505,600	397,280	281,760	253,760	177,552
37	73,600	56,000	39,840	35,680	25,024	77*^	523,840	412,000	290,720	261,600	183,088
38	75,040	57,760	40,160	36,320	25,312	78*^	535,520	424,320	299,520	269,280	188,528
39	76,160	58,400	40,960	36,960	25,744	79*^	551,360	436,960	308,160	277,920	194,496
40	78,400	60,480	41,920	37,760	26,400	80*^	567,840	448,960	317,120	285,920	200,064
41	81,280	62,080	44,160	39,520	27,776	81*^	585,120	462,560	326,560	293,600	205,600
42	84,640	65,280	46,080	41,440	29,040	82*^	602,080	476,960	337,280	303,520	212,288
43	89,760	68,960	48,640	44,160	30,960	83*^	618,400	490,080	346,080	311,840	218,304
44	94,880	73,440	51,200	46,240	32,464	84*^	635,520	502,880	355,360	319,360	223,552
45	99,520	77,120	53,920	49,120	34,384	85*^	652,320	516,000	364,800	328,320	229,824
46	103,040	79,360	56,480	51,040	35,632	86*^	669,600	530,240	374,080	336,160	235,408
47	106,560	83,680	58,880	52,480	36,864	87*^	687,520	545,120	384,160	345,760	242,080
48	111,200	86,400	60,960	55,040	38,496	88*^	704,320	557,600	393,920	354,240	248,064
49	115,680	89,760	64,000	57,920	40,432	89*^	722,080	571,360	402,880	363,200	254,192
50	119,520	92,480	65,760	59,200	41,408	90*^	739,040	585,280	413,120	371,680	260,160
51	124,320	97,280	68,640	61,440	43,056	91*^	757,120	599,680	423,360	381,120	266,752
52	130,240	101,760	72,160	64,800	45,392	92*^	774,720	613,440	433,280	389,920	273,008
53	136,480	107,360	75,840	68,160	47,584	93*^	793,120	627,360	443,200	398,880	279,152
54	143,520	112,960	79,840	72,480	50,752	94*^	810,560	641,760	453,280	407,840	285,424
55	151,200	119,200	83,840	75,520	52,816	95*^	828,320	656,160	462,400	416,800	291,664
56	160,000	126,880	88,960	79,840	55,984	96*^	847,360	670,560	473,120	426,240	298,368
57	169,600	133,920	95,040	85,280	59,680	97*^	864,800	684,480	483,520	434,880	304,512
58	179,040	141,600	100,000	89,920	63,104	98*^	883,200	699,520	493,920	444,320	310,864
59	190,400	149,760	106,560	96,320	67,392	99*^	901,920	714,560	503,840	453,120	317,328
60	203,680	161,600	113,760	102,560	71,792						

* 此為至尊醫療計劃 / 附加契約 2,3 及 5 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract 2,3 and 5

^ 此為至尊醫療計劃 / 附加契約 續保保費率 For Renewal applicable to CEO Medical Plan/ Supplementary Contract only

@只適用於至尊醫療計劃 / 附加契約 及至尊醫療計劃 / 附加契約 2
Only Applicable to CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2

#只適用於至尊醫療計劃 / 附加契約 3 及 5 Only Applicable to CEO Medical Plan / Supplementary Contract 3 and 5

##只適用於至尊醫療計劃 / 附加契約 5 Only Applicable to CEO Medical Plan / Supplementary Contract 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「至尊醫療」 (環球) 計劃 / 附加契約 及 「至尊醫療」 (環球)計劃 2、3、5 / 附加契約 **CEO / CEO2 / CEO3 / CEO5: Dental**

「至尊醫療」計劃 / 附加契約 及 「至尊醫療」計劃 2、3、5 / 附加契約

CEO Medical (Worldwide) Plan / Supplementary Contract & CEO Medical (Worldwide) Plan 2, 3 and 5 / Supplementary Contract
CEO Medical Plan / Supplementary Contract & CEO Medical Plan 2, 3 and 5 / Supplementary Contract

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

實際年齡 Attained Age	牙科惠益 Dental Benefit
0-24	8,512
25-64	8,224
65	8,512

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium table.

富泰醫療計劃 / 附加契約 (環球) 及 至尊明珠醫療計劃 / 附加契約 (環球) 2、3 及 5 **RH / CEOP2 / CEOP3 / CEOP5: WW**

Regal Health Plan / Supplementary Contract (Worldwide) and CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			
自付費 Deductible	0	16,000	25,000#	50,000##	自付費 Deductible	0	16,000	25,000#	50,000##
實際年齡 Attained Age					實際年齡 Attained Age				
0-4	44,000	20,640	18,880	13,104					
5-18	43,040	18,880	16,960	11,840					
19	45,440	20,320	18,400	12,960					
20	47,520	21,120	19,200	13,392					
21	48,960	21,920	19,520	13,664	61	192,000	88,160	79,360	55,568
22	51,680	23,520	21,120	14,832	62	209,120	98,560	88,480	61,904
23	54,240	24,960	22,560	15,680	63	227,840	112,320	101,120	70,704
24	57,920	26,080	23,520	16,384	64	246,080	117,440	105,760	74,000
25	58,240	26,400	23,520	16,512	65	274,880	126,880	114,400	80,080
26	62,720	28,480	25,600	17,888	66^	298,880	139,840	125,760	88,048
27	64,800	29,600	26,880	18,864	67^	320,960	152,960	137,920	96,448
28	67,680	30,880	27,520	19,264	68^	334,080	162,880	146,720	102,736
29	69,280	31,040	27,680	19,392	69^	340,160	166,560	149,920	105,024
30	70,240	31,360	28,000	19,536	70^	345,440	169,760	152,960	106,992
31	73,120	32,640	29,280	20,496	71*^	359,520	175,360	157,920	110,432
32	73,280	33,120	29,600	20,768	72*^	373,280	181,760	163,520	114,576
33	73,440	33,440	30,400	21,312	73*^	388,160	186,240	168,000	117,568
34	74,720	34,080	31,040	21,728	74*^	405,760	194,720	175,520	122,816
35	75,200	34,880	31,360	21,872	75*^	415,520	202,400	182,240	127,536
36	75,360	35,040	31,520	22,000	76*^	433,120	209,600	188,480	131,936
37	75,520	35,680	31,840	22,288	77*^	455,200	218,560	196,800	137,776
38	77,760	36,160	32,640	22,832	78*^	479,360	236,160	212,160	148,464
39	79,040	36,320	32,960	23,120	79*^	494,720	239,680	215,680	150,880
40	80,800	37,920	33,760	23,648	80*^	508,480	251,360	226,560	158,576
41	82,880	38,880	35,040	24,496	81*^	528,000	260,160	234,080	163,856
42	84,640	40,160	36,160	25,312	82*^	544,640	263,360	236,960	165,840
43	87,200	41,120	36,960	25,856	83*^	552,320	267,200	240,160	168,128
44	89,760	42,560	38,720	27,088	84*^	560,000	270,560	243,680	170,544
45	93,600	44,640	40,160	28,080	85*^	567,040	274,400	246,880	172,816
46	96,000	45,440	40,800	28,608	86*^	572,000	276,480	248,640	174,112
47	98,880	47,040	42,240	29,568	87*^	576,960	278,880	250,880	175,680
48	102,080	48,960	43,680	30,672	88*^	581,600	281,440	253,280	177,232
49	105,760	50,080	45,440	31,776	89*^	586,240	283,840	255,360	178,800
50	110,560	52,480	47,200	33,152	90*^	590,880	286,080	257,600	180,224
51	115,200	54,880	49,600	34,672	91*^	596,000	288,160	259,680	181,664
52	119,200	56,960	51,680	36,160	92*^	600,800	291,040	261,280	182,944
53	124,480	60,000	53,760	37,680	93*^	605,760	292,640	263,520	184,368
54	129,760	62,720	56,320	39,488	94*^	610,240	295,040	265,280	185,808
55	134,560	65,120	58,720	40,976	95*^	615,360	297,600	267,840	187,520
56	140,160	68,160	60,960	42,640	96*^	620,320	299,680	269,920	188,944
57	146,720	71,040	64,160	44,848	97*^	624,800	302,400	272,160	190,512
58	153,760	73,440	66,080	46,368	98*^	629,440	304,480	274,240	191,936
59	163,840	76,800	68,960	48,272	99*^	634,400	307,200	276,800	193,632
60	176,480	81,280	73,120	51,152					

* 此為至尊明珠醫療計劃 / 附加契約 (環球) 2,3 及 5 續保保費率 For Renewal applicable to CEO Pearl Medical Plan/ Supplementary Contract (Worldwide) 2,3 and 5

^ 此為富泰醫療計劃 / 附加契約 (環球) 續保保費率 For Renewal applicable to Regal Health Plan / Supplementary Contract (Worldwide)

@只適用於富泰醫療計劃 / 附加契約 (環球) 及至尊明珠醫療計劃 / 附加契約 (環球) 2

Only Applicable to Regal Health Plan / Supplementary Contract (Worldwide) & CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 2

#只適用於至尊明珠醫療計劃 / 附加契約 (環球) 3 及 5 Only Applicable to CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 3 and 5

##只適用於至尊明珠醫療計劃 / 附加契約 (環球) 5 Only Applicable to CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

富泰醫療計劃 / 附加契約 及 至尊明珠醫療計劃 / 附加契約 2、3 及 5 **RH / CEOP2 / CEOP3 / CEOP5: Ex. US**

Regal Health Plan / Supplementary Contract and CEO Pearl Medical Plan / Supplementary Contract 2, 3 and 5

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			
自付費 Deductible	0	16,000	25,000#	50,000##	自付費 Deductible	0	16,000	25,000#	50,000##
實際年齡 Attained Age					實際年齡 Attained Age				
0-4	23,200	11,200	10,080	7,120					
5-18	21,920	10,080	9,280	6,400					
19	23,200	10,880	9,600	6,704					
20	23,680	10,880	9,600	6,704					
21	24,000	11,040	9,920	6,992	61	106,240	49,920	45,120	31,488
22	24,960	11,200	10,080	7,120	62	116,000	54,560	48,960	34,256
23	26,080	11,520	10,720	7,552	63	128,640	60,480	54,560	38,096
24	27,360	12,320	11,040	7,824	64	143,680	66,560	60,320	42,224
25	27,520	12,640	11,040	7,840	65	164,160	75,840	68,320	47,872
26	28,800	13,120	12,000	8,256	66^	177,600	83,680	75,200	52,592
27	31,520	14,080	12,800	8,928	67^	181,120	84,640	75,840	53,152
28	32,480	14,240	12,960	9,088	68^	185,120	86,560	77,920	54,576
29	32,960	15,040	13,440	9,360	69^	190,880	89,440	80,480	56,272
30	33,760	15,200	13,920	9,760	70^	196,640	92,000	82,720	58,000
31	35,040	15,360	13,920	9,760	71*^	212,640	99,520	89,760	62,832
32	35,680	16,000	14,240	10,048	72*^	220,640	103,040	92,800	65,120
33	37,440	16,320	14,400	10,176	73*^	227,680	106,880	96,320	67,536
34	38,080	16,800	15,200	10,592	74*^	231,840	109,920	99,040	69,248
35	38,720	17,280	15,840	11,136	75*^	236,320	112,320	101,120	70,832
36	39,040	17,760	16,000	11,264	76*^	251,040	118,400	106,400	74,528
37	40,000	17,760	16,000	11,264	77*^	268,320	126,080	114,080	79,776
38	40,320	18,560	16,640	11,552	78*^	276,800	129,120	116,000	81,200
39	40,480	18,720	16,800	11,696	79*^	285,280	136,480	123,040	86,064
40	41,760	18,880	17,120	11,984	80*^	290,080	139,040	125,120	87,632
41	42,560	19,360	17,280	12,096	81*^	303,680	141,760	127,520	89,200
42	43,360	20,000	18,240	12,656	82*^	309,280	144,640	129,760	90,896
43	45,440	20,480	18,720	13,072	83*^	315,040	147,040	132,160	92,480
44	48,000	21,760	19,360	13,616	84*^	320,640	149,440	134,560	94,192
45	49,920	23,200	20,640	14,576	85*^	326,080	152,000	136,480	95,600
46	53,600	24,640	22,240	15,536	86*^	331,200	154,720	139,040	97,328
47	54,720	25,280	22,880	15,952	87*^	336,800	157,440	141,760	99,168
48	56,640	26,400	23,520	16,512	88*^	342,400	159,680	143,520	100,448
49	59,040	27,040	24,320	17,056	89*^	347,840	162,240	146,080	102,304
50	60,960	27,680	25,120	17,616	90*^	352,960	164,960	148,480	103,856
51	62,400	29,440	26,560	18,576	91*^	358,880	167,520	150,560	105,440
52	64,800	29,760	27,040	18,976	92*^	365,280	169,920	153,120	107,152
53	67,680	31,360	28,000	19,536	93*^	370,240	172,800	155,520	108,864
54	70,560	32,640	29,280	20,496	94*^	375,680	175,360	157,920	110,432
55	73,440	34,880	31,360	21,872	95*^	380,960	177,600	159,840	111,984
56	77,760	36,160	32,640	22,832	96*^	387,040	180,800	162,560	113,696
57	82,560	38,880	35,040	24,496	97*^	392,480	182,400	164,000	114,848
58	87,680	40,800	36,640	25,744	98*^	397,920	185,920	167,040	116,992
59	92,480	43,360	38,880	27,232	99*^	403,360	187,360	168,800	118,112
60	98,720	45,920	41,600	29,040					

* 此為至尊明珠醫療計劃 / 附加契約 2,3 及 5 續保保費率 For Renewal applicable to CEO Pearl Medical Plan/ Supplementary Contract 2,3 and 5

^ 此為富泰醫療計劃 / 附加契約 續保保費率 For Renewal applicable to Regal Health Plan / Supplementary Contract

@只適用於富泰醫療計劃 / 附加契約 及至尊明珠醫療計劃 / 附加契約 2

Only Applicable to Regal Health Plan / Supplementary Contract & CEO Pearl Medical Plan / Supplementary Contract 2

#只適用於至尊明珠醫療計劃 / 附加契約 3 及 5 Only Applicable to CEO Pearl Medical Plan / Supplementary Contract 3 and 5

##只適用於至尊明珠醫療計劃 / 附加契約 5 Only Applicable to CEO Pearl Medical Plan / Supplementary Contract 5

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- AIA 保留更改此保費表的權利。
- 此年繳保費表並未包括由保險業監管局徵收的保費徵費。
- 此年繳保費表只適用於香港 /澳門派發。
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。
- 此年繳保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。

Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.

附件 Appendix

2. 保費表 –「亞洲至尊」醫療系列 (CEOE Series)
Premium Table – CEOE Medical Series

「亞洲至尊」醫療計劃 / 附加契約 及 「亞洲至尊」醫療計劃 / 附加契約 2
CEOE Medical Plan / Supplementary Contract & CEOE Medical Plan / Supplementary Contract 2

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	11,040	5,280	4,560				
5-18	11,040	4,960	4,320				
19	11,120	5,200	4,400				
20	11,280	5,200	4,400				
21	11,360	5,200	4,400	61	51,600	25,600	21,840
22	11,920	5,600	4,720	62	56,240	27,840	23,840
23	12,400	5,760	4,800	63	62,000	30,800	26,560
24	12,720	6,320	5,280	64	69,280	34,320	29,600
25	13,600	6,480	5,440	65	76,560	37,680	32,160
26	14,400	6,640	5,760	66	83,040	41,120	35,200
27	15,280	7,280	6,240	67	84,560	41,760	35,760
28	16,000	7,520	6,400	68	86,400	42,880	36,800
29	16,400	7,760	6,560	69	89,120	44,240	38,000
30	16,720	8,080	6,640	70	92,480	46,160	39,600
31	17,200	8,080	6,640	71*	100,240	49,920	42,800
32	17,360	8,160	6,960	72*	103,680	51,840	44,320
33	17,680	8,320	7,200	73*	106,960	53,200	45,600
34	18,480	8,560	7,280	74*	109,360	54,720	46,880
35	18,800	8,640	7,520	75*	111,440	56,000	48,160
36	18,880	9,040	7,760	76*	118,400	58,880	50,640
37	19,360	9,040	7,760	77*	126,640	62,960	54,080
38	19,680	9,440	7,840	78*	130,160	64,320	55,120
39	19,760	9,440	7,840	79*	134,240	68,000	58,240
40	20,000	9,520	8,160	80*	137,520	70,080	60,080
41	20,400	10,000	8,560	81*	144,160	71,200	61,120
42	20,800	10,240	8,640	82*	147,120	72,720	62,400
43	21,760	10,720	9,040	83*	149,600	73,840	63,280
44	23,040	11,040	9,440	84*	152,160	75,440	64,640
45	24,240	11,600	10,000	85*	154,800	76,480	65,440
46	25,680	12,320	10,640	86*	157,600	77,760	66,480
47	26,480	13,040	11,120	87*	160,160	78,960	67,600
48	27,360	13,440	11,360	88*	162,560	80,240	68,800
49	28,560	14,000	12,000	89*	165,120	81,520	70,000
50	29,280	14,400	12,240	90*	167,920	82,800	71,120
51	30,400	14,880	12,720	91*	170,560	84,240	72,320
52	31,520	15,280	13,120	92*	172,960	85,680	73,360
53	32,800	16,080	13,920	93*	175,600	86,720	74,400
54	34,160	16,800	14,560	94*	178,480	88,320	75,840
55	35,680	17,360	14,880	95*	181,120	89,040	76,480
56	37,680	18,480	15,760	96*	183,840	90,720	77,920
57	40,240	19,680	16,800	97*	186,080	91,840	78,720
58	41,920	20,800	17,920	98*	188,800	93,280	80,080
59	44,720	22,320	19,280	99*	191,520	94,480	81,040
60	47,840	23,680	20,160				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「亞洲至尊明珠」醫療計劃 / 附加契約 及 「亞洲至尊明珠」醫療計劃 / 附加契約 2

CEOE Pearl Medical Plan / Supplementary Contract & CEOE Pearl Medical Plan / Supplementary Contract 2

年繳保費 Annual Premium (港幣 HK$/澳門幣 MOP) – 標準級別 Standard Class

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	11,920	6,320	5,280				
5-18	11,920	5,760	4,800				
19	12,240	5,920	4,960				
20	12,400	5,920	4,960				
21	12,640	6,240	5,120	61	56,560	28,000	24,080
22	13,040	6,320	5,280	62	61,680	30,560	26,240
23	13,600	6,480	5,440	63	68,240	34,080	29,200
24	14,400	6,640	5,760	64	76,480	37,680	32,160
25	14,880	7,040	6,240	65	84,320	41,520	35,360
26	15,600	7,520	6,480	66	91,120	45,280	38,800
27	17,200	8,080	6,880	67	92,960	46,000	39,440
28	17,600	8,160	6,960	68	94,960	47,120	40,400
29	18,000	8,560	7,200	69	98,160	48,560	41,680
30	18,480	8,640	7,280	70	101,840	50,640	43,360
31	18,560	8,640	7,280	71*	110,160	54,720	46,880
32	18,880	8,960	7,600	72*	114,160	56,720	48,480
33	19,760	9,040	7,760	73*	118,080	58,640	50,400
34	20,080	9,520	8,160	74*	120,080	60,320	51,600
35	20,560	9,920	8,400	75*	122,400	61,760	52,800
36	20,800	10,000	8,560	76*	130,160	64,960	55,600
37	21,120	10,000	8,560	77*	138,880	69,280	59,440
38	21,280	10,320	8,880	78*	143,200	70,800	60,640
39	21,440	10,640	8,960	79*	147,680	74,960	64,240
40	22,240	10,720	9,040	80*	151,440	77,040	66,080
41	22,720	10,880	9,120	81*	158,720	78,480	67,280
42	23,040	11,120	9,680	82*	161,760	79,920	68,640
43	23,840	11,600	10,000	83*	164,720	81,200	69,520
44	25,600	12,240	10,560	84*	167,520	82,720	71,040
45	26,640	13,040	11,120	85*	170,480	83,920	72,000
46	28,320	13,920	11,920	86*	172,960	85,680	73,360
47	29,200	14,400	12,240	87*	176,000	87,120	74,720
48	30,400	14,800	12,640	88*	178,960	88,480	75,920
49	31,280	15,280	13,120	89*	181,760	89,920	76,800
50	32,480	15,760	13,440	90*	184,720	91,360	78,320
51	33,200	16,480	14,320	91*	187,280	92,640	79,520
52	34,560	16,800	14,560	92*	190,560	94,000	80,720
53	36,000	17,600	15,040	93*	193,600	95,520	81,760
54	37,680	18,480	15,760	94*	196,320	96,880	83,280
55	39,120	19,600	16,720	95*	199,200	98,320	84,240
56	41,520	20,400	17,440	96*	202,320	100,000	85,840
57	43,920	21,840	18,800	97*	204,960	101,040	86,560
58	46,480	23,040	19,680	98*	207,760	102,880	88,160
59	49,360	24,400	20,960	99*	210,720	103,760	88,960
60	52,640	26,000	22,320				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- AIA 保留更改此保費表的權利。
- 此年繳保費表並未包括由保險業監管局徵收的保費徵費。
- 此年繳保費表只適用於香港 /澳門派發。
- 應繳保費是根據受保人續保此保障時的實際年齡及適用之保費表而定。
- 此年繳保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。
- 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。

Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- Premiums stated above are before AIA Vitality 10% premium discount for the first year.

附件 Appendix

3. 保費表 – AIA 自願醫保尊尚計劃 (AVP)

Premium Table – AIA Voluntary Health Insurance Prime Scheme

標準保費表 - 年繳保費 Standard Premium Schedule - Annual Premium (港幣 HK$)

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	9,120	4,408	3,840				
5 - 18	9,120	4,128	3,544				
19	9,208	4,320	3,640				
20	9,400	4,320	3,640				
21	9,496	4,320	3,640	61	42,592	21,008	18,032
22	9,784	4,600	3,936	62	46,336	22,928	19,672
23	10,168	4,696	4,032	63	51,128	25,424	21,872
24	10,456	5,184	4,408	64	57,168	28,304	24,368
25	11,224	5,368	4,504	65	63,016	31,080	26,472
26	11,896	5,560	4,696	66	68,392	33,864	28,968
27	12,568	6,048	5,088	67	69,632	34,432	29,448
28	13,136	6,240	5,280	68	71,176	35,296	30,216
29	13,528	6,424	5,464	69	73,472	36,448	31,264
30	13,720	6,616	5,560	70	75,488	37,600	32,224
31	14,096	6,616	5,560	71	83,456	41,584	35,616
32	14,288	6,712	5,752	72	88,080	43,992	37,608
33	14,680	6,808	5,952	73	92,632	45,952	39,544
34	15,248	7,008	6,048	74	96,448	48,280	41,336
35	15,544	7,104	6,240	75	98,200	49,424	42,376
36	15,544	7,480	6,424	76	104,424	52,008	44,544
37	15,832	7,480	6,424	77	111,672	55,528	47,656
38	16,208	7,672	6,520	78	114,776	56,672	48,584
39	16,304	7,672	6,520	79	118,408	59,984	51,384
40	16,504	7,768	6,712	80	120,280	61,328	52,528
41	16,792	8,248	7,008	81*	127,240	62,736	53,848
42	17,168	8,440	7,104	82*	130,944	64,784	55,504
43	17,936	8,824	7,480	83*	133,256	65,840	56,344
44	18,992	9,120	7,672	84*	135,368	67,216	57,512
45	19,952	9,592	8,248	85*	137,800	68,056	58,240
46	21,104	10,080	8,728	86*	140,336	69,216	59,192
47	21,768	10,648	9,208	87*	142,544	70,272	60,136
48	22,632	11,120	9,496	88*	144,760	71,432	61,192
49	23,592	11,608	9,880	89*	147,080	72,592	62,360
50	24,080	11,896	10,080	90*	149,408	73,752	63,200
51	24,936	12,280	10,456	91*	151,832	75,128	64,360
52	25,992	12,568	10,744	92*	154,048	76,288	65,208
53	26,952	13,232	11,512	93*	156,368	77,240	66,264
54	28,208	13,816	11,992	94*	158,904	78,608	67,424
55	29,352	14,288	12,280	95*	161,224	79,232	68,056
56	31,080	15,248	12,952	96*	163,648	80,816	69,320
57	33,096	16,208	13,816	97*	165,648	81,768	70,056
58	34,632	17,168	14,776	98*	168,080	83,040	71,216
59	36,936	18,416	15,736	99*	170,512	84,096	72,064
60	39,328	19,472	16,696				

* 此為續保保費 For renewal only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。
- AIA 保留更改此保費表的權利。
- 此標準保費表只於香港派發。
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。
- 此標準保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。
- 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- Premiums stated above are before AIA Vitality 10% premium discount for the first year.

附件 Appendix

4. 保費表 – AIA 自願醫保尊裕計劃/「尊裕」醫療計劃 (AVPP/PP)

標準保費表 - 年繳保費 Standard Premium Schedule - Annual Premium (港幣 HK$/澳門幣 MOP)

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	9,696	4,648	4,080				
5 - 18	9,696	4,384	3,776				
19	9,800	4,552	3,880				
20	10,008	4,552	3,880				
21	10,104	4,552	3,880	61	45,336	22,360	19,192
22	10,408	4,896	4,184	62	49,320	24,408	20,928
23	10,816	5,000	4,288	63	54,424	27,056	23,280
24	11,128	5,512	4,648	64	60,864	30,120	25,936
25	11,944	5,720	4,736	65	67,096	33,088	28,176
26	12,664	5,896	5,000	66	72,808	36,048	30,832
27	13,368	6,432	5,408	67	74,136	36,656	31,344
28	13,984	6,616	5,616	68	75,776	37,576	32,160
29	14,392	6,840	5,816	69	78,224	38,800	33,288
30	14,592	7,048	5,896	70	82,616	41,152	35,272
31	15,008	7,048	5,896	71	91,344	45,504	38,976
32	15,208	7,144	6,120	72	96,408	48,144	41,160
33	15,624	7,248	6,328	73	101,376	50,296	43,280
34	16,232	7,448	6,432	74	105,560	52,832	45,232
35	16,528	7,552	6,616	75	108,448	54,576	46,792
36	16,536	7,952	6,840	76	115,312	57,432	49,192
37	16,848	7,952	6,840	77	123,328	61,328	52,624
38	17,256	8,168	6,944	78	126,760	62,584	53,656
39	17,360	8,168	6,944	79	130,768	66,232	56,744
40	17,560	8,272	7,144	80	134,032	68,344	58,528
41	17,864	8,776	7,448	81*	141,792	69,904	60,008
42	18,272	8,976	7,552	82*	145,912	72,192	61,840
43	19,088	9,392	7,952	83*	148,504	73,368	62,784
44	20,216	9,696	8,168	84*	150,848	74,896	64,080
45	21,240	10,184	8,776	85*	153,560	75,840	64,896
46	22,464	10,720	9,288	86*	156,376	77,128	65,960
47	23,184	11,336	9,800	87*	158,848	78,304	67,024
48	24,096	11,840	10,104	88*	161,312	79,600	68,192
49	25,112	12,336	10,512	89*	163,904	80,888	69,488
50	25,632	12,664	10,720	90*	166,496	82,184	70,424
51	26,544	13,072	11,128	91*	169,192	83,712	71,728
52	27,672	13,368	11,440	92*	171,664	85,000	72,664
53	28,696	14,088	12,240	93*	174,256	86,072	73,840
54	30,016	14,696	12,760	94*	177,080	87,592	75,128
55	31,248	15,208	13,072	95*	179,656	88,304	75,840
56	33,088	16,232	13,784	96*	182,360	90,064	77,248
57	35,224	17,256	14,696	97*	184,600	91,120	78,072
58	36,856	18,272	15,728	98*	187,296	92,528	79,368
59	39,320	19,600	16,744	99*	190,008	93,712	80,312
60	41,864	20,720	17,760				

* 此為續保保費 For renewal only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

保費表 – AIA 自願醫保尊顯計劃/「尊顯」醫療附加契約 (AVPR/PR)

標準保費表 - 年繳保費 Standard Premium Schedule - Annual Premium (港幣 HK$/澳門幣 MOP)

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	7,736	3,744	3,256				
5 - 18	7,736	3,504	3,016				
19	7,816	3,664	3,088				
20	7,976	3,664	3,088				
21	8,064	3,664	3,088	61	36,176	17,840	15,312
22	8,312	3,904	3,336	62	39,360	19,472	16,704
23	8,640	3,992	3,416	63	43,432	21,592	18,576
24	8,880	4,400	3,744	64	48,560	24,040	20,696
25	9,528	4,560	3,824	65	53,536	26,400	22,488
26	10,104	4,728	3,992	66	58,096	28,760	24,608
27	10,672	5,128	4,312	67	59,160	29,248	25,016
28	11,160	5,288	4,480	68	60,456	29,984	25,664
29	11,488	5,456	4,640	69	62,416	30,960	26,560
30	11,648	5,616	4,728	70	65,928	32,832	28,144
31	11,976	5,616	4,728	71	72,888	36,312	31,096
32	12,136	5,704	4,888	72	76,928	38,416	32,840
33	12,464	5,776	5,048	73	80,896	40,136	34,544
34	12,952	5,944	5,128	74	84,232	42,160	36,096
35	13,200	6,024	5,288	75	86,544	43,544	37,328
36	13,200	6,352	5,456	76	92,024	45,832	39,256
37	13,440	6,352	5,456	77	98,416	48,936	41,992
38	13,768	6,512	5,536	78	101,152	49,944	42,808
39	13,848	6,512	5,536	79	104,352	52,856	45,280
40	14,016	6,600	5,704	80	106,952	54,536	46,712
41	14,264	7,000	5,944	81*	113,144	55,784	47,880
42	14,584	7,168	6,024	82*	116,432	57,600	49,352
43	15,240	7,488	6,352	83*	118,504	58,544	50,104
44	16,128	7,736	6,512	84*	120,376	59,760	51,136
45	16,952	8,152	7,000	85*	122,536	60,512	51,792
46	17,928	8,552	7,416	86*	124,784	61,544	52,632
47	18,496	9,040	7,816	87*	126,760	62,488	53,480
48	19,224	9,448	8,064	88*	128,728	63,520	54,416
49	20,040	9,856	8,392	89*	130,792	64,544	55,448
50	20,448	10,104	8,552	90*	132,856	65,576	56,200
51	21,184	10,424	8,880	91*	135,016	66,808	57,224
52	22,080	10,672	9,128	92*	136,992	67,840	57,984
53	22,896	11,240	9,776	93*	139,048	68,680	58,920
54	23,952	11,728	10,184	94*	141,296	69,896	59,952
55	24,936	12,136	10,424	95*	143,368	70,464	60,512
56	26,400	12,952	11,000	96*	145,528	71,872	61,648
57	28,112	13,768	11,728	97*	147,312	72,712	62,296
58	29,416	14,584	12,552	98*	149,464	73,840	63,328
59	31,376	15,640	13,360	99*	151,624	74,784	64,080
60	33,408	16,536	14,176				

* 此為續保保費 For renewal only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

保費表 – 「尊裕明珠」醫療計劃 (PPP)

標準保費表 - 年繳保費 Standard Premium Schedule - Annual Premium (港幣 HK$/澳門幣 MOP)

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	10,408	5,536	4,616				
5 - 18	10,408	5,104	4,208				
19	10,688	5,264	4,312				
20	10,896	5,264	4,312				
21	11,088	5,448	4,408	61	49,608	24,488	21,056
22	11,384	5,520	4,632	62	54,136	26,712	22,976
23	11,880	5,616	4,736	63	59,944	29,912	25,512
24	12,640	5,872	5,096	64	67,104	33,056	28,256
25	13,096	6,256	5,448	65	73,944	36,368	31,024
26	13,728	6,616	5,616	66	79,936	39,784	34,032
27	15,064	7,136	6,032	67	81,528	40,304	34,560
28	15,504	7,240	6,144	68	83,256	41,320	35,360
29	15,904	7,464	6,352	69	86,056	42,632	36,584
30	16,104	7,480	6,440	70	91,024	45,168	38,648
31	16,248	7,480	6,440	71	100,392	49,896	42,800
32	16,544	7,760	6,648	72	106,208	52,712	45,056
33	17,408	7,864	6,856	73	111,856	55,528	47,744
34	17,656	8,240	7,232	74	115,928	58,176	49,776
35	18,048	8,704	7,424	75	119,120	60,160	51,368
36	18,224	8,840	7,464	76	126,792	63,216	54,176
37	18,536	8,840	7,464	77	135,192	67,504	57,904
38	18,680	9,056	7,744	78	139,424	68,864	59,032
39	18,784	9,320	7,832	79	143,832	73,024	62,528
40	19,520	9,424	7,848	80	147,520	75,096	64,360
41	19,816	9,488	7,976	81*	156,112	77,112	66,096
42	20,232	9,776	8,440	82*	160,464	79,368	67,992
43	20,864	10,104	8,840	83*	163,368	80,544	69,024
44	22,448	10,672	9,224	84*	166,112	82,184	70,328
45	23,368	11,440	9,752	85*	169,024	83,320	71,456
46	24,776	12,136	10,352	86*	171,648	85,024	72,720
47	25,488	12,576	10,688	87*	174,632	86,496	74,088
48	26,680	12,992	11,088	88*	177,504	87,800	75,264
49	27,432	13,408	11,488	89*	180,408	89,200	76,248
50	28,384	13,816	11,880	90*	183,200	90,584	77,592
51	29,024	14,408	12,552	91*	185,896	92,016	78,904
52	30,248	14,800	12,760	92*	189,080	93,408	80,032
53	31,448	15,520	13,224	93*	192,096	94,680	81,224
54	33,136	16,112	13,736	94*	194,808	96,096	82,504
55	34,272	17,168	14,672	95*	197,592	97,520	83,624
56	36,368	17,928	15,296	96*	200,600	99,184	85,128
57	38,512	19,216	16,384	97*	203,248	100,248	85,856
58	40,776	20,232	17,232	98*	206,152	102,064	87,360
59	43,328	21,480	18,336	99*	209,064	102,936	88,192
60	46,048	22,768	19,640				

* 此為續保保費 For renewal only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

保費表 – 「尊顯明珠」醫療附加契約 (PPR)

標準保費表 - 年繳保費 Standard Premium Schedule - Annual Premium (港幣 HK$/澳門幣 MOP)

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	8,304	4,456	3,680				
5 - 18	8,304	4,072	3,368				
19	8,528	4,240	3,440				
20	8,688	4,240	3,440				
21	8,848	4,384	3,512	61	39,592	19,536	16,800
22	9,088	4,400	3,688	62	43,192	21,312	18,336
23	9,488	4,480	3,776	63	47,840	23,856	20,344
24	10,080	4,680	4,104	64	53,536	26,376	22,544
25	10,448	4,992	4,400	65	59,008	29,024	24,752
26	10,960	5,296	4,480	66	63,784	31,744	27,160
27	12,024	5,704	4,808	67	65,056	32,160	27,568
28	12,368	5,784	4,904	68	66,424	32,976	28,216
29	12,704	5,952	5,064	69	68,672	34,016	29,192
30	12,848	5,968	5,152	70	72,648	36,048	30,848
31	12,968	5,968	5,152	71	80,112	39,808	34,152
32	13,200	6,200	5,312	72	84,752	42,056	35,952
33	13,888	6,272	5,480	73	89,256	44,320	38,104
34	14,088	6,576	5,768	74	92,512	46,424	39,720
35	14,416	6,952	5,936	75	95,048	48,008	40,984
36	14,552	7,064	5,952	76	101,176	50,448	43,224
37	14,784	7,064	5,952	77	107,880	53,872	46,208
38	14,904	7,224	6,184	78	111,256	54,952	47,112
39	14,992	7,440	6,248	79	114,776	58,272	49,896
40	15,576	7,528	6,264	80	117,720	59,928	51,368
41	15,816	7,568	6,368	81*	124,568	61,536	52,744
42	16,152	7,808	6,736	82*	128,048	63,328	54,256
43	16,656	8,056	7,064	83*	130,368	64,272	55,088
44	17,896	8,520	7,360	84*	132,552	65,576	56,120
45	18,656	9,152	7,784	85*	134,880	66,480	57,024
46	19,768	9,680	8,264	86*	136,968	67,848	58,024
47	20,336	10,032	8,528	87*	139,352	69,024	59,128
48	21,288	10,376	8,848	88*	141,648	70,056	60,048
49	21,888	10,712	9,168	89*	143,960	71,176	60,840
50	22,648	11,024	9,472	90*	146,184	72,280	61,912
51	23,168	11,488	10,016	91*	148,352	73,440	62,952
52	24,128	11,816	10,184	92*	150,896	74,544	63,856
53	25,096	12,376	10,560	93*	153,280	75,552	64,816
54	26,440	12,856	10,968	94*	155,448	76,680	65,832
55	27,352	13,696	11,704	95*	157,680	77,816	66,736
56	29,024	14,304	12,208	96*	160,080	79,144	67,944
57	30,736	15,320	13,072	97*	162,192	79,984	68,512
58	32,536	16,152	13,752	98*	164,504	81,448	69,696
59	34,576	17,128	14,640	99*	166,832	82,136	70,368
60	36,736	18,176	15,672				

* 此為續保保費 For renewal only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。
- AIA 保留更改此保費表的權利。
- 此標準保費表只於香港派發。
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。
- 此標準保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。
- 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- Premiums stated above are before AIA Vitality 10% premium discount for the first year.

附件 Appendix

5. 保費表 – AIA 自願醫保靈活計劃 (AVF)

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (港幣 HK$)

男性 Male

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	5,524.00	10,332.00	16,745.60				
5 - 9	3,277.60	5,936.00	9,812.80				
10 - 15	3,107.20	5,626.40	9,301.60				
16	3,323.20	6,091.20	10,368.80				
17	3,530.40	6,312.80	10,972.80				
18	3,670.40	6,596.00	11,625.60				
19	3,748.00	6,954.40	12,000.00				
20	3,720.80	6,768.00	11,776.00				
21	3,894.40	7,049.60	11,857.60	61	17,233.60	31,865.60	55,051.20
22	3,929.60	7,049.60	11,857.60	62	18,336.00	33,847.20	58,765.60
23	3,964.80	7,049.60	11,857.60	63	19,447.20	36,155.20	63,364.00
24	3,972.80	7,253.60	12,240.00	64	20,414.40	37,924.80	67,932.80
25	4,094.40	7,442.40	12,567.20	65	21,789.60	40,872.80	74,300.80
26	4,154.40	7,572.80	12,697.60	66	23,012.80	42,777.60	78,639.20
27	4,258.40	7,855.20	13,090.40	67	24,243.20	44,879.20	83,916.80
28	4,347.20	8,001.60	13,585.60	68	25,484.80	47,181.60	88,644.00
29	4,399.20	8,221.60	13,816.00	69	26,776.00	49,973.60	94,050.40
30	4,494.40	8,372.00	14,111.20	70	28,386.40	52,984.00	99,808.80
31	4,572.00	8,529.60	14,277.60	71	30,262.40	56,922.40	107,203.20
32	4,649.60	8,660.80	14,640.00	72	32,137.60	60,609.60	114,388.80
33	4,728.80	8,866.40	14,937.60	73	34,012.00	64,602.40	121,934.40
34	4,832.00	9,056.80	15,168.00	74	35,887.20	68,768.80	129,839.20
35	4,978.40	9,379.20	15,795.20	75	38,096.80	74,087.20	138,373.60
36	5,179.20	9,570.40	16,388.00	76	39,988.00	77,113.60	145,534.40
37	5,364.00	9,921.60	16,948.80	77	41,879.20	79,382.40	149,924.00
38	5,516.00	10,214.40	17,476.00	78	43,771.20	82,601.60	156,041.60
39	5,740.80	10,654.40	18,300.00	79	45,662.40	86,009.60	162,252.80
40	6,032.00	11,286.40	19,416.80	80	47,971.20	89,717.60	169,310.40
41	6,348.00	11,812.00	20,212.80	81*	49,879.20	92,683.20	174,925.60
42	6,681.60	12,339.20	21,333.60	82*	51,787.20	96,094.40	181,339.20
43	7,073.60	13,072.00	22,653.60	83*	53,695.20	100,689.60	187,964.00
44	7,373.60	13,746.40	23,939.20	84*	55,604.80	104,372.00	196,842.40
45	7,656.00	14,479.20	25,257.60	85*	57,512.80	110,731.20	206,756.80
46	7,956.80	15,094.40	26,478.40	86*	59,420.80	113,464.80	211,713.60
47	8,229.60	15,651.20	27,532.80	87*	61,328.80	116,215.20	218,988.80
48	8,618.40	16,238.40	28,654.40	88*	63,237.60	118,966.40	224,176.00
49	8,992.80	16,853.60	29,874.40	89*	65,145.60	121,844.00	229,363.20
50	9,723.20	18,268.00	32,000.00	90*	67,053.60	125,852.80	236,846.40
51	10,284.00	19,183.20	33,295.20	91*	67,984.80	127,570.40	240,351.20
52	10,702.40	20,012.80	34,516.80	92*	68,908.00	129,369.60	243,567.20
53	11,188.00	20,630.40	35,913.60	93*	69,855.20	131,120.00	246,819.20
54	11,701.60	21,556.00	37,390.40	94*	70,779.20	132,982.40	250,071.20
55	12,253.60	22,398.40	38,669.60	95*	71,758.40	134,780.80	253,540.00
56	13,020.00	23,745.60	41,197.60	96*	72,681.60	136,547.20	256,900.00
57	13,667.20	25,264.80	43,893.60	97*	73,709.60	138,394.40	260,332.80
58	14,343.20	26,771.20	46,201.60	98*	74,664.80	140,208.80	263,728.80
59	15,079.20	28,377.60	48,934.40	99*	75,652.80	142,136.00	267,305.60
60	16,097.60	30,075.20	51,815.20				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (港幣 HK$)

女性 Female

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	4,276.00	7,995.20	11,696.00				
5 - 9	3,265.60	5,472.80	9,055.20				
10 - 14	3,124.00	5,235.20	8,661.60				
15	3,096.00	5,188.00	8,583.20				
16	3,355.20	5,615.20	9,773.60				
17	3,533.60	5,969.60	10,440.80				
18	3,664.80	6,276.00	11,062.40				
19	3,824.80	6,362.40	11,160.00				
20	3,814.40	6,348.80	11,400.80				
21	4,111.20	6,877.60	12,024.00	61	15,716.00	27,614.40	49,795.20
22	4,344.80	7,176.80	12,529.60	62	16,628.80	29,339.20	53,452.00
23	4,500.00	7,544.80	12,993.60	63	17,739.20	31,429.60	58,157.60
24	4,672.00	7,844.80	13,443.20	64	18,677.60	32,928.80	62,228.00
25	4,795.20	8,206.40	14,064.00	65	20,210.40	35,268.00	67,728.80
26	4,828.80	8,336.80	14,185.60	66	21,171.20	37,023.20	71,776.00
27	5,019.20	8,480.00	14,438.40	67	22,261.60	39,310.40	76,632.00
28	5,186.40	8,740.80	14,996.80	68	23,362.40	41,340.00	80,905.60
29	5,352.80	8,956.80	15,176.80	69	24,504.00	43,700.00	85,697.60
30	5,575.20	9,275.20	15,624.00	70	25,974.40	46,340.00	91,089.60
31	5,680.00	9,472.80	16,006.40	71	27,626.40	49,707.20	97,534.40
32	5,899.20	9,798.40	16,535.20	72	29,278.40	52,930.40	104,034.40
33	6,106.40	10,167.20	17,072.00	73	30,929.60	56,429.60	110,927.20
34	6,316.80	10,720.80	17,616.00	74	32,580.80	60,000.00	118,112.80
35	6,529.60	11,276.80	18,817.60	75	34,536.00	63,912.80	125,816.00
36	6,828.00	11,787.20	19,664.00	76	36,202.40	66,560.00	132,502.40
37	7,116.00	12,164.80	20,549.60	77	37,868.00	68,609.60	136,449.60
38	7,449.60	12,516.00	21,064.80	78	39,534.40	71,428.00	142,046.40
39	7,816.00	12,992.80	22,062.40	79	41,200.80	74,379.20	147,869.60
40	8,405.60	13,615.20	22,952.00	80	43,243.20	77,265.60	152,065.60
41	9,024.00	14,381.60	24,360.00	81*	44,923.20	79,718.40	156,820.00
42	9,560.00	14,967.20	25,770.40	82*	46,604.80	82,123.20	161,606.40
43	9,863.20	15,566.40	27,118.40	83*	48,285.60	85,486.40	168,126.40
44	10,092.00	16,341.60	28,497.60	84*	49,967.20	88,026.40	173,173.60
45	10,260.00	16,864.00	29,674.40	85*	51,647.20	93,465.60	183,810.40
46	10,480.00	17,504.80	30,511.20	86*	53,328.00	96,740.00	188,095.20
47	10,640.00	17,700.00	31,403.20	87*	55,009.60	99,077.60	194,701.60
48	10,876.80	18,140.80	31,872.00	88*	56,690.40	101,541.60	199,351.20
49	11,097.60	18,225.60	32,216.00	89*	58,370.40	103,863.20	203,965.60
50	11,639.20	19,159.20	34,467.20	90*	60,052.00	107,416.80	210,759.20
51	11,815.20	19,583.20	35,282.40	91*	60,886.40	108,765.60	213,685.60
52	11,861.60	19,744.80	35,770.40	92*	61,713.60	110,420.00	216,612.80
53	12,016.00	19,782.40	36,355.20	93*	62,548.80	111,865.60	219,575.20
54	12,128.00	20,056.80	36,611.20	94*	63,416.00	113,391.20	222,610.40
55	12,425.60	20,172.00	37,575.20	95*	64,259.20	114,980.80	225,500.80
56	12,753.60	21,129.60	39,407.20	96*	65,102.40	116,458.40	228,644.80
57	13,093.60	22,072.00	40,701.60	97*	65,985.60	118,080.00	231,607.20
58	13,580.80	23,056.80	42,481.60	98*	66,828.80	119,685.60	234,714.40
59	14,114.40	24,271.20	44,453.60	99*	67,704.00	121,227.20	237,785.60
60	14,791.20	25,814.40	46,974.40				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

附加契約標準保費表 - 年繳保費 Standard Premium Schedule for Rider - Annual Premium (港幣 HK$)

男性 Male

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	5,401.60	9,106.40	16,492.00				
5 - 9	2,972.80	5,011.20	8,988.00				
10 - 15	2,817.60	4,750.40	8,519.20				
16	3,036.80	5,059.20	9,625.60				
17	3,152.00	5,310.40	10,053.60				
18	3,224.00	5,582.40	10,258.40				
19	3,269.60	5,705.60	10,364.80				
20	3,206.40	5,694.40	10,230.40				
21	3,365.60	6,011.20	10,673.60	61	15,679.20	26,616.00	49,192.80
22	3,365.60	6,011.20	10,673.60	62	16,736.80	28,437.60	53,216.80
23	3,365.60	6,073.60	10,673.60	63	17,730.40	30,165.60	57,658.40
24	3,375.20	6,245.60	10,836.80	64	18,778.40	31,570.40	61,972.80
25	3,410.40	6,339.20	11,013.60	65	20,131.20	33,718.40	68,098.40
26	3,492.80	6,441.60	11,178.40	66	21,216.80	35,623.20	72,578.40
27	3,555.20	6,609.60	11,376.00	67	22,296.00	37,028.80	77,632.80
28	3,645.60	6,727.20	11,640.00	68	23,418.40	39,235.20	82,565.60
29	3,708.00	6,946.40	12,002.40	69	24,583.20	41,052.80	87,565.60
30	3,779.20	7,088.80	12,152.80	70	26,044.00	43,707.20	92,968.80
31	3,850.40	7,166.40	12,299.20	71	27,629.60	46,757.60	99,968.80
32	3,923.20	7,372.00	12,728.00	72	29,214.40	49,788.00	106,512.80
33	4,030.40	7,444.80	12,959.20	73	30,799.20	53,061.60	113,602.40
34	4,101.60	7,679.20	13,189.60	74	32,384.80	56,481.60	120,726.40
35	4,236.80	7,899.20	13,552.00	75	34,270.40	60,924.80	128,552.00
36	4,370.40	8,060.00	13,915.20	76	35,868.80	64,902.40	132,477.60
37	4,495.20	8,280.80	14,508.80	77	37,468.00	69,034.40	137,669.60
38	4,630.40	8,647.20	14,804.80	78	39,067.20	72,637.60	141,846.40
39	4,818.40	8,910.40	15,530.40	79	40,666.40	77,161.60	146,093.60
40	5,068.80	9,404.80	16,340.80	80	42,636.00	80,605.60	152,535.20
41	5,427.20	9,907.20	17,047.20	81*	44,248.80	83,110.40	157,253.60
42	5,778.40	10,419.20	18,003.20	82*	45,861.60	86,210.40	162,955.20
43	6,200.00	10,673.60	19,356.00	83*	47,474.40	89,404.80	169,080.80
44	6,488.00	10,985.60	20,575.20	84*	49,088.80	93,592.80	175,206.40
45	6,846.40	11,744.80	21,729.60	85*	50,701.60	98,298.40	183,846.40
46	7,068.80	12,332.80	22,719.20	86*	52,314.40	100,683.20	190,157.60
47	7,318.40	12,895.20	23,807.20	87*	53,927.20	103,210.40	194,521.60
48	7,568.00	13,500.80	24,796.00	88*	55,540.80	105,548.00	198,992.80
49	7,864.00	14,244.00	25,784.80	89*	57,154.40	108,012.00	203,392.80
50	8,543.20	15,412.00	27,736.80	90*	58,767.20	111,736.80	210,289.60
51	8,942.40	16,005.60	28,785.60	91*	59,505.60	113,198.40	213,108.00
52	9,342.40	16,744.00	30,006.40	92*	60,324.80	114,820.00	215,998.40
53	9,723.20	17,092.00	31,046.40	93*	61,119.20	116,345.60	218,852.80
54	10,141.60	17,483.20	32,422.40	94*	61,922.40	117,967.20	221,526.40
55	10,616.80	18,275.20	33,620.00	95*	62,725.60	119,573.60	224,597.60
56	11,368.80	19,424.00	35,837.60	96*	63,576.80	121,163.20	227,488.00
57	12,100.00	20,708.00	38,369.60	97*	64,387.20	122,817.60	230,632.00
58	12,899.20	22,000.80	40,996.00	98*	65,287.20	124,423.20	233,486.40
59	13,665.60	23,396.00	43,589.60	99*	66,105.60	126,028.80	236,521.60
60	14,703.20	24,956.80	46,334.40				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

附加契約標準保費表 - 年繳保費 Standard Premium Schedule for Rider - Annual Premium (港幣 HK$)

女性 Female

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	4,127.20	7,741.60	11,336.80				
5 - 9	2,678.40	4,680.00	7,801.60				
10 - 14	2,562.40	4,476.80	7,462.40				
15	2,539.20	4,436.00	7,395.20				
16	2,720.00	4,717.60	7,878.40				
17	2,852.80	5,020.00	8,412.80				
18	3,041.60	5,278.40	9,057.60				
19	3,168.80	5,540.80	9,632.80				
20	3,238.40	5,663.20	10,020.80				
21	3,452.80	5,949.60	10,521.60	61	13,296.00	23,176.80	42,832.00
22	3,636.80	6,220.00	10,941.60	62	14,151.20	24,813.60	46,399.20
23	3,753.60	6,542.40	11,511.20	63	15,021.60	26,363.20	50,232.80
24	3,862.40	6,798.40	12,110.40	64	15,814.40	27,938.40	54,067.20
25	4,009.60	7,071.20	12,507.20	65	16,969.60	29,987.20	58,257.60
26	4,133.60	7,224.80	12,688.80	66	17,813.60	31,740.00	62,283.20
27	4,213.60	7,373.60	12,981.60	67	18,686.40	33,764.00	65,975.20
28	4,403.20	7,555.20	13,030.40	68	19,607.20	35,788.00	70,120.80
29	4,562.40	7,828.00	13,243.20	69	20,596.00	38,300.80	74,358.40
30	4,729.60	8,137.60	13,625.60	70	21,827.20	41,140.00	79,022.40
31	4,959.20	8,348.80	13,988.80	71	23,368.00	44,158.40	84,608.80
32	5,143.20	8,656.80	14,460.80	72	24,909.60	46,967.20	90,044.00
33	5,337.60	9,116.80	15,176.80	73	26,449.60	50,088.80	96,089.60
34	5,564.80	9,537.60	15,612.00	74	27,991.20	53,250.40	102,257.60
35	5,772.80	9,764.80	15,920.00	75	29,793.60	57,408.80	110,036.80
36	5,976.80	10,174.40	16,476.80	76	31,348.00	61,190.40	117,406.40
37	6,150.40	10,444.80	17,186.40	77	32,903.20	63,724.00	124,845.60
38	6,383.20	10,772.80	17,849.60	78	34,458.40	66,296.80	128,751.20
39	6,619.20	11,172.80	18,524.00	79	36,012.00	69,013.60	132,656.80
40	7,018.40	11,748.80	19,528.00	80	37,896.80	71,634.40	137,681.60
41	7,519.20	12,357.60	20,744.00	81*	39,464.00	73,876.00	142,140.00
42	7,761.60	13,029.60	22,122.40	82*	41,032.80	76,919.20	146,420.00
43	8,081.60	13,456.80	23,520.00	83*	42,601.60	80,891.20	150,767.20
44	8,341.60	13,952.00	24,551.20	84*	44,169.60	85,087.20	156,833.60
45	8,720.80	14,460.00	25,709.60	85*	45,738.40	89,379.20	164,694.40
46	9,016.00	15,072.00	26,597.60	86*	47,307.20	91,620.80	170,347.20
47	9,332.00	15,428.00	27,444.00	87*	48,874.40	93,894.40	176,222.40
48	9,464.80	15,801.60	27,753.60	88*	50,443.20	96,152.00	182,182.40
49	9,589.60	16,300.00	28,521.60	89*	52,011.20	98,440.80	188,261.60
50	10,036.00	17,068.80	30,041.60	90*	53,580.00	101,780.00	194,463.20
51	10,230.40	17,255.20	31,644.00	91*	54,334.40	103,241.60	197,100.80
52	10,248.80	17,383.20	31,757.60	92*	55,057.60	104,622.40	199,738.40
53	10,350.40	17,637.60	32,143.20	93*	55,812.00	106,148.00	202,412.80
54	10,424.80	17,877.60	32,401.60	94*	56,510.40	107,561.60	204,977.60
55	10,580.80	18,018.40	33,228.00	95*	57,305.60	109,023.20	207,724.00
56	10,783.20	18,262.40	34,533.60	96*	58,004.00	110,452.00	210,506.40
57	11,142.40	18,824.80	35,896.80	97*	58,759.20	112,009.60	213,288.00
58	11,486.40	19,007.20	37,167.20	98*	59,473.60	113,455.20	215,962.40
59	11,960.80	20,343.20	38,611.20	99*	60,276.80	114,948.80	218,672.00
60	12,593.60	21,619.20	40,464.00				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (美元 USD)

男性 Male

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	697.40	1,291.50	2,093.20				
5 - 9	413.90	742.00	1,226.60				
10 - 15	392.30	703.30	1,162.70				
16	419.50	761.40	1,296.10				
17	445.70	789.10	1,371.60				
18	463.40	824.50	1,453.20				
19	473.20	869.30	1,500.00				
20	469.80	846.00	1,472.00				
21	491.60	881.20	1,482.20	61	2,175.70	3,983.20	6,881.40
22	496.10	881.20	1,482.20	62	2,314.90	4,230.90	7,345.70
23	500.50	881.20	1,482.20	63	2,455.20	4,519.40	7,920.50
24	501.60	906.70	1,530.00	64	2,577.20	4,740.60	8,491.60
25	516.80	930.30	1,570.90	65	2,751.00	5,109.10	9,287.60
26	524.40	946.60	1,587.20	66	2,905.30	5,347.20	9,829.90
27	537.70	981.90	1,636.30	67	3,060.70	5,609.90	10,489.60
28	548.90	1,000.20	1,698.20	68	3,217.50	5,897.70	11,080.50
29	555.30	1,027.70	1,727.00	69	3,380.50	6,246.70	11,756.30
30	567.40	1,046.50	1,763.90	70	3,583.80	6,623.00	12,476.10
31	577.30	1,066.20	1,784.70	71	3,820.50	7,115.30	13,400.40
32	587.10	1,082.60	1,830.00	72	4,057.40	7,576.20	14,298.60
33	597.00	1,108.30	1,867.20	73	4,294.10	8,075.30	15,241.80
34	610.10	1,132.10	1,896.00	74	4,530.80	8,596.10	16,229.90
35	628.60	1,172.40	1,974.40	75	4,809.60	9,260.90	17,296.70
36	653.90	1,196.30	2,048.50	76	5,048.50	9,639.20	18,191.80
37	677.20	1,240.20	2,118.60	77	5,287.30	9,922.80	18,740.50
38	696.30	1,276.80	2,184.50	78	5,526.10	10,325.20	19,505.20
39	724.80	1,331.80	2,287.50	79	5,764.90	10,751.20	20,281.60
40	761.60	1,410.80	2,427.10	80	6,056.40	11,214.70	21,163.80
41	801.40	1,476.50	2,526.60	81*	6,297.30	11,585.40	21,865.70
42	843.70	1,542.40	2,666.70	82*	6,538.20	12,011.80	22,667.40
43	893.00	1,634.00	2,831.70	83*	6,779.10	12,586.20	23,495.50
44	931.00	1,718.30	2,992.40	84*	7,020.10	13,046.50	24,605.30
45	966.60	1,809.90	3,157.20	85*	7,260.90	13,841.40	25,844.60
46	1,004.50	1,886.80	3,309.80	86*	7,501.80	14,183.10	26,464.20
47	1,039.00	1,956.40	3,441.60	87*	7,742.70	14,526.90	27,373.60
48	1,088.00	2,029.80	3,581.80	88*	7,983.70	14,870.80	28,022.00
49	1,135.30	2,106.70	3,734.30	89*	8,224.60	15,230.50	28,670.40
50	1,227.50	2,283.50	4,000.00	90*	8,465.00	15,731.60	29,605.80
51	1,298.40	2,397.90	4,161.90	91*	8,582.40	15,946.30	30,043.90
52	1,351.30	2,501.60	4,314.60	92*	8,699.80	16,171.20	30,445.90
53	1,412.50	2,578.80	4,489.20	93*	8,819.30	16,390.00	30,852.40
54	1,477.30	2,694.50	4,673.80	94*	8,935.70	16,622.80	31,258.90
55	1,547.00	2,799.80	4,833.70	95*	9,060.10	16,847.60	31,692.50
56	1,643.70	2,968.20	5,149.70	96*	9,175.60	17,068.40	32,112.50
57	1,725.50	3,158.10	5,486.70	97*	9,306.00	17,299.30	32,541.60
58	1,810.90	3,346.40	5,775.20	98*	9,426.50	17,526.10	32,966.10
59	1,903.70	3,547.20	6,116.80	99*	9,550.90	17,767.00	33,413.20
60	2,032.30	3,759.40	6,476.90				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (美元 USD)

女性 Female

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	539.90	999.40	1,462.00				
5 - 9	412.30	684.10	1,131.90				
10 - 14	394.30	654.40	1,082.70				
15	390.80	648.50	1,072.90				
16	423.60	701.90	1,221.70				
17	446.10	746.20	1,305.10				
18	462.70	784.50	1,382.80				
19	482.80	795.30	1,395.00				
20	481.60	793.60	1,425.10				
21	519.00	859.70	1,503.00	61	1,984.20	3,451.80	6,224.40
22	548.50	897.10	1,566.20	62	2,099.30	3,667.40	6,681.50
23	568.10	943.10	1,624.20	63	2,239.50	3,928.70	7,269.70
24	589.90	980.60	1,680.40	64	2,358.10	4,116.10	7,778.50
25	605.40	1,025.80	1,758.00	65	2,551.40	4,408.50	8,466.10
26	609.60	1,042.10	1,773.20	66	2,672.80	4,627.90	8,972.00
27	633.60	1,060.00	1,804.80	67	2,810.50	4,913.80	9,579.00
28	654.80	1,092.60	1,874.60	68	2,949.50	5,167.50	10,113.20
29	675.90	1,119.60	1,897.10	69	3,093.60	5,462.50	10,712.20
30	703.80	1,159.40	1,953.00	70	3,279.30	5,792.50	11,386.20
31	717.00	1,184.10	2,000.80	71	3,487.80	6,213.40	12,191.80
32	744.70	1,224.80	2,066.90	72	3,696.40	6,616.30	13,004.30
33	770.90	1,270.90	2,134.00	73	3,904.90	7,053.70	13,865.90
34	797.50	1,340.10	2,202.00	74	4,113.40	7,500.00	14,764.10
35	824.50	1,409.60	2,352.20	75	4,360.10	7,989.10	15,727.00
36	862.10	1,473.40	2,458.00	76	4,570.60	8,320.00	16,562.80
37	898.40	1,520.60	2,568.70	77	4,780.90	8,576.20	17,056.20
38	940.60	1,564.50	2,633.10	78	4,991.30	8,928.50	17,755.80
39	986.70	1,624.10	2,757.80	79	5,201.60	9,297.40	18,483.70
40	1,061.20	1,701.90	2,869.00	80	5,459.40	9,658.20	19,008.20
41	1,139.40	1,797.70	3,045.00	81*	5,671.60	9,964.80	19,602.50
42	1,206.90	1,870.90	3,221.30	82*	5,883.80	10,265.40	20,200.80
43	1,245.30	1,945.80	3,389.80	83*	6,096.10	10,685.80	21,015.80
44	1,274.10	2,042.70	3,562.20	84*	6,308.20	11,003.30	21,646.70
45	1,295.40	2,108.00	3,709.30	85*	6,520.50	11,683.20	22,976.30
46	1,323.00	2,188.10	3,813.90	86*	6,732.60	12,092.50	23,511.90
47	1,343.30	2,212.50	3,925.40	87*	6,944.90	12,384.70	24,337.70
48	1,373.20	2,267.60	3,984.00	88*	7,157.10	12,692.70	24,918.90
49	1,401.10	2,278.20	4,027.00	89*	7,369.30	12,982.90	25,495.70
50	1,469.50	2,394.90	4,308.40	90*	7,581.70	13,427.10	26,344.90
51	1,491.70	2,447.90	4,410.30	91*	7,687.10	13,595.70	26,710.70
52	1,497.60	2,468.10	4,471.30	92*	7,791.50	13,802.50	27,076.60
53	1,517.00	2,472.80	4,544.40	93*	7,896.90	13,983.20	27,446.90
54	1,531.20	2,507.10	4,576.40	94*	8,006.30	14,173.90	27,826.30
55	1,568.60	2,521.50	4,696.90	95*	8,112.70	14,372.60	28,187.60
56	1,610.20	2,641.20	4,925.90	96*	8,219.10	14,557.30	28,580.60
57	1,653.10	2,759.00	5,087.70	97*	8,330.50	14,760.00	28,950.90
58	1,714.60	2,882.10	5,310.20	98*	8,436.90	14,960.70	29,339.30
59	1,781.90	3,033.90	5,556.70	99*	8,548.30	15,153.40	29,723.20
60	1,867.30	3,226.80	5,871.80				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

附加契約標準保費表 - 年繳保費 Standard Premium Schedule for Rider - Annual Premium (美元 USD)

男性 Male

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	682.00	1,138.30	2,061.50				
5 - 9	375.40	626.40	1,123.50				
10 - 15	355.80	593.80	1,064.90				
16	383.40	632.40	1,203.20				
17	398.00	663.80	1,256.70				
18	407.10	697.80	1,282.30				
19	412.80	713.20	1,295.60				
20	404.80	711.80	1,278.80				
21	425.00	751.40	1,334.20	61	1,979.50	3,327.00	6,149.10
22	425.00	751.40	1,334.20	62	2,113.10	3,554.70	6,652.10
23	425.00	759.20	1,334.20	63	2,238.50	3,770.70	7,207.30
24	426.10	780.70	1,354.60	64	2,370.80	3,946.30	7,746.60
25	430.60	792.40	1,376.70	65	2,541.50	4,214.80	8,512.30
26	441.00	805.20	1,397.30	66	2,678.60	4,452.90	9,072.30
27	448.80	826.20	1,422.00	67	2,814.90	4,628.60	9,704.10
28	460.20	840.90	1,455.00	68	2,956.50	4,904.40	10,320.70
29	468.10	868.30	1,500.30	69	3,103.70	5,131.60	10,945.70
30	477.20	886.10	1,519.10	70	3,288.10	5,463.40	11,621.10
31	486.20	895.80	1,537.40	71	3,488.20	5,844.70	12,496.10
32	495.20	921.50	1,591.00	72	3,688.30	6,223.50	13,314.10
33	508.90	930.60	1,619.90	73	3,888.50	6,632.70	14,200.30
34	517.90	959.90	1,648.70	74	4,088.60	7,060.20	15,090.80
35	534.80	987.40	1,694.00	75	4,326.50	7,615.60	16,069.00
36	551.80	1,007.50	1,739.40	76	4,528.40	8,112.80	16,559.70
37	567.60	1,035.10	1,813.60	77	4,730.40	8,629.30	17,208.70
38	584.60	1,080.90	1,850.60	78	4,932.20	9,079.70	17,730.80
39	608.30	1,113.80	1,941.30	79	5,134.10	9,645.20	18,261.70
40	640.00	1,175.60	2,042.60	80	5,382.80	10,075.70	19,066.90
41	685.20	1,238.40	2,130.90	81*	5,586.40	10,388.80	19,656.70
42	729.60	1,302.40	2,250.40	82*	5,790.10	10,776.30	20,369.40
43	782.70	1,334.20	2,419.50	83*	5,993.80	11,175.60	21,135.10
44	819.30	1,373.20	2,571.90	84*	6,197.40	11,699.10	21,900.80
45	864.40	1,468.10	2,716.20	85*	6,401.00	12,287.30	22,980.80
46	892.30	1,541.60	2,839.90	86*	6,604.70	12,585.40	23,769.70
47	923.90	1,611.90	2,975.90	87*	6,808.40	12,901.30	24,315.20
48	955.50	1,687.60	3,099.50	88*	7,012.00	13,193.50	24,874.10
49	992.90	1,780.50	3,223.10	89*	7,215.70	13,501.50	25,424.10
50	1,078.60	1,926.50	3,467.10	90*	7,419.10	13,967.10	26,286.20
51	1,129.00	2,000.70	3,598.20	91*	7,512.50	14,149.80	26,638.50
52	1,179.40	2,093.00	3,750.80	92*	7,615.90	14,352.50	26,999.80
53	1,227.50	2,136.50	3,880.80	93*	7,716.20	14,543.20	27,356.60
54	1,280.40	2,185.40	4,052.80	94*	7,817.60	14,745.90	27,690.80
55	1,340.50	2,284.40	4,202.50	95*	7,919.00	14,946.70	28,074.70
56	1,435.40	2,428.00	4,479.70	96*	8,026.40	15,145.40	28,436.00
57	1,527.60	2,588.50	4,796.20	97*	8,129.70	15,352.20	28,829.00
58	1,628.60	2,750.10	5,124.50	98*	8,242.10	15,552.90	29,185.80
59	1,725.30	2,924.50	5,448.70	99*	8,346.50	15,753.60	29,565.20
60	1,856.20	3,119.60	5,791.80				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

附加契約標準保費表 - 年繳保費 Standard Premium Schedule for Rider - Annual Premium (美元 USD)

女性 Female

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	521.00	967.70	1,417.10				
5 - 9	338.20	585.00	975.20				
10 - 14	323.50	559.60	932.80				
15	320.60	554.50	924.40				
16	343.40	589.70	984.80				
17	360.20	627.50	1,051.60				
18	384.00	659.80	1,132.20				
19	400.00	692.60	1,204.10				
20	408.90	707.90	1,252.60				
21	435.90	743.70	1,315.20	61	1,678.70	2,897.10	5,354.00
22	459.20	777.50	1,367.70	62	1,786.70	3,101.70	5,799.90
23	473.90	817.80	1,438.90	63	1,896.40	3,295.40	6,279.10
24	487.70	849.80	1,513.80	64	1,996.60	3,492.30	6,758.40
25	506.30	883.90	1,563.40	65	2,142.50	3,748.40	7,282.20
26	521.90	903.10	1,586.10	66	2,248.90	3,967.50	7,785.40
27	532.00	921.70	1,622.70	67	2,359.10	4,220.50	8,246.90
28	555.80	944.40	1,628.80	68	2,475.40	4,473.50	8,765.10
29	576.00	978.50	1,655.40	69	2,600.30	4,787.60	9,294.80
30	597.10	1,017.20	1,703.20	70	2,755.70	5,142.50	9,877.80
31	626.10	1,043.60	1,748.60	71	2,950.20	5,519.80	10,576.10
32	649.40	1,082.10	1,807.60	72	3,144.70	5,870.90	11,255.50
33	673.90	1,139.60	1,897.10	73	3,339.40	6,261.10	12,011.20
34	702.60	1,192.20	1,951.50	74	3,533.90	6,656.30	12,782.20
35	728.80	1,220.60	1,990.00	75	3,761.40	7,176.10	13,754.60
36	754.50	1,271.80	2,059.60	76	3,957.70	7,648.80	14,675.80
37	776.60	1,305.60	2,148.30	77	4,154.10	7,965.50	15,605.70
38	805.80	1,346.60	2,231.20	78	4,350.30	8,287.10	16,093.90
39	835.60	1,396.60	2,315.50	79	4,546.60	8,626.70	16,582.10
40	886.10	1,468.60	2,441.00	80	4,784.40	8,954.30	17,210.20
41	949.20	1,544.70	2,593.00	81*	4,982.50	9,234.50	17,767.50
42	979.90	1,628.70	2,765.30	82*	5,180.50	9,614.90	18,302.50
43	1,020.30	1,682.10	2,940.00	83*	5,378.40	10,111.40	18,845.90
44	1,053.20	1,744.00	3,068.90	84*	5,576.40	10,635.90	19,604.20
45	1,101.00	1,807.50	3,213.70	85*	5,774.50	11,172.40	20,586.80
46	1,138.30	1,884.00	3,324.70	86*	5,972.50	11,452.60	21,293.40
47	1,178.20	1,928.50	3,430.50	87*	6,170.50	11,736.80	22,027.80
48	1,195.00	1,975.20	3,469.20	88*	6,368.40	12,019.00	22,772.80
49	1,210.70	2,037.50	3,565.20	89*	6,566.50	12,305.10	23,532.70
50	1,266.90	2,133.60	3,755.20	90*	6,763.70	12,722.50	24,307.90
51	1,291.70	2,156.90	3,955.50	91*	6,860.10	12,905.20	24,637.60
52	1,293.90	2,172.90	3,969.70	92*	6,951.40	13,077.80	24,967.30
53	1,306.80	2,204.70	4,017.90	93*	7,045.80	13,268.50	25,301.60
54	1,316.00	2,234.70	4,050.20	94*	7,135.10	13,445.20	25,622.20
55	1,335.80	2,252.30	4,153.50	95*	7,234.50	13,627.90	25,965.50
56	1,361.40	2,282.80	4,316.70	96*	7,322.80	13,806.50	26,313.30
57	1,406.70	2,353.10	4,487.10	97*	7,418.10	14,001.20	26,661.00
58	1,450.20	2,375.90	4,645.90	98*	7,508.50	14,181.90	26,995.30
59	1,510.10	2,542.90	4,826.40	99*	7,609.80	14,368.60	27,334.00
60	1,590.00	2,702.40	5,058.00				

* 此為續保保費 For renewal only

注意事項:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。
- AIA 保留更改此保費表的權利。
- 此標準保費表只於香港派發。
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。
- 此標準保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。
- 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured person's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- Premiums stated above are before AIA Vitality 10% premium discount for the first year.

6. 保費表 – 特級「健康之寶」2 / 特級「健康之寶」 / 自悠附加特級「健康之寶」/ 「健康之寶」/ 「倍無憂」/「永無憂」 SGH2

Premium Table – Super Good Health 2 / Super Good Health / Cheerful Super Good Health / Good Health / HS / IMP

特級「健康之寶」醫療保障計劃 2

Super Good Health Medical Plan 2

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class (Male)

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	408.00	777.60	1,198.80				
5 - 9	232.00	427.20	648.00				
10 - 14	228.00	419.20	637.20				
15	230.40	424.00	640.80				
16	248.80	459.20	716.40				
17	249.60	460.80	759.60				
18	255.20	467.20	763.20				
19	255.20	467.20	763.20				
20	248.80	456.00	741.60				
21	258.40	478.40	792.00	61	990.40	1,892.80	3,153.60
22	258.40	478.40	792.00	62	1,050.40	2,006.40	3,373.20
23	258.40	478.40	792.00	63	1,107.20	2,115.20	3,632.40
24	262.40	486.40	799.20	64	1,156.00	2,216.00	3,877.20
25	264.00	492.80	799.20	65	1,196.00	2,291.20	4,082.40
26	268.00	500.80	810.00	66	1,241.60	2,380.80	4,294.80
27	271.20	504.00	824.40	67	1,298.40	2,486.40	4,539.60
28	275.20	508.80	842.40	68	1,360.80	2,604.80	4,780.80
29	280.80	520.00	860.40	69	1,425.60	2,726.40	5,025.60
30	280.80	523.20	860.40	70	1,506.40	2,880.00	5,313.60
31	288.00	537.60	874.80	71*	1,576.80	3,017.60	5,605.20
32	291.20	545.60	892.80	72*	1,654.40	3,160.00	5,886.00
33	295.20	556.80	928.80	73*	1,729.60	3,310.40	6,192.00
34	301.60	566.40	946.80	74*	1,810.40	3,462.40	6,508.80
35	311.20	587.20	968.40	75*	1,863.20	3,571.20	6,703.20
36	318.40	598.40	997.20	76*	1,917.60	3,676.80	6,904.80
37	326.40	617.60	1,022.40	77*	1,975.20	3,785.60	7,110.00
38	335.20	638.40	1,044.00	78*	2,036.00	3,897.60	7,333.20
39	347.20	664.00	1,101.60	79*	2,096.80	4,019.20	7,556.40
40	361.60	688.00	1,144.80	80*	2,195.20	4,208.00	7,898.40
41	379.20	720.00	1,195.20	81*	2,262.40	4,331.20	8,146.80
42	400.80	745.60	1,260.00	82*	2,328.80	4,465.60	8,388.00
43	420.00	782.40	1,324.80	83*	2,399.20	4,598.40	8,640.00
44	438.40	812.80	1,400.40	84*	2,471.20	4,732.80	8,902.80
45	446.40	836.80	1,440.00	85*	2,546.40	4,881.60	9,169.20
46	460.00	873.60	1,490.40	86*	2,557.60	4,902.40	9,208.80
47	476.80	905.60	1,555.20	87*	2,571.20	4,926.40	9,262.80
48	490.40	939.20	1,620.00	88*	2,582.40	4,950.40	9,306.00
49	507.20	972.80	1,681.20	89*	2,596.00	4,974.40	9,342.00
50	540.80	1,035.20	1,774.80	90*	2,609.60	5,003.20	9,396.00
51	568.80	1,091.20	1,846.80	91*	2,622.40	5,025.60	9,439.20
52	593.60	1,139.20	1,936.80	92*	2,632.80	5,049.60	9,493.20
53	620.80	1,195.20	2,023.20	93*	2,644.80	5,076.80	9,543.60
54	648.00	1,244.80	2,131.20	94*	2,659.20	5,099.20	9,590.40
55	699.20	1,339.20	2,278.80	95*	2,672.00	5,126.40	9,640.80
56	731.20	1,401.60	2,394.00	96*	2,685.60	5,153.60	9,684.00
57	767.20	1,467.20	2,527.20	97*	2,700.00	5,180.80	9,727.20
58	805.60	1,537.60	2,664.00	98*	2,714.40	5,200.00	9,788.40
59	848.00	1,619.20	2,808.00	99*	2,726.40	5,232.00	9,835.20
60	920.80	1,763.20	2,980.80				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃 2

SGH2+SMM

Super Good Health Medical Plan 2

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class(Male)

保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM			保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	708.00	1,360.00	2,073.60				
5 - 9	440.80	817.60	1,317.60				
10 - 14	433.60	803.20	1,292.40				
15	437.60	809.60	1,306.80				
16	461.60	870.40	1,436.40				
17	471.20	881.60	1,490.40				
18	476.80	891.20	1,504.80				
19	477.60	891.20	1,504.80				
20	465.60	870.40	1,465.20				
21	484.80	900.80	1,476.00	61	1,904.80	3,640.00	6,105.60
22	484.80	900.80	1,476.00	62	2,028.80	3,872.00	6,584.40
23	484.80	900.80	1,476.00	63	2,151.20	4,105.60	7,110.00
24	486.40	921.60	1,522.80	64	2,256.00	4,307.20	7,614.00
25	493.60	928.00	1,526.40	65	2,344.80	4,484.80	8,060.40
26	499.20	947.20	1,540.80	66	2,459.20	4,691.20	8,532.00
27	506.40	961.60	1,555.20	67	2,589.60	4,940.80	9,032.40
28	512.80	972.80	1,609.20	68	2,722.40	5,193.60	9,540.00
29	520.00	998.40	1,630.80	69	2,860.00	5,464.00	10,054.80
30	526.40	1,004.80	1,659.60	70	3,033.60	5,782.40	10,670.40
31	536.80	1,027.20	1,681.20	71*	3,188.00	6,083.20	11,214.00
32	543.20	1,046.40	1,713.60	72*	3,349.60	6,385.60	11,808.00
33	555.20	1,068.80	1,753.20	73*	3,517.60	6,710.40	12,405.60
34	566.40	1,086.40	1,785.60	74*	3,694.40	7,046.40	13,035.60
35	584.00	1,126.40	1,839.60	75*	3,805.60	7,262.40	13,435.20
36	601.60	1,142.40	1,908.00	76*	3,920.80	7,478.40	13,838.40
37	617.60	1,174.40	1,958.40	77*	4,035.20	7,702.40	14,256.00
38	636.00	1,211.20	2,012.40	78*	4,156.00	7,931.20	14,677.20
39	656.80	1,254.40	2,091.60	79*	4,280.00	8,171.20	15,102.00
40	684.00	1,313.60	2,196.00	80*	4,483.20	8,558.40	15,825.60
41	719.20	1,376.00	2,296.80	81*	4,617.60	8,817.60	16,304.40
42	756.80	1,436.80	2,426.40	82*	4,756.00	9,080.00	16,797.60
43	795.20	1,508.80	2,545.20	83*	4,898.40	9,356.80	17,290.80
44	828.00	1,576.00	2,674.80	84*	5,046.40	9,630.40	17,816.40
45	844.80	1,617.60	2,750.40	85*	5,195.20	9,916.80	18,349.20
46	877.60	1,681.60	2,880.00	86*	5,221.60	9,968.00	18,439.20
47	908.80	1,745.60	2,991.60	87*	5,248.80	10,020.80	18,529.20
48	944.80	1,812.80	3,117.60	88*	5,271.20	10,068.80	18,630.00
49	978.40	1,880.00	3,254.40	89*	5,297.60	10,121.60	18,712.80
50	1,047.20	2,012.80	3,441.60	90*	5,324.80	10,169.60	18,802.80
51	1,106.40	2,121.60	3,589.20	91*	5,350.40	10,217.60	18,914.40
52	1,152.00	2,211.20	3,722.40	92*	5,378.40	10,268.80	18,997.20
53	1,203.20	2,302.40	3,913.20	93*	5,403.20	10,323.20	19,098.00
54	1,259.20	2,404.80	4,075.20	94*	5,429.60	10,371.20	19,184.40
55	1,353.60	2,588.80	4,370.40	95*	5,460.00	10,427.20	19,288.80
56	1,415.20	2,710.40	4,586.40	96*	5,484.00	10,472.00	19,378.80
57	1,485.60	2,840.00	4,827.60	97*	5,514.40	10,532.80	19,483.20
58	1,557.60	2,985.60	5,097.60	98*	5,540.80	10,584.00	19,580.40
59	1,639.20	3,139.20	5,353.20	99*	5,570.40	10,632.00	19,677.60
60	1,776.80	3,403.20	5,727.60				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃 2

SGH2

Super Good Health Medical Plan 2

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	基本計劃 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	338.40	641.60	889.20				
5 - 9	245.60	428.80	680.40				
10 - 14	244.00	427.20	676.80				
15	243.20	425.60	673.20				
16	253.60	454.40	766.80				
17	257.60	456.00	777.60				
18	262.40	457.60	799.20				
19	271.20	459.20	799.20				
20	278.40	470.40	820.80				
21	307.20	526.40	860.40	61	995.20	1,838.40	3,067.20
22	320.80	550.40	892.80	62	1,051.20	1,944.00	3,286.80
23	334.40	579.20	950.40	63	1,112.80	2,062.40	3,528.00
24	346.40	601.60	979.20	64	1,164.80	2,158.40	3,772.80
25	356.80	614.40	1,011.60	65	1,206.40	2,235.20	3,978.00
26	373.60	648.00	1,058.40	66	1,260.80	2,323.20	4,201.20
27	390.40	676.80	1,112.40	67	1,317.60	2,430.40	4,446.00
28	403.20	702.40	1,148.40	68	1,380.00	2,542.40	4,665.60
29	417.60	721.60	1,180.80	69	1,443.20	2,660.80	4,906.80
30	414.40	715.20	1,173.60	70	1,512.00	2,792.00	5,155.20
31	425.60	732.80	1,198.80	71*	1,585.60	2,923.20	5,407.20
32	435.20	752.00	1,238.40	72*	1,657.60	3,062.40	5,695.20
33	448.00	766.40	1,252.80	73*	1,736.80	3,206.40	5,983.20
34	455.20	779.20	1,274.40	74*	1,816.00	3,352.00	6,285.60
35	467.20	796.80	1,303.20	75*	1,872.80	3,452.80	6,480.00
36	478.40	814.40	1,332.00	76*	1,928.00	3,558.40	6,681.60
37	488.80	830.40	1,371.60	77*	1,987.20	3,662.40	6,879.60
38	499.20	846.40	1,414.80	78*	2,046.40	3,774.40	7,102.80
39	512.00	868.80	1,436.40	79*	2,109.60	3,889.60	7,311.60
40	549.60	932.80	1,537.20	80*	2,174.40	4,004.80	7,534.80
41	594.40	990.40	1,638.00	81*	2,237.60	4,126.40	7,768.80
42	627.20	1,036.80	1,738.80	82*	2,305.60	4,251.20	8,006.40
43	651.20	1,073.60	1,807.20	83*	2,374.40	4,377.60	8,236.80
44	665.60	1,100.80	1,886.40	84*	2,445.60	4,508.80	8,488.80
45	689.60	1,156.80	1,965.60	85*	2,517.60	4,644.80	8,737.20
46	696.00	1,174.40	2,005.20	86*	2,533.60	4,667.20	8,776.80
47	700.00	1,196.80	2,041.20	87*	2,544.80	4,691.20	8,827.20
48	704.00	1,204.80	2,066.40	88*	2,556.80	4,715.20	8,859.60
49	706.40	1,219.20	2,098.80	89*	2,568.80	4,734.40	8,906.40
50	738.40	1,278.40	2,224.80	90*	2,581.60	4,764.80	8,946.00
51	740.00	1,289.60	2,239.20	91*	2,594.40	4,784.00	8,992.80
52	740.80	1,302.40	2,278.80	92*	2,606.40	4,808.00	9,028.80
53	743.20	1,316.80	2,311.20	93*	2,620.80	4,838.40	9,079.20
54	753.60	1,336.00	2,365.20	94*	2,632.00	4,857.60	9,118.80
55	789.60	1,406.40	2,494.80	95*	2,643.20	4,884.80	9,169.20
56	804.80	1,443.20	2,559.60	96*	2,656.80	4,904.00	9,208.80
57	825.60	1,481.60	2,631.60	97*	2,667.20	4,931.20	9,252.00
58	849.60	1,537.60	2,728.80	98*	2,680.00	4,953.60	9,298.80
59	883.20	1,609.60	2,836.80	99*	2,692.80	4,980.80	9,338.40
60	932.00	1,718.40	2,930.40				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃 2

SGH2+SMM

Super Good Health Medical Plan 2

年繳保費 Annual Premium(美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM			保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	567.20	1,086.40	1,551.60				
5 - 9	429.60	736.00	1,191.60				
10 - 14	428.00	732.80	1,188.00				
15	425.60	729.60	1,180.80				
16	436.80	784.00	1,314.00				
17	449.60	790.40	1,364.40				
18	460.00	800.00	1,375.20				
19	473.60	812.80	1,396.80				
20	481.60	820.80	1,447.20				
21	538.40	920.00	1,512.00	61	1,794.40	3,243.20	5,720.40
22	567.20	963.20	1,587.60	62	1,899.20	3,448.00	6,138.00
23	589.60	1,014.40	1,666.80	63	2,011.20	3,667.20	6,631.20
24	614.40	1,054.40	1,742.40	64	2,116.80	3,843.20	7,102.80
25	631.20	1,094.40	1,810.80	65	2,212.80	4,009.60	7,534.80
26	662.40	1,136.00	1,897.20	66	2,320.00	4,209.60	7,977.60
27	688.80	1,187.20	1,969.20	67	2,436.80	4,436.80	8,467.20
28	718.40	1,228.80	2,048.40	68	2,560.80	4,664.00	8,935.20
29	743.20	1,273.60	2,109.60	69	2,686.40	4,896.00	9,385.20
30	741.60	1,268.80	2,077.20	70	2,820.80	5,142.40	9,882.00
31	759.20	1,299.20	2,134.80	71*	2,959.20	5,398.40	10,375.20
32	780.00	1,328.00	2,185.20	72*	3,108.80	5,675.20	10,904.40
33	799.20	1,361.60	2,228.40	73*	3,266.40	5,955.20	11,473.20
34	818.40	1,388.80	2,271.60	74*	3,428.80	6,246.40	12,042.00
35	836.80	1,414.40	2,329.20	75*	3,536.80	6,443.20	12,420.00
36	860.00	1,448.00	2,386.80	76*	3,639.20	6,635.20	12,812.40
37	879.20	1,480.00	2,440.80	77*	3,752.00	6,836.80	13,190.40
38	902.40	1,507.20	2,505.60	78*	3,867.20	7,048.00	13,593.60
39	928.00	1,556.80	2,570.40	79*	3,987.20	7,262.40	13,996.80
40	1,003.20	1,662.40	2,736.00	80*	4,107.20	7,486.40	14,439.60
41	1,074.40	1,747.20	2,898.00	81*	4,234.40	7,712.00	14,868.00
42	1,128.80	1,824.00	3,063.60	82*	4,359.20	7,945.60	15,328.80
43	1,166.40	1,881.60	3,193.20	83*	4,489.60	8,185.60	15,768.00
44	1,190.40	1,940.80	3,297.60	84*	4,627.20	8,428.80	16,254.00
45	1,233.60	2,020.80	3,470.40	85*	4,765.60	8,680.00	16,740.00
46	1,259.20	2,075.20	3,567.60	86*	4,788.00	8,718.40	16,801.20
47	1,267.20	2,097.60	3,628.80	87*	4,808.80	8,756.80	16,884.00
48	1,274.40	2,128.00	3,690.00	88*	4,833.60	8,806.40	16,963.20
49	1,278.40	2,140.80	3,733.20	89*	4,858.40	8,843.20	17,049.60
50	1,336.00	2,251.20	3,952.80	90*	4,880.80	8,888.00	17,128.80
51	1,360.00	2,315.20	4,100.40	91*	4,905.60	8,923.20	17,215.20
52	1,362.40	2,331.20	4,172.40	92*	4,928.80	8,969.60	17,298.00
53	1,372.80	2,361.60	4,237.20	93*	4,952.00	9,009.60	17,380.80
54	1,380.80	2,395.20	4,309.20	94*	4,975.20	9,054.40	17,467.20
55	1,453.60	2,516.80	4,564.80	95*	5,000.00	9,102.40	17,546.40
56	1,480.00	2,577.60	4,676.40	96*	5,023.20	9,142.40	17,636.40
57	1,516.80	2,648.00	4,820.40	97*	5,048.00	9,187.20	17,722.80
58	1,563.20	2,744.00	4,993.20	98*	5,071.20	9,233.60	17,812.80
59	1,625.60	2,862.40	5,184.00	99*	5,094.40	9,272.00	17,895.60
60	1,701.60	3,038.40	5,407.20				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」2 住院及手術賠償附加契約 **SGHR2**

Super Good Health 2 Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class (Male)

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	335.20	668.80	1,044.00				
5 - 9	169.60	339.20	540.00				
10 - 14	167.20	334.40	529.20				
15	168.80	337.60	532.80				
16	187.20	369.60	622.80				
17	188.00	374.40	640.80				
18	189.60	377.60	648.00				
19	189.60	377.60	648.00				
20	184.80	368.00	630.00				
21	184.80	368.00	655.20	61	864.00	1,720.00	2,764.80
22	184.80	368.00	655.20	62	914.40	1,814.40	2,962.80
23	184.80	368.00	655.20	63	966.40	1,915.20	3,200.40
24	189.60	374.40	673.20	64	1,011.20	2,012.80	3,416.40
25	191.20	379.20	673.20	65	1,051.20	2,073.60	3,592.80
26	192.80	384.00	680.40	66	1,089.60	2,156.80	3,776.40
27	195.20	388.80	694.80	67	1,136.00	2,254.40	3,992.40
28	199.20	395.20	702.00	68	1,190.40	2,358.40	4,194.00
29	204.80	403.20	712.80	69	1,241.60	2,472.00	4,406.40
30	208.00	412.80	716.40	70	1,309.60	2,609.60	4,676.40
31	211.20	420.80	759.60	71*	1,373.60	2,737.60	4,924.80
32	214.40	427.20	766.80	72*	1,440.00	2,867.20	5,169.60
33	219.20	435.20	784.80	73*	1,507.20	2,998.40	5,443.20
34	224.80	446.40	795.60	74*	1,576.80	3,136.00	5,713.20
35	232.00	462.40	828.00	75*	1,623.20	3,233.60	5,889.60
36	239.20	476.80	842.40	76*	1,673.60	3,326.40	6,066.00
37	248.80	492.80	867.60	77*	1,721.60	3,427.20	6,264.00
38	256.80	508.80	896.40	78*	1,772.80	3,529.60	6,444.00
39	267.20	531.20	957.60	79*	1,826.40	3,636.80	6,642.00
40	281.60	560.00	986.40	80*	1,915.20	3,808.00	6,948.00
41	297.60	582.40	1,033.20	81*	1,970.40	3,923.20	7,160.40
42	317.60	606.40	1,094.40	82*	2,029.60	4,043.20	7,372.80
43	335.20	641.60	1,155.60	83*	2,090.40	4,161.60	7,592.40
44	351.20	670.40	1,224.00	84*	2,152.80	4,286.40	7,822.80
45	360.80	691.20	1,256.40	85*	2,218.40	4,416.00	8,060.40
46	372.80	720.00	1,306.80	86*	2,230.40	4,438.40	8,103.60
47	386.40	750.40	1,371.60	87*	2,240.80	4,464.00	8,132.40
48	399.20	780.80	1,429.20	88*	2,252.00	4,483.20	8,179.20
49	412.80	806.40	1,483.20	89*	2,264.80	4,505.60	8,222.40
50	442.40	864.00	1,569.60	90*	2,274.40	4,531.20	8,258.40
51	504.00	977.60	1,634.40	91*	2,284.00	4,552.00	8,298.00
52	528.80	1,020.80	1,706.40	92*	2,296.00	4,569.60	8,344.80
53	551.20	1,070.40	1,792.80	93*	2,308.00	4,595.20	8,384.40
54	577.60	1,124.80	1,875.60	94*	2,319.20	4,617.60	8,427.60
55	620.80	1,208.00	2,012.40	95*	2,329.60	4,640.00	8,470.80
56	647.20	1,265.60	2,120.40	96*	2,341.60	4,664.00	8,517.60
57	678.40	1,326.40	2,242.80	97*	2,353.60	4,684.80	8,553.60
58	715.20	1,390.40	2,354.40	98*	2,362.40	4,713.60	8,596.80
59	751.20	1,467.20	2,469.60	99*	2,375.20	4,731.20	8,640.00
60	810.40	1,601.60	2,620.80				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」2 住院及手術賠償附加契約

SGHR2 +SMM

Super Good Health 2 Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別 (男性)Standard Class (Male)

保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM			保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	588.00	1,169.60	1,800.00				
5 - 9	340.00	673.60	1,033.20				
10 - 14	334.40	662.40	1,015.20				
15	336.80	668.80	1,022.40				
16	364.00	710.40	1,159.20				
17	371.20	734.40	1,202.40				
18	376.80	736.00	1,206.00				
19	380.00	736.00	1,206.00				
20	370.40	723.20	1,173.60				
21	389.60	755.20	1,234.80	61	1,630.40	3,222.40	5,284.80
22	389.60	755.20	1,234.80	62	1,727.20	3,417.60	5,677.20
23	389.60	755.20	1,234.80	63	1,831.20	3,624.00	6,156.00
24	390.40	774.40	1,256.40	64	1,924.00	3,803.20	6,566.40
25	392.80	780.80	1,260.00	65	2,008.80	3,953.60	6,951.60
26	400.00	787.20	1,281.60	66	2,102.40	4,145.60	7,362.00
27	406.40	803.20	1,303.20	67	2,208.80	4,360.00	7,776.00
28	416.00	817.60	1,332.00	68	2,321.60	4,588.80	8,226.00
29	424.00	844.80	1,371.60	69	2,434.40	4,819.20	8,650.80
30	426.40	851.20	1,375.20	70	2,579.20	5,108.80	9,208.80
31	438.40	862.40	1,400.40	71*	2,708.00	5,372.80	9,680.40
32	443.20	884.80	1,440.00	72*	2,848.00	5,635.20	10,177.20
33	456.80	892.80	1,465.20	73*	2,994.40	5,923.20	10,706.40
34	463.20	923.20	1,501.20	74*	3,142.40	6,220.80	11,232.00
35	484.00	960.00	1,548.00	75*	3,235.20	6,409.60	11,577.60
36	499.20	976.00	1,598.40	76*	3,332.00	6,598.40	11,930.40
37	512.80	1,006.40	1,666.80	77*	3,434.40	6,795.20	12,283.20
38	530.40	1,046.40	1,699.20	78*	3,532.80	7,001.60	12,657.60
39	550.40	1,086.40	1,771.20	79*	3,641.60	7,209.60	13,032.00
40	578.40	1,139.20	1,868.40	80*	3,813.60	7,553.60	13,644.00
41	618.40	1,203.20	1,954.80	81*	3,928.80	7,774.40	14,043.60
42	654.40	1,256.00	2,059.20	82*	4,043.20	8,009.60	14,457.60
43	696.00	1,329.60	2,178.00	83*	4,168.80	8,251.20	14,911.20
44	724.00	1,384.00	2,304.00	84*	4,293.60	8,491.20	15,354.00
45	743.20	1,425.60	2,358.00	85*	4,421.60	8,748.80	15,814.80
46	767.20	1,481.60	2,487.60	86*	4,444.00	8,788.80	15,883.20
47	795.20	1,550.40	2,592.00	87*	4,464.80	8,840.00	15,962.40
48	822.40	1,603.20	2,700.00	88*	4,488.00	8,881.60	16,052.40
49	855.20	1,676.80	2,811.60	89*	4,506.40	8,923.20	16,131.60
50	920.00	1,788.80	2,977.20	90*	4,532.80	8,969.60	16,221.60
51	962.40	1,865.60	3,099.60	91*	4,552.00	9,009.60	16,300.80
52	1,005.60	1,952.00	3,232.80	92*	4,575.20	9,062.40	16,372.80
53	1,046.40	2,028.80	3,380.40	93*	4,596.80	9,104.00	16,455.60
54	1,092.00	2,124.80	3,535.20	94*	4,619.20	9,150.40	16,538.40
55	1,171.20	2,281.60	3,805.20	95*	4,642.40	9,195.20	16,621.20
56	1,226.40	2,390.40	3,999.60	96*	4,666.40	9,243.20	16,700.40
57	1,285.60	2,512.00	4,179.60	97*	4,688.80	9,286.40	16,797.60
58	1,351.20	2,633.60	4,399.20	98*	4,716.80	9,332.80	16,866.00
59	1,419.20	2,768.00	4,644.00	99*	4,740.80	9,377.60	16,948.80
60	1,530.40	3,004.80	4,964.40				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」2 住院及手術賠償附加契約

SGHR2

Super Good Health 2 Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	269.60	537.60	738.00				
5 - 9	184.80	347.20	594.00				
10 - 14	184.00	345.60	590.40				
15	183.20	344.00	590.40				
16	191.20	366.40	626.40				
17	194.40	374.40	637.20				
18	199.20	382.40	669.60				
19	209.60	392.00	694.80				
20	216.00	412.80	712.80				
21	240.00	459.20	770.40	61	876.00	1,737.60	2,887.20
22	254.40	481.60	795.60	62	926.40	1,843.20	3,096.00
23	265.60	508.80	842.40	63	976.80	1,947.20	3,333.60
24	279.20	537.60	889.20	64	1,022.40	2,038.40	3,553.20
25	289.60	556.80	928.80	65	1,060.00	2,107.20	3,765.60
26	304.80	580.80	968.40	66	1,102.40	2,190.40	3,970.80
27	317.60	609.60	1,008.00	67	1,152.00	2,294.40	4,179.60
28	332.00	632.00	1,051.20	68	1,204.80	2,400.00	4,395.60
29	344.00	657.60	1,072.80	69	1,264.80	2,515.20	4,622.40
30	344.00	657.60	1,072.80	70	1,323.20	2,630.40	4,860.00
31	356.80	676.80	1,098.00	71*	1,385.60	2,755.20	5,112.00
32	367.20	688.00	1,119.60	72*	1,452.00	2,884.80	5,374.80
33	378.40	705.60	1,144.80	73*	1,519.20	3,024.00	5,659.20
34	386.40	720.00	1,173.60	74*	1,591.20	3,164.80	5,929.20
35	396.00	736.00	1,198.80	75*	1,638.40	3,260.80	6,109.20
36	407.20	753.60	1,242.00	76*	1,687.20	3,364.80	6,300.00
37	415.20	772.80	1,260.00	77*	1,738.40	3,464.00	6,490.80
38	428.00	792.00	1,296.00	78*	1,791.20	3,564.80	6,703.20
39	439.20	814.40	1,324.80	79*	1,843.20	3,673.60	6,904.80
40	475.20	875.20	1,425.60	80*	1,897.60	3,785.60	7,113.60
41	517.60	931.20	1,519.20	81*	1,956.00	3,897.60	7,322.40
42	547.20	979.20	1,616.40	82*	2,016.00	4,012.80	7,549.20
43	567.20	1,012.80	1,681.20	83*	2,074.40	4,136.00	7,779.60
44	581.60	1,041.60	1,742.40	84*	2,136.80	4,257.60	8,006.40
45	602.40	1,092.80	1,828.80	85*	2,202.40	4,388.80	8,240.40
46	609.60	1,115.20	1,861.20	86*	2,212.80	4,411.20	8,280.00
47	613.60	1,126.40	1,900.80	87*	2,224.00	4,435.20	8,323.20
48	616.80	1,139.20	1,929.60	88*	2,236.00	4,454.40	8,366.40
49	619.20	1,147.20	1,951.20	89*	2,247.20	4,476.80	8,391.60
50	648.00	1,208.00	2,070.00	90*	2,256.80	4,500.80	8,445.60
51	650.40	1,219.20	2,120.40	91*	2,270.40	4,524.80	8,481.60
52	651.20	1,230.40	2,145.60	92*	2,280.00	4,544.00	8,521.20
53	655.20	1,246.40	2,181.60	93*	2,293.60	4,566.40	8,564.40
54	659.20	1,262.40	2,217.60	94*	2,303.20	4,590.40	8,600.40
55	693.60	1,332.80	2,358.00	95*	2,314.40	4,614.40	8,643.60
56	708.00	1,364.80	2,412.00	96*	2,324.80	4,633.60	8,694.00
57	724.80	1,403.20	2,491.20	97*	2,337.60	4,657.60	8,726.40
58	747.20	1,460.80	2,574.00	98*	2,348.00	4,681.60	8,758.80
59	778.40	1,526.40	2,674.80	99*	2,360.00	4,707.20	8,805.60
60	822.40	1,622.40	2,757.60				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」2 住院及手術賠償附加契約

SGHR2+SMM

Super Good Health 2 Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM			保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	464.00	924.80	1,274.40				
5 - 9	348.00	640.00	1,015.20				
10 - 14	347.20	638.40	1,008.00				
15	345.60	635.20	1,004.40				
16	356.00	673.60	1,076.40				
17	364.80	691.20	1,094.40				
18	378.40	700.80	1,144.80				
19	392.00	726.40	1,191.60				
20	405.60	755.20	1,252.80				
21	432.80	814.40	1,303.20	61	1,555.20	3,057.60	5,126.40
22	460.00	854.40	1,368.00	62	1,642.40	3,248.00	5,500.80
23	480.80	897.60	1,440.00	63	1,744.00	3,452.80	5,950.80
24	504.80	944.00	1,508.40	64	1,836.00	3,630.40	6,368.40
25	526.40	982.40	1,566.00	65	1,920.00	3,777.60	6,735.60
26	556.00	1,027.20	1,648.80	66	2,012.80	3,971.20	7,156.80
27	578.40	1,075.20	1,720.80	67	2,113.60	4,171.20	7,570.80
28	608.80	1,116.80	1,796.40	68	2,217.60	4,390.40	7,995.60
29	631.20	1,156.80	1,836.00	69	2,328.00	4,611.20	8,413.20
30	630.40	1,148.80	1,828.80	70	2,446.40	4,844.80	8,859.60
31	649.60	1,187.20	1,875.60	71*	2,571.20	5,094.40	9,298.80
32	666.40	1,216.00	1,918.80	72*	2,697.60	5,345.60	9,770.40
33	684.80	1,251.20	1,958.40	73*	2,834.40	5,617.60	10,278.00
34	706.40	1,276.80	1,994.40	74*	2,972.00	5,896.00	10,796.40
35	726.40	1,308.80	2,037.60	75*	3,064.00	6,072.00	11,116.80
36	744.00	1,329.60	2,077.20	76*	3,158.40	6,260.80	11,462.40
37	760.80	1,363.20	2,138.40	77*	3,258.40	6,449.60	11,804.40
38	780.80	1,393.60	2,199.60	78*	3,351.20	6,635.20	12,178.80
39	801.60	1,430.40	2,260.80	79*	3,454.40	6,833.60	12,535.20
40	867.20	1,537.60	2,412.00	80*	3,560.00	7,046.40	12,924.00
41	928.00	1,625.60	2,538.00	81*	3,665.60	7,256.00	13,312.80
42	974.40	1,699.20	2,700.00	82*	3,776.80	7,475.20	13,716.00
43	1,007.20	1,761.60	2,808.00	83*	3,889.60	7,697.60	14,130.00
44	1,029.60	1,809.60	2,905.20	84*	4,004.80	7,928.00	14,544.00
45	1,068.00	1,891.20	3,042.00	85*	4,126.40	8,163.20	14,986.80
46	1,093.60	1,947.20	3,142.80	86*	4,144.00	8,204.80	15,051.60
47	1,102.40	1,976.00	3,207.60	87*	4,168.80	8,251.20	15,127.20
48	1,109.60	2,001.60	3,247.20	88*	4,187.20	8,286.40	15,199.20
49	1,112.80	2,017.60	3,301.20	89*	4,208.00	8,328.00	15,271.20
50	1,163.20	2,113.60	3,477.60	90*	4,228.80	8,371.20	15,350.40
51	1,176.80	2,176.00	3,686.40	91*	4,250.40	8,414.40	15,426.00
52	1,178.40	2,192.00	3,740.40	92*	4,272.00	8,454.40	15,490.80
53	1,190.40	2,224.00	3,790.80	93*	4,292.80	8,499.20	15,566.40
54	1,200.00	2,251.20	3,859.20	94*	4,312.00	8,537.60	15,642.00
55	1,258.40	2,372.80	4,089.60	95*	4,333.60	8,582.40	15,717.60
56	1,286.40	2,427.20	4,201.20	96*	4,352.80	8,617.60	15,793.20
57	1,315.20	2,497.60	4,316.40	97*	4,372.80	8,664.00	15,868.80
58	1,356.80	2,584.00	4,460.40	98*	4,392.00	8,705.60	15,940.80
59	1,408.80	2,704.00	4,644.00	99*	4,412.80	8,745.60	16,020.00
60	1,472.80	2,860.80	4,834.80				

* 此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- AIA 保留更改此保費表的權利。
- 此年繳保費表並未包括由保險業監管局徵收的保費徵費。
- 此年繳保費表只適用於香港 /澳門派發。
- 應繳保費是根據受保人投保或續保此保障時的實際年齡及適用之保費表而定。
- 此年繳保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。
- 上述保費為 AIA Vitality 健康程式 首年 10% 保費折扣前之保費。

Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of application or renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- Premiums stated above are before AIA Vitality 10% premium discount for the first year.

特級「健康之寶」醫療保障計劃

Super Good Health Medical Plan

SGH

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class (Male)

保障 Benefit	基本計劃 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	408.00	777.60	1,198.80	1,754.50					
5 – 9	232.00	427.20	648.00	940.50					
10-14	228.00	419.20	637.20	924.00					
15	230.40	424.00	640.80	929.50					
16	248.80	459.20	716.40	1,061.50					
17	249.60	460.80	759.60	1,100.00					
18	255.20	467.20	763.20	1,100.00					
19	255.20	467.20	763.20	1,100.00					
20	248.80	456.00	741.60	1,072.50					
21	258.40	478.40	792.00	1,166.00	61	990.40	1,892.80	3,153.60	4,565.00
22	258.40	478.40	792.00	1,166.00	62	1,050.40	2,006.40	3,373.20	4,911.50
23	258.40	478.40	792.00	1,166.00	63	1,107.20	2,115.20	3,632.40	5,285.50
24	262.40	486.40	799.20	1,182.50	64	1,156.00	2,216.00	3,877.20	5,643.00
25	264.00	492.80	799.20	1,182.50	65	1,196.00	2,291.20	4,082.40	5,940.00
26	268.00	500.80	810.00	1,188.00	66	1,241.60	2,380.80	4,294.80	6,248.00
27	271.20	504.00	824.40	1,210.00	67	1,298.40	2,486.40	4,539.60	6,622.00
28	275.20	508.80	842.40	1,237.50	68	1,360.80	2,604.80	4,780.80	6,952.00
29	280.80	520.00	860.40	1,254.00	69	1,425.60	2,726.40	5,025.60	7,309.50
30	280.80	523.20	860.40	1,254.00	70	1,506.40	2,880.00	5,313.60	7,744.00
31	288.00	537.60	874.80	1,265.00	71	1,576.80	3,017.60	5,605.20	8,134.50
32	291.20	545.60	892.80	1,314.50	72	1,654.40	3,160.00	5,886.00	8,563.50
33	295.20	556.80	928.80	1,342.00	73	1,729.60	3,310.40	6,192.00	8,992.50
34	301.60	566.40	946.80	1,375.00	74	1,810.40	3,462.40	6,508.80	9,465.50
35	311.20	587.20	968.40	1,419.00	75	1,863.20	3,571.20	6,703.20	9,751.50
36	318.40	598.40	997.20	1,463.00	76	1,917.60	3,676.80	6,904.80	10,043.00
37	326.40	617.60	1,022.40	1,479.50	77	1,975.20	3,785.60	7,110.00	10,356.50
38	335.20	638.40	1,044.00	1,540.00	78	2,036.00	3,897.60	7,333.20	10,670.00
39	347.20	664.00	1,101.60	1,611.50	79	2,096.80	4,019.20	7,556.40	10,983.50
40	361.60	688.00	1,144.80	1,710.50	80	2,195.20	4,208.00	7,898.40	11,495.00
41	379.20	720.00	1,195.20	1,743.50	81	2,262.40	4,331.20	8,146.80	11,841.50
42	400.80	745.60	1,260.00	1,826.00	82	2,328.80	4,465.60	8,388.00	12,204.50
43	420.00	782.40	1,324.80	1,936.00	83	2,399.20	4,598.40	8,640.00	12,573.00
44	438.40	812.80	1,400.40	2,046.00	84	2,471.20	4,732.80	8,902.80	12,947.00
45	446.40	836.80	1,440.00	2,106.50	85	2,546.40	4,881.60	9,169.20	13,337.50
46	460.00	873.60	1,490.40	2,200.00	86	2,557.60	4,902.40	9,208.80	13,398.00
47	476.80	905.60	1,555.20	2,271.50	87	2,571.20	4,926.40	9,262.80	13,475.00
48	490.40	939.20	1,620.00	2,365.00	88	2,582.40	4,950.40	9,306.00	13,535.50
49	507.20	972.80	1,681.20	2,453.00	89	2,596.00	4,974.40	9,342.00	13,607.00
50	540.80	1,035.20	1,774.80	2,612.50	90	2,609.60	5,003.20	9,396.00	13,667.50
51	568.80	1,091.20	1,846.80	2,706.00	91	2,622.40	5,025.60	9,439.20	13,744.50
52	593.60	1,139.20	1,936.80	2,832.50	92	2,632.80	5,049.60	9,493.20	13,805.00
53	620.80	1,195.20	2,023.20	2,959.00	93	2,644.80	5,076.80	9,543.60	13,893.00
54	648.00	1,244.80	2,131.20	3,113.00	94	2,659.20	5,099.20	9,590.40	13,937.00
55	699.20	1,339.20	2,278.80	3,349.50	95	2,672.00	5,126.40	9,640.80	14,019.50
56	731.20	1,401.60	2,394.00	3,520.00	96	2,685.60	5,153.60	9,684.00	14,074.50
57	767.20	1,467.20	2,527.20	3,707.00	97	2,700.00	5,180.80	9,727.20	14,162.50
58	805.60	1,537.60	2,664.00	3,894.00	98	2,714.40	5,200.00	9,788.40	14,228.50
59	848.00	1,619.20	2,808.00	4,092.00	99	2,726.40	5,232.00	9,835.20	14,300.00
60	920.80	1,763.20	2,980.80	4,345.00					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃

SGH+SMM

Super Good Health Medical Plan

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class(Male)

保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM				保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	727.20	1,396.80	2,120.40	3,085.50					
5 – 9	453.60	841.60	1,357.20	1,952.50					
10-14	445.60	827.20	1,335.60	1,919.50					
15	449.60	833.60	1,346.40	1,936.00					
16	476.00	892.80	1,483.20	2,167.00					
17	480.80	907.20	1,537.20	2,233.00					
18	490.40	915.20	1,555.20	2,238.50					
19	492.00	915.20	1,555.20	2,238.50					
20	479.20	892.80	1,512.00	2,183.50					
21	498.40	929.60	1,522.80	2,205.50	61	1,957.60	3,744.00	6,260.40	9,146.50
22	498.40	929.60	1,522.80	2,205.50	62	2,082.40	3,976.00	6,753.60	9,878.00
23	498.40	929.60	1,522.80	2,205.50	63	2,208.80	4,216.00	7,304.40	10,681.00
24	499.20	947.20	1,558.80	2,293.50	64	2,317.60	4,422.40	7,830.00	11,385.00
25	505.60	953.60	1,569.60	2,293.50	65	2,408.80	4,603.20	8,276.40	12,039.50
26	512.80	972.80	1,580.40	2,315.50	66	2,523.20	4,819.20	8,758.80	12,760.00
27	520.80	987.20	1,602.00	2,332.00	67	2,658.40	5,070.40	9,277.20	13,491.50
28	528.00	998.40	1,648.80	2,398.00	68	2,794.40	5,332.80	9,802.80	14,283.50
29	533.60	1,025.60	1,677.60	2,414.50	69	2,936.80	5,608.00	10,324.80	14,993.00
30	540.00	1,032.00	1,695.60	2,497.00	70	3,114.40	5,940.80	10,951.20	15,911.50
31	550.40	1,054.40	1,724.40	2,508.00	71	3,272.80	6,246.40	11,512.80	16,731.00
32	559.20	1,072.00	1,760.40	2,574.00	72	3,439.20	6,555.20	12,114.00	17,616.50
33	568.80	1,094.40	1,800.00	2,618.00	73	3,612.00	6,889.60	12,736.80	18,507.50
34	581.60	1,118.40	1,828.80	2,651.00	74	3,791.20	7,233.60	13,381.20	19,459.00
35	599.20	1,150.40	1,890.00	2,761.00	75	3,905.60	7,457.60	13,795.20	20,058.50
36	617.60	1,172.80	1,958.40	2,854.50	76	4,025.60	7,681.60	14,205.60	20,641.50
37	634.40	1,206.40	2,008.80	2,926.00	77	4,144.00	7,907.20	14,630.40	21,274.00
38	652.80	1,241.60	2,070.00	3,041.50	78	4,266.40	8,142.40	15,073.20	21,917.50
39	673.60	1,284.80	2,149.20	3,151.50	79	4,394.40	8,390.40	15,505.20	22,566.50
40	702.40	1,347.20	2,260.80	3,305.50	80	4,604.00	8,787.20	16,246.80	23,622.50
41	739.20	1,411.20	2,354.40	3,426.50	81	4,742.40	9,052.80	16,743.60	24,348.50
42	778.40	1,476.80	2,487.60	3,630.00	82	4,884.00	9,323.20	17,244.00	25,074.50
43	816.00	1,547.20	2,624.40	3,822.50	83	5,028.80	9,604.80	17,758.80	25,839.00
44	851.20	1,616.00	2,746.80	4,009.50	84	5,180.80	9,888.00	18,288.00	26,614.50
45	867.20	1,657.60	2,826.00	4,125.00	85	5,332.80	10,184.00	18,842.40	27,406.50
46	903.20	1,728.00	2,959.20	4,323.00	86	5,361.60	10,236.80	18,932.40	27,527.50
47	932.80	1,792.00	3,078.00	4,504.50	87	5,388.00	10,288.00	19,029.60	27,681.50
48	968.80	1,860.80	3,207.60	4,675.00	88	5,412.00	10,336.00	19,123.20	27,791.50
49	1,003.20	1,929.60	3,340.80	4,895.00	89	5,443.20	10,395.20	19,224.00	27,940.00
50	1,074.40	2,068.80	3,535.20	5,203.00	90	5,465.60	10,441.60	19,310.40	28,072.00
51	1,136.00	2,176.00	3,679.20	5,368.00	91	5,493.60	10,489.60	19,425.60	28,253.50
52	1,181.60	2,268.80	3,823.20	5,621.00	92	5,520.80	10,545.60	19,515.60	28,374.50
53	1,236.00	2,361.60	4,014.00	5,879.50	93	5,549.60	10,595.20	19,602.00	28,517.50
54	1,292.00	2,470.40	4,179.60	6,127.00	94	5,574.40	10,656.00	19,699.20	28,660.50
55	1,390.40	2,659.20	4,482.00	6,556.00	95	5,605.60	10,707.20	19,803.60	28,798.00
56	1,452.80	2,784.00	4,716.00	6,886.00	96	5,630.40	10,755.20	19,900.80	28,952.00
57	1,525.60	2,915.20	4,946.40	7,260.00	97	5,663.20	10,809.60	20,001.60	29,084.00
58	1,601.60	3,064.00	5,223.60	7,639.50	98	5,689.60	10,862.40	20,098.80	29,238.00
59	1,683.20	3,224.00	5,490.00	8,063.00	99	5,717.60	10,920.00	20,203.20	29,375.50
60	1,828.00	3,492.80	5,882.40	8,624.00					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃

Super Good Health Medical Plan

SGH

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	基本計劃 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	338.40	641.60	889.20	1,309.00					
5 – 9	245.60	428.80	680.40	990.00					
10-14	244.00	427.20	676.80	984.50					
15	243.20	425.60	673.20	979.00					
16	253.60	454.40	766.80	1,078.00					
17	257.60	456.00	777.60	1,105.50					
18	262.40	457.60	799.20	1,182.50					
19	271.20	459.20	799.20	1,182.50					
20	278.40	470.40	820.80	1,204.50					
21	307.20	526.40	860.40	1,254.00	61	995.20	1,838.40	3,067.20	4,477.00
22	320.80	550.40	892.80	1,314.50	62	1,051.20	1,944.00	3,286.80	4,807.00
23	334.40	579.20	950.40	1,375.00	63	1,112.80	2,062.40	3,528.00	5,186.50
24	346.40	601.60	979.20	1,430.00	64	1,164.80	2,158.40	3,772.80	5,527.50
25	356.80	614.40	1,011.60	1,485.00	65	1,206.40	2,235.20	3,978.00	5,824.50
26	373.60	648.00	1,058.40	1,545.50	66	1,260.80	2,323.20	4,201.20	6,176.50
27	390.40	676.80	1,112.40	1,611.50	67	1,317.60	2,430.40	4,446.00	6,501.00
28	403.20	702.40	1,148.40	1,688.50	68	1,380.00	2,542.40	4,665.60	6,814.50
29	417.60	721.60	1,180.80	1,716.00	69	1,443.20	2,660.80	4,906.80	7,188.50
30	414.40	715.20	1,173.60	1,699.50	70	1,512.00	2,792.00	5,155.20	7,551.50
31	425.60	732.80	1,198.80	1,749.00	71	1,585.60	2,923.20	5,407.20	7,931.00
32	435.20	752.00	1,238.40	1,787.50	72	1,657.60	3,062.40	5,695.20	8,327.00
33	448.00	766.40	1,252.80	1,826.00	73	1,736.80	3,206.40	5,983.20	8,745.00
34	455.20	779.20	1,274.40	1,859.00	74	1,816.00	3,352.00	6,285.60	9,207.00
35	467.20	796.80	1,303.20	1,897.50	75	1,872.80	3,452.80	6,480.00	9,487.50
36	478.40	814.40	1,332.00	1,952.50	76	1,928.00	3,558.40	6,681.60	9,784.50
37	488.80	830.40	1,371.60	1,991.00	77	1,987.20	3,662.40	6,879.60	10,081.50
38	499.20	846.40	1,414.80	2,035.00	78	2,046.40	3,774.40	7,102.80	10,389.50
39	512.00	868.80	1,436.40	2,106.50	79	2,109.60	3,889.60	7,311.60	10,692.00
40	549.60	932.80	1,537.20	2,238.50	80	2,174.40	4,004.80	7,534.80	11,011.00
41	594.40	990.40	1,638.00	2,392.50	81	2,237.60	4,126.40	7,768.80	11,341.00
42	627.20	1,036.80	1,738.80	2,546.50	82	2,305.60	4,251.20	8,006.40	11,671.00
43	651.20	1,073.60	1,807.20	2,634.50	83	2,374.40	4,377.60	8,236.80	12,028.50
44	665.60	1,100.80	1,886.40	2,733.50	84	2,445.60	4,508.80	8,488.80	12,391.50
45	689.60	1,156.80	1,965.60	2,865.50	85	2,517.60	4,644.80	8,737.20	12,771.00
46	696.00	1,174.40	2,005.20	2,937.00	86	2,533.60	4,667.20	8,776.80	12,820.50
47	700.00	1,196.80	2,041.20	2,981.00	87	2,544.80	4,691.20	8,827.20	12,892.00
48	704.00	1,204.80	2,066.40	3,014.00	88	2,556.80	4,715.20	8,859.60	12,958.00
49	706.40	1,219.20	2,098.80	3,080.00	89	2,568.80	4,734.40	8,906.40	13,018.50
50	738.40	1,278.40	2,224.80	3,250.50	90	2,581.60	4,764.80	8,946.00	13,090.00
51	740.00	1,289.60	2,239.20	3,267.00	91	2,594.40	4,784.00	8,992.80	13,167.00
52	740.80	1,302.40	2,278.80	3,333.00	92	2,606.40	4,808.00	9,028.80	13,211.00
53	743.20	1,316.80	2,311.20	3,377.00	93	2,620.80	4,838.40	9,079.20	13,288.00
54	753.60	1,336.00	2,365.20	3,459.50	94	2,632.00	4,857.60	9,118.80	13,337.50
55	789.60	1,406.40	2,494.80	3,646.50	95	2,643.20	4,884.80	9,169.20	13,387.00
56	804.80	1,443.20	2,559.60	3,745.50	96	2,656.80	4,904.00	9,208.80	13,469.50
57	825.60	1,481.60	2,631.60	3,855.50	97	2,667.20	4,931.20	9,252.00	13,519.00
58	849.60	1,537.60	2,728.80	3,987.50	98	2,680.00	4,953.60	9,298.80	13,596.00
59	883.20	1,609.60	2,836.80	4,169.00	99	2,692.80	4,980.80	9,338.40	13,651.00
60	932.00	1,718.40	2,930.40	4,301.00					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃

SGH+SMM

Super Good Health Medical Plan

年繳保費 Annual Premium(美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM				保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	582.40	1,116.80	1,591.20	2,304.50					
5 – 9	440.00	758.40	1,220.40	1,776.50					
10-14	437.60	755.20	1,216.80	1,771.00					
15	436.00	752.00	1,209.60	1,765.50					
16	449.60	803.20	1,364.40	1,985.50					
17	460.00	816.00	1,389.60	2,007.50					
18	473.60	820.80	1,407.60	2,090.00					
19	484.80	832.00	1,425.60	2,106.50					
20	495.20	844.80	1,483.20	2,156.00					
21	551.20	947.20	1,558.80	2,249.50	61	1,843.20	3,332.80	5,875.20	8,574.50
22	582.40	990.40	1,627.20	2,381.50	62	1,950.40	3,540.80	6,303.60	9,212.50
23	602.40	1,038.40	1,702.80	2,475.00	63	2,063.20	3,764.80	6,814.80	9,944.00
24	632.80	1,080.00	1,789.20	2,596.00	64	2,173.60	3,942.40	7,290.00	10,653.50
25	648.80	1,126.40	1,857.60	2,700.50	65	2,272.00	4,118.40	7,740.00	11,291.50
26	680.00	1,168.00	1,933.20	2,827.00	66	2,381.60	4,323.20	8,197.20	12,001.00
27	706.40	1,219.20	2,026.80	2,926.00	67	2,504.00	4,558.40	8,690.40	12,694.00
28	738.40	1,260.80	2,109.60	3,069.00	68	2,628.00	4,792.00	9,176.40	13,414.50
29	760.80	1,308.80	2,160.00	3,135.00	69	2,756.80	5,027.20	9,644.40	14,102.00
30	761.60	1,300.80	2,134.80	3,118.50	70	2,896.00	5,280.00	10,152.00	14,828.00
31	779.20	1,332.80	2,199.60	3,173.50	71	3,040.80	5,545.60	10,652.40	15,598.00
32	800.80	1,361.60	2,246.40	3,261.50	72	3,192.00	5,822.40	11,206.80	16,373.50
33	820.80	1,398.40	2,282.40	3,344.00	73	3,352.80	6,120.00	11,782.80	17,209.50
34	840.00	1,424.00	2,329.20	3,399.00	74	3,522.40	6,417.60	12,373.20	18,078.50
35	860.80	1,456.00	2,394.00	3,470.50	75	3,629.60	6,612.80	12,758.40	18,634.00
36	882.40	1,486.40	2,448.00	3,558.50	76	3,739.20	6,814.40	13,150.80	19,195.00
37	902.40	1,521.60	2,505.60	3,652.00	77	3,853.60	7,024.00	13,543.20	19,789.00
38	927.20	1,548.80	2,570.40	3,734.50	78	3,968.00	7,235.20	13,953.60	20,410.50
39	955.20	1,595.20	2,638.80	3,828.00	79	4,093.60	7,454.40	14,374.80	21,026.50
40	1,027.20	1,707.20	2,808.00	4,070.00	80	4,216.80	7,688.00	14,828.40	21,648.00
41	1,103.20	1,800.00	2,970.00	4,323.00	81	4,348.80	7,921.60	15,271.20	22,313.50
42	1,159.20	1,875.20	3,146.40	4,598.00	82	4,477.60	8,161.60	15,739.20	22,984.50
43	1,196.00	1,932.80	3,286.80	4,774.00	83	4,611.20	8,404.80	16,200.00	23,666.50
44	1,224.00	1,990.40	3,384.00	4,939.00	84	4,751.20	8,654.40	16,689.60	24,381.50
45	1,266.40	2,075.20	3,564.00	5,214.00	85	4,892.00	8,913.60	17,186.40	25,107.50
46	1,293.60	2,131.20	3,668.40	5,346.00	86	4,917.60	8,955.20	17,247.60	25,245.00
47	1,302.40	2,155.20	3,733.20	5,472.50	87	4,937.60	8,996.80	17,341.20	25,360.50
48	1,308.00	2,187.20	3,787.20	5,544.00	88	4,965.60	9,044.80	17,427.60	25,465.00
49	1,312.80	2,195.20	3,826.80	5,599.00	89	4,988.80	9,080.00	17,506.80	25,591.50
50	1,372.00	2,315.20	4,057.20	5,907.00	90	5,012.80	9,128.00	17,589.60	25,712.50
51	1,395.20	2,376.00	4,222.80	6,154.50	91	5,037.60	9,160.00	17,679.60	25,839.00
52	1,401.60	2,395.20	4,284.00	6,242.50	92	5,060.80	9,216.00	17,762.40	25,965.50
53	1,407.20	2,425.60	4,352.40	6,352.50	93	5,084.80	9,254.40	17,848.80	26,081.00
54	1,420.00	2,457.60	4,424.40	6,468.00	94	5,109.60	9,299.20	17,942.40	26,218.50
55	1,492.00	2,584.00	4,705.20	6,858.50	95	5,133.60	9,347.20	18,018.00	26,323.00
56	1,520.00	2,644.80	4,813.20	7,012.50	96	5,157.60	9,385.60	18,111.60	26,460.50
57	1,560.00	2,718.40	4,950.00	7,232.50	97	5,182.40	9,433.60	18,190.80	26,587.00
58	1,605.60	2,817.60	5,126.40	7,491.00	98	5,205.60	9,481.60	18,284.40	26,724.50
59	1,668.00	2,942.40	5,328.00	7,782.50	99	5,229.60	9,521.60	18,370.80	26,851.00
60	1,748.00	3,120.00	5,551.20	8,107.00					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約

SGHR

Super Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(男性) Standard Class (Male)

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	335.20	668.80	1,044.00	1,540.00					
5 – 9	169.60	339.20	540.00	786.50					
10-14	167.20	334.40	529.20	770.00					
15	168.80	337.60	532.80	781.00					
16	187.20	369.60	622.80	896.50					
17	188.00	374.40	640.80	929.50					
18	189.60	377.60	648.00	951.50					
19	189.60	377.60	648.00	951.50					
20	184.80	368.00	630.00	924.00					
21	184.80	368.00	655.20	957.00	61	864.00	1,720.00	2,764.80	4,004.00
22	184.80	368.00	655.20	957.00	62	914.40	1,814.40	2,962.80	4,306.50
23	184.80	368.00	655.20	957.00	63	966.40	1,915.20	3,200.40	4,658.50
24	189.60	374.40	673.20	979.00	64	1,011.20	2,012.80	3,416.40	4,944.50
25	191.20	379.20	673.20	979.00	65	1,051.20	2,073.60	3,592.80	5,230.50
26	192.80	384.00	680.40	1,001.00	66	1,089.60	2,156.80	3,776.40	5,494.50
27	195.20	388.80	694.80	1,023.00	67	1,136.00	2,254.40	3,992.40	5,802.50
28	199.20	395.20	702.00	1,034.00	68	1,190.40	2,358.40	4,194.00	6,099.50
29	204.80	403.20	712.80	1,056.00	69	1,241.60	2,472.00	4,406.40	6,407.50
30	208.00	412.80	716.40	1,050.50	70	1,309.60	2,609.60	4,676.40	6,792.50
31	211.20	420.80	759.60	1,067.00	71	1,373.60	2,737.60	4,924.80	7,166.50
32	214.40	427.20	766.80	1,094.50	72	1,440.00	2,867.20	5,169.60	7,535.00
33	219.20	435.20	784.80	1,155.00	73	1,507.20	2,998.40	5,443.20	7,925.50
34	224.80	446.40	795.60	1,171.50	74	1,576.80	3,136.00	5,713.20	8,327.00
35	232.00	462.40	828.00	1,215.50	75	1,623.20	3,233.60	5,889.60	8,569.00
36	239.20	476.80	842.40	1,237.50	76	1,673.60	3,326.40	6,066.00	8,827.50
37	248.80	492.80	867.60	1,265.00	77	1,721.60	3,427.20	6,264.00	9,108.00
38	256.80	508.80	896.40	1,325.50	78	1,772.80	3,529.60	6,444.00	9,366.50
39	267.20	531.20	957.60	1,386.00	79	1,826.40	3,636.80	6,642.00	9,652.50
40	281.60	560.00	986.40	1,463.00	80	1,915.20	3,808.00	6,948.00	10,109.00
41	297.60	582.40	1,033.20	1,518.00	81	1,970.40	3,923.20	7,160.40	10,411.50
42	317.60	606.40	1,094.40	1,611.50	82	2,029.60	4,043.20	7,372.80	10,714.00
43	335.20	641.60	1,155.60	1,710.50	83	2,090.40	4,161.60	7,592.40	11,038.50
44	351.20	670.40	1,224.00	1,787.50	84	2,152.80	4,286.40	7,822.80	11,368.50
45	360.80	691.20	1,256.40	1,853.50	85	2,218.40	4,416.00	8,060.40	11,726.00
46	372.80	720.00	1,306.80	1,919.50	86	2,230.40	4,438.40	8,103.60	11,770.00
47	386.40	750.40	1,371.60	1,996.50	87	2,240.80	4,464.00	8,132.40	11,836.00
48	399.20	780.80	1,429.20	2,095.50	88	2,252.00	4,483.20	8,179.20	11,891.00
49	412.80	806.40	1,483.20	2,167.00	89	2,264.80	4,505.60	8,222.40	11,951.50
50	442.40	864.00	1,569.60	2,299.00	90	2,274.40	4,531.20	8,258.40	12,006.50
51	504.00	977.60	1,634.40	2,398.00	91	2,284.00	4,552.00	8,298.00	12,061.50
52	528.80	1,020.80	1,706.40	2,513.50	92	2,296.00	4,569.60	8,344.80	12,138.50
53	551.20	1,070.40	1,792.80	2,618.00	93	2,308.00	4,595.20	8,384.40	12,193.50
54	577.60	1,124.80	1,875.60	2,750.00	94	2,319.20	4,617.60	8,427.60	12,248.50
55	620.80	1,208.00	2,012.40	2,937.00	95	2,329.60	4,640.00	8,470.80	12,314.50
56	647.20	1,265.60	2,120.40	3,107.50	96	2,341.60	4,664.00	8,517.60	12,380.50
57	678.40	1,326.40	2,242.80	3,272.50	97	2,353.60	4,684.80	8,553.60	12,424.50
58	715.20	1,390.40	2,354.40	3,426.50	98	2,362.40	4,713.60	8,596.80	12,501.50
59	751.20	1,467.20	2,469.60	3,597.00	99	2,375.20	4,731.20	8,640.00	12,562.00
60	810.40	1,601.60	2,620.80	3,811.50					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約

SGHR +SMM

Super Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別 (男性)Standard Class (Male)

保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM				保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	605.60	1,200.00	1,843.20	2,695.00					
5 – 9	350.40	696.00	1,058.40	1,556.50					
10-14	344.00	684.80	1,040.40	1,529.00					
15	347.20	691.20	1,047.60	1,545.50					
16	371.20	734.40	1,188.00	1,705.00					
17	382.40	753.60	1,227.60	1,798.50					
18	388.00	755.20	1,242.00	1,815.00					
19	389.60	755.20	1,242.00	1,815.00					
20	379.20	744.00	1,209.60	1,771.00					
21	398.40	774.40	1,267.20	1,864.50	61	1,675.20	3,305.60	5,425.20	7,903.50
22	398.40	774.40	1,267.20	1,864.50	62	1,774.40	3,504.00	5,835.60	8,514.00
23	398.40	774.40	1,267.20	1,864.50	63	1,880.00	3,716.80	6,318.00	9,146.50
24	400.00	795.20	1,281.60	1,881.00	64	1,976.80	3,904.00	6,739.20	9,801.00
25	403.20	800.00	1,299.60	1,886.50	65	2,063.20	4,060.80	7,138.80	10,384.00
26	409.60	811.20	1,314.00	1,919.50	66	2,157.60	4,257.60	7,552.80	10,983.50
27	416.80	824.00	1,335.60	1,930.50	67	2,268.00	4,476.80	7,992.00	11,627.00
28	428.00	840.00	1,368.00	2,002.00	68	2,382.40	4,710.40	8,438.40	12,287.00
29	435.20	865.60	1,407.60	2,040.50	69	2,500.00	4,948.80	8,892.00	12,925.00
30	440.00	876.80	1,414.80	2,046.00	70	2,647.20	5,248.00	9,450.00	13,733.50
31	448.00	884.80	1,436.40	2,090.00	71	2,780.00	5,513.60	9,939.60	14,448.50
32	456.00	910.40	1,483.20	2,156.00	72	2,924.00	5,787.20	10,447.20	15,185.50
33	469.60	920.00	1,508.40	2,189.00	73	3,071.20	6,083.20	10,998.00	15,961.00
34	476.00	948.80	1,540.80	2,260.50	74	3,224.80	6,385.60	11,534.40	16,786.00
35	496.80	984.00	1,594.80	2,315.50	75	3,323.20	6,580.80	11,890.80	17,275.50
36	512.80	1,004.80	1,634.40	2,398.00	76	3,422.40	6,777.60	12,258.00	17,787.00
37	528.00	1,033.60	1,706.40	2,458.50	77	3,525.60	6,976.00	12,607.20	18,326.00
38	543.20	1,078.40	1,742.40	2,557.50	78	3,628.80	7,184.00	12,988.80	18,881.50
39	564.80	1,112.00	1,825.20	2,662.00	79	3,739.20	7,400.00	13,374.00	19,442.50
40	594.40	1,171.20	1,915.20	2,816.00	80	3,916.00	7,752.00	14,004.00	20,344.50
41	636.80	1,235.20	2,005.20	2,926.00	81	4,033.60	7,980.80	14,425.20	20,960.50
42	672.80	1,288.00	2,098.80	3,107.50	82	4,153.60	8,222.40	14,850.00	21,598.50
43	716.00	1,364.80	2,235.60	3,256.00	83	4,280.00	8,470.40	15,310.80	22,236.50
44	742.40	1,420.80	2,358.00	3,454.00	84	4,410.40	8,720.00	15,764.40	22,907.50
45	764.80	1,464.00	2,430.00	3,575.00	85	4,540.00	8,980.80	16,236.00	23,606.00
46	788.00	1,520.00	2,541.60	3,718.00	86	4,564.00	9,025.60	16,326.00	23,727.00
47	816.80	1,592.00	2,660.40	3,877.50	87	4,587.20	9,078.40	16,398.00	23,837.00
48	844.00	1,646.40	2,775.60	4,075.50	88	4,608.80	9,116.80	16,480.80	23,947.00
49	877.60	1,723.20	2,887.20	4,235.00	89	4,628.80	9,160.00	16,556.40	24,079.00
50	943.20	1,840.00	3,067.20	4,488.00	90	4,655.20	9,216.00	16,657.20	24,189.00
51	988.00	1,913.60	3,189.60	4,636.50	91	4,674.40	9,254.40	16,740.00	24,321.00
52	1,032.00	2,001.60	3,322.80	4,840.00	92	4,699.20	9,305.60	16,822.80	24,453.00
53	1,074.40	2,086.40	3,470.40	5,049.00	93	4,722.40	9,348.80	16,905.60	24,557.50
54	1,120.00	2,180.80	3,628.80	5,280.00	94	4,744.80	9,398.40	16,970.40	24,684.00
55	1,204.80	2,340.80	3,898.80	5,670.50	95	4,767.20	9,446.40	17,071.20	24,805.00
56	1,260.00	2,452.80	4,100.40	5,940.00	96	4,792.80	9,491.20	17,150.40	24,942.50
57	1,319.20	2,582.40	4,291.20	6,275.50	97	4,815.20	9,540.80	17,244.00	25,052.50
58	1,384.80	2,707.20	4,528.80	6,572.50	98	4,843.20	9,585.60	17,319.60	25,179.00
59	1,456.80	2,844.80	4,766.40	6,946.50	99	4,865.60	9,630.40	17,406.00	25,294.50
60	1,570.40	3,083.20	5,101.20	7,441.50					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約

SGHR

Super Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	269.60	537.60	738.00	1,072.50					
5 – 9	184.80	347.20	594.00	852.50					
10-14	184.00	345.60	590.40	847.00					
15	183.20	344.00	590.40	847.00					
16	191.20	366.40	626.40	907.50					
17	194.40	374.40	637.20	935.00					
18	199.20	382.40	669.60	979.00					
19	209.60	392.00	694.80	1,023.00					
20	216.00	412.80	712.80	1,045.00					
21	240.00	459.20	770.40	1,094.50	61	876.00	1,737.60	2,887.20	4,229.50
22	254.40	481.60	795.60	1,171.50	62	926.40	1,843.20	3,096.00	4,532.00
23	265.60	508.80	842.40	1,243.00	63	976.80	1,947.20	3,333.60	4,873.00
24	279.20	537.60	889.20	1,303.50	64	1,022.40	2,038.40	3,553.20	5,203.00
25	289.60	556.80	928.80	1,331.00	65	1,060.00	2,107.20	3,765.60	5,500.00
26	304.80	580.80	968.40	1,419.00	66	1,102.40	2,190.40	3,970.80	5,786.00
27	317.60	609.60	1,008.00	1,485.00	67	1,152.00	2,294.40	4,179.60	6,088.50
28	332.00	632.00	1,051.20	1,518.00	68	1,204.80	2,400.00	4,395.60	6,402.00
29	344.00	657.60	1,072.80	1,567.50	69	1,264.80	2,515.20	4,622.40	6,743.00
30	344.00	657.60	1,072.80	1,551.00	70	1,323.20	2,630.40	4,860.00	7,106.00
31	356.80	676.80	1,098.00	1,617.00	71	1,385.60	2,755.20	5,112.00	7,458.00
32	367.20	688.00	1,119.60	1,633.50	72	1,452.00	2,884.80	5,374.80	7,865.00
33	378.40	705.60	1,144.80	1,677.50	73	1,519.20	3,024.00	5,659.20	8,261.00
34	386.40	720.00	1,173.60	1,699.50	74	1,591.20	3,164.80	5,929.20	8,684.50
35	396.00	736.00	1,198.80	1,749.00	75	1,638.40	3,260.80	6,109.20	8,948.50
36	407.20	753.60	1,242.00	1,798.50	76	1,687.20	3,364.80	6,300.00	9,207.00
37	415.20	772.80	1,260.00	1,837.00	77	1,738.40	3,464.00	6,490.80	9,487.50
38	428.00	792.00	1,296.00	1,892.00	78	1,791.20	3,564.80	6,703.20	9,762.50
39	439.20	814.40	1,324.80	1,936.00	79	1,843.20	3,673.60	6,904.80	10,065.00
40	475.20	875.20	1,425.60	2,084.50	80	1,897.60	3,785.60	7,113.60	10,351.00
41	517.60	931.20	1,519.20	2,227.50	81	1,956.00	3,897.60	7,322.40	10,670.00
42	547.20	979.20	1,616.40	2,376.00	82	2,016.00	4,012.80	7,549.20	10,989.00
43	567.20	1,012.80	1,681.20	2,458.50	83	2,074.40	4,136.00	7,779.60	11,313.50
44	581.60	1,041.60	1,742.40	2,546.50	84	2,136.80	4,257.60	8,006.40	11,660.00
45	602.40	1,092.80	1,828.80	2,673.00	85	2,202.40	4,388.80	8,240.40	12,006.50
46	609.60	1,115.20	1,861.20	2,728.00	86	2,212.80	4,411.20	8,280.00	12,061.50
47	613.60	1,126.40	1,900.80	2,783.00	87	2,224.00	4,435.20	8,323.20	12,138.50
48	616.80	1,139.20	1,929.60	2,805.00	88	2,236.00	4,454.40	8,366.40	12,193.50
49	619.20	1,147.20	1,951.20	2,854.50	89	2,247.20	4,476.80	8,391.60	12,248.50
50	648.00	1,208.00	2,070.00	3,008.50	90	2,256.80	4,500.80	8,445.60	12,314.50
51	650.40	1,219.20	2,120.40	3,096.50	91	2,270.40	4,524.80	8,481.60	12,380.50
52	651.20	1,230.40	2,145.60	3,135.00	92	2,280.00	4,544.00	8,521.20	12,424.50
53	655.20	1,246.40	2,181.60	3,184.50	93	2,293.60	4,566.40	8,564.40	12,501.50
54	659.20	1,262.40	2,217.60	3,250.50	94	2,303.20	4,590.40	8,600.40	12,562.00
55	693.60	1,332.80	2,358.00	3,443.00	95	2,314.40	4,614.40	8,643.60	12,617.00
56	708.00	1,364.80	2,412.00	3,536.50	96	2,324.80	4,633.60	8,694.00	12,677.50
57	724.80	1,403.20	2,491.20	3,646.50	97	2,337.60	4,657.60	8,726.40	12,754.50
58	747.20	1,460.80	2,574.00	3,773.00	98	2,348.00	4,681.60	8,758.80	12,809.50
59	778.40	1,526.40	2,674.80	3,910.50	99	2,360.00	4,707.20	8,805.60	12,875.50
60	822.40	1,622.40	2,757.60	4,037.00					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約

SGHR+SMM

Super Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$) - 標準級別(女性) Standard Class (Female)

保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM				保障 Benefit	附加契約 + 額外醫療保障 Rider + SMM			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	476.80	948.80	1,306.80	1,897.50					
5 – 9	357.60	660.80	1,036.80	1,518.00					
10-14	356.00	657.60	1,033.20	1,512.50					
15	354.40	654.40	1,029.60	1,507.00					
16	364.80	692.80	1,101.60	1,622.50					
17	376.00	708.80	1,123.20	1,644.50					
18	389.60	721.60	1,177.20	1,716.00					
19	401.60	747.20	1,224.00	1,771.00					
20	415.20	777.60	1,288.80	1,853.50					
21	445.60	836.80	1,353.60	1,969.00	61	1,596.80	3,139.20	5,252.40	7,700.00
22	473.60	876.80	1,400.40	2,073.50	62	1,686.40	3,334.40	5,652.00	8,272.00
23	494.40	920.00	1,479.60	2,139.50	63	1,789.60	3,544.00	6,116.40	8,904.50
24	517.60	966.40	1,551.60	2,249.50	64	1,884.80	3,726.40	6,537.60	9,564.50
25	542.40	1,009.60	1,605.60	2,348.50	65	1,969.60	3,881.60	6,912.00	10,131.00
26	569.60	1,052.80	1,684.80	2,453.00	66	2,068.80	4,078.40	7,340.40	10,741.50
27	593.60	1,104.00	1,767.60	2,568.50	67	2,169.60	4,286.40	7,779.60	11,379.50
28	627.20	1,147.20	1,839.60	2,651.00	68	2,276.80	4,510.40	8,211.60	12,028.50
29	648.80	1,187.20	1,890.00	2,766.50	69	2,390.40	4,734.40	8,643.60	12,628.00
30	648.80	1,185.60	1,864.80	2,722.50	70	2,511.20	4,977.60	9,097.20	13,277.00
31	666.40	1,219.20	1,926.00	2,799.50	71	2,640.00	5,232.00	9,547.20	13,992.00
32	684.80	1,249.60	1,962.00	2,876.50	72	2,772.00	5,488.00	10,022.40	14,657.50
33	703.20	1,281.60	2,016.00	2,931.50	73	2,909.60	5,771.20	10,558.80	15,438.50
34	726.40	1,310.40	2,044.80	2,986.50	74	3,049.60	6,052.80	11,091.60	16,181.00
35	746.40	1,342.40	2,084.40	3,047.00	75	3,146.40	6,235.20	11,408.40	16,698.00
36	764.80	1,368.00	2,134.80	3,118.50	76	3,244.80	6,425.60	11,772.00	17,209.50
37	780.00	1,401.60	2,203.20	3,184.50	77	3,343.20	6,619.20	12,114.00	17,737.50
38	801.60	1,430.40	2,260.80	3,278.00	78	3,441.60	6,814.40	12,499.20	18,271.00
39	823.20	1,465.60	2,318.40	3,371.50	79	3,546.40	7,017.60	12,880.80	18,821.00
40	889.60	1,579.20	2,473.20	3,586.00	80	3,652.80	7,233.60	13,276.80	19,409.50
41	952.80	1,668.80	2,613.60	3,806.00	81	3,762.40	7,446.40	13,680.00	19,992.50
42	1,003.20	1,745.60	2,761.20	4,026.00	82	3,876.00	7,673.60	14,090.40	20,597.50
43	1,034.40	1,804.80	2,883.60	4,218.50	83	3,992.00	7,899.20	14,511.60	21,191.50
44	1,057.60	1,857.60	2,984.40	4,361.50	84	4,111.20	8,142.40	14,932.80	21,840.50
45	1,096.00	1,942.40	3,121.20	4,570.50	85	4,236.00	8,382.40	15,386.40	22,489.50
46	1,122.40	2,001.60	3,232.80	4,702.50	86	4,257.60	8,425.60	15,451.20	22,588.50
47	1,132.00	2,027.20	3,294.00	4,829.00	87	4,280.00	8,470.40	15,534.00	22,687.50
48	1,138.40	2,052.80	3,330.00	4,889.50	88	4,298.40	8,512.00	15,609.60	22,808.50
49	1,143.20	2,072.00	3,387.60	4,944.50	89	4,321.60	8,555.20	15,685.20	22,907.50
50	1,194.40	2,172.80	3,578.40	5,263.50	90	4,341.60	8,595.20	15,760.80	23,028.50
51	1,207.20	2,233.60	3,787.20	5,522.00	91	4,365.60	8,641.60	15,832.80	23,127.50
52	1,210.40	2,251.20	3,841.20	5,599.00	92	4,386.40	8,680.00	15,915.60	23,254.00
53	1,222.40	2,284.80	3,891.60	5,687.00	93	4,408.80	8,729.60	15,987.60	23,364.00
54	1,230.40	2,315.20	3,963.60	5,775.00	94	4,426.40	8,768.00	16,059.60	23,463.00
55	1,292.00	2,438.40	4,197.60	6,138.00	95	4,452.00	8,811.20	16,135.20	23,589.50
56	1,317.60	2,492.80	4,309.20	6,303.00	96	4,468.80	8,849.60	16,218.00	23,716.00
57	1,349.60	2,568.00	4,431.60	6,462.50	97	4,489.60	8,897.60	16,297.20	23,815.00
58	1,392.00	2,654.40	4,586.40	6,699.00	98	4,507.20	8,937.60	16,369.20	23,925.00
59	1,449.60	2,774.40	4,770.00	6,968.50	99	4,531.20	8,979.20	16,437.60	24,046.00
60	1,513.60	2,940.80	4,960.80	7,254.50					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃(墊底費版本)

SGH+SMM (D)

Super Good Health Medical Plan (Deductible version)

年繳保費 Annual Premium (美元 US$) –標準級別(男性) Standard Class (Male)

保障 Benefit	特級「健康之寶」醫療保障計劃 + 額外醫療保障(墊底費版本)(美元) Super Good Health Medical Plan + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	580.80	831.60			
5 – 9	353.60	525.60			
10-14	347.20	518.40			
15	350.40	522.00			
16	369.60	579.60			
17	376.00	594.00			
18	379.20	601.20			
19	379.20	601.20			
20	371.20	590.40			
21	387.20	594.00	61	1,633.60	2,584.80
22	387.20	594.00	62	1,739.20	2,786.40
23	387.20	594.00	63	1,841.60	3,013.20
24	392.00	612.00	64	1,936.00	3,232.80
25	396.80	619.20	65	2,017.60	3,427.20
26	404.80	626.40	66	2,116.80	3,632.40
27	412.80	630.00	67	2,232.00	3,855.60
28	417.60	640.80	68	2,348.80	4,082.40
29	428.80	666.00	69	2,472.00	4,294.80
30	433.60	673.20	70	2,617.60	4,564.80
31	444.80	684.00	71	2,753.60	4,798.80
32	449.60	694.80	72	2,892.80	5,050.80
33	464.00	712.80	73	3,041.60	5,310.00
34	470.40	727.20	74	3,190.40	5,576.40
35	486.40	752.40	75	3,296.00	5,752.80
36	497.60	777.60	76	3,390.40	5,925.60
37	508.80	802.80	77	3,494.40	6,109.20
38	528.00	828.00	78	3,600.00	6,292.80
39	547.20	867.60	79	3,707.20	6,480.00
40	572.80	907.20	80	3,883.20	6,796.80
41	601.60	943.20	81	3,998.40	6,994.80
42	627.20	997.20	82	4,120.00	7,203.60
43	665.60	1,058.40	83	4,241.60	7,416.00
44	692.80	1,108.80	84	4,366.40	7,635.60
45	710.40	1,148.40	85	4,496.00	7,855.20
46	742.40	1,191.60	86	4,513.60	7,891.20
47	772.80	1,245.60	87	4,537.60	7,920.00
48	801.60	1,296.00	88	4,560.00	7,966.80
49	833.60	1,357.20	89	4,582.40	7,999.20
50	891.20	1,443.60	90	4,601.60	8,046.00
51	939.20	1,497.60	91	4,625.60	8,082.00
52	982.40	1,562.40	92	4,648.00	8,114.40
53	1,027.20	1,641.60	93	4,673.60	8,157.60
54	1,070.40	1,710.00	94	4,691.20	8,197.20
55	1,156.80	1,839.60	95	4,716.80	8,236.80
56	1,209.60	1,936.80	96	4,734.40	8,280.00
57	1,268.80	2,034.00	97	4,763.20	8,319.60
58	1,334.40	2,142.00	98	4,780.80	8,362.80
59	1,406.40	2,257.20	99	4,804.80	8,395.20
60	1,524.80	2,426.40			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」醫療保障計劃(墊底費版本)

SGH+SMM (D)

Super Good Health Medical Plan (Deductible version)

年繳保費 Annual Premium (美元 US$) –標準級別(女性) Standard Class (Female)

保障 Benefit	特級「健康之寶」醫療保障計劃 + 額外醫療保障(墊底費版本)(美元) Super Good Health Medical Plan + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	484.80	662.40			
5 – 9	336.00	514.80			
10-14	334.40	511.20			
15	334.40	507.60			
16	355.20	558.00			
17	356.80	572.40			
18	366.40	586.80			
19	369.60	601.20			
20	374.40	619.20			
21	420.80	644.40	61	1,520.00	2,516.40
22	443.20	680.40	62	1,612.80	2,707.20
23	465.60	712.80	63	1,718.40	2,926.80
24	480.00	745.20	64	1,800.00	3,135.60
25	500.80	777.60	65	1,881.60	3,319.20
26	520.00	813.60	66	1,977.60	3,520.80
27	545.60	849.60	67	2,081.60	3,736.80
28	561.60	878.40	68	2,190.40	3,942.00
29	580.80	910.80	69	2,302.40	4,147.20
30	580.80	896.40	70	2,411.20	4,363.20
31	593.60	921.60	71	2,532.80	4,579.20
32	611.20	943.20	72	2,659.20	4,813.20
33	628.80	961.20	73	2,792.00	5,058.00
34	640.00	997.20	74	2,931.20	5,310.00
35	652.80	1,015.20	75	3,019.20	5,482.80
36	670.40	1,029.60	76	3,113.60	5,648.40
37	684.80	1,062.00	77	3,209.60	5,814.00
38	697.60	1,098.00	78	3,307.20	5,994.00
39	720.00	1,123.20	79	3,411.20	6,181.20
40	772.80	1,198.80	80	3,515.20	6,372.00
41	811.20	1,270.80	81	3,622.40	6,562.80
42	848.00	1,346.40	82	3,728.00	6,768.00
43	880.00	1,411.20	83	3,841.60	6,966.00
44	904.00	1,458.00	84	3,956.80	7,171.20
45	947.20	1,526.40	85	4,073.60	7,390.80
46	964.80	1,562.40	86	4,092.80	7,419.60
47	977.60	1,598.40	87	4,110.40	7,448.40
48	992.00	1,620.00	88	4,129.60	7,488.00
49	998.40	1,630.80	89	4,147.20	7,520.40
50	1,052.80	1,742.40	90	4,168.00	7,556.40
51	1,072.00	1,785.60	91	4,185.60	7,588.80
52	1,081.60	1,821.60	92	4,206.40	7,628.40
53	1,097.60	1,850.40	93	4,227.20	7,660.80
54	1,110.40	1,879.20	94	4,243.20	7,700.40
55	1,174.40	2,001.60	95	4,267.20	7,740.00
56	1,203.20	2,048.40	96	4,284.80	7,779.60
57	1,233.60	2,106.00	97	4,304.00	7,808.40
58	1,283.20	2,192.40	98	4,324.80	7,851.60
59	1,339.20	2,275.20	99	4,347.20	7,887.60
60	1,417.60	2,379.60			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約 (墊底費版本)

SGHR+SMM (D)

Super Good Health Hospital & Surgical Rider (Deductible version)

年繳保費 Annual Premium (美元 US$) –標準級別(男性) Standard Class (Male)

保障 Benefit	特級「健康之寶」住院及手術賠償附加契約 + 額外醫療保障(墊底費版本)(美元) Super Good Health Hospital & Surgical Rider + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	500.80	727.20			
5 – 9	289.60	414.00			
10-14	284.80	406.80			
15	288.00	410.40			
16	307.20	464.40			
17	315.20	482.40			
18	315.20	489.60			
19	315.20	489.60			
20	310.40	475.20			
21	321.60	493.20	61	1,444.80	2,246.40
22	321.60	493.20	62	1,540.80	2,419.20
23	321.60	496.80	63	1,630.40	2,617.20
24	331.20	504.00	64	1,716.80	2,808.00
25	334.40	507.60	65	1,788.80	2,966.40
26	340.80	514.80	66	1,876.80	3,153.60
27	345.60	529.20	67	1,976.00	3,348.00
28	352.00	540.00	68	2,083.20	3,535.20
29	360.00	554.40	69	2,188.80	3,726.00
30	366.40	561.60	70	2,320.00	3,960.00
31	374.40	568.80	71	2,441.60	4,161.60
32	384.00	583.20	72	2,566.40	4,377.60
33	388.80	608.40	73	2,694.40	4,604.40
34	401.60	615.60	74	2,830.40	4,842.00
35	416.00	637.20	75	2,920.00	4,989.60
36	425.60	648.00	76	3,004.80	5,144.40
37	441.60	687.60	77	3,094.40	5,302.80
38	457.60	702.00	78	3,190.40	5,454.00
39	475.20	734.40	79	3,280.00	5,619.60
40	502.40	774.00	80	3,443.20	5,893.20
41	528.00	802.80	81	3,540.80	6,066.00
42	556.80	842.40	82	3,649.60	6,235.20
43	584.00	900.00	83	3,755.20	6,426.00
44	611.20	946.80	84	3,865.60	6,620.40
45	632.00	979.20	85	3,980.80	6,811.20
46	657.60	1,036.80	86	3,996.80	6,843.60
47	686.40	1,072.80	87	4,017.60	6,868.80
48	708.80	1,123.20	88	4,032.00	6,904.80
49	744.00	1,170.00	89	4,056.00	6,948.00
50	795.20	1,252.80	90	4,078.40	6,973.20
51	828.80	1,306.80	91	4,094.40	7,005.60
52	868.80	1,368.00	92	4,116.80	7,038.00
53	905.60	1,425.60	93	4,132.80	7,074.00
54	950.40	1,494.00	94	4,156.80	7,102.80
55	1,019.20	1,598.40	95	4,174.40	7,138.80
56	1,068.80	1,684.80	96	4,196.80	7,167.60
57	1,124.80	1,767.60	97	4,214.40	7,210.80
58	1,180.80	1,861.20	98	4,235.20	7,236.00
59	1,244.80	1,969.20	99	4,256.00	7,279.20
60	1,348.80	2,113.20			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

特級「健康之寶」住院及手術賠償附加契約 (墊底費版本)

SGHR+SMM(D)

Super Good Health Hospital & Surgical Rider (Deductible version)

年繳保費 Annual Premium (美元 US$) –標準級別(女性) Standard Class (Female)

保障 Benefit	特級「健康之寶」住院及手術賠償附加契約 + 額外醫療保障(墊底費版本)(美元) Super Good Health Hospital & Surgical Rider + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	411.20	529.20			
5 – 9	291.20	435.60			
10-14	289.60	432.00			
15	288.00	432.00			
16	307.20	453.60			
17	313.60	468.00			
18	320.00	493.20			
19	334.40	514.80			
20	345.60	536.40			
21	371.20	561.60	61	1,433.60	2,257.20
22	388.80	583.20	62	1,521.60	2,430.00
23	412.80	619.20	63	1,619.20	2,631.60
24	433.60	644.40	64	1,702.40	2,818.80
25	448.00	673.20	65	1,776.00	2,984.40
26	470.40	705.60	66	1,865.60	3,160.80
27	492.80	738.00	67	1,961.60	3,355.20
28	512.00	763.20	68	2,065.60	3,549.60
29	532.80	788.40	69	2,169.60	3,726.00
30	529.60	788.40	70	2,276.80	3,916.80
31	548.80	813.60	71	2,393.60	4,122.00
32	558.40	828.00	72	2,512.00	4,323.60
33	577.60	849.60	73	2,635.20	4,543.20
34	588.80	864.00	74	2,766.40	4,770.00
35	604.80	889.20	75	2,848.00	4,917.60
36	617.60	910.80	76	2,940.80	5,072.40
37	633.60	936.00	77	3,028.80	5,227.20
38	648.00	961.20	78	3,118.40	5,392.80
39	665.60	997.20	79	3,211.20	5,551.20
40	715.20	1,062.00	80	3,310.40	5,724.00
41	760.00	1,123.20	81	3,411.20	5,896.80
42	793.60	1,184.40	82	3,510.40	6,073.20
43	822.40	1,245.60	83	3,620.80	6,264.00
44	846.40	1,285.20	84	3,726.40	6,440.40
45	889.60	1,353.60	85	3,840.00	6,638.40
46	908.80	1,375.20	86	3,856.00	6,663.60
47	920.00	1,407.60	87	3,875.20	6,692.40
48	934.40	1,432.80	88	3,894.40	6,724.80
49	944.00	1,447.20	89	3,910.40	6,757.20
50	990.40	1,537.20	90	3,931.20	6,793.20
51	1,011.20	1,612.80	91	3,952.00	6,818.40
52	1,017.60	1,630.80	92	3,971.20	6,854.40
53	1,033.60	1,659.60	93	3,988.80	6,883.20
54	1,048.00	1,688.40	94	4,009.60	6,908.40
55	1,108.80	1,792.80	95	4,027.20	6,951.60
56	1,134.40	1,836.00	96	4,049.60	6,976.80
57	1,166.40	1,893.60	97	4,064.00	7,016.40
58	1,211.20	1,965.60	98	4,084.80	7,048.80
59	1,262.40	2,044.80	99	4,102.40	7,077.60
60	1,342.40	2,138.40			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

注意事項:

- AIA 保留更改此保費表的權利。
- 此年繳保費表並未包括由保險業監管局徵收的保費徵費。
- 此年繳保費表只適用於香港 /澳門派發。
- 應繳保費是根據受保人續保此保障時的實際年齡及適用之保費表而定。
- 此年繳保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。

Notes:

- AIA reserves the right to revise this premium table.
- This annual premium table does not include levy which is collected by the Insurance Authority.
- This annual premium table is for distribution in Hong Kong / Macau only.
- Premium payable is based on the insured's attained age and the applicable premium table at the time of renewal of the cover.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.

自悠附加特級「健康之寶」
Cheerful Super Good Health Rider

Cheerful SGHR

年繳保險費用 Annual COI(美元 US$)- 標準級別（男性）Standard Class (Male)

保障 Benefit	自悠附加特級「健康之寶」(美元) Cheerful SGHR (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	261.07	520.24	814.66	1,198.79					
5 – 9	132.45	264.88	420.20	609.22					
10 – 14	130.17	260.32	412.96	598.73					
15	131.31	262.60	416.58	603.98					
16	145.47	287.16	480.34	701.37					
17	146.41	290.94	497.35	720.87					
18	148.31	294.71	501.58	733.85					
19	148.31	294.71	501.58	733.85					
20	144.44	287.03	488.51	714.73					
21	144.44	287.03	513.35	740.03	61	672.72	1,337.76	2,153.68	3,125.16
22	144.44	287.03	513.35	740.03	62	712.13	1,412.72	2,309.36	3,356.40
23	144.44	287.03	513.35	740.03	63	752.48	1,491.53	2,486.68	3,627.31
24	147.19	292.56	521.63	765.33	64	787.09	1,564.56	2,655.34	3,851.96
25	148.12	294.40	521.63	765.33	65	817.84	1,614.53	2,793.71	4,069.96
26	149.97	298.09	529.92	784.30	66	848.58	1,677.97	2,940.76	4,274.79
27	152.73	303.59	542.35	790.62	67	885.11	1,754.85	3,105.08	4,519.25
28	155.48	309.12	550.62	803.29	68	926.44	1,837.49	3,265.11	4,743.90
29	159.16	314.65	558.90	822.24	69	966.80	1,923.99	3,429.44	4,988.37
30	161.38	319.13	562.13	821.18	70	1,020.60	2,033.47	3,641.91	5,290.84
31	164.13	326.42	586.74	839.98	71	1,070.03	2,130.38	3,829.46	5,577.38
32	166.85	331.90	594.95	858.80	72	1,120.43	2,231.18	4,030.09	5,863.90
33	171.43	339.19	607.26	890.13	73	1,172.77	2,335.86	4,235.09	6,170.42
34	175.07	348.31	619.55	908.95	74	1,228.04	2,442.50	4,453.17	6,483.61
35	181.24	360.64	645.84	942.44	75	1,263.88	2,516.14	4,588.37	6,670.19
36	186.76	371.68	658.27	961.39	76	1,302.65	2,589.80	4,727.94	6,870.10
37	192.27	382.72	674.81	986.70	77	1,340.46	2,667.35	4,871.87	7,083.34
38	199.65	397.43	699.65	1,030.98	78	1,380.20	2,748.75	5,015.81	7,289.89
39	207.91	414.00	741.05	1,081.59	79	1,420.91	2,832.12	5,168.47	7,509.79
40	218.96	434.23	765.89	1,132.17	80	1,489.31	2,964.84	5,406.79	7,867.37
41	232.75	452.65	807.30	1,182.78	81	1,534.66	3,053.55	5,575.35	8,104.54
42	246.56	472.88	852.85	1,252.35	82	1,580.01	3,146.21	5,739.46	8,341.71
43	261.27	498.64	898.38	1,321.93	83	1,627.32	3,238.84	5,912.44	8,592.43
44	274.15	522.57	952.20	1,391.50	84	1,676.60	3,337.42	6,089.86	8,849.93
45	281.01	538.54	979.93	1,441.22	85	1,726.86	3,437.97	6,276.16	9,120.99
46	290.05	560.22	1,020.59	1,497.14	86	1,734.74	3,455.70	6,307.20	9,168.43
47	300.88	585.52	1,065.32	1,559.26	87	1,744.61	3,473.45	6,333.81	9,209.08
48	310.83	607.21	1,114.11	1,627.59	88	1,752.49	3,491.19	6,369.29	9,256.52
49	321.67	628.89	1,154.77	1,683.50	89	1,762.35	3,506.94	6,400.33	9,303.95
50	344.08	671.60	1,221.30	1,789.97	90	1,770.23	3,526.66	6,431.39	9,351.39
51	391.92	759.91	1,275.12	1,865.87	91	1,779.10	3,542.43	6,462.42	9,392.05
52	411.24	794.89	1,328.93	1,954.43	92	1,787.98	3,560.17	6,493.49	9,446.25
53	429.65	835.36	1,395.17	2,042.98	93	1,796.84	3,577.91	6,528.97	9,493.69
54	449.89	874.00	1,461.41	2,137.85	94	1,805.70	3,595.66	6,560.01	9,534.35
55	482.69	940.84	1,568.54	2,285.98	95	1,814.59	3,613.41	6,595.50	9,588.56
56	504.43	984.30	1,653.55	2,422.36	96	1,822.48	3,631.14	6,626.55	9,636.01
57	528.03	1,033.41	1,742.82	2,545.75	97	1,832.32	3,646.92	6,657.59	9,676.65
58	557.33	1,084.41	1,832.09	2,662.64	98	1,840.21	3,668.61	6,693.09	9,737.64
59	585.66	1,142.98	1,925.61	2,799.02	99	1,849.10	3,684.38	6,724.12	9,778.30
60	631.39	1,245.50	2,045.55	2,966.59					

此為續保保費率 For Renewal Only

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自悠附加特級「健康之寶」
Cheerful Super Good Health Rider

Cheerful SGHR

年繳保險費用 Annual COI (美元 US$)- 標準級別 （女性）Standard Class (Female)

保障 Benefit	自悠附加特級「健康之寶」(美元) Cheerful SGHR (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	209.95	417.91	576.60	840.27					
5 – 9	143.86	269.18	459.46	670.06					
10 – 14	143.23	267.99	457.43	667.10					
15	142.59	266.80	455.40	664.14					
16	148.12	285.19	484.38	702.08					
17	151.81	292.56	496.80	721.05					
18	155.48	296.24	517.51	765.33					
19	162.84	307.27	542.35	790.62					
20	167.77	319.13	558.01	814.91					
21	186.91	357.42	599.04	858.80	61	682.07	1,352.31	2,248.76	3,293.32
22	197.87	375.65	619.55	908.95	62	720.52	1,435.10	2,408.45	3,523.70
23	206.97	395.72	656.49	965.37	63	760.92	1,515.94	2,594.74	3,794.76
24	217.01	417.60	693.41	1,009.24	64	796.40	1,586.89	2,767.70	4,052.26
25	225.89	433.72	719.70	1,043.64	65	824.99	1,642.12	2,927.39	4,282.66
26	236.73	453.60	752.23	1,099.55	66	857.51	1,705.18	3,087.06	4,506.30
27	247.58	473.49	784.76	1,155.46	67	895.96	1,786.00	3,255.61	4,743.46
28	259.33	491.55	817.28	1,186.53	68	938.34	1,868.80	3,424.16	4,987.39
29	268.37	511.43	837.63	1,223.81	69	983.69	1,955.53	3,597.14	5,251.68
30	268.19	510.26	834.61	1,209.26	70	1,030.00	2,048.19	3,783.44	5,529.50
31	277.78	525.94	854.21	1,251.17	71	1,078.31	2,144.78	3,974.15	5,814.11
32	285.61	536.39	873.80	1,269.13	72	1,129.56	2,247.29	4,178.19	6,125.83
33	294.33	550.32	893.40	1,305.04	73	1,182.79	2,353.74	4,399.96	6,437.55
34	300.41	560.77	912.99	1,323.01	74	1,238.96	2,464.14	4,617.29	6,756.05
35	308.25	572.95	932.59	1,364.91	75	1,275.44	2,539.05	4,759.23	6,959.35
36	316.09	586.89	963.92	1,400.84	76	1,313.87	2,617.89	4,910.02	7,169.39
37	323.92	600.83	983.52	1,430.76	77	1,353.30	2,696.74	5,056.40	7,379.47
38	332.63	616.49	1,010.94	1,466.68	78	1,394.71	2,775.60	5,216.09	7,596.31
39	341.33	632.18	1,030.54	1,514.58	79	1,435.10	2,860.36	5,371.32	7,833.47
40	368.89	682.28	1,108.04	1,618.97	80	1,477.49	2,945.14	5,535.43	8,063.87
41	402.92	725.25	1,180.56	1,729.76	81	1,522.84	3,035.80	5,703.97	8,307.82
42	425.30	761.07	1,261.14	1,846.71	82	1,569.17	3,124.52	5,876.96	8,558.57
43	440.53	789.72	1,309.51	1,914.44	83	1,615.50	3,219.15	6,054.39	8,809.29
44	452.16	813.00	1,357.84	1,982.14	84	1,663.79	3,315.74	6,231.80	9,073.56
45	469.58	851.60	1,423.76	2,074.90	85	1,715.04	3,416.28	6,418.07	9,351.39
46	474.14	866.20	1,448.38	2,118.78	86	1,722.92	3,434.01	6,444.70	9,392.05
47	477.79	877.13	1,481.21	2,162.67	87	1,731.79	3,451.76	6,480.18	9,446.25
48	480.51	888.08	1,497.62	2,187.74	88	1,740.67	3,467.53	6,511.22	9,493.69
49	481.43	893.56	1,522.24	2,219.08	89	1,749.53	3,487.25	6,537.84	9,534.35
50	504.05	937.58	1,607.89	2,345.14	90	1,757.41	3,503.00	6,573.33	9,588.56
51	505.94	949.01	1,650.77	2,410.64	91	1,767.28	3,522.73	6,604.37	9,636.01
52	506.90	958.54	1,672.21	2,443.41	92	1,775.16	3,538.49	6,630.99	9,676.65
53	509.75	969.98	1,697.93	2,482.71	93	1,785.01	3,556.23	6,666.47	9,737.64
54	513.57	983.31	1,727.95	2,528.57	94	1,792.90	3,573.97	6,697.51	9,778.30
55	540.14	1,038.88	1,831.84	2,676.67	95	1,801.76	3,591.72	6,728.57	9,825.73
56	550.97	1,062.54	1,880.62	2,757.99	96	1,810.64	3,607.48	6,764.06	9,873.17
57	564.78	1,092.09	1,938.29	2,839.30	97	1,819.52	3,627.20	6,790.67	9,927.39
58	582.53	1,135.46	2,004.82	2,934.19	98	1,828.38	3,642.97	6,821.70	9,974.81
59	605.20	1,186.73	2,084.66	3,042.59	99	1,837.27	3,664.67	6,857.18	10,022.25
60	639.69	1,263.60	2,146.75	3,144.24					

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自悠附加特級「健康之寶」

Cheerful Super Good Health Rider

Cheerful SGHR + SMM

年繳保險費用 Annual COI (美元 US$)- 標準級別 （男性）Standard Class (Male)

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (美元) Cheerful SGHR + SMM (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	397.74	791.11	1,219.20	1,773.24					
5 – 9	228.67	452.99	692.50	1,013.27					
10 – 14	224.73	445.18	680.57	995.82					
15	226.70	449.09	686.54	1,004.55					
16	242.81	479.17	778.41	1,115.34					
17	249.26	492.06	802.57	1,181.82					
18	252.48	494.22	807.40	1,189.21					
19	254.64	494.22	807.40	1,189.21					
20	248.00	485.52	786.36	1,158.22					
21	260.55	506.45	828.74	1,215.77	61	1,102.89	2,177.38	3,575.93	5,207.72
22	260.55	506.45	828.74	1,215.77	62	1,169.57	2,310.71	3,846.47	5,606.03
23	260.55	506.45	828.74	1,215.77	63	1,239.52	2,450.65	4,161.29	6,034.36
24	261.61	519.01	838.16	1,230.16	64	1,302.94	2,573.05	4,446.56	6,462.70
25	263.69	523.19	842.86	1,237.35	65	1,359.75	2,675.79	4,702.34	6,845.96
26	267.89	529.47	861.70	1,251.74	66	1,422.06	2,806.97	4,977.79	7,236.72
27	273.11	537.84	871.12	1,258.94	67	1,494.21	2,951.26	5,267.99	7,665.06
28	279.39	548.31	894.66	1,309.31	68	1,569.64	3,104.29	5,563.12	8,093.41
29	284.61	565.04	918.20	1,330.87	69	1,648.33	3,261.68	5,858.24	8,521.75
30	286.23	570.38	924.01	1,340.39	70	1,746.18	3,457.11	6,225.76	9,049.26
31	293.48	578.68	938.02	1,361.77	71	1,833.27	3,633.48	6,548.20	9,519.14
32	297.64	593.21	966.00	1,404.56	72	1,926.98	3,814.28	6,885.55	10,004.22
33	305.94	601.48	984.68	1,425.95	73	2,025.11	4,008.30	7,242.71	10,519.58
34	311.11	620.15	1,003.34	1,468.74	74	2,125.41	4,208.92	7,604.86	11,057.69
35	324.37	642.47	1,040.64	1,510.74	75	2,189.36	4,336.80	7,833.04	11,383.59
36	334.84	657.12	1,068.88	1,561.06	76	2,254.39	4,464.69	8,071.15	11,724.63
37	344.27	675.97	1,115.97	1,604.24	77	2,323.84	4,599.18	8,309.28	12,073.26
38	354.72	703.17	1,139.51	1,668.99	78	2,391.09	4,735.88	8,557.31	12,444.63
39	369.37	728.28	1,191.31	1,740.92	79	2,463.85	4,876.97	8,815.27	12,816.00
40	389.27	763.85	1,252.54	1,841.63	80	2,580.68	5,109.79	9,231.94	13,418.40
41	415.42	805.73	1,309.03	1,913.58	81	2,658.04	5,260.03	9,504.34	13,819.17
42	439.48	843.40	1,374.95	2,035.88	82	2,737.63	5,419.20	9,786.86	14,235.37
43	466.68	891.52	1,459.71	2,122.20	83	2,820.60	5,580.64	10,089.55	14,659.29
44	485.52	929.17	1,544.47	2,258.89	84	2,905.78	5,748.79	10,392.24	15,098.59
45	498.44	955.78	1,586.29	2,331.64	85	2,992.11	5,921.45	10,699.96	15,561.03
46	514.88	994.82	1,664.90	2,430.56	86	3,007.81	5,948.36	10,755.46	15,630.39
47	533.38	1,040.05	1,734.27	2,536.54	87	3,021.26	5,981.99	10,805.91	15,707.47
48	550.85	1,077.03	1,812.90	2,656.64	88	3,036.94	6,008.88	10,866.43	15,784.54
49	573.47	1,124.32	1,882.27	2,762.64	89	3,050.42	6,040.26	10,916.89	15,869.33
50	616.33	1,201.25	2,001.22	2,927.93	90	3,067.22	6,071.68	10,977.44	15,946.40
51	645.62	1,251.48	2,085.96	3,035.84	91	3,080.67	6,098.57	11,027.89	16,023.45
52	674.92	1,310.08	2,175.42	3,172.51	92	3,096.38	6,132.20	11,083.36	16,108.24
53	704.21	1,366.59	2,274.33	3,309.19	93	3,110.95	6,161.36	11,138.87	16,185.31
54	735.60	1,431.45	2,377.91	3,460.26	94	3,126.64	6,192.74	11,189.32	16,270.10
55	789.68	1,536.38	2,557.58	3,722.76	95	3,142.33	6,224.13	11,249.85	16,347.17
56	827.29	1,611.58	2,692.95	3,900.03	96	3,158.04	6,255.53	11,300.29	16,431.95
57	867.05	1,695.38	2,823.48	4,121.63	97	3,173.71	6,286.91	11,365.87	16,509.03
58	912.14	1,779.18	2,973.38	4,321.05	98	3,191.67	6,316.05	11,416.32	16,601.51
59	959.43	1,873.74	3,137.74	4,572.20	99	3,207.35	6,347.47	11,471.82	16,678.58
60	1,035.13	2,033.09	3,364.42	4,899.63					

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自悠附加特級「健康之寶」
Cheerful Super Good Health Rider

Cheerful SGHR + SMM

年繳保險費用 Annual COI (美元 US$)- 標準級別 （女性）Standard Class (Female)

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (美元) Cheerful SGHR + SMM (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	313.89	623.31	862.67	1,248.58					
5 – 9	237.36	439.50	690.33	1,004.77					
10 – 14	236.31	437.55	687.28	1,000.33					
15	235.26	435.61	684.22	995.89					
16	242.46	460.26	730.45	1,073.59					
17	249.65	470.54	748.94	1,094.79					
18	257.85	478.75	781.30	1,144.23					
19	267.10	497.23	813.67	1,179.54					
20	275.94	517.25	852.23	1,232.01					
21	296.29	555.93	888.88	1,302.00	61	1,052.66	2,069.48	3,465.76	5,071.41
22	314.62	582.41	934.71	1,365.03	62	1,112.10	2,199.52	3,723.05	5,449.06
23	327.87	612.95	980.52	1,428.02	63	1,179.36	2,336.28	4,025.73	5,872.97
24	344.15	643.49	1,030.92	1,491.02	64	1,242.13	2,455.13	4,308.24	6,296.86
25	360.21	670.00	1,067.05	1,560.84	65	1,298.18	2,558.26	4,560.47	6,674.52
26	379.39	702.28	1,121.54	1,630.22	66	1,362.08	2,686.06	4,837.94	7,075.31
27	395.52	734.57	1,171.48	1,706.52	67	1,429.36	2,825.06	5,120.44	7,499.20
28	415.73	762.84	1,221.43	1,768.97	68	1,499.96	2,970.81	5,413.05	7,923.09
29	431.87	791.09	1,253.21	1,838.33	69	1,575.09	3,121.03	5,695.54	8,323.88
30	430.77	787.61	1,242.70	1,811.66	70	1,654.69	3,280.23	5,993.18	8,747.78
31	443.41	810.95	1,282.07	1,858.45	71	1,739.90	3,446.14	6,290.84	9,217.93
32	455.06	830.41	1,308.34	1,911.92	72	1,826.20	3,618.78	6,608.66	9,664.96
33	467.72	853.73	1,338.96	1,952.04	73	1,917.02	3,802.64	6,956.74	10,165.92
34	482.30	871.24	1,360.84	1,985.46	74	2,011.17	3,988.74	7,304.84	10,666.90
35	494.95	892.64	1,391.47	2,025.58	75	2,073.97	4,109.81	7,521.77	10,998.30
36	507.58	908.21	1,417.73	2,072.38	76	2,137.88	4,235.36	7,753.82	11,337.43
37	518.28	931.54	1,461.47	2,125.85	77	2,204.02	4,363.17	7,990.91	11,684.25
38	532.87	950.98	1,500.86	2,186.02	78	2,267.91	4,490.96	8,238.12	12,038.80
39	547.45	976.28	1,540.23	2,239.50	79	2,337.41	4,625.50	8,485.29	12,408.74
40	591.92	1,049.85	1,646.78	2,392.17	80	2,408.04	4,766.74	8,747.63	12,786.41
41	632.92	1,109.85	1,732.27	2,529.66	81	2,479.80	4,908.01	9,009.97	13,171.75
42	665.91	1,161.84	1,835.75	2,680.88	82	2,554.89	5,055.99	9,282.37	13,572.54
43	687.91	1,199.84	1,916.73	2,804.62	83	2,631.14	5,208.45	9,559.85	13,965.61
44	703.91	1,235.83	1,984.23	2,900.86	84	2,709.61	5,365.41	9,842.35	14,389.52
45	729.03	1,291.07	2,075.59	3,038.05	85	2,791.44	5,524.59	10,140.01	14,828.83
46	746.06	1,329.74	2,145.70	3,129.75	86	2,804.91	5,551.51	10,185.40	14,890.49
47	752.24	1,348.23	2,187.29	3,207.48	87	2,820.60	5,580.64	10,235.82	14,952.15
48	757.36	1,364.67	2,219.66	3,249.86	88	2,832.92	5,607.55	10,286.28	15,029.23
49	759.41	1,377.02	2,247.42	3,285.18	89	2,848.62	5,636.69	10,336.73	15,098.59
50	793.59	1,443.27	2,377.57	3,492.09	90	2,862.07	5,663.60	10,387.18	15,175.66
51	801.95	1,482.53	2,511.53	3,680.60	91	2,876.65	5,694.99	10,437.64	15,245.04
52	803.04	1,493.37	2,545.66	3,717.86	92	2,890.09	5,721.90	10,483.05	15,322.11
53	809.54	1,512.88	2,579.80	3,770.01	93	2,904.67	5,751.04	10,533.49	15,399.17
54	816.04	1,530.22	2,623.70	3,822.16	94	2,918.12	5,777.94	10,583.94	15,468.54
55	855.38	1,612.09	2,774.62	4,061.76	95	2,932.70	5,807.10	10,634.40	15,537.90
56	872.18	1,647.96	2,850.31	4,169.64	96	2,945.03	5,834.00	10,684.83	15,622.69
57	892.37	1,695.04	2,925.97	4,269.84	97	2,959.60	5,863.14	10,740.31	15,684.34
58	919.27	1,753.33	3,026.87	4,416.27	98	2,971.93	5,890.05	10,790.77	15,761.42
59	955.14	1,831.81	3,147.93	4,593.55	99	2,986.49	5,919.19	10,836.18	15,838.50
60	996.61	1,937.19	3,269.03	4,786.23					

此為續保保費率 For Renewal Only

港幣 / 澳門幣保險費用 = 美元保險費用 x 8 Cost of insurance in HK$ / MOP = Cost of insurance in US$ x 8

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自悠附加特級「健康之寶」(墊底費版本)

Cheerful Super Good Health Rider (Deductible version)

Cheerful SGHR + SMM (D)

年繳保險費用 Annual COI (美元 US$) - 標準級別（男性）Standard Class (Male)

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (墊底費版本)(美元) Cheerful SGHR + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	403.94	585.20			
5 – 9	230.54	332.51			
10 – 14	226.57	326.78			
15	228.55	329.65			
16	244.18	369.21			
17	250.05	382.37			
18	250.05	386.78			
19	250.05	386.78			
20	247.33	376.70			
21	256.83	393.83	61	1,160.64	1,806.54
22	256.83	393.83	62	1,236.14	1,945.14
23	256.83	398.10	63	1,309.69	2,106.13
24	264.46	402.39	64	1,377.25	2,253.69
25	266.36	406.67	65	1,436.88	2,383.35
26	270.16	410.94	66	1,508.42	2,530.93
27	275.87	419.50	67	1,587.92	2,687.45
28	279.67	428.07	68	1,673.37	2,839.46
29	287.28	440.92	69	1,758.83	2,991.50
30	292.26	445.46	70	1,864.04	3,179.38
31	297.91	453.94	71	1,960.26	3,341.75
32	305.46	466.68	72	2,060.48	3,517.63
33	311.11	479.41	73	2,164.69	3,702.54
34	320.55	487.88	74	2,272.94	3,891.94
35	331.03	509.40	75	2,345.10	4,009.20
36	338.65	522.25	76	2,413.23	4,135.47
37	351.96	543.64	77	2,487.39	4,257.23
38	365.29	560.77	78	2,563.56	4,383.51
39	378.61	586.46	79	2,637.72	4,514.29
40	399.52	616.42	80	2,765.96	4,732.91
41	420.46	642.11	81	2,845.47	4,870.50
42	441.38	672.06	82	2,931.06	5,012.67
43	466.11	719.16	83	3,016.67	5,164.01
44	487.04	757.68	84	3,106.35	5,319.94
45	502.65	782.01	85	3,198.08	5,471.29
46	523.21	824.04	86	3,212.35	5,498.80
47	547.49	857.68	87	3,226.62	5,517.14
48	564.32	895.52	88	3,240.89	5,549.26
49	592.34	933.36	89	3,259.23	5,576.76
50	633.53	993.11	90	3,275.54	5,604.30
51	660.17	1,040.20	91	3,289.80	5,627.21
52	692.52	1,087.29	92	3,306.11	5,654.73
53	724.86	1,138.67	93	3,320.38	5,682.24
54	759.10	1,190.02	94	3,338.73	5,705.18
55	814.59	1,279.01	95	3,355.04	5,732.70
56	855.61	1,349.34	96	3,371.33	5,760.22
57	902.49	1,419.65	97	3,387.64	5,792.31
58	947.41	1,494.38	98	3,401.90	5,815.25
59	1,000.16	1,582.28	99	3,420.26	5,847.36
60	1,083.12	1,699.20			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保險費用 = 美元保險費用 x 8 Cost of insurance in HK$ / MOP = Cost of insurance in US$ x 8

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自悠附加特級「健康之寶」(墊底費版本)

Cheerful Super Good Health Rider (Deductible version)

Cheerful SGHR + SMM (D)

年繳保險費用 Annual COI (美元 US$)- 標準級別 （女性）Standard Class (Female)

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (墊底費版本)(美元) Cheerful SGHR + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	330.20	426.51			
5 – 9	238.02	349.83			
10 – 14	236.97	348.28			
15	235.91	346.74			
16	249.23	368.15			
17	254.95	380.97			
18	258.74	398.10			
19	270.16	415.22			
20	280.95	432.73			
21	301.68	453.94	61	1,149.61	1,816.12
22	316.77	475.16	62	1,222.98	1,953.70
23	333.74	500.62	63	1,300.44	2,114.22
24	350.71	526.07	64	1,367.70	2,260.98
25	362.50	546.56	65	1,426.80	2,398.55
26	381.19	571.78	66	1,498.14	2,540.74
27	399.88	597.01	67	1,577.63	2,696.67
28	414.82	622.23	68	1,659.18	2,848.00
29	431.64	643.26	69	1,742.74	2,994.75
30	428.56	636.09	70	1,828.34	3,146.12
31	442.97	656.36	71	1,922.12	3,306.63
32	453.78	672.56	72	2,017.91	3,471.72
33	466.39	688.76	73	2,117.80	3,650.58
34	477.20	700.92	74	2,223.77	3,834.02
35	489.79	721.17	75	2,289.00	3,948.67
36	500.60	737.37	76	2,362.38	4,072.49
37	513.20	757.64	77	2,433.72	4,200.92
38	525.80	781.95	78	2,505.06	4,329.33
39	540.21	802.20	79	2,580.48	4,462.34
40	581.40	862.38	80	2,659.96	4,599.91
41	614.73	908.20	81	2,739.47	4,737.49
42	642.50	962.37	82	2,820.99	4,879.68
43	664.74	1,008.19	83	2,906.61	5,031.01
44	686.95	1,041.52	84	2,994.26	5,177.78
45	720.28	1,090.32	85	3,083.94	5,333.70
46	735.37	1,115.77	86	3,098.21	5,352.05
47	746.68	1,141.23	87	3,112.48	5,374.98
48	757.99	1,158.21	88	3,128.77	5,402.48
49	763.65	1,170.93	89	3,143.04	5,430.01
50	801.95	1,245.79	90	3,157.32	5,452.94
51	817.73	1,303.43	91	3,175.67	5,480.46
52	823.64	1,321.16	92	3,189.94	5,503.39
53	833.48	1,338.89	93	3,206.23	5,530.91
54	845.30	1,365.49	94	3,220.51	5,553.84
55	892.78	1,444.63	95	3,236.80	5,581.36
56	913.16	1,485.91	96	3,251.08	5,608.86
57	939.65	1,527.18	97	3,265.35	5,636.39
58	974.31	1,582.22	98	3,281.64	5,659.32
59	1,017.11	1,646.44	99	3,295.90	5,686.84
60	1,078.26	1,715.22			

此為續保保費率 For Renewal Only

港幣 / 澳門幣保險費用 = 美元保險費用 x 8 Cost of insurance in HK$ / MOP = Cost of insurance in US$ x 8

本公司保留更改此保險費用表的權利。AIA reserves the right to revise the cost of insurance table

此保險費用表並未包括由保險業監管局徵收的保費徵費。This cost of insurance table does not include levy which is collected by the Insurance Authority

「健康之寶」醫療保障計劃 **GH**
Good Health Medical Plan

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (男性) Standard Class (Male)

年齡 Age	GH (US$)			GH + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
0 - 4	292.80	560.00	838.80	496.00	948.80	1,447.20
5 - 15	161.60	296.00	432.00	298.40	550.40	831.60
16	175.20	321.60	486.00	315.20	590.40	918.00
17	176.00	323.20	511.20	317.60	598.40	954.00
18	177.60	329.60	514.80	323.20	601.60	957.60
19	177.60	329.60	514.80	325.60	601.60	957.60
20	177.60	329.60	514.80	325.60	603.20	957.60
21	177.60	329.60	518.40	325.60	603.20	961.20
22	177.60	329.60	518.40	325.60	603.20	961.20
23	177.60	329.60	518.40	325.60	603.20	961.20
24	181.60	334.40	525.60	326.40	614.40	982.80
25	182.40	336.00	525.60	330.40	620.80	986.40
26	184.00	340.80	536.40	333.60	632.00	1,000.80
27	185.60	345.60	547.20	340.00	640.00	1,018.80
28	189.60	350.40	558.00	344.00	652.80	1,036.80
29	192.80	358.40	565.20	349.60	665.60	1,058.40
30	195.20	364.80	576.00	356.80	680.00	1,076.40
31	199.20	371.20	590.40	361.60	692.80	1,101.60
32	202.40	379.20	601.20	368.80	704.00	1,119.60
33	204.80	385.60	615.60	374.40	718.40	1,152.00
34	209.60	392.00	626.40	383.20	737.60	1,170.00
35	213.60	403.20	640.80	392.00	748.80	1,195.20
36	219.20	411.20	658.80	402.40	766.40	1,234.80
37	223.20	424.00	676.80	413.60	785.60	1,278.00
38	230.40	438.40	698.40	425.60	808.00	1,306.80
39	238.40	452.80	727.20	440.80	838.40	1,357.20
40	248.00	470.40	756.00	459.20	881.60	1,425.60
41	260.80	489.60	792.00	482.40	918.40	1,490.40
42	274.40	510.40	831.60	507.20	963.20	1,569.60
43	288.80	534.40	874.80	534.40	1,008.00	1,659.60
44	300.80	558.40	921.60	556.00	1,049.60	1,742.40
45	310.40	580.80	964.80	575.20	1,092.80	1,818.00
46	319.20	604.80	1,004.40	596.00	1,137.60	1,893.60
47	330.40	630.40	1,044.00	616.80	1,179.20	1,983.60
48	340.80	652.80	1,083.60	639.20	1,219.20	2,055.60
49	352.00	673.60	1,130.40	660.80	1,262.40	2,131.20
50	368.00	704.00	1,173.60	692.80	1,324.80	2,217.60
51	385.60	737.60	1,216.80	729.60	1,395.20	2,307.60
52	402.40	769.60	1,263.60	760.00	1,457.60	2,404.80
53	418.40	801.60	1,317.60	794.40	1,520.00	2,516.40
54	436.80	836.80	1,382.40	832.00	1,588.80	2,624.40
55	456.00	873.60	1,447.20	869.60	1,665.60	2,743.20

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「健康之寶」醫療保障計劃 **GH**
Good Health Medical Plan

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (男性) Standard Class (Male)

年齡 Age	GH (US$)			GH + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
56	476.80	912.00	1,515.60	911.20	1,745.60	2,880.00
57	500.00	953.60	1,594.80	956.80	1,832.00	3,031.20
58	524.80	1,003.20	1,677.60	1,005.60	1,924.80	3,200.40
59	552.00	1,056.00	1,771.20	1,058.40	2,025.60	3,369.60
60	589.60	1,128.00	1,843.20	1,129.60	2,161.60	3,556.80
61	632.80	1,212.80	1,940.40	1,208.80	2,312.00	3,772.80
62	670.40	1,283.20	2,084.40	1,286.40	2,459.20	4,068.00
63	707.20	1,355.20	2,246.40	1,364.00	2,608.00	4,399.20
64	740.80	1,417.60	2,390.40	1,431.20	2,737.60	4,694.40
65	765.60	1,465.60	2,520.00	1,487.20	2,848.00	4,971.60
66	795.20	1,524.80	2,653.20	1,559.20	2,984.00	5,256.00
67	832.80	1,593.60	2,797.20	1,641.60	3,136.00	5,565.60
68	871.20	1,667.20	2,944.80	1,724.80	3,300.80	5,882.40
69	912.80	1,745.60	3,096.00	1,812.80	3,467.20	6,192.00
70	956.00	1,827.20	3,254.40	1,906.40	3,644.80	6,508.80
71	1,000.80	1,915.20	3,427.20	2,004.00	3,832.00	6,854.40
72	1,048.80	2,006.40	3,603.60	2,104.00	4,025.60	7,207.20
73	1,099.20	2,100.80	3,790.80	2,211.20	4,227.20	7,574.40
74	1,149.60	2,200.00	3,981.60	2,321.60	4,438.40	7,963.20
75	1,184.00	2,267.20	4,100.40	1,184.00	2,267.20	4,100.40
76	1,219.20	2,336.00	4,222.80	1,219.20	2,336.00	4,222.80
77	1,256.00	2,406.40	4,348.80	1,256.00	2,406.40	4,348.80
78	1,293.60	2,478.40	4,478.40	1,293.60	2,478.40	4,478.40
79	1,332.00	2,552.00	4,615.20	1,332.00	2,552.00	4,615.20
80	1,372.00	2,628.80	4,752.00	1,372.00	2,628.80	4,752.00
81	1,413.60	2,708.80	4,896.00	1,413.60	2,708.80	4,896.00
82	1,455.20	2,790.40	5,040.00	1,455.20	2,790.40	5,040.00
83	1,499.20	2,873.60	5,191.20	1,499.20	2,873.60	5,191.20
84	1,544.80	2,960.00	5,346.00	1,544.80	2,960.00	5,346.00
85	1,591.20	3,048.00	5,508.00	1,591.20	3,048.00	5,508.00
86	1,599.20	3,064.00	5,536.80	1,599.20	3,064.00	5,536.80
87	1,607.20	3,080.00	5,565.60	1,607.20	3,080.00	5,565.60
88	1,615.20	3,096.00	5,590.80	1,615.20	3,096.00	5,590.80
89	1,622.40	3,112.00	5,619.60	1,622.40	3,112.00	5,619.60
90	1,630.40	3,128.00	5,648.40	1,630.40	3,128.00	5,648.40
91	1,638.40	3,144.00	5,673.60	1,638.40	3,144.00	5,673.60
92	1,646.40	3,160.00	5,702.40	1,646.40	3,160.00	5,702.40
93	1,654.40	3,174.40	5,731.20	1,654.40	3,174.40	5,731.20
94	1,662.40	3,190.40	5,756.40	1,662.40	3,190.40	5,756.40
95	1,670.40	3,206.40	5,785.20	1,670.40	3,206.40	5,785.20
96	1,678.40	3,222.40	5,814.00	1,678.40	3,222.40	5,814.00
97	1,687.20	3,238.40	5,842.80	1,687.20	3,238.40	5,842.80
98	1,696.00	3,254.40	5,868.00	1,696.00	3,254.40	5,868.00
99	1,704.80	3,270.40	5,896.80	1,704.80	3,270.40	5,896.80

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「健康之寶」醫療保障計劃 **GH**

Good Health Medical Plan

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (女性) Standard Class (Female)

年齡 Age	GH (US$)			GH + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
0 - 4	229.60	436.80	554.40	394.40	756.80	1,022.40
5 - 15	176.00	304.00	432.00	323.20	552.00	838.80
16	183.20	328.00	482.40	331.20	595.20	918.00
17	185.60	329.60	496.80	340.80	598.40	936.00
18	190.40	331.20	511.20	348.80	601.60	957.60
19	195.20	332.80	511.20	359.20	604.80	972.00
20	202.40	344.00	529.20	370.40	627.20	1,018.80
21	208.80	355.20	558.00	385.60	657.60	1,058.40
22	218.40	372.80	579.60	404.00	692.80	1,108.80
23	226.40	390.40	608.40	420.00	723.20	1,170.00
24	235.20	406.40	637.20	439.20	753.60	1,220.40
25	244.80	422.40	662.40	457.60	785.60	1,281.60
26	255.20	441.60	694.80	476.80	824.00	1,342.80
27	266.40	460.80	723.60	498.40	857.60	1,396.80
28	276.00	478.40	748.80	518.40	886.40	1,447.20
29	286.40	494.40	774.00	536.00	918.40	1,490.40
30	293.60	507.20	792.00	554.40	947.20	1,533.60
31	301.60	520.00	817.20	568.80	972.80	1,569.60
32	309.60	532.80	831.60	583.20	996.80	1,609.20
33	317.60	544.00	853.20	599.20	1,020.80	1,634.40
34	324.80	555.20	867.60	614.40	1,038.40	1,674.00
35	331.20	564.80	882.00	626.40	1,059.20	1,710.00
36	339.20	577.60	907.20	642.40	1,086.40	1,749.60
37	346.40	592.00	925.20	657.60	1,105.60	1,803.60
38	354.40	601.60	954.00	676.80	1,128.00	1,843.20
39	363.20	617.60	975.60	693.60	1,156.80	1,886.40
40	380.00	644.80	1,015.20	729.60	1,208.00	1,951.20
41	409.60	683.20	1,080.00	780.80	1,273.60	2,070.00
42	433.60	715.20	1,144.80	820.80	1,326.40	2,192.40
43	448.00	739.20	1,191.60	846.40	1,374.40	2,282.40
44	460.00	760.00	1,234.80	865.60	1,408.00	2,361.60
45	467.20	779.20	1,270.80	883.20	1,440.00	2,444.40
46	472.00	793.60	1,299.60	892.00	1,464.00	2,487.60
47	474.40	806.40	1,317.60	898.40	1,481.60	2,523.60
48	476.80	812.80	1,339.20	903.20	1,496.00	2,566.80
49	480.00	820.80	1,357.20	904.80	1,507.20	2,595.60
50	480.00	827.20	1,378.80	907.20	1,518.40	2,635.20
51	480.80	832.00	1,389.60	907.20	1,528.00	2,656.80
52	480.80	838.40	1,407.60	908.00	1,537.60	2,696.40
53	481.60	846.40	1,429.20	911.20	1,553.60	2,732.40
54	484.80	857.60	1,454.40	917.60	1,569.60	2,779.20
55	491.20	872.00	1,486.80	931.20	1,598.40	2,840.40

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「健康之寶」醫療保障計劃 **GH**
Good Health Medical Plan

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (女性) Standard Class (Female)

年齡 Age	GH (US$)			GH + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
56	500.00	891.20	1,519.20	948.80	1,633.60	2,916.00
57	511.20	913.60	1,566.00	971.20	1,673.60	2,995.20
58	525.60	947.20	1,616.40	999.20	1,737.60	3,099.60
59	544.80	990.40	1,684.80	1,037.60	1,814.40	3,214.80
60	576.80	1,056.00	1,735.20	1,084.80	1,923.20	3,351.60
61	613.60	1,128.00	1,810.80	1,144.00	2,054.40	3,546.00
62	648.80	1,195.20	1,933.20	1,208.00	2,180.80	3,808.80
63	684.00	1,260.80	2,084.40	1,279.20	2,310.40	4,114.80
64	715.20	1,318.40	2,221.20	1,344.00	2,420.80	4,399.20
65	739.20	1,361.60	2,340.00	1,404.00	2,518.40	4,654.80
66	768.00	1,417.60	2,466.00	1,468.00	2,640.00	4,921.20
67	804.00	1,483.20	2,599.20	1,540.00	2,779.20	5,220.00
68	841.60	1,550.40	2,732.40	1,617.60	2,921.60	5,508.00
69	880.80	1,624.00	2,876.40	1,698.40	3,068.80	5,796.00
70	922.40	1,702.40	3,020.40	1,784.80	3,224.00	6,105.60
71	967.20	1,780.80	3,178.80	1,875.20	3,385.60	6,411.60
72	1,012.80	1,865.60	3,348.00	1,969.60	3,561.60	6,753.60
73	1,061.60	1,955.20	3,520.80	2,070.40	3,740.80	7,095.60
74	1,109.60	2,044.80	3,697.20	2,174.40	3,929.60	7,459.20
75	1,143.20	2,107.20	3,808.80	1,143.20	2,107.20	3,808.80
76	1,177.60	2,169.60	3,924.00	1,177.60	2,169.60	3,924.00
77	1,212.80	2,235.20	4,042.80	1,212.80	2,235.20	4,042.80
78	1,248.80	2,302.40	4,165.20	1,248.80	2,302.40	4,165.20
79	1,286.40	2,371.20	4,291.20	1,286.40	2,371.20	4,291.20
80	1,325.60	2,441.60	4,424.40	1,325.60	2,441.60	4,424.40
81	1,364.80	2,515.20	4,557.60	1,364.80	2,515.20	4,557.60
82	1,406.40	2,590.40	4,698.00	1,406.40	2,590.40	4,698.00
83	1,448.80	2,668.80	4,838.40	1,448.80	2,668.80	4,838.40
84	1,492.00	2,747.20	4,986.00	1,492.00	2,747.20	4,986.00
85	1,536.80	2,830.40	5,137.20	1,536.80	2,830.40	5,137.20
86	1,544.80	2,844.80	5,158.80	1,544.80	2,844.80	5,158.80
87	1,552.00	2,857.60	5,187.60	1,552.00	2,857.60	5,187.60
88	1,560.00	2,872.00	5,216.40	1,560.00	2,872.00	5,216.40
89	1,568.00	2,886.40	5,241.60	1,568.00	2,886.40	5,241.60
90	1,576.00	2,900.80	5,270.40	1,576.00	2,900.80	5,270.40
91	1,584.00	2,915.20	5,299.20	1,584.00	2,915.20	5,299.20
92	1,592.00	2,928.00	5,328.00	1,592.00	2,928.00	5,328.00
93	1,600.00	2,942.40	5,353.20	1,600.00	2,942.40	5,353.20
94	1,608.00	2,956.80	5,382.00	1,608.00	2,956.80	5,382.00
95	1,616.00	2,971.20	5,410.80	1,616.00	2,971.20	5,410.80
96	1,624.00	2,985.60	5,436.00	1,624.00	2,985.60	5,436.00
97	1,631.20	2,998.40	5,464.80	1,631.20	2,998.40	5,464.80
98	1,639.20	3,014.40	5,493.60	1,639.20	3,014.40	5,493.60
99	1,647.20	3,030.40	5,518.80	1,647.20	3,030.40	5,518.80

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「健康之寶」住院及手術賠償附加契約 **GHR**
Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (男性) Standard Class (Male)

年齡 Age	GHR (US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
0 - 4	240.80	480.00	738.00	413.60	824.00	1,281.60
5 - 15	117.60	235.20	360.00	229.60	454.40	709.20
16	131.20	259.20	417.60	246.40	489.60	784.80
17	132.00	262.40	432.00	251.20	494.40	824.40
18	133.60	265.60	435.60	256.00	497.60	828.00
19	133.60	265.60	435.60	257.60	497.60	828.00
20	133.60	265.60	435.60	257.60	502.40	828.00
21	133.60	265.60	439.20	257.60	502.40	831.60
22	133.60	265.60	439.20	257.60	502.40	831.60
23	133.60	265.60	439.20	257.60	502.40	831.60
24	136.80	270.40	446.40	258.40	512.00	842.40
25	137.60	273.60	446.40	260.80	516.80	853.20
26	139.20	276.80	460.80	263.20	523.20	864.00
27	141.60	281.60	468.00	270.40	537.60	882.00
28	144.00	286.40	475.20	275.20	542.40	896.40
29	147.20	292.80	482.40	281.60	555.20	918.00
30	150.40	297.60	489.60	286.40	569.60	936.00
31	152.80	304.00	507.60	290.40	579.20	957.60
32	156.00	310.40	514.80	298.40	595.20	975.60
33	160.00	316.80	525.60	302.40	601.60	1,000.80
34	164.00	326.40	540.00	311.20	620.80	1,022.40
35	167.20	332.80	554.40	320.00	633.60	1,044.00
36	172.80	344.00	565.20	330.40	651.20	1,076.40
37	176.80	352.00	583.20	340.80	667.20	1,112.40
38	183.20	364.80	604.80	349.60	692.80	1,152.00
39	191.20	380.80	633.60	363.20	718.40	1,209.60
40	200.80	398.40	662.40	383.20	755.20	1,267.20
41	212.80	414.40	694.80	405.60	790.40	1,310.40
42	226.40	433.60	734.40	432.80	832.00	1,389.60
43	240.00	457.60	774.00	457.60	878.40	1,468.80
44	252.00	478.40	817.20	476.80	915.20	1,540.80
45	261.60	499.20	856.80	496.00	952.00	1,623.60
46	270.40	521.60	896.40	512.80	992.00	1,695.60
47	279.20	542.40	925.20	529.60	1,033.60	1,764.00
48	288.80	563.20	961.20	546.40	1,070.40	1,825.20
49	298.40	582.40	1,000.80	568.00	1,112.00	1,908.00
50	313.60	611.20	1,040.40	597.60	1,171.20	1,987.20
51	331.20	640.00	1,083.60	631.20	1,232.00	2,059.20
52	346.40	670.40	1,130.40	660.80	1,284.80	2,142.00
53	360.80	700.80	1,177.20	688.80	1,344.00	2,242.80
54	377.60	734.40	1,231.20	720.00	1,406.40	2,343.60
55	394.40	768.00	1,292.40	751.20	1,470.40	2,455.20

此為續保保費率 For Renewal Only

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「健康之寶」住院及手術賠償附加契約 **GHR**
Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (男性) Standard Class (Male)

年齡 Age	GHR (US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
56	412.00	804.80	1,353.60	788.00	1,545.60	2,577.60
57	432.00	844.80	1,425.60	826.40	1,622.40	2,703.60
58	455.20	886.40	1,497.60	869.60	1,704.00	2,854.80
59	477.60	932.80	1,576.80	916.00	1,795.20	3,009.60
60	507.20	1,000.00	1,648.80	969.60	1,912.00	3,168.00
61	540.00	1,072.00	1,731.60	1,032.80	2,043.20	3,369.60
62	572.00	1,136.00	1,857.60	1,096.00	2,176.00	3,628.80
63	604.00	1,198.40	2,005.20	1,161.60	2,305.60	3,920.40
64	632.00	1,254.40	2,134.80	1,222.40	2,420.80	4,190.40
65	656.80	1,297.60	2,253.60	1,274.40	2,518.40	4,438.80
66	680.80	1,348.80	2,368.80	1,332.00	2,640.00	4,694.40
67	710.40	1,409.60	2,494.80	1,399.20	2,779.20	4,975.20
68	744.00	1,475.20	2,624.40	1,469.60	2,921.60	5,241.60
69	776.80	1,545.60	2,761.20	1,543.20	3,068.80	5,526.00
70	812.80	1,619.20	2,905.20	1,620.00	3,224.00	5,817.60
71	852.00	1,696.00	3,056.40	1,704.00	3,385.60	6,120.00
72	892.00	1,776.00	3,214.80	1,788.80	3,561.60	6,440.40
73	934.40	1,860.80	3,387.60	1,880.00	3,740.80	6,764.40
74	977.60	1,947.20	3,556.80	1,974.40	3,929.60	7,110.00
75	1,006.40	2,004.80	3,664.80	1,006.40	2,004.80	3,664.80
76	1,036.80	2,064.00	3,772.80	1,036.80	2,064.00	3,772.80
77	1,067.20	2,126.40	3,888.00	1,067.20	2,126.40	3,888.00
78	1,099.20	2,188.80	4,003.20	1,099.20	2,188.80	4,003.20
79	1,132.00	2,254.40	4,122.00	1,132.00	2,254.40	4,122.00
80	1,166.40	2,321.60	4,244.40	1,166.40	2,321.60	4,244.40
81	1,201.60	2,392.00	4,370.40	1,201.60	2,392.00	4,370.40
82	1,237.60	2,464.00	4,503.60	1,237.60	2,464.00	4,503.60
83	1,274.40	2,537.60	4,636.80	1,274.40	2,537.60	4,636.80
84	1,312.00	2,614.40	4,777.20	1,312.00	2,614.40	4,777.20
85	1,352.00	2,692.80	4,917.60	1,352.00	2,692.80	4,917.60
86	1,358.40	2,707.20	4,942.80	1,358.40	2,707.20	4,942.80
87	1,365.60	2,721.60	4,964.40	1,365.60	2,721.60	4,964.40
88	1,372.80	2,734.40	4,989.60	1,372.80	2,734.40	4,989.60
89	1,380.00	2,748.80	5,014.80	1,380.00	2,748.80	5,014.80
90	1,387.20	2,763.20	5,036.40	1,387.20	2,763.20	5,036.40
91	1,393.60	2,777.60	5,061.60	1,393.60	2,777.60	5,061.60
92	1,400.80	2,792.00	5,083.20	1,400.80	2,792.00	5,083.20
93	1,408.00	2,804.80	5,108.40	1,408.00	2,804.80	5,108.40
94	1,415.20	2,819.20	5,133.60	1,415.20	2,819.20	5,133.60
95	1,422.40	2,833.60	5,155.20	1,422.40	2,833.60	5,155.20
96	1,428.80	2,848.00	5,184.00	1,428.80	2,848.00	5,184.00
97	1,436.00	2,862.40	5,212.80	1,436.00	2,862.40	5,212.80
98	1,443.20	2,875.20	5,238.00	1,443.20	2,875.20	5,238.00
99	1,450.40	2,889.60	5,266.80	1,450.40	2,889.60	5,266.80

此為續保保費率 For Renewal Only

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「健康之寶」住院及手術賠償附加契約 **GHR**
Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (女性) Standard Class (Female)

年齡 Age	GHR (US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
0 - 4	183.20	364.80	486.00	323.20	640.00	914.40
5 - 15	132.00	246.40	388.80	256.00	473.60	759.60
16	137.60	264.00	421.20	261.60	494.40	820.80
17	140.80	270.40	428.40	271.20	512.00	831.60
18	144.00	275.20	442.80	281.60	520.00	878.40
19	150.40	284.80	468.00	289.60	540.80	914.40
20	156.80	297.60	486.00	300.80	568.00	957.60
21	163.20	312.00	514.80	313.60	596.80	1,000.80
22	172.80	328.00	536.40	331.20	622.40	1,054.80
23	180.80	345.60	565.20	348.00	657.60	1,105.20
24	189.60	364.80	597.60	363.20	688.00	1,159.20
25	199.20	382.40	622.80	385.60	723.20	1,216.80
26	208.80	400.00	655.20	403.20	756.80	1,278.00
27	218.40	417.60	684.00	420.80	790.40	1,339.20
28	228.00	432.00	709.20	442.40	825.60	1,382.40
29	236.00	449.60	734.40	460.00	857.60	1,425.60
30	244.80	464.00	748.80	476.00	884.80	1,468.80
31	252.80	478.40	774.00	491.20	912.00	1,501.20
32	260.80	489.60	788.40	504.80	932.80	1,540.80
33	268.80	502.40	806.40	518.40	953.60	1,573.20
34	273.60	510.40	824.40	532.80	974.40	1,609.20
35	280.80	523.20	842.40	546.40	998.40	1,634.40
36	288.80	534.40	867.60	560.80	1,022.40	1,677.60
37	296.00	547.20	885.60	574.40	1,043.20	1,724.40
38	302.40	561.60	910.80	589.60	1,068.80	1,767.60
39	310.40	577.60	932.40	605.60	1,094.40	1,814.40
40	328.00	603.20	972.00	636.80	1,145.60	1,886.40
41	356.80	640.00	1,036.80	680.80	1,211.20	1,994.40
42	377.60	673.60	1,101.60	717.60	1,265.60	2,113.20
43	390.40	697.60	1,148.40	740.00	1,308.80	2,206.80
44	400.80	718.40	1,188.00	758.40	1,347.20	2,271.60
45	407.20	736.00	1,224.00	771.20	1,377.60	2,336.40
46	412.00	750.40	1,252.80	780.00	1,404.80	2,390.40
47	414.40	758.40	1,270.80	784.00	1,422.40	2,422.80
48	416.80	768.00	1,292.40	790.40	1,436.80	2,462.40
49	418.40	772.80	1,306.80	791.20	1,443.20	2,502.00
50	419.20	777.60	1,321.20	792.00	1,457.60	2,523.60
51	419.20	785.60	1,339.20	792.00	1,464.00	2,559.60
52	419.20	790.40	1,353.60	792.00	1,475.20	2,588.40
53	420.00	798.40	1,375.20	796.80	1,491.20	2,635.20
54	423.20	809.60	1,396.80	804.00	1,510.40	2,674.80
55	428.80	824.00	1,429.20	812.80	1,536.00	2,732.40

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「健康之寶」住院及手術賠償附加契約 **GHR**
Good Health Hospital & Surgical Rider

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) –標準級別 (女性) Standard Class (Female)

年齡 Age	GHR (US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
56	436.80	840.00	1,465.20	830.40	1,568.00	2,800.80
57	446.40	864.00	1,508.40	847.20	1,612.80	2,880.00
58	460.00	894.40	1,555.20	874.40	1,670.40	2,977.20
59	476.80	934.40	1,616.40	907.20	1,745.60	3,096.00
60	504.00	995.20	1,663.20	948.80	1,848.00	3,229.20
61	536.00	1,065.60	1,738.80	999.20	1,972.80	3,412.80
62	566.40	1,126.40	1,861.20	1,056.80	2,094.40	3,657.60
63	597.60	1,188.80	2,005.20	1,116.80	2,219.20	3,952.80
64	624.80	1,243.20	2,134.80	1,173.60	2,328.00	4,230.00
65	645.60	1,284.80	2,253.60	1,224.80	2,425.60	4,471.20
66	670.40	1,336.00	2,368.80	1,281.60	2,539.20	4,734.00
67	702.40	1,396.80	2,494.80	1,345.60	2,672.00	5,011.20
68	735.20	1,464.00	2,624.40	1,413.60	2,809.60	5,295.60
69	770.40	1,531.20	2,761.20	1,484.00	2,952.00	5,576.40
70	806.40	1,604.80	2,905.20	1,559.20	3,100.80	5,868.00
71	844.80	1,681.60	3,056.40	1,638.40	3,259.20	6,174.00
72	884.80	1,760.00	3,214.80	1,721.60	3,425.60	6,494.40
73	926.40	1,844.80	3,387.60	1,810.40	3,603.20	6,822.00
74	969.60	1,931.20	3,556.80	1,898.40	3,779.20	7,174.80
75	999.20	1,988.80	3,664.80	999.20	1,988.80	3,664.80
76	1,028.80	2,048.00	3,772.80	1,028.80	2,048.00	3,772.80
77	1,059.20	2,110.40	3,888.00	1,059.20	2,110.40	3,888.00
78	1,091.20	2,174.40	4,003.20	1,091.20	2,174.40	4,003.20
79	1,124.00	2,238.40	4,122.00	1,124.00	2,238.40	4,122.00
80	1,157.60	2,305.60	4,244.40	1,157.60	2,305.60	4,244.40
81	1,191.20	2,374.40	4,370.40	1,191.20	2,374.40	4,370.40
82	1,228.00	2,444.80	4,503.60	1,228.00	2,444.80	4,503.60
83	1,264.80	2,518.40	4,636.80	1,264.80	2,518.40	4,636.80
84	1,302.40	2,593.60	4,777.20	1,302.40	2,593.60	4,777.20
85	1,340.80	2,672.00	4,917.60	1,340.80	2,672.00	4,917.60
86	1,348.00	2,686.40	4,942.80	1,348.00	2,686.40	4,942.80
87	1,355.20	2,699.20	4,964.40	1,355.20	2,699.20	4,964.40
88	1,362.40	2,713.60	4,989.60	1,362.40	2,713.60	4,989.60
89	1,369.60	2,728.00	5,014.80	1,369.60	2,728.00	5,014.80
90	1,376.00	2,742.40	5,036.40	1,376.00	2,742.40	5,036.40
91	1,383.20	2,756.80	5,061.60	1,383.20	2,756.80	5,061.60
92	1,390.40	2,769.60	5,083.20	1,390.40	2,769.60	5,083.20
93	1,397.60	2,784.00	5,108.40	1,397.60	2,784.00	5,108.40
94	1,404.80	2,798.40	5,133.60	1,404.80	2,798.40	5,133.60
95	1,411.20	2,812.80	5,155.20	1,411.20	2,812.80	5,155.20
96	1,418.40	2,827.20	5,184.00	1,418.40	2,827.20	5,184.00
97	1,425.60	2,840.00	5,212.80	1,425.60	2,840.00	5,212.80
98	1,432.80	2,854.40	5,238.00	1,432.80	2,854.40	5,238.00
99	1,440.00	2,868.80	5,266.80	1,440.00	2,868.80	5,266.80

此為續保保費率 For Renewal Only

港幣 / 澳門幣保費= 美元保費 x 8 Premium in HK$ / MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 60 歲
Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 男性 Standard Class Male

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	79.50	154.50	262.50	277.13	538.50	1,055.63
5 - 15	79.50	154.50	262.50	277.13	538.50	1,055.63
16	80.63	156.75	264.38	279.00	540.75	1,059.38
17	81.75	158.25	266.25	282.00	549.00	1,068.75
18	82.50	159.00	268.13	285.75	554.25	1,072.50
19	82.88	159.00	268.13	288.00	554.25	1,072.50
20	82.88	159.75	268.13	288.00	557.25	1,072.50
21	82.88	159.75	270.00	288.00	557.25	1,100.63
22	83.25	161.25	270.00	288.38	558.00	1,100.63
23	83.63	161.25	270.00	289.50	558.00	1,100.63
24	84.00	163.50	273.75	290.25	564.00	1,106.25
25	85.50	165.00	275.63	295.88	571.50	1,111.88
26	86.25	167.25	283.13	298.50	579.00	1,126.88
27	87.38	171.00	286.88	304.13	591.75	1,153.13
28	89.63	173.25	294.38	310.50	599.25	1,183.13
29	91.88	177.75	300.00	317.63	615.75	1,198.13
30	93.75	180.75	305.63	325.13	632.25	1,228.13
31	95.63	186.00	311.25	332.25	638.25	1,254.38
32	97.50	189.75	316.88	337.13	657.00	1,276.88
33	99.75	192.75	328.13	343.88	672.75	1,314.38
34	102.38	198.00	333.75	353.25	687.00	1,346.25
35	105.38	204.00	343.13	365.63	703.50	1,372.50
36	108.38	209.25	350.63	374.63	723.00	1,410.00
37	111.75	216.75	363.75	385.88	749.25	1,462.50
38	115.50	223.50	376.88	399.75	771.75	1,507.50
39	120.00	231.75	391.88	415.13	805.50	1,561.88
40	124.88	243.75	412.50	433.13	843.00	1,651.88
41	130.50	255.00	431.25	450.75	882.75	1,730.63
42	136.13	267.00	455.63	471.38	928.50	1,830.00
43	141.75	280.50	480.00	492.38	973.50	1,929.38
44	148.50	294.75	510.00	512.63	1,022.25	2,036.25
45	154.88	309.75	532.50	535.13	1,070.25	2,143.13
46	160.50	321.75	558.75	554.25	1,112.25	2,240.63
47	166.13	334.50	579.38	576.38	1,161.00	2,328.75
48	172.50	347.25	603.75	597.00	1,205.25	2,433.75
49	178.88	360.75	630.00	618.00	1,248.75	2,514.38
50	185.63	374.25	652.50	643.88	1,296.75	2,615.63
51	193.13	390.75	680.63	668.25	1,353.75	2,728.13
52	201.38	405.75	706.88	696.75	1,407.00	2,840.63
53	209.63	425.25	740.63	726.00	1,469.25	2,975.63
54	219.00	444.75	776.25	757.50	1,539.00	3,112.50
55	229.88	465.00	810.00	796.13	1,611.75	3,243.75

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

R&B = 每日病房及膳食賠償額 Hospital Daily Room and Board Limit

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 60 歲 Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 男性 Standard Class Male

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private
R&B(US$) R&B(HK$)	37.50 300.00	75.00 600.00	187.50 1,500.00	37.50 300.00	75.00 600.00	187.50 1,500.00
56	240.38	486.75	849.38	832.50	1,683.75	3,420.00
57	252.38	512.25	894.38	873.38	1,772.25	3,592.50
58	265.13	538.50	943.13	917.25	1,866.75	3,781.88
59	279.00	568.50	993.75	966.38	1,969.50	3,995.63
60	294.00	599.25	1,048.13	294.00	599.25	1,048.13
61	309.00	630.00	1,110.00	309.00	630.00	1,110.00
62	324.38	664.50	1,171.88	324.38	664.50	1,171.88
63	340.88	699.75	1,235.63	340.88	699.75	1,235.63
64	358.13	738.75	1,305.00	358.13	738.75	1,305.00
65	371.63	763.50	1,372.50	371.63	763.50	1,372.50
66	386.25	792.75	1,443.75	386.25	792.75	1,443.75
67	402.38	829.50	1,526.25	402.38	829.50	1,526.25
68	421.13	867.75	1,606.88	421.13	867.75	1,606.88
69	439.88	909.00	1,687.50	439.88	909.00	1,687.50
70	460.50	951.75	1,775.63	460.50	951.75	1,775.63
71	482.25	998.25	1,869.38	482.25	998.25	1,869.38
72	505.50	1,045.50	1,966.88	505.50	1,045.50	1,966.88
73	528.75	1,095.00	2,068.13	528.75	1,095.00	2,068.13
74	553.88	1,144.50	2,173.13	553.88	1,144.50	2,173.13
75	570.38	1,179.00	2,240.63	570.38	1,179.00	2,240.63
76	587.25	1,214.25	2,308.13	587.25	1,214.25	2,308.13
77	605.25	1,251.00	2,377.50	605.25	1,251.00	2,377.50
78	623.25	1,287.75	2,450.63	623.25	1,287.75	2,450.63
79	642.00	1,326.75	2,523.75	642.00	1,326.75	2,523.75
80	661.13	1,366.50	2,600.63	661.13	1,366.50	2,600.63
81	681.00	1,407.75	2,679.38	681.00	1,407.75	2,679.38
82	701.63	1,449.75	2,760.00	701.63	1,449.75	2,760.00
83	722.63	1,493.25	2,842.50	722.63	1,493.25	2,842.50
84	744.75	1,537.50	2,926.88	744.75	1,537.50	2,926.88
85	766.88	1,584.00	3,015.00	766.88	1,584.00	3,015.00
86	770.63	1,592.25	3,030.00	770.63	1,592.25	3,030.00
87	774.38	1,600.50	3,045.00	774.38	1,600.50	3,045.00
88	778.13	1,608.75	3,058.13	778.13	1,608.75	3,058.13
89	781.88	1,617.00	3,073.13	781.88	1,617.00	3,073.13
90	785.25	1,625.25	3,088.13	785.25	1,625.25	3,088.13
91	789.38	1,633.50	3,101.25	789.38	1,633.50	3,101.25
92	793.50	1,641.75	3,118.13	793.50	1,641.75	3,118.13
93	797.63	1,650.00	3,135.00	797.63	1,650.00	3,135.00
94	801.75	1,658.25	3,151.88	801.75	1,658.25	3,151.88
95	805.88	1,666.50	3,168.75	805.88	1,666.50	3,168.75
96	810.00	1,674.75	3,183.75	810.00	1,674.75	3,183.75
97	814.13	1,683.00	3,200.63	814.13	1,683.00	3,200.63
98	818.25	1,691.25	3,217.50	818.25	1,691.25	3,217.50
99	822.38	1,699.50	3,234.38	822.38	1,699.50	3,234.38

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 60 歲
Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 女性 Standard Class Female

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	85.88	165.00	273.75	297.38	571.50	1,106.25
5 - 15	85.88	165.00	273.75	297.38	571.50	1,106.25
16	86.63	167.25	283.13	299.63	579.00	1,126.88
17	88.88	172.50	288.75	307.88	597.00	1,162.50
18	92.25	178.50	301.88	318.75	618.00	1,211.25
19	95.63	186.75	315.00	332.25	645.00	1,275.00
20	100.13	195.00	331.88	346.13	674.25	1,333.13
21	105.38	205.50	348.75	365.63	708.75	1,400.63
22	110.63	216.75	365.63	383.63	749.25	1,466.25
23	116.25	228.00	386.25	404.63	789.75	1,552.50
24	123.00	240.00	405.00	425.63	830.25	1,635.00
25	129.38	252.75	427.50	448.13	875.25	1,710.00
26	136.50	264.00	446.25	471.75	914.25	1,790.63
27	143.25	277.50	465.00	495.38	960.00	1,861.88
28	149.63	288.00	481.88	519.75	997.50	1,950.00
29	156.38	299.25	500.63	541.88	1,039.50	2,006.25
30	162.38	310.50	515.63	561.75	1,074.00	2,073.75
31	168.00	318.75	528.75	580.88	1,104.00	2,118.75
32	172.88	327.75	541.88	597.38	1,136.25	2,169.38
33	178.13	334.50	553.13	615.38	1,161.00	2,223.75
34	182.25	343.50	562.50	630.00	1,187.25	2,270.63
35	187.13	349.50	573.75	648.38	1,210.50	2,296.88
36	192.38	357.75	581.25	666.75	1,236.00	2,338.13
37	197.25	366.00	596.25	684.00	1,272.00	2,394.38
38	202.50	376.50	611.25	702.38	1,301.25	2,445.00
39	208.50	385.50	630.00	720.38	1,335.75	2,514.38
40	213.75	397.50	645.00	741.00	1,376.25	2,591.25
41	219.38	410.25	665.63	762.00	1,419.75	2,679.38
42	225.75	422.25	693.75	782.63	1,465.50	2,780.63
43	231.38	435.75	718.13	799.88	1,506.00	2,881.88
44	235.88	447.00	742.50	817.50	1,549.50	2,981.25
45	240.00	458.25	763.13	832.13	1,585.50	3,060.00
46	243.00	466.50	780.00	841.13	1,614.75	3,131.25
47	244.50	471.75	791.25	847.13	1,635.00	3,181.88
48	245.63	477.00	804.38	849.75	1,650.00	3,232.50
49	246.00	480.00	815.63	852.00	1,664.25	3,275.63
50	246.00	483.75	823.13	852.00	1,674.00	3,300.00
51	246.00	486.00	830.63	852.00	1,682.25	3,339.38
52	246.38	489.75	841.88	853.50	1,698.75	3,384.38
53	247.13	495.75	853.13	854.63	1,714.50	3,431.25
54	249.00	501.00	868.13	862.13	1,735.50	3,496.88
55	251.63	509.25	890.63	871.13	1,761.75	3,560.63

此為續保保費率 For Renewal Only

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 60 歲 Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 女性 Standard Class Female

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	256.13	519.75	909.38	886.13	1,799.25	3,661.88
57	262.13	534.00	935.63	907.13	1,848.00	3,761.25
58	269.63	552.00	967.50	934.50	1,911.75	3,883.13
59	280.13	572.25	1,006.88	970.50	1,984.50	4,040.63
60	294.00	599.25	1,048.13	294.00	599.25	1,048.13
61	309.00	630.00	1,110.00	309.00	630.00	1,110.00
62	324.38	664.50	1,171.88	324.38	664.50	1,171.88
63	340.88	699.75	1,235.63	340.88	699.75	1,235.63
64	358.13	738.75	1,305.00	358.13	738.75	1,305.00
65	370.50	763.50	1,378.13	370.50	763.50	1,378.13
66	385.13	793.50	1,449.38	385.13	793.50	1,449.38
67	402.75	831.00	1,528.13	402.75	831.00	1,528.13
68	421.88	869.25	1,606.88	421.88	869.25	1,606.88
69	442.13	909.00	1,691.25	442.13	909.00	1,691.25
70	462.75	953.25	1,779.38	462.75	953.25	1,779.38
71	485.25	997.50	1,873.13	485.25	997.50	1,873.13
72	507.75	1,045.50	1,972.50	507.75	1,045.50	1,972.50
73	532.13	1,094.25	2,077.50	532.13	1,094.25	2,077.50
74	556.88	1,146.00	2,180.63	556.88	1,146.00	2,180.63
75	573.75	1,180.50	2,246.25	573.75	1,180.50	2,246.25
76	591.00	1,215.75	2,313.75	591.00	1,215.75	2,313.75
77	609.00	1,252.50	2,385.00	609.00	1,252.50	2,385.00
78	627.00	1,290.00	2,456.25	627.00	1,290.00	2,456.25
79	646.13	1,329.00	2,531.25	646.13	1,329.00	2,531.25
80	665.25	1,368.75	2,606.25	665.25	1,368.75	2,606.25
81	685.13	1,410.00	2,685.00	685.13	1,410.00	2,685.00
82	705.75	1,452.00	2,765.63	705.75	1,452.00	2,765.63
83	726.75	1,495.50	2,848.13	726.75	1,495.50	2,848.13
84	748.88	1,540.50	2,932.50	748.88	1,540.50	2,932.50
85	771.00	1,586.25	3,022.50	771.00	1,586.25	3,022.50
86	774.75	1,594.50	3,035.63	774.75	1,594.50	3,035.63
87	778.50	1,602.75	3,050.63	778.50	1,602.75	3,050.63
88	782.25	1,611.00	3,065.63	782.25	1,611.00	3,065.63
89	786.00	1,619.25	3,078.75	786.00	1,619.25	3,078.75
90	790.13	1,627.50	3,093.75	790.13	1,627.50	3,093.75
91	794.25	1,635.75	3,110.63	794.25	1,635.75	3,110.63
92	798.38	1,644.00	3,127.50	798.38	1,644.00	3,127.50
93	802.50	1,652.25	3,142.50	802.50	1,652.25	3,142.50
94	806.63	1,660.50	3,159.38	806.63	1,660.50	3,159.38
95	810.75	1,668.75	3,176.25	810.75	1,668.75	3,176.25
96	814.88	1,677.00	3,193.13	814.88	1,677.00	3,193.13
97	819.00	1,685.25	3,210.00	819.00	1,685.25	3,210.00
98	823.13	1,693.50	3,225.00	823.13	1,693.50	3,225.00
99	827.25	1,701.75	3,241.88	827.25	1,701.75	3,241.88

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 65 歲
Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 男性 Standard Class Male

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	79.50	154.50	262.50	277.13	672.75	1,055.63
5 - 15	79.50	154.50	262.50	277.13	672.75	1,055.63
16	80.63	156.75	264.38	279.00	674.25	1,059.38
17	81.75	158.25	266.25	282.00	684.00	1,068.75
18	82.50	159.00	268.13	285.75	692.25	1,072.50
19	82.88	159.00	268.13	288.00	692.25	1,072.50
20	82.88	159.75	268.13	288.00	697.50	1,072.50
21	82.88	159.75	270.00	288.00	697.50	1,100.63
22	83.25	161.25	270.00	288.38	698.25	1,100.63
23	83.63	161.25	270.00	289.50	698.25	1,100.63
24	84.00	163.50	273.75	290.25	706.50	1,106.25
25	85.50	165.00	275.63	295.88	714.00	1,111.88
26	86.25	167.25	283.13	298.50	723.00	1,126.88
27	87.38	171.00	286.88	304.13	735.75	1,153.13
28	89.63	173.25	294.38	310.50	749.25	1,183.13
29	91.88	177.75	300.00	317.63	769.50	1,198.13
30	93.75	180.75	305.63	325.13	785.25	1,228.13
31	95.63	186.00	311.25	332.25	802.50	1,254.38
32	97.50	189.75	316.88	337.13	819.75	1,276.88
33	99.75	192.75	328.13	343.88	838.50	1,314.38
34	102.38	198.00	333.75	353.25	858.75	1,346.25
35	105.38	204.00	343.13	365.63	880.50	1,372.50
36	108.38	209.25	350.63	374.63	908.25	1,410.00
37	111.75	216.75	363.75	385.88	935.25	1,462.50
38	115.50	223.50	376.88	399.75	963.75	1,507.50
39	120.00	231.75	391.88	415.13	1,005.00	1,561.88
40	124.88	243.75	412.50	433.13	1,054.50	1,651.88
41	130.50	255.00	431.25	450.75	1,104.00	1,730.63
42	136.13	267.00	455.63	471.38	1,161.00	1,830.00
43	141.75	280.50	480.00	492.38	1,218.00	1,929.38
44	148.50	294.75	510.00	512.63	1,275.00	2,036.25
45	154.88	309.75	532.50	535.13	1,335.75	2,143.13
46	160.50	321.75	558.75	554.25	1,391.25	2,240.63
47	166.13	334.50	579.38	576.38	1,451.25	2,328.75
48	172.50	347.25	603.75	597.00	1,504.50	2,433.75
49	178.88	360.75	630.00	618.00	1,563.75	2,514.38
50	185.63	374.25	652.50	643.88	1,621.50	2,615.63
51	193.13	390.75	680.63	668.25	1,693.50	2,728.13
52	201.38	405.75	706.88	696.75	1,758.75	2,840.63
53	209.63	425.25	740.63	726.00	1,837.50	2,975.63
54	219.00	444.75	776.25	757.50	1,920.00	3,112.50
55	229.88	465.00	810.00	796.13	2,013.75	3,243.75

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

R&B = 每日病房及膳食賠償額 Hospital Daily Room and Board Limit

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 65 歲 Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 男性 Standard Class Male

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	240.38	486.75	849.38	832.50	1,683.75	3,420.00
57	252.38	512.25	894.38	873.38	1,772.25	3,592.50
58	265.13	538.50	943.13	917.25	1,866.75	3,781.88
59	279.00	568.50	993.75	966.38	1,969.50	3,995.63
60	294.00	599.25	1,048.13	294.00	599.25	1,048.13
61	309.00	630.00	1,110.00	309.00	630.00	1,110.00
62	324.38	664.50	1,171.88	324.38	664.50	1,171.88
63	340.88	699.75	1,235.63	340.88	699.75	1,235.63
64	358.13	738.75	1,305.00	358.13	738.75	1,305.00
65	371.63	763.50	1,372.50	371.63	763.50	1,372.50
66	386.25	792.75	1,443.75	386.25	792.75	1,443.75
67	402.38	829.50	1,526.25	402.38	829.50	1,526.25
68	421.13	867.75	1,606.88	421.13	867.75	1,606.88
69	439.88	909.00	1,687.50	439.88	909.00	1,687.50
70	460.50	951.75	1,775.63	460.50	951.75	1,775.63
71	482.25	998.25	1,869.38	482.25	998.25	1,869.38
72	505.50	1,045.50	1,966.88	505.50	1,045.50	1,966.88
73	528.75	1,095.00	2,068.13	528.75	1,095.00	2,068.13
74	553.88	1,144.50	2,173.13	553.88	1,144.50	2,173.13
75	570.38	1,179.00	2,240.63	570.38	1,179.00	2,240.63
76	587.25	1,214.25	2,308.13	587.25	1,214.25	2,308.13
77	605.25	1,251.00	2,377.50	605.25	1,251.00	2,377.50
78	623.25	1,287.75	2,450.63	623.25	1,287.75	2,450.63
79	642.00	1,326.75	2,523.75	642.00	1,326.75	2,523.75
80	661.13	1,366.50	2,600.63	661.13	1,366.50	2,600.63
81	681.00	1,407.75	2,679.38	681.00	1,407.75	2,679.38
82	701.63	1,449.75	2,760.00	701.63	1,449.75	2,760.00
83	722.63	1,493.25	2,842.50	722.63	1,493.25	2,842.50
84	744.75	1,537.50	2,926.88	744.75	1,537.50	2,926.88
85	766.88	1,584.00	3,015.00	766.88	1,584.00	3,015.00
86	770.63	1,592.25	3,030.00	770.63	1,592.25	3,030.00
87	774.38	1,600.50	3,045.00	774.38	1,600.50	3,045.00
88	778.13	1,608.75	3,058.13	778.13	1,608.75	3,058.13
89	781.88	1,617.00	3,073.13	781.88	1,617.00	3,073.13
90	785.25	1,625.25	3,088.13	785.25	1,625.25	3,088.13
91	789.38	1,633.50	3,101.25	789.38	1,633.50	3,101.25
92	793.50	1,641.75	3,118.13	793.50	1,641.75	3,118.13
93	797.63	1,650.00	3,135.00	797.63	1,650.00	3,135.00
94	801.75	1,658.25	3,151.88	801.75	1,658.25	3,151.88
95	805.88	1,666.50	3,168.75	805.88	1,666.50	3,168.75
96	810.00	1,674.75	3,183.75	810.00	1,674.75	3,183.75
97	814.13	1,683.00	3,200.63	814.13	1,683.00	3,200.63
98	818.25	1,691.25	3,217.50	818.25	1,691.25	3,217.50
99	822.38	1,699.50	3,234.38	822.38	1,699.50	3,234.38

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 65 歲 Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 女性 Standard Class Female

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	85.88	165.00	273.75	297.38	660.75	1,106.25
5 - 15	85.88	165.00	273.75	297.38	660.75	1,106.25
16	86.63	167.25	283.13	299.63	673.50	1,126.88
17	88.88	172.50	288.75	307.88	692.25	1,162.50
18	92.25	178.50	301.88	318.75	716.25	1,211.25
19	95.63	186.75	315.00	332.25	749.25	1,275.00
20	100.13	195.00	331.88	346.13	784.50	1,333.13
21	105.38	205.50	348.75	365.63	823.50	1,400.63
22	110.63	216.75	365.63	383.63	867.75	1,466.25
23	116.25	228.00	386.25	404.63	915.00	1,552.50
24	123.00	240.00	405.00	425.63	963.00	1,635.00
25	129.38	252.75	427.50	448.13	1,013.25	1,710.00
26	136.50	264.00	446.25	471.75	1,060.50	1,790.63
27	143.25	277.50	465.00	495.38	1,112.25	1,861.88
28	149.63	288.00	481.88	519.75	1,156.50	1,950.00
29	156.38	299.25	500.63	541.88	1,205.25	2,006.25
30	162.38	310.50	515.63	561.75	1,245.00	2,073.75
31	168.00	318.75	528.75	580.88	1,278.75	2,118.75
32	172.88	327.75	541.88	597.38	1,317.00	2,169.38
33	178.13	334.50	553.13	615.38	1,347.00	2,223.75
34	182.25	343.50	562.50	630.00	1,376.25	2,270.63
35	187.13	349.50	573.75	648.38	1,404.75	2,296.88
36	192.38	357.75	581.25	666.75	1,437.00	2,338.13
37	197.25	366.00	596.25	684.00	1,470.00	2,394.38
38	202.50	376.50	611.25	702.38	1,511.25	2,445.00
39	208.50	385.50	630.00	720.38	1,549.50	2,514.38
40	213.75	397.50	645.00	741.00	1,598.25	2,591.25
41	219.38	410.25	665.63	762.00	1,646.25	2,679.38
42	225.75	422.25	693.75	782.63	1,698.75	2,780.63
43	231.38	435.75	718.13	799.88	1,746.75	2,881.88
44	235.88	447.00	742.50	817.50	1,795.50	2,981.25
45	240.00	458.25	763.13	832.13	1,842.75	3,060.00
46	243.00	466.50	780.00	841.13	1,874.25	3,131.25
47	244.50	471.75	791.25	847.13	1,896.00	3,181.88
48	245.63	477.00	804.38	849.75	1,914.00	3,232.50
49	246.00	480.00	815.63	852.00	1,931.25	3,275.63
50	246.00	483.75	823.13	852.00	1,935.75	3,300.00
51	246.00	486.00	830.63	852.00	1,951.50	3,339.38
52	246.38	489.75	841.88	853.50	1,970.25	3,384.38
53	247.13	495.75	853.13	854.63	1,990.50	3,431.25
54	249.00	501.00	868.13	862.13	2,010.00	3,496.88
55	251.63	509.25	890.63	871.13	2,044.50	3,560.63

此為續保保費率 For Renewal Only

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Hong Kong)

原有保障期至 65 歲 Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 女性 Standard Class Female

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	256.13	519.75	909.38	886.13	2,089.50	3,661.88
57	262.13	534.00	935.63	907.13	2,146.50	3,761.25
58	269.63	552.00	967.50	934.50	2,216.25	3,883.13
59	280.13	572.25	1,006.88	970.50	2,299.50	4,040.63
60	294.00	599.25	1,048.13	1,017.75	2,403.00	4,209.38
61	309.00	630.00	1,110.00	1,069.50	2,532.00	4,441.88
62	324.38	664.50	1,171.88	1,123.50	2,667.00	4,700.63
63	340.88	699.75	1,235.63	1,179.00	2,813.25	4,961.25
64	358.13	738.75	1,305.00	1,240.13	2,964.75	5,242.50
65	370.50	763.50	1,378.13	370.50	763.50	1,378.13
66	385.13	793.50	1,449.38	385.13	793.50	1,449.38
67	402.75	831.00	1,528.13	402.75	831.00	1,528.13
68	421.88	869.25	1,606.88	421.88	869.25	1,606.88
69	442.13	909.00	1,691.25	442.13	909.00	1,691.25
70	462.75	953.25	1,779.38	462.75	953.25	1,779.38
71	485.25	997.50	1,873.13	485.25	997.50	1,873.13
72	507.75	1,045.50	1,972.50	507.75	1,045.50	1,972.50
73	532.13	1,094.25	2,077.50	532.13	1,094.25	2,077.50
74	556.88	1,146.00	2,180.63	556.88	1,146.00	2,180.63
75	573.75	1,180.50	2,246.25	573.75	1,180.50	2,246.25
76	591.00	1,215.75	2,313.75	591.00	1,215.75	2,313.75
77	609.00	1,252.50	2,385.00	609.00	1,252.50	2,385.00
78	627.00	1,290.00	2,456.25	627.00	1,290.00	2,456.25
79	646.13	1,329.00	2,531.25	646.13	1,329.00	2,531.25
80	665.25	1,368.75	2,606.25	665.25	1,368.75	2,606.25
81	685.13	1,410.00	2,685.00	685.13	1,410.00	2,685.00
82	705.75	1,452.00	2,765.63	705.75	1,452.00	2,765.63
83	726.75	1,495.50	2,848.13	726.75	1,495.50	2,848.13
84	748.88	1,540.50	2,932.50	748.88	1,540.50	2,932.50
85	771.00	1,586.25	3,022.50	771.00	1,586.25	3,022.50
86	774.75	1,594.50	3,035.63	774.75	1,594.50	3,035.63
87	778.50	1,602.75	3,050.63	778.50	1,602.75	3,050.63
88	782.25	1,611.00	3,065.63	782.25	1,611.00	3,065.63
89	786.00	1,619.25	3,078.75	786.00	1,619.25	3,078.75
90	790.13	1,627.50	3,093.75	790.13	1,627.50	3,093.75
91	794.25	1,635.75	3,110.63	794.25	1,635.75	3,110.63
92	798.38	1,644.00	3,127.50	798.38	1,644.00	3,127.50
93	802.50	1,652.25	3,142.50	802.50	1,652.25	3,142.50
94	806.63	1,660.50	3,159.38	806.63	1,660.50	3,159.38
95	810.75	1,668.75	3,176.25	810.75	1,668.75	3,176.25
96	814.88	1,677.00	3,193.13	814.88	1,677.00	3,193.13
97	819.00	1,685.25	3,210.00	819.00	1,685.25	3,210.00
98	823.13	1,693.50	3,225.00	823.13	1,693.50	3,225.00
99	827.25	1,701.75	3,241.88	827.25	1,701.75	3,241.88

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(60/120/300)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 (男性) Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(HK$)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
0 – 4	192.60	382.80	729.00	768.00	1,516.80	2,463.00
5 - 15	106.80	212.40	408.00	408.60	814.80	1,329.00
16	109.80	216.00	432.00	431.40	853.20	1,503.00
17	110.40	219.60	432.00	439.20	865.20	1,548.00
18	111.00	220.80	438.00	445.80	882.00	1,557.00
19	111.60	222.00	438.00	446.40	886.80	1,557.00
20	111.60	222.00	438.00	446.40	886.80	1,557.00
21	114.60	225.60	453.00	448.20	891.60	1,623.00
22	114.60	225.60	453.00	448.20	891.60	1,638.00
23	115.80	229.20	453.00	450.60	892.80	1,638.00
24	116.40	231.60	456.00	457.20	902.40	1,671.00
25	117.00	232.80	456.00	468.00	926.40	1,689.00
26	120.00	237.60	471.00	479.40	951.60	1,701.00
27	121.20	241.20	480.00	489.60	973.20	1,728.00
28	123.60	246.00	495.00	507.60	999.60	1,776.00
29	126.60	252.00	513.00	522.00	1,029.60	1,806.00
30	129.00	255.60	531.00	538.20	1,064.40	1,848.00
31	132.00	261.60	549.00	558.00	1,100.40	1,893.00
32	134.40	267.60	564.00	571.20	1,130.40	1,917.00
33	137.40	273.60	582.00	582.00	1,153.20	1,977.00
34	139.80	278.40	606.00	599.40	1,191.60	2,019.00
35	144.00	286.80	615.00	613.80	1,216.80	2,052.00
36	150.00	298.80	633.00	634.80	1,256.40	2,130.00
37	153.60	306.00	660.00	651.60	1,298.40	2,217.00
38	159.60	316.80	672.00	674.40	1,338.00	2,271.00
39	165.60	328.80	711.00	701.40	1,394.40	2,373.00
40	171.60	340.80	738.00	728.40	1,442.40	2,484.00
41	180.60	357.60	777.00	764.40	1,514.40	2,610.00
42	188.40	372.00	822.00	798.00	1,582.80	2,736.00
43	196.20	390.00	858.00	832.20	1,645.20	2,883.00
44	205.20	406.80	900.00	870.00	1,726.80	3,042.00
45	213.00	422.40	936.00	901.80	1,794.00	3,198.00
46	222.00	439.20	981.00	942.00	1,874.40	3,324.00
47	232.20	460.80	1,026.00	975.60	1,942.80	3,471.00
48	243.60	482.40	1,065.00	1,008.00	2,004.00	3,633.00
49	255.60	508.80	1,116.00	1,042.80	2,071.20	3,765.00
50	268.80	532.80	1,131.00	1,157.40	2,274.00	3,912.00
51	282.00	559.20	1,161.00	1,226.40	2,379.60	4,065.00
52	295.80	585.60	1,215.00	1,280.40	2,482.80	4,233.00
53	310.80	615.60	1,257.00	1,332.60	2,586.00	4,416.00
54	324.60	645.60	1,320.00	1,394.40	2,709.60	4,626.00
55	340.80	675.60	1,383.00	1,462.80	2,835.60	4,842.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(60/120/300)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(HK$)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	357.00	710.40	1,452.00	1,531.20	2,970.00	5,088.00
57	373.80	742.80	1,521.00	1,606.20	3,116.40	5,340.00
58	391.80	777.60	1,605.00	1,684.80	3,268.80	5,631.00
59	410.40	813.60	1,692.00	1,776.00	3,441.60	5,931.00
60	429.60	853.20	1,788.00	1,869.60	3,627.60	6,261.00
61	450.60	894.00	1,890.00	1,966.20	3,810.00	6,645.00
62	471.00	936.00	2,001.00	2,061.60	3,996.00	7,152.00
63	493.80	978.00	2,106.00	2,164.20	4,198.80	7,731.00
64	516.60	1,027.20	2,229.00	2,277.60	4,418.40	8,268.00
65	541.80	1,074.00	2,316.00	2,347.80	4,550.40	8,745.00
66	567.00	1,125.60	2,439.00	2,472.00	4,789.20	9,252.00
67	594.60	1,182.00	2,571.00	2,580.60	5,002.80	9,792.00
68	622.80	1,237.20	2,709.00	2,704.80	5,248.80	10,353.00
69	653.40	1,297.20	2,844.00	2,829.60	5,488.80	10,902.00
70	684.60	1,359.60	2,994.00	684.60	1,359.60	2,994.00
71	717.60	1,425.60	3,147.00	717.60	1,425.60	3,147.00
72	751.80	1,492.80	3,312.00	751.80	1,492.80	3,312.00
73	786.60	1,564.80	3,486.00	786.60	1,564.80	3,486.00
74	824.40	1,635.60	3,663.00	824.40	1,635.60	3,663.00
75	849.00	1,684.80	3,771.00	849.00	1,684.80	3,771.00
76	874.80	1,734.00	3,885.00	874.80	1,734.00	3,885.00
77	901.20	1,785.60	3,999.00	901.20	1,785.60	3,999.00
78	928.20	1,839.60	4,119.00	928.20	1,839.60	4,119.00
79	955.80	1,896.00	4,242.00	955.80	1,896.00	4,242.00
80	984.00	1,952.40	4,368.00	984.00	1,952.40	4,368.00
81	1,014.00	2,010.00	4,500.00	1,014.00	2,010.00	4,500.00
82	1,044.00	2,071.20	4,638.00	1,044.00	2,071.20	4,638.00
83	1,075.20	2,133.60	4,776.00	1,075.20	2,133.60	4,776.00
84	1,107.60	2,196.00	4,917.00	1,107.60	2,196.00	4,917.00
85	1,140.60	2,262.00	5,067.00	1,140.60	2,262.00	5,067.00
86	1,146.60	2,274.00	5,091.00	1,146.60	2,274.00	5,091.00
87	1,152.60	2,286.00	5,118.00	1,152.60	2,286.00	5,118.00
88	1,158.60	2,298.00	5,145.00	1,158.60	2,298.00	5,145.00
89	1,164.00	2,310.00	5,172.00	1,164.00	2,310.00	5,172.00
90	1,170.00	2,322.00	5,199.00	1,170.00	2,322.00	5,199.00
91	1,176.00	2,334.00	5,223.00	1,176.00	2,334.00	5,223.00
92	1,182.00	2,346.00	5,250.00	1,182.00	2,346.00	5,250.00
93	1,188.00	2,358.00	5,277.00	1,188.00	2,358.00	5,277.00
94	1,194.00	2,370.00	5,304.00	1,194.00	2,370.00	5,304.00
95	1,200.00	2,380.80	5,331.00	1,200.00	2,380.80	5,331.00
96	1,206.00	2,392.80	5,355.00	1,206.00	2,392.80	5,355.00
97	1,212.00	2,404.80	5,382.00	1,212.00	2,404.80	5,382.00
98	1,218.00	2,416.80	5,409.00	1,218.00	2,416.80	5,409.00
99	1,223.40	2,428.80	5,436.00	1,223.40	2,428.80	5,436.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(60/120/300)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(HK$)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
0 – 4	132.60	264.00	534.00	603.00	1,185.60	1,905.00
5 - 15	114.60	226.80	456.00	412.80	817.20	1,455.00
16	117.00	232.80	489.00	430.80	843.60	1,548.00
17	120.00	237.60	501.00	443.40	867.60	1,590.00
18	124.20	247.20	525.00	460.80	902.40	1,647.00
19	127.80	254.40	552.00	474.60	936.00	1,716.00
20	134.40	267.60	573.00	496.20	979.20	1,824.00
21	144.00	286.80	612.00	525.60	1,044.00	1,902.00
22	153.00	304.80	633.00	558.00	1,100.40	2,016.00
23	160.80	320.40	669.00	585.00	1,156.80	2,100.00
24	169.20	334.80	711.00	615.60	1,216.80	2,205.00
25	177.60	352.80	744.00	648.00	1,288.80	2,307.00
26	189.60	374.40	771.00	692.40	1,374.00	2,412.00
27	196.80	391.20	810.00	731.40	1,454.40	2,538.00
28	206.40	410.40	846.00	771.00	1,536.00	2,631.00
29	217.20	427.20	870.00	813.00	1,605.60	2,718.00
30	226.20	444.00	885.00	846.60	1,680.00	2,793.00
31	235.80	453.60	912.00	882.60	1,746.00	2,865.00
32	246.00	470.40	930.00	916.80	1,818.00	2,928.00
33	255.00	495.60	957.00	952.20	1,888.80	2,997.00
34	264.60	517.20	978.00	988.20	1,942.80	3,063.00
35	274.80	537.60	1,008.00	1,018.20	1,989.60	3,120.00
36	285.60	559.20	1,029.00	1,048.20	2,035.20	3,192.00
37	295.80	578.40	1,056.00	1,071.60	2,076.00	3,279.00
38	306.00	597.60	1,083.00	1,099.20	2,122.80	3,354.00
39	317.40	615.60	1,110.00	1,134.60	2,188.80	3,462.00
40	328.80	634.80	1,152.00	1,161.60	2,275.20	3,582.00
41	337.80	651.60	1,227.00	1,196.40	2,372.40	3,786.00
42	347.40	669.60	1,308.00	1,226.40	2,439.60	4,014.00
43	355.80	690.00	1,362.00	1,254.60	2,502.00	4,170.00
44	363.00	703.20	1,410.00	1,281.00	2,550.00	4,317.00
45	370.20	712.80	1,455.00	1,308.60	2,594.40	4,434.00
46	373.80	715.20	1,482.00	1,320.60	2,623.20	4,545.00
47	376.20	715.20	1,512.00	1,331.40	2,640.00	4,611.00
48	378.00	715.20	1,524.00	1,332.60	2,653.20	4,689.00
49	378.00	717.60	1,545.00	1,340.40	2,662.80	4,749.00
50	378.00	717.60	1,560.00	1,576.20	2,895.60	4,797.00
51	378.00	721.20	1,593.00	1,596.00	2,917.20	5,040.00
52	378.00	729.60	1,617.00	1,596.00	2,935.20	5,103.00
53	380.40	746.40	1,638.00	1,606.20	2,970.00	5,187.00
54	383.40	760.80	1,668.00	1,620.60	3,006.00	5,268.00
55	387.60	768.00	1,707.00	1,640.40	3,058.80	5,388.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(60/120/300)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （ 女性 ）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(HK$)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	394.20	782.40	1,746.00	1,672.20	3,127.20	5,535.00
57	403.20	800.40	1,794.00	1,711.20	3,212.40	5,685.00
58	415.80	826.80	1,857.00	1,762.80	3,322.80	5,874.00
59	430.80	856.80	1,923.00	1,826.40	3,476.40	6,099.00
60	453.00	898.80	2,001.00	1,915.20	3,676.80	6,369.00
61	474.60	942.00	2,088.00	2,011.20	3,916.80	6,726.00
62	498.60	988.80	2,235.00	2,128.80	4,170.00	7,224.00
63	523.80	1,040.40	2,367.00	2,255.40	4,393.20	7,806.00
64	551.40	1,093.20	2,499.00	2,367.00	4,636.80	8,346.00
65	567.00	1,125.60	2,601.00	2,441.40	4,689.60	8,814.00
66	596.40	1,186.80	2,742.00	2,569.80	4,922.40	9,339.00
67	622.80	1,237.20	2,892.00	2,681.40	5,175.60	9,891.00
68	653.40	1,297.20	3,036.00	2,812.20	5,419.20	10,440.00
69	684.60	1,359.60	3,195.00	2,942.40	5,684.40	10,983.00
70	716.40	1,424.40	3,363.00	716.40	1,424.40	3,363.00
71	750.60	1,490.40	3,537.00	750.60	1,490.40	3,537.00
72	785.40	1,562.40	3,726.00	785.40	1,562.40	3,726.00
73	823.20	1,636.80	3,924.00	823.20	1,636.80	3,924.00
74	861.60	1,714.80	4,119.00	861.60	1,714.80	4,119.00
75	886.80	1,766.40	4,242.00	886.80	1,766.40	4,242.00
76	913.20	1,819.20	4,368.00	913.20	1,819.20	4,368.00
77	941.40	1,873.20	4,500.00	941.40	1,873.20	4,500.00
78	969.60	1,929.60	4,638.00	969.60	1,929.60	4,638.00
79	998.40	1,988.40	4,776.00	998.40	1,988.40	4,776.00
80	1,028.40	2,047.20	4,917.00	1,028.40	2,047.20	4,917.00
81	1,059.60	2,109.60	5,067.00	1,059.60	2,109.60	5,067.00
82	1,090.80	2,173.20	5,217.00	1,090.80	2,173.20	5,217.00
83	1,123.80	2,238.00	5,373.00	1,123.80	2,238.00	5,373.00
84	1,157.40	2,305.20	5,535.00	1,157.40	2,305.20	5,535.00
85	1,192.80	2,373.60	5,700.00	1,192.80	2,373.60	5,700.00
86	1,198.80	2,385.60	5,730.00	1,198.80	2,385.60	5,730.00
87	1,204.80	2,397.60	5,760.00	1,204.80	2,397.60	5,760.00
88	1,210.20	2,409.60	5,787.00	1,210.20	2,409.60	5,787.00
89	1,216.20	2,420.40	5,817.00	1,216.20	2,420.40	5,817.00
90	1,222.20	2,432.40	5,847.00	1,222.20	2,432.40	5,847.00
91	1,228.20	2,444.40	5,877.00	1,228.20	2,444.40	5,877.00
92	1,234.20	2,456.40	5,907.00	1,234.20	2,456.40	5,907.00
93	1,240.20	2,468.40	5,937.00	1,240.20	2,468.40	5,937.00
94	1,246.20	2,480.40	5,967.00	1,246.20	2,480.40	5,967.00
95	1,252.20	2,492.40	5,997.00	1,252.20	2,492.40	5,997.00
96	1,258.20	2,504.40	6,027.00	1,258.20	2,504.40	6,027.00
97	1,264.80	2,516.40	6,057.00	1,264.80	2,516.40	6,057.00
98	1,271.40	2,529.60	6,084.00	1,271.40	2,529.60	6,084.00
99	1,278.00	2,542.80	6,114.00	1,278.00	2,542.80	6,114.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(70/140/320)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(HK$)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
0 – 4	233.10	464.80	736.00	728.70	1,453.20	2,236.80
5 - 15	116.20	228.20	361.60	403.20	798.00	1,241.60
16	126.00	250.60	428.80	434.00	861.00	1,366.40
17	128.80	252.00	448.00	443.80	872.20	1,430.40
18	129.50	257.60	451.20	451.50	883.40	1,443.20
19	130.90	257.60	451.20	452.20	883.40	1,443.20
20	130.90	257.60	451.20	452.20	887.60	1,443.20
21	131.60	259.00	457.60	478.80	936.60	1,481.60
22	131.60	259.00	457.60	478.80	936.60	1,481.60
23	131.60	259.00	457.60	478.80	936.60	1,481.60
24	133.70	263.20	467.20	481.60	952.00	1,507.20
25	135.10	267.40	467.20	489.30	957.60	1,510.40
26	136.50	271.60	476.80	490.00	973.00	1,548.80
27	137.90	275.80	483.20	497.70	984.20	1,555.20
28	142.80	280.00	499.20	514.50	995.40	1,616.00
29	144.20	287.00	502.40	520.80	1,029.00	1,622.40
30	147.00	294.00	512.00	533.40	1,051.40	1,651.20
31	149.10	296.80	528.00	541.80	1,075.20	1,708.80
32	152.60	305.20	534.40	552.30	1,092.00	1,731.20
33	155.40	309.40	540.80	560.00	1,107.40	1,788.80
34	159.60	319.20	563.20	578.90	1,149.40	1,814.40
35	162.40	324.80	569.60	594.30	1,166.20	1,862.40
36	167.30	334.60	592.00	610.40	1,201.20	1,904.00
37	173.60	347.20	604.80	629.30	1,240.40	1,984.00
38	178.50	357.00	624.00	646.10	1,282.40	2,044.80
39	184.80	369.60	656.00	672.70	1,332.80	2,108.80
40	193.20	386.40	681.60	703.50	1,395.80	2,243.20
41	208.60	406.00	726.40	755.30	1,464.40	2,329.60
42	222.60	425.60	758.40	800.10	1,520.40	2,460.80
43	237.30	446.60	800.00	849.80	1,615.60	2,601.60
44	247.80	470.40	844.80	884.80	1,682.80	2,745.60
45	258.30	487.20	886.40	920.50	1,757.00	2,876.80
46	267.40	508.20	928.00	954.80	1,825.60	3,014.40
47	276.50	529.20	963.20	987.70	1,898.40	3,136.00
48	286.30	548.80	998.40	1,018.50	1,975.40	3,267.20
49	294.70	568.40	1,043.20	1,057.00	2,048.20	3,369.60
50	305.90	589.40	1,084.80	1,098.30	2,121.00	3,532.80
51	314.30	610.40	1,139.20	1,142.40	2,221.80	3,696.00
52	327.60	632.80	1,187.20	1,190.00	2,297.40	3,824.00
53	340.20	659.40	1,241.60	1,233.40	2,395.40	4,016.00
54	355.60	690.20	1,299.20	1,292.20	2,514.40	4,208.00
55	371.70	725.20	1,356.80	1,350.30	2,626.40	4,374.40

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(70/140/320)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(HK$)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
56	387.80	756.00	1,420.80	1,410.50	2,744.00	4,620.80
57	406.70	795.20	1,497.60	1,487.50	2,892.40	4,848.00
58	427.70	837.20	1,580.80	1,553.30	3,043.60	5,116.80
59	452.90	879.20	1,657.60	1,645.00	3,200.40	5,376.00
60	471.80	926.80	1,753.60	1,719.90	3,376.80	5,689.60
61	513.10	1,019.20	1,792.00	1,858.50	3,676.40	5,987.20
62	538.30	1,075.20	1,945.60	1,963.50	3,885.00	6,464.00
63	569.80	1,129.80	2,102.40	2,085.30	4,120.20	7,017.60
64	599.20	1,191.40	2,275.20	2,198.70	4,362.40	7,580.80
65	621.60	1,227.80	2,368.00	2,284.80	4,496.80	7,926.40
66	641.90	1,262.80	2,499.20	2,384.90	4,687.20	8,409.60
67	669.20	1,330.00	2,630.40	2,508.80	4,961.60	8,902.40
68	700.70	1,390.20	2,768.00	2,636.20	5,216.40	9,433.60
69	732.90	1,458.80	2,912.00	2,767.10	5,481.00	9,913.60
70	767.90	1,527.40	3,062.40	767.90	1,527.40	3,062.40
71	805.00	1,601.60	3,222.40	805.00	1,601.60	3,222.40
72	843.50	1,677.20	3,388.80	843.50	1,677.20	3,388.80
73	882.70	1,757.00	3,561.60	882.70	1,757.00	3,561.60
74	924.70	1,836.80	3,744.00	924.70	1,836.80	3,744.00
75	952.70	1,892.80	3,859.20	952.70	1,892.80	3,859.20
76	980.70	1,950.20	3,974.40	980.70	1,950.20	3,974.40
77	1,010.10	2,007.60	4,092.80	1,010.10	2,007.60	4,092.80
78	1,040.20	2,067.80	4,217.60	1,040.20	2,067.80	4,217.60
79	1,071.70	2,129.40	4,342.40	1,071.70	2,129.40	4,342.40
80	1,103.90	2,192.40	4,473.60	1,103.90	2,192.40	4,473.60
81	1,137.50	2,259.60	4,608.00	1,137.50	2,259.60	4,608.00
82	1,171.10	2,326.80	4,745.60	1,171.10	2,326.80	4,745.60
83	1,206.80	2,396.80	4,886.40	1,206.80	2,396.80	4,886.40
84	1,242.50	2,468.20	5,033.60	1,242.50	2,468.20	5,033.60
85	1,279.60	2,542.40	5,184.00	1,279.60	2,542.40	5,184.00
86	1,285.90	2,555.00	5,209.60	1,285.90	2,555.00	5,209.60
87	1,292.20	2,567.60	5,235.20	1,292.20	2,567.60	5,235.20
88	1,298.50	2,580.20	5,257.60	1,298.50	2,580.20	5,257.60
89	1,304.10	2,591.40	5,283.20	1,304.10	2,591.40	5,283.20
90	1,310.40	2,604.00	5,312.00	1,310.40	2,604.00	5,312.00
91	1,317.40	2,616.60	5,340.80	1,317.40	2,616.60	5,340.80
92	1,324.40	2,629.20	5,369.60	1,324.40	2,629.20	5,369.60
93	1,331.40	2,643.20	5,395.20	1,331.40	2,643.20	5,395.20
94	1,338.40	2,657.20	5,424.00	1,338.40	2,657.20	5,424.00
95	1,345.40	2,669.80	5,452.80	1,345.40	2,669.80	5,452.80
96	1,352.40	2,683.80	5,481.60	1,352.40	2,683.80	5,481.60
97	1,359.40	2,697.80	5,510.40	1,359.40	2,697.80	5,510.40
98	1,365.70	2,711.80	5,536.00	1,365.70	2,711.80	5,536.00
99	1,372.70	2,725.80	5,564.80	1,372.70	2,725.80	5,564.80

此為續保保費率 For Renewal Only

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(70/140/320)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （ 女性 ）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(HK$)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
0 – 4	175.70	351.40	499.20	579.60	1,157.80	1,552.00
5 - 15	130.20	245.00	416.00	458.50	859.60	1,321.60
16	140.00	260.40	444.80	475.30	894.60	1,414.40
17	142.80	267.40	451.20	490.00	917.00	1,443.20
18	147.00	271.60	470.40	504.70	940.80	1,507.20
19	152.60	281.40	492.80	520.80	978.60	1,571.20
20	159.60	295.40	515.20	540.40	1,019.20	1,651.20
21	170.10	319.20	569.60	583.10	1,092.00	1,721.60
22	179.20	333.20	595.20	620.20	1,153.60	1,814.40
23	187.60	351.40	624.00	651.00	1,218.00	1,904.00
24	197.40	369.60	659.20	682.50	1,272.60	1,996.80
25	206.50	386.40	688.00	718.90	1,337.00	2,096.00
26	217.00	404.60	726.40	756.00	1,395.80	2,188.80
27	227.50	424.20	758.40	787.50	1,465.80	2,300.80
28	238.00	442.40	787.20	823.90	1,514.80	2,390.40
29	247.10	457.80	812.80	857.50	1,580.60	2,464.00
30	256.20	474.60	832.00	893.90	1,635.20	2,537.60
31	263.90	485.80	854.40	914.20	1,677.20	2,601.60
32	271.60	497.00	876.80	938.70	1,715.00	2,652.80
33	279.30	509.60	902.40	970.20	1,761.20	2,723.20
34	287.00	520.80	912.00	994.70	1,797.60	2,784.00
35	291.90	529.20	928.00	1,017.10	1,828.40	2,819.20
36	301.70	544.60	947.20	1,047.90	1,877.40	2,873.60
37	308.70	557.20	960.00	1,074.50	1,919.40	2,918.40
38	315.70	571.20	988.80	1,098.30	1,971.20	3,001.60
39	325.50	583.80	1,017.60	1,133.30	2,021.60	3,075.20
40	332.50	603.40	1,043.20	1,160.60	2,091.60	3,161.60
41	371.70	652.40	1,110.40	1,276.80	2,230.20	3,350.40
42	401.80	691.60	1,216.00	1,355.20	2,349.20	3,616.00
43	410.20	709.80	1,254.40	1,387.40	2,416.40	3,740.80
44	421.40	732.20	1,302.40	1,416.80	2,489.20	3,878.40
45	427.70	751.80	1,334.40	1,446.20	2,553.60	3,974.40
46	431.90	760.20	1,363.20	1,461.60	2,591.40	4,076.80
47	432.60	771.40	1,385.60	1,463.70	2,622.20	4,112.00
48	436.10	779.80	1,404.80	1,473.50	2,650.20	4,201.60
49	438.20	782.60	1,417.60	1,479.10	2,658.60	4,256.00
50	438.20	793.80	1,443.20	1,479.10	2,683.80	4,288.00
51	438.20	796.60	1,452.80	1,479.10	2,737.00	4,547.20
52	438.20	802.20	1,475.20	1,479.10	2,746.80	4,620.80
53	438.20	806.40	1,488.00	1,479.80	2,780.40	4,649.60
54	441.00	819.00	1,523.20	1,494.50	2,821.00	4,729.60
55	446.60	831.60	1,555.20	1,513.40	2,857.40	4,857.60

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(70/140/320)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(HK$)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
56	454.30	847.00	1,590.40	1,542.80	2,923.20	4,960.00
57	464.80	872.20	1,638.40	1,581.30	3,005.80	5,116.80
58	478.10	901.60	1,689.60	1,624.00	3,096.80	5,273.60
59	494.90	942.20	1,756.80	1,683.50	3,239.60	5,494.40
60	518.70	995.40	1,830.40	1,764.00	3,413.20	5,715.20
61	545.30	1,083.60	1,849.60	1,858.50	3,686.20	5,987.20
62	571.90	1,142.40	2,009.60	1,963.50	3,901.80	6,464.00
63	606.90	1,202.60	2,172.80	2,085.30	4,137.00	7,017.60
64	637.00	1,268.40	2,348.80	2,198.70	4,383.40	7,580.80
65	662.20	1,304.80	2,441.60	2,284.80	4,516.40	7,926.40
66	682.50	1,344.00	2,576.00	2,384.90	4,713.80	8,409.60
67	712.60	1,415.40	2,713.60	2,508.80	4,989.60	8,902.40
68	745.50	1,479.80	2,857.60	2,636.20	5,241.60	9,433.60
69	779.80	1,551.20	3,004.80	2,767.10	5,507.60	9,913.60
70	816.20	1,625.40	3,164.80	816.20	1,625.40	3,164.80
71	855.40	1,699.60	3,331.20	855.40	1,699.60	3,331.20
72	895.30	1,782.20	3,507.20	895.30	1,782.20	3,507.20
73	938.00	1,864.80	3,692.80	938.00	1,864.80	3,692.80
74	980.70	1,953.00	3,875.20	980.70	1,953.00	3,875.20
75	1,010.10	2,011.80	3,990.40	1,010.10	2,011.80	3,990.40
76	1,040.20	2,072.00	4,112.00	1,040.20	2,072.00	4,112.00
77	1,071.70	2,133.60	4,233.60	1,071.70	2,133.60	4,233.60
78	1,103.90	2,198.00	4,361.60	1,103.90	2,198.00	4,361.60
79	1,137.50	2,263.80	4,492.80	1,137.50	2,263.80	4,492.80
80	1,171.10	2,331.00	4,624.00	1,171.10	2,331.00	4,624.00
81	1,206.80	2,401.00	4,761.60	1,206.80	2,401.00	4,761.60
82	1,242.50	2,473.80	4,905.60	1,242.50	2,473.80	4,905.60
83	1,279.60	2,546.60	5,056.00	1,279.60	2,546.60	5,056.00
84	1,318.10	2,623.60	5,206.40	1,318.10	2,623.60	5,206.40
85	1,357.30	2,703.40	5,360.00	1,357.30	2,703.40	5,360.00
86	1,364.30	2,716.00	5,388.80	1,364.30	2,716.00	5,388.80
87	1,371.30	2,730.00	5,417.60	1,371.30	2,730.00	5,417.60
88	1,378.30	2,744.00	5,446.40	1,378.30	2,744.00	5,446.40
89	1,385.30	2,758.00	5,475.20	1,385.30	2,758.00	5,475.20
90	1,392.30	2,772.00	5,500.80	1,392.30	2,772.00	5,500.80
91	1,399.30	2,786.00	5,529.60	1,399.30	2,786.00	5,529.60
92	1,406.30	2,800.00	5,558.40	1,406.30	2,800.00	5,558.40
93	1,413.30	2,814.00	5,587.20	1,413.30	2,814.00	5,587.20
94	1,419.60	2,828.00	5,616.00	1,419.60	2,828.00	5,616.00
95	1,426.60	2,842.00	5,641.60	1,426.60	2,842.00	5,641.60
96	1,433.60	2,854.60	5,670.40	1,433.60	2,854.60	5,670.40
97	1,440.60	2,868.60	5,699.20	1,440.60	2,868.60	5,699.20
98	1,447.60	2,882.60	5,728.00	1,447.60	2,882.60	5,728.00
99	1,454.60	2,896.60	5,756.80	1,454.60	2,896.60	5,756.80

此為續保保費率 For Renewal Only

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(80/160/360)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	253.60	505.60	792.00	756.00	1,507.20	2,322.00
5 - 15	124.00	248.00	396.00	424.00	832.00	1,281.60
16	137.60	270.40	450.00	452.00	894.40	1,447.20
17	139.20	275.20	471.60	460.80	912.00	1,501.20
18	140.80	280.00	475.20	472.00	915.20	1,508.40
19	140.80	280.00	475.20	473.60	915.20	1,508.40
20	140.80	280.00	475.20	473.60	921.60	1,508.40
21	140.80	280.00	500.40	496.00	963.20	1,591.20
22	140.80	280.00	500.40	496.00	963.20	1,591.20
23	140.80	280.00	500.40	496.00	963.20	1,591.20
24	143.20	284.80	507.60	498.40	988.80	1,605.60
25	144.00	286.40	507.60	504.80	996.80	1,609.20
26	146.40	291.20	514.80	512.80	1,014.40	1,659.60
27	148.80	296.00	525.60	522.40	1,032.00	1,666.80
28	151.20	300.80	536.40	535.20	1,048.00	1,699.20
29	154.40	305.60	547.20	544.00	1,076.80	1,749.60
30	158.40	312.00	554.40	550.40	1,094.40	1,767.60
31	160.80	320.00	576.00	563.20	1,120.00	1,818.00
32	164.00	326.40	583.20	575.20	1,148.80	1,857.60
33	168.00	332.80	594.00	591.20	1,164.80	1,908.00
34	172.00	340.80	604.80	600.80	1,198.40	1,933.20
35	176.00	348.80	630.00	617.60	1,230.40	2,001.60
36	181.60	361.60	640.80	639.20	1,251.20	2,041.20
37	185.60	369.60	658.80	659.20	1,297.60	2,131.20
38	192.00	382.40	680.40	677.60	1,339.20	2,167.20
39	200.80	400.00	716.40	704.80	1,392.00	2,282.40
40	210.40	417.60	745.20	744.00	1,457.60	2,383.20
41	223.20	435.20	781.20	790.40	1,529.60	2,502.00
42	237.60	454.40	828.00	838.40	1,608.00	2,624.40
43	252.80	480.00	867.60	885.60	1,692.80	2,775.60
44	264.00	504.00	918.00	924.00	1,766.40	2,934.00
45	274.40	524.80	964.80	961.60	1,846.40	3,063.60
46	283.20	547.20	1,004.40	991.20	1,912.00	3,229.20
47	292.80	568.00	1,051.20	1,026.40	1,995.20	3,351.60
48	302.40	592.00	1,090.80	1,056.80	2,068.80	3,481.20
49	313.60	612.80	1,134.00	1,093.60	2,144.00	3,618.00
50	328.80	640.00	1,177.20	1,156.00	2,257.60	3,769.20
51	374.40	724.80	1,224.00	1,212.00	2,353.60	3,909.60
52	392.00	755.20	1,270.80	1,266.40	2,456.00	4,086.00
53	407.20	790.40	1,328.40	1,318.40	2,563.20	4,273.20
54	425.60	827.20	1,389.60	1,380.80	2,686.40	4,460.40
55	445.60	865.60	1,450.80	1,444.00	2,809.60	4,672.80

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「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(80/160/360)**

Hospital & Surgical Rider 年繳保費 (applicable to Hong Kong)

Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	464.80	908.80	1,526.40	1,512.80	2,944.00	4,910.40
57	486.40	953.60	1,605.60	1,586.40	3,096.00	5,155.20
58	513.60	1,000.00	1,688.40	1,669.60	3,256.00	5,436.00
59	539.20	1,054.40	1,774.80	1,754.40	3,427.20	5,731.20
60	572.00	1,129.60	1,854.00	1,859.20	3,646.40	6,044.40
61	609.60	1,212.80	1,947.60	1,980.00	3,908.80	6,415.20
62	645.60	1,281.60	2,091.60	2,101.60	4,155.20	6,915.60
63	682.40	1,353.60	2,253.60	2,226.40	4,400.00	7,473.60
64	713.60	1,417.60	2,408.40	2,340.80	4,620.80	7,988.40
65	740.80	1,464.00	2,530.80	2,443.20	4,808.00	8,442.00
66	770.40	1,520.00	2,664.00	2,554.40	5,038.40	8,942.40
67	801.60	1,590.40	2,815.20	2,681.60	5,300.80	9,460.80
68	839.20	1,665.60	2,962.80	2,816.00	5,577.60	9,990.00
69	876.80	1,744.00	3,110.40	2,961.60	5,857.60	10,522.80
70	917.60	1,827.20	3,272.40	3,112.80	6,160.00	11,095.20
71	961.60	1,915.20	3,441.60	3,267.20	6,475.20	11,656.80
72	1,008.00	2,004.80	3,625.20	3,430.40	6,796.80	12,261.60
73	1,054.40	2,099.20	3,808.80	3,607.20	7,139.20	12,898.80
74	1,104.80	2,195.20	4,003.20	3,785.60	7,496.00	13,550.40
75	1,136.80	2,262.40	4,125.60	3,900.80	7,720.00	13,946.40
76	1,170.40	2,328.00	4,248.00	4,016.00	7,953.60	14,367.60
77	1,204.80	2,398.40	4,381.20	4,137.60	8,190.40	14,803.20
78	1,240.80	2,470.40	4,507.20	4,260.00	8,441.60	15,246.00
79	1,277.60	2,547.20	4,644.00	4,389.60	8,692.80	15,696.00
80	1,316.80	2,620.80	4,784.40	4,521.60	8,950.40	16,171.20
81	1,356.00	2,699.20	4,924.80	4,653.60	9,211.20	16,646.40
82	1,397.60	2,780.80	5,072.40	4,796.00	9,486.40	17,146.80
83	1,439.20	2,865.60	5,227.20	4,942.40	9,780.80	17,661.60
84	1,481.60	2,952.00	5,385.60	5,088.00	10,072.00	18,198.00
85	1,527.20	3,040.00	5,547.60	5,240.80	10,376.00	18,741.60
86	1,533.60	3,056.00	5,576.40	5,265.60	10,422.40	18,838.80
87	1,541.60	3,072.00	5,598.00	5,294.40	10,473.60	18,921.60
88	1,549.60	3,086.40	5,630.40	5,320.00	10,528.00	19,022.40
89	1,557.60	3,100.80	5,659.20	5,346.40	10,577.60	19,116.00
90	1,565.60	3,116.80	5,684.40	5,373.60	10,635.20	19,231.20
91	1,572.80	3,132.80	5,713.20	5,397.60	10,688.00	19,314.00
92	1,581.60	3,147.20	5,742.00	5,422.40	10,737.60	19,404.00
93	1,588.80	3,164.80	5,770.80	5,450.40	10,795.20	19,494.00
94	1,596.00	3,179.20	5,803.20	5,475.20	10,844.80	19,594.80
95	1,604.00	3,195.20	5,828.40	5,504.80	10,904.00	19,710.00
96	1,611.20	3,209.60	5,857.20	5,532.80	10,960.00	19,796.40
97	1,620.00	3,224.00	5,889.60	5,560.80	11,012.80	19,911.60
98	1,627.20	3,243.20	5,914.80	5,588.80	11,065.60	19,998.00
99	1,634.40	3,257.60	5,947.20	5,620.80	11,121.60	20,091.60

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(80/160/360)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	196.80	392.00	543.60	605.60	1,201.60	1,666.80
5 - 15	139.20	259.20	439.20	480.00	891.20	1,396.80
16	144.00	278.40	471.60	494.40	939.20	1,486.80
17	148.00	284.80	482.40	508.00	960.00	1,519.20
18	151.20	288.00	504.00	527.20	982.40	1,594.80
19	158.40	299.20	525.60	544.80	1,014.40	1,666.80
20	164.80	312.00	550.80	568.00	1,059.20	1,749.60
21	184.00	352.00	586.80	609.60	1,148.80	1,825.20
22	194.40	369.60	604.80	648.80	1,198.40	1,929.60
23	203.20	388.80	644.40	677.60	1,265.60	2,026.80
24	213.60	409.60	680.40	708.80	1,324.80	2,124.00
25	223.20	432.00	712.80	748.00	1,392.00	2,217.60
26	235.20	449.60	745.20	788.00	1,457.60	2,325.60
27	245.60	470.40	777.60	821.60	1,528.00	2,444.40
28	256.80	488.00	813.60	863.20	1,582.40	2,530.80
29	265.60	507.20	831.60	899.20	1,643.20	2,602.80
30	276.00	524.80	856.80	929.60	1,694.40	2,678.40
31	284.80	542.40	878.40	955.20	1,748.80	2,768.40
32	293.60	552.00	900.00	981.60	1,796.80	2,815.20
33	302.40	564.80	918.00	1,006.40	1,840.00	2,876.40
34	308.80	577.60	939.60	1,038.40	1,878.40	2,934.00
35	316.80	590.40	961.20	1,068.00	1,923.20	2,998.80
36	325.60	603.20	990.00	1,092.80	1,960.00	3,060.00
37	333.60	617.60	1,011.60	1,120.00	2,008.00	3,153.60
38	342.40	633.60	1,040.40	1,147.20	2,052.80	3,236.40
39	351.20	651.20	1,062.00	1,178.40	2,105.60	3,322.80
40	369.60	681.60	1,105.20	1,240.00	2,206.40	3,456.00
41	403.20	724.80	1,180.80	1,328.00	2,324.80	3,632.40
42	425.60	760.00	1,260.00	1,397.60	2,432.00	3,852.00
43	440.80	787.20	1,310.40	1,443.20	2,512.00	4,024.80
44	453.60	811.20	1,353.60	1,476.00	2,590.40	4,158.00
45	460.00	832.00	1,396.80	1,500.80	2,643.20	4,273.20
46	464.80	846.40	1,422.00	1,516.80	2,691.20	4,370.40
47	467.20	856.00	1,450.80	1,529.60	2,732.80	4,449.60
48	469.60	865.60	1,468.80	1,538.40	2,761.60	4,507.20
49	472.00	873.60	1,494.00	1,539.20	2,780.80	4,579.20
50	473.60	878.40	1,508.40	1,543.20	2,796.80	4,618.80
51	473.60	884.80	1,548.00	1,543.20	2,844.80	4,824.00
52	473.60	892.80	1,566.00	1,543.20	2,857.60	4,896.00
53	475.20	900.80	1,587.60	1,550.40	2,891.20	4,975.20
54	477.60	913.60	1,612.80	1,566.40	2,928.00	5,043.60
55	484.00	929.60	1,652.40	1,586.40	2,984.00	5,155.20

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於香港) **HS(80/160/360)**

Hospital & Surgical Rider (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	493.60	950.40	1,692.00	1,615.20	3,041.60	5,295.60
57	504.00	972.80	1,742.40	1,652.80	3,132.80	5,436.00
58	519.20	1,009.60	1,796.40	1,704.00	3,238.40	5,623.20
59	538.40	1,056.00	1,864.80	1,768.80	3,382.40	5,842.80
60	569.60	1,123.20	1,922.40	1,847.20	3,587.20	6,084.00
61	606.40	1,201.60	2,008.80	1,946.40	3,825.60	6,429.60
62	640.00	1,272.00	2,149.20	2,058.40	4,062.40	6,915.60
63	673.60	1,340.80	2,318.40	2,178.40	4,304.00	7,473.60
64	704.00	1,403.20	2,466.00	2,287.20	4,521.60	7,988.40
65	728.80	1,449.60	2,602.80	2,387.20	4,700.80	8,442.00
66	757.60	1,508.80	2,736.00	2,497.60	4,931.20	8,938.80
67	792.00	1,579.20	2,883.60	2,622.40	5,180.80	9,457.20
68	829.60	1,652.80	3,031.20	2,751.20	5,449.60	9,990.00
69	869.60	1,728.00	3,189.60	2,889.60	5,729.60	10,522.80
70	909.60	1,811.20	3,355.20	3,036.80	6,020.80	11,077.20
71	953.60	1,896.00	3,528.00	3,192.00	6,324.80	11,653.20
72	999.20	1,987.20	3,715.20	3,356.00	6,640.00	12,247.20
73	1,046.40	2,080.00	3,913.20	3,522.40	6,982.40	12,891.60
74	1,094.40	2,179.20	4,107.60	3,697.60	7,332.80	13,546.80
75	1,127.20	2,246.40	4,233.60	3,809.60	7,539.20	13,942.80
76	1,161.60	2,315.20	4,359.60	3,923.20	7,771.20	14,360.40
77	1,196.80	2,385.60	4,489.20	4,042.40	8,000.00	14,792.40
78	1,232.80	2,452.80	4,629.60	4,163.20	8,246.40	15,235.20
79	1,268.80	2,528.00	4,762.80	4,291.20	8,486.40	15,688.80
80	1,307.20	2,603.20	4,906.80	4,418.40	8,744.00	16,156.80
81	1,346.40	2,684.80	5,054.40	4,552.80	9,006.40	16,639.20
82	1,387.20	2,763.20	5,209.20	4,687.20	9,281.60	17,143.20
83	1,428.00	2,846.40	5,367.60	4,828.00	9,552.00	17,654.40
84	1,471.20	2,931.20	5,518.80	4,971.20	9,851.20	18,183.60
85	1,516.00	3,020.80	5,688.00	5,122.40	10,144.00	18,734.40
86	1,523.20	3,036.80	5,713.20	5,147.20	10,188.80	18,820.80
87	1,531.20	3,051.20	5,745.60	5,175.20	10,240.00	18,918.00
88	1,539.20	3,065.60	5,774.40	5,199.20	10,292.80	19,015.20
89	1,547.20	3,081.60	5,803.20	5,225.60	10,348.80	19,112.40
90	1,554.40	3,097.60	5,832.00	5,252.80	10,388.80	19,216.80
91	1,563.20	3,113.60	5,864.40	5,280.00	10,449.60	19,310.40
92	1,569.60	3,129.60	5,889.60	5,303.20	10,499.20	19,396.80
93	1,577.60	3,144.00	5,922.00	5,332.00	10,558.40	19,490.40
94	1,585.60	3,161.60	5,950.80	5,357.60	10,604.80	19,587.60
95	1,592.80	3,174.40	5,979.60	5,382.40	10,659.20	19,677.60
96	1,601.60	3,188.80	6,012.00	5,405.60	10,712.00	19,789.20
97	1,608.80	3,206.40	6,040.80	5,436.80	10,763.20	19,890.00
98	1,617.60	3,220.80	6,066.00	5,460.80	10,811.20	19,990.80
99	1,624.80	3,240.00	6,098.40	5,488.00	10,873.60	20,073.60

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(60/120/300)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe
R&B(US$)	120.00	300.00	120.00	300.00
R&B(HK$)	960.00	2,400.00	960.00	2,400.00
0 – 4	452.40	843.00	1,720.80	2,814.00
5 - 15	266.40	471.00	958.80	1,581.00
16	266.40	486.00	988.80	1,869.00
17	266.40	486.00	993.60	1,938.00
18	266.40	486.00	999.60	1,956.00
19	266.40	486.00	1,016.40	1,956.00
20	266.40	489.00	1,029.60	1,956.00
21	266.40	498.00	1,116.00	1,959.00
22	266.40	507.00	1,116.00	1,959.00
23	266.40	522.00	1,116.00	1,959.00
24	266.40	528.00	1,125.60	1,998.00
25	266.40	537.00	1,140.00	2,019.00
26	267.60	552.00	1,159.20	2,040.00
27	268.80	564.00	1,182.00	2,052.00
28	273.60	579.00	1,192.80	2,109.00
29	276.00	594.00	1,225.20	2,163.00
30	278.40	615.00	1,255.20	2,199.00
31	284.40	630.00	1,279.20	2,229.00
32	289.20	654.00	1,304.40	2,286.00
33	295.20	672.00	1,332.00	2,361.00
34	303.60	693.00	1,364.40	2,373.00
35	312.00	705.00	1,408.80	2,436.00
36	320.40	729.00	1,442.40	2,511.00
37	331.20	762.00	1,489.20	2,580.00
38	340.80	777.00	1,540.80	2,661.00
39	354.00	816.00	1,596.00	2,790.00
40	370.80	855.00	1,674.00	2,910.00
41	391.20	903.00	1,758.00	3,048.00
42	410.40	948.00	1,839.60	3,195.00
43	423.60	978.00	1,923.60	3,372.00
44	444.00	1,014.00	2,004.00	3,531.00
45	465.60	1,047.00	2,074.80	3,714.00
46	489.60	1,089.00	2,146.80	3,855.00
47	511.20	1,125.00	2,224.80	4,020.00
48	532.80	1,173.00	2,294.40	4,185.00
49	555.60	1,221.00	2,378.40	4,335.00
50	577.20	1,242.00	2,524.80	4,518.00
51	619.20	1,275.00	2,607.60	4,686.00
52	640.80	1,323.00	2,694.00	4,896.00
53	664.80	1,380.00	2,811.60	5,103.00
54	691.20	1,437.00	2,928.00	5,343.00
55	721.20	1,491.00	3,062.40	5,580.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(60/120/300)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe
R&B(US$)	120.00	300.00	120.00	300.00
R&B(HK$)	960.00	2,400.00	960.00	2,400.00
56	752.40	1,545.00	3,210.00	5,871.00
57	786.00	1,614.00	3,366.00	6,174.00
58	820.80	1,692.00	3,534.00	6,519.00
59	858.00	1,776.00	3,717.60	6,855.00
60	895.20	1,854.00	3,912.00	7,194.00
61	936.00	1,965.00	4,092.00	7,680.00
62	976.80	2,073.00	4,316.40	8,178.00
63	1,021.20	2,178.00	4,550.40	8,613.00
64	1,069.20	2,307.00	4,803.60	9,126.00
65	1,117.20	2,403.00	4,848.00	9,507.00
66	1,170.00	2,532.00	5,086.80	10,011.00
67	1,227.60	2,661.00	5,349.60	10,524.00
68	1,285.20	2,811.00	5,599.20	11,091.00
69	1,350.00	2,955.00	5,878.80	11,646.00
70	1,413.60	3,099.00	1,413.60	3,099.00
71	1,480.80	3,264.00	1,480.80	3,264.00
72	1,552.80	3,432.00	1,552.80	3,432.00
73	1,624.80	3,609.00	1,624.80	3,609.00
74	1,701.60	3,795.00	1,701.60	3,795.00
75	1,753.20	3,912.00	1,753.20	3,912.00
76	1,806.00	4,029.00	1,806.00	4,029.00
77	1,860.00	4,152.00	1,860.00	4,152.00
78	1,915.20	4,278.00	1,915.20	4,278.00
79	1,974.00	4,407.00	1,974.00	4,407.00
80	2,032.80	4,539.00	2,032.80	4,539.00
81	2,094.00	4,674.00	2,094.00	4,674.00
82	2,156.40	4,812.00	2,156.40	4,812.00
83	2,221.20	4,956.00	2,221.20	4,956.00
84	2,287.20	5,106.00	2,287.20	5,106.00
85	2,356.80	5,256.00	2,356.80	5,256.00
86	2,367.60	5,283.00	2,367.60	5,283.00
87	2,379.60	5,310.00	2,379.60	5,310.00
88	2,391.60	5,337.00	2,391.60	5,337.00
89	2,403.60	5,364.00	2,403.60	5,364.00
90	2,415.60	5,388.00	2,415.60	5,388.00
91	2,427.60	5,415.00	2,427.60	5,415.00
92	2,439.60	5,442.00	2,439.60	5,442.00
93	2,451.60	5,469.00	2,451.60	5,469.00
94	2,463.60	5,496.00	2,463.60	5,496.00
95	2,475.60	5,520.00	2,475.60	5,520.00
96	2,486.40	5,547.00	2,486.40	5,547.00
97	2,498.40	5,574.00	2,498.40	5,574.00
98	2,510.40	5,601.00	2,510.40	5,601.00
99	2,523.60	5,628.00	2,523.60	5,628.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(60/120/300)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe
R&B(US$)	120.00	300.00	120.00	300.00
R&B(HK$)	960.00	2,400.00	960.00	2,400.00
0 – 4	331.20	564.00	1,284.00	2,286.00
5 - 15	255.60	489.00	921.60	1,701.00
16	264.00	513.00	958.80	1,917.00
17	267.60	528.00	985.20	1,956.00
18	277.20	549.00	1,018.80	1,998.00
19	289.20	567.00	1,063.20	2,019.00
20	304.80	600.00	1,117.20	2,103.00
21	332.40	636.00	1,170.00	2,205.00
22	351.60	666.00	1,234.80	2,310.00
23	370.80	696.00	1,302.00	2,433.00
24	390.00	738.00	1,362.00	2,547.00
25	410.40	771.00	1,402.80	2,658.00
26	426.00	816.00	1,485.60	2,790.00
27	448.80	846.00	1,586.40	2,910.00
28	466.80	888.00	1,689.60	2,997.00
29	487.20	924.00	1,794.00	3,114.00
30	502.80	954.00	1,899.60	3,177.00
31	517.20	978.00	1,977.60	3,261.00
32	529.20	999.00	2,029.20	3,345.00
33	543.60	1,020.00	2,074.80	3,405.00
34	554.40	1,044.00	2,113.20	3,471.00
35	565.20	1,059.00	2,155.20	3,555.00
36	585.60	1,089.00	2,204.40	3,648.00
37	608.40	1,113.00	2,251.20	3,726.00
38	628.80	1,146.00	2,300.40	3,828.00
39	648.00	1,173.00	2,354.40	3,912.00
40	668.40	1,221.00	2,458.80	4,065.00
41	688.80	1,299.00	2,594.40	4,302.00
42	704.40	1,377.00	2,709.60	4,575.00
43	722.40	1,437.00	2,788.80	4,752.00
44	736.80	1,485.00	2,842.80	4,923.00
45	746.40	1,530.00	2,889.60	5,073.00
46	751.20	1,563.00	2,919.60	5,172.00
47	753.60	1,578.00	2,947.20	5,265.00
48	754.80	1,587.00	2,956.80	5,340.00
49	756.00	1,602.00	2,970.00	5,412.00
50	760.80	1,653.00	3,092.40	5,472.00
51	768.00	1,710.00	3,109.20	5,670.00
52	778.80	1,728.00	3,133.20	5,727.00
53	795.60	1,755.00	3,165.60	5,805.00
54	818.40	1,788.00	3,201.60	5,928.00
55	842.40	1,824.00	3,250.80	6,045.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(60/120/300)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （女性）Standard Class (Female)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe	IMP120 舒適 Deluxe	IMP300 豪華 Super Deluxe
R&B(US$)	120.00	300.00	120.00	300.00
R&B(HK$)	960.00	2,400.00	960.00	2,400.00
56	871.20	1,869.00	3,324.00	6,195.00
57	898.80	1,920.00	3,415.20	6,375.00
58	924.00	1,968.00	3,534.00	6,585.00
59	961.20	2,025.00	3,690.00	6,843.00
60	1,004.40	2,091.00	3,912.00	7,137.00
61	1,054.80	2,214.00	4,126.80	7,548.00
62	1,105.20	2,340.00	4,354.80	8,094.00
63	1,158.00	2,469.00	4,592.40	8,751.00
64	1,215.60	2,607.00	4,848.00	9,345.00
65	1,251.60	2,712.00	4,886.40	9,834.00
66	1,314.00	2,862.00	5,134.80	10,362.00
67	1,383.60	3,006.00	5,398.80	10,902.00
68	1,447.20	3,177.00	5,646.00	11,493.00
69	1,519.20	3,336.00	5,925.60	12,072.00
70	1,592.40	3,507.00	1,592.40	3,507.00
71	1,664.40	3,687.00	1,664.40	3,687.00
72	1,744.80	3,882.00	1,744.80	3,882.00
73	1,830.00	4,083.00	1,830.00	4,083.00
74	1,911.60	4,293.00	1,911.60	4,293.00
75	1,968.00	4,422.00	1,968.00	4,422.00
76	2,028.00	4,554.00	2,028.00	4,554.00
77	2,088.00	4,689.00	2,088.00	4,689.00
78	2,150.40	4,830.00	2,150.40	4,830.00
79	2,215.20	4,977.00	2,215.20	4,977.00
80	2,281.20	5,124.00	2,281.20	5,124.00
81	2,349.60	5,280.00	2,349.60	5,280.00
82	2,419.20	5,439.00	2,419.20	5,439.00
83	2,492.40	5,601.00	2,492.40	5,601.00
84	2,568.00	5,769.00	2,568.00	5,769.00
85	2,643.60	5,940.00	2,643.60	5,940.00
86	2,656.80	5,970.00	2,656.80	5,970.00
87	2,670.00	6,000.00	2,670.00	6,000.00
88	2,683.20	6,030.00	2,683.20	6,030.00
89	2,696.40	6,060.00	2,696.40	6,060.00
90	2,709.60	6,090.00	2,709.60	6,090.00
91	2,722.80	6,117.00	2,722.80	6,117.00
92	2,736.00	6,147.00	2,736.00	6,147.00
93	2,749.20	6,177.00	2,749.20	6,177.00
94	2,762.40	6,207.00	2,762.40	6,207.00
95	2,775.60	6,237.00	2,775.60	6,237.00
96	2,790.00	6,267.00	2,790.00	6,267.00
97	2,805.60	6,297.00	2,805.60	6,297.00
98	2,820.00	6,330.00	2,820.00	6,330.00
99	2,834.40	6,363.00	2,834.40	6,363.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(140/320)**
Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別（男性）**Standard Class (Male)**

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe
R&B(US$)	140.00	320.00	140.00	320.00
R&B(HK$)	1,120.00	2,560.00	1,120.00	2,560.00
0 – 4	536.20	873.60	1,671.60	2,560.00
5 - 15	287.00	457.60	978.60	1,481.60
16	309.40	512.00	1,040.20	1,619.20
17	312.20	531.20	1,059.80	1,686.40
18	313.60	537.60	1,062.60	1,718.40
19	313.60	537.60	1,062.60	1,718.40
20	317.80	537.60	1,066.80	1,718.40
21	317.80	560.00	1,118.60	1,836.80
22	319.20	560.00	1,118.60	1,836.80
23	319.20	560.00	1,118.60	1,836.80
24	322.00	563.20	1,135.40	1,878.40
25	323.40	563.20	1,149.40	1,888.00
26	326.20	572.80	1,159.20	1,897.60
27	333.20	576.00	1,184.40	1,923.20
28	336.00	598.40	1,188.60	1,984.00
29	344.40	601.60	1,220.80	2,019.20
30	351.40	617.60	1,244.60	2,044.80
31	357.00	633.60	1,268.40	2,096.00
32	364.00	643.20	1,292.20	2,131.20
33	369.60	656.00	1,304.80	2,179.20
34	380.80	672.00	1,344.00	2,240.00
35	387.80	688.00	1,379.00	2,284.80
36	397.60	707.20	1,411.20	2,345.60
37	410.20	732.80	1,458.80	2,435.20
38	420.00	745.60	1,498.00	2,502.40
39	434.00	784.00	1,548.40	2,595.20
40	455.00	812.80	1,619.80	2,720.00
41	474.60	851.20	1,691.20	2,844.80
42	494.20	892.80	1,759.80	2,992.00
43	519.40	944.00	1,852.20	3,152.00
44	541.80	992.00	1,940.40	3,331.20
45	562.80	1,043.20	2,016.00	3,478.40
46	583.80	1,084.80	2,095.80	3,638.40
47	609.00	1,129.60	2,181.20	3,772.80
48	631.40	1,171.20	2,252.60	3,942.40
49	648.20	1,222.40	2,333.80	4,080.00
50	674.80	1,270.40	2,413.60	4,246.40
51	704.20	1,347.20	2,556.40	4,364.80
52	728.00	1,404.80	2,650.20	4,524.80
53	760.20	1,468.80	2,766.40	4,742.40
54	795.20	1,532.80	2,893.80	4,953.60
55	830.20	1,606.40	3,017.00	5,158.40

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(140/320)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

年齡 Age	IMP (US$)		IMP + SMM (US$)	
	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe
R&B(US$)	140.00	320.00	140.00	320.00
R&B(HK$)	1,120.00	2,560.00	1,120.00	2,560.00
56	866.60	1,680.00	3,161.20	5,433.60
57	908.60	1,763.20	3,315.20	5,699.20
58	956.20	1,862.40	3,484.60	6,012.80
59	1,003.80	1,955.20	3,663.80	6,342.40
60	1,058.40	2,067.20	3,855.60	6,681.60
61	1,156.40	2,118.40	4,179.00	7,043.20
62	1,216.60	2,291.20	4,435.20	7,625.60
63	1,281.00	2,476.80	4,685.80	8,240.00
64	1,351.00	2,678.40	4,967.20	8,915.20
65	1,390.20	2,787.20	5,121.20	9,321.60
66	1,433.60	2,944.00	5,342.40	9,894.40
67	1,510.60	3,097.60	5,646.20	10,444.80
68	1,582.00	3,264.00	5,934.60	11,088.00
69	1,657.60	3,433.60	6,241.20	11,670.40
70	1,734.60	3,600.00	1,734.60	3,600.00
71	1,815.80	3,792.00	1,815.80	3,792.00
72	1,904.00	3,984.00	1,904.00	3,984.00
73	1,992.20	4,192.00	1,992.20	4,192.00
74	2,087.40	4,406.40	2,087.40	4,406.40
75	2,150.40	4,540.80	2,150.40	4,540.80
76	2,214.80	4,678.40	2,214.80	4,678.40
77	2,280.60	4,819.20	2,280.60	4,819.20
78	2,349.20	4,963.20	2,349.20	4,963.20
79	2,419.20	5,110.40	2,419.20	5,110.40
80	2,492.00	5,267.20	2,492.00	5,267.20
81	2,567.60	5,424.00	2,567.60	5,424.00
82	2,644.60	5,587.20	2,644.60	5,587.20
83	2,724.40	5,756.80	2,724.40	5,756.80
84	2,805.60	5,926.40	2,805.60	5,926.40
85	2,891.00	6,108.80	2,891.00	6,108.80
86	2,905.00	6,137.60	2,905.00	6,137.60
87	2,919.00	6,169.60	2,919.00	6,169.60
88	2,931.60	6,201.60	2,931.60	6,201.60
89	2,947.00	6,233.60	2,947.00	6,233.60
90	2,962.40	6,265.60	2,962.40	6,265.60
91	2,977.80	6,297.60	2,977.80	6,297.60
92	2,993.20	6,329.60	2,993.20	6,329.60
93	3,008.60	6,361.60	3,008.60	6,361.60
94	3,024.00	6,393.60	3,024.00	6,393.60
95	3,039.40	6,425.60	3,039.40	6,425.60
96	3,054.80	6,454.40	3,054.80	6,454.40
97	3,070.20	6,486.40	3,070.20	6,486.40
98	3,085.60	6,518.40	3,085.60	6,518.40
99	3,101.00	6,550.40	3,101.00	6,550.40

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(140/320)**

Individual Medical Plan **(applicable to Hong Kong)**

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別（女性）Standard Class (Female)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe
R&B(US$)	140.00	320.00	140.00	320.00
R&B(HK$)	1,120.00	2,560.00	1,120.00	2,560.00
0 – 4	421.40	646.40	1,359.40	1,971.20
5 - 15	301.00	502.40	978.60	1,603.20
16	331.80	563.20	1,040.20	1,737.60
17	336.00	576.00	1,059.80	1,808.00
18	337.40	592.00	1,062.60	1,824.00
19	337.40	592.00	1,065.40	1,888.00
20	348.60	620.80	1,107.40	1,964.80
21	369.60	652.80	1,240.40	2,044.80
22	387.80	675.20	1,304.80	2,131.20
23	408.80	710.40	1,359.40	2,243.20
24	424.20	742.40	1,429.40	2,361.60
25	443.80	771.20	1,492.40	2,464.00
26	457.80	809.60	1,549.80	2,560.00
27	481.60	844.80	1,619.80	2,665.60
28	495.60	876.80	1,677.20	2,790.40
29	512.40	905.60	1,737.40	2,873.60
30	529.20	924.80	1,797.60	2,934.40
31	544.60	947.20	1,849.40	3,014.40
32	554.40	969.60	1,877.40	3,091.20
33	569.80	992.00	1,930.60	3,161.60
34	581.00	1,011.20	1,971.20	3,216.00
35	590.80	1,027.20	2,004.80	3,273.60
36	604.80	1,046.40	2,051.00	3,331.20
37	617.40	1,062.40	2,095.80	3,385.60
38	631.40	1,088.00	2,143.40	3,472.00
39	645.40	1,116.80	2,196.60	3,552.00
40	666.40	1,139.20	2,266.60	3,657.60
41	716.80	1,222.40	2,413.60	3,878.40
42	754.60	1,331.20	2,529.80	4,160.00
43	775.60	1,372.80	2,604.00	4,291.20
44	798.00	1,420.80	2,676.80	4,448.00
45	816.20	1,456.00	2,739.80	4,572.80
46	830.20	1,488.00	2,783.20	4,681.60
47	841.40	1,510.40	2,821.00	4,745.60
48	849.80	1,536.00	2,851.80	4,819.20
49	852.60	1,552.00	2,865.80	4,889.60
50	861.00	1,574.40	2,892.40	4,918.40
51	866.60	1,593.60	2,906.40	4,998.40
52	875.00	1,616.00	2,928.80	5,065.60
53	880.60	1,638.40	2,959.60	5,129.60
54	896.00	1,667.20	3,008.60	5,228.80
55	907.20	1,708.80	3,045.00	5,344.00

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(140/320)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別（女性）Standard Class (Female)

	IMP (US$)		IMP + SMM (US$)	
年齡 Age	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe	IMP140 舒適 Deluxe	IMP320 豪華 Super Deluxe
R&B(US$)	140.00	320.00	140.00	320.00
R&B(HK$)	1,120.00	2,560.00	1,120.00	2,560.00
56	928.20	1,750.40	3,109.40	5,475.20
57	954.80	1,795.20	3,197.60	5,632.00
58	982.80	1,862.40	3,305.40	5,820.80
59	1,029.00	1,932.80	3,449.60	6,067.20
60	1,087.80	2,012.80	3,627.40	6,323.20
61	1,178.80	2,044.80	3,914.40	6,608.00
62	1,240.40	2,214.40	4,138.40	7,148.80
63	1,306.20	2,387.20	4,383.40	7,708.80
64	1,376.20	2,579.20	4,638.20	8,355.20
65	1,415.40	2,684.80	4,775.40	8,748.80
66	1,458.80	2,835.20	4,989.60	9,251.20
67	1,537.20	2,985.60	5,272.40	9,798.40
68	1,607.20	3,145.60	5,545.40	10,368.00
69	1,682.80	3,312.00	5,824.00	10,912.00
70	1,764.00	3,481.60	1,764.00	3,481.60
71	1,843.80	3,657.60	1,843.80	3,657.60
72	1,933.40	3,849.60	1,933.40	3,849.60
73	2,027.20	4,051.20	2,027.20	4,051.20
74	2,118.20	4,259.20	2,118.20	4,259.20
75	2,181.20	4,387.20	2,181.20	4,387.20
76	2,245.60	4,515.20	2,245.60	4,515.20
77	2,312.80	4,649.60	2,312.80	4,649.60
78	2,382.80	4,790.40	2,382.80	4,790.40
79	2,452.80	4,934.40	2,452.80	4,934.40
80	2,527.00	5,081.60	2,527.00	5,081.60
81	2,602.60	5,235.20	2,602.60	5,235.20
82	2,681.00	5,392.00	2,681.00	5,392.00
83	2,760.80	5,555.20	2,760.80	5,555.20
84	2,844.80	5,721.60	2,844.80	5,721.60
85	2,928.80	5,891.20	2,928.80	5,891.20
86	2,944.20	5,920.00	2,944.20	5,920.00
87	2,959.60	5,948.80	2,959.60	5,948.80
88	2,975.00	5,977.60	2,975.00	5,977.60
89	2,990.40	6,006.40	2,990.40	6,006.40
90	3,005.80	6,038.40	3,005.80	6,038.40
91	3,021.20	6,067.20	3,021.20	6,067.20
92	3,036.60	6,099.20	3,036.60	6,099.20
93	3,052.00	6,131.20	3,052.00	6,131.20
94	3,067.40	6,163.20	3,067.40	6,163.20
95	3,082.80	6,195.20	3,082.80	6,195.20
96	3,098.20	6,227.20	3,098.20	6,227.20
97	3,113.60	6,259.20	3,113.60	6,259.20
98	3,129.00	6,291.20	3,129.00	6,291.20
99	3,144.40	6,323.20	3,144.40	6,323.20

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(80/160/360)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$)- 標準級別 （男性）Standard Class (Male)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	308.00	587.20	907.20	913.60	1,753.60	2,660.40
5 - 15	169.60	310.40	471.60	546.40	1,016.00	1,630.80
16	184.00	337.60	529.20	578.40	1,088.00	1,810.80
17	184.80	339.20	558.00	588.00	1,094.40	1,857.60
18	186.40	345.60	561.60	597.60	1,118.40	1,872.00
19	186.40	345.60	561.60	599.20	1,118.40	1,872.00
20	186.40	345.60	561.60	599.20	1,120.00	1,872.00
21	196.00	364.80	594.00	619.20	1,164.80	1,897.20
22	196.00	364.80	594.00	619.20	1,164.80	1,897.20
23	196.00	364.80	594.00	619.20	1,164.80	1,897.20
24	200.00	369.60	601.20	625.60	1,180.80	1,936.80
25	200.80	371.20	601.20	631.20	1,188.80	1,947.60
26	203.20	376.00	608.40	639.20	1,214.40	1,983.60
27	204.80	380.80	626.40	649.60	1,232.00	2,001.60
28	208.80	385.60	640.80	659.20	1,251.20	2,052.00
29	212.80	393.60	648.00	668.80	1,278.40	2,091.60
30	216.00	401.60	658.80	680.00	1,299.20	2,134.80
31	219.20	409.60	673.20	693.60	1,331.20	2,163.60
32	222.40	417.60	684.00	703.20	1,353.60	2,217.60
33	226.40	425.60	702.00	718.40	1,376.00	2,271.60
34	231.20	433.60	720.00	732.80	1,406.40	2,307.60
35	236.00	443.20	734.40	748.00	1,438.40	2,358.00
36	240.80	454.40	756.00	768.80	1,465.60	2,448.00
37	246.40	468.80	774.00	792.80	1,507.20	2,520.00
38	254.40	481.60	795.60	816.00	1,552.00	2,584.80
39	262.40	502.40	831.60	842.40	1,608.00	2,689.20
40	273.60	520.00	867.60	878.40	1,684.80	2,833.20
41	287.20	542.40	907.20	924.00	1,764.80	2,937.60
42	302.40	563.20	950.40	971.20	1,846.40	3,096.00
43	317.60	590.40	1,000.80	1,020.80	1,932.80	3,272.40
44	332.80	614.40	1,058.40	1,064.00	2,011.20	3,438.00
45	343.20	640.00	1,105.20	1,103.20	2,100.80	3,589.20
46	352.80	668.80	1,152.00	1,141.60	2,182.40	3,751.20
47	364.00	692.80	1,195.20	1,178.40	2,259.20	3,895.20
48	376.00	718.40	1,238.40	1,224.80	2,344.00	4,050.00
49	388.00	742.40	1,292.40	1,265.60	2,420.80	4,208.40
50	405.60	776.00	1,339.20	1,326.40	2,539.20	4,377.60
51	424.80	812.80	1,389.60	1,397.60	2,672.00	4,550.40
52	443.20	848.00	1,447.20	1,455.20	2,785.60	4,737.60
53	460.80	884.80	1,508.40	1,523.20	2,908.80	4,971.60
54	481.60	921.60	1,584.00	1,590.40	3,038.40	5,180.40
55	503.20	963.20	1,656.00	1,669.60	3,180.80	5,410.80

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(80/160/360)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別 （男性）Standard Class (Male)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	527.20	1,006.40	1,735.20	1,748.00	3,340.80	5,695.20
57	551.20	1,054.40	1,825.20	1,836.00	3,499.20	5,976.00
58	578.40	1,105.60	1,922.40	1,927.20	3,684.80	6,318.00
59	608.80	1,161.60	2,023.20	2,031.20	3,883.20	6,642.00
60	649.60	1,244.80	2,106.00	2,166.40	4,128.00	7,005.60
61	698.40	1,336.00	2,221.20	2,319.20	4,432.00	7,455.60
62	740.00	1,414.40	2,383.20	2,465.60	4,708.80	8,035.20
63	780.80	1,494.40	2,566.80	2,611.20	4,990.40	8,672.40
64	816.00	1,563.20	2,736.00	2,742.40	5,236.80	9,273.60
65	844.80	1,617.60	2,883.60	2,852.00	5,449.60	9,806.40
66	876.80	1,678.40	3,038.40	2,990.40	5,708.80	10,378.80
67	917.60	1,756.80	3,204.00	3,146.40	6,001.60	10,990.80
68	960.80	1,836.80	3,373.20	3,310.40	6,313.60	11,613.60
69	1,005.60	1,924.80	3,549.60	3,476.00	6,635.20	12,218.40
70	1,053.60	2,016.00	3,722.40	3,657.60	6,972.80	12,862.80
71	1,104.80	2,110.40	3,920.40	3,838.40	7,332.80	13,510.80
72	1,157.60	2,212.80	4,122.00	4,037.60	7,702.40	14,230.80
73	1,212.00	2,316.80	4,338.00	4,240.80	8,088.00	14,968.80
74	1,267.20	2,425.60	4,557.60	4,450.40	8,489.60	15,714.00
75	1,304.00	2,499.20	4,694.40	4,584.80	8,758.40	16,185.60
76	1,343.20	2,572.80	4,834.80	4,721.60	9,012.80	16,660.80
77	1,383.20	2,651.20	4,978.80	4,862.40	9,284.80	17,175.60
78	1,424.80	2,729.60	5,133.60	5,008.00	9,566.40	17,686.80
79	1,467.20	2,812.80	5,288.40	5,158.40	9,851.20	18,205.20
80	1,511.20	2,896.00	5,436.00	5,312.00	10,148.80	18,770.40
81	1,556.80	2,984.00	5,605.20	5,472.80	10,449.60	19,317.60
82	1,603.20	3,073.60	5,774.40	5,637.60	10,763.20	19,908.00
83	1,651.20	3,166.40	5,947.20	5,806.40	11,083.20	20,498.40
84	1,700.80	3,259.20	6,127.20	5,981.60	11,416.00	21,121.20
85	1,752.00	3,358.40	6,307.20	6,156.00	11,760.00	21,754.80
86	1,760.80	3,374.40	6,339.60	6,186.40	11,811.20	21,862.80
87	1,769.60	3,390.40	6,375.60	6,218.40	11,876.80	21,952.80
88	1,777.60	3,408.00	6,404.40	6,251.20	11,936.00	22,082.40
89	1,787.20	3,425.60	6,436.80	6,284.00	11,996.80	22,183.20
90	1,795.20	3,443.20	6,469.20	6,309.60	12,056.00	22,294.80
91	1,804.80	3,460.80	6,498.00	6,341.60	12,110.40	22,413.60
92	1,812.80	3,478.40	6,534.00	6,372.80	12,172.80	22,525.20
93	1,822.40	3,496.00	6,570.00	6,403.20	12,236.80	22,644.00
94	1,830.40	3,512.00	6,598.80	6,435.20	12,294.40	22,752.00
95	1,839.20	3,531.20	6,638.40	6,471.20	12,358.40	22,863.60
96	1,848.80	3,547.20	6,663.60	6,503.20	12,419.20	22,978.80
97	1,858.40	3,564.80	6,699.60	6,534.40	12,476.80	23,083.20
98	1,868.00	3,582.40	6,735.60	6,570.40	12,547.20	23,202.00
99	1,877.60	3,601.60	6,764.40	6,600.00	12,603.20	23,331.60

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(80/160/360)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$)- 標準級別 （女性）Standard Class (Female)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$) R&B(HK$)	80.00 640.00	160.00 1,280.00	360.00 2,880.00	80.00 640.00	160.00 1,280.00	360.00 2,880.00
0 – 4	246.40	470.40	655.20	740.00	1,417.60	2,026.80
5 - 15	184.80	320.00	507.60	591.20	1,016.00	1,638.00
16	192.00	344.00	576.00	608.80	1,089.60	1,821.60
17	195.20	345.60	586.80	625.60	1,094.40	1,872.00
18	200.00	347.20	601.20	639.20	1,118.40	1,908.00
19	204.80	348.80	601.20	659.20	1,124.80	1,936.80
20	212.80	361.60	630.00	679.20	1,153.60	2,034.00
21	235.20	403.20	658.80	755.20	1,297.60	2,131.20
22	245.60	420.80	684.00	795.20	1,358.40	2,224.80
23	256.00	441.60	723.60	824.00	1,422.40	2,347.20
24	264.80	459.20	748.80	863.20	1,480.00	2,448.00
25	276.00	475.20	781.20	899.20	1,547.20	2,559.60
26	288.80	499.20	820.80	939.20	1,612.80	2,674.80
27	300.80	521.60	856.80	978.40	1,684.80	2,779.20
28	311.20	542.40	885.60	1,020.00	1,739.20	2,912.40
29	322.40	556.80	910.80	1,056.80	1,806.40	2,995.20
30	332.80	574.40	939.60	1,090.40	1,862.40	3,060.00
31	340.80	585.60	961.20	1,116.00	1,910.40	3,139.20
32	349.60	601.60	986.40	1,145.60	1,956.80	3,229.20
33	358.40	614.40	1,000.80	1,176.80	2,003.20	3,279.60
34	366.40	625.60	1,022.40	1,204.80	2,041.60	3,351.60
35	374.40	636.80	1,044.00	1,229.60	2,081.60	3,438.00
36	383.20	651.20	1,069.20	1,265.60	2,128.00	3,495.60
37	392.00	667.20	1,098.00	1,295.20	2,176.00	3,589.20
38	399.20	678.40	1,130.40	1,328.00	2,222.40	3,682.80
39	409.60	697.60	1,152.00	1,366.40	2,283.20	3,769.20
40	428.80	728.00	1,195.20	1,431.20	2,376.00	3,906.00
41	463.20	771.20	1,274.40	1,534.40	2,500.80	4,154.40
42	490.40	808.00	1,353.60	1,613.60	2,611.20	4,388.40
43	506.40	836.80	1,411.20	1,662.40	2,691.20	4,586.40
44	519.20	857.60	1,465.20	1,704.00	2,768.00	4,734.00
45	528.00	880.00	1,504.80	1,738.40	2,827.20	4,874.40
46	532.80	896.00	1,533.60	1,754.40	2,873.60	4,978.80
47	536.00	910.40	1,558.80	1,764.80	2,908.80	5,058.00
48	538.40	918.40	1,580.40	1,775.20	2,942.40	5,137.20
49	540.00	928.00	1,605.60	1,776.80	2,961.60	5,184.00
50	540.00	932.80	1,630.80	1,782.40	2,988.80	5,266.80
51	541.60	937.60	1,645.20	1,791.20	3,028.80	5,410.80
52	541.60	947.20	1,659.60	1,792.00	3,046.40	5,490.00
53	542.40	955.20	1,688.40	1,800.00	3,086.40	5,572.80
54	548.00	968.00	1,724.40	1,812.80	3,126.40	5,652.00
55	554.40	984.00	1,753.20	1,839.20	3,171.20	5,792.40

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於香港) **IMP(80/160/360)**

Individual Medical Plan (applicable to Hong Kong)

年繳保費 Annual Premium (美元 US$/ 港幣 HK$) - 標準級別（女性）Standard Class (Female)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(HK$)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	564.80	1,006.40	1,796.40	1,873.60	3,238.40	5,929.20
57	577.60	1,032.00	1,846.80	1,918.40	3,321.60	6,105.60
58	592.80	1,070.40	1,908.00	1,971.20	3,443.20	6,318.00
59	615.20	1,118.40	1,983.60	2,048.00	3,592.00	6,544.80
60	650.40	1,192.00	2,052.00	2,144.00	3,811.20	6,818.40
61	693.60	1,276.80	2,138.40	2,260.00	4,067.20	7,207.20
62	732.00	1,347.20	2,289.60	2,387.20	4,321.60	7,747.20
63	772.00	1,424.00	2,462.40	2,524.00	4,580.80	8,366.40
64	807.20	1,488.00	2,624.40	2,652.00	4,800.00	8,960.40
65	834.40	1,540.80	2,761.20	2,769.60	4,995.20	9,478.80
66	868.00	1,600.00	2,916.00	2,897.60	5,236.80	10,029.60
67	907.20	1,672.00	3,070.80	3,042.40	5,505.60	10,612.80
68	948.80	1,748.80	3,229.20	3,192.00	5,795.20	11,214.00
69	994.40	1,833.60	3,398.40	3,351.20	6,089.60	11,800.80
70	1,040.00	1,921.60	3,571.20	3,522.40	6,395.20	12,423.60
71	1,091.20	2,009.60	3,754.80	3,700.80	6,720.00	13,050.00
72	1,142.40	2,107.20	3,952.80	3,888.00	7,067.20	13,734.00
73	1,197.60	2,209.60	4,158.00	4,085.60	7,427.20	14,443.20
74	1,252.00	2,307.20	4,370.40	4,292.00	7,793.60	15,177.60
75	1,290.40	2,376.00	4,503.60	4,420.00	8,020.80	15,634.80
76	1,328.80	2,448.00	4,636.80	4,554.40	8,268.80	16,110.00
77	1,368.80	2,521.60	4,773.60	4,689.60	8,513.60	16,588.80
78	1,408.80	2,598.40	4,917.60	4,828.80	8,763.20	17,074.80
79	1,452.00	2,676.80	5,065.20	4,976.80	9,027.20	17,582.40
80	1,496.00	2,758.40	5,220.00	5,124.00	9,302.40	18,129.60
81	1,540.00	2,840.00	5,378.40	5,280.00	9,577.60	18,680.40
82	1,586.40	2,924.80	5,540.40	5,438.40	9,873.60	19,234.80
83	1,633.60	3,012.80	5,702.40	5,602.40	10,161.60	19,800.00
84	1,683.20	3,102.40	5,875.20	5,772.00	10,467.20	20,415.60
85	1,733.60	3,198.40	6,051.60	5,944.80	10,780.80	21,020.40
86	1,742.40	3,212.80	6,080.40	5,974.40	10,841.60	21,110.40
87	1,751.20	3,227.20	6,112.80	6,007.20	10,883.20	21,218.40
88	1,760.00	3,244.80	6,141.60	6,037.60	10,945.60	21,330.00
89	1,768.80	3,260.80	6,170.40	6,069.60	10,996.80	21,420.00
90	1,776.80	3,278.40	6,206.40	6,099.20	11,054.40	21,538.80
91	1,786.40	3,294.40	6,231.60	6,130.40	11,110.40	21,632.40
92	1,794.40	3,310.40	6,260.40	6,158.40	11,161.60	21,754.80
93	1,804.00	3,328.00	6,300.00	6,191.20	11,212.80	21,866.40
94	1,812.00	3,342.40	6,328.80	6,222.40	11,275.20	21,974.40
95	1,821.60	3,361.60	6,364.80	6,254.40	11,336.00	22,082.40
96	1,829.60	3,376.00	6,397.20	6,284.80	11,387.20	22,183.20
97	1,837.60	3,393.60	6,422.40	6,316.00	11,444.80	22,309.20
98	1,847.20	3,411.20	6,458.40	6,345.60	11,505.60	22,413.60
99	1,856.00	3,428.80	6,490.80	6,376.80	11,560.00	22,528.80

此為續保保費率 For Renewal Only

港幣保費= 美元保費 x 8 Premium in HK$ = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 60 歲 Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 男性 Standard Class Male

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	66.00	128.25	217.50	178.50	345.75	581.25
5 - 15	66.00	128.25	217.50	178.50	345.75	581.25
16	66.75	129.75	219.38	180.00	347.25	590.63
17	67.50	131.25	221.25	181.50	352.50	594.38
18	68.25	132.00	223.13	183.00	357.00	598.13
19	68.63	132.00	223.13	184.88	357.00	598.13
20	68.63	132.75	223.13	184.88	359.25	598.13
21	68.63	132.75	225.00	184.88	359.25	603.75
22	69.00	133.50	225.00	185.63	360.00	603.75
23	69.38	133.50	225.00	186.75	360.00	603.75
24	69.75	135.00	226.88	187.88	363.00	616.88
25	70.50	136.50	228.75	189.75	366.00	620.63
26	71.25	138.75	232.50	191.25	373.50	624.38
27	72.75	141.00	238.13	195.38	379.50	639.38
28	74.25	143.25	243.75	200.25	388.50	656.25
29	75.75	147.00	247.50	203.63	395.25	663.75
30	77.63	150.00	253.13	208.88	405.75	680.63
31	79.13	153.75	258.75	213.75	413.25	697.50
32	81.00	156.75	264.38	217.88	423.00	708.75
33	82.50	159.75	270.00	222.00	431.25	729.38
34	84.75	164.25	275.63	227.63	443.25	746.25
35	87.00	168.00	283.13	235.13	453.00	759.38
36	89.63	173.25	290.63	241.88	467.25	789.38
37	92.25	179.25	301.88	249.75	483.75	815.63
38	95.63	184.50	311.25	258.00	499.50	840.00
39	99.38	192.00	324.38	268.13	519.75	868.13
40	103.50	201.00	341.25	279.00	542.25	915.00
41	108.00	211.50	356.25	290.25	568.50	956.25
42	112.50	222.00	376.88	304.13	597.00	1,016.25
43	117.75	232.50	397.50	316.50	628.50	1,070.63
44	123.00	244.50	420.00	331.13	657.75	1,132.50
45	127.88	255.75	440.63	344.63	689.25	1,192.50
46	132.75	266.25	461.25	358.13	717.75	1,248.75
47	137.63	277.50	480.00	370.50	747.75	1,299.38
48	142.88	288.00	500.63	384.75	775.50	1,348.13
49	148.13	298.50	519.38	399.00	805.50	1,398.75
50	153.75	310.50	540.00	415.13	836.25	1,451.25
51	160.13	323.25	562.50	431.63	871.50	1,520.63
52	166.50	336.75	585.00	449.63	908.25	1,575.00
53	173.63	351.75	613.13	468.38	948.00	1,653.75
54	181.50	368.25	641.25	489.38	991.50	1,730.63
55	190.13	385.50	671.25	512.25	1,037.25	1,805.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

R&B = 每日病房及膳食賠償額 Hospital Daily Room and Board Limit

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 60 歲 Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 男性 Standard Class Male

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	199.13	403.50	703.13	535.88	1,087.50	1,897.50
57	209.25	423.75	740.63	564.38	1,143.00	1,995.00
58	219.38	446.25	780.00	591.38	1,201.50	2,100.00
59	231.00	470.25	823.13	622.88	1,267.50	2,221.88
60	243.38	495.75	868.13	243.38	495.75	868.13
61	255.75	522.00	918.75	255.75	522.00	918.75
62	268.50	550.50	969.38	268.50	550.50	969.38
63	282.00	579.75	1,023.75	282.00	579.75	1,023.75
64	296.63	611.25	1,080.00	296.63	611.25	1,080.00
65	308.25	632.25	1,140.00	308.25	632.25	1,140.00
66	320.25	657.00	1,200.00	320.25	657.00	1,200.00
67	333.75	687.00	1,263.75	333.75	687.00	1,263.75
68	349.13	719.25	1,331.25	349.13	719.25	1,331.25
69	365.25	753.00	1,398.75	365.25	753.00	1,398.75
70	382.13	789.00	1,470.00	382.13	789.00	1,470.00
71	400.13	826.50	1,546.88	400.13	826.50	1,546.88
72	419.25	865.50	1,625.63	419.25	865.50	1,625.63
73	438.38	906.75	1,711.88	438.38	906.75	1,711.88
74	459.00	948.00	1,798.13	459.00	948.00	1,798.13
75	472.88	975.75	1,852.50	472.88	975.75	1,852.50
76	486.75	1,005.00	1,908.75	486.75	1,005.00	1,908.75
77	501.38	1,035.75	1,965.00	501.38	1,035.75	1,965.00
78	516.00	1,066.50	2,025.00	516.00	1,066.50	2,025.00
79	531.75	1,098.75	2,085.00	531.75	1,098.75	2,085.00
80	547.88	1,131.75	2,146.88	547.88	1,131.75	2,146.88
81	564.38	1,165.50	2,210.63	564.38	1,165.50	2,210.63
82	581.25	1,200.75	2,276.25	581.25	1,200.75	2,276.25
83	598.50	1,236.75	2,345.63	598.50	1,236.75	2,345.63
84	616.88	1,273.50	2,415.00	616.88	1,273.50	2,415.00
85	635.25	1,311.75	2,488.13	635.25	1,311.75	2,488.13
86	638.63	1,318.50	2,499.38	638.63	1,318.50	2,499.38
87	642.00	1,325.25	2,512.50	642.00	1,325.25	2,512.50
88	645.00	1,331.25	2,523.75	645.00	1,331.25	2,523.75
89	648.38	1,338.00	2,536.88	648.38	1,338.00	2,536.88
90	651.75	1,344.75	2,550.00	651.75	1,344.75	2,550.00
91	655.13	1,351.50	2,561.25	655.13	1,351.50	2,561.25
92	658.50	1,358.25	2,574.38	658.50	1,358.25	2,574.38
93	661.50	1,364.25	2,585.63	661.50	1,364.25	2,585.63
94	664.88	1,371.00	2,598.75	664.88	1,371.00	2,598.75
95	668.25	1,377.75	2,611.88	668.25	1,377.75	2,611.88
96	671.63	1,384.50	2,623.13	671.63	1,384.50	2,623.13
97	675.00	1,391.25	2,636.25	675.00	1,391.25	2,636.25
98	678.00	1,397.25	2,647.50	678.00	1,397.25	2,647.50
99	681.38	1,404.00	2,660.63	681.38	1,404.00	2,660.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 60 歲 Original Expiry @ age 60

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 女性 Standard Class Female

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	70.88	136.50	226.88	190.50	366.00	616.88
5 - 15	70.88	136.50	226.88	190.50	366.00	616.88
16	71.63	138.75	232.50	194.25	373.50	624.38
17	73.50	142.50	240.00	197.63	382.50	645.00
18	76.50	147.75	249.38	206.25	396.75	675.00
19	79.13	154.50	262.50	213.75	415.50	706.88
20	82.88	162.00	273.75	223.13	435.75	744.38
21	87.00	170.25	288.75	235.13	459.00	778.13
22	91.50	179.25	303.75	246.75	483.75	819.38
23	96.38	189.00	320.63	260.25	508.50	864.38
24	102.00	198.75	335.63	274.50	536.25	905.63
25	107.25	208.50	352.50	289.13	562.50	948.75
26	112.88	219.00	369.38	304.50	590.25	991.88
27	118.50	229.50	384.38	319.88	618.00	1,033.13
28	124.13	238.50	399.38	333.38	642.75	1,078.13
29	129.38	248.25	414.38	349.13	666.75	1,115.63
30	134.63	256.50	427.50	362.63	692.25	1,151.25
31	139.13	264.00	436.88	375.00	710.25	1,177.50
32	143.25	271.50	448.13	385.13	732.00	1,209.38
33	147.38	277.50	457.50	396.38	747.75	1,233.75
34	151.13	283.50	466.88	406.50	766.50	1,256.25
35	155.25	289.50	474.38	418.13	781.50	1,275.00
36	159.38	296.25	481.88	428.63	798.00	1,301.25
37	163.50	303.75	493.13	439.88	819.00	1,331.25
38	168.00	311.25	506.25	451.88	839.25	1,363.13
39	172.50	319.50	519.38	464.25	861.00	1,398.75
40	177.00	329.25	534.38	477.00	888.75	1,441.88
41	181.88	339.00	553.13	490.50	913.50	1,488.75
42	186.75	349.50	573.75	504.00	942.75	1,545.00
43	191.25	360.75	594.38	516.00	971.25	1,601.25
44	195.38	370.50	615.00	526.88	998.25	1,655.63
45	198.75	379.50	631.88	535.50	1,023.00	1,696.88
46	201.38	386.25	645.00	543.00	1,041.00	1,740.00
47	202.50	390.75	656.25	545.25	1,053.75	1,766.25
48	203.25	394.50	665.63	548.25	1,061.25	1,794.38
49	203.63	397.50	675.00	549.38	1,071.00	1,816.88
50	203.63	400.50	680.63	549.38	1,078.50	1,833.75
51	203.63	402.75	688.13	549.38	1,086.00	1,852.50
52	204.38	405.75	697.50	549.75	1,093.50	1,878.75
53	204.75	410.25	706.88	551.25	1,106.25	1,905.00
54	206.25	414.75	720.00	556.13	1,116.75	1,938.75
55	208.50	421.50	736.88	561.38	1,136.25	1,981.88

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**
Hospital & Surgical Rider(applicable to Macau)
年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 女性 Standard Class Female

原有保障期至 60 歲
Original Expiry @ age 60

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	211.88	430.50	753.75	571.50	1,161.00	2,028.75
57	217.13	442.50	776.25	584.25	1,194.75	2,090.63
58	223.50	456.75	802.50	601.13	1,230.75	2,160.00
59	232.13	474.75	832.50	625.50	1,278.00	2,248.13
60	243.38	495.75	868.13	243.38	495.75	868.13
61	255.75	522.00	918.75	255.75	522.00	918.75
62	268.50	550.50	969.38	268.50	550.50	969.38
63	282.00	579.75	1,023.75	282.00	579.75	1,023.75
64	296.63	611.25	1,080.00	296.63	611.25	1,080.00
65	306.75	632.25	1,140.00	306.75	632.25	1,140.00
66	318.75	657.00	1,200.00	318.75	657.00	1,200.00
67	333.75	687.00	1,263.75	333.75	687.00	1,263.75
68	349.50	719.25	1,331.25	349.50	719.25	1,331.25
69	366.00	752.25	1,398.75	366.00	752.25	1,398.75
70	383.25	789.00	1,470.00	383.25	789.00	1,470.00
71	401.63	825.75	1,546.88	401.63	825.75	1,546.88
72	420.75	864.75	1,625.63	420.75	864.75	1,625.63
73	440.63	906.75	1,711.88	440.63	906.75	1,711.88
74	461.25	948.75	1,798.13	461.25	948.75	1,798.13
75	475.13	978.00	1,852.50	475.13	978.00	1,852.50
76	489.75	1,007.25	1,908.75	489.75	1,007.25	1,908.75
77	504.38	1,038.00	1,965.00	504.38	1,038.00	1,965.00
78	519.75	1,069.50	2,025.00	519.75	1,069.50	2,025.00
79	535.50	1,101.75	2,085.00	535.50	1,101.75	2,085.00
80	551.63	1,134.75	2,146.88	551.63	1,134.75	2,146.88
81	568.13	1,168.50	2,210.63	568.13	1,168.50	2,210.63
82	585.00	1,203.00	2,276.25	585.00	1,203.00	2,276.25
83	602.63	1,239.00	2,345.63	602.63	1,239.00	2,345.63
84	621.00	1,276.50	2,415.00	621.00	1,276.50	2,415.00
85	639.38	1,314.00	2,488.13	639.38	1,314.00	2,488.13
86	642.75	1,320.75	2,499.38	642.75	1,320.75	2,499.38
87	646.13	1,327.50	2,512.50	646.13	1,327.50	2,512.50
88	649.13	1,334.25	2,523.75	649.13	1,334.25	2,523.75
89	652.50	1,341.00	2,536.88	652.50	1,341.00	2,536.88
90	655.88	1,347.00	2,550.00	655.88	1,347.00	2,550.00
91	659.25	1,353.75	2,561.25	659.25	1,353.75	2,561.25
92	662.63	1,360.50	2,574.38	662.63	1,360.50	2,574.38
93	665.63	1,367.25	2,585.63	665.63	1,367.25	2,585.63
94	669.00	1,374.00	2,598.75	669.00	1,374.00	2,598.75
95	672.38	1,380.00	2,611.88	672.38	1,380.00	2,611.88
96	675.75	1,386.75	2,623.13	675.75	1,386.75	2,623.13
97	679.13	1,393.50	2,636.25	679.13	1,393.50	2,636.25
98	682.13	1,400.25	2,647.50	682.13	1,400.25	2,647.50
99	685.50	1,407.00	2,660.63	685.50	1,407.00	2,660.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider(applicable to Macau)

原有保障期至 65 歲 Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 男性 Standard Class Male

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	66.00	128.25	217.50	178.50	345.75	581.25
5 - 15	66.00	128.25	217.50	178.50	345.75	581.25
16	66.75	129.75	219.38	180.00	347.25	590.63
17	67.50	131.25	221.25	181.50	352.50	594.38
18	68.25	132.00	223.13	183.00	357.00	598.13
19	68.63	132.00	223.13	184.88	357.00	598.13
20	68.63	132.75	223.13	184.88	359.25	598.13
21	68.63	132.75	225.00	184.88	359.25	603.75
22	69.00	133.50	225.00	185.63	360.00	603.75
23	69.38	133.50	225.00	186.75	360.00	603.75
24	69.75	135.00	226.88	187.88	363.00	616.88
25	70.50	136.50	228.75	189.75	366.00	620.63
26	71.25	138.75	232.50	191.25	373.50	624.38
27	72.75	141.00	238.13	195.38	379.50	639.38
28	74.25	143.25	243.75	200.25	388.50	656.25
29	75.75	147.00	247.50	203.63	395.25	663.75
30	77.63	150.00	253.13	208.88	405.75	680.63
31	79.13	153.75	258.75	213.75	413.25	697.50
32	81.00	156.75	264.38	217.88	423.00	708.75
33	82.50	159.75	270.00	222.00	431.25	729.38
34	84.75	164.25	275.63	227.63	443.25	746.25
35	87.00	168.00	283.13	235.13	453.00	759.38
36	89.63	173.25	290.63	241.88	467.25	789.38
37	92.25	179.25	301.88	249.75	483.75	815.63
38	95.63	184.50	311.25	258.00	499.50	840.00
39	99.38	192.00	324.38	268.13	519.75	868.13
40	103.50	201.00	341.25	279.00	542.25	915.00
41	108.00	211.50	356.25	290.25	568.50	956.25
42	112.50	222.00	376.88	304.13	597.00	1,016.25
43	117.75	232.50	397.50	316.50	628.50	1,070.63
44	123.00	244.50	420.00	331.13	657.75	1,132.50
45	127.88	255.75	440.63	344.63	689.25	1,192.50
46	132.75	266.25	461.25	358.13	717.75	1,248.75
47	137.63	277.50	480.00	370.50	747.75	1,299.38
48	142.88	288.00	500.63	384.75	775.50	1,348.13
49	148.13	298.50	519.38	399.00	805.50	1,398.75
50	153.75	310.50	540.00	415.13	836.25	1,451.25
51	160.13	323.25	562.50	431.63	871.50	1,520.63
52	166.50	336.75	585.00	449.63	908.25	1,575.00
53	173.63	351.75	613.13	468.38	948.00	1,653.75
54	181.50	368.25	641.25	489.38	991.50	1,730.63
55	190.13	385.50	671.25	512.25	1,037.25	1,805.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

R&B = 每日病房及膳食賠償額 Hospital Daily Room and Board Limit

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 65 歲
Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 男性 Standard Class Male

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	199.13	403.50	703.13	535.88	1,087.50	1,897.50
57	209.25	423.75	740.63	564.38	1,143.00	1,995.00
58	219.38	446.25	780.00	591.38	1,201.50	2,100.00
59	231.00	470.25	823.13	622.88	1,267.50	2,221.88
60	243.38	495.75	868.13	655.13	1,337.25	2,341.88
61	255.75	522.00	918.75	689.25	1,408.50	2,473.13
62	268.50	550.50	969.38	724.13	1,482.75	2,610.00
63	282.00	579.75	1,023.75	759.75	1,561.50	2,756.25
64	296.63	611.25	1,080.00	799.50	1,647.75	2,913.75
65	308.25	632.25	1,140.00	308.25	632.25	1,140.00
66	320.25	657.00	1,200.00	320.25	657.00	1,200.00
67	333.75	687.00	1,263.75	333.75	687.00	1,263.75
68	349.13	719.25	1,331.25	349.13	719.25	1,331.25
69	365.25	753.00	1,398.75	365.25	753.00	1,398.75
70	382.13	789.00	1,470.00	382.13	789.00	1,470.00
71	400.13	826.50	1,546.88	400.13	826.50	1,546.88
72	419.25	865.50	1,625.63	419.25	865.50	1,625.63
73	438.38	906.75	1,711.88	438.38	906.75	1,711.88
74	459.00	948.00	1,798.13	459.00	948.00	1,798.13
75	472.88	975.75	1,852.50	472.88	975.75	1,852.50
76	486.75	1,005.00	1,908.75	486.75	1,005.00	1,908.75
77	501.38	1,035.75	1,965.00	501.38	1,035.75	1,965.00
78	516.00	1,066.50	2,025.00	516.00	1,066.50	2,025.00
79	531.75	1,098.75	2,085.00	531.75	1,098.75	2,085.00
80	547.88	1,131.75	2,146.88	547.88	1,131.75	2,146.88
81	564.38	1,165.50	2,210.63	564.38	1,165.50	2,210.63
82	581.25	1,200.75	2,276.25	581.25	1,200.75	2,276.25
83	598.50	1,236.75	2,345.63	598.50	1,236.75	2,345.63
84	616.88	1,273.50	2,415.00	616.88	1,273.50	2,415.00
85	635.25	1,311.75	2,488.13	635.25	1,311.75	2,488.13
86	638.63	1,318.50	2,499.38	638.63	1,318.50	2,499.38
87	642.00	1,325.25	2,512.50	642.00	1,325.25	2,512.50
88	645.00	1,331.25	2,523.75	645.00	1,331.25	2,523.75
89	648.38	1,338.00	2,536.88	648.38	1,338.00	2,536.88
90	651.75	1,344.75	2,550.00	651.75	1,344.75	2,550.00
91	655.13	1,351.50	2,561.25	655.13	1,351.50	2,561.25
92	658.50	1,358.25	2,574.38	658.50	1,358.25	2,574.38
93	661.50	1,364.25	2,585.63	661.50	1,364.25	2,585.63
94	664.88	1,371.00	2,598.75	664.88	1,371.00	2,598.75
95	668.25	1,377.75	2,611.88	668.25	1,377.75	2,611.88
96	671.63	1,384.50	2,623.13	671.63	1,384.50	2,623.13
97	675.00	1,391.25	2,636.25	675.00	1,391.25	2,636.25
98	678.00	1,397.25	2,647.50	678.00	1,397.25	2,647.50
99	681.38	1,404.00	2,660.63	681.38	1,404.00	2,660.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 65 歲 Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 女性 Standard Class Female

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187. 5 私家 Private	HS 37. 5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	70.88	136.50	226.88	190.50	366.00	616.88
5 - 15	70.88	136.50	226.88	190.50	366.00	616.88
16	71.63	138.75	232.50	194.25	373.50	624.38
17	73.50	142.50	240.00	197.63	382.50	645.00
18	76.50	147.75	249.38	206.25	396.75	675.00
19	79.13	154.50	262.50	213.75	415.50	706.88
20	82.88	162.00	273.75	223.13	435.75	744.38
21	87.00	170.25	288.75	235.13	459.00	778.13
22	91.50	179.25	303.75	246.75	483.75	819.38
23	96.38	189.00	320.63	260.25	508.50	864.38
24	102.00	198.75	335.63	274.50	536.25	905.63
25	107.25	208.50	352.50	289.13	562.50	948.75
26	112.88	219.00	369.38	304.50	590.25	991.88
27	118.50	229.50	384.38	319.88	618.00	1,033.13
28	124.13	238.50	399.38	333.38	642.75	1,078.13
29	129.38	248.25	414.38	349.13	666.75	1,115.63
30	134.63	256.50	427.50	362.63	692.25	1,151.25
31	139.13	264.00	436.88	375.00	710.25	1,177.50
32	143.25	271.50	448.13	385.13	732.00	1,209.38
33	147.38	277.50	457.50	396.38	747.75	1,233.75
34	151.13	283.50	466.88	406.50	766.50	1,256.25
35	155.25	289.50	474.38	418.13	781.50	1,275.00
36	159.38	296.25	481.88	428.63	798.00	1,301.25
37	163.50	303.75	493.13	439.88	819.00	1,331.25
38	168.00	311.25	506.25	451.88	839.25	1,363.13
39	172.50	319.50	519.38	464.25	861.00	1,398.75
40	177.00	329.25	534.38	477.00	888.75	1,441.88
41	181.88	339.00	553.13	490.50	913.50	1,488.75
42	186.75	349.50	573.75	504.00	942.75	1,545.00
43	191.25	360.75	594.38	516.00	971.25	1,601.25
44	195.38	370.50	615.00	526.88	998.25	1,655.63
45	198.75	379.50	631.88	535.50	1,023.00	1,696.88
46	201.38	386.25	645.00	543.00	1,041.00	1,740.00
47	202.50	390.75	656.25	545.25	1,053.75	1,766.25
48	203.25	394.50	665.63	548.25	1,061.25	1,794.38
49	203.63	397.50	675.00	549.38	1,071.00	1,816.88
50	203.63	400.50	680.63	549.38	1,078.50	1,833.75
51	203.63	402.75	688.13	549.38	1,086.00	1,852.50
52	204.38	405.75	697.50	549.75	1,093.50	1,878.75
53	204.75	410.25	706.88	551.25	1,106.25	1,905.00
54	206.25	414.75	720.00	556.13	1,116.75	1,938.75
55	208.50	421.50	736.88	561.38	1,136.25	1,981.88

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(37.5/75/187.5)**

Hospital & Surgical Rider (applicable to Macau)

原有保障期至 65 歲
Original Expiry @ age 65

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 女性 Standard Class Female

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private	HS 37.5 大房 Ward	HS 75 半私家 Semi-Private	HS 187.5 私家 Private
R&B(US$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(MOP)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
56	211.88	430.50	753.75	571.50	1,161.00	2,028.75
57	217.13	442.50	776.25	584.25	1,194.75	2,090.63
58	223.50	456.75	802.50	601.13	1,230.75	2,160.00
59	232.13	474.75	832.50	625.50	1,278.00	2,248.13
60	243.38	495.75	868.13	655.13	1,337.25	2,341.88
61	255.75	522.00	918.75	689.25	1,408.50	2,473.13
62	268.50	550.50	969.38	724.13	1,482.75	2,610.00
63	282.00	579.75	1,023.75	759.75	1,561.50	2,756.25
64	296.63	611.25	1,080.00	799.50	1,647.75	2,913.75
65	306.75	632.25	1,140.00	306.75	632.25	1,140.00
66	318.75	657.00	1,200.00	318.75	657.00	1,200.00
67	333.75	687.00	1,263.75	333.75	687.00	1,263.75
68	349.50	719.25	1,331.25	349.50	719.25	1,331.25
69	366.00	752.25	1,398.75	366.00	752.25	1,398.75
70	383.25	789.00	1,470.00	383.25	789.00	1,470.00
71	401.63	825.75	1,546.88	401.63	825.75	1,546.88
72	420.75	864.75	1,625.63	420.75	864.75	1,625.63
73	440.63	906.75	1,711.88	440.63	906.75	1,711.88
74	461.25	948.75	1,798.13	461.25	948.75	1,798.13
75	475.13	978.00	1,852.50	475.13	978.00	1,852.50
76	489.75	1,007.25	1,908.75	489.75	1,007.25	1,908.75
77	504.38	1,038.00	1,965.00	504.38	1,038.00	1,965.00
78	519.75	1,069.50	2,025.00	519.75	1,069.50	2,025.00
79	535.50	1,101.75	2,085.00	535.50	1,101.75	2,085.00
80	551.63	1,134.75	2,146.88	551.63	1,134.75	2,146.88
81	568.13	1,168.50	2,210.63	568.13	1,168.50	2,210.63
82	585.00	1,203.00	2,276.25	585.00	1,203.00	2,276.25
83	602.63	1,239.00	2,345.63	602.63	1,239.00	2,345.63
84	621.00	1,276.50	2,415.00	621.00	1,276.50	2,415.00
85	639.38	1,314.00	2,488.13	639.38	1,314.00	2,488.13
86	642.75	1,320.75	2,499.38	642.75	1,320.75	2,499.38
87	646.13	1,327.50	2,512.50	646.13	1,327.50	2,512.50
88	649.13	1,334.25	2,523.75	649.13	1,334.25	2,523.75
89	652.50	1,341.00	2,536.88	652.50	1,341.00	2,536.88
90	655.88	1,347.00	2,550.00	655.88	1,347.00	2,550.00
91	659.25	1,353.75	2,561.25	659.25	1,353.75	2,561.25
92	662.63	1,360.50	2,574.38	662.63	1,360.50	2,574.38
93	665.63	1,367.25	2,585.63	665.63	1,367.25	2,585.63
94	669.00	1,374.00	2,598.75	669.00	1,374.00	2,598.75
95	672.38	1,380.00	2,611.88	672.38	1,380.00	2,611.88
96	675.75	1,386.75	2,623.13	675.75	1,386.75	2,623.13
97	679.13	1,393.50	2,636.25	679.13	1,393.50	2,636.25
98	682.13	1,400.25	2,647.50	682.13	1,400.25	2,647.50
99	685.50	1,407.00	2,660.63	685.50	1,407.00	2,660.63

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(60/120/300)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**
R&B(US$) R&B(MOP)	60.00 480.00	120.00 960.00	300.00 2,400.00	60.00 480.00	120.00 960.00	300.00 2,400.00
0 – 4	79.20	146.40	261.00	233.40	436.80	768.00
5 - 15	79.20	146.40	261.00	233.40	436.80	768.00
16	80.40	148.80	264.00	235.20	446.40	771.00
17	81.00	150.00	264.00	240.00	451.20	783.00
18	81.60	152.40	267.00	241.80	452.40	792.00
19	82.80	152.40	267.00	243.00	452.40	792.00
20	82.80	153.60	267.00	243.00	457.20	792.00
21	82.80	153.60	270.00	243.00	457.20	801.00
22	82.80	153.60	270.00	243.00	457.20	801.00
23	83.40	153.60	270.00	244.80	457.20	801.00
24	84.00	156.00	273.00	246.60	463.20	810.00
25	84.60	157.20	273.00	249.60	469.20	813.00
26	85.80	159.60	282.00	253.20	477.60	825.00
27	87.00	162.00	285.00	256.20	483.60	834.00
28	89.40	165.60	294.00	262.80	489.60	864.00
29	91.20	169.20	297.00	268.80	506.40	876.00
30	93.00	172.80	303.00	274.80	517.20	885.00
31	94.80	176.40	309.00	280.80	526.80	918.00
32	97.20	181.20	318.00	287.40	538.80	930.00
33	99.00	183.60	324.00	290.40	549.60	957.00
34	101.40	188.40	333.00	300.60	562.80	987.00
35	104.40	194.40	339.00	306.00	579.60	999.00
36	107.40	199.20	351.00	317.40	595.20	1,029.00
37	111.00	206.40	363.00	327.60	612.00	1,077.00
38	114.60	212.40	372.00	338.40	634.80	1,101.00
39	119.40	220.80	390.00	353.40	660.00	1,146.00
40	124.20	231.60	408.00	367.20	690.00	1,209.00
41	130.20	242.40	429.00	382.80	724.80	1,266.00
42	135.60	254.40	453.00	399.60	760.80	1,338.00
43	141.00	267.60	480.00	416.40	801.60	1,407.00
44	147.60	280.80	504.00	436.20	835.20	1,494.00
45	153.60	294.00	531.00	453.60	876.00	1,563.00
46	159.60	306.00	555.00	472.20	913.20	1,638.00
47	165.60	319.20	579.00	488.40	950.40	1,707.00
48	171.60	331.20	600.00	505.20	987.60	1,776.00
49	177.60	343.20	624.00	523.80	1,024.80	1,839.00
50	184.80	356.40	651.00	543.60	1,060.80	1,914.00
51	192.00	372.00	678.00	567.00	1,108.80	1,998.00
52	199.80	386.40	702.00	589.80	1,152.00	2,079.00
53	208.80	404.40	735.00	615.60	1,202.40	2,169.00
54	217.80	423.60	768.00	642.60	1,261.20	2,271.00
55	228.60	444.00	804.00	672.60	1,317.60	2,370.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(60/120/300)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(MOP)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	238.80	463.20	846.00	705.00	1,381.20	2,502.00
57	250.80	487.20	888.00	741.00	1,455.60	2,619.00
58	263.40	513.60	936.00	776.40	1,531.20	2,763.00
59	277.20	541.20	987.00	818.40	1,612.80	2,910.00
60	292.20	570.00	1,044.00	862.20	1,698.00	3,078.00
61	307.20	601.20	1,101.00	904.80	1,779.60	3,300.00
62	322.20	632.40	1,164.00	949.20	1,872.00	3,495.00
63	338.40	667.20	1,227.00	997.20	1,976.40	3,675.00
64	355.80	703.20	1,296.00	1,047.60	2,084.40	3,894.00
65	366.60	710.40	1,350.00	1,081.20	2,103.60	4,053.00
66	386.40	746.40	1,422.00	1,138.80	2,209.20	4,275.00
67	402.60	786.00	1,497.00	1,188.00	2,323.20	4,497.00
68	422.40	822.00	1,578.00	1,246.20	2,436.00	4,740.00
69	442.20	861.60	1,659.00	1,303.80	2,551.20	4,983.00
70	462.60	902.40	1,746.00	462.60	902.40	1,746.00
71	484.20	946.80	1,839.00	484.20	946.80	1,839.00
72	507.60	991.20	1,935.00	507.60	991.20	1,935.00
73	531.60	1,039.20	2,037.00	531.60	1,039.20	2,037.00
74	556.20	1,086.00	2,139.00	556.20	1,086.00	2,139.00
75	573.00	1,119.60	2,202.00	573.00	1,119.60	2,202.00
76	589.80	1,152.00	2,268.00	589.80	1,152.00	2,268.00
77	607.80	1,186.80	2,337.00	607.80	1,186.80	2,337.00
78	626.40	1,222.80	2,406.00	626.40	1,222.80	2,406.00
79	645.00	1,258.80	2,478.00	645.00	1,258.80	2,478.00
80	664.20	1,297.20	2,553.00	664.20	1,297.20	2,553.00
81	684.00	1,335.60	2,631.00	684.00	1,335.60	2,631.00
82	704.40	1,375.20	2,709.00	704.40	1,375.20	2,709.00
83	725.40	1,416.00	2,793.00	725.40	1,416.00	2,793.00
84	747.00	1,459.20	2,874.00	747.00	1,459.20	2,874.00
85	769.80	1,502.40	2,961.00	769.80	1,502.40	2,961.00
86	773.40	1,509.60	2,973.00	773.40	1,509.60	2,973.00
87	777.60	1,518.00	2,991.00	777.60	1,518.00	2,991.00
88	781.20	1,526.40	3,006.00	781.20	1,526.40	3,006.00
89	785.40	1,533.60	3,024.00	785.40	1,533.60	3,024.00
90	789.60	1,542.00	3,039.00	789.60	1,542.00	3,039.00
91	793.20	1,549.20	3,057.00	793.20	1,549.20	3,057.00
92	797.40	1,557.60	3,072.00	797.40	1,557.60	3,072.00
93	801.00	1,566.00	3,090.00	801.00	1,566.00	3,090.00
94	805.20	1,573.20	3,105.00	805.20	1,573.20	3,105.00
95	809.40	1,581.60	3,123.00	809.40	1,581.60	3,123.00
96	813.00	1,588.80	3,138.00	813.00	1,588.80	3,138.00
97	817.20	1,597.20	3,156.00	817.20	1,597.20	3,156.00
98	820.80	1,605.60	3,171.00	820.80	1,605.60	3,171.00
99	825.00	1,612.80	3,189.00	825.00	1,612.80	3,189.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(60/120/300)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別（女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**	**HS 60 大房 Ward**	**HS120 半私家 Semi-Private**	**HS 300 私家 Private**
R&B(US$) R&B(MOP)	60.00 480.00	120.00 960.00	300.00 2,400.00	60.00 480.00	120.00 960.00	300.00 2,400.00
0 – 4	85.20	157.20	273.00	252.60	469.20	810.00
5 - 15	85.20	157.20	273.00	252.60	469.20	810.00
16	86.40	159.60	282.00	254.40	477.60	825.00
17	88.20	163.20	288.00	262.20	486.00	855.00
18	91.80	170.40	300.00	271.80	508.80	882.00
19	94.80	176.40	315.00	280.80	526.80	927.00
20	99.60	186.00	330.00	291.00	554.40	966.00
21	104.40	195.60	348.00	306.00	580.80	1,023.00
22	110.40	206.40	363.00	325.20	612.00	1,077.00
23	116.40	218.40	384.00	342.00	650.40	1,131.00
24	122.40	228.00	402.00	360.00	682.80	1,194.00
25	129.00	240.00	423.00	380.40	716.40	1,248.00
26	136.20	250.80	441.00	400.80	748.80	1,311.00
27	142.20	264.00	462.00	417.60	786.00	1,365.00
28	149.40	274.80	483.00	439.20	816.00	1,425.00
29	156.00	285.60	498.00	461.40	852.00	1,455.00
30	162.00	295.20	513.00	476.40	882.00	1,512.00
31	166.80	303.60	525.00	490.80	907.20	1,554.00
32	171.60	312.00	537.00	505.20	927.60	1,587.00
33	177.00	319.20	552.00	520.80	950.40	1,626.00
34	181.80	326.40	561.00	533.40	973.20	1,653.00
35	186.00	332.40	570.00	549.60	991.20	1,689.00
36	191.40	340.80	582.00	564.60	1,014.00	1,710.00
37	196.20	350.40	591.00	577.80	1,041.60	1,743.00
38	201.60	357.60	606.00	592.20	1,065.60	1,791.00
39	207.00	367.20	624.00	609.60	1,093.20	1,839.00
40	212.40	379.20	639.00	627.00	1,134.00	1,884.00
41	218.40	390.00	663.00	645.00	1,162.80	1,956.00
42	224.40	403.20	690.00	660.00	1,201.20	2,031.00
43	229.80	414.00	714.00	678.00	1,236.00	2,097.00
44	235.20	426.00	738.00	692.40	1,269.60	2,181.00
45	238.80	436.80	759.00	705.00	1,300.80	2,232.00
46	241.80	444.00	777.00	713.40	1,320.00	2,283.00
47	243.00	450.00	789.00	716.40	1,341.60	2,319.00
48	244.20	453.60	798.00	719.40	1,356.00	2,361.00
49	244.80	457.20	810.00	721.80	1,363.20	2,382.00
50	244.80	460.80	819.00	721.80	1,371.60	2,409.00
51	244.80	463.20	828.00	721.80	1,381.20	2,442.00
52	244.80	466.80	837.00	721.80	1,390.80	2,472.00
53	245.40	471.60	849.00	723.00	1,407.60	2,508.00
54	247.80	477.60	864.00	729.60	1,426.80	2,550.00
55	250.20	484.80	885.00	735.00	1,443.60	2,604.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(60/120/300)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private	HS 60 大房 Ward	HS120 半私家 Semi-Private	HS 300 私家 Private
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(MOP)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	255.00	495.60	903.00	751.20	1,477.20	2,664.00
57	261.00	508.80	930.00	769.80	1,516.80	2,748.00
58	268.80	525.60	963.00	792.00	1,568.40	2,838.00
59	278.40	544.80	999.00	820.20	1,630.80	2,949.00
60	292.20	570.00	1,044.00	862.20	1,698.00	3,078.00
61	307.20	601.20	1,101.00	904.80	1,779.60	3,300.00
62	322.20	632.40	1,164.00	949.20	1,872.00	3,495.00
63	338.40	667.20	1,227.00	997.20	1,976.40	3,675.00
64	355.80	703.20	1,296.00	1,047.60	2,084.40	3,894.00
65	366.60	710.40	1,350.00	1,081.20	2,103.60	4,053.00
66	386.40	746.40	1,422.00	1,138.80	2,209.20	4,275.00
67	402.60	786.00	1,497.00	1,188.00	2,323.20	4,497.00
68	422.40	822.00	1,578.00	1,246.20	2,436.00	4,740.00
69	442.20	861.60	1,659.00	1,303.80	2,551.20	4,983.00
70	463.20	902.40	1,746.00	463.20	902.40	1,746.00
71	486.00	945.60	1,839.00	486.00	945.60	1,839.00
72	508.80	990.00	1,935.00	508.80	990.00	1,935.00
73	532.80	1,038.00	2,037.00	532.80	1,038.00	2,037.00
74	558.00	1,084.80	2,139.00	558.00	1,084.80	2,139.00
75	574.20	1,118.40	2,202.00	574.20	1,118.40	2,202.00
76	591.60	1,150.80	2,268.00	591.60	1,150.80	2,268.00
77	609.00	1,185.60	2,337.00	609.00	1,185.60	2,337.00
78	627.60	1,221.60	2,406.00	627.60	1,221.60	2,406.00
79	646.80	1,257.60	2,478.00	646.80	1,257.60	2,478.00
80	666.00	1,296.00	2,553.00	666.00	1,296.00	2,553.00
81	685.80	1,334.40	2,631.00	685.80	1,334.40	2,631.00
82	706.20	1,374.00	2,709.00	706.20	1,374.00	2,709.00
83	727.20	1,414.80	2,793.00	727.20	1,414.80	2,793.00
84	749.40	1,456.80	2,874.00	749.40	1,456.80	2,874.00
85	771.60	1,501.20	2,961.00	771.60	1,501.20	2,961.00
86	775.80	1,508.40	2,973.00	775.80	1,508.40	2,973.00
87	779.40	1,516.80	2,991.00	779.40	1,516.80	2,991.00
88	783.60	1,525.20	3,006.00	783.60	1,525.20	3,006.00
89	787.20	1,532.40	3,024.00	787.20	1,532.40	3,024.00
90	791.40	1,540.80	3,039.00	791.40	1,540.80	3,039.00
91	795.60	1,548.00	3,057.00	795.60	1,548.00	3,057.00
92	799.20	1,556.40	3,072.00	799.20	1,556.40	3,072.00
93	803.40	1,564.80	3,090.00	803.40	1,564.80	3,090.00
94	807.00	1,572.00	3,105.00	807.00	1,572.00	3,105.00
95	811.20	1,580.40	3,123.00	811.20	1,580.40	3,123.00
96	815.40	1,587.60	3,138.00	815.40	1,587.60	3,138.00
97	819.00	1,596.00	3,156.00	819.00	1,596.00	3,156.00
98	823.20	1,604.40	3,171.00	823.20	1,604.40	3,171.00
99	826.80	1,611.60	3,189.00	826.80	1,611.60	3,189.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(70/140/320)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(MOP)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
0 – 4	190.40	379.40	592.00	428.40	845.60	1,331.20
5 - 15	94.50	186.20	288.00	236.60	466.20	742.40
16	102.90	204.40	329.60	254.10	504.00	819.20
17	105.00	205.80	345.60	260.40	509.60	854.40
18	105.70	210.00	348.80	263.90	513.80	864.00
19	107.10	210.00	348.80	264.60	513.80	864.00
20	107.10	210.00	348.80	264.60	520.80	864.00
21	107.10	210.00	352.00	264.60	520.80	867.20
22	107.10	210.00	352.00	264.60	520.80	867.20
23	107.10	210.00	352.00	264.60	520.80	867.20
24	107.80	214.20	358.40	266.70	527.80	880.00
25	108.50	215.60	358.40	268.80	533.40	889.60
26	109.90	218.40	364.80	270.20	537.60	902.40
27	110.60	221.20	371.20	274.40	547.40	912.00
28	114.80	225.40	384.00	283.50	555.80	940.80
29	116.20	231.00	387.20	287.70	571.20	947.20
30	118.30	236.60	393.60	295.40	582.40	972.80
31	121.10	240.80	406.40	298.90	595.00	992.00
32	123.20	246.40	412.80	305.90	609.00	1,014.40
33	125.30	249.20	419.20	310.80	614.60	1,052.80
34	128.80	257.60	432.00	320.60	637.00	1,062.40
35	131.60	263.20	441.60	328.30	648.20	1,091.20
36	135.80	271.60	454.40	336.70	670.60	1,120.00
37	139.30	278.60	467.20	348.60	690.20	1,161.60
38	144.20	288.40	483.20	355.60	709.80	1,203.20
39	149.10	298.20	502.40	372.40	737.80	1,235.20
40	156.10	312.20	528.00	387.80	772.80	1,312.00
41	168.70	327.60	556.80	416.50	813.40	1,363.20
42	179.20	343.00	585.60	440.30	845.60	1,436.80
43	191.80	359.80	617.60	469.00	893.20	1,523.20
44	200.20	379.40	652.80	487.90	936.60	1,612.80
45	207.90	394.80	681.60	509.60	973.00	1,686.40
46	215.60	410.20	713.60	529.20	1,017.80	1,766.40
47	223.30	428.40	742.40	546.70	1,058.40	1,836.80
48	231.00	443.80	771.20	564.90	1,094.80	1,910.40
49	238.00	459.20	803.20	585.20	1,136.80	1,971.20
50	247.10	476.00	835.20	607.60	1,176.00	2,073.60
51	256.20	497.00	870.40	632.10	1,234.80	2,144.00
52	267.40	516.60	902.40	658.70	1,275.40	2,224.00
53	277.90	539.00	944.00	683.20	1,335.60	2,329.60
54	290.50	564.20	985.60	716.10	1,395.80	2,441.60
55	303.10	590.80	1,030.40	745.50	1,461.60	2,540.80

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(70/140/320)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(MOP)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
56	316.40	617.40	1,081.60	780.50	1,528.80	2,681.60
57	331.80	648.20	1,136.00	822.50	1,607.20	2,819.20
58	348.60	681.80	1,200.00	857.50	1,687.00	2,969.60
59	369.60	718.20	1,260.80	913.50	1,775.20	3,129.60
60	385.00	756.00	1,331.20	952.00	1,877.40	3,296.00
61	417.90	831.60	1,363.20	1,029.00	2,037.00	3,468.80
62	438.90	876.40	1,478.40	1,085.00	2,158.80	3,760.00
63	464.80	922.60	1,596.80	1,153.60	2,290.40	4,070.40
64	487.90	973.00	1,728.00	1,217.30	2,422.00	4,412.80
65	507.50	1,001.00	1,798.40	1,264.90	2,499.00	4,608.00
66	523.60	1,030.40	1,897.60	1,320.90	2,606.80	4,880.00
67	546.00	1,086.40	1,996.80	1,386.70	2,756.60	5,168.00
68	571.90	1,135.40	2,102.40	1,457.40	2,903.60	5,475.20
69	598.50	1,188.60	2,211.20	1,530.90	3,047.80	5,763.20
70	625.80	1,246.00	2,326.40	625.80	1,246.00	2,326.40
71	655.90	1,306.20	2,451.20	655.90	1,306.20	2,451.20
72	687.40	1,367.80	2,576.00	687.40	1,367.80	2,576.00
73	720.30	1,433.60	2,713.60	720.30	1,433.60	2,713.60
74	753.90	1,499.40	2,851.20	753.90	1,499.40	2,851.20
75	776.30	1,544.20	2,934.40	776.30	1,544.20	2,934.40
76	799.40	1,590.40	3,024.00	799.40	1,590.40	3,024.00
77	823.20	1,638.00	3,116.80	823.20	1,638.00	3,116.80
78	847.70	1,688.40	3,209.60	847.70	1,688.40	3,209.60
79	872.90	1,738.80	3,305.60	872.90	1,738.80	3,305.60
80	899.50	1,790.60	3,404.80	899.50	1,790.60	3,404.80
81	926.10	1,845.20	3,507.20	926.10	1,845.20	3,507.20
82	954.10	1,899.80	3,612.80	954.10	1,899.80	3,612.80
83	982.80	1,957.20	3,721.60	982.80	1,957.20	3,721.60
84	1,011.50	2,016.00	3,833.60	1,011.50	2,016.00	3,833.60
85	1,041.60	2,076.20	3,948.80	1,041.60	2,076.20	3,948.80
86	1,047.20	2,087.40	3,971.20	1,047.20	2,087.40	3,971.20
87	1,052.80	2,097.20	3,990.40	1,052.80	2,097.20	3,990.40
88	1,057.70	2,108.40	4,012.80	1,057.70	2,108.40	4,012.80
89	1,063.30	2,119.60	4,035.20	1,063.30	2,119.60	4,035.20
90	1,068.90	2,129.40	4,054.40	1,068.90	2,129.40	4,054.40
91	1,074.50	2,140.60	4,076.80	1,074.50	2,140.60	4,076.80
92	1,079.40	2,151.80	4,096.00	1,079.40	2,151.80	4,096.00
93	1,085.00	2,161.60	4,118.40	1,085.00	2,161.60	4,118.40
94	1,090.60	2,172.80	4,140.80	1,090.60	2,172.80	4,140.80
95	1,095.50	2,184.00	4,160.00	1,095.50	2,184.00	4,160.00
96	1,101.10	2,195.20	4,182.40	1,101.10	2,195.20	4,182.40
97	1,106.70	2,205.00	4,201.60	1,106.70	2,205.00	4,201.60
98	1,111.60	2,216.20	4,224.00	1,111.60	2,216.20	4,224.00
99	1,117.20	2,227.40	4,246.40	1,117.20	2,227.40	4,246.40

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(70/140/320)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(MOP)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
0 – 4	141.40	282.80	390.40	333.20	665.00	940.80
5 - 15	105.70	193.20	316.80	263.90	490.00	800.00
16	109.90	204.40	342.40	270.20	509.60	854.40
17	112.70	211.40	348.80	280.00	527.80	870.40
18	115.50	214.20	361.60	287.70	534.80	918.40
19	120.40	221.20	380.80	298.20	557.20	947.20
20	125.30	232.40	396.80	310.80	582.40	1,008.00
21	130.20	243.60	419.20	323.40	613.20	1,056.00
22	137.90	256.20	435.20	341.60	645.40	1,100.80
23	144.20	270.20	460.80	357.00	677.60	1,161.60
24	151.20	282.80	486.40	378.00	709.80	1,219.20
25	158.90	296.80	505.60	398.30	747.60	1,280.00
26	167.30	309.40	531.20	417.90	779.80	1,331.20
27	174.30	324.80	556.80	436.10	824.60	1,401.60
28	182.70	337.40	576.00	455.70	849.80	1,456.00
29	189.70	351.40	598.40	474.60	887.60	1,500.80
30	197.40	364.00	611.20	495.60	912.80	1,539.20
31	202.30	372.40	630.40	506.10	939.40	1,584.00
32	207.90	382.20	643.20	520.80	963.20	1,619.20
33	214.90	390.60	662.40	535.50	991.20	1,664.00
34	220.50	399.00	672.00	550.90	1,006.60	1,686.40
35	224.00	406.00	681.60	562.80	1,026.20	1,715.20
36	231.00	417.20	697.60	578.90	1,057.00	1,737.60
37	236.60	428.40	707.20	591.50	1,078.00	1,772.80
38	241.50	436.80	729.60	607.60	1,104.60	1,827.20
39	249.20	448.00	745.60	628.60	1,129.80	1,868.80
40	254.80	462.00	768.00	641.90	1,170.40	1,923.20
41	284.90	501.20	816.00	704.90	1,248.80	2,038.40
42	308.00	529.20	892.80	751.80	1,317.40	2,201.60
43	315.00	544.60	921.60	766.50	1,353.80	2,278.40
44	322.70	560.00	956.80	784.00	1,391.60	2,352.00
45	328.30	575.40	982.40	799.40	1,430.80	2,422.40
46	331.10	583.80	1,004.80	807.80	1,449.00	2,473.60
47	331.80	590.80	1,020.80	809.90	1,468.60	2,508.80
48	333.90	597.80	1,030.40	815.50	1,481.20	2,547.20
49	336.00	600.60	1,046.40	819.00	1,491.00	2,582.40
50	336.00	606.20	1,059.20	819.00	1,505.00	2,604.80
51	336.00	610.40	1,068.80	819.00	1,510.60	2,643.20
52	336.00	614.60	1,084.80	819.00	1,526.00	2,681.60
53	336.00	618.80	1,094.40	820.40	1,537.20	2,700.80
54	338.80	628.60	1,120.00	829.50	1,561.00	2,752.00
55	341.60	637.00	1,145.60	837.20	1,582.00	2,822.40

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(70/140/320)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(MOP)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
56	348.60	649.60	1,168.00	852.60	1,615.60	2,889.60
57	356.30	667.80	1,203.20	874.30	1,661.80	2,969.60
58	366.80	690.20	1,241.60	898.10	1,712.20	3,068.80
59	379.40	722.40	1,292.80	931.70	1,794.80	3,190.40
60	398.30	763.00	1,344.00	974.40	1,884.40	3,318.40
61	417.90	831.60	1,363.20	1,029.00	2,037.00	3,468.80
62	438.90	876.40	1,478.40	1,085.00	2,158.80	3,760.00
63	464.80	922.60	1,596.80	1,153.60	2,290.40	4,070.40
64	487.90	973.00	1,728.00	1,217.30	2,422.00	4,412.80
65	507.50	1,001.00	1,798.40	1,264.90	2,499.00	4,608.00
66	523.60	1,030.40	1,897.60	1,320.90	2,606.80	4,880.00
67	546.00	1,086.40	1,996.80	1,386.70	2,756.60	5,168.00
68	571.90	1,135.40	2,102.40	1,457.40	2,903.60	5,475.20
69	598.50	1,188.60	2,211.20	1,530.90	3,047.80	5,763.20
70	626.50	1,246.00	2,326.40	626.50	1,246.00	2,326.40
71	656.60	1,304.80	2,451.20	656.60	1,304.80	2,451.20
72	687.40	1,366.40	2,576.00	687.40	1,366.40	2,576.00
73	720.30	1,432.20	2,713.60	720.30	1,432.20	2,713.60
74	753.90	1,498.00	2,851.20	753.90	1,498.00	2,851.20
75	776.30	1,542.80	2,934.40	776.30	1,542.80	2,934.40
76	799.40	1,589.00	3,024.00	799.40	1,589.00	3,024.00
77	823.20	1,636.60	3,116.80	823.20	1,636.60	3,116.80
78	847.70	1,687.00	3,209.60	847.70	1,687.00	3,209.60
79	872.90	1,737.40	3,305.60	872.90	1,737.40	3,305.60
80	899.50	1,789.20	3,404.80	899.50	1,789.20	3,404.80
81	926.10	1,843.80	3,507.20	926.10	1,843.80	3,507.20
82	954.10	1,898.40	3,612.80	954.10	1,898.40	3,612.80
83	982.80	1,955.80	3,721.60	982.80	1,955.80	3,721.60
84	1,011.50	2,014.60	3,833.60	1,011.50	2,014.60	3,833.60
85	1,041.60	2,074.80	3,948.80	1,041.60	2,074.80	3,948.80
86	1,047.20	2,084.60	3,971.20	1,047.20	2,084.60	3,971.20
87	1,052.80	2,095.80	3,990.40	1,052.80	2,095.80	3,990.40
88	1,057.70	2,107.00	4,012.80	1,057.70	2,107.00	4,012.80
89	1,063.30	2,118.20	4,035.20	1,063.30	2,118.20	4,035.20
90	1,068.90	2,128.00	4,054.40	1,068.90	2,128.00	4,054.40
91	1,074.50	2,139.20	4,076.80	1,074.50	2,139.20	4,076.80
92	1,079.40	2,150.40	4,096.00	1,079.40	2,150.40	4,096.00
93	1,085.00	2,160.20	4,118.40	1,085.00	2,160.20	4,118.40
94	1,090.60	2,171.40	4,140.80	1,090.60	2,171.40	4,140.80
95	1,095.50	2,182.60	4,160.00	1,095.50	2,182.60	4,160.00
96	1,101.10	2,192.40	4,182.40	1,101.10	2,192.40	4,182.40
97	1,106.70	2,203.60	4,201.60	1,106.70	2,203.60	4,201.60
98	1,111.60	2,214.80	4,224.00	1,111.60	2,214.80	4,224.00
99	1,117.20	2,226.00	4,246.40	1,117.20	2,226.00	4,246.40

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約(適用於澳門) **HS(80/160/360)**

Hospital & Surgical Rider(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	208.80	416.00	637.20	352.00	700.80	1,090.80
5 - 15	102.40	204.80	313.20	196.00	387.20	608.40
16	113.60	225.60	360.00	212.00	416.00	669.60
17	114.40	227.20	374.40	215.20	425.60	698.40
18	116.00	230.40	378.00	217.60	427.20	702.00
19	116.00	230.40	378.00	218.40	427.20	702.00
20	116.00	230.40	378.00	218.40	430.40	702.00
21	116.00	230.40	381.60	218.40	430.40	705.60
22	116.00	230.40	381.60	218.40	430.40	705.60
23	116.00	230.40	381.60	218.40	430.40	705.60
24	118.40	235.20	388.80	219.20	435.20	727.20
25	119.20	236.80	388.80	223.20	438.40	730.80
26	120.80	240.00	396.00	225.60	449.60	738.00
27	122.40	243.20	403.20	230.40	456.00	748.80
28	124.80	248.00	410.40	235.20	462.40	766.80
29	128.00	254.40	421.20	240.00	478.40	781.20
30	130.40	259.20	428.40	244.00	484.80	799.20
31	132.80	264.00	439.20	248.80	496.00	810.00
32	135.20	268.80	446.40	253.60	502.40	838.80
33	138.40	275.20	457.20	259.20	515.20	853.20
34	141.60	281.60	468.00	265.60	529.60	871.20
35	145.60	289.60	478.80	273.60	540.80	896.40
36	149.60	297.60	493.20	282.40	555.20	918.00
37	153.60	305.60	507.60	289.60	572.80	957.60
38	158.40	315.20	525.60	299.20	590.40	979.20
39	165.60	329.60	547.20	312.80	611.20	1,026.00
40	173.60	344.00	576.00	328.00	641.60	1,080.00
41	184.80	360.00	601.20	348.00	676.80	1,123.20
42	196.80	376.00	633.60	370.40	712.00	1,188.00
43	208.00	396.80	669.60	390.40	745.60	1,252.80
44	218.40	414.40	705.60	408.00	780.80	1,317.60
45	227.20	433.60	741.60	422.40	812.80	1,382.40
46	234.40	451.20	774.00	436.80	844.80	1,440.00
47	241.60	470.40	806.40	452.00	883.20	1,504.80
48	250.40	489.60	835.20	466.40	915.20	1,566.00
49	258.40	505.60	871.20	483.20	947.20	1,634.40
50	272.00	529.60	903.60	509.60	995.20	1,688.40
51	287.20	556.80	939.60	538.40	1,049.60	1,756.80
52	300.80	580.80	979.20	563.20	1,097.60	1,828.80
53	313.60	608.00	1,022.40	588.00	1,147.20	1,911.60
54	328.00	636.80	1,069.20	615.20	1,201.60	1,998.00
55	341.60	665.60	1,119.60	641.60	1,260.80	2,095.20

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(80/160/360)**

Hospital & Surgical Rider 年繳保費 (applicable to Macau)

Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 (男性) Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	356.80	697.60	1,177.20	671.20	1,318.40	2,203.20
57	374.40	732.80	1,234.80	706.40	1,384.00	2,307.60
58	395.20	769.60	1,299.60	740.80	1,454.40	2,440.80
59	415.20	809.60	1,368.00	782.40	1,529.60	2,563.20
60	440.00	867.20	1,429.20	828.00	1,630.40	2,707.20
61	468.80	931.20	1,501.20	882.40	1,747.20	2,872.80
62	496.80	984.00	1,609.20	936.00	1,856.00	3,099.60
63	524.00	1,040.00	1,738.80	990.40	1,971.20	3,344.40
64	548.80	1,088.00	1,854.00	1,042.40	2,070.40	3,574.80
65	569.60	1,126.40	1,954.80	1,088.00	2,150.40	3,783.60
66	591.20	1,169.60	2,055.60	1,138.40	2,254.40	4,003.20
67	616.80	1,222.40	2,167.20	1,195.20	2,369.60	4,240.80
68	644.80	1,280.00	2,278.80	1,254.40	2,492.80	4,485.60
69	674.40	1,340.80	2,397.60	1,319.20	2,622.40	4,726.80
70	705.60	1,404.80	2,520.00	1,384.80	2,753.60	4,968.00
71	739.20	1,472.00	2,653.20	1,454.40	2,892.80	5,223.60
72	774.40	1,540.80	2,790.00	1,527.20	3,038.40	5,497.20
73	810.40	1,614.40	2,937.60	1,607.20	3,195.20	5,774.40
74	848.80	1,688.00	3,085.20	1,686.40	3,353.60	6,062.40
75	873.60	1,739.20	3,175.20	1,735.20	3,456.00	6,256.80
76	900.00	1,790.40	3,268.80	1,788.00	3,558.40	6,436.80
77	926.40	1,844.80	3,369.60	1,841.60	3,667.20	6,631.20
78	954.40	1,900.80	3,470.40	1,897.60	3,776.00	6,829.20
79	983.20	1,956.80	3,574.80	1,953.60	3,886.40	7,034.40
80	1,012.00	2,016.00	3,682.80	2,012.80	4,008.00	7,243.20
81	1,042.40	2,076.80	3,790.80	2,075.20	4,126.40	7,462.80
82	1,073.60	2,139.20	3,906.00	2,135.20	4,252.80	7,689.60
83	1,105.60	2,203.20	4,021.20	2,199.20	4,376.00	7,920.00
84	1,138.40	2,268.80	4,143.60	2,264.80	4,510.40	8,154.00
85	1,172.80	2,337.60	4,266.00	2,332.00	4,646.40	8,395.20
86	1,178.40	2,348.80	4,291.20	2,345.60	4,665.60	8,442.00
87	1,184.80	2,360.00	4,312.80	2,356.80	4,692.80	8,481.60
88	1,190.40	2,372.80	4,334.40	2,369.60	4,715.20	8,524.80
89	1,196.00	2,384.00	4,359.60	2,381.60	4,740.80	8,571.60
90	1,202.40	2,395.20	4,381.20	2,395.20	4,764.80	8,614.80
91	1,208.00	2,408.00	4,402.80	2,404.80	4,792.00	8,665.20
92	1,213.60	2,419.20	4,428.00	2,418.40	4,812.80	8,708.40
93	1,220.00	2,430.40	4,449.60	2,430.40	4,838.40	8,744.40
94	1,225.60	2,443.20	4,471.20	2,443.20	4,864.00	8,791.20
95	1,231.20	2,454.40	4,492.80	2,455.20	4,889.60	8,834.40
96	1,237.60	2,465.60	4,518.00	2,468.00	4,912.00	8,888.40
97	1,243.20	2,478.40	4,539.60	2,480.80	4,937.60	8,920.80
98	1,248.80	2,489.60	4,561.20	2,490.40	4,963.20	8,967.60
99	1,255.20	2,500.80	4,586.40	2,503.20	4,987.20	9,018.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(80/160/360)**

Hospital & Surgical Rider (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	158.40	315.20	424.80	275.20	547.20	777.60
5 - 15	114.40	212.80	334.80	217.60	403.20	651.60
16	119.20	228.80	363.60	224.80	425.60	694.80
17	121.60	235.20	370.80	231.20	435.20	705.60
18	124.80	238.40	385.20	240.00	444.80	741.60
19	130.40	246.40	403.20	248.00	460.80	777.60
20	136.00	259.20	424.80	257.60	483.20	810.00
21	140.80	270.40	446.40	266.40	507.20	853.20
22	149.60	283.20	464.40	283.20	531.20	900.00
23	156.00	299.20	493.20	296.00	560.00	950.40
24	164.00	315.20	518.40	312.80	588.80	982.80
25	172.00	331.20	540.00	328.80	617.60	1,036.80
26	180.80	345.60	568.80	344.80	646.40	1,087.20
27	188.80	361.60	594.00	359.20	676.80	1,130.40
28	197.60	374.40	615.60	376.00	702.40	1,184.40
29	204.80	390.40	633.60	392.80	731.20	1,216.80
30	212.80	403.20	651.60	406.40	752.00	1,252.80
31	219.20	414.40	669.60	419.20	777.60	1,288.80
32	225.60	425.60	684.00	432.80	795.20	1,317.60
33	232.80	435.20	698.40	442.40	816.00	1,346.40
34	237.60	443.20	712.80	456.00	835.20	1,368.00
35	244.00	454.40	734.40	466.40	852.80	1,407.60
36	250.40	464.00	752.40	480.00	872.00	1,432.80
37	256.00	475.20	770.40	490.40	891.20	1,476.00
38	263.20	488.00	788.40	504.80	913.60	1,508.40
39	269.60	500.80	810.00	516.80	936.00	1,551.60
40	284.80	524.80	842.40	544.00	979.20	1,609.20
41	308.80	556.80	900.00	582.40	1,033.60	1,702.80
42	328.00	584.00	957.60	611.20	1,080.00	1,803.60
43	339.20	604.80	997.20	632.00	1,118.40	1,882.80
44	348.00	624.00	1,033.20	647.20	1,148.80	1,947.60
45	353.60	638.40	1,062.00	658.40	1,176.00	1,994.40
46	356.80	649.60	1,083.60	665.60	1,196.80	2,041.20
47	359.20	659.20	1,105.20	669.60	1,212.80	2,070.00
48	362.40	665.60	1,119.60	674.40	1,224.00	2,106.00
49	363.20	670.40	1,134.00	675.20	1,235.20	2,131.20
50	364.00	675.20	1,148.40	676.00	1,241.60	2,160.00
51	364.00	680.00	1,159.20	676.00	1,248.00	2,185.20
52	364.00	684.80	1,177.20	676.00	1,262.40	2,210.40
53	364.80	694.40	1,191.60	680.80	1,273.60	2,239.20
54	367.20	702.40	1,213.20	685.60	1,289.60	2,282.40
55	372.00	713.60	1,238.40	693.60	1,310.40	2,332.80

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(80/160/360)**

Hospital & Surgical Rider (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

年齡 Age	HS (US$)			HS + SMM (US$)		
	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private	HS 80 大房 Ward	HS160 半私家 Semi-Private	HS 360 私家 Private
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	379.20	729.60	1,270.80	708.00	1,339.20	2,394.00
57	387.20	748.80	1,306.80	724.00	1,377.60	2,458.80
58	399.20	776.00	1,350.00	745.60	1,424.00	2,545.20
59	414.40	811.20	1,404.00	775.20	1,489.60	2,638.80
60	437.60	864.00	1,443.60	809.60	1,577.60	2,750.40
61	465.60	924.80	1,508.40	852.80	1,681.60	2,912.40
62	491.20	977.60	1,612.80	901.60	1,790.40	3,121.20
63	518.40	1,032.00	1,738.80	954.40	1,899.20	3,384.00
64	541.60	1,078.40	1,854.00	1,002.40	1,988.80	3,614.40
65	560.00	1,115.20	1,954.80	1,046.40	2,072.00	3,823.20
66	582.40	1,160.00	2,055.60	1,095.20	2,164.80	4,046.40
67	608.80	1,212.80	2,167.20	1,149.60	2,283.20	4,280.40
68	637.60	1,270.40	2,278.80	1,205.60	2,398.40	4,518.00
69	668.00	1,329.60	2,397.60	1,267.20	2,518.40	4,759.20
70	700.00	1,392.00	2,520.00	1,330.40	2,648.00	5,007.60
71	733.60	1,457.60	2,653.20	1,398.40	2,784.00	5,270.40
72	768.00	1,526.40	2,790.00	1,470.40	2,924.80	5,536.80
73	804.00	1,601.60	2,937.60	1,545.60	3,075.20	5,828.40
74	841.60	1,675.20	3,085.20	1,620.00	3,225.60	6,123.60
75	867.20	1,724.80	3,175.20	1,670.40	3,324.80	6,300.00
76	892.80	1,777.60	3,268.80	1,720.00	3,424.00	6,498.00
77	920.00	1,832.00	3,369.60	1,771.20	3,528.00	6,685.20
78	947.20	1,886.40	3,470.40	1,823.20	3,633.60	6,886.80
79	976.00	1,944.00	3,574.80	1,880.00	3,737.60	7,088.40
80	1,005.60	2,003.20	3,682.80	1,936.00	3,854.40	7,304.40
81	1,036.00	2,062.40	3,790.80	1,992.80	3,966.40	7,527.60
82	1,067.20	2,124.80	3,906.00	2,052.80	4,088.00	7,750.80
83	1,098.40	2,188.80	4,021.20	2,114.40	4,211.20	7,984.80
84	1,131.20	2,254.40	4,143.60	2,179.20	4,339.20	8,222.40
85	1,164.80	2,321.60	4,266.00	2,243.20	4,468.80	8,467.20
86	1,171.20	2,332.80	4,291.20	2,254.40	4,491.20	8,510.40
87	1,176.80	2,345.60	4,312.80	2,264.80	4,512.00	8,560.80
88	1,182.40	2,356.80	4,334.40	2,277.60	4,537.60	8,600.40
89	1,188.80	2,369.60	4,359.60	2,286.40	4,558.40	8,640.00
90	1,194.40	2,380.80	4,381.20	2,298.40	4,576.00	8,686.80
91	1,200.00	2,392.00	4,402.80	2,308.80	4,600.00	8,726.40
92	1,206.40	2,404.80	4,428.00	2,320.80	4,622.40	8,780.40
93	1,212.00	2,416.00	4,449.60	2,331.20	4,646.40	8,823.60
94	1,218.40	2,427.20	4,471.20	2,344.00	4,665.60	8,859.60
95	1,224.00	2,440.00	4,492.80	2,356.00	4,692.80	8,910.00
96	1,229.60	2,451.20	4,518.00	2,368.80	4,715.20	8,953.20
97	1,236.00	2,462.40	4,539.60	2,380.80	4,740.80	8,996.40
98	1,241.60	2,475.20	4,561.20	2,394.40	4,764.80	9,039.60
99	1,247.20	2,486.40	4,586.40	2,404.00	4,792.00	9,082.80

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(60/120/300)**

Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**IMP 60 標準 Standard**	**IMP 120 舒適 Deluxe**	**IMP 300 豪華 Super Deluxe**	**IMP 60 標準 Standard**	**IMP 120 舒適 Deluxe**	**IMP 300 豪華 Super Deluxe**
R&B(US$) R&B(MOP)	60.00 480.00	120.00 960.00	300.00 2,400.00	60.00 480.00	120.00 960.00	300.00 2,400.00
0 – 4	99.00	166.80	300.00	280.80	486.00	864.00
5 - 15	99.00	166.80	300.00	280.80	486.00	864.00
16	99.00	168.00	303.00	280.80	489.60	870.00
17	99.00	169.20	303.00	281.40	493.20	876.00
18	99.00	170.40	306.00	281.40	498.00	882.00
19	99.00	170.40	306.00	281.40	498.00	882.00
20	99.00	171.60	306.00	281.40	499.20	882.00
21	99.17	171.60	309.00	281.40	499.20	885.00
22	99.38	171.60	309.00	281.40	499.20	885.00
23	99.85	171.60	309.00	281.40	499.20	885.00
24	100.31	174.00	315.00	281.40	508.80	909.00
25	100.77	175.20	315.00	281.40	512.40	912.00
26	101.24	180.00	324.00	285.60	524.40	927.00
27	101.92	182.40	327.00	288.60	528.00	930.00
28	103.36	184.80	336.00	295.80	537.60	966.00
29	104.74	188.40	342.00	302.40	553.20	996.00
30	107.02	194.40	351.00	310.80	564.00	1,011.00
31	109.36	198.00	357.00	315.00	577.20	1,029.00
32	111.38	201.60	363.00	320.40	585.60	1,053.00
33	114.20	206.40	372.00	327.60	601.20	1,080.00
34	116.89	211.20	384.00	337.80	612.00	1,101.00
35	120.32	218.40	390.00	347.40	634.80	1,128.00
36	123.75	223.20	402.00	357.00	650.40	1,158.00
37	127.85	231.60	420.00	368.40	675.60	1,209.00
38	131.95	237.60	429.00	380.40	694.80	1,245.00
39	137.47	247.20	450.00	396.00	720.00	1,293.00
40	142.84	259.20	471.00	411.00	753.60	1,365.00
41	149.64	272.40	498.00	429.60	792.00	1,437.00
42	155.71	285.60	525.00	447.60	831.60	1,512.00
43	160.28	295.20	549.00	462.60	862.80	1,575.00
44	166.33	307.20	570.00	481.80	906.00	1,656.00
45	170.96	318.00	594.00	496.20	933.60	1,725.00
46	176.35	328.80	618.00	518.40	968.40	1,800.00
47	182.23	339.60	639.00	538.80	1,003.20	1,869.00
48	188.76	350.40	663.00	556.80	1,032.00	1,944.00
49	197.06	361.20	687.00	581.40	1,066.80	1,998.00
50	205.13	374.40	711.00	605.40	1,107.60	2,076.00
51	213.19	387.60	732.00	628.20	1,152.00	2,145.00
52	223.99	404.40	762.00	660.00	1,196.40	2,232.00
53	233.59	420.00	789.00	688.80	1,242.00	2,313.00
54	243.94	436.80	822.00	720.00	1,294.80	2,412.00
55	258.05	457.20	855.00	759.60	1,356.00	2,514.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(60/120/300)**

Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

年齡 Age	HS (US$)			HS + SMM (US$)		
	IMP 60 標準 Standard	IMP 120 舒適 Deluxe	IMP 300 豪華 Super Deluxe	IMP 60 標準 Standard	IMP 120 舒適 Deluxe	IMP 300 豪華 Super Deluxe
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(MOP)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	269.99	477.60	888.00	798.00	1,424.40	2,619.00
57	283.40	500.40	927.00	835.20	1,490.40	2,748.00
58	300.22	525.60	969.00	885.00	1,568.40	2,871.00
59	316.01	553.20	1,017.00	932.40	1,645.20	3,009.00
60	333.31	582.00	1,062.00	983.40	1,737.60	3,153.00
61	352.94	612.00	1,125.00	1,041.60	1,812.00	3,399.00
62	370.39	645.60	1,188.00	1,092.60	1,914.00	3,588.00
63	389.37	680.40	1,251.00	1,147.80	2,014.80	3,789.00
64	409.10	717.60	1,323.00	1,205.40	2,125.20	4,002.00
65	421.25	724.80	1,377.00	1,244.40	2,146.80	4,167.00
66	444.02	760.80	1,452.00	1,308.60	2,254.80	4,395.00
67	462.99	801.60	1,527.00	1,365.60	2,374.80	4,620.00
68	485.76	838.80	1,611.00	1,433.40	2,476.80	4,875.00
69	508.53	879.60	1,692.00	1,500.00	2,604.00	5,121.00
70	532.62	920.40	1,779.00	532.80	920.40	1,779.00
71	557.70	963.60	1,872.00	558.00	963.60	1,872.00
72	584.76	1,010.40	1,971.00	585.00	1,010.40	1,971.00
73	612.48	1,057.20	2,073.00	612.60	1,057.20	2,073.00
74	640.86	1,107.60	2,178.00	640.80	1,107.60	2,178.00
75	660.00	1,140.00	2,244.00	660.00	1,140.00	2,244.00
76	679.80	1,174.80	2,310.00	679.80	1,174.80	2,310.00
77	700.26	1,210.80	2,379.00	700.20	1,210.80	2,379.00
78	721.38	1,248.00	2,451.00	721.20	1,248.00	2,451.00
79	743.16	1,284.00	2,526.00	743.40	1,284.00	2,526.00
80	765.60	1,322.40	2,601.00	765.60	1,322.40	2,601.00
81	788.70	1,362.00	2,679.00	789.00	1,362.00	2,679.00
82	812.46	1,402.80	2,760.00	812.40	1,402.80	2,760.00
83	836.88	1,446.00	2,841.00	837.00	1,446.00	2,841.00
84	861.96	1,489.20	2,928.00	862.20	1,489.20	2,928.00
85	887.70	1,533.60	3,015.00	888.00	1,533.60	3,015.00
86	892.32	1,542.00	3,033.00	892.20	1,542.00	3,033.00
87	896.94	1,549.20	3,048.00	897.00	1,549.20	3,048.00
88	901.56	1,557.60	3,066.00	901.80	1,557.60	3,066.00
89	906.18	1,566.00	3,081.00	906.00	1,566.00	3,081.00
90	910.80	1,573.20	3,099.00	910.80	1,573.20	3,099.00
91	915.42	1,581.60	3,114.00	915.60	1,581.60	3,114.00
92	920.04	1,588.80	3,132.00	919.80	1,588.80	3,132.00
93	924.66	1,597.20	3,147.00	924.60	1,597.20	3,147.00
94	929.28	1,605.60	3,165.00	929.40	1,605.60	3,165.00
95	933.90	1,612.80	3,180.00	934.20	1,612.80	3,180.00
96	938.52	1,621.20	3,198.00	938.40	1,621.20	3,198.00
97	943.14	1,628.40	3,213.00	943.20	1,628.40	3,213.00
98	947.76	1,636.80	3,231.00	948.00	1,636.80	3,231.00
99	952.38	1,645.20	3,246.00	952.20	1,645.20	3,246.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(60/120/300)**

Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	**IMP 60 標準 Standard**	**IMP 120 舒適 Deluxe**	**IMP 300 豪華 Super Deluxe**	**IMP 60 標準 Standard**	**IMP 120 舒適 Deluxe**	**IMP 300 豪華 Super Deluxe**
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(MOP)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
0 – 4	105.60	175.20	315.00	297.00	512.40	909.00
5 - 15	105.60	175.20	315.00	297.00	512.40	909.00
16	106.34	180.00	324.00	304.20	524.40	927.00
17	108.78	183.60	333.00	312.60	535.20	957.00
18	111.92	189.60	348.00	325.20	554.40	999.00
19	115.95	198.00	360.00	334.80	577.20	1,050.00
20	120.59	208.80	381.00	353.40	606.00	1,092.00
21	126.18	219.60	399.00	369.00	638.40	1,152.00
22	132.26	231.60	420.00	381.60	675.60	1,209.00
23	139.18	244.80	438.00	393.00	710.40	1,272.00
24	143.73	255.60	462.00	406.20	738.00	1,338.00
25	148.29	268.80	486.00	426.00	765.60	1,404.00
26	156.64	280.80	507.00	444.00	789.60	1,455.00
27	163.36	295.20	531.00	464.40	813.60	1,524.00
28	171.70	307.20	555.00	487.80	853.20	1,602.00
29	179.30	319.20	573.00	511.80	891.60	1,653.00
30	186.17	331.20	588.00	529.80	927.60	1,695.00
31	192.41	340.80	603.00	545.40	964.80	1,743.00
32	197.19	348.00	618.00	561.00	1,003.20	1,785.00
33	203.45	357.60	633.00	585.60	1,041.60	1,836.00
34	209.03	366.00	648.00	601.80	1,064.40	1,869.00
35	213.86	372.00	657.00	615.60	1,084.80	1,887.00
36	220.12	381.60	666.00	634.20	1,108.80	1,923.00
37	225.57	392.40	681.00	649.20	1,138.80	1,956.00
38	231.84	400.80	699.00	667.80	1,170.00	2,013.00
39	238.00	410.40	717.00	685.20	1,196.40	2,064.00
40	244.06	423.60	735.00	703.20	1,236.00	2,124.00
41	252.44	438.00	768.00	726.60	1,276.80	2,214.00
42	257.65	450.00	795.00	741.60	1,311.60	2,289.00
43	261.44	459.60	819.00	754.20	1,341.60	2,367.00
44	263.77	465.60	834.00	763.20	1,363.20	2,412.00
45	264.76	471.60	852.00	776.40	1,384.80	2,469.00
46	265.95	475.20	861.00	784.20	1,398.00	2,508.00
47	267.17	478.80	870.00	787.80	1,410.00	2,526.00
48	268.62	480.00	879.00	791.40	1,416.00	2,562.00
49	271.80	482.40	885.00	802.80	1,426.80	2,580.00
50	271.80	483.60	891.00	802.80	1,428.00	2,598.00
51	271.80	484.80	897.00	802.80	1,435.20	2,628.00
52	274.24	486.00	903.00	807.60	1,441.20	2,649.00
53	274.97	488.40	915.00	810.60	1,455.60	2,667.00
54	277.20	492.00	924.00	817.80	1,466.40	2,709.00
55	282.66	499.20	936.00	832.80	1,485.60	2,757.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(60/120/300)**

Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

	HS (US$)			HS + SMM (US$)		
年齡 Age	IMP 60 標準 Standard	IMP 120 舒適 Deluxe	IMP 300 豪華 Super Deluxe	IMP 60 標準 Standard	IMP 120 舒適 Deluxe	IMP 300 豪華 Super Deluxe
R&B(US$)	60.00	120.00	300.00	60.00	120.00	300.00
R&B(MOP)	480.00	960.00	2,400.00	480.00	960.00	2,400.00
56	287.88	508.80	954.00	848.40	1,515.60	2,814.00
57	294.59	519.60	975.00	870.00	1,552.80	2,871.00
58	306.23	536.40	999.00	903.60	1,598.40	2,949.00
59	317.51	556.80	1,029.00	934.80	1,660.80	3,048.00
60	333.31	582.00	1,062.00	983.40	1,737.60	3,153.00
61	352.94	612.00	1,125.00	1,041.60	1,812.00	3,399.00
62	370.39	645.60	1,188.00	1,092.60	1,914.00	3,588.00
63	389.37	680.40	1,251.00	1,147.80	2,014.80	3,789.00
64	409.10	717.60	1,323.00	1,205.40	2,125.20	4,002.00
65	421.25	724.80	1,377.00	1,244.40	2,146.80	4,167.00
66	444.02	760.80	1,452.00	1,308.60	2,254.80	4,395.00
67	462.99	801.60	1,527.00	1,365.60	2,374.80	4,620.00
68	485.76	838.80	1,611.00	1,433.40	2,476.80	4,875.00
69	508.53	879.60	1,692.00	1,500.00	2,604.00	5,121.00
70	533.28	921.60	1,779.00	533.40	921.60	1,779.00
71	559.02	964.80	1,872.00	559.20	964.80	1,872.00
72	585.42	1,011.60	1,971.00	585.60	1,011.60	1,971.00
73	613.14	1,059.60	2,073.00	613.20	1,059.60	2,073.00
74	640.86	1,108.80	2,178.00	640.80	1,108.80	2,178.00
75	660.00	1,142.40	2,244.00	660.00	1,142.40	2,244.00
76	679.80	1,176.00	2,310.00	679.80	1,176.00	2,310.00
77	700.26	1,212.00	2,379.00	700.20	1,212.00	2,379.00
78	721.38	1,249.20	2,451.00	721.20	1,249.20	2,451.00
79	743.16	1,285.20	2,526.00	743.40	1,285.20	2,526.00
80	765.60	1,323.60	2,601.00	765.60	1,323.60	2,601.00
81	788.70	1,363.20	2,679.00	789.00	1,363.20	2,679.00
82	812.46	1,404.00	2,760.00	812.40	1,404.00	2,760.00
83	836.88	1,447.20	2,841.00	837.00	1,447.20	2,841.00
84	861.96	1,490.40	2,928.00	862.20	1,490.40	2,928.00
85	887.70	1,534.80	3,015.00	888.00	1,534.80	3,015.00
86	892.32	1,543.20	3,033.00	892.20	1,543.20	3,033.00
87	896.94	1,551.60	3,048.00	897.00	1,551.60	3,048.00
88	901.56	1,558.80	3,066.00	901.80	1,558.80	3,066.00
89	906.18	1,567.20	3,081.00	906.00	1,567.20	3,081.00
90	910.80	1,574.40	3,099.00	910.80	1,574.40	3,099.00
91	915.42	1,582.80	3,114.00	915.60	1,582.80	3,114.00
92	920.04	1,591.20	3,132.00	919.80	1,591.20	3,132.00
93	924.66	1,598.40	3,147.00	924.60	1,598.40	3,147.00
94	929.28	1,606.80	3,165.00	929.40	1,606.80	3,165.00
95	933.90	1,614.00	3,180.00	934.20	1,614.00	3,180.00
96	938.52	1,622.40	3,198.00	938.40	1,622.40	3,198.00
97	943.14	1,630.80	3,213.00	943.20	1,630.80	3,213.00
98	947.76	1,638.00	3,231.00	948.00	1,638.00	3,231.00
99	952.38	1,646.40	3,246.00	952.20	1,646.40	3,246.00

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(140)**
Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	IMP (US$)	IMP + SMM (US$)		IMP (US$)	IMP + SMM (US$)
年齡 Age	IMP140 舒適 Deluxe	IMP140 舒適 Deluxe	年齡 Age	IMP140 舒適 Deluxe	IMP140 舒適 Deluxe
R&B(US$) R&B(MOP)	140.00 1,120.00	140.00 1,120.00	R&B(US$) R&B(MOP)	140.00 1,120.00	140.00 1,120.00
0 – 4	443.80	975.80	56	718.20	1,745.80
5 - 15	236.60	571.20	57	753.20	1,832.60
			58	791.00	1,930.60
			59	831.60	2,030.00
			60	876.40	2,133.60
16	256.20	611.80	61	957.60	2,312.80
17	259.00	616.00	62	1,006.60	2,450.00
18	260.40	621.60	63	1,061.20	2,592.80
19	260.40	621.60	64	1,118.60	2,745.40
20	261.80	627.20	65	1,152.20	2,833.60
21	261.80	627.20	66	1,187.20	2,952.60
22	263.20	627.20	67	1,250.20	3,123.40
23	263.20	627.20	68	1,309.00	3,284.40
24	266.00	637.00	69	1,372.00	3,452.40
25	267.40	642.60	70	1,435.00	1,435.00
26	271.60	648.20	71	1,503.60	1,503.60
27	275.80	658.00	72	1,573.60	1,573.60
28	278.60	666.40	73	1,647.80	1,647.80
29	285.60	679.00	74	1,724.80	1,724.80
30	291.20	697.20	75	1,776.60	1,776.60
31	295.40	708.40	76	1,831.20	1,831.20
32	302.40	726.60	77	1,887.20	1,887.20
33	306.60	732.20	78	1,943.20	1,943.20
34	313.60	756.00	79	2,002.00	2,002.00
35	322.00	772.80	80	2,062.20	2,062.20
36	329.00	791.00	81	2,123.80	2,123.80
37	338.80	814.80	82	2,186.80	2,186.80
38	348.60	841.40	83	2,252.60	2,252.60
39	359.80	870.80	84	2,321.20	2,321.20
40	375.20	910.00	85	2,389.80	2,389.80
41	393.40	947.80	86	2,402.40	2,402.40
42	410.20	991.20	87	2,415.00	2,415.00
43	429.80	1,040.20	88	2,427.60	2,427.60
44	448.00	1,083.60	89	2,438.80	2,438.80
45	466.20	1,129.80	90	2,451.40	2,451.40
46	483.00	1,174.60	91	2,464.00	2,464.00
47	504.00	1,222.20	92	2,476.60	2,476.60
48	522.20	1,264.20	93	2,489.20	2,489.20
49	537.60	1,304.80	94	2,500.40	2,500.40
50	558.60	1,353.80	95	2,513.00	2,513.00
51	582.40	1,416.80	96	2,525.60	2,525.60
52	602.00	1,465.80	97	2,538.20	2,538.20
53	630.00	1,528.80	98	2,550.80	2,550.80
54	658.00	1,600.20	99	2,562.00	2,562.00
55	687.40	1,667.40			

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃 (適用於澳門) **IMP(140)**

Individual Medical Plan (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

	IMP (US$)	IMP + SMM (US$)		IMP (US$)	IMP + SMM (US$)
年齡 Age	IMP140 舒適 Deluxe	IMP140 舒適 Deluxe	年齡 Age	IMP140 舒適 Deluxe	IMP140 舒適 Deluxe
R&B(US$)	140.00	140.00	R&B(US$)	140.00	140.00
R&B(MOP)	1,120.00	1,120.00	R&B(MOP)	1,120.00	1,120.00
0 – 4	340.20	779.80	56	698.60	1,705.20
5 - 15	236.60	571.20	57	718.20	1,752.80
			58	740.60	1,813.00
			59	774.20	1,891.40
			60	817.60	1,992.20
16	256.20	611.80	61	887.60	2,146.20
17	259.00	616.00	62	933.80	2,273.60
18	260.40	621.60	63	984.20	2,405.20
19	260.40	624.40	64	1,036.00	2,546.60
20	267.40	648.20	65	1,065.40	2,619.40
21	278.60	677.60	66	1,097.60	2,737.00
22	292.60	711.20	67	1,156.40	2,889.60
23	306.60	747.60	68	1,209.60	3,038.00
24	319.20	781.20	69	1,267.00	3,197.60
25	333.20	817.60	70	1,327.20	1,327.20
26	344.40	849.80	71	1,388.80	1,388.80
27	362.60	890.40	72	1,456.00	1,456.00
28	373.80	921.20	73	1,524.60	1,524.60
29	386.40	952.00	74	1,594.60	1,594.60
30	399.00	989.80	75	1,642.20	1,642.20
31	410.20	1,012.20	76	1,691.20	1,691.20
32	417.20	1,033.20	77	1,741.60	1,741.60
33	428.40	1,058.40	78	1,794.80	1,794.80
34	436.80	1,079.40	79	1,848.00	1,848.00
35	445.20	1,101.80	80	1,904.00	1,904.00
36	455.00	1,124.20	81	1,960.00	1,960.00
37	464.80	1,152.20	82	2,018.80	2,018.80
38	474.60	1,174.60	83	2,079.00	2,079.00
39	485.80	1,204.00	84	2,142.00	2,142.00
40	501.20	1,241.80	85	2,206.40	2,206.40
41	539.00	1,324.40	86	2,217.60	2,217.60
42	568.40	1,390.20	87	2,228.80	2,228.80
43	583.80	1,430.80	88	2,238.60	2,238.60
44	600.60	1,468.60	89	2,249.80	2,249.80
45	614.60	1,505.00	90	2,261.00	2,261.00
46	624.40	1,528.80	91	2,272.20	2,272.20
47	632.80	1,545.60	92	2,282.00	2,282.00
48	639.80	1,565.20	93	2,293.20	2,293.20
49	642.60	1,569.40	94	2,304.40	2,304.40
50	648.20	1,586.20	95	2,314.20	2,314.20
51	652.40	1,596.00	96	2,326.80	2,326.80
52	658.00	1,607.20	97	2,339.40	2,339.40
53	663.60	1,622.60	98	2,352.00	2,352.00
54	674.80	1,646.40	99	2,364.60	2,364.60
55	683.20	1,671.60			

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃(適用於澳門) **IMP(80/160/360)**

Individual Medical Plan(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP)- 標準級別 （男性）Standard Class (Male)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	254.40	484.80	730.80	422.40	811.20	1,234.80
5 - 15	140.00	257.60	374.40	253.60	470.40	705.60
16	152.00	278.40	424.80	268.80	500.80	781.20
17	152.80	280.00	442.80	271.20	508.80	806.40
18	154.40	286.40	446.40	275.20	515.20	810.00
19	154.40	286.40	446.40	277.60	515.20	810.00
20	154.40	286.40	446.40	277.60	516.80	810.00
21	154.40	286.40	450.00	277.60	516.80	817.20
22	154.40	286.40	450.00	277.60	516.80	817.20
23	154.40	286.40	450.00	277.60	516.80	817.20
24	156.80	291.20	457.20	278.40	526.40	842.40
25	157.60	292.80	457.20	282.40	529.60	846.00
26	160.00	296.00	464.40	286.40	539.20	853.20
27	161.60	299.20	471.60	288.80	547.20	864.00
28	164.00	304.00	482.40	294.40	556.80	889.20
29	167.20	310.40	493.20	299.20	569.60	903.60
30	169.60	315.20	500.40	303.20	577.60	918.00
31	172.00	323.20	511.20	308.80	590.40	936.00
32	175.20	328.00	522.00	314.40	601.60	961.20
33	178.40	334.40	532.80	319.20	611.20	979.20
34	181.60	340.80	543.60	328.00	628.80	1,000.80
35	185.60	348.80	554.40	334.40	638.40	1,022.40
36	189.60	358.40	572.40	342.40	656.00	1,051.20
37	194.40	368.00	586.80	352.00	670.40	1,087.20
38	200.00	379.20	604.80	364.00	691.20	1,119.60
39	206.40	393.60	630.00	374.40	715.20	1,162.80
40	215.20	408.00	658.80	391.20	748.80	1,216.80
41	225.60	425.60	687.60	410.40	782.40	1,274.40
42	238.40	443.20	723.60	434.40	819.20	1,339.20
43	250.40	464.00	759.60	456.80	860.80	1,414.80
44	261.60	483.20	802.80	473.60	896.00	1,483.20
45	269.60	504.00	838.80	491.20	932.80	1,555.20
46	277.60	526.40	874.80	508.00	971.20	1,616.40
47	286.40	545.60	907.20	528.00	1,009.60	1,684.80
48	296.00	566.40	939.60	544.80	1,041.60	1,753.20
49	305.60	584.00	979.20	563.20	1,076.80	1,821.60
50	319.20	611.20	1,015.20	592.00	1,132.80	1,893.60
51	334.40	640.00	1,054.80	621.60	1,190.40	1,965.60
52	348.80	667.20	1,098.00	650.40	1,241.60	2,055.60
53	363.20	696.00	1,144.80	679.20	1,300.80	2,142.00
54	379.20	726.40	1,198.80	708.80	1,358.40	2,235.60
55	396.00	758.40	1,256.40	740.80	1,419.20	2,343.60

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃(適用於澳門) **IMP(80/160/360)**

Individual Medical Plan(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （男性）Standard Class (Male)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	414.40	792.00	1,314.00	777.60	1,489.60	2,458.80
57	433.60	828.80	1,382.40	816.00	1,564.80	2,584.80
58	455.20	870.40	1,454.40	858.40	1,646.40	2,728.80
59	479.20	915.20	1,533.60	904.00	1,728.00	2,872.80
60	511.20	979.20	1,598.40	964.00	1,846.40	3,034.80
61	549.60	1,051.20	1,681.20	1,032.00	1,974.40	3,225.60
62	582.40	1,113.60	1,807.20	1,097.60	2,102.40	3,474.00
63	614.40	1,176.00	1,947.60	1,164.80	2,225.60	3,754.80
64	642.40	1,230.40	2,073.60	1,221.60	2,337.60	4,003.20
65	664.80	1,272.00	2,185.20	1,270.40	2,432.00	4,233.60
66	690.40	1,321.60	2,300.40	1,330.40	2,547.20	4,489.20
67	722.40	1,382.40	2,426.40	1,400.00	2,681.60	4,752.00
68	756.00	1,446.40	2,556.00	1,473.60	2,819.20	5,022.00
69	792.00	1,515.20	2,689.20	1,548.00	2,960.00	5,288.40
70	828.80	1,585.60	2,822.40	1,627.20	3,113.60	5,558.40
71	868.80	1,660.80	2,970.00	1,710.40	3,270.40	5,846.40
72	910.40	1,740.80	3,124.80	1,796.80	3,436.80	6,156.00
73	953.60	1,822.40	3,290.40	1,888.00	3,609.60	6,476.40
74	996.80	1,908.80	3,456.00	1,981.60	3,788.80	6,800.40
75	1,027.20	1,966.40	3,556.80	2,042.40	3,904.00	7,005.60
76	1,058.40	2,024.00	3,661.20	2,103.20	4,019.20	7,207.20
77	1,090.40	2,084.80	3,772.80	2,167.20	4,139.20	7,423.20
78	1,123.20	2,147.20	3,884.40	2,232.00	4,265.60	7,642.80
79	1,156.80	2,211.20	4,003.20	2,299.20	4,393.60	7,873.20
80	1,191.20	2,276.80	4,125.60	2,368.80	4,524.80	8,114.40
81	1,227.20	2,345.60	4,248.00	2,439.20	4,660.80	8,359.20
82	1,264.00	2,416.00	4,377.60	2,512.80	4,800.00	8,604.00
83	1,302.40	2,488.00	4,510.80	2,588.80	4,944.00	8,859.60
84	1,341.60	2,561.60	4,644.00	2,665.60	5,092.80	9,129.60
85	1,381.60	2,640.00	4,784.40	2,744.80	5,244.80	9,406.80
86	1,388.80	2,652.80	4,809.60	2,759.20	5,272.00	9,453.60
87	1,395.20	2,665.60	4,831.20	2,772.00	5,299.20	9,507.60
88	1,401.60	2,680.00	4,852.80	2,786.40	5,326.40	9,550.80
89	1,408.80	2,692.80	4,878.00	2,800.00	5,352.00	9,601.20
90	1,415.20	2,707.20	4,899.60	2,814.40	5,380.80	9,655.20
91	1,422.40	2,720.00	4,921.20	2,825.60	5,406.40	9,698.40
92	1,428.80	2,732.80	4,946.40	2,840.80	5,433.60	9,752.40
93	1,436.80	2,747.20	4,975.20	2,856.00	5,460.80	9,806.40
94	1,444.00	2,760.00	5,000.40	2,870.40	5,488.00	9,846.00
95	1,451.20	2,774.40	5,029.20	2,886.40	5,516.80	9,903.60
96	1,459.20	2,787.20	5,054.40	2,900.00	5,540.80	9,946.80
97	1,466.40	2,800.00	5,079.60	2,915.20	5,571.20	10,000.80
98	1,474.40	2,814.40	5,108.40	2,929.60	5,598.40	10,051.20
99	1,481.60	2,827.20	5,133.60	2,943.20	5,624.00	10,101.60

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃(適用於澳門) **IMP(80/160/360)**

Individual Medical Plan(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP)- 標準級別 （女性）Standard Class (Female)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
0 – 4	199.20	377.60	478.80	336.80	646.40	871.20
5 - 15	152.80	264.00	374.40	275.20	472.00	723.60
16	158.40	283.20	421.20	283.20	502.40	781.20
17	161.60	286.40	432.00	289.60	508.80	799.20
18	164.80	288.00	442.80	297.60	515.20	810.00
19	169.60	289.60	442.80	305.60	518.40	835.20
20	175.20	297.60	460.80	316.80	532.80	864.00
21	180.80	308.80	482.40	328.80	560.00	903.60
22	188.80	324.80	504.00	345.60	590.40	954.00
23	196.80	339.20	529.20	358.40	617.60	1,000.80
24	204.00	353.60	550.80	372.80	640.00	1,040.40
25	212.80	366.40	576.00	390.40	670.40	1,090.80
26	221.60	382.40	601.20	408.00	700.80	1,141.20
27	231.20	400.00	626.40	424.80	731.20	1,191.60
28	239.20	414.40	651.60	442.40	756.80	1,234.80
29	248.00	428.80	669.60	458.40	782.40	1,274.40
30	255.20	440.00	687.60	472.80	809.60	1,303.20
31	262.40	449.60	705.60	485.60	832.00	1,339.20
32	268.80	462.40	723.60	496.80	849.60	1,368.00
33	275.20	472.00	738.00	510.40	870.40	1,407.60
34	281.60	480.00	752.40	522.40	886.40	1,429.20
35	287.20	491.20	766.80	535.20	904.00	1,458.00
36	294.40	500.80	784.80	548.80	921.60	1,497.60
37	300.80	512.00	806.40	560.80	944.00	1,533.60
38	307.20	523.20	828.00	577.60	964.80	1,573.20
39	315.20	536.00	846.00	592.80	988.80	1,609.20
40	330.40	560.00	882.00	621.60	1,032.00	1,670.40
41	355.20	593.60	936.00	667.20	1,088.00	1,767.60
42	376.00	619.20	993.60	700.80	1,134.40	1,879.20
43	388.80	641.60	1,036.80	723.20	1,169.60	1,954.80
44	399.20	660.80	1,072.80	739.20	1,203.20	2,016.00
45	405.60	676.80	1,105.20	753.60	1,230.40	2,073.60
46	408.80	689.60	1,126.80	761.60	1,248.00	2,124.00
47	412.00	699.20	1,144.80	766.40	1,265.60	2,160.00
48	414.40	705.60	1,159.20	770.40	1,275.20	2,192.40
49	416.00	712.00	1,180.80	772.80	1,288.00	2,214.00
50	416.00	716.80	1,195.20	775.20	1,296.00	2,239.20
51	416.80	723.20	1,206.00	775.20	1,304.00	2,275.20
52	416.80	728.00	1,220.40	776.00	1,312.00	2,296.80
53	417.60	734.40	1,238.40	777.60	1,328.00	2,332.80
54	420.80	744.00	1,263.60	784.00	1,340.80	2,383.20
55	425.60	756.80	1,288.80	794.40	1,366.40	2,422.80

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

「倍無憂」醫療保障計劃(適用於澳門) **IMP(80/160/360)**

Individual Medical Plan(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （女性）Standard Class (Female)

	IMP (US$)			IMP + SMM (US$)		
年齡 Age	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe	IMP80 標準 Standard	IMP160 舒適 Deluxe	IMP360 豪華 Super-Deluxe
R&B(US$)	80.00	160.00	360.00	80.00	160.00	360.00
R&B(MOP)	640.00	1,280.00	2,880.00	640.00	1,280.00	2,880.00
56	433.60	772.80	1,317.60	809.60	1,395.20	2,487.60
57	443.20	793.60	1,357.20	828.80	1,430.40	2,556.00
58	456.00	820.80	1,404.00	852.80	1,480.00	2,646.00
59	472.80	860.80	1,458.00	885.60	1,550.40	2,743.20
60	500.00	915.20	1,504.80	927.20	1,644.80	2,862.00
61	532.80	979.20	1,569.60	976.80	1,753.60	3,020.40
62	563.20	1,036.80	1,677.60	1,030.40	1,859.20	3,254.40
63	592.80	1,094.40	1,807.20	1,093.60	1,972.80	3,510.00
64	620.80	1,144.00	1,929.60	1,148.00	2,070.40	3,754.80
65	641.60	1,182.40	2,030.40	1,197.60	2,150.40	3,978.00
66	667.20	1,230.40	2,138.40	1,253.60	2,254.40	4,208.40
67	698.40	1,286.40	2,253.60	1,316.00	2,369.60	4,449.60
68	729.60	1,345.60	2,368.80	1,379.20	2,492.80	4,698.00
69	764.80	1,409.60	2,494.80	1,448.80	2,622.40	4,946.40
70	800.80	1,476.80	2,624.40	1,523.20	2,753.60	5,209.20
71	839.20	1,545.60	2,761.20	1,600.80	2,892.80	5,482.80
72	878.40	1,619.20	2,901.60	1,681.60	3,038.40	5,763.60
73	920.80	1,697.60	3,052.80	1,766.40	3,195.20	6,055.20
74	962.40	1,774.40	3,207.60	1,855.20	3,353.60	6,368.40
75	991.20	1,827.20	3,304.80	1,911.20	3,456.00	6,566.40
76	1,020.80	1,883.20	3,402.00	1,968.00	3,558.40	6,753.60
77	1,051.20	1,940.80	3,502.80	2,028.00	3,667.20	6,962.40
78	1,082.40	2,000.00	3,610.80	2,088.80	3,776.00	7,171.20
79	1,115.20	2,059.20	3,718.80	2,152.00	3,886.40	7,387.20
80	1,148.80	2,121.60	3,834.00	2,216.00	4,008.00	7,606.80
81	1,183.20	2,185.60	3,945.60	2,281.60	4,126.40	7,833.60
82	1,219.20	2,251.20	4,064.40	2,350.40	4,252.80	8,071.20
83	1,256.00	2,318.40	4,183.20	2,421.60	4,376.00	8,312.40
84	1,293.60	2,387.20	4,309.20	2,495.20	4,510.40	8,564.40
85	1,332.00	2,459.20	4,438.80	2,569.60	4,646.40	8,823.60
86	1,339.20	2,472.00	4,460.40	2,581.60	4,665.60	8,859.60
87	1,345.60	2,483.20	4,482.00	2,596.00	4,692.80	8,910.00
88	1,352.80	2,494.40	4,507.20	2,607.20	4,715.20	8,953.20
89	1,359.20	2,507.20	4,528.80	2,621.60	4,740.80	8,996.40
90	1,365.60	2,518.40	4,550.40	2,635.20	4,764.80	9,039.60
91	1,372.80	2,529.60	4,575.60	2,648.80	4,792.00	9,082.80
92	1,379.20	2,544.00	4,597.20	2,661.60	4,812.80	9,129.60
93	1,386.40	2,556.80	4,618.80	2,675.20	4,838.40	9,172.80
94	1,392.80	2,571.20	4,640.40	2,688.80	4,864.00	9,219.60
95	1,399.20	2,584.00	4,665.60	2,701.60	4,889.60	9,262.80
96	1,406.40	2,596.80	4,687.20	2,716.00	4,912.00	9,302.40
97	1,412.80	2,611.20	4,708.80	2,728.80	4,937.60	9,352.80
98	1,420.00	2,624.00	4,734.00	2,743.20	4,963.20	9,388.80
99	1,426.40	2,638.40	4,755.60	2,756.00	4,987.20	9,446.40

此為續保保費率 For Renewal Only

澳門幣保費= 美元保費 x 8 Premium in MOP = Premium in US$ x 8

AVS

7. 保費表 – AIA 自願醫保標準計劃
Premium Table – AIA Voluntary Health Insurance Standard Scheme

AIA 自願醫保標準計劃
AIA Voluntary Health Insurance Standard Scheme
基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (港幣 HK$)

實際年齡 Attained Age	男性 Male	女性 Female	實際年齡 Attained Age	男性 Male	女性 Female
0-4	2,840.80	2,274.40			
5 - 15	1,615.20	1,760.00			
16	1,753.60	1,832.80			
17	1,760.00	1,859.20			
18	1,786.40	1,898.40			
19	1,786.40	1,957.60			
20	1,786.40	2,024.00			
21	1,845.60	2,215.20	61	8,028.80	7,864.00
22	1,845.60	2,313.60	62	8,510.40	8,312.80
23	1,845.60	2,412.80	63	8,972.00	8,793.60
24	1,878.40	2,504.80	64	9,373.60	9,202.40
25	1,885.60	2,597.60	65	10,059.20	9,894.40
26	1,918.40	2,722.40	66	10,435.20	10,336.00
27	1,938.40	2,840.80	67	10,916.00	10,797.60
28	1,971.20	2,940.00	68	11,444.00	11,305.60
29	2,004.00	3,045.60	69	11,991.20	11,832.80
30	2,050.40	3,164.00	70	12,551.20	12,392.80
31	2,089.60	3,243.20	71	13,328.80	13,177.60
32	2,122.40	3,322.40	72	14,179.20	13,981.60
33	2,155.20	3,414.40	73	15,043.20	14,852.00
34	2,188.80	3,473.60	74	15,952.80	15,735.20
35	2,241.60	3,566.40	75	16,644.80	16,447.20
36	2,294.40	3,645.60	76	17,356.80	17,165.60
37	2,360.00	3,724.80	77	18,108.00	17,916.80
38	2,419.20	3,796.80	78	18,912.80	18,695.20
39	2,504.80	3,896.00	79	19,729.60	19,519.20
40	2,610.40	4,080.80	80	20,567.20	20,369.60
41	2,762.40	4,443.20	81*	21,463.20	21,232.80
42	2,986.40	4,818.40	82*	22,366.40	22,142.40
43	3,184.00	5,076.00	83*	23,316.00	23,078.40
44	3,388.00	5,280.00	84*	24,311.20	24,054.40
45	3,566.40	5,458.40	85*	25,340.00	25,056.00
46	3,678.40	5,504.00	86*	25,761.60	25,511.20
47	3,796.80	5,544.00	87*	26,196.80	25,920.00
48	3,916.00	5,570.40	88*	26,612.00	26,348.00
49	4,047.20	5,590.40	89*	27,060.00	26,776.80
50	4,238.40	5,590.40	90*	27,501.60	27,204.80
51	4,528.80	5,695.20	91*	27,943.20	27,640.00
52	4,805.60	5,788.00	92*	28,372.00	28,081.60
53	5,102.40	5,900.00	93*	28,813.60	28,543.20
54	5,412.00	6,064.80	94*	29,275.20	28,972.00
55	5,755.20	6,236.00	95*	29,723.20	29,407.20
56	6,024.80	6,361.60	96*	30,184.80	29,868.00
57	6,328.00	6,526.40	97*	30,665.60	30,296.80
58	6,644.80	6,710.40	98*	31,153.60	30,752.00
59	6,994.40	6,974.40	99*	31,615.20	31,232.80
60	7,468.80	7,369.60			

* 此為續保保費率 For Renewal Only

AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium schedule.

未來保費會受持續的醫療通脹及此產品整體理賠情況影響。如有需要，我們會每年作出覆核及相應調整。上列保費為根據您現時實際年齡為此保障應支付的首年保費，並不能視為實際未來所需支付的保費。我們會在每個保單年度終結前以書面通知保單持有人來年實際所需支付的保費。

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated above according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

此標準保費表並未包括由保險業監管局徵收的保費徵費。This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

AVSR

AIA 自願醫保標準計劃
AIA Voluntary Health Insurance Standard Scheme
附加契約標準保費表 - 年繳保費 Standard Premium Schedule for Rider - Annual Premium (港幣 HK$)

實際年齡 Attained Age	男性 Male	女性 Female	實際年齡 Attained Age	男性 Male	女性 Female
0-4	2,683.20	2,089.60			
5 - 15	1,357.60	1,516.00			
16	1,503.20	1,575.20			
17	1,516.00	1,608.80			
18	1,529.60	1,654.40			
19	1,529.60	1,740.00			
20	1,529.60	1,800.00			
21	1,542.40	2,024.00	61	7,264.00	7,192.00
22	1,542.40	2,142.40	62	7,686.40	7,587.20
23	1,542.40	2,234.40	63	8,128.00	8,009.60
24	1,575.20	2,346.40	64	8,496.80	8,378.40
25	1,588.80	2,465.60	65	8,833.60	8,681.60
26	1,601.60	2,584.00	66	9,163.20	9,037.60
27	1,628.00	2,702.40	67	9,552.00	9,440.00
28	1,668.00	2,821.60	68	10,013.60	9,875.20
29	1,700.80	2,927.20	69	10,435.20	10,362.40
30	1,740.00	3,012.80	70	10,916.00	10,844.00
31	1,766.40	3,118.40	71	11,615.20	11,523.20
32	1,792.80	3,210.40	72	12,340.00	12,234.40
33	1,839.20	3,308.80	73	13,098.40	12,986.40
34	1,878.40	3,375.20	74	13,896.00	13,784.00
35	1,924.80	3,460.80	75	14,496.00	14,390.40
36	1,984.00	3,560.00	76	15,148.80	15,016.80
37	2,056.80	3,638.40	77	15,788.00	15,676.00
38	2,122.40	3,744.00	78	16,467.20	16,361.60
39	2,208.00	3,836.80	79	17,172.00	17,047.20
40	2,333.60	4,034.40	80	17,930.40	17,785.60
41	2,472.00	4,403.20	81*	18,701.60	18,563.20
42	2,630.40	4,653.60	82*	19,492.80	19,360.80
43	2,775.20	4,818.40	83*	20,323.20	20,164.80
44	2,913.60	4,944.00	84*	21,186.40	21,021.60
45	3,164.00	5,227.20	85*	22,076.80	21,918.40
46	3,263.20	5,280.00	86*	22,452.00	22,294.40
47	3,388.00	5,320.00	87*	22,828.00	22,663.20
48	3,493.60	5,352.80	88*	23,204.00	23,039.20
49	3,612.80	5,365.60	89*	23,599.20	23,421.60
50	3,790.40	5,372.80	90*	23,968.80	23,790.40
51	4,337.60	5,392.00	91*	24,344.00	24,199.20
52	4,541.60	5,399.20	92*	24,608.00	24,561.60
53	4,740.00	5,438.40	93*	24,864.80	24,976.80
54	4,970.40	5,471.20	94*	25,122.40	25,352.80
55	5,306.40	5,682.40	95*	25,379.20	25,748.00
56	5,537.60	5,807.20	96*	25,643.20	26,137.60
57	5,807.20	5,945.60	97*	25,912.80	26,545.60
58	6,117.60	6,130.40	98*	26,150.40	26,954.40
59	6,433.60	6,374.40	99*	26,427.20	27,356.80
60	6,822.40	6,736.80			

* 此為續保保費率 For Renewal Only

AIA 保留更改此保費表的權利。AIA reserves the right to revise the premium schedule.

未來保費會受持續的醫療通脹及此產品整體理賠情況影響。如有需要，我們會每年作出覆核及相應調整。上列保費為根據您現時實際年齡為此保障應支付的首年保費，並不能視為實際未來所需支付的保費。我們會在每個保單年度終結前以書面通知保單持有人來年實際所需支付的保費。

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated above according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

此標準保費表並未包括由保險業監管局徵收的保費徵費。This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

8. 產品內容比較 – 高端醫療 (CEO5)

至尊醫療 5 CEO medical plan 5

保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
投保年齡	15 日 - 70 歲	14 日- 80 歲	1 - 70 歲 (下次生日年齡計)	15 日 - 70 歲
基本住院保障年齡	終身	至 100 歲	終身	終身
地域保障範圍	· 全球 · 全球 (不包括美國)	· 全球 · 全球 (不包括美國)	· 全球 · 全球 (不包括美國)	· 全球 · 全球 (不包括美國)
	· 緊急治療：全球	· 緊急治療：全球	· 意外賠償：全球	· 緊急治療 / 意外賠償：全球
受保病房級別	標準私家房	標準單人房	私家病房	標準私家病房
保證續保	是	是	是 惟屆時此計劃須仍可供續保	是 惟屆時此計劃須仍可供續保
保單貨幣選擇	美元 / 港元 / 澳門幣	美元 / 港元 / 澳門幣	美元 / 港元	美元 / 港元
根據保單內的定義住院最少時數	連續逗留 6 小時或以上	須留院最少一晚或以上	連續逗留 6 小時或以上	於有關資料中沒有提及最少時數，惟醫院必須收取每日病房及膳食費用
調整基數	當入住病房高於標準私家房時適用 調整基數 = 受保人入住醫院的標準私家房每日收費÷每日實際病房收費	當入住病房高於標準單人房時適用 調整基數 = 只賠償標準單人房的收費	當入住病房高於私家病房，如套房 / 豪華房 / 貴賓房，應支付的所有賠償將調低至 25%	當入住病房高於標準私家病房，應支付的所有賠償將調低至 25%
出院免找數服務	適用於 · 香港 13 間私家醫院及澳門鏡湖醫院；及 · 中國指定 747 間醫院	覆蓋全球 130 個不同國家及地區的醫院，包括香港、中國大陸、日本、新加坡及英國	適用於全球城市的大部份私家醫院，包括香港所有私家醫院	提供，惟於有關資料中沒有提及詳情於保單生效後第 180 日或以上
日間手術免找數服務	適用於指定專科網絡進行的所有日間手術 指定的三項日間手術，更會豁免墊底費（如適用）	提供，惟於有關資料中沒有提及詳情	適用於指定專科網絡進行的六項日間手術	適用於 8 項專科之合資格手術

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
保費結構	每年續保； 男女均一保費	每年續保； 男女均一保費	每年續保； 男女均一保費	每年續保； 男女均一保費
最高保障額	每年限額： US$2,500,000/ HK$20,000,000 個人終身賠償限額： US$6,250,000/ HK$50,000,000	每年限額： · 標準：US$2,500,000/HK$20,000,000 · 全面：US$3,125,000/HK$25,000,000 · 特級：US$3,750,000/HK$30,000,000	每年限額： US$3,750,000/ HK$30,000,000 個人終身賠償限額： US$8,750,000/ HK$70,000,000	每年限額： 全球：US$2,750,000/ HK$22,000,000 美國除外：US$2,500,000/ HK$20,000,000 個人終身賠償限額： 全球：US$8,250,000/ HK$66,000,000 美國除外：US$7,500,000/ HK$60,000,000
附加保障選擇	· 門診惠益 · 牙科惠益	3 個保障級別： · 標準：住院保障 · 全面：標準 + 門診保障 · 特級：全面 + 產科 + 牙科 + 眼科保障	· 門診保障 適用於全球： · 牙科保障 · 產科保障	沒有提供
每年墊底費	四個選擇： · 零 · US$2,000/ HK$16,000 · US$3,125/ HK$25,000 · US$6,250/ HK$50,000	四個選擇： · 零 · US$1,500/ HK$12,000 · US$5,000/ HK$40,000 · US$12,500/ HK$100,000	五個選擇： · 零 · US$1,000/ HK$8,000 · US$3,125/ HK$25,000 · US$7,500/ HK$60,000 · US$12,000/ HK$96,000	三個選擇： · 零 · US$1,000/ HK$8,000 · US$2,850/ HK$22,800
免再核保減低墊底費金額	適用於受保人年滿 50/55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)	適用於受保人年滿 50/55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)	適用於受保人年滿 55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)	適用於受保人年滿 55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)
無索償墊底費折扣	保單於每連續 2 年內沒有作出賠償，可獲得 10% 墊底費折扣，並可累積至 100%折扣	沒有提供	沒有提供	保單於每連續 2 年內沒有作出賠償，可獲得相等於下一個保單年度的年度保費之 15%的金額作減低墊底費之用
更改居住地的影響	持續置身在北美或西歐已達 365 日或	移居至美國：	過去 12 個月內於美國居住達 183 日或	過去 12 個月內於美國居住達 183 日或

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保險公司	友邦	盛記	保記	宏記
產品名稱	**至尊醫療 5**	**寰宇 X 選 II**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準**	**N/A**	**卓越:全球 / 優越:美國除外**
	以上： · 在定居當地需支付的賠償將會減少至有關可獲賠償的 60% 美國公民於美國發生之索償前一年內累積逗留於美國達 182 日或以上： · 於美國接受治療需支付的賠償將會減少至有關可獲賠償的 50%	· 在定居當地需支付的賠償將會減少至有關可獲賠償的 60% 轉換主要居留地：在一年內居住/計劃居住於主要居留地以外的地方達 185 日或以上： · 保留調整保費或終止保單的權利	以上： · 有權將地域保障範圍由「全球」更改至「全球 (不包括美國)」 於美國發生之索償前一年內累積逗留於美國達 183 日或以上： · 於美國接受治療需支付的賠償將會減少至有關可獲賠償的 50%	以上： · 有權將地域保障範圍由「全球」更改至「全球 (不包括美國)」 於美國發生之索償前一年內累積逗留於美國達 183 日或以上： · 於美國接受治療需支付的賠償將會減少至有關可獲賠償的 50%
計劃到美國就醫須預先核准(環球計劃)	不須要	建議預先核准	須要預先核准 (否則可獲賠償會減至 50%)	須要預先核准 (否則可獲賠償會減至 50%)
家庭投保保費折扣	沒有提供	沒有提供	沒有提供	沒有提供

保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
A) 保障				
基本住院保障				
I. 住院賠償				
1. 每日病房及膳食費用賠償	全數受保	全數受保	全數受保	全數受保
2. 醫生巡房費	全數受保	全數受保	全數受保	全數受保
3. 專科醫生費用	全數受保	全數受保	全數受保	全數受保
4. 住院雜費賠償	全數受保	全數受保	全數受保	全數受保
5. 深切治療費用賠償	全數受保	全數受保	全數受保	全數受保
6. 私家看護費用	全數受保 每年最多 30 日	每日 US$310/ HK$2,500 每年最多 90 日 或 全額賠償(須預先核准)	全數受保 每年最多 90 日	全數受保 全球：每年最多 90 日 美國除外：每年最多 60 日
7. 住院陪床惠益	全數受保	全數受保	全數受保	全數受保
8. 住院現金惠益	每日 US$100/ HK$800 每年最多 90 日 (豁免墊底費)	每日 特級：US$280/ HK$2,200 全面：US$190/ HK$1,500 標準：US$125/ HK$1,000 在沒有其他障項目賠償情況下支付	不設現金惠益	每日 全球：US$225/ HK$1,800 美國除外：US$150/ HK$1,200
9. 次級病房現金惠益	每日 US$250/ HK$2,000 每次最多住院 10 日	不設此惠益	每日 US$187.5/ HK$1,500	每日 全球：US$225/ HK$1,800 美國除外：US$150/ HK$1,200
II. 手術費用賠償				
10. 手術惠益				
包括外科醫生費、麻醉師費及手術室費用				
a) 所有手術	全數受保	全數受保	全數受保	全數受保
b) 器官移植				
受保人的開支	全數受保	全數受保	全數受保	全數受保

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保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
為器官捐贈者進行的手術	不得超過捐贈者及接受者之移植費用總和的 30%	不受保	不受保	每項傷病 全球：US$132,000 / HK$1,056,000 美國除外：US$110,000/ HK$880,000
11. 日間手術惠益	全數受保	全數受保	全數受保	全數受保
12. 醫療裝置費用				
a) 指定項目	全數受保	植入的醫療裝置費用： 全數受保 (計入項目 1 內)	指定項目：全數保障 其他項目：43,750 美元 / 350,000 港元	全數受保
b) 其他項目	每項 US$12,000/ HK$96,000	不受保		每年 US$12,500/ HK$100,000
c) 重建裝置或物料	(以個人計)			
13. 日間手術現金惠益	每項手術 US$200/ HK$1,600 每年 1 項手術 (豁免墊底費)	不設現金惠益	不設現金惠益	每項手術 (每日最多一項手術) 全球：US$225/ HK$1,800 美國除外：US$150/ HK$1,200 (只限於指定門診手術)
III. 出院後的惠益				
14. 出院/日間手術後門診諮詢	出院/日間手術後 60 日內 全數受保 (包括: 診金、藥費及傷口護理及診斷測試)	特級及全面： 全數受保 標準：出院/門診手術後 90 日內 全數受保 (包括: 診斷、處方藥物及敷料)	出院/門診手術後 90 日內 全數受保 (包括: 診金、藥費及診斷測試)	出院/門診手術後 60 日內 全數受保 (包括: 診金、藥費及診斷測試)
15. 手術後家中看護惠益	全數受保 每年最多 28 星期	全數受保 須預先核准	全數受保 每年最多 30 日	全數受保 全球：每年最多 120 日 美國除外：每年最多 60 日
16. 康復惠益	每年 US$10,000/ HK$80,000 每年最多 60 日	全數受保 每年最多 28 日 (須預先核准及符合有關限制)	每年 US$10,000/ HK$80,000 每年最多 60 日	每年 全球：US$13,750/ HK$110,000 美國除外：US$11,000/ HK$88,000

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保險公司	友邦	盛記	保記	宏記
產品名稱	**至尊醫療 5**	**寰宇 X 選 II**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準**	**N/A**	**卓越:全球 / 優越:美國除外**
17. 善終關懷服務惠益	US$10,000/ HK$80,000 以個人計	特級：US$38,000/ HK$300,000 全面：US$30,000/ HK$240,000 標準：US$10,000/ HK$80,000 以個人計 (等待期：12 月)	US$25,000/ HK$200,000 以個人計	全球：US$27,500/ HK$220,000 美國除外：US$16,500/ HK$132,000 以個人計
18. 出院/日間手術後輔助惠益	• 出院/日間手術後 90 日內 • 每次住院 / 日間手術 US$3,750/ HK$30,000 • a)及 b)合共每日最多 1 次診療	出院/日間手術後 90 日內	• 出院/門診手術後 90 日內 • 每類別每日最多 1 次診療	• 出院/門診手術後 90 日內 • 每日最多 1 次診療
a) 脊骨神經科醫生 / 物理治療師 / 言語治療師 / 職業治療師 / 營養師	每次 US$125/ HK$1,000	物理治療：(特級及全面) 全數受保 脊骨治療、針炙、順勢療法及整骨療法療程：(特級及全面) 每年 US$1,150/ HK$9,000 言語治療及職業治療療程：全額賠償，如治療緊接出院後的 90 天內發生	脊骨神經科醫生：每次 US$200/ HK$1,600(每年最多 15 次) 物理治療師 / 言語治療師 / 職業治療師：全數受保(每年最多 30 次)	每年 全球：US$7,500/ HK$60,000 美國除外：US$5,625/ HK$45,000 (每年最多 60 次)
b) 中醫	每次 US$75/ HK$600 (每次住院 / 日間手術最多 15 次)	每次 特級：US$100/ HK$800； 全面：US$90/ HK$700； 標準：US$75/ HK$600 每年最多 20 次	每次 US$100/ HK$800 (每日最多 1 次診療) (每年最多 US$6,250/ HK$50,000，包括住院期間每日 US$65/ HK$520)	每次 全球：US$110/ HK$880 美國除外：US$97/ HK$770 (每年最多 20 次， 包括住院期間的中醫治療)
IV. 延伸惠益				
19. 住院/日間手術前門診諮詢	入院/日間手術前 30 日內全數受保 (包括：診金、藥費及診斷測試)	特級及全面： 全數受保 標準： 入院/門診手術前 90 日內 1 次全數受保 (包括：診斷、處方藥物及敷料)	入院/門診手術前 30 日內全數受保 (包括：診金、藥費及診斷測試) 入院/門診手術前 30 日以上 1 次	入院/門診手術前 31 日內全數受保 (包括：診金、藥費及診斷測試)

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保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
20. 癌症治療費用賠償	全數受保 包括化療、電療、標靶治療、激素治療、免疫治療及質子治療，以及於接受此等治療期間有關的諮詢、處方藥物及診斷檢查	全數受保 包括化療、電療、舒緩治療或標靶治療	全數受保 包括化療、電療、標靶治療、荷爾蒙治療、免疫治療、質子治療	全數受保 包括化療、電療、標靶治療、激素治療、免疫療法、質子治療
21. 透析費用惠益	全數受保	全數受保	全數受保	全數受保
22. 人體免疫力缺乏病毒 / 愛滋病治療惠益	US$100,000/ HK$800,000 以個人計 (等待期：5 年)	US$125,000/ HK$1,000,000 以個人計 (等待期：5 年) 只適用於輸血感染及於執行正常職務因意外感染	全數受保 只適用於輸血感染及於執行正常職務因意外感染	全球：US$125,000/ HK$1,000,000 美國除外：US$112,500/ HK$900,000 以個人計 (等待期：5 年)
23. 精神疾病或神經疾病惠益	每年 US$5,000/ HK$40,000 每年最多 30 日	門診及住院綜合每年限額 特級：US$7,600/ HK$60,000 全面：US$6,300/ HK$50,000 標準：US$5,000/ HK$40,000	每年 US$7,500/ HK$60,000 每年最多 30 日	每年 全球：US$8,250/ HK$66,000 美國除外：US$6,875/ HK$55,000
24. 重建手術惠益	每次受保受傷 / 受保疾病 US$20,000/ HK$160,000	不受保	每次受保受傷 / 受保疾病 US$30,000/ HK$240,000	每項受保癌症 全球：US$41,250/ HK$330,000 美國除外：US$34,375/ HK$275,000
25. 中風康復惠益				
a) 家居設備提升惠益	US$6,250/ HK$ 50,000 以個人計	不受保	(i) 家居設備提升: 每項事故 6,250 美元 / 50,000 港元 (ii) 復康診療: 每次 125 美元 / 1,000 港元 / 每項事故 12,500 美元 / 100,000 港元 • 每個保單年度最多次數：15 (以上每類醫務專業人士的診治及 / 或治療每日最多 1 次)	不受保
b) 中風輔助惠益				
脊骨神經科醫生 / 物理治療師 / 言語治療師 / 職業治療師 / 神經外科醫生 / 腦神經科醫生 / 中醫	每次 US$125/ HK$1,000 每年最多 30 次 (US$12,500/ HK$100,000 以個人計)			
c) 傷殘津貼惠益	每月 US$625/ HK$5,000 (最多 24 個月， 以個人計) (豁免墊底費)			
26. 妊娠併發症惠益	全數受保 等待期 10 個月	(特級及全面) 全數受保 等待期 12 個月	全數受保 等待期 300 日	全數受保 等待期 12 個月

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保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
V. 緊急治療費用賠償				
27. 意外急症門診治療費用賠償	全數受保	全數受保	全數受保	全數受保
28. 緊急牙齒治療費用賠償	全數受保 (治療限期：3 個月)	全數受保 (治療限期：28 日)	全數受保 (治療限期：2 星期)	全數受保 (治療限期：2 星期)
29. 環球緊急支援服務	(豁免墊底費)			
a) 緊急醫療運送	每旅程 US$625,000/ HK$5,000,000	全數受保	全數受保	全數受保
b) 運返遺體				
c) 安排一名直屬家屬探望				
d) 送返未滿 18 歲之兒童		不受保		
VI. 身故賠償				
30. 身故恩恤賠償	US$ 10,000/ HK$ 80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000
附加保障				
VII. 門診惠益				
	與基本住院保障 共用每年限額及墊底費	與基本住院保障 共用每年限額及墊底費 (只適用於特級及全面計劃)	與基本住院保障 共用每年限額 墊底費不適用於此惠益	不提供門診惠益
31. 門診諮詢	全數受保 每年最多 45 次	全數受保	全數受保 每年最多 50 次	
32. 診斷程序及化驗室測試	全數受保	全數受保	全數受保	
33. 處方藥物	全數受保	全數受保	每年 US$12,500/ HK$100,000	
34. 另類治療	中醫 + 物理治療師 +脊骨神經科醫生： 每年 US$1,000/ HK$8,000	· 物理治療 (特級/全面)：全數受保 · 中醫： 特級: 每次 US$100/ HK$800，每年最多 20 次 全面: 每次 US$90/ HK$700，每年最多 20 次 標準: 每次 US$75/ HK$600，每年最多 20 次 · 脊骨治療、針灸、順勢療法及整骨療法療程 (特級/全面)：每年 US$1,150/ HK$9,000	註冊中醫 + 脊椎治療師 + 物理治療師： 每年 US$1,200/ HK$9,600	

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產品名稱	**至尊醫療 5**	**寰宇 X 選 II**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準**	**N/A**	**卓越:全球 / 優越:美國除外**
35. 精神病治療	每次 US$125/ HK$1,000 每年最多 10 次	門診及住院綜合每年限額： 特級：US$7,600/ HK$60,000 全面：US$6,300/ HK$50,000 標準：US$5,000/ HK$40,000	每年 US$2,500/ HK$20,000 (每年最多 15 次)	不提供門診惠益
36. 接種疫苗及健康檢查	每年 US$300/ HK$2,400 (每年一次健康檢查)	健康檢查： 特級：US$1,000/ HK$8,000 全面：US$300/ HK$2,400 (等待期：12 個月) 墊底費不適用於此惠益 疫苗： 特級：US$700/ HK$5,600 全面：US$300/ HK$2,400	每年 US$500/ HK$4,000 (每年一次健康檢查及 一個疫苗療程)	
VIII. 牙科惠益				
	· 等待期：6 月 · 保障年齡至 65 歲 (上次生日年齡) · 必須同時附加門診惠益 墊底費不適用於此惠益	只適用於特級計劃 墊底費不適用於此惠益	· 等待期：180 日 · 保障年齡至 75 歲 (下次生日年齡) · 必須同時附加門診惠益 墊底費不適用於此惠益	不提供牙科惠益
37. 例行牙科治療	每年 US$700/ HK$5,600	合資格費用 80% 每年 US$1,200/ HK$9,500	每年 US$950/ HK$7,600	
38. 主要之恢復性治療	每年 US$1,500/ HK$12,000	不提供	每年 US$1,800/ HK$14,400	

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保險公司	友邦	盛記	保記	宏記
產品名稱	至尊醫療 5	寰宇 X 選 II	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準	N/A	卓越:全球 / 優越:美國除外
其他保障項目				
其他	不適用	1. 救護車運載：全數受保 2. 並非前已存在的慢性情況的護理：全數受保 3. 第二醫療意見 4. 未顯現的先天性的情況(等待期：9 個月) · 第 1 及 2 年：每年 US$2,300/ HK$18,000 · 其後各年：每年 US$12,500/ HK$100,000 **適用於特級及全面計劃：** 5. 口腔頜面外科手術 6. 已存在的情況/先天性的情況 (等待期：9 個月) · 第 1 及 2 年：每年 US$2,300/ HK$18,000 · 其後各年： 每年 US$4,600/ HK$36,000 7. 新生嬰兒住宿： 全數受保 **適用於特級計劃：** 8. 懷孕及分娩： 每年 US$13,800/ HK$110,000 (等待期：12 個月) 9. 例行眼部護理： 每年 US$280/ HK$2,200	1. 意外身故賠償：US$10,000/ HK$80,000 2. 住院期間中藥治療每日 US$65/ HK$520 (每個保單年度 US$ 6,250 / HK$ 50,000) 3. 於意外後 90 日內進行已預先批核的整形手術屬受保範圍內 4. 附加產科保障： · 自然分娩：每次 US$6,250/ HK$50,000 · 剖腹生產：每次 US$12,500/ HK$100,000 (等待期：300 日)	1. 意外身故賠償：US$10,000/ HK$80,000 2. 第二醫療意見 3. 健康檢查：年滿 30 歲(最近生日年齡) 開始，提供每兩年一次的免費健康檢查 (等待期：2 年)

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CEO Medical 5 Benefits Comparison

Company Name	AIA	AXX	PRX	MANX
Product Name	**CEO Medical 5**	**Global EXXXE II**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard**	**N/A**	**Elite: WW / Premier: WW Ex-US**
Issue Age	15 days – Age 70	14 days – Age 80	Age 1 – 70 (Age next birthday)	15 days – Age 70
Cover Age for hospitalization benefits	Whole Life	to age 100	Whole life	Whole life
Geographical Cover	• Worldwide • Worldwide ex-US	• Worldwide • Worldwide ex-US	• Worldwide: • Worldwide ex-US	• Worldwide • Worldwide ex-US
	• Emergency Treatment: Worldwide	• Emergency Treatment: Worldwide	• Accident: Worldwide	• Emergency Treatment/ Accident: Worldwide
Covered Room Type	Standard Private Room	Standard Single Room	Private Room	Standard Private Room
Guaranteed Renewal	Yes	Yes	Yes (Subject to the continual availability of the plan)	Yes (Subject to the continual availability of the plan)
Currency Options	US$/ HK$/ MOP	US$/ HK$/ MOP	US$/ HK$	US$/ HK$
Min. no of hours to fulfil the confinement definition	Continuous physical presence in hospital for 6 hours or more	Minimum 1 night (overnight is required)	Continuous physical presence in hospital for 6 hours or more	Not mentioned; however, A charge for hospital room & board must be made
Adjustment Factor	Applies when confined in room type above Standard Private Room Adjustment Factor = daily room charge of the standard private room in which the insured stays ÷ daily room charge of the room the insured stays	Applies when confined in room type above Standard Single Room Adjustment Factor = only pay for charge in a Standard Single Room	Applies when confined in room type above Private Room E.g. the benefit payable for the confinement in suite / deluxe / VIP room will be reduced to 25%	The benefit payable when confined in room type above Standard Private Room will be reduced to 25%
Credit Facility for Hospitalization	Available in • 13 HK private hospitals and Kiang Wu Hospital in Macau; and • 747 specified China hospitals	Covers hospitals in more than 130 countries/ territories all over the world, such as Hong Kong, mainland China, Japan, Singapore and the UK	Available in most private hospitals of major cities around the world, including all HK private hospitals	available but with no info
Cashless Arrangement for Day Surgery	Applicable to all surgeries at the designated Specialist Network day surgery centres / clinics For 3 specified day surgeries, the deductible will also be waived (if applicable)	available but with no info	Applicable to 6 day surgeries at the designated Specialist Network day surgery centres / clinics	Applicable to eligible medical treatments under 8 specialties
Premium Structure	YRT; Unisex	YRT; Unisex	YRT; Unisex	YRT; Unisex

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Company Name	AIA	AXX	PRX	MANX
Product Name	CEO Medical 5	Global EXXXE II	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard	N/A	Elite: WW / Premier: WW Ex-US
Maximum Benefit	Annual Limit: US$2,500,000/ HK$20,000,000 Lifetime Limit: US$6,250,000/ HK$50,000,000	Annual Limit: Standard: US$2,500,000/ HK$20,000,000 Comprehensive: US$3,125,000/ HK$25,000,000 Prestige: US$3,750,000/ HK$30,000,000	Annual Limit: US$3,750,000/ HK$30,000,000 Lifetime Limit: US$8,750,000/ HK$70,000,000	Annual Limit: (WW) US$2,750,000/ HK$22,000,000 (WW EX-US) US$2,500,000/ HK$20,000,000 Lifetime Limit: (WW) US$8,250,000/ HK$66,000,000 (WW EX-US) US$7,500,000/ HK$60,000,000
Optional Benefits	• Outpatient Benefits • Dental Benefits	3 plan levels: • Standard: Basic Hospitalization Benefit • Comprehensive: Standard + Outpatient Benefits • Prestige: Comprehensive + Maternity Benefits + Dental Benefits + Optical Benefits	• Outpatient Benefits Applicable to Worldwide: • Dental Benefits • Maternity Benefits	No optional benefits available
Deductible	4 options: • US$0/ HK$0 • US$2,000/ HK$16,000 • US$3,125/ HK$25,000 • US$6,250/ HK$50,000	4 options: • US$0/ HK$0 • US$1,500/ HK$12,000 • US$5,000/ HK$40,000 • US$12,500/ HK$100,000	5 options: • US$0/ HK$0 • US$1,000/ HK$8,000 • US$3,125/ HK$25,000 • US$7,500/ HK$60,000 • US$12,000/ HK$96,000	3 options: • US$0/ HK$0 • US$1,000/ HK$8,000 • US$2,850/ HK$ 22,800
Option to reduce the deductible without re-underwriting	at coverage anniversary of reaching age 50/55/60/65 (once per lifetime)	at coverage anniversary of reaching age 50/55/60/65 (once per lifetime)	at coverage anniversary of reaching age 55/60/65 (once per lifetime)	at coverage anniversary of reaching age 55/60/65 (once per lifetime)
No claim deductible discount	For every 2 consecutive years with no claim payable, a discount of 10% of the original deductible amount will be applied. Discount can be accumulated to 100%.	Not available	Not available	For every 2 consecutive years without claim, an amount equals to 15% of annualized premium of the following year will be used to set off the deductible
Impact of change of residence	Present in North America / Western Europe for 365 or more consecutive days: • reimbursement for treatment in the resided country reduced to 60% US Citizen stays in US for 182 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%	Moves to USA: • reimbursement for treatment in the resided country reduced to 60% Lives/ Intends to live outside the area of cover for 185 days or more of the year: • premium will be adjusted, and the company reserves the right to terminate the policy	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from “Worldwide” to Worldwide ex-US” Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from “Worldwide" to Worldwide ex-US" Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%
Pre-approval for planned treatment in US (worldwide plan only)	Not required	Recommend getting a pre-approval	Required (otherwise the benefit payable will be reduced to 50%)	Required (otherwise the benefit payable will be reduced to 50%)
Family Discount	Not available	Not available	Not available	Not available

Company Name	AIA	AXA	PRX	MANX
Product Name	CEO Medical 5	Global EXXXE II	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard	N/A	Elite: WW / Premier: WW Ex-US
A) Protection				
Basic Hospitalization Benefit				
I. Confinement Benefits				
1. Hospital Daily Room & Board Benefit	Full Cover	Full Cover	Full Cover	Full Cover
2. Physician's Visit	Full Cover	Full Cover	Full Cover	Full Cover
3. Specialist's Fee	Full Cover	Full Cover	Full Cover	Full Cover
4. Miscellaneous Hospital Expenses Benefit	Full Cover	Full Cover	Full Cover	Full Cover
5. Intensive Care Benefit	Full Cover	Full Cover	Full Cover	Full Cover
6. Private Nurse's Fee	Full Cover (max. 30 days/ year)	US$310/ HK$2,500 per day (max. 90 days/ year) or Full Cover (must be pre-approved)	Full Cover (max. 90 days/ year)	Full Cover WW: max. 90 days/ year WW Ex-US: max. 60 days/ year
7. Hospital Companion Bed Benefit	Full Cover	Full Cover	Full Cover	Full Cover
8. Hospital Cash Benefit	US$100/ HK$800 per day (max. 90 days/ year) (Deductible waived)	Per day Prestige: US$280/ HK$2,200 Comprehensive: US$190/ HK$1,500 Standard: US$125/ HK$1,000 Payable when no other benefit is claimed	No such benefit	Per day WW: US$ 225/ HK$1,800 WW Ex-US: US$150/ HK$1,200
9. Lower Room Class Cash Benefit	US$250/ HK$2,000 per day (max. 10 days/ confinement)	No such benefit	US$187.5/ HK$1,500 per day	Per day WW: US$ 225/ HK$1,800 WW Ex-US: US$150/ HK$1,200
II. Surgical Benefits				
10. Surgery Benefit including surgeon's fee, anesthetist's fee and operating theatre fee				
a) All surgeries	Full Cover	Full Cover	Full Cover	Full Cover
b) Organ Transplant				
Treatment for insured	Full Cover	Full Cover	Full Cover	Full Cover
Surgery of the donor	30% of the total transplantation costs of donor and receiver	No such benefit	No such benefit	Per Illness WW:US$ 132,000/ HK$1,056,000 WW Ex-US: US$110,000/ HK$880,000
11. Day Surgery Benefit	Full Cover	Full Cover	Full Cover	Full Cover

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Company Name	AIA	AXA	PRX	MANX
Product Name	CEO Medical 5	Global EXXXE II	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard	N/A	Elite: WW / Premier: WW Ex-US
A) Protection				
12. Medical Appliance Benefit				
a) Specified items	Full Cover	Internal medical appliances: Full Cover (under item 1)	Specified items: Full cover Other items: USD 43,750 / HKD 350,000	Full Cover
b) Other items c) Reconstructive devices or materials	US$12,000/ HK$96,000 per item per life	No such benefit		US$12,500/ HK$100,000 per year
13. Day Surgery Cash Benefit	US$200/ HK$1,600 per procedure 1 procedure per year (Deductible waived)	No such benefit	No such benefit	Per surgery (max. 1 sugery per day) WW: US$ 225/ HK$1,800 WW Ex-US: US$150/ HK$1,200 (applicable to specific outpatient surgeries)
III. Post-Hospitalization Benefits				
14. Post-Hospitalization / Day Surgery Outpatient Consultation	Full Cover within 60 days after discharge/ day surgery (consultation fee, medication, wound care and diagnostic tests covered)	Prestige and Comprehensive: Full Cover Standard: Full Cover within 90 days after discharge/ outpatient surgery (diagnostic tests, prescribed drugs and dressings covered)	Full Cover within 90 days after discharge/ outpatient surgery 1 visit more than 30 days before admission / outpatient surgery (consultation fee, medication and diagnostic tests covered)	Full Cover within 60 days after discharge/ outpatient surgery (consultation fee, medication and diagnostic tests covered)
15. Post-Surgery Home Nursing Benefit	Full Cover (max. 28 weeks/ year)	Full Cover (must be pre-approved)	Full Cover (max. 30 days/year)	Full Cover WW: max. 120 days/ year WW Ex-US: max. 60 days/ year
16. Rehabilitation Benefit	US$10,000/ HK$80,000 (max. 60 days/year)	Full Cover 28 days per year (with limitations and must be pre-approved)	US$10,000/ HK$80,000 per year (max. 60 days/ year)	Per year WW: US$13,750/ HK$110,000 WW Ex-US: US$11,000/ HK$88,000
17. Hospice Care Benefit	US$10,000/ HK$80,000 per life	Prestige: US$38,000/ HK$300,000 Comprehensive: US$30,000/ HK$240,000 Standard: US$10,000/ HK$80,000 per life (Waiting period: 12 months)	US$25,000/ HK$200,000 per life	WW: US$27,500/ HK$220,000 WW Ex-US: US$16,500/ HK$132,000 per life
18. Post-Hospitalization / Day Surgery Ancillary Benefit	• Within 90 days after discharge/ day surgery: US$3,750/ HK$ 30,000 per confinement/ day surgery • Item (a) & (b) are subject to max. 1 visit/ day in total	• Within 90 days after discharge/ day surgery	• Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day per category	• Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day

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Company Name	AIA	AXA	PRX	MANX
Product Name	**CEO Medical 5**	**Global EXXXE II**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection				
a) Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Dietetic Consultation	US$125/ HK$1,000 per visit	• Physiotherapy (Prestige and Comprehensive): Full Cover • Chiropractic Treatment, Acupuncture, Homeopathy, Osteopathy and Physiotherapy US$1,150/ HK$9,000 per year • Speech Therapy and Occupational Therapy: Full Cover if treatment within 90 days after discharge/ day surgery	• Chiropractor: US$200/ HK$1,600 per visit (max. 15 visits/ year) • Physiotherapist/ Speech Therapist/ Occupational Therapist: Full Cover (max. 30 visits/ year)	Per year WW: US$ 7,500/ HK$60,000 WW Ex-US: US$ 5,625/ HK$ 45,000 (max. 60 visits/ year)
b) Chinese Medicine Practitioner	US$75/ HK$600 per visit (max.15 visits per confinement/ day surgery)	Per visit Prestige: US$100/ HK$800; Comprehensive:US$90/ HK$700； Standard:US$75/ HK$600 up to 20 visits	US$100/ HK$800 per visit (max. 1 visit/ day) (Max. US$6,250/ HK$50,000 per year, including US$65/ HK$520 per day during confinement) US$100/HK$800 (Within 90 days after hospital stay / surgery in a day case centre)	Per visit (WW) US$110/ HK$880 (WW Ex-US) US$97/ HK$770 (max. 20 visits/ year, including inpatient Traditional Chinese Medicine Practitioner)
IV. Extended Benefits				
19. Pre-Hospitalization / Day Surgery Outpatient Consultation	Full Cover within 30 days before admission/ day surgery (consultation fee, medication and diagnostic tests covered)	Prestige and Comprehensive: Full Cover Standard: Full Cover for once within 90 days before admission/ outpatient surgery (diagnostic tests, prescribed drugs and dressings covered)	Full Cover within 30 days before admission/ outpatient surgery (consultation fee, medication and diagnostic tests covered)	Full Cover within 31 days before admission/ outpatient surgery (consultation fee, medication and diagnostic tests covered)
20. Cancer Treatment Benefit	Full Cover (Include • Radiotherapy • Chemotherapy • Targeted therapy • Hormonal therapy • Immunotherapy • Proton therapy • Consultation, medication and diagnostic tests for and in the course of these treatments)	Full Cover (Include • Radiotherapy • Chemotherapy • Palliative treatment • Target therapy)	Full Cover (Include • Radiotherapy • Chemotherapy • Targeted therapy • Hormonal therapy • Immunotherapy • Proton therapy)	Full Cover (Include • Radiotherapy • Chemotherapy • Targeted therapy • Hormonal therapy • Immunotherapy • Proton therapy)
21. Dialysis Benefit	Full Cover	Full Cover	Full Cover	Full Cover

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Company Name	AIA	AXA	PRX	MANX
Product Name	**CEO Medical 5**	**Global EXXXE II**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection				
22. HIV/AIDS Treatment Benefit	US$100,000 / HK$800,000 per life (waiting period : 5 years)	US$125,000 / HK$1,000,000 per life (waiting period: 5 years) Applicable to infection due to blood transfusion or as a result of an accident during the course of carrying out normal occupational duties	Full Cover Applicable to infection due to blood transfusion or as a result of an accident during the course of carrying out normal occupational duties	WW:US$ 125,000 / HK$1,000,000 WW Ex-US: US$ 112,500 / HK$900,000 per life (waiting period: 5 years)
23. Mental or Nervous Disorder Benefit	US$ 5,000 / HK$ 40,000 per year (max. 30 days/ year)	Aggregate annual limit for both in-patient and out-patient treatments Prestige: US$7,600/ HK$60,000 Comprehensive: US$6,300/ HK$50,000 Standard:US$5,000/HK$40,000	US$7,500 / HK$60,000 per year (max. 30 days/ year)	Per year WW:US$ 8,250/ HK$66,000 WW Ex-US:US$ 6,875/ HK$55,000
24. Reconstructive Surgery Benefit	US$20,000/ HK$160,000 per covered injury/ covered illness	No such benefit	US$30,000/ HK$240,000 per covered injury/ covered illness	WW: US$ 41,250 / HK$330,000 WW Ex-US: US$ 34,375 / HK$275,000 per covered cancer
25. Stroke Rehabilitation Benefit				
a) Home Facility Enhancement Benefit	US$6,250/ HK$50,000 per life	No such benefit	USD 6,250 / HKD 50,000 per incident	No such benefit
b) Stroke Ancillary Benefit				
Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Neurosurgeon/ Neurologist/ Chinese Medicine Practitioner	US$125/ HK$1,000 per visit max. 30 visits/ year (US$12,500/ HK$100,000 per life)		USD 125 / HKD1,000 per visit / USD 12,500 / HKD 100,000 per incident (Max. no. of visits per policy year: 15) (Up to 1 visit per day for each type of the above medical professionals)	
c) Disability Subsidy Benefit	US$625/ HK$5,000 per month (max. 24 months per life) (Deductible waived)			
26. Pregnancy Complications Benefit	Full cover (waiting period: 10 months)	Applicable to Prestige & Comprehensive plans: Full Cover (waiting period: 12 months)	Full Cover (waiting period: 300 days)	Full Cover (waiting period: 12 months)
V. Emergency Treatment Benefits				
27. Emergency Outpatient Treatment Benefit	Full Cover	Full Cover	Full Cover	Full Cover

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Product Name	**CEO Medical 5**	**Global EXXXE II**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection				
28. Emergency Dental Benefit (due to accident only)	Full Cover (Treatment period: 3 months)	Full Cover (Treatment period: 28 days)	Full Cover (Treatment period: 2 weeks)	Full Cover (Treatment period: 2 weeks)
29. Worldwide Emergency Assistance Services	(Deductible waived)			
a) Emergency Medical Evacuation	US$625,000/ HK$5,000,000 per trip	Full Cover	Full Cover	Full Cover
b) Repatriation of Remains				
c) Compassionate Visit				
d) Return of children under the age of 18		No such benefit		
VI. Compassionate Death Benefit				
30. Compassionate Death Benefit	US$10,000/ HK$80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000
Optional Benefits				
VII. Outpatient Benefits				
	Annual Limit & Deductible: Share with Basic Hospitalization Benefit	Annual Limit & Deductible: Share with Basic Hospitalization Benefit (Only applicable to Prestige and Comprehensive plans)	Share with Basic Hospitalization Benefit Deductible is not applicable	Outpatient Benefit is not available
31. Outpatient Consultation	Fully Cover (max. 45 visits/ year)	Full Cover	Full Cover (max. 50 visits/ year)	
32. Diagnostic Procedure and Laboratory Tests	Full Cover	Full Cover	Full Cover	
33. Prescribed Medicines and Drugs	Full Cover	Full Cover	US$12,500/ HK$100,000 per year	
34. AlternativeTreatment	Chinese Medicine Practitioner, Physiotherapy, Chiropractor: US$1,000/ HK$8,000 per year	Physiotherapy (Prestige and Comprehensive): Full Cover Traditional Chinese Medicine: Prestige: US$100/HK$800 per visits (max. 20 visits/year) Comprehensive: US$90/HK$700 per visits (max. 20 visits/year) Standard: US$75/ HK$600 per visit (max. 20 visits/ year) Chiropractic Treatment, Acupuncture, Homeopathy and Osteopathy (Prestige and Comprehensive): US$1,150/ HK$9,000 per year	Chinese Medicine Practitioner + Chiropractor + Physiotherapy: US$1,200/ HK$9,600 per year	

Company Name	AIA	AXA	PRX	MANX
Product Name	CEO Medical 5	Global EXXXE II	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard	N/A	Elite: WW / Premier: WW Ex-US
A) Protection				
35. Psychiatric Treatment	US$125/ HK$1,000 per visit (max. 10 visits/ year)	Aggregate annual limit for both in-patient and out-patient treatments Prestige: US$7,600/ HK$60,000 Comprehensive: US$6,300/HK$50,000 Standard: US$5,000/ HK$40,000	US$2,500/ HK$20,000 Per year (max. 15 visits/ year)	
36. Vaccinations and health check-up	US$300/ HK$2,400 per year (1 check up per year)	Check-up: Prestige: US$1,000/ HK$8,000 Comprehensive: US$300/ HK$2,400 (waiting period: 12 months) (Deductible waived) Vaccinations: Prestige: US$700 / HK$5,600 Comprehensive: US$300 / HK$2,400	US$500/ HK$4,000 per year (max. 1 health check-up and 1 course of vaccination) (waiting period: 90 days)	Outpatient Benefit is not available
VIII. Dental Benefits				
	• Waiting period: 6 months • Cover up to age 65 (age last birthday) • Only available to customers who choose Outpatient Benefit • Deductible is not applicable	Applicable to Prestige Plan only Deductible is not applicable	• Waiting period: 180 days • Cover up to age 75 (age next birthday) • Only available to customers who choose Outpatient Benefit • Deductible is not applicable	Dental Benefit is not available

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Company Name	AIA	AXA	PRX	MANX
Product Name	**CEO Medical 5**	**Global EXXXE II**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection				
37. Routine Dental Treatment	US$ 700/ HK$5,600 per year	80% of eligible expenses, up to US$1,200/ HK$9,500 per year	US$950/ HK$7,600 per year	
38. Major Restorative Treatment	US$1,500/ HK$12,000 per year	No such benefit	US$1,800/ HK$14,400 per year	
Others	N/A	1. Ambulance transport: Full Cover 2. Maintenance of Non Pre-existing Chronic Conditions: Full Cover 3. Second Medical Opinion 4. Non-Manifested Congenital Conditions (waiting period: 9 months) • Year 1-2: US$2,300/ HK$18,000 per year • Subsequent years: US$12,500/ HK$100,000 per year For both Prestige and Comprehensive Plan: 5. Oral and Maxillofacial Surgery 6. Pre-existing Conditions coverage and Congenital coverage (waiting period: 9 months) • Year 1-2: US$2,300/ HK$18,000 per year • Subsequent years: US$4,600/ HK$36,000 per year 7. New born accommodation: Full Cover For Prestige plan only: 8. Pregnancy and delivery: US$13,800/ HK$110,000 per year (waiting period: 12 months) 9. Routine Optical Care: US$280/HK$2,200 per year	1. Accidental Death Benefit: US$10,000/ HK$80,000 2. Chinese Medicine Practitioner during confinement: US$65/ HK$520 per day (US$ 6,250 / HK$ 50,000 per policy year) 3. Cosmetic treatment approved within 90 days after an accident is covered 4. Optional maternity benefit: • Normal delivery: US$6,250/ HK$50,000 per pregnancy • Caesarean section: US$12,500/ HK$100,000 per pregnancy (waiting period: 300days)	1. Accidental Death Benefit: US$10,000/ HK$80,000 2. Second Medical Opinion 3. Health Check-up: Once every 2 years (insured must be above aged 30 (age nearest birthday)) (waiting period: 2 years)

9. 產品內容比較 – 大眾醫療 (SGH2, AVF, AVS)

有關訂明非手術癌症治療 / 長期治療賠償之索償處理的補充資料：

我們近日收到有關特級「健康之寶」醫療保障計劃 2 的*長期治療賠償*及 AIA 自願醫保靈活計劃下的*訂明非手術癌症治療之*索償處理的相關查詢。我們特此就相關賠償處理提供以下額外資訊:

	AIA 自願醫保靈活計劃 (AVF)	特級「健康之寶」醫療保障計劃 2 (SGH2)
因受保疾病而進行的化療、電療、標靶治療、激素治療、免疫療法及質子治療	於*訂明非手術癌症治療 / 長期治療賠償*支付	
於家中使用或服用的標靶治療或化療藥物		
與前述治療相關的其他項目		
諮詢及處方藥物	於*訂明非手術癌症治療*支付^	於*長期治療賠償*支付, 餘額於*住院雜費賠償*支付
訂明診斷成像檢測包括：電腦斷層掃描（“CT”掃描），磁力共振掃描（“MRI”掃描）及正電子放射斷層掃描（“PET”掃描）	於*訂明診斷成像檢測*支付	
其他診斷檢測, 包括超聲波及 X 光	於*訂明非手術癌症治療*支付^	

上述資料受條款及細則約束，詳情請參閱相關計劃之保單條款。我們明白不同索償個案的情況或會因應個別保單而有所不同。如有任何查詢，請於 iEngage/PES 使用 Chatbox 進行查詢，澳門可親臨營運服務中心查詢。

^就住院個案而言，將於*主診醫生巡房費及雜項開支*支付

Supplementary information regarding Prescribed Non-surgical Cancer Treatment / Long Term Treatment:

We have recently received several enquiries regarding the claims handling for *Long Term Treatment* under Super Good Health 2 and *Prescribed Non-surgical Cancer Treatments* under AIA VHIS Flexi. We hereby share additional information on the handling as follows:

	AIA VHIS Flexi (AVF)	Super Good Health 2 (SGH2)
Any chemotherapy, radiotherapy, targeted therapy, hormonal therapy, immunotherapy and proton therapy for a covered illness	Payable under *Prescribed Non-surgical Cancer Treatment / Long Term Treatment*	
Any targeted therapy and chemotherapy for usage or consumption at home		
Other items related to the aforementioned treatment(s)		
Consultation and medication	Payable under *Prescribed Non-surgical Cancer Treatment*^	Payable under *Long Term Treatment*, excess payable under *Miscellaneous Hospital Expenses Benefit*
Prescribed diagnostic imaging tests including CT, MRI and PET scan	Payable under *Prescribed Diagnostic Imaging Tests*	
Other diagnostic tests, including ultrasound and X-ray	Payable under *Prescribed Non-surgical Cancer Treatment*^	

Terms and Conditions apply to the above information. Please refer to the policy provisions for details. We understand the individual situation for each claim case may be different. Should you have any queries, please enquire by using Chatbox in iEngage/PES. For Macau, please visit operations Enquiry Counter for details.

^For inpatient cases, it will be payable under *Attending doctor's visit fee* and *Miscellaneous charges*

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有顏色的地方代表友邦的保費相較優勝

特級「健康之寶 」2 保障比較

	友邦	宏記	盛記	保記
醫療計劃名稱	**特級「健康之寶 」2**	**守護 X 生**	**真 X 安心**	**X 身保**
投保年齡	15 日-70 歲	15 日-70 歲	14 日 - 80 歲	14 日-74 歲
最高續保年齡	終身	終身	至 100 歲	終身
續保安排	保證	保證	保證	保證
醫療網絡	醫療網絡醫生可提供門診及住院服務	不設醫療網絡	不設醫療網絡	醫療網絡醫生可提供門診及住院服務
使用醫療網絡的好處	• AIA 代為支付有關費用，免索償手續(適用於門診手術) • 可享較高賠償限額 • 可享較高的 SMM 賠償百分比(如適用) • 設有網絡專享的保障項目	不設醫療網絡	不設醫療網絡	住院、日間手術及診斷成像檢測可享免找數服務
無索償獎金	回贈百分比(無索償保單年度) 5% (3 年) 10% (4 年) 15% (5 年或以上) 此外，網絡門診手術或在獲得優化賠償津貼的情況下，該次賠償將不影響無索償獎金的資格。	回贈百分比(無索償保單年度) 8% (2 – 4 年) 16% (5 年或以上)	回贈百分比(無索償保單年度) 15% (3 年)	回贈百分比(無索償保單年度) 15% (3 年)

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有顏色的地方代表友邦的保費相較優勝

A) 普通房 計劃的保障比較

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	普通房	普通房	普通	標準	普通病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每合約年度/ 手術計 (註 3)	每次住院計
1. 住院費用					
每日病房及膳食費用 (最高賠償日數)	每日 768 (90)	每日 848 (90)	每日 1,100 (120)	每日 800 (180)	每日 800 (90)
醫生巡房費用 (最高賠償日數)	每日 768 (90)	每日 848 (90)	每日 900 (120)	每日 750 (180)	每日 800 (90)
專科醫生費	--	2,400	4,000	4,300	2,800
住院雜費	7,480	10,000	12,000	14,000	10,000
深切治療費用 (最高賠償日數)	每日 3,740 (15)	每日 4,480 (15)	每日 4,200 (120)	每日 3,500 (90)	每日 3,200 (90)
住院陪床惠益 (最高賠償日數)	--	每日 320 (90)	全數保障	--	每日 600 (90)
2.手術費用					
外科手術費 (最高賠償額)	39,600	47,520	52,500	50,000	40,000
麻醉師費用 (最高賠償額)	13,860	16,632	18,375	17,500	14,000
手術室費用 (最高賠償額)	13,860	16,632	18,375	17,500	14,000
3. 急症門診賠償(意外)	6,600	7,920	6,600	5,000	5,600
如在急症門診治療後須留院接受治療，急症門診費用會否影響住院雜費賠償?	不會	不會	不會	不會	不會
4. 手術後家中每日看護費用 (最高賠償次數)	--	每次 424 (以出院後 31 日內計，以 15 次為限)	每次 600 (以出院後 90 日內計，以 15 次為限)	--	每次 600 (以出院後 31 日內計，以 15 次為限)
5. 脊椎 / 物理治療師診費 (最高賠償次數)	--	每次 256 (以出院後 90 日內計，以 10 次為限)	每次 500 (以出院後 90 日內計，以 10 次為限)	--	每次 400 (以出院後 90 日內計，以 10 次為限)
6. 手術(或住院)前/後門診每次費用 (最高賠償日數)	--	每次 848 (手術前後各一次)	每次 1,100 (住院前一次及出院後三次)	每次 580, 最多 3,000 (住院前一次及出院後三次)	每次 1,400 (住院前一次及出院後三次)
7. 精神疾病或神經疾病惠益(最高住院日數)	16,000 (30)	20,000 (30)	18,000	30,000	--

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	普通房	普通房	普通	標準	普通病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每合約年度/ 手術計 (註 3)	每次住院計
8. 長期治療(每受保疾病/受保受傷)	50,000	60,000	癌症治療及洗腎費: 60,000	癌症治療：80,000 洗腎費：50,000	--
9. 優化賠償津貼 (最高賠償日數)	每日 300 (90)	每日 300 (90)	每日 300 (120)	--	--
10. 身故恩恤賠償	8,800 (註 1)	8,800(註 1)	10,000	15,000	8,000
11. 意外死亡賠償	8,800(註 1)	8,800(註 1)	10,000	--	8,000
12. 捐血恩恤惠益	4,400(註 1)	4,400(註 1)	--	--	--
13. 醫療意外事故惠益	88,000	88,000	100,000	60,000	88,000
14. 環球緊急醫療服務	500,000	500,000	有	有	有
15. 公立醫院住院現金賠償(最高賠償日數)	--	--	每日 300 (120)	--	--
其他保障項目	--	--	• 特定疾病:特定保額提升至兩倍 • 隔離病房: 1,000	訂明診斷成像檢測:20,000 (設 30%共同保險)	門診形式進行的指定診斷成像檢測：10，000 每次病患 / 受傷
額外醫療保障	自選	自選	自選	自選	自選
保險範圍	上述 1-5 項	上述 1-5 項	上述 1-6 項	上述 1-2 項	上述 1-6 項
賠償率	80%	85%	80%	80%	80%
調整基數	設有	設有	設有	沒有	設有
普通房至半私家房	60%	60%	50%	不適用	50%
普通房至私家房	40%	40%	25%	不適用	25%
普通房至高於私家房	20%	20%	25%	不適用	25%
每次住院、傷病或每合約年度最高賠償限額	74,800	90,000	(1) 100,000 (2) 175,000 (註 2)	116,000	100,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	59,840	72,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	179,520	216,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以"每次手術"為準則賠償

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有顏色的地方代表友邦的保費相較優勝

B. 半私家房計劃的保障比較

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	半私家房	半私家房	半私家	特級	半私家病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每合約年度/手術計 (註 3)	每次住院計
1. 住院費用					
每日病房及膳食費用 (最高賠償日數)	每日 1,536 (90)	每日 1,696 (90)	每日 2,300 (120)	每日 1,600 (180)	每日 1,800 (90)
醫生巡房費用 (最高賠償日數)	每日 1,536 (90)	每日 1,696 (90)	每日 1,900 (120)	每日 1,500 (180)	每日 1,800 (90)
專科醫生費	--	5,000	6,000	5,000	5,600
住院雜費	12,320	20,000	21,000	20,000	20,000
深切治療費用 (最高賠償日數)	每日 6,160 (15)	每日 7,400 (15)	每日 5,600 (120)	每日 5,000 (90)	每日 5,600 (90)
住院陪床惠益 (最高賠償日數)	--	每日 640 (90)	全數保障	--	每日 800 (90)
2.手術費用					
外科手術費 (最高賠償額)	59,840	71,800	73,500	80,000	60,000
麻醉師費用 (最高賠償額)	20,944	25,130	25,725	28,000	21,000
手術室費用 (最高賠償額)	20,944	25,130	25,725	28,000	21,000
3. 急症門診賠償(意外)	11,000	13,200	11,000	10,000	9,600
如在急症門診治療後須留院接受治療，急症門診費用會否影響住院雜費賠償?	不會	不會	不會	不會	不會
4.手術後家中每日看護費用 (最高賠償次數)	每次 704 (以出院後 31 日內計，以 15 次為限)	每次 848 (以出院後 31 日內計，以 15 次為限)	每次 960 (以出院後 90 日內計，以 15 次為限)	--	每次 600 (以出院後 31 日內計，以 15 次為限)

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	半私家房	半私家房	半私家	特級	半私家病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每合約年度/ 手術計 (註 3)	每次住院計
5.脊椎 / 物理治療師診費 (最高賠償次數)	每次 308 (以出院後 90 日內計，以 10 次為限)	每次 376 (以出院後 90 日內計，以 10 次為限)	每次 650 (以出院後 90 日內計，以 10 次為限)	--	每次 560 (以出院後 90 日內計，以 10 次為限)
6.手術(或住院)前/後門診每次費用 (最高賠償日數)	--	每次 1,696 (手術前後各一次)	每次 1,400 (住院前一次及出院後三次)	每次 780 最多 5,000 (住院前一次及出院後三次)	每次 2,200 (住院前一次及出院後三次)
7.精神疾病或神經疾病惠益(最高住院日數)	20,000 (30)	25,000 (30)	22,000	30,000	--
8.長期治療(每受保疾病/受保受傷)	100,000	120,000	癌症治療及洗腎費:120,000	癌症治療：80,000 洗腎費：100,000	--
9. 優化賠償津貼 (最高賠償日數)	每日 600 (90)	每日 600 (90)	每日 600 (120)	--	--
10. 身故恩恤賠償	17,600 (註 1)	17,600(註 1)	10,000	20,000	20,000
11.意外死亡賠償	17,600(註 1)	17,600(註 1)	10,000	--	20,000
12.捐血恩恤惠益	8,800(註 1)	8,800(註 1)	--	--	--
13.醫療意外事故惠益	176,000	176,000	100,000	200,000	176,000
14.環球緊急醫療服務	500,000	500,000	有	有	有
15.公立醫院住院現金賠償(最高賠償日數)	--	--	每日 600 (120)	--	--
其他保障項目	--	--	• 特定疾病: 特定保額提升至兩倍 • 隔離病房: 2,200	訂明診斷成像檢測:25,000 (設 30%共同保險)	

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	**非網絡保障**	**網絡保障**	守護 X 生	真 X 安心	**X 身保**
計劃名稱	半私家房	半私家房	半私家	特級	半私家病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每合約年度/ 手術計 (註 3)	每次住院計
額外醫療保障	自選	自選	自選	自選	自選
保險範圍	上述 1-5 項	上述 1-5 項	上述 1-6 項	上述 1-2 項	上述 1-6 項
賠償率	80%	85%	80%	80%	80%
調整基數	設有	設有	設有	沒有	設有
半私家房至私家房	60%	60%	50%	不適用	50%
半私家房至高於私家房	40%	40%	50%	不適用	50%
每次住院、傷病或每合約年度最高賠償限額	149,600	180,000	(1) 160,000 (2) 305,000 (註 2)	180,000	180,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	119,680	144,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	359,040	432,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以“每次手術”為準則賠償

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有顏色的地方代表友邦的保費相較優勝

C. 標準私家房計劃的保障比較

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	標準私家房	標準私家房	私家	至尊	私家病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每次住院計 / 手術計 (註 3)	每次住院計
1. 住院費用					
每日病房及膳食費用 (最高賠償日數)	每日 3,456 (90)	每日 3,800 (90)	每日 4,000 (120)	每日 4,500 (180)	每日 3,600 (90)
醫生巡房費用 (最高賠償日數)	每日 3,456 (90)	每日 3,800 (90)	每日 3,900 (120)	每日 4,500 (180)	每日 3,600 (90)
專科醫生費	--	10,000	12,000	10,000	10,400
住院雜費	17,600	30,000	35,000	35,000	26,400
深切治療費用 (最高賠償日數)	每日 9,680 (15)	每日 11,600 (15)	每日 10,000 (120)	每日 8,000 (90)	每日 8,800 (90)
住院陪床惠益 (最高賠償日數)	--	每日 760 (90)	全數保障	--	每日 1,000 (90)
2.手術費用					
外科手術費 (最高賠償額)	88,000	105,600	105,000	160,000	88,000
麻醉師費用 (最高賠償額)	30,800	36,960	36,750	56,000	30,800
手術室費用 (最高賠償額)	30,800	36,960	36,750	56,000	30,800
3. 急症門診賠償(意外)	15,840	19,000	15,000	22,000 每合約年度	13,600
如在急症門診治療後須留院接受治療，急症門診費用會否影響住院雜費賠償?	不會	不會	不會	不會	不會
4.手術後家中每日看護費用 (最高賠償次數)	每次 1,584 (以出院後 31 日內計，以 15 次為限)	每次 1,904 (以出院後 31 日內計，以 15 次為限)	每次 1,760 (以出院後 90 日內計，以 15 次為限)	--	每次 1,360 (以出院後 31 日內計，以 15 次為限)
5.脊椎 / 物理治療師診費 (最高賠償次數)	每次 440 (以出院後 90 日內計，以 10 次為限)	每次 528 (以出院後 90 日內計，以 10 次為限)	每次 800 (以出院後 90 日內計，以 10 次為限)	--	每次 720 (以出院後 90 日內計，以 10 次為限)
6.手術(或住院)前/後門診每次費用 (最高賠償日數)	--	每次 3,800 (手術前後各一次)	每次 2,000 (住院前一次及出院後三次)	每次 980 最多 7,000 (住院前一次及出院後三次)	每次 3,000 (住院前一次及出院後三次)

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦(特級「健康之寶」2)		宏記	盛記	保記
醫療計劃名稱	非網絡保障	網絡保障	守護 X 生	真 X 安心	X 身保
計劃名稱	標準私家房	標準私家房	私家	至尊	私家病房
(保障限額以港幣計算)	每次住院計	每次住院計	每次傷病計	每次住院計 / 手術計 (註 3)	每次住院計
7.精神疾病或神經疾病惠益(最高住院日數)	24,000 (30)	30,000 (30)	26,500	30,000	--
8.長期治療(每受保疾病/受保受傷)	150,000	180,000	癌症治療及洗腎費:180,000	癌症治療：80,000 洗腎費：200,000 每合約年度	--
9. 優化賠償津貼 (最高賠償日數)	每日 1,200 (90)	每日 1,200 (90)	每日 1,200 (120)	--	--
10. 身故恩恤賠償	35,200 (註 1)	35,200(註 1)	10,000	30,000	40,000
11.意外死亡賠償	35,200(註 1)	35,200(註 1)	10,000	--	40,000
12.捐血恩恤惠益	17,600(註 1)	17,600(註 1)	--	--	--
13.醫療意外事故惠益	352,000	352,000	100,000	550,000	344,000
14.環球緊急醫療服務	500,000	500,000	有	有	有
15.公立醫院住院現金賠償(最高賠償日數)	--	--	每日 1,200 (120)	--	--
其他保障項目	--	--	• 特定疾病：特定保額提升至兩倍 • 隔離病房: 3,900	訂明診斷成像檢測:30,000 （設 30%共同保險）	
額外醫療保障	自選	自選	自選	自選	自選
保險範圍	上述 1-5 項	上述 1-5 項	上述 1-6 項	上述 1-2 項	上述 1-6 項
賠償率	80%	85%	80%	80%	80%
調整基數	設有	設有	設有	沒有	設有
私家房至高於私家房	60%	60%	50%	不適用	沒有資料
每次住院、傷病或每合約年度最高賠償限額	290,400	360,000	(1) 250,000 (2) 525,000 (註 2)	420,000	336,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	232,320	288,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	696,960	864,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以"每次手術"為準則賠償

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有顏色的地方代表友邦的保費相較優勝

Super Good Health 2 Benefits Comparison

Company Name Product Name	AIA Super Good Health 2	ManX ManuXuard	AXX Smart MediX	PruX LifelongX
Issue Age	15 days – Age 70	15 days – Age 70	14 days – Age 80	15 days - Age 74
Cover Age	Whole Life	Whole life	To age 100	Whole Life
Renewal arrangement	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Network services	Network doctors can provide both outpatient and inpatient services	No network services	No network services	Network doctors can provide both outpatient and inpatient services
Advantages of using network services	• AIA directly pays the expenses to network clinic with credit facility (applicable to day surgery) • Enjoy higher benefit limits • Enjoy higher SMM reimbursement percentage (if applicable) • Provide network exclusive benefit items	No network services	No network services	Cashless service for hospitalisation, day surgery and diagnostic imaging test
No Claim Bonus	Refund % (No. of no claim years) 5% (3 years) 10% (4 years) 15% (5 or more years) In addition, No Claim Bonus will not be affected for the medical expenses incurred by network clinical surgery or when Top-Up Subsidy Benefit is payable.	Refund % (No. of no claim years) 8% (2 - 4 years) 16% (5 or more years)	Refund % (No. of no claim years) 15% (3 years)	Refund % (No. of no claim years) 15% (3 years)

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Benefits Comparison – Ward plan level

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Ward	Ward	Ward	Regular	Ward
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
1. Confinement Benefits					
Room & Board (max. no. of day)	768 per day (90)	848 per day (90)	1,100 per day (120)	800 per day (180)	800 per day (90)
Physician's Visit (max. no. of day)	768 per day (90)	848 per day (90)	900 per day (120)	750 per day (180)	800 per day (90)
Specialist's Fee	--	2,400	4,000	4,300	2,800
Misc. Hospital Expense	7,480	10,000	12,000	14,000	10,000
Intensive Care (max. no. of day)	3,740 per day (15)	4,480 per day (15)	4,200 per day (120)	3,500 per day (90)	3,200 per day (90)
Companion Bed (max. no. of day)	--	320 per day (90)	Fully covered	--	600 per day (90)
2.Surgical Benefits					
Surgeon's Fees (max. limit)	39,600	47,520	52,500	50,000	40,000
Anaesthetist's Fees (max. limit)	13,860	16,632	18,375	17,500	14,000
Operating Theatre Fees (max. limit)	13,860	16,632	18,375	17,500	14,000
3. Emergency Outpatient Benefit (Accident)	6,600	7,920	6,600	5,000	5,600
If inpatient treatment is required right after emergency outpatient treatment, will emergency outpatient fees be counted towards Misc. Hospital Expenses?	No	No	No	No	No
4. Daily Post Surgery Home Nursing (max. no. of visits)	--	424 per visit (within 31 days after confinement, max. 15 visits)	660 per visit (within 90 days after confinement, max. 15 visits)	--	600 per visit (within 31 days after confinement, max. 15 visits)
5. Chiropractor/ Physiotherapist Consultation (max. no. of visits)	--	256 per visit (within 90 days after confinement, max. 10 visits)	500 per visit (within 90 days after confinement, max. 10 visits)	--	400 per visit (within 90 days after confinement, max. 10 visits)

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Ward	Ward	Ward	Regular	Ward
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
6.Pre-/Post- Surgery (or Hospitalization) Outpatient Consultation-per visit (max. no. of visit)	--	848 per visit (1 visit for pre-confinement/ clinical surgery and 1 visit for post-confinement/ clinical surgery)	1,100 per visit (1 visit for pre-confinement and 3 visits for post-confinement surgery)	580 per visits, up to 3,000 (1 visit for pre- confinement and 3 visits for post-confinement)	1,400 per visit (1 visit for pre-confinement and 3 visits for post-confinement surgery)
7. Mental or Nervous Disorder (max. no. of day)	16,000 (30)	20,000 (30)	18,000	30,000	--
8.Long Term Treatment (Per covered illness/ covered injury)	50,000	60,000	Cancer & Kidney dialysis: 60,000	Cancer treatment: 80,000 Dialysis: 50,000	--
9. Top-Up Subsidy Benefit (max. no. of day)	300 per day (90)	300 per day (90)	300 per day (120)	--	--
10.Compassionate Death Benefit	8,800(Note 1)	8,800(Note 1)	10,000	15,000	8,000
11.Accidental Death Benefit	8,800(Note 1)	8,800(Note 1)	10,000	--	8,000
12.Blood Donation Benefit	4,400(Note 1)	4,400(Note 1)	--	--	--
13.Medical Accident and Incident Extension Benefit	88,000	88,000	100,000	60,000	88,000
14.Worldwide Emergency Assistance Services	500,000	500,000	Yes	Yes	Yes
15.Hospital Cash for Public Hospital Confinement (max. no. of day)	--	--	300 per day (120)	--	--
Other covered items	--	--	• Specified illness: specified benefit limit double-up • Isolation room - $1,000	Prescribed diagnostic imgaging tests: 20,000 subject to 30% coinsurance	Specified network diagnostic imaging test performed on an outpatient basis: $10,000 per illness or injury
SMM	Optional	Optional	Optional	Optional	Optional
Covered Items	Items 1-5	Items 1-5	Items 1-6	Items 1-2	Items 1-6
Reimbursement %	80%	85%	80%	80%	80%
Adjustment Factor	Yes	Yes	Yes	No	Yes
Ward to Semi- Private	60%	60%	50%	N/A	50%
Ward to Private	40%	40%	25%	N/A	25%
Ward to above Private	20%	20%	25%	N/A	25%

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Ward	Ward	Ward	Regular	Ward
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
Max. limit per Confinement, illness or per policy year	74,800	90,000	(1) 100,000 (2) 175,000 (Note 2)	116,000	100,000
SMM limit adjustment age (specified age)	75	75	75	--	74
After specified age: Max. limit per Confinement, illness or per policy year	59,840	72,000	No such limit	No such limit	No such limit
After specified age: Max. limit per policy	179,520	216,000	1,300,000	No such limit	1,200,000
After specified age: Overall SMM lifetime limit	1,048,320	1,048,320	1,300,000	No such limit	1,200,000

Note 1: Only applicable to Super Good Health Medical Plan 2

Note 2: 2 SMM limit options (1) (2) are available

Note 3: Benefit payable under surgeon's fee, anaesthetist's fee and operation theatre charges are subject to "per surgery" basis

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有顏色的地方代表友邦的保費相較優勝

B. Benefits Comparison – Semi-Private plan level

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Semi-Private	Semi-Private	Semi-Private	Superior	Semi-Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
1. Confinement Benefits					
Room & Board (max. no. of day)	1,536 per day (90)	1,696 per day (90)	2,300 per day (120)	1,600 per day (180)	1,800 per day (90)
Physician's Visit (max. no. of day)	1,536 per day (90)	1,696 per day (90)	1,900 per day (120)	1,500 per day (180)	1,800 per day (90)
Specialist's Fee	--	5,000	6,000	5,000	5,600
Misc. Hospital Expense	12,320	20,000	21,000	20,000	20,000
Intensive Care (max. no. of day)	6,160 per day (15)	7,400 per day (15)	5,600 per day (120)	5,000 per day (90)	5,600 per day (90)
Companion Bed (max. no. of day)	--	640 per day (90)	Fully covered	--	800 per day (90)
2.Surgical Benefits					
Surgeon's Fees (max. limit)	59,840	71,800	73,500	80,000	60,000
Anaesthetist's Fees (max. limit)	20,944	25,130	25,725	28,000	21,000
Operating Theatre Fees (max. limit)	20,944	25,130	25,725	28,000	21,000
3. Emergency Outpatient Benefit (Accident)	11,000	13,200	11,000	10,000	9,600
If inpatient treatment is required right after emergency outpatient treatment, will emergency outpatient fees be counted towards Misc. Hospital Expenses?	No	No	No	No	No
4. Daily Post Surgery Home Nursing (max. no. of visits)	704 per visit (within 31 days after confinement, max. 15 visits)	848 per visit (within 31 days after confinement, max. 15 visits)	960 per visit (within 90 days after confinement, max. 15 visits)	--	600 per visit (within 31 days after confinement, max. 15 visits)
5. Chiropractor/ Physiotherapist Consultation (max. no. of visits)	308 per visit (within 90 days after confinement, max. 10 visits)	376 per visit (within 90 days after confinement, max. 10 visits)	650 per visit (within 90 days after confinement, max. 10 visits)	--	560 per visit (within 90 days after confinement, max. 10 visits)

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Semi-Private	Semi-Private	Semi-Private	Superior	Semi-Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
6.Pre-/Post- Surgery (or Hospitalization) Outpatient Consultation-per visit (max. no. of visit)	--	1,696 per visit (1 visit for pre- confinement/ clinical surgery and 1 visit for post-confinement/ clinical surgery)	1,400 per visit (1 visit for pre-confinement and 3 visits for post-confinement surgery)	780 per visit, up to 5,000 (1 visit for pre- confinement and 3 visits for post confinement surgery)	2,200 per visit (1 visit for pre-confinement and 3 visits for post-confinement surgery)
7. Mental or Nervous Disorder (max. no. of day)	20,000 (30)	25,000 (30)	22,000	30,000	--
8.Long Term Treatment (Per covered illness/ covered injury)	100,000	120,000	Cancer treatment & kidney dialysis: 120,000	Cancer treatment: 80,000 Dialysis: 100,000	--
9. Top-Up Subsidy Benefit (max. no. of day)	600 per day (90)	600 per day (90)	600 per day (120)	--	--
10.Compassionate Death Benefit	17,600(Note 1)	17,600(Note 1)	10,000	20,000	20,000
11.Accidental Death Benefit	17,600(Note 1)	17,600(Note 1)	10,000	--	20,000
12.Blood Donation Benefit	8,800(Note 1)	8,800(Note 1)	--	--	--
13.Medical Accident and Incident Extension Benefit	176,000	176,000	100,000	200,000	176,000
14.Worldwide Emergency Assistance Services	500,000	500,000	Yes	Yes	Yes
15.Hospital Cash for Public Hospital Confinement (max. no. of day)	--	--	600 per day (120)	--	--
Other covered items	--	--	• Specified illness: specified benefit limit double-up • Isolation room - $2,200	Prescribed diagnostic imgaging tests: 25,000 subject to 30% coinsurance	Specified network diagnostic imaging test performed on an outpatient basis: $20,000 per illness or injury
SMM	Optional	Optional	Optional	Optional	Optional
Covered Items	Items 1-5	Items 1-5	Items 1-6	Items 1-2	Items 1-6
Reimbursement %	80%	85%	80%	80%	80%
Adjustment Factor	Yes	Yes	Yes	No	Yes
Semi- Private to Private	60%	60%	50%	N/A	50%
Semi- Private to above Private	40%	40%	50%	N/A	50%

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Semi-Private	Semi-Private	Semi-Private	Superior	Semi-Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
Max. limit per Confinement, illness or per policy year	149,600	180,000	(1) 160,000 (2) 305,000 (Note 2)	180,000	180,000
SMM limit adjustment age (specified age)	75	75	75	--	74
After specified age: Max. limit per Confinement, illness or per policy year	119,680	144,000	No such limit	No such limit	No such limit
After specified age: Max. limit per policy	359,040	432,000	1,300,000	No such limit	1,200,000
After specified age: Overall SMM lifetime limit	1,048,320	1,048,320	1,300,000	No such limit	1,200,000

Note 1: Only applicable to Super Good Health Plan 2

Note 2: 2 SMM limit options (1) (2) are available

Note 3: Benefit payable under surgeon's fee, anaesthetist's fee and operation theatre charges are subject to "per surgery" basis

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有顏色的地方代表友邦的保費相較優勝

C. Benefits Comparison – Standard Private plan level

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Standard Private	Standard Private	Private	Premier	Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
1. Confinement Benefits					
Room & Board (max. no. of day)	3,456 per day (90)	3,800 per day (90)	4,000 per day (120)	4,500 per day (180)	3,600 per day (90)
Physician's Visit (max. no. of day)	3,456 per day (90)	3,800 per day (90)	3,900 per day (120)	4,500 per day (180)	3,600 per day (90)
Specialist's Fee	--	10,000	12,000	10,000	10,400
Misc. Hospital Expense	17,600	30,000	35,000	35,000	26,400
Intensive Care (max. no. of day)	9,680 per day (15)	11,600 per day (15)	10,000 per day (120)	8,000 per day (90)	8,800 per day (90)
Companion Bed (max. no. of day)	--	760 per day (90)	Fully covered	--	1,000 per day (90)
2.Surgical Benefits					
Surgeon's Fees (max. limit)	88,000	105,600	105,000	160,000	88,000
Anaesthetist's Fees (max. limit)	30,800	36,960	36,750	56,000	30,800
Operating Theatre Fees (max. limit)	30,800	36,960	36,750	56,000	30,800
3. Emergency Outpatient Benefit (Accident)	15,840	19,000	15,000	22,000	13,600
If inpatient treatment is required right after emergency outpatient treatment, will emergency outpatient fees be counted towards Misc. Hospital Expenses?	No	No	No	No	No
4. Daily Post Surgery Home Nursing (max. no. of visits)	1,584 per visit (within 31 days after confinement, max. 15 visits)	1,904 per visit (within 31 days after confinement, max. 15 visits)	1,760 per visit (within 90 days after confinement, max. 15 visits)	--	1,360 per visit (within 31 days after confinement, max. 15 visits)
5. Chiropractor/ Physiotherapist Consultation (max. no. of visits)	440 per visit (within 90 days after confinement, max. 10 visits)	528 per visit (within 90 days after confinement, max. 10 visits)	800 per visit (within 90 days after confinement, max. 10 visits)	--	720 per visit (within 90 days after confinement, max. 10 visits)

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Standard Private	Standard Private	Private	Premier	Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
6.Pre-/Post- Surgery (or Hospitalization) Outpatient Consultation-per visit (max. no. of visit)	--	3,800 per visit (1 visit for pre- confinement/ clinical surgery and 1 visit for post-confinement/ clinical surgery)	2,000 per visit (1 visit for pre-confinement and 3 visit, for post-confinement surgery)	980 per visit, up to 7,000 (1 visit for pre-confinement and 3 visits for post confinement surgery)	3,000 per visit (1 visit for pre-confinement and 3 visit for post-confinement surgery)
7. Mental or Nervous Disorder (max. no. of day)	24,000 (30)	30,000 (30)	26,500	30,000	--
8.Long Term Treatment (Per covered illness/ covered injury)	150,000	180,000	Cancer treatment & kidney dialysis: 180,000	Cancer treatment: 80,000 Dialysis: 200,000	--
9. Top-Up Subsidy Benefit (max. no. of day)	1,200 per day (90)	1,200 per day (90)	1,200 per day (120)	--	--
10.Compassionate Death Benefit	35,200(Note 1)	35,200(Note 1)	10,000	30,000	40,000
11.Accidental Death Benefit	35,200(Note 1)	35,200(Note 1)	10,000	--	40,000
12.Blood Donation Benefit	17,600(Note 1)	17,600(Note 1)	--	--	--
13.Medical Accident and Incident Extension Benefit	352,000	352,000	100,000	550,000	344,000
14.Worldwide Emergency Assistance Services	500,000	500,000	Yes	Yes	Yes
15.Hospital Cash for Public Hospital Confinement (max. no. of day)	--	--	1,200 per day (120)	--	--
Other covered items	--	--	• Specified illness: specified benefit limit double-up • Isolation room – 3,900	Prescribed diagnostic imgaging tests: 30,000 subject to 30% coinsurance	Specified network diagnostic imaging test performed on an outpatient basis: $26,400 per illness or injury

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	**Non-Network**	**Network**	ManuXuard	Smart MediX	**LifelongX**
Plan Name	Standard Private	Standard Private	Private	Premier	Private
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
SMM	Optional	Optional	Optional	Optional	Optional
Covered Items	Items 1-5	Items 1-5	Items 1-6	Items 1-2	Items 1-6
Reimbursement %	80%	85%	80%	80%	80%
Adjustment Factor	Yes	Yes	Yes	No	Yes
Private to above Private	60%	60%	50%	N/A	No information
Max. limit per Confinement, illness or per policy year	290,400	360,000	(1) 250,000 (2) 525,000 (Note 2)	420,000	336,000
SMM limit adjustment age (specified age)	75	75	75	--	74
After specified age: Max. limit per Confinement, illness or per policy year	232,320	288,000	No such limit	No such limit	No such limit
After specified age: Max. limit per policy	696,960	864,000	1,300,000	No such limit	1,200,000
After specified age: Overall SMM lifetime limit	1,048,320	1,048,320	1,300,000	No such limit	1,200,000

Note 1: Only applicable to Super Good Health Plan 2

Note 2: 2 SMM limit options (1) (2) are available

Note 3: Benefit payable under surgeon's fee, anaesthetist's fee and operation theatre charges are subject to "per surgery" basis

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有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保靈活計劃保障比較

公司名稱 產品名稱	友邦 AIA 自願醫保靈活計劃	保記 保 X 自願醫保摯稱 X 計劃 (附加保障)	保記 保 X 靈 X 自主醫保計劃(基本計劃)	盛記 真智安 X 醫療保障	宏記 宏記全護 X 自願醫保靈活計劃
投保年齡	15 日至 80 歲	15 日至 80 歲	15 日至 80 歲	14 日至 80 歲	15 日至 80 歲 (最接近一個生日所達之歲數)
保證續保	終身	終身	終身	至 100 歲	終身
每年保障限額	N/A	N/A	N/A	N/A	N/A
醫療網絡	醫療網絡醫生可提供門診及住院服務	醫療網絡醫生可提供門診及住院服務	醫療網絡醫生可提供門診及住院服務	不設醫療網絡	醫療網絡醫生只可提供門診服務
使用醫療網絡的好處	- AIA 代為支付日間手術有關費用(根據批核情況) - 可享較高賠償限額 - 可享較低的額外醫療保障共同保險百分比 - 日間手術後仍可享有無索償折扣優惠	住院、日間手術及診斷成像檢測免找數服務	住院、日間手術及診斷成像檢測免找數服務	不設醫療網絡	日間手術免找數電子服務
無索償折扣 (NCD)	3 年: 5% (忠實客戶*折扣: 5%) 4 年: 10% (忠實客戶*折扣: 10%) 5 年或以上: 15% (忠實客戶*折扣: 25%)	3 年或以上: 15%	N/A	3 年或以上: 15%*	2-4 年: 8% 5 年或以上: 16%
	*此計劃的保單已生效滿 30 年及受保人年滿 65 歲或以上			*真智安心醫療保障及真智住院現金保障均無索償	
	以下情況將不影響享有無索償折扣的資格： - 於網絡內的診所及日間手術中心接受日間手術 - 獲得優化賠償津貼 - 使用個人療程管理服務 - 環球緊急醫療服務	以下情況不會影響受保人獲得無索償折扣的資格: 在日間手術中心或診所進行的 34 項指定外科手術		N/A	N/A
未知的投保前已有病症之保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首個保單年度: 0% 保障 第二個保單年度: 25% 保障 第三個保單年度: 50% 保障 第四個保單年度起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)

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有顏色的地方代表友邦的保費相較優勝

A) 普通房 計劃的保障比較

公司名稱	友邦	保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃	保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
保障計劃 – 普通房計劃 (保障限額以港幣計算)					
I. 主要保障					
計劃選項 / 病房級別	普通房 (包括額外醫療保障) (非網絡保障)	普通房 (包括額外醫療保障) (網絡保障)	普通病房+額外醫療計劃 1	普通病房+額外醫療計劃	標準+額外醫療附加保障 (病房級別無限制)	普通房+高額醫療保障
a. 病房及膳食 (每保單年度最高賠償日數)	每日 1,000 (180)	每日 1,100 (180)	每日 1,200 (180)	每日 1,100 (180)	每日 800 (180)	每日 1,200 (180)
b. 雜項開支(每保單年度)	14,000	15,000	18,000	16,000	14,000	15,000
c. 主診醫生巡房費 (每保單年度最高賠償日數)	每日 1,000 (180)	每日 1,100 (180)	每日 960 (180)	每日 960 (180)	每日 750 (180)	每日 900 (180)
d. 專科醫生費(每保單年度)	4,300	4,600	4,300	4,300	4,300	4,300
e. 深切治療 (每保單年度最高賠償日數)	每日 3,740 (25)	每日 4,480 (25)	每日 3,500 (90)	每日 3,500 (90)	每日 3,500 (90)	每日 4,200 (25)
f. 外科醫生費(每次手術) - 複雜 - 大型 - 中型 - 小型	 50,000 25,000 12,500 5,000	 55,000 27,500 13,750 5,500	 50,000 25,000 12,500 5,000	 50,000 25,000 12,500 5,000	 50,000 25,000 12,500 5,000	 52,500 26,250 13,125 5,250
g. 麻醉科醫生費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
i. 訂明診斷成像檢測 (每保單年度)	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 30%

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
- 共同保險%	豁免共同保險: - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎及腦部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合		豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	N/A	N/A
j. 訂明非手術癌症治療 (每保單年度)	80,000	96,000	100,000	80,000	80,000	100,000
k. 入院前或出院後 / 日間手術前後的門診護理						
- 保障限額 (每保單年度)	3,000	3,400	4,400	3,000	3,000	16,000
- 入院前 / 日間手術前的 門診或急症診症 (每次住院/日間手術)	1 次, 每次 580	1 次, 每次 848	1 次, 每次 1,100 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 750 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 580	1 次, 每次 1,100
- 出院後 / 日間手術後的 跟進門診 (每次住院/日間手術)	90 日內 3 次		90 日內 3 次	90 日內 3 次	90 日內 3 次	90 日內 10 次
(1) 診症、處方西藥、敷藥、診斷檢測	每次 580	每次 848	每次 750	每次 750	每次 580	每次 1,100
(2) 其他跟進門診: 例:物理治療、職業治療、言語治療、脊椎治療	每次 580	每次 640	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 580	每次 1,100
l. 精神科治療 (每保單年度)	30,000	33,000	30,000	30,000	30,000	30,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
m. 長期治療賠償-腎臟透析 (每保單年度)	50,000	60,000	90,000 (超過限額**不會**於雜項開支內扣除)	50,000 (超過限額不會於雜項開支內扣除)	50,000 (只限門診)	90,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 6,900, 每次 353	每保單年度 8,280, 每次 424	每次 600	每次 500	N/A	每保單年度 13,000, 每次 660
	出院後 31 日內最多 15 次，限每日 1 次		出院後 31 日內最多 15 次，限每日 1 次	出院後 31 日內最多 15 次，限每日 1 次		出院後 90 日內最多 15 次
o. 急症門診治療費用賠償 (只限意外)	每次受傷 6,600	每次受傷 7,920	每次受傷 5,600	每次受傷 5,600	每保單年度 5,000	每保單年度 6,600
II. 其他保障						
a. 住院陪床惠益 (每保單年度最高賠償日數)	每日 180 (90)	每日 320 (90)	每日 600 (180)	每日 600 (180)	N/A	每日全數保障 (180)
b. 額外醫療保障 (SMM)						
保障限額	每保單年度每傷病 100,000	每保單年度每傷病 120,000	額外醫療計劃 1: 每保單年度每傷病 115,000	每保單年度每傷病 100,000	每保單年度 116,000	高額醫療保障: 每保單年度每傷病 76 歲前: 100,000 76 歲或以上: 105,000
其他 SMM 選項	N/A	N/A	額外醫療計劃 2: 每保單年度每傷病 200,000	N/A	N/A	特級高額醫療保障: 每保單年度每傷病 76 歲前: 175,000 76 歲或以上: 183,750
SMM 保障範圍	保障項目 I(a)-(i),(k),(n),(o), II(a)		保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20%	20%	20%	20% 以下情況可豁免： - 在香港接受治療;及 - 獲公司簽發初步評估
SMM 調整基數(病房級別)	有	有	有	有	無	有

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
病房級別升一級 (例普通房升至半私家房)	60%	60%	50%	50%	N/A	50%
病房級別升兩級 (即普通房升至標準私家房)	40%	40%	25%	25%	N/A	25%
病房級別升三級 (即普通房升至高於標準私家房)	20%	20%	25%	7%	N/A	25%
SMM 調整基數(地區)	N/A	N/A	N/A	N/A	N/A	費用產生於: 亞洲以外: 75% 美國 :50%
i. SMM - 病房及膳食	每日 1,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,100 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,100 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,100 超出於保障項目內可保障的 180 日日數後開始賠償	每日 800 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,200 超出於保障項目內可保障的 180 日日數後開始賠償
ii. SMM - 雜項開支	超出下列賠償限額的費用 14,000	超出下列賠償限額的費用 15,000	超出下列賠償限額的費用 18,000	超出下列賠償限額的費用 16,000	超出下列賠償限額的費用 14,000	超出下列賠償限額的費用 15,000
iii. SMM - 主診醫生巡房費	每日 1,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,100 超出於保障項目內可保障的 180 日日數後開始賠償	每日 960 超出於保障項目內可保障的 180 日日數後開始賠償	每日 960 超出於保障項目內可保障的 180 日日數後開始賠償	每日 750 超出於保障項目內可保障的 180 日日數後開始賠償	每日 900 超出於保障項目內可保障的 180 日日數後開始賠償
iv. SMM - 專科醫生費	超出下列賠償限額的費用 4,300	超出下列賠償限額的費用 4,600	超出下列賠償限額的費用 4,300	超出下列賠償限額的費用 4,300	超出下列賠償限額的費用 4,300	超出下列賠償限額的費用 4,300
v. SMM - 深切治療	每日 3,740 超出於保障項目內可保障的 25 日日數後開始賠償	每日 4,480 超出於保障項目內可保障的 25 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 4,200 超出於保障項目內可保障的 25 日日數後開始賠償
vi. SMM - 外科醫生費	超出於保障項目 I(f)賠償限額的費用		超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用
vii. SMM - 麻醉科醫生	超出於保障項目 I(g)賠償限額的費用		超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費	超出於保障項目 I(g)賠	超出於保障項目 I(g)賠償限額

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
費				用	償限額的費用	的費用
viii. SMM - 手術室費	超出於保障項目 I(h)賠償限額的費用		超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用
ix. SMM - 訂明診斷成像檢測	超出下列賠償限額的費用 20,000	超出下列賠償限額的費用 22,000	N/A	N/A	N/A	N/A
x. SMM - 出院後 / 日間手術後的門診護理 (每次住院/日間手術)	每次 580 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 640 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 750 每保單年度 3,000 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	每次 750 每保單年度 3,000 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	N/A	N/A
其他跟進門診: 只限物理治療、職業治療、言語治療及脊椎治療			每次 750 90 日內第 11 次至第 31 次	每次 750 90 日內第 11 次至第 31 次		
xi. SMM - 手術後家中每日看護費用賠償	每次 353 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 424 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 600 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 500 出院後 31 日內，第 16 次至第 31 次，限每日一次	N/A	N/A
xii. SMM - 急症門診治療費用賠償 (只限意外)	超出下列賠償限額的費用 每次受傷 6,600	超出下列賠償限額的費用 每次受傷 7,920	超出下列賠償限額的費用 每次受傷 5,600	超出下列賠償限額的費用 每次受傷 5,600	N/A	超出下列賠償限額的費用 每保單年度 6,600
xiii. SMM - 住院陪床惠益	每日 180 超出於保障項目內可保障的 90 日日數後開始賠償	每日 320 超出於保障項目內可保障的 90 日日數後開始賠償	每日 600 超出於保障項目內可保障的 180 日日數後開始賠償	每日 600 超出於保障項目內可保障的 180 日日數後開始賠償	N/A	N/A
c. 優化賠償津貼(每保單年度最高賠償日數)	每日 300(90)		N/A	N/A	N/A	每日 300(180)

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有顏色的地方代表友邦的保費相較優勝

公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
d. 身故恩恤賠償	8,800		8,000	8,000	15,000	10,000
e. 意外死亡賠償	8,800		8,000	8,000	N/A	10,000
f. 捐血恩恤惠益(身故賠償)	4,400		N/A	N/A	N/A	N/A
g. 醫療意外事故惠益	88,000		88,000	88,000	60,000 (只限香港及澳門)	100,000
h. 個人療程管理服務	有		N/A	N/A	N/A	N/A
i. 環球緊急醫療服務	有		有	有	有	有
III. 其他額外保障						
a. 隔離病房	N/A	N/A	N/A	N/A	N/A	每日 1,100 每保單年度最多 180 日
b. 中醫癌症治療	N/A	N/A	每次 400 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	每次 400 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	N/A	N/A
c. 妊娠期併發症	N/A	N/A	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	N/A	N/A

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有顏色的地方代表友邦的保費相較優勝

B. 半私家房計劃的保障比較

公司名稱	友邦	保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃	保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
保障計劃 – 半私家房計劃 (保障限額以港幣計算)					
I. 主要保障					
計劃選項 / 病房級別	半私家房 (包括額外醫療保障) (非網絡保障)	半私家房 (包括額外醫療保障) (網絡保障)	半私家病房+額外醫療計劃 1	半私家病房+額外醫療計劃	特級級別+額外醫療附加保障 (病房級別無限制)	半私家房+高額醫療保障
a. 病房及膳食 (每保單年度最高賠償日數)	每日 2,200 (180)	每日 2,400 (180)	每日 2,500 (180)	每日 2,200 (180)	每日 1,600 (180)	每日 2,500 (180)
b. 雜項開支(每保單年度)	21,000	22,500	26,000	24,000	20,000	21,000
c. 主診醫生巡房費 (每保單年度最高賠償日數)	每日 2,200 (180)	每日 2,400 (180)	每日 2,000 (180)	每日 2,000 (180)	每日 1,500 (180)	每日 1,900 (180)
d. 專科醫生費(每保單年度)	5,000	5,400	6,600	6,600	5,000	6,000
e. 深切治療 (每保單年度最高賠償日數)	每日 6,160 (25)	每日 7,400 (25)	每日 6,200 (90)	每日 6,200 (90)	每日 5,000 (90)	每日 5,600 (25)
f. 外科醫生費(每次手術) - 複雜 - 大型 - 中型 - 小型	 75,000 37,500 22,500 7,500	 86,000 43,000 25,800 8,600	 75,000 37,500 18,750 7,500	 75,000 37,500 18,750 7,500	 80,000 40,000 20,000 8,000	 73,500 36,750 18,375 7,350
g. 麻醉科醫生費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%

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有顏色的地方代表友邦的保費相較優勝

公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
	30,000 30%	33,000 30%	30,000 30%	30,000 30%	25,000 30%	30,000 30%
i. 訂明診斷成像檢測 (每保單年度) - 共同保險%	豁免共同保險: - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎及腦部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合		豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描)或 PET-CT 組合	豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描)或 PET-CT 組合	N/A	N/A
j. 訂明非手術癌症治療 (每保單年度)	100,000	120,000	150,000	120,000	80,000	150,000
k. 入院前或出院後 / 日間手術前後的門診護理						
- 保障限額 (每保單年度)	3,300	3,760	5,600	4,600	5,000	20,000
- 入院前 / 日間手術前的 門診或急症診症 (每次住院/日間手術)	1 次, 每次 640	1 次, 每次 936	1 次, 每次 1,400 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 1,150 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 780	1 次, 每次 1,400
- 出院後 / 日間手術後的 跟進門診 (每次住院/日間手術)	90 日內 3 次		90 日內 3 次	90 日內 3 次	90 日內 3 次	90 日內 10 次
(1) 診症、處方西藥、敷藥、診斷檢測	每次 640	每次 936	每次 1,150	每次 1,150	每次 780	每次 1,400
(2) 其他跟進門診: 例:物理治療、職業治療、言語治療、脊椎治療	每次 640	每次 700	每次 1,150 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 1,150 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 780	每次 1,400

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
l. 精神科治療 (每保單年度)	34,500	38,000	35,000	35,000	30,000	35,000
m. 長期治療賠償-腎臟透析 (每保單年度)	100,000	120,000	135,000 (超過限額**不會**於雜項開支內扣除)	110,000 (超過限額不會於雜項開支內扣除)	100,000 (只限門診)	135,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 13,600, 每次 704	每保單年度 16,320, 每次 848	每次 960	每次 860	N/A	每保單年度 19,000, 每次 960
	出院後 31 日內最多 15 次，限每日 1 次		出院後 31 日內最多 15 次，限每日 1 次	出院後 31 日內最多 15 次，限每日 1 次		出院後 90 日內最多 15 次
o. 急症門診治療費用賠償 (只限意外)	每次受傷 11,000	每次受傷 13,200	每次受傷 9,600	每次受傷 9,600	每保單年度 10,000	每保單年度 11,000
II. 其他保障						
a. 住院陪床惠益 (每保單年度最高賠償日數)	每日 280 (90)	每日 640 (90)	每日 800 (180)	每日 800 (180)	N/A	每日全數保障 (180)
b. 額外醫療保障 (SMM)						
保障限額	每保單年度每傷病 200,000	每保單年度每傷病 240,000	額外醫療計劃 1: 每保單年度每傷病 230,000	每保單年度每傷病 200,000	每保單年度 180,000	高額醫療保障: 每保單年度每傷病 76 歲前: 160,000 76 歲或以上: 168,000
其他 SMM 選項	N/A	N/A	額外醫療計劃 2: 每保單年度每傷病 300,000	N/A	N/A	特級高額醫療保障: 每保單年度每傷病 76 歲前: 305,000 76 歲或以上: 320,250
SMM 保障範圍	保障項目 I(a)-(i),(k),(n),(o), II(a)		保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20%	20%	20%	20% 以下情況可豁免： - 在香港接受治療;及 - 獲公司簽發初步評估

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
SMM 調整基數(病房級別)	有	有	有	有	無	有
病房級別升一級 (即半私家房至標準私家房)	60%	60%	50%	50%	N/A	50%
病房級別升兩級 (即半私家房至高於標準私家房)	40%	40%	25%	25%	N/A	25%
SMM 調整基數(地區)	N/A	N/A	N/A	N/A	N/A	費用產生於: 亞洲以外: 75% 美國 :50%
i. SMM - 病房及膳食	每日 2,200 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,400 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,200 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,200 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,600 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,500 超出於保障項目內可保障的 180 日日數後開始賠償
ii. SMM - 雜項開支	超出下列賠償限額的費用 21,000	超出下列賠償限額的費用 22,500	超出下列賠償限額的費用 26,000	超出下列賠償限額的費用 24,000	超出下列賠償限額的費用 20,000	超出下列賠償限額的費用 21,000
iii. SMM - 主診醫生巡房費	每日 2,200 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,400 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 2,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,600 超出於保障項目內可保障的 180 日日數後開始賠償	1,900 per day 超出於保障項目內可保障的 180 日日數後開始賠償
iv. SMM - 專科醫生費	超出下列賠償限額的費用 5,000	超出下列賠償限額的費用 5,400	超出下列賠償限額的費用 6,600	超出下列賠償限額的費用 6,600	超出下列賠償限額的費用 5,000	超出下列賠償限額的費用 6,000
v. SMM - 深切治療	每日 6,160 超出於保障項目內可保障的 25 日日數後開始賠償	每日 7,400 超出於保障項目內可保障的 25 日日數後開始賠償	每日 6,200 超出於保障項目內可保障的 90 日日數後開始賠償	每日 6,200 超出於保障項目內可保障的 90 日日數後開始賠償	每日 5,000 超出於保障項目內可保障的 90 日日數後開始賠償	每日 5,600 超出於保障項目內可保障的 25 日日數後開始賠償
vi. SMM - 外科醫生費	超出於保障項目 I(f)賠償限額的費用		超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用
vii. SMM - 麻醉科醫生費	超出於保障項目 I(g)賠償限額的費用		超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
viii. SMM - 手術室費	超出於保障項目 I(h)賠償限額的費用		超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用
ix. SMM - 訂明診斷成像檢測	超出下列賠償限額的費用 30,000	超出下列賠償限額的費用 33,000	N/A	N/A	N/A	N/A
x. SMM - 出院後 / 日間手術後的門診護理 (每次住院/日間手術)	每次 640 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 700 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 1,150 每保單年度 4,600 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	每次 1,150 每保單年度 4,600 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	N/A	N/A
其他跟進門診: 只限物理治療、職業治療、言語治療及脊椎治療			每次 1,150 90 日內第 11 次至第 31 次	每次 1,150 90 日內第 11 次至第 31 次		
xi. SMM - 手術後家中每日看護費用賠償	每次 704 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 848 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 960 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 860 出院後 31 日內，第 16 次至第 31 次，限每日一次	N/A	N/A
xii. SMM - 急症門診治療費用賠償 (只限意外)	超出下列賠償限額的費用 每次受傷 11,000	超出下列賠償限額的費用 每次受傷 13,200	超出下列賠償限額的費用 每次受傷 9,600	超出下列賠償限額的費用 每次受傷 9,600	N/A	超出下列賠償限額的費用 每保單年度 11,000
xiii. SMM - 住院陪床惠益	每日 280 超出於保障項目內可保障的 90 日日數後開始賠償	每日 640 超出於保障項目內可保障的 90 日日數後開始賠償	每日 800 超出於保障項目內可保障的 180 日日數後開始賠償	每日 800 超出於保障項目內可保障的 180 日日數後開始賠償	N/A	N/A
c. 優化賠償津貼(每保單年度最高賠償日數)	每日 600(90)		N/A	N/A	N/A	每日 600(180)
d. 身故恩恤賠償	17,600		20,000	20,000	20,000	10,000

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有顏色的地方代表友邦的保費相較優勝

公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
e. 意外死亡賠償	17,600		20,000	20,000	N/A	10,000
f. 捐血恩恤惠益(身故賠償)	8,800		N/A	N/A	N/A	N/A
g. 醫療意外事故惠益	176,000		176,000	176,000	200,000 (只限香港及澳門)	100,000
h. 個人療程管理服務	有		N/A	N/A	N/A	N/A
i. 環球緊急醫療服務	有		有	有	有	有
III. 其他額外保障						
a. 隔離病房	N/A	N/A	N/A	N/A	N/A	每日 2,300 每保單年度最多 180 日
b. 中醫癌症治療	N/A	N/A	每次 600 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	每次 600 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	N/A	N/A
c. 妊娠期併發症	N/A	N/A	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	N/A	N/A

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有顏色的地方代表友邦的保費相較優勝

C. 標準私家房計劃的保障比較

公司名稱	友邦	保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃	保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
保障計劃 – 標準私家房計劃 (保障限額以港幣計算)					
I. 主要保障					
計劃選項 / 病房級別	標準私家房 (包括額外醫療保障) (非網絡保障)	標準私家房 (包括額外醫療保障) (網絡保障)	私家病房+額外醫療計劃 1	私家病房+額外醫療計劃	至尊級別+額外醫療附加保障 (病房級別無限制)	標準私家房+高額醫療保障
a. 病房及膳食 (每保單年度最高賠償日數)	每日 4,000 (180)	每日 4,400 (180)	每日 4,500 (180)	每日 4,000 (180)	每日 4,500 (180)	每日 4,500 (180)
b. 雜項開支(每保單年度)	28,000	30,000	36,000	35,000	35,000	35,000
c. 主診醫生巡房費 (每保單年度最高賠償日數)	每日 4,000 (180)	每日 4,400 (180)	每日 3,800 (180)	每日 3,800 (180)	每日 4,500 (180)	每日 3,900 (180)
d. 專科醫生費(每保單年度)	10,000	10,700	12,280	12,280	10,000	12,000
e. 深切治療 (每保單年度最高賠償日數)	每日 9,680 (25)	每日 11,600 (25)	每日 9,600 (90)	每日 9,600 (90)	每日 8,000 (90)	每日 10,000 (25)
f. 外科醫生費(每次手術) - 複雜 - 大型 - 中型 - 小型	100,000 50,000 30,000 10,000	120,000 60,000 36,000 12,000	110,000 55,000 27,500 11,000	110,000 55,000 27,500 11,000	160,000 80,000 40,000 16,000	105,000 52,500 26,250 10,500
g. 麻醉科醫生費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%

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有顏色的地方代表友邦的保費相較優勝

公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
i. 訂明診斷成像檢測 (每保單年度) - 共同保險%	40,000 30%	44,000 30%	40,000 30%	40,000 30%	30,000 30%	35,000 30%
	豁免共同保險: - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎及腦部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合		豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	N/A	N/A
j. 訂明非手術癌症治療 (每保單年度)	150,000	180,000	225,000	160,000	80,000	225,000
k. 入院前或出院後 / 日間手術前後的門診護理						
- 保障限額 (每保單年度)	3,500	4,000	8,000	6,000	7,000	29,000
- 入院前 / 日間手術前的 門診或急症診症 (每次住院/日間手術)	1 次, 每次 670	1 次, 每次 1,000	1 次, 每次 2,000 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 1,500 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 980	1 次, 每次 2,000
- 出院後 / 日間手術後的 跟進門診 (每次住院/日間手術)	90 日內 3 次		90 日內 3 次	90 日內 3 次	90 日內 3 次	90 日內 10 次
(1) 診症、處方西藥、敷藥、診斷檢測	每次 670	每次 1,000	每次 1,500	每次 1,500	每次 980	每次 2,000
(2) 其他跟進門診: 例:物理治療、職業治療、言語治療、脊椎治療	每次 670	每次 740	每次 1,500 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 1,500 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 980	每次 2,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
l. 精神科治療 (每保單年度)	36,000	39,600	40,000	40,000	30,000	40,000
m. 長期治療賠償-腎臟透析 (每保單年度)	150,000	180,000	200,000 (超過限額**不會**於雜項開支內扣除)	150,000 (超過限額不會於雜項開支內扣除)	200,000 (只限門診)	200,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 31,000, 每次 1,584	每保單年度 37,200, 每次 1,904	每次 1,360	每次 1,260	N/A	每保單年度 35,000, 每次 1,760
	出院後 31 日內最多 15 次，限每日 1 次		出院後 31 日內最多 15 次，限每日 1 次	出院後 31 日內最多 15 次，限每日 1 次		出院後 90 日內最多 15 次
o. 急症門診治療費用賠償 (只限意外)	每次受傷 15,840	每次受傷 19,000	每次受傷 13,600	每次受傷 13,600	每保單年度 22,000	每保單年度 15,000
II. 其他保障						
a. 住院陪床惠益 (每保單年度最高賠償日數)	每日 380 (90)	每日 760 (90)	每日 1,000 (180)	每日 1,000 (180)	N/A	每日全數保障 (180)
b. 額外醫療保障 (SMM)						
保障限額	每保單年度每傷病 400,000	每保單年度每傷病 480,000	額外醫療計劃: 每保單年度每傷病 460,000	每保單年度每傷病 400,000	每保單年度 420,000	高額醫療保障: 每保單年度每傷病 76 歲前: 250,000 76 歲或以上: 262,500
其他 SMM 選項	N/A	N/A	N/A	N/A	N/A	特級高額醫療保障: 每保單年度每傷病 76 歲前: 525,000 76 歲或以上: 551,250
SMM 保障範圍	保障項目 I(a)-(i),(k),(n),(o), II(a)		保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20%	20%	20%	20% 以下情況可豁免： - 在香港接受治療;及 - 獲公司簽發初步評估

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
SMM 調整基數(病房級別)	有	有	無	無	無	有
病房級別升一級 (即標準私家房升至高於標準私家房)	60%	60%	N/A	N/A	N/A	50%
SMM 調整基數(地區)	N/A	N/A	N/A	N/A	N/A	費用產生於: 亞洲以外: 75% 美國 :50%
i. SMM - 病房及膳食	每日 4,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,400 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,500 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,500 超出於保障項目內可保障的 180 日日數後開始賠償
ii. SMM - 雜項開支	超出下列賠償限額的費用 28,000	超出下列賠償限額的費用 30,000	超出下列賠償限額的費用 36,000	超出下列賠償限額的費用 35,000	超出下列賠償限額的費用 35,000	超出下列賠償限額的費用 35,000
iii. SMM - 主診醫生巡房費	每日 4,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,400 超出於保障項目內可保障的 180 日日數後開始賠償	每日 3,800 超出於保障項目內可保障的 180 日日數後開始賠償	每日 3,800 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,500 超出於保障項目內可保障的 180 日日數後開始賠償	3,900 per day 超出於保障項目內可保障的 180 日日數後開始賠償
iv. SMM - 專科醫生費	超出下列賠償限額的費用 10,000	超出下列賠償限額的費用 10,700	超出下列賠償限額的費用 12,280	超出下列賠償限額的費用 12,280	超出下列賠償限額的費用 10,000	超出下列賠償限額的費用 12,000
v. SMM - 深切治療	每日 9,680 超出於保障項目內可保障的 25 日日數後開始賠償	每日 11,600 超出於保障項目內可保障的 25 日日數後開始賠償	每日 9,600 超出於保障項目內可保障的 90 日日數後開始賠償	每日 9,600 超出於保障項目內可保障的 90 日日數後開始賠償	每日 8,000 超出於保障項目內可保障的 90 日日數後開始賠償	每日 10,000 超出於保障項目內可保障的 25 日日數後開始賠償
vi. SMM - 外科醫生費	超出於保障項目 I(f)賠償限額的費用		超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用
vii. SMM - 麻醉科醫生費	超出於保障項目 I(g)賠償限額的費用		超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用	超出於保障項目 I(g)賠償限額的費用
viii. SMM - 手術室費	超出於保障項目 I(h)賠償限額的費用		超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用	超出於保障項目 I(h)賠償限額的費用

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
ix. SMM - 訂明診斷成像檢測	超出下列賠償限額的費用 40,000	超出下列賠償限額的費用 44,000	N/A	N/A	N/A	N/A
x. SMM - 出院後 / 日間手術後的門診護理 (每次住院/日間手術)	每次 670 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 740 出院或完成日間手術後 90 日內，第 4 次至第 31 次 (只限物理治療、職業治療、言語治療及脊椎治療)	每次 1,500 每保單年度 6,000 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	每次 1,500 每保單年度 6,000 - 超出於保障項目 I(k)賠償限額的費用 - 額外 1 次住院或日間手術前門診護理 - 出院或完成日間手術後 90 日內 3 次跟進門診,	N/A	N/A
其他跟進門診: 只限物理治療、職業治療、言語治療及脊椎治療			每次 1,500 90 日內第 11 次至第 31 次	每次 1,500 90 日內第 11 次至第 31 次		
xi. SMM - 手術後家中每日看護費用賠償	每次 1,584 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 1,904 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 1,360 出院後 31 日內，第 16 次至第 31 次，限每日一次	每次 1,260 出院後 31 日內，第 16 次至第 31 次，限每日一次	N/A	N/A
xii. SMM - 急症門診治療費用賠償 (只限意外)	超出下列賠償限額的費用 每次受傷 15,840	超出下列賠償限額的費用 每次受傷 19,000	超出下列賠償限額的費用 每次受傷 13,600	超出下列賠償限額的費用 每次受傷 13,600	N/A	超出下列賠償限額的費用 每保單年度 15,000
xiii. SMM - 住院陪床惠益	每日 380 超出於保障項目內可保障的 90 日日數後開始賠償	每日 760 超出於保障項目內可保障的 90 日日數後開始賠償	每日 1,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,000 超出於保障項目內可保障的 180 日日數後開始賠償	N/A	N/A
c. 優化賠償津貼(每保單年度最高賠償日數)	每日 1,200(90)		N/A	N/A	N/A	每日 1,200(180)
d. 身故恩恤賠償	35,200		40,000	40,000	30,000	10,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
e. 意外死亡賠償	35,200		40,000	40,000	N/A	10,000
f. 捐血恩恤惠益(身故賠償)	17,600		N/A	N/A	N/A	N/A
g. 醫療意外事故惠益	352,000		344,000	344,000	550,000 (只限香港及澳門)	100,000
h. 個人療程管理服務	有		N/A	N/A	N/A	N/A
i. 環球緊急醫療服務	有		有	有	有	有
III. 其他額外保障						
a. 隔離病房	N/A	N/A	N/A	N/A	N/A	每日 4,000 每保單年度最多 180 日
b. 中醫癌症治療	N/A	N/A	每次 800 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	每次 800 出院 / 訂明非手術癌症治療後 90 日內，限每日一次，每保單年度最多 15 次 第 16 次開始受 SMM 保障，最多 16 次	N/A	N/A
c. 妊娠期併發症	N/A	N/A	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	N/A	N/A

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AIA Voluntary Health Insurance Flexi Scheme Benefit Comparison

Company Name Product Name	AIA AIA Voluntary Health Insurance Flexi Scheme	PRX PRX FleXChoice Medical Plan (Rider)	PRX PRX VHIS EasyX Plan (Basic)	AXA Smart Medicare	Manulife Manulife First VHIS Flexi Plan
Latest version	03/15/2021	10/03/2022	10/03/2022	03/22/2021	10/01/2022
Issue Age	15 days - age 80	15 days - age 80	15 days - age 80	14 days - age 80	15 days - age 80 (attained age)
Benefit Term	Whole Life	Whole life	Whole life	To age 100	Whole Life
Annual Benefit Limit	N/A	N/A	N/A	N/A	N/A
Network Services	Network doctors can provide both outpatient and inpatient services	Network doctors can provide both outpatient and inpatient services	Network doctors can provide both outpatient and inpatient services	No Network services	Network doctors can provide outpatient services
Advantages of using network services	AIA directly pays the expenses for day case procedure (subject to approval) Enjoy higher benefit limits Enjoy lower coinsurance percentage for SMM benefits No claim discount will not be affected if you receive day case procedure	Cashless service for hospitalisation, day surgeries and diagnostic imaging test	Cashless service for hospitalisation, day surgeries and diagnostic imaging test	No Network services	Cashless day surgery eService
No Claim Discount (NCD) (NCD for Loyal Customer will be effective from 20 January 2020)	3Yr: 5% (5% for Loyal Customer*) 4Yr: 10% (10% for Loyal Customer*) 5+ Years: 15% (25% for Loyal Customer*) *the policy of this plan has been effective for 30 years and the insured person is aged 65 or above.	3+Yr: 15%	N/A	3+Yr: 15%* *No claims from both Smart MedXare and Smart Xoney	2-4Yr: 8% 5+Yr: 16%
	Situations stated below will not affect NCD: • all day case procedures at network clinic / day case procedures centre • top-up subsidy benefit • personal medical case management services • worldwide emergency assistance services	Situations stated below will not affect NCD: 34 selected day case procedures at day case procedure centre or clinic (effective from 3 Mar 2020)		N/A	N/A
Coverage for unknown pre-existing conditions	First 30 days: 0% Coverage 31 days+: 100% Coverage	First 30 days: 0% Coverage 31 days+: 100% Coverage (effective from 3 Mar 2020)	First 30 days: 0% Coverage 31 days+: 100% Coverage	1st year: 0% Coverage 2nd year: 25% Coverage 3rd year: 50% Coverage 4th year: 100% Coverage	First 30 days: 0% Coverage 31 days+: 100% Coverage (effective from 1 Jan 2021)

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability)

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A. Benefits Comparison – Ward plan level

Company Name	AIA	PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme	PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Benefits Comparison – Ward Plan (Benefit limit in HKD)					
I. Core Benefits					
Plan option / Ward class	Ward (embedded SMM) (Non-Network)	Ward (embedded SMM) (Network)	Ward with SMM 1	Ward with SMM	Regular with SMM (No restriction on ward class)	Ward with SMM
a. Room & Board (max. no. of day per policy year)	1,000 per day (180)	1,100 per day (180)	1,200 per day (180) (effective from 3 Mar 2020)	1,100 per day (180)	800 per day (180)	1,200 per day (180)
b. Miscellaneous charges (per policy year)	14,000	15,000	18,000	16,000	14,000	15,000
c. Attending doctor's visit fee (max. no. of day per policy year)	1,000 per day (180)	1,100 per day (180)	960 per day (180)	960 per day (180)	750 per day (180)	900 per day (180)
d. Specialist's fee (per policy year)	4,300	4,600	4,300	4,300	4,300	4,300
e. Intensive Care (max. no. of day per policy year)	3,740 per day (25)	4,480 per day (25)	3,500 per day (90)	3,500 per day (90)	3,500 per day (90)	4,200 per day (25)
f. Surgeon's Fees (per surgery) Complex Major Intermediate Minor	50,000 25,000 12,500 5,000	55,000 27,500 13,750 5,500	50,000 25,000 12,500 5,000	50,000 25,000 12,500 5,000	50,000 25,000 12,500 5,000	52,500 26,250 13,125 5,250
g. Anaesthetist's Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 30%
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waive coinsurance if performed at Network Imaging Centre (does not limit to specified body parts)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A
j. Prescribed non-surgical cancer treatments (per policy year)	80,000	96,000	100,000	80,000	80,000	100,000
k. Pre- and post- confinement / day case procedure outpatient care						
- Benefit limit (per policy year)	3,000	3,400	4,400	3,000	3,000	16,000
- Prior outpatient visit or emergency consultation (per confinement / day case procedure)	1 visit, 580 per visit	1 visit, 848 per visit	1 visit, 1,100 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 750 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 580 per visit	1 visit, 1,100 per visit
- Follow-up outpatient visit (per confinement / day case procedure)	3 visits within 90 days		3 visits within 90 days	3 visits within 90 days	3 visits within 90 days	10 visits within 90 days
(1) consultation, western medication, dressings, diagnostic tests	580 per visit	848 per visit	750 per visit	750 per visit	580 per visit	1,100 per visit

Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
(2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	580 per visit	640 per visit	750 per visit (max 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	750 per visit (max 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	580 per visit	1,100 per visit
l. Psychiatric treatments (per policy year)	30,000	33,000	30,000	30,000	30,000	30,000
m. Long term treatment - dialysis (per policy year)	50,000	60,000	90,000 (Misc. charges will NOT cover the excess)	50,000 (Misc. charges will NOT cover the excess)	50,000 (Outpatient only)	90,000 (Outpatient only)
n. Daily post-surgery home nursing benefit	6,900 per policy year, 353 per visit	8,280 per policy year, 424 per visit	600 per visit	500 per visit	N/A	13,000 per policy year, 660 per visit
	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 31 days after discharge from hospital, 1 visit per day	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 90 days after discharge from hospital
o. Emergency outpatient treatment benefit (accident only)	6,600 per injury	7,920 per injury	5,600 per injury	5,600 per injury	5,000 per policy year	6,600 per policy year
II. Other Benefits						
a. Hospital companion bed benefit (max. no. of day per policy year)	180 per day (90)	320 per day (90)	600 per day (180)	600 per day (180)	N/A	Full cover per day (180)
b. Supplemental major medical benefits (SMM)						
Benefit limit	100,000 per disability per policy year (effective from 20 January 2020)	120,000 per disability per policy year (effective from 20 January 2020)	SMM1: 115,000 per disability per policy year	100,000 per disability per policy year	116,000 per policy year	SMM: Before Age 76: 100,000 At or above age 76: 105,000 per disability per policy year (effective from 1 January 2021)

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Other SMM options	N/A	N/A	SMM 2: 200,000 per disability per policy year	N/A	N/A	SMM Plus: Before age 76: 175,000 At or above age 76: 183,750 per disability per policy year (effective from 1 January 2021)
SMM covered items	Items I(a)-(i),(k),(n),(o), II(a)		Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h)	Items I(a)-(h) & (o)
SMM Coinsurance %	20%	15%	20%	20%	20%	20% Can be waived if: Receiving medical service in HK; and Preliminary Assessment is issued by the company
SMM Adjustment Factor on higher level of ward class	Yes	Yes	Yes	Yes	No	Yes
1 ward class higher (e.g. from Ward to Semi-Private Room)	60%	60%	50%	50%	N/A	50%
2 ward classes higher (e.g. from Ward to Standard Private Room)	40%	40%	25%	25%	N/A	25%
3 ward classes higher (e.g. From Ward to any room with amenities upgraded beyond a Standard Private Room)	20%	20%	25%	25%	N/A	25%
SMM Adjustment Factor on Location	N/A	N/A	N/A	N/A	N/A	Expenses incurred: Outside Asia: 75%; In the USA: 50%
i. SMM - Room & Board	1,000 per day payable after exceeding 180 days	1,100 per day payable after exceeding 180 days	1,100 per day payable after exceeding 180 days (effective from 3 Mar 2020)	1,100 per day payable after exceeding 180 days	800 per day payable after exceeding 180 days	1,200 per day payable after exceeding 180 days

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
ii. SMM - Miscellaneous charges	Payable after exceeding 14,000	Payable after exceeding 15,000	Payable after exceeding 18,000	Payable after exceeding 16,000	Payable after exceeding 14,000	Payable after exceeding 15,000
iii. SMM - Attending doctor's visit fee	1,000 per day payable after exceeding 180 days	1,100 per day payable after exceeding 180 days	960 per day payable after exceeding 180 days	960 per day payable after exceeding 180 days	750 per day payable after exceeding 180 days	900 per day payable after exceeding 180 days
iv. SMM - Specialist's fee	Payable after exceeding 4,300	Payable after exceeding 4,600	Payable after exceeding 4,300	Payable after exceeding 4,300	Payable after exceeding 4,300	Payable after exceeding 4,300
v. SMM - Intensive Care	3,740 per day payable after exceeding 25 days	4,480 per day payable after exceeding 25 days	3,500 per day payable after exceeding 90 days	3,500 per day payable after exceeding 90 days	3,500 per day payable after exceeding 90 days	4,200 per day payable after exceeding 25 days
vi. SMM - Surgeon's Fees	Payable after exceeding the benefit amount payable under benefit item I(f)		Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)
vii. SMM - Anaesthetist's Fees	Payable after exceeding the benefit amount payable under benefit item I(g)		Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)
viii. SMM - Operating Theatre Fees	Payable after exceeding the benefit amount payable under benefit item I(h)		Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)
ix. SMM - Prescribed diagnostic imaging tests	Payable after exceeding 20,000	Payable after exceeding 22,000	N/A	N/A	N/A	N/A

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
x. SMM - Post confinement / day case procedure outpatient care (per confinement / day case procedure)	580 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure (physiotherapy, occupational therapy, speech therapy, and chiropractic treatment only)	640 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure (physiotherapy, occupational therapy, speech therapy, and chiropractic treatment only)	750 per visit 3,000 per policy year - Payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	750 per visit 3,000 per policy year - Payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	N/A	N/A
Follow-up outpatient visits: physiotherapy, occupational therapy, speech therapy and chiropractic treatment only			750 per visit payable from 11th to 31st visits within 90 days	750 per visit payable from 11th to 31st visits within 90 days		
xi. SMM - Daily post-surgery home nursing benefit	353 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	424 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	600 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	500 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	N/A	N/A
xii. SMM - Emergency outpatient treatment benefit (accident only)	Payable after exceeding 6,600 per injury	Payable after exceeding 7,920 per injury	Payable after exceeding 5,600 per injury	Payable after exceeding 5,600 per injury	N/A	Payable after exceeding 6,600 per policy year
xiii. SMM - Hospital companion bed benefit	180 per day payable after exceeding the 90 days	320 per day payable after exceeding the 90 days	600 per day payable after exceeding the 180 days	600 per day payable after exceeding the 180 days	N/A	N/A
c. Top-up subsidy benefit(max. no. of day per policy year)	300 per day(90)		N/A	N/A	N/A	300 per day(180)
d. Compassionate death benefit	8,800		8,000	8,000	15,000	10,000
e. Accidental death benefit	8,800		8,000	8,000	N/A	10,000
f. Blood donation benefit for death	4,400		N/A	N/A	N/A	N/A

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
g. Medical accident and incident extension benefit	88,000		88,000	88,000	60,000 (HK & Macau only)	100,000
h. Personal medical case management services	Available		N/A	N/A	N/A	N/A
i. Worldwide emergency assistance services	Available		Available	Available	Available	Available
III. Other additional benefits						
a. Isolation room	N/A	N/A	N/A	N/A	N/A	1,100 per day max. 180 days per policy year
b. Traditional Chinese medicine for Specified Cancer	N/A	N/A	400 per visit max. 15 visits within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	400 per visit max. 15 visits within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	N/A	N/A
c. Pregnancy complications	N/A	N/A	Covered (Excess expenses covered under SMM) (Waiting period:300 days)	Covered (Excess expenses covered under SMM) (Waiting period:300 days)	N/A	N/A

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B. Benefits Comparison – Semi – Private plan level

Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Benefits Comparison – Semi-Private Plan (Benefit limit in HKD)						
I. Core Benefits						
Plan Name	Semi-Private Room (embedded SMM) (Non-Network)	Semi-Private Room (embedded SMM) (Network)	Semi-Private Room with SMM 1	Semi-Private Room with SMM	Superior with SMM (No restriction on ward class)	Semi-Private Room with SMM
a. Room & Board (max. no. of day per policy year)	2,200 per day (180)	2,400 per day (180)	2,500 per day (180)	2,200 per day (180)	1,600 per day (180)	2,500 per day (180)
b. Miscellaneous charges (per policy year)	21,000	22,500	26,000	24,000	20,000	21,000
c. Attending doctor's visit fee (max. no. of day per policy year)	2,200 per day (180)	2,400 per day (180)	2,000 per day (180)	2,000 per day (180)	1,500 per day (180)	1,900 per day (180)
d. Specialist's fee (per policy year)	5,000	5,400	6,600	6,600	5,000	6,000
e. Intensive Care (max. no. of day per policy year)	6,160 per day (25)	7,400 per day (25)	6,200 per day (90)	6,200 per day (90)	5,000 per day (90)	5,600 per day (25)
f. Surgeon's Fees (per surgery) Complex Major Intermediate Minor	75,000 37,500 22,500 7,500	86,000 43,000 25,800 8,600	75,000 37,500 18,750 7,500	75,000 37,500 18,750 7,500	80,000 40,000 20,000 8,000	73,500 36,750 18,375 7,350
g. Anaesthetist's Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	30,000 30%	33,000 30%	30,000 30%	30,000 30%	25,000 30%	30,000 30%
	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waive coinsurance if performed at Network Imaging Centre (does not limit to specified body parts)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
j. Prescribed non-surgical cancer treatments (per policy year)	100,000	120,000	150,000	120,000	80,000	150,000
k. Pre- and post- confinement / day case procedure outpatient care						
- Benefit limit (per policy year)	3,300	3,760	5,600	4,600	5,000	20,000
- Prior outpatient visit or emergency consultation (per confinement / day case procedure)	1 visit, 640 per visit	1 visit, 936 per visit	1 visit, 1,400 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 1,150 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 780 per visit	1 visit, 1,400 per visit
- Follow-up outpatient visit (per confinement / day case procedure)	3 visits within 90 days		3 visits within 90 days	3 visits within 90 days	3 visits within 90 days	10 visits within 90 days
(1) consultation, western medication, dressings, diagnostic tests	640 per visit	936 per visit	1,150 per visit	1,150 per visit	780 per visit	1,400 per visit
(2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	640 per visit	700 per visit	1,150 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	1,150 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	780 per visit	1,400 per visit
l. Psychiatric treatments (per policy year)	34,500	38,000	35,000	35,000	30,000	35,000
m. Long term treatment - dialysis (per policy year)	100,000	120,000	135,000 (Misc. charges will not cover the excess)	110,000 (Misc. charges will not cover the excess)	100,000 (Outpatient only)	135,000 (Outpatient only)
n. Daily post-surgery home nursing benefit	13,600 per policy year, 704 per visit	16,320 per policy year, 848 per visit	960 per visit	860 per visit	N/A	19,000 per policy year, 960 per visit
	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 31 days after discharge from hospital, 1 visit per day	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 90 days after discharge from hospital

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
o. Emergency outpatient treatment benefit (accident only)	11,000 per injury	13,200 per injury	9,600 per injury	9,600 per injury	10,000 per policy year	11,000 per policy year
II. Other Benefits						
a. Hospital companion bed benefit (max. no. of day per policy year)	280 per day (90)	640 per day (90)	800 per day (180)	800 per day (180)	N/A	Full cover per day (180)
b. Supplemental major medical benefits (SMM)						
Benefit limit	200,000 per disability per policy year	240,000 per disability per policy year	SMM1: 230,000 per disability per policy year	200,000 per disability per policy year	180,000 per policy year	SMM: Before Age 76: 160,000 At or above age 76: 168,000 Per disability per policy year (effective from 1 January 2021)
Other SMM options	N/A	N/A	Option: SMM 2: 300,000 per disability per policy year	N/A	N/A	SMM Plus: Before age 76: 305,000 At or above age 76: 320,250 Per disability per policy year (effective from 1 January 2021)
SMM Covered Items	Items I(a)-(i),(k),(n),(o), II(a)		Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h)	Items I(a)-(h) & (o)
SMM Coinsurance %	20%	15%	20%	20%	20%	20% Can be waived if: Receiving medical service in HK; and Preliminary Assessment is issued by the company
SMM Adjustment Factor on higher level of ward class	Yes	Yes	Yes	Yes	No	Yes
1 ward class higher (From Semi-Private Room to Standard Private Room)	60%	60%	50%	50%	N/A	50%

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
2 ward classes higher (From Semi-Private to any room with amenities upgraded beyond a Standard Private Room)	40%	40%	25%	25%	N/A	25%
SMM Adjustment Factor on Location	N/A	N/A	N/A	N/A	N/A	Expenses incurred: Outside Asia: 75%; In the USA: 50%
i. SMM - Room & Board	2,200 per day Payable after exceeding the 180 days	2,400 per day Payable after exceeding the 180 days	2,200 per day Payable after exceeding the 180 days (effective from 3 Mar 2020)	2,200 per day Payable after exceeding the 180 days	1,600 per day Payable after exceeding the 180 days	2,500 per day Payable after exceeding the 180 days
ii. SMM - Miscellaneous charges	Payable after exceeding 21,000	Payable after exceeding 22,500	Payable after exceeding 26,000	Payable after exceeding 24,000	Payable after exceeding 20,000	Payable after exceeding 21,000
iii. SMM - Attending doctor's visit fee	2,200 per day Payable after exceeding the 180 days	2,400 per day Payable after exceeding the 180 days	2,000 per day Payable after exceeding the 180 days (effective from 3 Mar 2020)	2,000 per day Payable after exceeding the 180 days	1,600 per day Payable after exceeding the 180 days	1,900 per day Payable after exceeding the 180 days
iv. SMM - Specialist's fee	Payable after exceeding 5,000	Payable after exceeding 5,400	Payable after exceeding 6,600	Payable after exceeding 6,600	Payable after exceeding 5,000	Payable after exceeding 6,000
v. SMM - Intensive Care	6,160 per day Payable after exceeding the 25 days	7,400 per day Payable after exceeding the 25 days	6,200 per day Payable after exceeding the 90 days	6,200 per day Payable after exceeding the 90 days	5,000 per day Payable after exceeding the 90 days	5,600 per day Payable after exceeding the 25 days
vi. SMM - Surgeon's Fees	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)
vii. SMM - Anaesthetist's Fees	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)
viii. SMM - Operating Theatre Fees	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)

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有顏色的地方代表友邦的保費相較優勝

Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
ix. SMM - Prescribed diagnostic imaging tests	Payable after exceeding 30,000	Payable after exceeding 33,000	N/A	N/A	N/A	N/A
x. SMM - Post confinement / day case procedure outpatient care (per confinement / day case procedure)	640 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure (physiotherapy, occupational therapy, speech therapy and chiropractic treatment only)	700 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure (physiotherapy, occupational therapy, speech therapy and chiropractic treatment only)	1,150 per visit 4,600 per policy year payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 extra follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	1,150 per visit 4,600 per policy year payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 extra follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	N/A	N/A
Follow-up outpatient visits: physiotherapy, occupational therapy, speech therapy and chiropractic treatment only			1,150 per visit payable from 11th to 31th visits within 90 days	1,150 per visit payable from 11th to 31th visits within 90 days		
xi. SMM - Daily post-surgery home nursing benefit	704 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	848 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	960 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	860 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	N/A	N/A
xii. SMM - Emergency outpatient treatment benefit (accident only)	Payable after exceeding 11,000 per injury	Payable after exceeding 13,200 per injury	Payable after exceeding 9,600 per injury	Payable after exceeding 9,600 per injury	N/A	Payable after exceeding 11,000 per policy year
xiii. SMM - Hospital companion bed benefit	280 per day Payable after exceeding the 90 days	640 per day Payable after exceeding the 90 days	800 per day Payable after exceeding the 180 days	800 per day Payable after exceeding the 180 days	N/A	N/A
c. Top-up subsidy benefit(max. no. of day per policy year)	600 per day(90)		N/A	N/A	N/A	600 per day(180)

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
d. Compassionate death benefit	17,600		20,000	20,000	20,000	10,000
e. Accidental death benefit	17,600		20,000	20,000	N/A	10,000
f. Blood donation benefit for death	8,800		N/A	N/A	N/A	N/A
g. Medical accident and incident extension benefit	176,000		176,000	176,000	200,000 (HK & Macau only)	100,000
h. Personal medical case management services	Applicable		N/A	N/A	N/A	N/A
i. Worldwide emergency assistance services	Available		Available	Available	Available	Available
a. Isolation room	N/A	N/A	N/A	N/A	N/A	2,300 per day max. 180 days per policy year
b. Traditional Chinese medicine for Specified Cancer	N/A	N/A	600 per visit max. 15 visits per policy year, within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	600 per visit max. 15 visits per policy year, within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	N/A	N/A
c. Pregnancy complications	N/A	N/A	Covered (also covered under SMM) (Waiting period:300 days)	Covered (also covered under SMM) (Waiting period:300 days)	N/A	N/A

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C. Benefits Comparison – Standard Private plan level

Company Name	AIA	PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme	PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Benefits Comparison – Standard Private Plan (Benefit limit in HKD)					
I. Core Benefits					
Plan Name	Standard Private Room (embedded SMM) (Non-Network)	Standard Private Room (embedded SMM) (Network)	Private Room with SMM 1	Private Room with SMM	Premier with SMM (No restriction on ward class)	Private Room with SMM
a. Room & Board (max. no. of day per policy year)	4,000 per day (180)	4,400 per day (180)	4,500 per day (180)	4,000 per day (180)	4,500 per day (180)	4,500 per day (180)
b. Miscellaneous charges (per policy year)	28,000	30,000	36,000	35,000	35,000	35,000
c. Attending doctor's visit fee (max. no. of day per policy year)	4,000 per day (180)	4,400 per day (180)	3,800 per day (180)	3,800 per day (180)	4,500 per day (180)	3,900 per day (180)
d. Specialist's fee (per policy year)	10,000	10,700	12,280	12,280	10,000	12,000
e. Intensive Care (max. no. of day per policy year)	9,680 per day (25)	11,600 per day (25)	9,600 per day (90)	9,600 per day (90)	8,000 per day (90)	10,000 per day (25)
f. Surgeon's Fees (per surgery) Complex Major Intermediate Minor	100,000 50,000 30,000 10,000	120,000 60,000 36,000 12,000	110,000 55,000 27,500 11,000	110,000 55,000 27,500 11,000	160,000 80,000 40,000 16,000	105,000 52,500 26,250 10,500
g. Anaesthetist's Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	40,000 30%	44,000 30%	40,000 30%	40,000 30%	30,000 30%	35,000 30%
	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waive coinsurance if performed at Network Imaging Centre (does not limit to specified body parts)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A
j. Prescribed non-surgical cancer treatments (per policy year)	150,000	180,000	225,000	160,000	80,000	225,000
k. Pre- and post confinement / day case procedure outpatient care						
- Benefit limit (per policy year)	3,500	4,000	8,000	6,000	7,000	29,000
- Prior outpatient visit or emergency consultation (per confinement / day case procedure)	1 visit, 670 per visit	1 visit, 1,000 per visit	1 visit, 2,000 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 1,500 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 980 per visit	1 visit, 2,000 per visit
- Follow-up outpatient visit (per confinement / day case procedure)	3 visits within 90 days		3 visits within 90 days	3 visits within 90 days	3 visits within 90 days	10 visits within 90 days
(1) consultation, western medication, dressings, diagnostic tests	670 per visit	1,000 per visit	1,500 per visit	1,500 per visit	980 per visit	2,000 per visit

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
(2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	670 per visit	740 per visit	1,500 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	1,500 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	980 per visit	2,000 per visit
l. Psychiatric treatments (per policy year)	36,000	39,600	40,000	40,000	30,000	40,000
m. Long term treatment - dialysis (per policy year)	150,000	180,000	200,000 (Misc. charges will not cover the excess)	150,000 (Misc. charges will not cover the excess)	200,000 (Outpatient only)	200,000 (Outpatient only)
n. Daily post-surgery home nursing benefit	31,000 per policy year, 1,584 per visit	37,200 per policy year, 1,904 per visit	1,360 per visit	1,260 per visit	N/A	35,000 per policy year, 1,760 per visit
	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 31 days after discharge from hospital, 1 visit per day	max. 15 visits within 31 days after discharge from hospital, 1 visit per day		max. 15 visits within 90 days after discharge from hospital
o. Emergency outpatient treatment benefit (accident only)	15,840 per injury	19,000 per injury	13,600 per injury	13,600 per injury	22,000 per policy year	15,000 per policy year
II. Other Benefits						
a. Hospital companion bed benefit (max. no. of day per policy year)	380 per day (90)	760 per day (90)	1,000 per day (180)	1,000 per day (180)	N/A	Full cover per day (180)
b. Supplemental major medical benefits (SMM)						
Benefit limit	400,000 per disability per policy year (will be effective from 20 January 2020)	480,000 per disability per policy year (will be effective from 20 January 2020)	460,000 per disability per policy year	400,000 per disability per policy year	420,000 per policy year	SMM: Before Age 76: 250,000 At or above age 76: 262,500 Per disability per policy year (effective from 1 January 2021)

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Other SMM options	N/A	N/A	N/A	N/A	N/A	SMM Plus: Before age 76: 525,000 At or above age 76: 551,250 Per disability per policy year (effective from 1 January 2021)
SMM Covered Items	Items I(a)-(i),(k),(n),(o), II(a)		Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	Items I(a)-(h)	Items I(a)-(h) & (o)
SMM Coinsurance %	20%	15%	20%	20%	20%	20% Can be waived if: Receiving medical service in HK; and Preliminary Assessment is issued by the company
SMM Adjustment Factor on higher level of ward class	Yes	Yes	No	No	No	Yes
1 ward class higher (From Standard Private to any room with amenities upgraded beyond a Standard Private Room)	60%	60%	N/A	N/A	N/A	50%
SMM Adjustment Factor on Location	N/A	N/A	N/A	N/A	N/A	Expenses incurred: Outside Asia: 75%; In the USA: 50%
i. SMM - Room & Board	4,000 per day Payable after exceeding the 180 days	4,400 per day Payable after exceeding the 180 days	4,000 per day Payable after exceeding the 180 days (effective from 3 Mar 2020)	4,000 per day Payable after exceeding the 180 days	4,500 per day Payable after exceeding the 180 days	4,500 per day payable after exceeding 180 days
ii. SMM - Miscellaneous charges	Payable after exceeding 28,000	Payable after exceeding 30,000	Payable after exceeding 36,000	Payable after exceeding 35,000	Payable after exceeding 35,000	Payable after exceeding 35,000

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
iii. SMM - Attending doctor's visit fee	4,000 per day Payable after exceeding the 180 days	4,400 per day Payable after exceeding the 180 days	3,800 per day Payable after exceeding the 180 days	3,800 per day Payable after exceeding the 180 days	4,500 per day Payable after exceeding the 180 days	3,900 per day payable after exceeding 180 days
iv. SMM - Specialist's fee	Payable after exceeding 10,000	Payable after exceeding 10,700	Payable after exceeding 12,280	Payable after exceeding 12,280	Payable after exceeding 10,000	Payable after exceeding 12,000
v. SMM - Intensive Care	9,680 per day Payable after exceeding the 25 days	11,600 per day Payable after exceeding the 25 days	9,600 per day Payable after exceeding the 90 days	9,600 per day Payable after exceeding the 90 days	8,000 per day Payable after exceeding the 90 days	10,000 per day payable after exceeding 25 days
vi. SMM - Surgeon's Fees	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)	Payable after exceeding the benefit amount payable under benefit item I(f)
vii. SMM - Anaesthetist's Fees	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)	Payable after exceeding the benefit amount payable under benefit item I(g)
viii. SMM - Operating Theatre Fees	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)	Payable after exceeding the benefit amount payable under benefit item I(h)
ix. SMM - Prescribed diagnostic imaging tests	Payable after exceeding 40,000	Payable after exceeding 44,000	N/A	N/A	N/A	N/A

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
x. SMM - Post confinement / day case procedure outpatient care (per confinement / day case procedure)	670 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure	740 per visit Payable from 4th visits to 31st visits within 90 days after discharged from hospital or completion of day case procedure	1,500 per visit 6,000 per policy year payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 extra follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	1,500 per visit 6,000 per policy year payable after exceeding the benefit amount payable under benefit item I(k) - 1 extra prior outpatient visit - 3 extra follow-up outpatient visits within 90 days after discharged from hospital or completion of day case procedure	N/A	N/A
Follow-up outpatient visits: physiotherapy, occupational therapy, speech therapy and chiropractic treatment only			1,500 per visit payable from 11th to 31th visits within 90 days after exceeding the 10 visits under benefit item I(k)(2)	1,500 per visit payable from 11th to 31th visits within 90 days after exceeding the 10 visits under benefit item I(k)(2)		
xi. SMM - Daily post-surgery home nursing benefit	1,584 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,904 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,360 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,260 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	N/A	N/A
xii. SMM - Emergency outpatient treatment benefit (accident only)	Payable after exceeding 15,840 per injury	Payable after exceeding 19,000 per injury	Payable after exceeding 13,600 per injury	Payable after exceeding 13,600 per injury	N/A	Payable after exceeding 15,000 per policy year
xiii. SMM - Hospital companion bed benefit	380 per day Payable after exceeding the 90 days	760 per day Payable after exceeding the 90 days	1,000 per day Payable after exceeding the 180 days	1,000 per day Payable after exceeding the 180 days	N/A	N/A
c. Top-up subsidy benefit(max. no. of day per policy year)	1,200 per day(90)		N/A	N/A	N/A	1,200 per day(180)
d. Compassionate death benefit	35,200		40,000	40,000	30,000	10,000
e. Accidental death benefit	35,200		40,000	40,000	N/A	10,000
f. Blood donation benefit for death	17,600		N/A	N/A	N/A	N/A

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
g. Medical accident and incident extension benefit	352,000		344,000	344,000	550,000 (HK & Macau only)	100,000
h. Personal medical case management services	Applicable		N/A	N/A	N/A	N/A
i. Worldwide emergency assistance services	Available		Available	Available	Available	Available
III. Other additional benefits						
a. Isolation room	N/A	N/A	N/A	N/A	N/A	4,000 per day max. 180 days per policy year
b. Traditional Chinese medicine for Specified Cancer	N/A	N/A	800 per visit max. 15 visits within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	800 per visit max. 15 visits within 90 days after discharge from hospital or prescribed non-surgical cancer treatment, 1 visit per day. SMM covers from 16th visit up to 16 visits	N/A	N/A
c. Pregnancy complications	N/A	N/A	Covered (also covered under SMM) (Waiting period:300 days)	Covered (also covered under SMM) (Waiting period:300 days)	N/A	N/A

Coloured cells indicate AIA is more competitive
有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保標準計劃保障比較

公司	友邦		宏記		盛記	保記
產品	AIA 自願醫保標準計劃		宏 X 愛 XX 自願醫保標準計劃		AXX 安 X 守 X 醫療保障	保 X 自 X 醫保計劃
計劃類別	基本計劃 / 附加契約		基本計劃		基本計劃	基本計劃 / 附加契約
身故恩恤賠償	港元 8,800		港元 10,000		港元 10,000	港元 8,000
無索償折扣	無索償年度	無索償折扣	無索償年度	無索償折扣	沒有提供	沒有提供
	連續 3 個保單年度	5%	連續 2 至 4 個保單年度	8%		
	連續 4 個保單年度	10%	連續 5 個保單年度或以上	16%		
	連續 5 個保單年度或以上	15%				
其他保障	**「AIA Vitality 健康程式」保費折扣:** 可同時使用「AIA Vitality 健康程式」保費折扣及無索償折扣。		**特別獎賞** (受其他保險公司所提供的任何其他醫院賠償計劃之保障時可獲賠) 每日住院 150 港元 每保單年度最多 180 日		沒有提供	沒有提供

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有顏色的地方代表友邦的保費相較優勝

AIA Voluntary Health Insurance Standard Scheme Benefit Comparison

Company	AIA		MANX		AXX	PRX
Product	AIA Voluntary Health Insurance Standard Scheme		Manxlife Shextxr VHIS Standard Plan		AXX WixeGxard Medical Insurance Plan	PRXHealth CoxxChoice Medical Plan
Basic Plan / Rider option	Basic Plan / Rider		Basic Plan		Basic Plan	Basic Plan / Rider
Compassionate Death Benefit	HK$8,800		HK$10,000		HK$10,000	HK$8,000
No Claim Discount	Claim Free Year	No Claim Discount	Claim Free Year	No Claim Discount	No such benefit	No such benefit
	3 years	5%	2-4years	8%		
	4 years	10%	5 years above	16%		
	5 years or above	15%				
Other Benefit	**AIA Vitality premium discount** AIA Vitality premium discount and no claim discount can be used at the same time		**Special Bonus** (Payable if a claim is successfully reimbursed by other insurance companies) HK$150 per day of Confinement Maximum 180 days per Policy Year		No such benefit	No such benefit

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