AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn.:	All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong and Macau)	**From:**	Toby Wong, Andrew Tang
		Dept.:	Product Innovation, Development & Delivery Proposition & Healthcare Strategy, Business Activation & Analytics
Copy:	Mr. Alger Fung / Ms. Amy Chan / Ms. Alice Liang / Ms. Melissa Wong / Mr. Louie Ho / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	6 pages + Appendix
Date:	26 May, 2025		

Subject: A250570 **2025 年醫療產品保費調整 (香港及澳門地區) 及 支援財務策劃顧問與客戶溝通的工具配套**
2025 Medical Products Premium Adjustment (Hong Kong and Macau Region) & Tools to Support Financial Planners in Customer Communications

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 **2025 年 7 月 15 日**起作出調整:

高端醫療市場產品：
至尊醫療計劃系列 / 尊貴醫療計劃系列
中產醫療市場產品：
「亞洲至尊」醫療系列^
AIA 自願醫保尊裕^ / 尊顯^ / 尊耀^計劃(只適用於香港)
「尊裕」^ /「尊顯」^ /「尊耀」^系列
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 / 自悠附加特級「健康之寶」系列 /「健康之寶」系列
「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)
AIA 自願醫保靈活計劃^ (只適用於香港)

^包括 AIA Vitality 版本

新單將由 **2025 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 **2025 年 7 月 15 日**或以後之保單週年日起作出保費調整。

另外，所有自悠附加特級「健康之寶」系列保單的保險費用亦會於 2025 年 7 月 15 日或以後的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！

「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)

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

3 大溝通支援工具

為協助財務策劃顧問與客戶溝通，我們特別準備了以下溝通工具，助你向客戶清晰講解相關內容。

1. 醫療通脹解碼



可分享予客戶

按此瀏覽
繁體中文
簡體中文

協助財務策劃顧問掌握有效話術的關鍵工具，應對有關醫療保費調整的客戶對話。

✓ 一頁概括重點訊息



✓ 解釋影響保費調整的核心原因



✓ 結合數據及時事消息，深入淺出剖析醫療趨勢



✓ 透過動人客戶故事，突顯保險的必要性



✓ 強調 AIA 為客戶帶來的獨特價值



AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

2. 醫療通賬解碼講稿

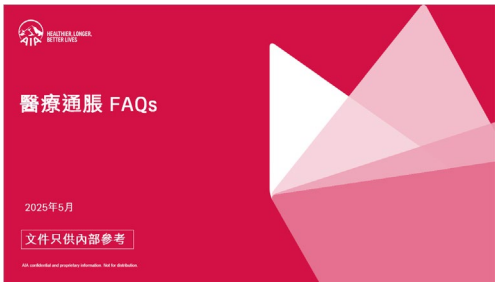


只供內部參考

按此瀏覽
廣東話
普通話

4 分鐘講稿，涵蓋應對醫療保費調整的關鍵話術。按照講稿內容，即可輕易掌握重點訊息，提升講解信心。

3. 醫療通賬 FAQs



只供內部參考

按此瀏覽
繁體中文
簡體中文

助你處理客戶查詢，回應常見疑問。

您亦可登入 Agency Corner、AIA Smart 、i 學院 (iAcademy)及 iEngage 瀏覽及下載以上工具。

- Agency Corner > 部門資訊 > 產品創新發展及執行部 > 醫療 > 點入任何一個相關醫療產品 > 查看「助銷配套」
- AIA Smart > 資源中心 > 產品資料庫 > 醫療 > 點入相關醫療產品 > 查看助銷配套
- i 學院 (iAcademy) > 網上學習
    1. 產品 > 醫療 > 醫療通賬解碼 2025
    2. 銷售 > 醫療通賬解碼 2025
- 【6 月 2 日發放】iEngage > News Feed > 市場資訊及客戶推廣 > 市場推廣及助銷策略

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

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, 2025**:

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

^including AIA vitality version

For new business, the new premium rate will be applicable from **15 July, 2025** (according to application date). For inforce policies, it will be with effect from the coming policy anniversary on or after **15 July, 2025**.

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, 2025 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.

AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

3 Communications Supporting Tools

To support financial planners in engaging with customers, we have thoughtfully prepared the following tools to facilitate clear and effective communication of the relevant information.

1. Decoding Medical Inflation



Can be shared with customers

Click here to view
Traditional Chinese
Simplified Chinese

An essential kit to equip financial planners with effective talking points for managing conversations around medical premium adjustment.

- ✓ A one-pager summarising key messages



- ✓ Explain the core factors driving premium adjustment



- ✓ Analyse medical trends with data and news



- ✓ Highlight the importance of medical insurance through customer stories



- ✓ Emphasise the unique values that AIA brings to customers



AIA Hong Kong
27/F Hopewell Centre,
183 Queen's Road East, Wan Chai,
Hong Kong
T: (852) 2881 3333

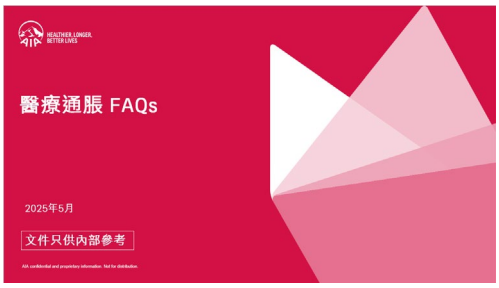
AIA.COM.HK

Memo

2. Script of Decoding Medical Inflation

	For internal reference only Click here to view Cantonese Mandarin	4-minute script covering key talking points for addressing medical premium adjustments. By following the script, you can easily grasp the key messages and deliver to customers with confidence.

3. Medical Inflation FAQs

	For internal reference only Click here to view Traditional Chinese Simplified Chinese	Help you handle customer inquiries and respond to their common questions

You can also log in to Agency Corner, AIA Smart, iAcademy, and iEngage to view and download the above tools.

- Agency Corner > Departments > Product Innovation, Development & Delivery > Medical > Click any relevant medical product > View "Sales Enablement"
- AIA Smart > Resource Centre > Product Library > Medical > Click any relevant medical product > View "Sales Enablement"
- iAcademy > E-learning Training >
    1. Product & VHIS > Medical > Decoding Medical Inflation 2025
    2. Selling > Decoding Medical Inflation 2025

Best regards,

Toby Wong
Head of Products

Andrew Tang
Head of Proposition & Healthcare Strategy,
Business Activation & Analytics

目錄 Content

1.	背景 Background	**8**
2.	保費 / 保險費用調整詳情 Premiums / COI Adjustment Details	**11**
3.	行政安排 Administrative Arrangement	**13**
4.	保費加幅比較 Comparison on Premium Increments	**18**
5.	保費比較 – 高端醫療 (CEO5) Premium Comparison – High-end Medical (CEO5)	**24**
6.	保費比較 – 中產醫療 (AVPU) Premium Comparison – Affulent Medical (AVPU)	**32**
7.	保費比較 – 大眾醫療 (SGH2, AVS, AVF) Premium Comparison – Mass-market Medical (SGH2, AVS, AVF)	**37**

附件 Appendix

1.	保費表 – 至尊醫療計劃系列 / 尊貴醫療計劃系列 (CEO Series) Premium Table – CEO Medical Series / Executive Health Series	**49**
2.	保費表 –「亞洲至尊」醫療系列 (CEOE Series) Premium Table – CEOE Medical Series	**58**
3.	保費表 – AIA 自願醫保尊裕 / 尊顯 / 尊耀計劃 /「尊裕」/「尊顯」/「尊耀」系列 (VHIS Privilege Series& Privilege Series) Premium Table – AIA Voluntary Health Insurance Privilege Plus & Privilege & Privilege Ultra Scheme & Privilege / Privielge Plus / Privilege Ultra Series	**61**
4.	保費表 – AIA 自願醫保尊尚計劃 (AVP) Premium Table – AIA Voluntary Health Insurance Prime Scheme	**74**
5.	保費 / 保險費用表 – 特級「健康之寶」2 系列 (SGH2) / 特級「健康之寶」系列 / 自悠附加特級「健康之寶」系列 (SGH Series) /「健康之寶」系列 (GH Series)/「倍無憂」/「永無憂」系列 (HS&IMP Series) Premium / COI Table – Super Good Health 2 Series (SGH2) / Super Good Health Series / Cheerful Super Good Health Series/ Good Health Series / HS & IMP Series	**76**
6.	保費表 – AIA 自願醫保標準計劃 (AVS) Premium Table – AIA Voluntary Health Insurance Standard Scheme	**175**
7.	保費表 – AIA 自願醫保靈活計劃 (AVF) Premium Table – AIA Voluntary Health Insurance Flexi Scheme	**178**
8.	產品內容比較 – 高端醫療 (CEO5) Product Comparison – High-end Medical (CEO5)	**187**
9.	產品內容比較 – 中產醫療 (AVPU) Product Comparison – Affluent Medical (AVPU)	**210**
10.	產品內容比較 – 大眾醫療(SGH2, AVS, AVF) Product Comparison – Mass-market Medical (SGH2, AVS, AVF)	**227**

1. 背景 Background

I. 本港醫療通脹概況 Medical Inflation in Hong Kong

根據 Willis Towers Watson 的《2025 年全球醫療趨勢調查報告》，香港於 2023 年及 2024 年的實際醫療通脹率均為 **10.3%**，而就 2025 年的預計醫療通脹率為 **9.8%**。預計醫療通脹率預示在可見的將來醫療費用會持續增長。

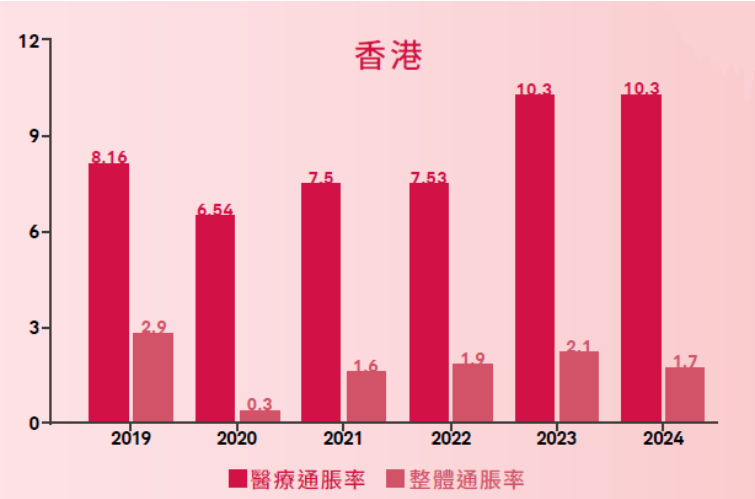
就累計通脹率而言，香港過去六年（2019-2024）的醫療通脹已累計高達 **62%**。與香港政府統計處提供之香港整體通脹率累計數據 13.5% 相比之下，**香港醫療通脹遠高於香港整體通脹率約五成。**

According to the "2025 Global Medical Trends Survey Report" by Willis Towers Watson, the actual medical inflation rate in Hong Kong was 10.3% in both 2023 and 2024, while the projected medical inflation rate is 9.8% in 2025. The projected rate suggests that the medical costs are expected to further increase in the foreseeable future.

In terms of cumulative inflation rate, Hong Kong's Medical Inflation has surged to **62%** over the past five years (2019-2024). In comparison, the cumulative Overall Inflation Rate provided by the Hong Kong Census and Statistics Department is 13.5%, indicating that **Hong Kong's medical inflation is significantly higher than the overall inflation rate by around 50%**.

醫療通脹率 與 整體通脹率
Medical Inflation Rate VS Overall Inflation Rate

(%) (2019-2024)



II. 保費調整主因 Factors of premium adjustment

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：

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. 實際及預計醫療費用上升 Soaring actual and projected medical costs

- 住院病房收費上升 Raising trend of room and board charges

  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 10.5%。

  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 by 16.7%, and the private room has risen up by 10.5% compared to 2023.

- 醫療技術進步 Advancement of medical technology

  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。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延長存活率並減輕副作用，提高病人的生活質素。

With the remarkable advancements in medical technology, there is a surge in innovative treatments for various illnesses, including cancer and heart disease in recent years. Although these treatments often come with higher costs compared to conventional methods, they are gaining widespread acceptance as evidence in many cases. This is largely because they improve patients' quality of life by extending survival rates and reducing adverse effects.

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。

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

疾病 Illness	創新療法 Innovative Treatments	參考費用 [2] Referenced Costs [2]
癌症 Cancer	標靶療法 Targeted Therapy	每月需約5至6萬港元[3] HK$50-60K per month[3]
	免疫療法 Immunotherapy	每3星期則要6至7萬港元[3] HK$60-70K every 3 weeks[3]
	質子治療 Proton Therapy	不同部位收費介乎約 24 至 67 萬元 [4] HK$240-670K, depending on the body parts[4]
心臟相關疾病 Heart related illness	「通波仔」- 可溶性支架(BVS) Angioplasty – Bioresorbable Vascular Scaffold (BVS)	一支BVS的價錢約3萬元，較傳統的貴約兩倍[5] HK$30K per BVS, which is 2 times more expensive than the convention scaffold[5]
	植入式除顫器(ICD) Cardiac arrhythmia – Implantable Cardioverter Defibrillator (ICD)	視乎型號，23 至 25 萬港元不等 [6] HK$230-250K, depending of the type of the ICD being implanted[6]

1. 2025 香港及澳門醫院每日住院病房收費參考表, 友邦香港 Hospital daily room & board charges in Hong Kong and Macau 2025, AIAHK
2. 費用僅供參考，實際賠償金額將按保單條款作批核為準 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. 明報健康網 –【免疫治療】藥費過百萬一年多數情況需自費 Ming Pao Health Reports -【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 HKSH Proton Therapy Centre- Price List
5. 星島日報報導 – 可溶性通波仔支架 三年內自然吸收(2015) Sing Tao Daily reports – 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) Sing Pao Daily News reports – 心臟除顫器預防患者發病猝死(2018)

B. 人口因素 Demograhpic factors

- 更長的人均壽命與人口老化 Longer life span and ageing population
  - 預期壽命的持續提高直接影響醫療需求，預計醫療需求之後將繼續上升。
  - 目前，香港約有 112 萬名 65 歲或以上長者，佔總人口約 17%。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。

  - 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, meaning 17% of the total population is classified as elderly. Projections indicate that by 2069, 40% of the total population will be 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.

- 慢性病造成的負擔增加 Increasing burden from chronic diseases
  - 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]。

- 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. 醫療系統供不應求 Overloaded health care system

- 缺乏預防性醫療服務且過度使用住院服務 Lack of preventive health care services and the overutilization on inpatient care
  - 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。

  - 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 2019-2020 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. 政府統計處 – 香港人口推算 2020 至 2069 年(2020 年 9 月公佈) *Hong Kong Population Projections (Published in September 2020), Census and Statistics Department*
8. 來源 Source: 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
   Hospital Authority Strategic Plan 2022-2027, https://www.ha.org.hk/haho/ho/ap/HA_StrategicPlan2022-2027_Eng_211216.pdf
9. 來源 Source: https://www.who.int/news/item/19-10-2022-who-highlights-high-cost-of-physical-inactivity-in-first-ever-global-report
10. 香港衛生署 – 2020 至 2022 年度人口健康調查報告的第二部份 *Report of Population Health Survey 2020-22 (Part II), Centre for Health Protection Department of Health*
11. 來源 Source: 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 Premium / COI Adjustment Details

保費 / 保險費用將由 **2025 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。

Premium / COI will be increased with effect from the Policy Anniversary Date on or after **15 July 2025**.

Regarding the actual premium / 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 of certain products may vary in order to provide sustainable high quality medical protection to all customers. Please refer to Appendix 1- 7 for premium / COI tables after adjustment.

Please note premium / COI in the future years may be revised to reflect continuous medical inflation and overall claim experience under our medical products where needed. Premium / 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 premium / COI payable in the future.

產品詳細列表 Detailed Products List：

高端醫療市場產品 Products of High-end Medical Market		產品狀況 Product status	保費調整幅度（包括基本計劃及附加契約版本）# Premium Adjustment % (Both standalone and rider versions) #
至尊醫療系列 / 尊貴醫療系列 CEO Medical Series / Executive Health Series	「至尊醫療 5」及「至尊明珠醫療 5」系列 CEO Medical 5 Series and CEO Pearl Medical 5 Series	**銷售中** Available	16%
	「至尊醫療 3」及「至尊明珠醫療 3」系列 CEO Medical 3 Series and CEO Pearl Medical 3 Series	已停售 Shelved	
	「至尊醫療 2」及「至尊明珠醫療 2」系列 CEO Medical 2 Series and CEO Pearl Medical 2 Series	已停售 Shelved	
	「至尊醫療」及「富泰醫療」系列 CEO Medical Series and Regal Health Series	已停售 Shelved	
	「尊貴醫療」系列 Executive Health Series	已停售 Shelved	
中產醫療市場產品 **Products of Affluent Medical Market**		產品狀況 Product status	保費調整幅度（包括基本計劃及附加契約版本）# Premium Adjustment % (Both standalone and rider versions) #
「亞洲至尊」醫療計劃^ CEO Essence Medical Series^	「亞洲至尊」2 及「亞洲至尊明珠」2 系列 CEO Essence Medical 2 Series and CEO Essence Pearl Medical 2 Series	已停售 Shelved	17%
	「亞洲至尊」及「亞洲至尊明珠」系列 CEO Essence Medical Series and CEO Essence Pearl Medical Series	已停售 Shelved	

AIA 自願醫保尊裕^ /尊顯^/ 尊耀^計劃 (只適用於香港) AIA Voluntary Health Insurance Privilege Plus^ / Privilege^ / Privilege Ultra^ Scheme (applicable to HK only)	AIA 自願醫保尊裕計劃 (基本計劃) AIA Voluntary Health Insurance Privilege Plus Scheme (Basic version)	已停售 Shelved	17%
	AIA 自願醫保尊顯計劃 (附加契約) AIA Voluntary Health Insurance Privilege Scheme (Rider version)	已停售 Shelved	
	AIA 自願醫保尊耀計劃(包括基本計劃及附加契約) AIA Voluntary Health Insurance Privilege Ultra Scheme (both Basic & Rider versions)	**銷售中** Available	
「尊裕」^/「尊顯」^ / 「尊耀」^系列 Privilege Plus^ / Privilege^ / Privilege Ultra^ Series	「尊裕」醫療計劃 (只適用於澳門) Privilege Plus Medical Plan (applicable to Macau only)	已停售 Shelved	17%
	「尊顯」醫療附加契約 (只適用於澳門) Privilege Meidcal Rider (applicable to Macau only)	已停售 Shelved	
	「尊耀」醫療計劃系列 (只適用於澳門) Privilege Ultra Medical Plan Series (applicable to Macau only)	**銷售中** **Available**	
	「尊裕明珠」醫療計劃 Privilege Plus Pearl Medical Plan	已停售 Shelved	
	「尊顯明珠」醫療附加契約 Privilege Pearl Meidcal Rider	已停售 Shelved	
	「尊耀明珠」醫療計劃系列 Privilege Ultra Pearl Medical Plan Series	**銷售中** **Available**	
AIA 自願醫保尊尚系列^ (只適用於香港) AIA Voluntary Health Insurance Prime Scheme^ (applicable to HK only)		已停售 Shelved	17%
大眾醫療市場產品 Products of Mass-market Medical Market		產品狀況 Product Status	保費/ 保險費用調整幅度（包括基本計劃及附加契約版本）# Premium / COI Adjustment % (Both standalone and rider versions)#
特級「健康之寶」2 系列^ Super Good Health 2 Series^		**銷售中** Available	8.9%~ (6%-14.5%)*
特級「健康之寶」系列 Super Good Health Series		已停售 Shelved	
自悠附加特級「健康之寶」系列 Cheerful Super Good Health Series		已停售 Shelved	
「健康之寶」系列 (只適用於香港) Good Health Series (applicable to HK only)		已停售 Shelved	7.8%~ (6% - 11.5%)*
「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) Individual Medical Plan / Hospital and Surgical Rider 80 Series (applicable to Macau only)		**銷售中** Available	10.3%~ (6% - 15.5%)*
「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 Individual Medical Plan / Hospital and Surgical Rider 37.5/60/70 Series (HK & Macau) and 80 Series (applicable to HK only)		已停售 Shelved	7.8%~ (6% - 11.5%)*
AIA 自願醫保標準計劃^ (只適用於香港) AIA Voluntary Health Insurance Standard Scheme^ (applicable to HK only)		**銷售中** Available	8.3%~ (6% - 9%)*
AIA 自願醫保靈活計劃^ (只適用於香港) AIA Voluntary Health Insurance Flexi Scheme^ (applicable to HK only)		**銷售中** Available	7.9%~ (6% - 9%)*

^包括 AIA vitality 版本 including AIA vitality version

#或有小數位出入，實際加幅可能高於或低於此數 With rounding adjustment, the actual increase may be higher or lower than stated.

*不同年齡的實際保費加幅或有出入 Actual increase varies by age

~為該產品生效保單之分佈而得出之保費調整幅度 Premium adjustment based on distribution of policies in force

3. 行政安排 Administrative Arrangement

(1) 保單查詢系統(PES)及 AIA+顯示之保費 Premium shown on Policy Enquiry System (PES) and AIA+

請注意， PES 及 AIA+已分別於 2025 年 2 月 21 日（星期五）及 2 月 24 日（星期一）進行系統更新。調整後之保費 / 保險費用將於保費調整通知書發出後，於保單查詢系統 （PES）及 AIA+ 系統上顯示。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 2025 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。

Please be aware Policy Enquiry System (PES) and AIA+ enhancements had been released on 21 Feb (Friday) and 24 Feb (Monday) 2025 respectively. The adjusted premium / COI will be shown on both PES and AIA+ upon premium change letters issued to customers. The premium / COI shown on both systems is the next modal premium / COI of the policy, which means PES and AIA+ 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 2025).

調整後之保費 / 保險費用將於保費調整通知書發出後，於以下位置更新:

The adjusted premium / COI amount will be updated at the following location after the premium change letter is issued:

PES – 保障範圍 Coverage Information



PES – 基本資料 General Information



AIA+ - 賬戶保單詳情 AIA+ - Account Policy Details





(2) 保費調整 - 與現有客戶之通訊詳情 Premium adjustment – Communication to existing customers

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。

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.

有關通知書將印有以下有關保費調整之訊息：

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

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」)
COI adjustment - Communication to existing customers (Applicable to Cheerful Super Good Health Rider)

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:
Affected customers will receive a Cost of Insurance (COI) Adjustment Letter 50 days before Policy Anniversary. Please refer to letter sample below:

«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
產品部主管
黃頌然 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]

«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,

Toby Wong

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

4.1 高端醫療 High-end Medical

至尊醫療計劃系列 CEO Medical Series

	AIA 友邦	ManX 宏記	AXX 盛記	PRX 保記	PRX 保記
	CEO Medical Series 至尊醫療計劃系列	ManX Healthcare Series 晉 X 醫療保障系列	Global X II Health Plan 寰宇 X II 醫療計劃	PRX PrxmierFlex Medical Plan 高 X 醫療自 x 行計劃	PRX preX medical plan 「摯為 X」優 X 醫療保險計劃
Deductible 墊底費 (HK$)	16,000	22,800	12,000	30,000	25,000
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%^	6%	Revamp in Sep 2024# 於 2024 年 9 月推出新系列 9.5%	Launch in Jul 2024 於 2024 年 7 月推出	5.5-9.7%
2025*	16%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

Global X II Health Plan relaunch as Global Rexch with Benefit upgrade and higher premium 安 X 臻 X 環球醫療計劃重新推出取代安 X 寰宇 X 醫療計劃，調高保費並提升保障

*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

4.2 中產醫療 Affulent Medical

「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	ManX 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
Deductible 墊底費 (HK$)	25,000	22,800	30,000	20,000
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% (Launch in Sep 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%^	8%	8%	7-13%
2025*	17%	No information as of May 2025 截至 2025 年五月暫未有相關資訊	No information as of May 2025 截至 2025 年五月暫未有相關資訊	No information as of May 2025 截至 2025 年五月暫未有相關資訊

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

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

AIA Voluntary Health Insurance Privilege Ultra Series AIA 自願醫保尊耀計劃系列

	AIA 友邦	Manx 宏記	PRX 保記	AXX 盛記
	AIA Voluntary Health Insurance Privilege Ultra Series AIA 自願醫保尊耀計劃	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 XiseXuard Xro Medical Insurance Plan (Enhance Plan) AXX 安 X 智 X 守 X 醫療保障 (卓越)
2019				Launch in Jul 2019 於 2019 年 7 月推出
2020*		Launch in Feb 2020 於 2020 年 2 月推出	Launch in Sep 2020 於 2020 年 9 月推出	0.0%
2021*		0%	0%	0.0%
2022*		7%	0%	0.0%
2023*		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	2.5%	4.0%
2024*	Launch in Apr 2024 於 2024 年 4 月推出	6% - 9.4%	5%	8.5%
2025*	17%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

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 / Privilege Scheme AIA 自願醫保尊裕 / 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) 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 Feb 2020 於 2020 年 2 月推出	Launch in Sep 2020 於 2020 年 9 月推出	0.0%
2021*	Launch in Feb 2021 於 2021 年 2 月推出	0%	0%	0.0%
2022*	0%	7%	0%	0.0%
2023*	0%	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	2.5%	4.0%
2024*	7-12%^	6% - 9.4%	5%	8.5%
2025*	17%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

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

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

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 寘計劃	Manxlife Suprxme VHIS Flexi 宏 X 晉 X 自願醫保靈活計劃	AXX WixeGxard Pxo Medical Insurance Plan 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%	5%	6% - 9.4%	8.5%
2025*	17%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

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

4.3 大眾醫療 Mass-market Medical

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%^	5.5% - 6%	6.5%	6%
2025*	6-14.5%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊
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%^	3%-4%	6.5%	6%
2025*	6-14.5%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

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

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

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%	3%	0%	0%
2025*	6%-9%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

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

	AIA 友邦	PRX 保記	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	PRXHexlth VHIS EaxyChoixe Plan 保 X 自願醫保摯稱 X 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%#	Launch in Oct 2022 於 2022 年 10 月推出	0%	6%
2023*	9%	7.5%	0%	0%	0%
2024*	6-15%^	7%-9%	8%	6.5%	4%
2025*	6%-9%	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊	No information as of May 2025 截至 2025 年五月 暫未有相關資訊

#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
FlexiChoice (basic plan only) relaunch as EasyChoice (basic plan only) with Benefit reduction and lower premium

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

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

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 Premium Comparison 高端醫療 High-end Medical

「至尊醫療 5」系列 CEO Medical 5 Series (CEO5)

截至 2025 年 5 月，其他主要市場競爭對手尚未就 2025 年實施保費調整。就 10 年期的保費比較而言，友邦全球（不包括美國）港幣 25,000 自付費版本的保費在大多數主要年齡段中較保記及盛記低。

As of May 2025, other key market competitors have yet to implement premium adjustments for 2025. By comparing the premiums over a 10-year interval, AIA's premium is lower than PRX and AXX for the worldwide excluding USA versions with the HK$25,000 deductible option for the majority of key ages.

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

「至尊醫療 5」 CEO5	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	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManX 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 Rexch Medical Insurance Plan (Standard) 臻 X 環球醫療保障 (標準)		PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*		*0*		*0*		*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	24,640	20,705	19%	17,696	39%	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		19,946	24%
	Age 10 歲	24,000	20,705	16%	15,157	58%			19,946	20%
	Age 20 歲	24,800	22,859	8%	19,334	28%			20,422	21%
	Age 30 歲	36,000	27,868	29%	24,828	45%			26,900	34%
	Age 40 歲	44,000	35,864	23%	30,069	46%			35,397	24%
	Age 50 歲	63,680	53,287	20%	44,627	43%			55,843	14%
	Age 60 歲	104,160	97,266	7%	74,124	41%			96,110	8%
	Age 70 歲	207,360	165,770	25%	150,345	38%			174,563	19%
	Age 80 歲	305,440	259,375	18%	226,253	35%			274,125	11%
Worldwide 全球	Age 0 歲	46,400	32,146	44%	31,854	46%	29,182	59%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃 地域保障範圍為全球 (美國除外)	
	Age 10 歲	45,600	32,146	42%	27,279	67%	29,182	56%		
	Age 20 歲	49,920	35,603	40%	34,244	46%	24,754	102%		
	Age 30 歲	74,560	43,676	71%	44,687	67%	36,111	106%		
	Age 40 歲	84,960	54,061	57%	53,618	58%	48,606	75%		
	Age 50 歲	116,160	79,811	46%	79,959	45%	68,346	70%		
	Age 60 歲	186,080	146,840	27%	133,593	39%	108,727	71%		
	Age 70 歲	364,160	251,589	45%	270,636	35%	174,050	109%		
	Age 80 歲	536,000	388,089	38%	382,924	40%	260,729	106%		

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。Premiums 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

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

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	PRX 保記	Difference 差額 (AIA/PRX)-1
「至尊醫療 5」 CEO5	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManX 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 Rexch Medical Insurance Plan (Standard) 臻 X 環球醫療保障 (標準)		PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*22,800*		*25,000*		*10,000 in China 30,000 in Others*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	11,520	8,802	31%	10,337	11%	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		9,845	17%
	Age 10 歲	10,720	8,802	22%	8,853	21%			9,845	9%
	Age 20 歲	10,880	9,878	10%	11,289	-4%			10,074	8%
	Age 30 歲	16,320	12,440	31%	15,096	8%			13,117	24%
	Age 40 歲	19,520	16,071	21%	18,282	7%			17,114	14%
	Age 50 歲	29,280	23,059	27%	27,133	8%			27,066	8%
	Age 60 歲	48,800	39,927	22%	45,462	7%			45,624	7%
	Age 70 歲	97,600	65,929	48%	97,024	1%			82,511	18%
	Age 80 歲	146,560	103,610	41%	146,011	0%			129,242	13%
Worldwide 全球	Age 0 歲	22,240	14,055	58%	18,602	20%	19,490	14%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球 (美國除外)	
	Age 10 歲	19,840	14,055	41%	15,929	25%	19,490	2%		
	Age 20 歲	22,240	16,039	39%	19,998	11%	12,610	76%		
	Age 30 歲	32,960	20,885	58%	27,173	21%	16,122	104%		
	Age 40 歲	39,520	26,318	50%	32,599	21%	22,906	73%		
	Age 50 歲	55,200	37,564	47%	48,614	14%	36,743	50%		
	Age 60 歲	84,960	66,002	29%	81,935	4%	56,210	51%		
	Age 70 歲	178,880	109,996	63%	174,653	2%	102,862	74%		
	Age 80 歲	265,280	172,327	54%	247,121	7%	164,517	61%		

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。Premiums 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

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

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	PRX 保記	Difference 差額 (AIA/PRX)-1
「至尊醫療 5」 CEO5	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManX 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 Rexch Medical Insurance Plan (Standard) 臻 X 環球醫療保障 (標準))		PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*22,800*		*25,000*		*10,000 in China 30,000 in Others*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	10,720	8,802	22%	10,337	4%	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		9,845	9%
	Age 10 歲	9,600	8,802	9%	8,853	8%			9,845	-2%
	Age 20 歲	10,240	9,878	4%	11,289	-9%			10,074	2%
	Age 30 歲	14,880	12,440	20%	15,096	-1%			13,117	13%
	Age 40 歲	17,600	16,071	10%	18,282	-4%			17,114	3%
	Age 50 歲	26,560	23,059	15%	27,133	-2%			27,066	-2%
	Age 60 歲	44,000	39,927	10%	45,462	-3%			45,624	-4%
	Age 70 歲	87,840	65,929	33%	97,024	-9%			82,511	6%
	Age 80 歲	132,480	103,610	28%	146,011	-9%			129,242	3%
Worldwide 全球	Age 0 歲	19,840	14,055	41%	18,602	7%	19,490	2%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球 (美國除外)	
	Age 10 歲	18,080	14,055	29%	15,929	14%	19,490	-7%		
	Age 20 歲	19,840	16,039	24%	19,998	-1%	12,610	57%		
	Age 30 歲	29,760	20,885	42%	27,173	10%	16,122	85%		
	Age 40 歲	36,000	26,318	37%	32,599	10%	22,906	57%		
	Age 50 歲	49,440	37,564	32%	48,614	2%	36,743	35%		
	Age 60 歲	76,480	66,002	16%	81,935	-7%	56,210	36%		
	Age 70 歲	161,120	109,996	46%	174,653	-8%	102,862	57%		
	Age 80 歲	238,880	172,327	39%	247,121	-3%	164,517	45%		

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。Premiums 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

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

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		PRX 保記	
「至尊醫療 5」 CEO5	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManX 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 Rexch Medical Insurance Plan (Standard) 臻 X 環球醫療保障 (標準)	Difference 差額 (AIA/AXX)-1	PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)	Difference 差額 (AIA/PRX)-1	PRX 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*			*50,000*				*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	7,424	ManX Healthcare Series/Benefit Premier / Elite does not offer a comparable deductible option 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃沒有提供相近的自付費選項		8,614	-14%	PRX PrxmierFlex Medical Plan does not offer a comparable deductible option 高端醫療自 x 行計劃沒有提供相近的自付費選項		5,862	27%
	Age 10 歲	6,768			7,377	-8%			5,862	15%
	Age 20 歲	7,104			9,407	-24%			5,995	18%
	Age 30 歲	10,352			12,579	-18%			7,825	32%
	Age 40 歲	12,288			15,237	-19%			10,063	22%
	Age 50 歲	18,512			22,612	-18%			15,723	18%
	Age 60 歲	30,784			37,884	-19%			26,227	17%
	Age 70 歲	61,472			80,853	-24%			47,738	29%
	Age 80 歲	92,752			121,675	-24%			73,530	26%
Worldwide 全球	Age 0 歲	13,888			15,503	-10%			PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃 地域保障範圍為全球 (美國除外)	
	Age 10 歲	12,560			13,278	-5%				
	Age 20 歲	13,888			16,668	-17%				
	Age 30 歲	20,752			22,643	-8%				
	Age 40 歲	25,200			27,165	-7%				
	Age 50 歲	34,608			40,512	-15%				
	Age 60 歲	53,616			68,280	-21%				
	Age 70 歲	112,704			145,540	-23%				
	Age 80 歲	167,120			205,928	-19%				

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。Premiums 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

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

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

「至尊醫療 5」 CEO5	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*		*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	58,240	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		46,843	24%
	Age 10 歲	56,320			38,742	45%
	Age 20 歲	59,200			37,955	56%
	Age 30 歲	73,920			50,406	47%
	Age 40 歲	90,880			68,766	32%
	Age 50 歲	138,720			107,708	29%
	Age 60 歲	236,320			182,877	29%
	Age 70 歲	498,240			326,800	52%
	Age 80 歲	658,560			498,966	32%
Worldwide 全球	Age 0 歲	86,720	49,181	76%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球(美國除外)	
	Age 10 歲	85,120	44,278	92%		
	Age 20 歲	90,080	36,504	147%		
	Age 30 歲	125,120	49,806	151%		
	Age 40 歲	146,880	62,681	134%		
	Age 50 歲	217,120	83,283	161%		
	Age 60 歲	383,200	125,329	206%		
	Age 70 歲	690,560	192,118	259%		
	Age 80 歲	901,440	280,860	221%		

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。Premiums 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

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

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)

「至尊醫療 5」 CEO5	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*10,000 in China 30,000 in Others*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	28,640	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		36,742	-22%
	Age 10 歲	26,080			28,642	-9%
	Age 20 歲	29,920			27,608	8%
	Age 30 歲	39,520			36,623	8%
	Age 40 歲	48,640			50,483	-4%
	Age 50 歲	76,160			78,931	-4%
	Age 60 歲	132,000			132,390	0%
	Age 70 歲	278,080			234,748	18%
	Age 80 歲	367,840			354,084	4%
Worldwide 全球	Age 0 歲	48,960	39,488	24%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球 (美國除外)	
	Age 10 歲	43,360	34,585	25%		
	Age 20 歲	47,680	24,360	96%		
	Age 30 歲	68,960	29,817	131%		
	Age 40 歲	82,080	36,980	122%		
	Age 50 歲	123,840	51,681	140%		
	Age 60 歲	221,760	72,812	205%		
	Age 70 歲	394,880	120,930	227%		
	Age 80 歲	517,440	184,648	180%		

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。Premiums 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

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

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)

「至尊醫療 5」 CEO5	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*10,000 in China 30,000 in Others*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	26,240	PRX PrxmierFlex Medical Plan (Plan 4) geographical cover is Worldwide 高端醫療自 x 行計劃 (計劃 4)地域保障範圍為全球		36,742	-29%
	Age 10 歲	23,040			28,642	-20%
	Age 20 歲	27,200			27,608	-1%
	Age 30 歲	36,000			36,623	-2%
	Age 40 歲	43,840			50,483	-13%
	Age 50 歲	68,640			78,931	-13%
	Age 60 歲	119,040			132,390	-10%
	Age 70 歲	250,400			234,748	7%
	Age 80 歲	331,680			354,084	-6%
Worldwide 全球	Age 0 歲	43,840	39,488	11%	PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球 (美國除外)	
	Age 10 歲	39,360	34,585	14%		
	Age 20 歲	42,560	24,360	75%		
	Age 30 歲	61,920	29,817	108%		
	Age 40 歲	74,400	36,980	101%		
	Age 50 歲	111,680	51,681	116%		
	Age 60 歲	199,680	72,812	174%		
	Age 70 歲	356,000	120,930	194%		
	Age 80 歲	466,400	184,648	153%		

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。Premiums 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

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

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)

「至尊醫療 5」 CEO5	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRX PrxmierFlex Medical Plan (Plan 4) 高端醫療自 x 行計劃 (計劃 4)		PRX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*50,000*	*10,000 in China 30,000 in Others*		*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	18,352	PRX PrxmierFlex Medical Plan does not offer a comparable deductible option 保記高端醫療自 x 行計劃沒有提供相近的自付費選項		32,760	-44%
	Age 10 歲	16,192			24,659	-34%
	Age 20 歲	18,976			23,529	-19%
	Age 30 歲	25,040			31,331	-20%
	Age 40 歲	30,624			43,432	-29%
	Age 50 歲	48,048			67,588	-29%
	Age 60 歲	83,264			112,994	-26%
	Age 70 歲	175,344			199,975	-12%
	Age 80 歲	232,080			298,372	-22%
Worldwide 全球	Age 0 歲	30,736			PRX preX medical Plan geographical cover is Worldwide (excluding USA) 「摯為 X」優 X 醫療保險計劃地域保障範圍為全球 (美國除外)	
	Age 10 歲	27,600				
	Age 20 歲	29,744				
	Age 30 歲	43,248				
	Age 40 歲	52,160				
	Age 50 歲	78,176				
	Age 60 歲	139,936				
	Age 70 歲	249,088				
	Age 80 歲	326,272				

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。Premiums 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

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

6. 保費比較 Premium Comparison - 中產醫療 Affluent Medical:

AIA 自願醫保尊耀計劃 AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)

截至 2025 年 5 月，其他主要市場競爭對手尚未就 2025 年實施保費調整。就 10 年期的保費比較而言：

- 【亞洲】基本計劃 – 年輕一代的保費相較於保記和宏記更具有競爭力。附加契約 – 0 自付費選項下所有主要年齡以及 50,000 自付費選項下大部分的主要年齡保費都比保記低。雖然保費相較於宏 X 晉 X 自願醫保附加保障（精選）及安 X 智 X 守 X 醫療保障 (卓越)較高，但友邦提供更加全面的保障，例如全數保障 90 天內的門診護理（詳情請參考產品內容保障比較）
- 【全球（不包括美國）– 只有友邦及保記提供此保障地域】基本計劃 – 保記在大部分主要年齡相較於友邦提供更低的保費，但友邦保障範圍更加全面，比如營養師諮詢門診以及第三期臨床試驗藥物賠償（詳情請參考產品內容保障比較）。附加契約 – 友邦相較於保記於 0 自付費選項所有年齡中提供更相宜的保費；友邦在港幣 25,000 自付費以及 50,000 自付費選項下具有競爭力，平均保费差异约为 5%

As of May 2025, other key market competitors have yet to implement premium adjustments for 2025. By comparing the premiums over a 10-year interval:

- [Asia] For basic version - premiums are competitive for younger ages when compared to PRX and ManX. For rider version - lower premiums across all key ages for the $0 deductible option and the majority of key ages for the $50,000 deductible option compared to PRX. The premiums appear to be higher than ManX Supreme Lite Supplementary Benefit (Advance) and AXX XiseXuard Xro Medical Insurance Plan (Enhance Plan) but AIA provides more comprehensive coverage, such as fully covered outpatient visits within 90 days (please refer to product feature comparison for more details).
- [Worldwide exclsuign USA version – only AIA and PRX offer this option] For basic version – The premium of PRX in general appears to be lower AIA for most key ages, but AIA provides more comprehensive coverage, such as dietitian consultations and Phase 3 Clinical Trial Drugs benefits (please refer to product feature comparison for more details). For rider version – $0 deductible option across all ages AIA is more affordable than PRX; $25,000 and $50,000 deductible options, AIA is competitive with a premium difference of around 5% on average

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

0 自付費保費　Premium on 0 deductible

AIA 自願醫保尊耀計劃 AVPU	Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
	Product 產品	AIA Voluntary Health Insurance Privilege Ultra Scheme AIA 自願醫保尊耀計劃		ManXlife SupXeme VHIS Flexi Plan (Advance) 宏 X 晉 X 自願醫保靈活計劃（精選）	ManXlife SupXeme Lite Supplementary Benefit (Advance) 宏 X 晉 X 自願醫保附加保障（精選）	AXX XiseXuard Xro Medical Insurance Plan (Enhance Plan) AXX 安 X 智 X 守 X 醫療保障 (卓越)		PRXHealth VHIS VIX Plan 保 X 自願醫保 X 賓計劃	
	Deductible 自付費	0		0		0		0	
		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	Basic 基本計劃	Rider 附加契約
Asia 亞洲	Age 0 歲	11,320	9,800	11,019 (3%)	7,120 (38%)	8,428 (34%)	8,428 (16%)	11,851 (-4%)	11,851 (-17%)
	Age 10 歲	11,320	9,800	11,019 (3%)	7,120 (38%)	8,218 (38%)	8,218 (19%)	11,336 (0%)	11,336 (-14%)
	Age 20 歲	11,680	10,112	12,202 (-4%)	7,993 (27%)	8,128 (44%)	8,128 (24%)	10,439 (12%)	10,439 (-3%)
	Age 30 歲	17,032	14,760	14,970 (14%)	12,149 (21%)	12,251 (39%)	12,251 (20%)	15,104 (13%)	15,104 (-2%)
	Age 40 歲	20,488	17,744	18,514 (11%)	15,187 (17%)	15,367 (33%)	15,367 (15%)	18,061 (13%)	18,061 (-2%)
	Age 50 歲	32,304	27,968	27,268 (18%)	22,163 (26%)	22,043 (47%)	22,043 (27%)	29,157 (11%)	29,157 (-4%)
	Age 60 歲	53,736	46,536	49,750 (8%)	36,208 (29%)	36,708 (46%)	36,708 (27%)	47,978 (12%)	47,978 (-3%)
	Age 70 歲	103,136	89,328	84,772 (22%)	72,455 (23%)	71,207 (45%)	71,207 (25%)	90,069 (15%)	90,069 (-1%)
	Age 80 歲	156,872	135,864	132,631 (18%)	117,010 (16%)	106,521 (47%)	106,521 (28%)	137,706 (14%)	137,706 (-1%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	12,448	10,784	Do not provide a comparable plan level 沒有提供相近的計劃選項				13,037 (-5%)	13,037 (-17%)
	Age 10 歲	12,448	10,784					12,470 (0%)	12,470 (-14%)
	Age 20 歲	12,848	11,112					11,484 (12%)	11,484 (-3%)
	Age 30 歲	18,736	16,232					16,614 (13%)	16,614 (-2%)
	Age 40 歲	22,536	19,528					19,867 (13%)	19,867 (-2%)
	Age 50 歲	35,520	30,768					32,072 (11%)	32,072 (-4%)
	Age 60 歲	59,112	51,192					52,776 (12%)	52,776 (-3%)
	Age 70 歲	113,456	98,264					99,076 (15%)	99,076 (-1%)
	Age 80 歲	172,560	149,440					151,478 (14%)	151,478 (-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.

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

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.

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

16,000 自付費保費　Premium on 16,000 deductible

AIA 自願醫保尊耀計劃 AVPU	Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
	Product 產品	AIA Voluntary Health Insurance Privilege Ultra Scheme AIA 自願醫保尊耀計劃		ManXlife SupXeme VHIS Flexi Plan (Advance) 宏 X 晉 X 自願醫保靈活計劃（精選）	ManXlife SupXeme Lite Supplementary Benefit (Advance) 宏 X 晉 X 自願醫保附加保障（精選）	AXX XiseXuard Xro Medical Insurance Plan (Enhance Plan) AXX 安 X 智 X 守 X 醫療保障 (卓越)		PRXHealth VHIS VIX Plan 保 X 自願醫保 X 賓計劃	
	Deductible 自付費	16,000		22,800	25,000	20,000		20,000	
		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	Basic 基本計劃	Rider 附加契約
Asia 亞洲	Age 0 歲	4,880	4,288	4,302 (13%)	2,993 (43%)	4,010 (22%)	4,010 (7%)	4,854 (1%)	4,854 (-12%)
	Age 10 歲	4,608	4,008	4,302 (7%)	2,993 (34%)	3,669 (26%)	3,669 (9%)	4,294 (7%)	4,294 (-7%)
	Age 20 歲	4,784	4,192	4,803 (0%)	3,096 (35%)	3,771 (27%)	3,771 (11%)	3,822 (25%)	3,822 (10%)
	Age 30 歲	7,320	6,368	5,983 (22%)	4,782 (33%)	5,220 (40%)	5,220 (22%)	5,781 (27%)	5,781 (10%)
	Age 40 歲	8,680	7,552	7,403 (17%)	6,179 (22%)	7,211 (20%)	7,211 (5%)	6,881 (26%)	6,881 (10%)
	Age 50 歲	14,336	12,488	10,984 (31%)	9,137 (37%)	10,699 (34%)	10,699 (17%)	11,551 (24%)	11,551 (8%)
	Age 60 歲	23,904	20,808	18,794 (27%)	15,363 (35%)	17,727 (35%)	17,727 (17%)	19,650 (22%)	19,650 (6%)
	Age 70 歲	46,176	40,184	36,452 (27%)	30,927 (30%)	35,273 (31%)	35,273 (14%)	36,118 (28%)	36,118 (11%)
	Age 80 歲	71,904	62,584	56,213 (28%)	51,099 (22%)	52,404 (37%)	52,404 (19%)	56,394 (28%)	56,394 (11%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	5,360	4,720	Do not provide a comparable plan level 沒有提供相近的計劃選項				5,340 (0%)	5,340 (-12%)
	Age 10 歲	5,056	4,408					4,723 (7%)	4,723 (-7%)
	Age 20 歲	5,264	4,616					4,204 (25%)	4,204 (10%)
	Age 30 歲	8,048	7,000					6,359 (27%)	6,359 (10%)
	Age 40 歲	9,544	8,312					7,569 (26%)	7,569 (10%)
	Age 50 歲	15,784	13,728					12,706 (24%)	12,706 (8%)
	Age 60 歲	26,304	22,896					21,615 (22%)	21,615 (6%)
	Age 70 歲	50,800	44,208					39,730 (28%)	39,730 (11%)
	Age 80 歲	79,096	68,840					62,033 (28%)	62,033 (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.

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

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.

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

25,000 自付費保費　Premium on 25,000 deductible

AIA 自願醫保尊耀計劃 AVPU	Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
	Product 產品	AIA Voluntary Health Insurance Privilege Ultra Scheme AIA 自願醫保尊耀計劃		ManXlife SupXeme VHIS Flexi Plan (Advance) 宏 X 晉 X 自願醫保靈活計劃（精選）	ManXlife SupXeme Lite Supplementary Benefit (Advance) 宏 X 晉 X 自願醫保附加保障（精選）	AXX XiseXuard Xro Medical Insurance Plan (Enhance Plan) AXX 安 X 智 X 守 X 醫療保障 (卓越)		PRXHealth VHIS VIX Plan 保 X 自願醫保 X 賓計劃	
	Deductible 自付費	25,000		22,800	25,000	20,000		20,000	
		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	Basic 基本計劃	Rider 附加契約
Asia 亞洲	Age 0 歲	4,736	4,080	4,302 (10%)	2,993 (36%)	4,010 (18%)	4,010 (2%)	4,854 (-2%)	4,854 (-16%)
	Age 10 歲	4,384	3,784	4,302 (2%)	2,993 (26%)	3,669 (19%)	3,669 (3%)	4,294 (2%)	4,294 (-12%)
	Age 20 歲	4,496	3,872	4,803 (-6%)	3,096 (25%)	3,771 (19%)	3,771 (3%)	3,822 (18%)	3,822 (1%)
	Age 30 歲	6,768	5,856	5,983 (13%)	4,782 (22%)	5,220 (30%)	5,220 (12%)	5,781 (17%)	5,781 (1%)
	Age 40 歲	8,280	7,144	7,403 (12%)	6,179 (16%)	7,211 (15%)	7,211 (-1%)	6,881 (20%)	6,881 (4%)
	Age 50 歲	13,400	11,568	10,984 (22%)	9,137 (27%)	10,699 (25%)	10,699 (8%)	11,551 (16%)	11,551 (0%)
	Age 60 歲	22,632	19,528	18,794 (20%)	15,363 (27%)	17,727 (28%)	17,727 (10%)	19,650 (15%)	19,650 (-1%)
	Age 70 歲	43,704	37,704	36,452 (20%)	30,927 (22%)	35,273 (24%)	35,273 (7%)	36,118 (21%)	36,118 (4%)
	Age 80 歲	67,992	58,672	56,213 (21%)	51,099 (15%)	52,404 (30%)	52,404 (12%)	56,394 (21%)	56,394 (4%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	5,208	4,480	Do not provide a comparable plan level 沒有提供相近的計劃選項				5,340 (-2%)	5,340 (-16%)
	Age 10 歲	4,808	4,152					4,723 (2%)	4,723 (-12%)
	Age 20 歲	4,944	4,256					4,204 (18%)	4,204 (1%)
	Age 30 歲	7,440	6,448					6,359 (17%)	6,359 (1%)
	Age 40 歲	9,120	7,864					7,569 (20%)	7,569 (4%)
	Age 50 歲	14,744	12,728					12,706 (16%)	12,706 (0%)
	Age 60 歲	24,896	21,480					21,615 (15%)	21,615 (-1%)
	Age 70 歲	48,080	41,472					39,730 (21%)	39,730 (4%)
	Age 80 歲	74,784	64,528					62,033 (21%)	62,033 (4%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority

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.

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

50,000 自付費保費　Premium on 50,000 deductible

AIA 自願醫保尊耀計劃 AVPU	Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
	Product 產品	AIA Voluntary Health Insurance Privilege Ultra Scheme AIA 自願醫保尊耀計劃		ManXlife SupXeme VHIS Flexi Plan (Advance) 宏 X 晉 X 自願醫保靈活計劃（精選）	ManXlife SupXeme Lite Supplementary Benefit (Advance) 宏 X 晉 X 自願醫保附加保障（精選）	AXX XiseXuard Xro Medical Insurance Plan (Enhance Plan) AXX 安 X 智 X 守 X 醫療保障 (卓越)		PRXHealth VHIS VIX Plan 保 X 自願醫保 X 賓計劃	
	Deductible 自付費	50,000		45,000	50,000	50,000		50,000	
		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	Basic 基本計劃	Rider 附加契約
Asia 亞洲	Age 0 歲	3,696	3,192	3,751 (-1%)	2,523 (27%)	2,612 (42%)	2,612 (22%)	4,006 (-8%)	4,006 (-20%)
	Age 10 歲	3,424	2,960	3,751 (-9%)	2,523 (17%)	2,600 (32%)	2,600 (14%)	3,545 (-3%)	3,545 (-16%)
	Age 20 歲	3,512	3,024	4,188 (-16%)	2,730 (11%)	2,912 (21%)	2,912 (4%)	3,156 (11%)	3,156 (-4%)
	Age 30 歲	5,280	4,576	5,218 (1%)	3,961 (16%)	3,936 (34%)	3,936 (16%)	4,786 (10%)	4,786 (-4%)
	Age 40 歲	6,464	5,576	6,455 (0%)	4,789 (16%)	4,964 (30%)	4,964 (12%)	5,738 (13%)	5,738 (-3%)
	Age 50 歲	10,456	9,032	9,578 (9%)	7,701 (17%)	7,291 (43%)	7,291 (24%)	9,221 (13%)	9,221 (-2%)
	Age 60 歲	17,664	15,240	16,389 (8%)	12,652 (20%)	13,424 (32%)	13,424 (14%)	15,682 (13%)	15,682 (-3%)
	Age 70 歲	34,088	29,408	31,787 (7%)	23,224 (27%)	23,624 (44%)	23,624 (24%)	29,304 (16%)	29,304 (0%)
	Age 80 歲	53,032	45,768	49,020 (8%)	37,628 (22%)	33,959 (56%)	33,959 (35%)	45,754 (16%)	45,754 (0%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	4,064	3,504	Do not provide a comparable plan level 沒有提供相近的計劃選項				4,406 (-8%)	4,406 (-20%)
	Age 10 歲	3,752	3,248					3,899 (-4%)	3,899 (-17%)
	Age 20 歲	3,856	3,320					3,472 (11%)	3,472 (-4%)
	Age 30 歲	5,816	5,032					5,265 (10%)	5,265 (-4%)
	Age 40 歲	7,112	6,144					6,312 (13%)	6,312 (-3%)
	Age 50 歲	11,504	9,928					10,143 (13%)	10,143 (-2%)
	Age 60 歲	19,424	16,760					17,250 (13%)	17,250 (-3%)
	Age 70 歲	37,504	32,360					32,235 (16%)	32,235 (0%)
	Age 80 歲	58,344	50,336					50,330 (16%)	50,330 (0%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority

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.

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

7. 保費比較 Premium Comparison - 大眾醫療 Mass-market Medical:

特級「健康之寶」2 系列 Super Good Health 2 Series (SGH2), AIA 自願醫保標準計劃 AIA Voluntary Health Insurance Standard Scheme (AVS), AIA 自願醫保靈活計劃 AIA Voluntary Health Insurance Flexi Scheme (AVF)

截至 2025 年 5 月，其他主要市場競爭對手尚未就 2025 年實施保費調整。就 10 年期的保費比較而言：

特級「健康之寶」2 系列

- 不連額外保障的情況下，友邦保費在所列出競爭對手中幾乎最低
- 特級「健康之寶」2 系列額外保障相較於盛記涵蓋了更廣闊的保障範圍；與宏記及保記相比，友邦提供更高不同房型的調整基數（詳情請參考產品內容保障比較）。

AIA 自願醫保標準計劃

- 友邦保費在大部分主要年齡低於保記
- 對於保障部份，只有友邦及宏記提供無索償折扣，并且友邦還能享受 AIA Vitality 折扣（詳情請參考產品內容保障比較）

AIA 自願醫保靈活計劃

- 友邦保費總體低於保記；標準私家房的保費大部分低於盛記以及保記。
- 相較於宏記，友邦保障更爲全面，例如：延伸保障至醫療網絡，可供受保人靈活選擇以及在多個主要保障項目中設置更高的賠償上限（詳情請參考產品內容保障比較）。

As of May 2025, other key market competitors have yet to implement premium adjustments for 2025. By comparing the premiums over a 10-year interval:

Super Good Health 2 Series

- AIA offers almost the lowest premium among mentioned market competitors under without SMM
- SGH2 series SMM provides boarder coverage than AXX, also with higher adjustment factor than ManX and PRX for different with entitled ward class (please refer to product feature comparison for more details).

AIA Voluntary Health Insurance Standard Scheme

- AIA's premium is more affordable than PRX for most key ages
- From benefit wise, AIA not only provides No claim discount but also can enjoy AIA Vitality discount at the same time. While the other competitor provides No claim discount is ManX only (please refer to product feature comparison for more details).

AIA Voluntary Health Insurance Flexi Scheme

- The premiums of AIA is generally lower than PRX; and standard private rooms premiums are mostly lower than both AXX and PRX.
- AIA provides more comprehensive coverage than ManX, for instance: extend to network services to improve the flexibility to insured and offer higher sublimt for majority of core benefits (please refer to product feature comparison for more details).

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)		PRX 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**	**Basic* 基本計劃***	**Rider 附加契約**
Age 0 歲	3,462	2,842	3,586 (-3%)	2,831 (0%)	3,320 (4%)	3,220 (-12%)		2,808 (1%)
Age 10 歲	1,933	1,421	1,971 (-2%)	1,555 (-9%)	1,966 (-2%)	1,866 (-24%)		1,483 (-4%)
Age 20 歲	2,163	1,606	2,314 (-7%)	1,829 (-12%)	2,026 (7%)	1,926 (-17%)		1,571 (2%)
Age 30 歲	2,381	1,766	2,911 (-18%)	2,297 (-23%)	2,502 (-5%)	2,402 (-26%)		1,807 (-2%)
Age 40 歲	3,104	2,419	3,826 (-19%)	3,022 (-20%)	3,330 (-7%)	3,230 (-25%)		2,487 (-3%)
Age 50 歲	4,730	3,866	5,872 (-19%)	4,636 (-17%)	5,111 (-7%)	5,011 (-23%)		4,088 (-5%)
Age 60 歲	8,205	7,219	9,498 (-14%)	7,494 (-4%)	8,484 (-3%)	8,384 (-14%)		6,665 (8%)
Age 70 歲	13,664	11,878	16,076 (-15%)	12,689 (-6%)	13,954 (-2%)	13,854 (-14%)		12,110 (-2%)
Age 80 歲	20,090	17,530	22,294 (-10%)	17,593 (0%)	16,805 (20%)	16,705 (5%)		17,410 (1%)
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**	**Basic* 基本計劃***	**Rider 附加契約**
Age 0 歲	2,867	2,285	3,723 (-23%)	2,940 (-22%)	2,888 (-1%)	2,788 (-18%)		2,606 (-12%)
Age 10 歲	2,067	1,562	2,081 (-1%)	1,639 (-5%)	2,096 (-1%)	1,996 (-22%)		1,315 (19%)
Age 20 歲	2,362	1,830	2,596 (-9%)	2,048 (-11%)	2,360 (0%)	2,260 (-19%)		1,684 (9%)
Age 30 歲	3,539	2,918	3,644 (-3%)	2,875 (2%)	3,229 (10%)	3,129 (-7%)		2,441 (20%)
Age 40 歲	4,717	4,077	5,410 (-13%)	4,264 (-4%)	4,634 (2%)	4,534 (-10%)		3,466 (18%)
Age 50 歲	6,458	5,664	7,332 (-12%)	5,782 (-2%)	6,205 (4%)	6,105 (-7%)		4,820 (18%)
Age 60 歲	8,301	7,328	9,258 (-10%)	7,301 (0%)	8,621 (-4%)	8,521 (-14%)		6,472 (13%)
Age 70 歲	13,715	12,000	15,200 (-10%)	11,992 (0%)	14,208 (-3%)	14,108 (-15%)		11,111 (8%)
Age 80 歲	19,898	17,363	21,996 (-10%)	17,362 (0%)	17,906 (11%)	17,806 (-2%)		15,840 (10%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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 – 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)		PRX 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**	**Basic* 基本計劃***	**Rider 附加契約**
Age 0 歲	6,003	4,986	5,677 (6%)	4,481 (11%)	4,332 (39%)	4,232 (18%)		4,812 (4%)
Age 10 歲	3,680	2,835	3,129 (18%)	2,468 (15%)	2,919 (26%)	2,819 (1%)		2,769 (2%)
Age 20 歲	4,051	3,226	3,669 (10%)	2,896 (11%)	3,101 (31%)	3,001 (7%)		3,066 (5%)
Age 30 歲	4,467	3,616	4,617 (-3%)	3,643 (-1%)	3,888 (15%)	3,788 (-5%)		3,498 (3%)
Age 40 歲	5,869	4,966	6,070 (-3%)	4,790 (4%)	5,096 (15%)	4,996 (-1%)		4,813 (3%)
Age 50 歲	9,158	8,045	9,312 (-2%)	7,349 (9%)	7,747 (18%)	7,647 (5%)		7,793 (3%)
Age 60 歲	15,827	13,632	15,044 (5%)	11,875 (15%)	12,531 (26%)	12,431 (10%)		12,629 (8%)
Age 70 歲	27,514	23,392	25,500 (8%)	20,124 (16%)	20,626 (33%)	20,526 (14%)		21,791 (7%)
Age 80 歲	41,024	34,899	35,462 (16%)	27,988 (25%)	24,844 (65%)	24,744 (41%)		31,799 (10%)
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**	**Basic* 基本計劃***	**Rider 附加契約**
Age 0 歲	4,813	3,936	5,222 (-8%)	4,120 (-4%)	3,789 (27%)	3,689 (7%)		4,217 (-7%)
Age 10 歲	3,629	2,944	2,921 (24%)	2,305 (28%)	2,923 (24%)	2,823 (4%)		2,301 (28%)
Age 20 歲	4,083	3,437	3,638 (12%)	2,874 (20%)	3,321 (23%)	3,221 (7%)		2,838 (21%)
Age 30 歲	6,304	5,350	5,106 (23%)	4,027 (33%)	4,735 (33%)	4,635 (15%)		4,589 (17%)
Age 40 歲	8,608	7,443	7,564 (14%)	5,970 (25%)	6,475 (33%)	6,375 (17%)		6,324 (18%)
Age 50 歲	11,680	10,170	10,256 (14%)	8,095 (26%)	8,805 (33%)	8,705 (17%)		8,836 (15%)
Age 60 歲	15,155	13,120	12,969 (17%)	10,236 (28%)	13,038 (16%)	12,938 (1%)		11,986 (9%)
Age 70 歲	25,587	22,189	21,370 (20%)	16,862 (32%)	21,251 (20%)	21,151 (5%)		19,740 (12%)
Age 80 歲	37,587	32,576	30,987 (21%)	24,455 (33%)	26,769 (40%)	26,669 (22%)		28,555 (14%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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

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)		PRX 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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	6,592	5,670	7,193 (-8%)	5,677 (0%)	7,025 (-6%)	6,925 (-18%)		5,433 (4%)
Age 10 歲	3,558	2,842	3,975 (-10%)	3,137 (-9%)	3,756 (-5%)	3,656 (-22%)		2,876 (-1%)
Age 20 歲	3,968	3,200	4,669 (-15%)	3,685 (-13%)	4,309 (-8%)	4,209 (-24%)		3,375 (-5%)
Age 30 歲	4,442	3,507	5,882 (-24%)	4,642 (-24%)	5,313 (-16%)	5,213 (-33%)		3,808 (-8%)
Age 40 歲	5,901	4,800	7,737 (-24%)	6,107 (-21%)	7,075 (-17%)	6,975 (-31%)		5,134 (-7%)
Age 50 歲	9,050	7,552	11,876 (-24%)	9,373 (-19%)	10,710 (-16%)	10,610 (-29%)		8,374 (-10%)
Age 60 歲	15,706	14,272	19,208 (-18%)	15,160 (-6%)	17,671 (-11%)	17,571 (-19%)		13,949 (2%)
Age 70 歲	26,125	23,667	32,485 (-20%)	25,637 (-8%)	26,690 (-2%)	26,590 (-11%)		26,054 (-9%)
Age 80 歲	38,502	34,854	44,912 (-14%)	35,446 (-2%)	31,723 (21%)	31,623 (10%)		37,237 (-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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	5,440	4,557	6,667 (-18%)	5,263 (-13%)	6,114 (-11%)	6,014 (-24%)		5,158 (-12%)
Age 10 歲	3,622	2,931	3,745 (-3%)	2,954 (-1%)	4,454 (-19%)	4,354 (-33%)		2,613 (12%)
Age 20 歲	3,994	3,494	4,674 (-15%)	3,690 (-5%)	5,013 (-20%)	4,913 (-29%)		3,337 (5%)
Age 30 歲	6,118	5,581	6,567 (-7%)	5,184 (8%)	6,827 (-10%)	6,727 (-17%)		4,881 (14%)
Age 40 歲	8,000	7,514	9,745 (-18%)	7,691 (-2%)	9,818 (-19%)	9,718 (-23%)		6,973 (8%)
Age 50 歲	11,174	10,560	13,218 (-15%)	10,430 (1%)	13,067 (-14%)	12,967 (-19%)		9,790 (8%)
Age 60 歲	15,309	14,451	16,713 (-8%)	13,190 (10%)	18,044 (-15%)	17,944 (-19%)		13,350 (8%)
Age 70 歲	25,318	23,859	27,447 (-8%)	21,661 (10%)	29,430 (-14%)	29,330 (-19%)		23,337 (2%)
Age 80 歲	36,646	34,637	39,556 (-7%)	31,219 (11%)	36,843 (-1%)	36,743 (-6%)		32,989 (5%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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

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)		PRX 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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	11,533	9,920	9,321 (24%)	7,356 (35%)	9,150 (26%)	9,050 (10%)		8,541 (16%)
Age 10 歲	6,810	5,619	5,138 (33%)	4,056 (39%)	5,724 (19%)	5,624 (0%)		4,851 (16%)
Age 20 歲	7,552	6,246	6,024 (25%)	4,754 (31%)	6,562 (15%)	6,462 (-3%)		5,345 (17%)
Age 30 歲	8,525	7,219	7,586 (12%)	5,987 (21%)	8,180 (4%)	8,080 (-11%)		6,209 (16%)
Age 40 歲	11,277	9,779	9,972 (13%)	7,870 (24%)	10,803 (4%)	10,703 (-9%)		8,496 (15%)
Age 50 歲	17,600	15,642	15,298 (15%)	12,073 (30%)	15,915 (11%)	15,815 (-1%)		14,116 (11%)
Age 60 歲	30,310	26,765	24,699 (23%)	19,493 (37%)	25,548 (19%)	25,448 (5%)		23,241 (15%)
Age 70 歲	52,442	46,336	41,859 (25%)	33,035 (40%)	38,544 (36%)	38,444 (21%)		41,556 (12%)
Age 80 歲	78,323	69,120	58,210 (35%)	45,941 (50%)	45,812 (71%)	45,712 (51%)		60,273 (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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	9,216	7,846	9,873 (-7%)	7,793 (1%)	8,010 (15%)	7,910 (-1%)		6,780 (16%)
Age 10 歲	6,208	5,414	5,522 (12%)	4,357 (24%)	5,920 (5%)	5,820 (-7%)		3,715 (46%)
Age 20 歲	6,963	6,400	6,877 (1%)	5,430 (18%)	7,030 (-1%)	6,930 (-8%)		4,882 (31%)
Age 30 歲	10,803	9,805	9,650 (12%)	7,616 (29%)	9,990 (8%)	9,890 (-1%)		8,199 (20%)
Age 40 歲	14,272	13,197	14,291 (0%)	11,279 (17%)	13,637 (5%)	13,537 (-3%)		11,505 (15%)
Age 50 歲	19,686	18,483	19,377 (2%)	15,293 (21%)	18,512 (6%)	18,412 (0%)		16,017 (15%)
Age 60 歲	27,059	25,485	24,509 (10%)	19,345 (32%)	26,727 (1%)	26,627 (-4%)		21,199 (20%)
Age 70 歲	46,643	43,942	40,399 (15%)	31,884 (38%)	41,483 (12%)	41,383 (6%)		36,430 (21%)
Age 80 歲	68,506	64,486	58,578 (17%)	46,234 (39%)	51,929 (32%)	51,829 (24%)		52,115 (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.

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

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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 – 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)		PRX 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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	10,166	8,842	12,845 (-21%)	15,389 (-43%)	13,796 (-26%)	13,696 (-35%)		11,459 (-23%)
Age 10 歲	5,414	4,493	7,110 (-24%)	8,641 (-48%)	7,404 (-27%)	7,304 (-38%)		5,379 (-16%)
Age 20 歲	6,480	5,501	8,361 (-22%)	10,791 (-49%)	8,466 (-23%)	8,366 (-34%)		6,259 (-12%)
Age 30 歲	7,315	6,077	10,541 (-31%)	15,176 (-60%)	10,192 (-28%)	10,092 (-40%)		7,043 (-14%)
Age 40 歲	9,821	8,467	13,880 (-29%)	22,560 (-62%)	13,900 (-29%)	13,800 (-39%)		9,623 (-12%)
Age 50 歲	15,523	13,738	21,329 (-27%)	30,610 (-55%)	21,116 (-26%)	21,016 (-35%)		16,194 (-15%)
Age 60 歲	26,554	23,357	34,585 (-23%)	38,719 (-40%)	33,683 (-21%)	33,583 (-30%)		27,164 (-14%)
Age 70 歲	48,182	42,422	58,612 (-18%)	63,734 (-33%)	50,718 (-5%)	50,618 (-16%)		49,050 (-14%)
Age 80 歲	72,288	63,590	80,968 (-11%)	92,169 (-31%)	59,947 (21%)	59,847 (6%)		72,014 (-12%)
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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	7,546	6,250	15,389 (-51%)	12,148 (-49%)	12,011 (-37%)	11,911 (-48%)		10,484 (-40%)
Age 10 歲	5,731	5,011	8,641 (-34%)	6,818 (-27%)	8,759 (-35%)	8,659 (-42%)		4,982 (1%)
Age 20 歲	6,970	6,048	10,791 (-35%)	8,518 (-29%)	9,855 (-29%)	9,755 (-38%)		6,196 (-2%)
Age 30 歲	10,022	9,101	15,176 (-34%)	11,980 (-24%)	13,407 (-25%)	13,307 (-32%)		9,040 (1%)
Age 40 歲	13,190	12,240	22,560 (-42%)	17,807 (-31%)	19,255 (-31%)	19,155 (-36%)		12,728 (-4%)
Age 50 歲	19,469	18,115	30,610 (-36%)	24,157 (-25%)	25,604 (-24%)	25,504 (-29%)		18,371 (-1%)
Age 60 歲	26,093	24,566	38,719 (-33%)	30,560 (-20%)	35,327 (-26%)	35,227 (-30%)		25,831 (-5%)
Age 70 歲	46,771	44,093	63,734 (-27%)	50,300 (-12%)	58,046 (-19%)	57,946 (-24%)		46,808 (-6%)
Age 80 歲	68,947	65,088	92,169 (-25%)	72,742 (-11%)	72,369 (-5%)	72,269 (-10%)		68,092 (-4%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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)		PRX 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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	17,597	15,264	17,488 (1%)	13,801 (11%)	17,987 (-2%)	17,887 (-15%)		16,799 (-9%)
Age 10 歲	10,973	8,611	9,626 (14%)	7,596 (13%)	11,153 (-2%)	11,053 (-22%)		8,799 (-2%)
Age 20 歲	12,758	10,224	11,290 (13%)	8,911 (15%)	12,823 (-1%)	12,723 (-20%)		9,492 (8%)
Age 30 歲	14,083	11,664	14,223 (-1%)	11,226 (4%)	16,085 (-12%)	15,985 (-27%)		12,801 (-9%)
Age 40 歲	18,835	16,042	18,706 (1%)	14,765 (9%)	21,229 (-11%)	21,129 (-24%)		17,741 (-10%)
Age 50 歲	30,096	26,035	28,708 (5%)	22,656 (15%)	31,210 (-4%)	31,110 (-16%)		27,494 (-5%)
Age 60 歲	51,005	44,208	46,405 (10%)	36,625 (21%)	49,454 (3%)	49,354 (-10%)		46,137 (-4%)
Age 70 歲	96,768	83,520	78,704 (23%)	62,118 (34%)	75,658 (28%)	75,558 (11%)		85,657 (-2%)
Age 80 歲	144,835	124,848	109,395 (32%)	86,336 (45%)	89,428 (62%)	89,328 (40%)		120,756 (3%)
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	Basic* 基本計劃*	Rider 附加契約
Age 0 歲	13,162	10,800	17,785 (-26%)	14,034 (-23%)	15,749 (-16%)	15,649 (-31%)		14,087 (-23%)
Age 10 歲	10,080	8,554	9,933 (1%)	7,838 (9%)	12,188 (-17%)	12,088 (-29%)		7,208 (19%)
Age 20 歲	12,269	10,627	12,377 (-1%)	9,770 (9%)	13,827 (-11%)	13,727 (-23%)		8,767 (21%)
Age 30 歲	17,885	15,581	17,388 (3%)	13,723 (14%)	19,629 (-9%)	19,529 (-20%)		14,837 (5%)
Age 40 歲	23,472	20,707	25,803 (-9%)	20,365 (2%)	26,771 (-12%)	26,671 (-22%)		21,077 (-2%)
Age 50 歲	34,560	30,413	34,994 (-1%)	27,619 (10%)	36,316 (-5%)	36,216 (-16%)		29,804 (2%)
Age 60 歲	48,154	43,056	44,268 (9%)	34,942 (23%)	53,033 (-9%)	52,933 (-19%)		41,433 (4%)
Age 70 歲	89,626	80,352	72,944 (23%)	57,569 (40%)	83,729 (7%)	83,629 (-4%)		72,790 (10%)
Age 80 歲	132,134	118,282	105,679 (25%)	83,406 (42%)	104,388 (27%)	104,288 (13%)		105,692 (12%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

* 此產品不設基本計劃版本。This product does not offer basic version.

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

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**	**Basic 基本計劃**	**Rider 附加契約**
Age 0 歲	3,011	2,844	2,073 (45%)		2,832 (6%)	2,832 (0%)	3,652 (-18%)	3,043 (-7%)
Age 10 歲	1,712	1,439	1,138 (50%)		1,379 (24%)	1,379 (4%)	1,851 (-8%)	1,542 (-7%)
Age 20 歲	1,894	1,622	1,410 (34%)		1,585 (19%)	1,585 (2%)	1,971 (-4%)	1,642 (-1%)
Age 30 歲	2,235	1,897	1,832 (22%)		1,996 (12%)	1,996 (-5%)	2,384 (-6%)	1,987 (-5%)
Age 40 歲	2,846	2,544	2,409 (18%)		2,852 (0%)	2,852 (-11%)	3,352 (-15%)	2,793 (-9%)
Age 50 歲	4,620	4,131	3,698 (25%)		4,279 (8%)	4,279 (-3%)	5,172 (-11%)	4,310 (-4%)
Age 60 歲	8,141	7,437	5,978 (36%)		7,511 (8%)	7,511 (-1%)	8,735 (-7%)	7,279 (2%)
Age 70 歲	13,681	11,898	10,122 (35%)		11,874 (15%)	11,874 (0%)	15,852 (-14%)	13,210 (-10%)
Age 80 歲	22,418	19,544	14,946 (50%)		15,145 (48%)	15,145 (29%)	22,872 (-2%)	19,060 (3%)
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**	**Basic 基本計劃**	**Rider 附加契約**
Age 0 歲	2,411	2,215	2,152 (12%)		2,546 (-5%)	2,546 (-13%)	3,406 (-29%)	2,838 (-22%)
Age 10 歲	1,866	1,607	1,201 (55%)		1,640 (14%)	1,640 (-2%)	1,650 (13%)	1,375 (17%)
Age 20 歲	2,146	1,909	1,581 (36%)		1,815 (18%)	1,815 (5%)	2,077 (3%)	1,731 (10%)
Age 30 歲	3,449	3,284	2,293 (50%)		2,080 (66%)	2,080 (58%)	3,146 (10%)	2,622 (25%)
Age 40 歲	4,448	4,398	3,402 (31%)		2,901 (53%)	2,901 (52%)	4,488 (-1%)	3,740 (18%)
Age 50 歲	6,094	5,856	4,613 (32%)		4,741 (29%)	4,741 (24%)	6,399 (-5%)	5,333 (10%)
Age 60 歲	8,033	7,343	5,823 (38%)		7,020 (14%)	7,020 (5%)	8,745 (-8%)	7,288 (1%)
Age 70 歲	13,508	11,820	9,566 (41%)		11,349 (19%)	11,349 (4%)	14,743 (-8%)	12,286 (-4%)
Age 80 歲	22,203	19,386	14,749 (51%)		14,443 (54%)	14,443 (34%)	21,092 (5%)	17,577 (10%)

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。Premiums stated above do not include levy which is collected by the Insurance Authority.

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.

此產品不設附加契約版本。This product does not offer rider version.

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	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	Basic 基本計劃	Rider# 附加契約#
Age 0 歲	5,855	5,726	5,104 (15%)		4,332 (35%)	4,232 (35%)	6,692 (-13%)	5,577 (3%)	5,319 (10%)	
Age 10 歲	3,294	2,986	2,803 (18%)		2,919 (13%)	2,819 (6%)	3,697 (-11%)	3,080 (-3%)	2,657 (24%)	
Age 20 歲	3,973	3,466	3,472 (14%)		3,101 (28%)	3,001 (15%)	4,112 (-3%)	3,427 (1%)	2,985 (33%)	
Age 30 歲	4,880	4,103	4,509 (8%)		3,888 (26%)	3,788 (8%)	4,887 (0%)	4,073 (1%)	3,722 (31%)	
Age 40 歲	6,549	5,503	5,930 (10%)		5,096 (29%)	4,996 (10%)	6,791 (-4%)	5,659 (-3%)	4,990 (31%)	
Age 50 歲	10,557	9,276	9,101 (16%)		7,747 (36%)	7,647 (21%)	11,098 (-5%)	9,249 (0%)	7,804 (35%)	
Age 60 歲	17,478	15,964	14,715(19%)		12,531 (39%)	12,431 (28%)	17,894 (-2%)	14,912 (7%)	12,583 (39%)	
Age 70 歲	30,820	28,277	24,915 (24%)		20,626 (49%)	20,526 (38%)	31,322 (-2%)	26,102 (8%)	22,831 (35%)	
Age 80 歲	52,084	46,291	36,965 (41%)		24,844 (110%)	24,744 (87%)	46,630 (12%)	38,859 (19%)	34,682 (50%)	
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	Basic* 基本計劃*	Rider 附加契約	Basic 基本計劃	Rider# 附加契約#
Age 0 歲	4,533	4,375	4,680 (-3%)		3,789 (20%)	3,689 (19%)	5,893 (-23%)	4,911 (-11%)	4,119 (10%)	
Age 10 歲	3,311	2,716	2,611 (27%)		2,923 (13%)	2,823 (-4%)	3,087 (7%)	2,573 (6%)	2,171 (53%)	
Age 20 歲	4,054	3,439	3,436 (18%)		3,321 (22%)	3,221 (7%)	3,769 (8%)	3,141 (10%)	2,747 (48%)	
Age 30 歲	6,054	5,135	4,985 (21%)		4,735 (28%)	4,635 (11%)	6,501 (-7%)	5,417 (-5%)	4,571 (32%)	
Age 40 歲	9,126	7,620	7,398 (23%)		6,475 (41%)	6,375 (20%)	9,137 (0%)	7,615 (0%)	6,714 (36%)	
Age 50 歲	12,637	10,897	10,029 (26%)		8,805 (44%)	8,705 (25%)	12,645 (0%)	10,537 (3%)	9,178 (38%)	
Age 60 歲	16,059	13,674	12,661 (27%)		13,038 (23%)	12,938 (6%)	16,986 (-5%)	14,155 (-3%)	11,071 (45%)	
Age 70 歲	28,202	23,698	20,798 (36%)		21,251 (33%)	21,151 (12%)	28,340 (0%)	23,617 (0%)	19,929 (42%)	
Age 80 歲	46,951	41,146	32,218 (46%)		26,769 (75%)	26,669 (54%)	41,664 (13%)	34,720 (19%)	30,177 (56%)	

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。Premiums stated above do not include levy which is collected by the Insurance Authority

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.

此產品不設附加契約版本。This product does not offer rider version.

* 此產品的基本計劃版本已於 2022 年下架。Basic plan of this product was shelved in Year 2022.

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 FIxxiChoixe 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**	**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**	**Basic 基本計劃**	**Rider# 附加契約#**
Age 0 歲	10,952	9,653	8,566 (28%)		9,150 (20%)	9,050 (7%)	11,120 (-2%)	9,267 (4%)	9,566 (14%)	
Age 10 歲	5,964	5,035	4,704 (27%)		5,724 (4%)	5,624 (-10%)	6,910 (-14%)	5,758 (-13%)	5,201 (15%)	
Age 20 歲	7,372	6,048	5,827 (27%)		6,562 (12%)	6,462 (-6%)	7,601 (-3%)	6,334 (-5%)	5,538 (33%)	
Age 30 歲	9,090	7,697	7,570 (20%)		8,180 (11%)	8,080 (-5%)	8,830 (3%)	7,359 (5%)	6,986 (30%)	
Age 40 歲	12,254	10,211	9,954 (23%)		10,803 (13%)	10,703 (-5%)	12,164 (1%)	10,137 (1%)	9,483 (29%)	
Age 50 歲	19,834	16,734	15,276 (30%)		15,915 (25%)	15,815 (6%)	20,355 (-3%)	16,962 (-1%)	15,322 (29%)	
Age 60 歲	32,654	27,097	24,698 (32%)		25,548 (28%)	25,448 (6%)	33,516 (-3%)	27,930 (-3%)	25,529 (28%)	
Age 70 歲	57,526	47,454	41,819 (38%)		38,544 (49%)	38,444 (23%)	59,873 (-4%)	49,894 (-5%)	46,141 (25%)	
Age 80 歲	97,410	87,517	62,044 (57%)		45,812 (113%)	45,712 (91%)	87,173 (12%)	72,644 (20%)	67,960 (43%)	
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**	**Basic* 基本計劃***	**Rider 附加契約**	**Basic 基本計劃**	**Rider# 附加契約#**
Age 0 歲	8,475	8,206	7,855 (8%)		8,010 (6%)	7,910 (4%)	9,587 (-12%)	7,989 (3%)	7,302 (16%)	
Age 10 歲	5,550	4,746	4,384 (27%)		5,920 (-6%)	5,820 (-18%)	5,315 (4%)	4,429 (7%)	4,048 (37%)	
Age 20 歲	6,744	6,014	5,767 (17%)		7,030 (-4%)	6,930 (-13%)	6,844 (-1%)	5,703 (5%)	5,458 (24%)	
Age 30 歲	10,070	8,835	8,366 (20%)		9,990 (1%)	9,890 (-11%)	11,792 (-15%)	9,827 (-10%)	8,665 (16%)	
Age 40 歲	14,782	12,756	12,416 (19%)		13,637 (8%)	13,537 (-6%)	15,089 (-2%)	12,574 (1%)	12,837 (15%)	
Age 50 歲	20,802	18,532	16,831 (24%)		18,512 (12%)	18,412 (1%)	23,351 (-11%)	19,459 (-5%)	17,577 (18%)	
Age 60 歲	28,028	23,473	21,250 (32%)		26,727 (5%)	26,627 (-12%)	31,197 (-10%)	25,997 (-10%)	22,923 (22%)	
Age 70 歲	50,313	44,667	34,907 (44%)		41,483 (21%)	41,383 (8%)	53,681 (-6%)	44,734 (0%)	41,368 (22%)	
Age 80 歲	83,890	77,776	54,073 (55%)		51,929 (62%)	51,829 (50%)	77,079 (9%)	64,232 (21%)	60,781 (38%)	

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。Premiums stated above do not include levy which is collected by the Insurance Authority

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.

此產品不設附加契約版本。This product does not offer rider version.

* 此產品的基本計劃版本已於 2022 年下架。Basic plan of this product was shelved in Year 2022.

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 FIxxiChoixe 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	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	Basic 基本計劃	Rider# 附加契約#
Age 0 歲	17,750	17,482	16,065 (10%)		17,987 (-1%)	17,887 (-2%)	22,600 (-21%)	19,652 (-11%)	18,834 (-6%)	
Age 10 歲	9,860	9,030	8,820 (12%)		11,153 (-12%)	11,053 (-18%)	11,818 (-17%)	10,276 (-12%)	9,319 (6%)	
Age 20 歲	12,720	10,986	10,926 (16%)		12,823 (-1%)	12,723 (-14%)	12,744 (0%)	11,082 (-1%)	9,431 (35%)	
Age 30 歲	15,321	13,194	14,195 (8%)		16,085 (-5%)	15,985 (-17%)	17,235 (-11%)	14,987 (-12%)	13,745 (11%)	
Age 40 歲	21,082	17,742	18,664 (13%)		21,229 (-1%)	21,129 (-16%)	24,079 (-12%)	20,939 (-15%)	18,988 (11%)	
Age 50 歲	34,744	30,115	28,647 (21%)		31,210 (11%)	31,110 (-3%)	36,847 (-6%)	32,041 (-6%)	28,066 (24%)	
Age 60 歲	56,258	50,307	46,315 (21%)		49,454 (14%)	49,354 (2%)	61,130 (-8%)	53,157 (-5%)	47,109 (19%)	
Age 70 歲	108,366	100,940	78,421 (38%)		75,658 (43%)	75,558 (34%)	114,157 (-5%)	99,267 (2%)	91,043 (19%)	
Age 80 歲	183,826	165,614	116,346 (58%)		89,428 (106%)	89,328 (85%)	160,935 (14%)	139,943 (18%)	131,234 (40%)	
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	Basic* 基本計劃*	Rider 附加契約	Basic 基本計劃	Rider# 附加契約#
Age 0 歲	12,398	12,017	14,730 (-16%)		15,749 (-21%)	15,649 (-23%)	19,495 (-36%)	16,952 (-29%)	14,674 (-16%)	
Age 10 歲	9,182	7,910	8,219 (12%)		12,188 (-25%)	12,088 (-35%)	10,046 (-9%)	8,736 (-9%)	7,562 (21%)	
Age 20 歲	12,107	10,642	10,816 (12%)		13,827 (-12%)	13,727 (-22%)	11,860 (2%)	10,313 (3%)	9,034 (34%)	
Age 30 歲	16,963	14,794	15,690 (8%)		19,629 (-14%)	19,529 (-24%)	20,159 (-16%)	17,530 (-16%)	15,536 (9%)	
Age 40 歲	24,920	21,202	23,282 (7%)		26,771 (-7%)	26,671 (-21%)	28,715 (-13%)	24,969 (-15%)	22,643 (10%)	
Age 50 歲	37,422	32,618	31,565 (19%)		36,316 (3%)	36,216 (-10%)	40,828 (-8%)	35,503 (-8%)	32,562 (15%)	
Age 60 歲	51,002	43,934	39,851 (28%)		53,033 (-4%)	52,933 (-17%)	55,392 (-8%)	48,167 (-9%)	41,199 (24%)	
Age 70 歲	98,899	85,798	65,462 (51%)		83,729 (18%)	83,629 (3%)	97,242 (2%)	84,559 (1%)	75,811 (30%)	
Age 80 歲	165,103	149,486	101,405 (63%)		104,388 (58%)	104,288 (43%)	142,673 (16%)	124,063 (20%)	112,507 (47%)	

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。Premiums stated above do not include levy which is collected by the Insurance Authority

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.

此產品不設附加契約版本。This product does not offer rider version.

* 此產品的基本計劃版本已於 2022 年下架。Basic plan of this product was shelved in Year 2022.

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:**

此文件是友邦經搜集內外數據及資料設計及製作而成，僅作提供資料及參考用途，不應視作內容提及的任何保險產品之邀請、建議或要約。於準備及/或更新此文件時，友邦將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料來源的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。此文件所提的任何意見或所載的任何資訊均是以一般情況作為基礎，讀者不應將之視作建議。友邦保留權利隨時更改及修改此文件載列之意見及資料，而毋須發出任何預先通知。就此文件之主題作出任何決定前，建議向適當的專業人士（如醫生、營養師、理財顧問或律師等）尋求獨立意見。友邦明確表明概不因他人使用或詮釋此文件載列的資料而承擔任何責任。

- **市場產品比較之註解及聲明:**

以下資料來源自友邦內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，友邦將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

聲明：由於以下分析及比較乃根據各公司於 2025 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。

注意事項：這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

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

- **Data and Information Collection Statement:**

This material was designed and developed by AIA from data or information gathered from internal or external sources. This material is for information and reference purpose only, and should not be considered as a recommendation, an offer or solicitation for any of the insurance products mentioned herein. While we have endeavored to ensure the content of this material is accurate, comprehensive and timeliness at the time of preparation and/or updating of this material, however, we do not guarantee nor warrant the accuracy, completeness and timeliness of the data source. Thus, we are not liable for any claim and/or loss arising from the data source. Any opinion or information contained in this material is made on a general basis and should not be relied upon by the readers as advice. AIA reserves the right to make changes and amendments to its opinions expressed and information contained in this material at any time, without any prior notice. You are advised to seek independent advice from appropriate professionals (such as doctors, nutritionists, financial consultants or lawyers, etc) before making any decision on the topic(s) mentioned in this material. AIA expressly disclaims all liability for the use or interpretation by others of information contained in this material.

- **Market Product Comparison Remarks & Disclaimer:**

Following information is collected by AIA internally and for reference only. AIA will not be liable or responsible for any claim, recovery, litigation or other proceeding brought against you by any third parties. For details, please refer to Market Product Comparison Remarks & Disclaimer.

AIA does not guaranteed the accuracy and completeness of the comparison information as the following analysis and comparisons made by the Company are based on other company's product information on the internet in May 2025. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

"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」或「友邦香港」、「本公司」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	46,400	39,040	22,240	19,840	13,888						
5 - 18	45,600	34,880	19,840	18,080	12,560						
19	48,320	38,080	21,920	19,680	13,728						
20	49,920	39,520	22,240	19,840	13,888						
21	52,000	41,600	23,360	20,800	14,544	61	202,560	166,720	93,760	84,000	58,896
22	54,720	44,160	24,480	22,240	15,536	62	220,160	186,080	103,200	93,600	65,424
23	57,280	45,920	26,240	23,360	16,368	63	239,360	208,480	118,400	106,720	74,688
24	61,440	47,200	27,520	24,640	17,360	64	259,360	220,800	124,000	111,360	78,000
25	60,800	46,720	27,840	25,280	17,552	65	290,400	236,320	133,760	120,800	84,464
26	65,760	49,440	30,080	27,040	18,992	66	315,520	254,080	147,680	133,120	93,040
27	68,480	53,280	31,360	28,160	19,792	67	338,400	282,080	161,120	144,960	101,488
28	71,040	57,760	32,160	29,120	20,432	68	351,520	307,040	171,520	154,400	108,096
29	72,960	60,000	32,480	29,280	20,560	69	358,560	312,320	176,320	158,240	110,896
30	74,560	60,320	32,960	29,760	20,752	70	364,160	316,000	178,880	161,120	112,704
31	76,480	61,920	33,920	30,560	21,376	71*	379,200	329,440	185,120	166,240	116,368
32	76,640	62,240	34,400	31,200	21,888	72*	393,600	340,800	191,520	172,480	120,672
33	77,600	62,880	34,560	31,360	22,016	73*	408,800	356,320	196,960	177,440	124,112
34	79,040	63,840	36,000	32,160	22,496	74*	428,000	371,200	204,960	184,160	128,944
35	79,360	65,760	36,640	32,960	23,152	75*	437,760	380,640	213,280	192,480	134,704
36	79,680	66,880	36,800	33,440	23,456	76*	457,440	396,800	220,800	198,560	138,992
37	80,320	67,680	37,600	33,760	23,616	77*	479,520	415,680	230,720	207,520	145,280
38	81,440	68,480	38,400	34,400	24,096	78*	505,440	439,200	249,280	224,800	157,344
39	82,400	69,600	38,720	35,200	24,720	79*	521,280	455,680	252,800	227,840	159,488
40	84,960	71,040	39,520	36,000	25,200	80*	536,000	466,720	265,280	238,880	167,120
41	87,040	73,120	40,640	36,640	25,520	81*	556,640	485,760	274,080	246,720	172,720
42	89,440	75,520	42,080	38,240	26,816	82*	574,400	499,840	277,920	249,760	174,848
43	92,000	77,600	43,360	38,720	27,280	83*	582,560	506,240	282,080	253,600	177,504
44	95,040	80,960	45,280	41,280	28,720	84*	590,080	512,800	284,960	256,160	179,328
45	98,240	83,200	46,560	41,920	29,360	85*	598,240	519,200	288,960	260,320	182,304
46	100,960	86,720	48,320	43,040	30,144	86*	603,200	524,160	291,200	262,400	183,632
47	104,000	88,960	49,120	44,480	31,120	87*	608,640	528,480	293,920	264,640	185,280
48	107,200	92,000	51,840	46,560	32,576	88*	612,800	533,120	296,160	266,880	186,768
49	111,360	95,040	52,960	47,680	33,360	89*	618,400	536,800	298,880	268,800	188,256
50	116,160	99,680	55,200	49,440	34,608	90*	623,360	541,920	301,440	271,360	189,920
51	121,440	104,160	57,920	52,320	36,528	91*	628,480	546,240	303,680	272,960	191,216
52	125,440	108,320	60,320	54,560	38,288	92*	634,080	550,880	306,720	276,160	193,216
53	131,200	112,960	63,520	57,280	40,032	93*	638,880	554,880	308,480	278,080	194,528
54	136,800	118,080	65,760	59,360	41,488	94*	644,160	560,000	311,200	280,000	196,192
55	142,720	123,680	68,640	62,240	43,568	95*	649,600	563,680	313,920	282,720	197,824
56	148,160	128,800	71,040	64,640	45,152	96*	653,760	568,320	315,840	284,640	199,328
57	154,560	134,560	75,200	68,160	47,536	97*	658,880	573,280	318,720	287,520	201,136
58	161,920	138,400	78,560	70,720	49,456	98*	663,840	577,440	321,120	288,800	202,144
59	172,640	144,960	81,440	73,760	51,536	99*	669,440	582,240	323,520	291,040	203,792
60	186,080	150,880	84,960	76,480	53,616						

以上保費率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) 2,3 續保

Above premium for CEO Medical Plan/ Supplementary Contract (Worldwide) and CEO Medical Plan/ Supplementary Contract (Worldwide) 2,3 renewal only

* 只適用於至尊醫療計劃 / 附加契約 (環球) 5 續保 For CEO Medical Plan/ Supplementary Contract (Worldwide) 5 renewal 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	24,640	18,240	11,520	10,720	7,424						
5 - 18	24,000	16,160	10,720	9,600	6,768						
19	24,480	17,120	10,880	10,240	7,104						
20	24,800	18,240	10,880	10,240	7,104						
21	25,440	18,400	10,880	10,240	7,104	61	112,800	88,960	52,640	47,360	33,184
22	26,400	19,680	11,680	10,720	7,424	62	122,720	96,480	57,760	52,000	36,208
23	27,520	20,800	12,480	10,880	7,616	63	135,360	107,040	63,680	57,600	40,224
24	28,000	22,080	12,960	11,680	8,256	64	151,680	119,680	70,720	63,680	44,512
25	29,120	21,920	12,800	12,000	8,464	65	172,960	136,800	79,840	72,320	50,736
26	30,560	23,200	13,920	12,480	8,768	66	187,840	148,640	87,680	79,040	55,360
27	32,480	24,000	14,880	12,800	9,088	67	190,560	150,720	88,960	79,680	55,872
28	33,920	26,240	15,200	13,920	9,584	68	195,200	154,720	91,360	82,240	57,504
29	35,200	27,040	16,160	14,720	10,208	69	201,440	159,840	94,400	84,800	59,360
30	36,000	27,040	16,320	14,880	10,352	70	207,360	164,480	97,600	87,840	61,472
31	36,960	27,840	16,480	15,040	10,544	71*	224,960	177,600	105,600	94,880	66,448
32	38,240	28,640	16,640	15,200	10,688	72*	232,320	183,520	109,760	98,560	68,928
33	38,560	29,760	17,440	15,520	10,864	73*	240,160	190,240	112,480	101,120	70,752
34	40,160	30,080	17,600	16,160	11,328	74*	244,800	193,280	115,520	104,160	72,880
35	41,280	30,880	17,760	16,160	11,328	75*	249,760	197,440	118,400	106,240	74,384
36	41,440	31,520	18,880	16,640	11,808	76*	265,280	209,920	124,800	112,320	78,528
37	41,920	32,000	18,880	16,640	11,808	77*	283,520	223,840	133,280	119,840	83,968
38	42,880	32,960	19,360	17,440	12,144	78*	291,200	231,200	136,000	122,240	85,632
39	43,360	33,440	19,360	17,440	12,144	79*	300,480	238,720	143,520	129,600	90,736
40	44,000	33,760	19,520	17,600	12,288	80*	305,440	241,440	146,560	132,480	92,752
41	44,480	34,080	20,640	18,560	13,072	81*	320,640	253,120	149,440	134,400	94,048
42	45,280	35,200	21,280	18,880	13,248	82*	326,400	258,560	152,640	137,280	96,016
43	47,360	36,640	21,920	19,840	13,904	83*	331,840	263,040	154,720	139,200	97,520
44	50,240	38,720	22,880	20,640	14,512	84*	337,920	267,200	158,080	142,240	99,504
45	53,120	41,280	23,680	21,760	15,168	85*	343,680	271,680	160,160	144,320	100,992
46	55,840	43,040	25,440	22,880	15,968	86*	349,440	276,800	162,560	146,080	102,320
47	57,760	45,120	26,880	24,000	16,912	87*	355,840	282,080	165,600	148,800	104,144
48	60,000	46,560	27,840	25,280	17,552	88*	361,120	286,080	168,160	150,720	105,600
49	62,400	48,480	28,960	25,920	18,192	89*	366,880	290,400	170,880	154,080	107,776
50	63,680	49,120	29,280	26,560	18,512	90*	372,800	295,680	173,760	156,320	109,408
51	65,760	52,000	30,880	27,360	19,152	91*	378,400	300,160	176,640	158,880	111,248
52	68,640	53,280	31,360	28,160	19,792	92*	384,160	304,160	179,520	161,280	112,896
53	71,040	55,520	33,440	30,080	20,896	93*	390,240	309,280	182,080	163,680	114,560
54	74,560	58,240	34,560	31,360	22,016	94*	396,320	313,920	185,120	166,240	116,368
55	77,600	61,120	36,000	32,160	22,496	95*	402,080	318,240	186,080	168,160	117,664
56	81,920	64,960	37,920	33,920	23,776	96*	408,320	323,200	190,240	171,520	119,984
57	87,200	69,600	40,640	36,640	25,520	97*	413,280	327,200	192,480	172,960	121,152
58	91,840	72,960	42,880	38,560	27,104	98*	419,040	332,000	195,840	176,320	123,280
59	97,760	76,800	46,400	41,760	29,200	99*	424,960	337,600	198,080	177,920	124,624
60	104,160	82,400	48,800	44,000	30,784						

以上保費率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 2,3 續保

Above premium for CEO Medical Plan/ Supplementary Contract and CEO Medical Plan/ Supplementary Contract 2,3 renewal only

* 只適用於至尊醫療計劃 / 附加契約 5 續保保費率 For CEO Medical Plan/ Supplementary Contract 5 renewal 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	86,720	68,480	48,960	43,840	30,736						
5 - 18	85,120	61,600	43,360	39,360	27,600						
19	88,160	65,920	46,400	41,920	29,264						
20	90,080	67,520	47,680	42,560	29,744						
21	92,320	69,760	49,600	44,160	30,912	61	408,960	335,200	238,080	213,600	149,696
22	96,320	74,400	52,000	46,880	32,896	62	435,520	356,960	251,360	227,200	158,928
23	100,000	76,800	54,240	48,800	34,208	63	462,560	379,680	268,160	241,280	168,976
24	104,640	80,160	57,760	52,000	36,368	64	490,080	402,560	284,000	255,680	179,008
25	104,960	82,560	58,400	52,640	36,704	65	537,120	440,480	311,200	280,800	196,336
26	110,720	87,040	61,280	54,880	38,624	66	567,520	465,600	328,320	295,840	207,088
27	115,840	90,880	63,840	57,440	40,352	67	599,520	495,360	344,480	310,400	217,184
28	120,000	95,680	66,240	60,000	41,984	68	634,400	529,600	363,040	326,880	228,768
29	123,200	97,920	68,320	61,280	42,912	69	665,920	547,840	381,280	342,400	239,840
30	125,120	98,240	68,960	61,920	43,248	70	690,560	566,560	394,880	356,000	249,088
31	128,480	100,320	70,560	63,520	44,528	71*	709,920	585,440	406,560	365,920	256,032
32	128,960	101,440	71,040	64,160	45,040	72*	727,520	602,080	416,480	374,560	262,304
33	130,560	102,080	71,200	64,320	45,168	73*	743,840	620,960	425,600	383,200	268,224
34	132,320	103,360	72,800	65,600	45,952	74*	765,600	638,400	436,160	391,840	274,400
35	134,080	105,920	74,880	67,040	47,088	75*	782,720	654,560	448,320	404,000	282,800
36	135,200	107,040	75,040	67,520	47,392	76*	803,200	673,600	459,840	413,920	289,568
37	136,160	108,160	76,320	68,960	48,336	77*	826,240	694,080	471,840	424,640	297,328
38	139,200	110,400	77,920	70,400	49,296	78*	854,720	719,680	493,920	444,480	311,200
39	142,560	112,960	80,000	72,000	50,432	79*	875,360	739,200	502,560	452,800	317,008
40	146,880	116,320	82,080	74,400	52,160	80*	901,440	755,680	517,440	466,400	326,272
41	151,680	120,800	85,600	77,120	53,776	81*	934,560	776,960	536,480	482,880	338,000
42	157,600	124,960	88,640	80,160	56,176	82*	967,200	794,560	556,000	500,000	349,872
43	162,560	130,240	91,680	81,760	57,424	83*	1,000,320	821,600	575,840	517,760	362,448
44	169,280	135,520	96,000	86,720	60,624	84*	1,034,080	848,320	594,240	534,400	374,048
45	176,800	141,120	99,520	89,600	62,720	85*	1,067,200	875,680	613,920	552,480	386,912
46	183,200	147,520	105,120	93,760	65,728	86*	1,100,640	903,360	632,480	569,760	398,816
47	191,040	153,920	107,360	97,440	68,128	87*	1,134,560	930,240	652,000	587,040	410,880
48	198,880	161,120	114,720	102,560	71,808	88*	1,167,360	958,400	671,200	604,640	423,104
49	207,520	167,040	118,240	106,400	74,528	89*	1,200,000	985,280	690,080	621,120	434,864
50	217,120	176,000	123,840	111,680	78,176	90*	1,232,800	1,012,960	709,920	638,880	447,248
51	228,320	185,440	130,240	117,280	82,016	91*	1,272,160	1,044,160	736,640	662,400	463,776
52	240,960	195,520	137,920	124,640	87,424	92*	1,310,400	1,075,360	760,000	684,160	478,832
53	255,520	208,320	147,520	133,120	93,168	93*	1,348,640	1,106,720	781,600	703,680	492,528
54	270,880	220,640	155,840	140,320	98,112	94*	1,386,880	1,139,040	803,840	723,520	506,592
55	285,760	234,560	164,960	149,120	104,352	95*	1,425,600	1,170,080	825,920	744,000	520,624
56	300,800	247,200	173,280	156,640	109,616	96*	1,468,320	1,205,280	851,360	766,720	536,672
57	316,480	260,000	183,840	165,760	115,840	97*	1,511,680	1,241,760	876,320	789,440	552,368
58	335,200	274,560	194,080	174,720	122,384	98*	1,554,560	1,277,600	901,120	810,880	567,584
59	358,400	293,920	208,000	187,520	131,152	99*	1,599,360	1,313,440	926,880	834,400	584,080
60	383,200	313,440	221,760	199,680	139,936						

以上保費率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) 2,3 續保

Above premium for CEO Medical Plan/ Supplementary Contract (Worldwide) and CEO Medical Plan/ Supplementary Contract (Worldwide) 2,3 renewal only

* 只適用於至尊醫療計劃 / 附加契約 (環球) 5 續保 For CEO Medical Plan/ Supplementary Contract (Worldwide) 5 renewal 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	58,240	41,600	28,640	26,240	18,352						
5 - 18	56,320	36,960	26,080	23,040	16,192						
19	58,080	41,280	29,280	26,880	18,832						
20	59,200	42,880	29,920	27,200	18,976						
21	60,160	43,840	31,520	28,640	20,000	61	253,920	201,280	141,760	127,360	89,184
22	61,440	46,080	32,320	29,120	20,320	62	275,360	216,800	154,080	138,880	96,992
23	63,200	48,320	34,400	30,560	21,344	63	300,000	237,280	168,800	152,000	106,272
24	64,640	49,600	35,040	31,360	21,984	64	328,000	258,720	183,040	164,640	115,040
25	65,120	49,280	34,560	31,520	22,032	65	368,960	291,840	205,280	184,960	129,584
26	67,200	50,560	35,840	32,320	22,672	66	397,600	314,240	222,240	200,000	139,968
27	69,280	51,840	37,280	32,800	23,120	67	423,360	334,880	236,160	212,320	148,768
28	70,880	54,400	38,080	34,560	24,096	68	451,200	357,280	252,320	227,200	158,992
29	72,800	55,200	39,360	35,840	24,896	69	474,080	375,840	265,280	238,880	167,136
30	73,920	56,160	39,520	36,000	25,040	70	498,240	394,080	278,080	250,400	175,344
31	75,680	57,920	40,160	36,800	25,712	71*	517,760	409,760	289,120	260,480	182,304
32	78,400	58,720	40,640	36,960	25,856	72*	531,360	420,480	297,760	267,840	187,440
33	79,200	60,320	42,720	37,920	26,656	73*	542,240	429,280	302,720	272,640	190,736
34	81,440	60,960	43,040	39,040	27,296	74*	554,880	438,240	309,920	278,880	195,184
35	82,720	62,400	43,680	39,520	27,776	75*	569,600	444,960	317,600	285,760	200,000
36	83,360	63,520	44,800	40,000	28,256	76*	586,560	460,800	326,880	294,400	205,968
37	85,280	64,960	46,240	41,280	29,024	77*	607,520	477,920	337,280	303,360	212,384
38	87,040	66,880	46,720	42,080	29,360	78*	621,120	492,160	347,360	312,320	218,688
39	88,320	67,840	47,520	42,880	29,872	79*	639,520	506,880	357,440	322,400	225,616
40	90,880	70,080	48,640	43,840	30,624	80*	658,560	520,800	367,840	331,680	232,080
41	94,240	72,000	51,200	45,920	32,224	81*	678,720	536,480	378,880	340,640	238,496
42	98,240	75,680	53,440	48,000	33,680	82*	698,400	553,280	391,360	352,000	246,256
43	104,160	80,000	56,480	51,200	35,920	83*	717,280	568,480	401,440	361,760	253,232
44	110,080	85,120	59,520	53,600	37,664	84*	737,120	583,200	412,160	370,560	259,328
45	115,520	89,600	62,400	56,960	39,888	85*	756,640	598,560	423,200	380,800	266,608
46	119,520	92,000	65,600	59,200	41,344	86*	776,640	615,200	433,920	389,920	273,072
47	123,680	97,120	68,320	60,960	42,768	87*	797,600	632,320	445,600	400,960	280,816
48	129,120	100,160	70,720	63,840	44,656	88*	816,960	646,880	456,960	410,880	287,744
49	134,240	104,160	74,240	67,200	46,912	89*	837,600	662,720	467,360	421,280	294,864
50	138,720	107,200	76,160	68,640	48,048	90*	857,280	678,880	479,200	431,200	301,776
51	144,320	112,800	79,680	71,360	49,936	91*	878,240	695,680	491,040	442,080	309,424
52	151,040	118,080	83,680	75,040	52,656	92*	898,720	711,520	502,720	452,320	316,688
53	158,240	124,640	88,000	79,040	55,200	93*	920,000	727,840	514,080	462,720	323,824
54	166,400	131,040	92,640	84,000	58,880	94*	940,320	744,480	525,920	472,960	331,088
55	175,360	138,400	97,280	87,680	61,264	95*	960,960	761,120	536,320	483,520	338,320
56	185,600	147,200	103,200	92,640	64,944	96*	982,880	777,920	548,800	494,400	346,096
57	196,640	155,360	110,240	99,040	69,232	97*	1,003,040	793,920	560,960	504,480	353,232
58	207,680	164,320	116,000	104,320	73,200	98*	1,024,480	811,360	572,960	515,360	360,608
59	220,800	173,760	123,680	111,680	78,176	99*	1,046,240	828,960	584,480	525,600	368,096
60	236,320	187,520	132,000	119,040	83,264						

以上保費率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 2,3 續保

Above premium for CEO Medical Plan/ Supplementary Contract and CEO Medical Plan/ Supplementary Contract 2,3 renewal only

* 只適用於至尊醫療計劃 / 附加契約 5 續保 For CEO Medical Plan/ Supplementary Contract 5 renewal 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	9,872
25-64	9,536
65	9,872

以上保費率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 2,3 續保

Above premium for CEO Medical Plan/ Supplementary Contract and CEO Medical Plan/ Supplementary Contract 2,3 renewal only

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.

尊貴醫療環球計劃 / 尊貴醫療計劃 **EH**

Executive Health Worldwide Plan / Executive Health Plan

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

保障地區 Covered Area	全球 Worldwide	全球 (除北美外) Worldwide (Exclude North America)	保障地區 Covered Area	全球 Worldwide	全球 (除北美外) Worldwide (Exclude North America)
實際年齡 Attained Age			實際年齡 Attained Age		
0-4	46,400	24,640			
5-18	45,600	24,000			
19	56,800	28,960			
20	56,800	28,960			
21	56,800	28,960	61	269,600	154,400
22	56,800	28,960	62	269,600	154,400
23	56,800	28,960	63	269,600	154,400
24	56,800	28,960	64	269,600	154,400
25	54,720	27,840	65	279,360	160,000
26	74,560	37,920	66	365,280	207,520
27	74,560	37,920	67	365,280	207,520
28	74,560	37,920	68	365,280	207,520
29	74,560	37,920	69	365,280	207,520
30	74,560	37,920	70	365,280	207,520
31	80,320	41,280	71	438,400	250,240
32	80,320	41,280	72	438,400	250,240
33	80,320	41,280	73	438,400	250,240
34	80,320	41,280	74	438,400	250,240
35	80,320	41,280	75	438,400	250,240
36	82,240	42,880	76	536,320	305,760
37	82,240	42,880	77	536,320	305,760
38	82,240	42,880	78	536,320	305,760
39	82,240	42,880	79	536,320	305,760
40	82,240	42,880	80	536,320	305,760
41	100,000	52,960	81	643,680	366,880
42	100,000	52,960	82	643,680	366,880
43	100,000	52,960	83	643,680	366,880
44	100,000	52,960	84	643,680	366,880
45	100,000	52,960	85	643,680	366,880
46	111,040	57,760	86	643,680	366,880
47	111,040	57,760	87	643,680	366,880
48	111,040	57,760	88	643,680	366,880
49	111,040	57,760	89	643,680	366,880
50	111,040	57,760	90	643,680	366,880
51	145,440	83,040	91	643,680	366,880
52	145,440	83,040	92	643,680	366,880
53	145,440	83,040	93	643,680	366,880
54	145,440	83,040	94	643,680	366,880
55	145,440	83,040	95	643,680	366,880
56	186,880	106,880	96	643,680	366,880
57	186,880	106,880	97	643,680	366,880
58	186,880	106,880	98	643,680	366,880
59	186,880	106,880	99	643,680	366,880
60	186,880	106,880			

以上保費只適用於續保 Above premiums 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

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	51,040	24,000	21,920	15,200					
5-18	49,920	21,920	19,680	13,728					
19	52,640	23,520	21,280	15,040					
20	55,200	24,480	22,240	15,536					
21	56,800	25,440	22,720	15,856	61	222,720	102,240	92,000	64,464
22	60,000	27,360	24,480	17,200	62	242,560	114,400	102,560	71,808
23	62,880	28,960	26,240	18,192	63	264,320	130,240	117,280	82,016
24	67,200	30,240	27,360	19,008	64	285,440	136,160	122,720	85,840
25	67,520	30,560	27,360	19,152	65	318,880	147,200	132,640	92,896
26	72,800	32,960	29,760	20,752	66	346,720	162,240	145,920	102,128
27	75,200	34,400	31,200	21,888	67	372,320	177,440	160,000	111,872
28	78,560	35,840	32,000	22,352	68	387,520	188,960	170,240	119,168
29	80,320	36,000	32,160	22,496	69	394,560	193,280	173,920	121,824
30	81,440	36,320	32,480	22,656	70	400,640	196,960	177,440	124,112
31	84,800	37,920	33,920	23,776	71*	417,120	203,360	183,200	128,096
32	84,960	38,400	34,400	24,096	72*	432,960	210,880	189,760	132,912
33	85,120	38,720	35,200	24,720	73*	450,240	216,000	194,880	136,384
34	86,720	39,520	36,000	25,200	74*	470,720	225,920	203,680	142,464
35	87,200	40,480	36,320	25,376	75*	482,080	234,720	211,360	147,936
36	87,360	40,640	36,640	25,520	76*	502,400	243,200	218,560	153,040
37	87,680	41,440	36,960	25,856	77*	528,000	253,600	228,320	159,824
38	90,240	41,920	37,920	26,480	78*	556,000	273,920	246,080	172,224
39	91,680	42,080	38,240	26,816	79*	573,920	278,080	250,240	175,024
40	93,760	44,000	39,200	27,424	80*	589,760	291,520	262,880	183,952
41	96,160	45,120	40,640	28,416	81*	612,480	301,760	271,520	190,080
42	98,240	46,560	41,920	29,360	82*	631,840	305,440	274,880	192,368
43	101,120	47,680	42,880	30,000	83*	640,640	309,920	278,560	195,024
44	104,160	49,440	44,960	31,424	84*	649,600	313,920	282,720	197,824
45	108,640	51,840	46,560	32,576	85*	657,760	318,240	286,400	200,464
46	111,360	52,640	47,360	33,184	86*	663,520	320,640	288,480	201,968
47	114,720	54,560	48,960	34,304	87*	669,280	323,520	291,040	203,792
48	118,400	56,800	50,720	35,584	88*	674,720	326,400	293,760	205,584
49	122,720	58,080	52,640	36,864	89*	680,000	329,280	296,160	207,408
50	128,320	60,800	54,720	38,464	90*	685,440	331,840	298,880	209,056
51	133,600	63,680	57,600	40,224	91*	691,360	334,240	301,280	210,736
52	138,240	66,080	60,000	41,952	92*	696,960	337,600	303,040	212,208
53	144,320	69,600	62,400	43,712	93*	702,720	339,520	305,760	213,872
54	150,560	72,800	65,280	45,808	94*	707,840	342,240	307,680	215,536
55	156,160	75,520	68,160	47,536	95*	713,760	345,280	310,720	217,520
56	162,560	79,040	70,720	49,456	96*	719,520	347,680	313,120	219,168
57	170,240	82,400	74,400	52,016	97*	724,800	350,720	315,680	220,992
58	178,400	85,120	76,640	53,792	98*	730,080	353,120	318,080	222,640
59	190,080	89,120	80,000	56,000	99*	735,840	356,320	321,120	224,608
60	204,640	94,240	84,800	59,344					

以上保費率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、3 續保

Above premium for Regal Health Plan / Supplementary Contract (Worldwide) and CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 2, 3 renewal only

* 只適用至尊明珠醫療計劃 / 附加契約 (環球) 5 續保 For CEO Pearl Medical Plan / Supplementary Contract (Worldwide) 5 renewal only

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	26,880	12,960	11,680	8,256					
5-18	25,440	11,680	10,720	7,424					
19	26,880	12,640	11,200	7,776					
20	27,520	12,640	11,200	7,776					
21	27,840	12,800	11,520	8,112	61	123,200	57,920	52,320	36,528
22	28,960	12,960	11,680	8,256	62	134,560	63,360	56,800	39,744
23	30,240	13,440	12,480	8,768	63	149,280	70,080	63,360	44,192
24	31,680	14,240	12,800	9,072	64	166,720	77,280	69,920	48,976
25	32,000	14,720	12,800	9,088	65	190,400	88,000	79,200	55,536
26	33,440	15,200	13,920	9,584	66	206,080	97,120	87,200	61,008
27	36,640	16,320	14,880	10,352	67	210,080	98,240	88,000	61,664
28	37,600	16,480	15,040	10,544	68	214,720	100,480	90,400	63,312
29	38,240	17,440	15,520	10,864	69	221,440	103,680	93,280	65,280
30	39,200	17,600	16,160	11,328	70	228,160	106,720	96,000	67,280
31	40,640	17,760	16,160	11,328	71*	246,720	115,520	104,160	72,880
32	41,440	18,560	16,480	11,648	72*	256,000	119,520	107,680	75,536
33	43,360	18,880	16,640	11,808	73*	264,160	124,000	111,680	78,336
34	44,160	19,520	17,600	12,288	74*	268,960	127,520	114,880	80,320
35	44,960	20,000	18,400	12,912	75*	274,080	130,240	117,280	82,160
36	45,280	20,640	18,560	13,072	76*	291,200	137,280	123,360	86,448
37	46,400	20,640	18,560	13,072	77*	311,200	146,240	132,320	92,544
38	46,720	21,600	19,360	13,408	78*	321,120	149,760	134,560	94,192
39	46,880	21,760	19,520	13,568	79*	330,880	158,240	142,720	99,840
40	48,480	21,920	19,840	13,904	80*	336,480	161,280	145,120	101,648
41	49,440	22,400	20,000	14,032	81*	352,320	164,480	148,000	103,472
42	50,240	23,200	21,120	14,688	82*	358,720	167,840	150,560	105,440
43	52,640	23,680	21,760	15,168	83*	365,440	170,560	153,280	107,280
44	55,680	25,280	22,400	15,792	84*	372,000	173,280	156,160	109,264
45	57,920	26,880	24,000	16,912	85*	378,240	176,320	158,240	110,896
46	62,240	28,640	25,760	18,016	86*	384,160	179,520	161,280	112,896
47	63,520	29,280	26,560	18,512	87*	390,720	182,560	164,480	115,040
48	65,760	30,560	27,360	19,152	88*	397,120	185,280	166,560	116,512
49	68,480	31,360	28,160	19,792	89*	403,520	188,160	169,440	118,672
50	70,720	32,160	29,120	20,432	90*	409,440	191,360	172,160	120,480
51	72,320	34,080	30,880	21,552	91*	416,320	194,400	174,720	122,304
52	75,200	34,560	31,360	22,016	92*	423,680	197,120	177,600	124,304
53	78,560	36,320	32,480	22,656	93*	429,440	200,480	180,480	126,288
54	81,920	37,920	33,920	23,776	94*	435,840	203,360	183,200	128,096
55	85,120	40,480	36,320	25,376	95*	441,920	206,080	185,440	129,904
56	90,240	41,920	37,920	26,480	96*	448,960	209,760	188,640	131,888
57	95,840	45,120	40,640	28,416	97*	455,200	211,520	190,240	133,216
58	101,760	47,360	42,560	29,856	98*	461,600	215,680	193,760	135,712
59	107,200	50,240	45,120	31,584	99*	467,840	217,280	195,840	137,008
60	114,560	53,280	48,320	33,680					

以上保費率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 2,3 續保

Above premium for Regal Health Plan / Supplementary Contract and CEO Pearl Medical Plan / Supplementary Contract 2, 3 renewal only

* 只適用至尊明珠醫療計劃 / 附加契約 5 續保 For CEO Pearl Medical Plan / Supplementary Contract 5 renewal only

#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	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	12,880	6,160	5,360	4,240					
5-18	12,880	5,840	5,040	3,920					
19	13,040	6,080	5,120	3,920					
20	13,200	6,080	5,120	3,920					
21	13,280	6,080	5,120	3,920	61	60,400	29,920	25,520	20,240
22	13,920	6,560	5,520	4,240	62	65,840	32,560	27,920	22,000
23	14,480	6,720	5,600	4,320	63	72,560	36,000	31,040	24,560
24	14,880	7,360	6,160	4,800	64	81,040	40,160	34,640	27,360
25	15,920	7,600	6,400	4,880	65	89,600	44,080	37,600	29,760
26	16,880	7,760	6,720	5,120	66	97,120	48,080	41,200	32,560
27	17,840	8,480	7,280	5,600	67	98,960	48,880	41,840	33,040
28	18,720	8,800	7,520	5,840	68	101,120	50,160	43,040	34,000
29	19,200	9,040	7,680	5,920	69	104,240	51,760	44,480	35,120
30	19,600	9,440	7,760	6,000	70	108,240	54,000	46,320	36,560
31	20,160	9,440	7,760	6,000	71	117,280	58,400	50,080	39,600
32	20,320	9,520	8,160	6,240	72	121,280	60,640	51,840	40,960
33	20,720	9,760	8,400	6,480	73	125,120	62,240	53,360	42,160
34	21,600	10,000	8,480	6,560	74	127,920	64,000	54,880	43,360
35	22,000	10,080	8,800	6,720	75	130,400	65,520	56,320	44,560
36	22,080	10,560	9,040	7,040	76	138,560	68,880	59,280	46,800
37	22,640	10,560	9,040	7,040	77	148,160	73,680	63,280	50,000
38	23,040	11,040	9,200	7,040	78	152,320	75,280	64,480	50,880
39	23,120	11,040	9,200	7,040	79	157,040	79,600	68,160	53,840
40	23,440	11,120	9,520	7,280	80	160,880	82,000	70,320	55,520
41	23,840	11,680	10,000	7,760	81	168,640	83,280	71,520	56,560
42	24,320	12,000	10,080	7,840	82	172,160	85,120	73,040	57,680
43	25,440	12,560	10,560	8,240	83	175,040	86,400	74,000	58,480
44	26,960	12,880	11,040	8,640	84	178,000	88,240	75,600	59,680
45	28,400	13,600	11,680	9,200	85	181,120	89,520	76,560	60,480
46	30,080	14,400	12,480	9,760	86	184,400	90,960	77,760	61,440
47	30,960	15,280	13,040	10,080	87	187,360	92,400	79,120	62,560
48	32,000	15,760	13,280	10,400	88	190,160	93,920	80,480	63,520
49	33,440	16,400	14,080	10,960	89	193,200	95,360	81,920	64,640
50	34,240	16,880	14,320	11,120	90	196,480	96,880	83,200	65,680
51	35,600	17,440	14,880	11,760	91	199,520	98,560	84,640	66,800
52	36,880	17,840	15,360	12,160	92	202,400	100,240	85,840	67,760
53	38,400	18,800	16,320	12,800	93	205,440	101,440	87,040	68,800
54	40,000	19,680	17,040	13,440	94	208,800	103,360	88,720	70,080
55	41,760	20,320	17,440	13,760	95	211,920	104,160	89,520	70,640
56	44,080	21,600	18,400	14,640	96	215,120	106,160	91,200	72,000
57	47,120	23,040	19,680	15,520	97	217,680	107,440	92,080	72,720
58	49,040	24,320	20,960	16,560	98	220,880	109,120	93,680	74,000
59	52,320	26,080	22,560	17,760	99	224,080	110,560	94,800	74,880
60	56,000	27,680	23,600	18,640					

以上保費只適用於續保 Above premiums for renewal only

只適用於「亞洲至尊」醫療計劃 / 附加契約 2 Only applicable to CEOE Medical Plan / Supplementary Contract 2

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	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	13,920	7,360	6,160	4,880					
5-18	13,920	6,720	5,600	4,400					
19	14,320	6,960	5,840	4,480					
20	14,480	6,960	5,840	4,480					
21	14,800	7,280	6,000	4,560	61	66,160	32,800	28,160	22,240
22	15,280	7,360	6,160	4,800	62	72,160	35,760	30,720	24,240
23	15,920	7,600	6,400	4,880	63	79,840	39,840	34,160	26,960
24	16,880	7,760	6,720	5,120	64	89,520	44,080	37,600	29,760
25	17,440	8,240	7,280	5,600	65	98,640	48,560	41,360	32,640
26	18,240	8,800	7,600	5,840	66	106,640	52,960	45,360	35,840
27	20,160	9,440	8,080	6,160	67	108,800	53,840	46,160	36,400
28	20,560	9,520	8,160	6,240	68	111,120	55,120	47,280	37,360
29	21,040	10,000	8,400	6,480	69	114,880	56,800	48,800	38,560
30	21,600	10,080	8,480	6,560	70	119,120	59,280	50,720	40,080
31	21,680	10,080	8,480	6,560	71	128,880	64,000	54,880	43,360
32	22,080	10,480	8,880	6,800	72	133,600	66,400	56,720	44,800
33	23,120	10,560	9,040	7,040	73	138,160	68,640	58,960	46,640
34	23,520	11,120	9,520	7,360	74	140,480	70,560	60,400	47,760
35	24,080	11,600	9,840	7,600	75	143,200	72,240	61,760	48,800
36	24,320	11,680	10,000	7,680	76	152,320	76,000	65,040	51,360
37	24,720	11,680	10,000	7,680	77	162,480	81,040	69,520	54,960
38	24,880	12,080	10,400	7,920	78	167,520	82,800	70,960	56,080
39	25,120	12,480	10,480	8,080	79	172,800	87,680	75,200	59,360
40	26,000	12,560	10,560	8,080	80	177,200	90,160	77,280	61,120
41	26,560	12,720	10,640	8,320	81	185,680	91,840	78,720	62,160
42	26,960	13,040	11,360	8,800	82	189,280	93,520	80,320	63,440
43	27,920	13,600	11,680	9,200	83	192,720	95,040	81,360	64,320
44	29,920	14,320	12,320	9,680	84	196,000	96,800	83,120	65,680
45	31,200	15,280	13,040	10,080	85	199,440	98,160	84,240	66,560
46	33,120	16,320	13,920	10,880	86	202,400	100,240	85,840	67,760
47	34,160	16,880	14,320	11,120	87	205,920	101,920	87,440	69,040
48	35,600	17,280	14,800	11,520	88	209,360	103,520	88,800	70,240
49	36,560	17,840	15,360	12,000	89	212,640	105,200	89,840	70,960
50	38,000	18,400	15,760	12,240	90	216,160	106,880	91,600	72,320
51	38,880	19,280	16,720	13,200	91	219,120	108,400	93,040	73,440
52	40,400	19,680	17,040	13,440	92	222,960	110,000	94,480	74,560
53	42,160	20,560	17,600	13,920	93	226,480	111,760	95,680	75,520
54	44,080	21,600	18,400	14,640	94	229,680	113,360	97,440	76,960
55	45,760	22,960	19,600	15,440	95	233,040	115,040	98,560	77,840
56	48,560	23,840	20,400	16,080	96	236,720	117,040	100,400	79,360
57	51,360	25,520	22,000	17,440	97	239,840	118,240	101,280	80,000
58	54,400	26,960	23,040	18,160	98	243,040	120,400	103,120	81,520
59	57,760	28,560	24,560	19,360	99	246,560	121,360	104,080	82,160
60	61,600	30,400	26,080	20,560					

以上保費只適用於續保 Above premiums for renewal only

只適用於「亞洲至尊明珠」醫療計劃 / 附加契約 2 Only applicable to CEOE Medical Plan / Supplementary Contract 2

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 自願醫保尊裕計劃 /「尊裕」醫療計劃 (AVPP/PP)

Premium Table – AIA Voluntary Health Insurance Privilege Plus Scheme / Privilege Plus Medical Plan

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 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
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	11,344	5,440	4,776				
5 - 18	11,344	5,128	4,416				
19	11,464	5,328	4,536				
20	11,712	5,328	4,536				
21	11,824	5,328	4,536	61	53,040	26,160	22,456
22	12,176	5,728	4,896	62	57,704	28,560	24,488
23	12,656	5,848	5,016	63	63,680	31,656	27,240
24	13,016	6,448	5,440	64	71,208	35,240	30,344
25	13,976	6,696	5,544	65	78,504	38,712	32,968
26	14,816	6,896	5,848	66	85,184	42,176	36,072
27	15,640	7,528	6,328	67	86,736	42,888	36,672
28	16,360	7,744	6,568	68	88,656	43,960	37,624
29	16,840	8,000	6,808	69	91,520	45,400	38,944
30	17,072	8,248	6,896	70	96,664	48,144	41,272
31	17,560	8,248	6,896	71	106,872	53,240	45,600
32	17,792	8,360	7,160	72	112,800	56,328	48,160
33	18,280	8,480	7,400	73	118,608	58,848	50,640
34	18,992	8,712	7,528	74	123,504	61,816	52,920
35	19,336	8,832	7,744	75	126,888	63,856	54,744
36	19,344	9,304	8,000	76	134,912	67,192	57,552
37	19,712	9,304	8,000	77	144,296	71,752	61,568
38	20,192	9,560	8,128	78	148,312	73,224	62,776
39	20,312	9,560	8,128	79	153,000	77,488	66,392
40	20,544	9,680	8,360	80	156,816	79,960	68,480
41	20,904	10,264	8,712	81	165,896	81,784	70,208
42	21,376	10,504	8,832	82	170,720	84,464	72,352
43	22,336	10,992	9,304	83	173,752	85,840	73,456
44	23,656	11,344	9,560	84	176,496	87,632	74,976
45	24,848	11,912	10,264	85	179,664	88,736	75,928
46	26,280	12,544	10,864	86	182,960	90,240	77,176
47	27,128	13,264	11,464	87	185,856	91,616	78,416
48	28,192	13,856	11,824	88	188,736	93,136	79,784
49	29,384	14,432	12,296	89	191,768	94,640	81,304
50	29,992	14,816	12,544	90	194,800	96,152	82,400
51	31,056	15,296	13,016	91	197,952	97,944	83,920
52	32,376	15,640	13,384	92	200,848	99,448	85,016
53	33,576	16,480	14,320	93	203,880	100,704	86,392
54	35,120	17,192	14,928	94	207,184	102,480	87,896
55	36,560	17,792	15,296	95	210,200	103,312	88,736
56	38,712	18,992	16,128	96	213,360	105,376	90,384
57	41,216	20,192	17,192	97	215,984	106,608	91,344
58	43,120	21,376	18,400	98	219,136	108,256	92,864
59	46,008	22,936	19,592	99	222,312	109,640	93,968
60	48,984	24,240	20,776				

以上保費只適用於續保 Above premiums 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)

Premium Table – AIA Voluntary Health Insurance Privilege Scheme / Privilege Medical Rider

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

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 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	9,048	4,384	3,808				
5 - 18	9,048	4,096	3,528				
19	9,144	4,288	3,616				
20	9,328	4,288	3,616				
21	9,432	4,288	3,616	61	42,328	20,872	17,912
22	9,728	4,568	3,904	62	46,048	22,784	19,544
23	10,112	4,672	4,000	63	50,816	25,264	21,736
24	10,392	5,152	4,384	64	56,816	28,128	24,216
25	11,144	5,336	4,472	65	62,640	30,888	26,312
26	11,824	5,528	4,672	66	67,976	33,648	28,792
27	12,488	6,000	5,048	67	69,216	34,224	29,272
28	13,056	6,184	5,240	68	70,736	35,080	30,024
29	13,440	6,384	5,432	69	73,024	36,224	31,072
30	13,632	6,568	5,528	70	77,136	38,416	32,928
31	14,008	6,568	5,528	71	85,280	42,488	36,384
32	14,200	6,672	5,720	72	90,008	44,944	38,424
33	14,584	6,760	5,904	73	94,648	46,960	40,416
34	15,152	6,952	6,000	74	98,552	49,328	42,232
35	15,448	7,048	6,184	75	101,256	50,944	43,672
36	15,448	7,432	6,384	76	107,672	53,624	45,928
37	15,728	7,432	6,384	77	115,144	57,256	49,128
38	16,112	7,616	6,480	78	118,344	58,432	50,088
39	16,200	7,616	6,480	79	122,088	61,840	52,976
40	16,400	7,720	6,672	80	125,136	63,808	54,656
41	16,688	8,192	6,952	81	132,376	65,264	56,016
42	17,064	8,384	7,048	82	136,224	67,392	57,744
43	17,832	8,760	7,432	83	138,648	68,496	58,624
44	18,872	9,048	7,616	84	140,840	69,920	59,832
45	19,832	9,536	8,192	85	143,368	70,800	60,600
46	20,976	10,008	8,680	86	146,000	72,008	61,576
47	21,640	10,576	9,144	87	148,312	73,112	62,568
48	22,496	11,056	9,432	88	150,608	74,320	63,664
49	23,448	11,528	9,816	89	153,024	75,520	64,872
50	23,928	11,824	10,008	90	155,440	76,720	65,752
51	24,784	12,200	10,392	91	157,968	78,168	66,952
52	25,832	12,488	10,680	92	160,280	79,376	67,840
53	26,792	13,152	11,440	93	162,688	80,352	68,936
54	28,024	13,720	11,912	94	165,320	81,776	70,144
55	29,176	14,200	12,200	95	167,744	82,440	70,800
56	30,888	15,152	12,872	96	170,264	84,088	72,128
57	32,888	16,112	13,720	97	172,352	85,072	72,888
58	34,416	17,064	14,688	98	174,872	86,392	74,096
59	36,712	18,296	15,632	99	177,400	87,496	74,976
60	39,088	19,344	16,584				

以上保費只適用於續保 Above premiums 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 自願醫保尊耀計劃/「尊耀」醫療計劃 (AVPU/PU)

Worldwide Exclude US

Premium Table – AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan

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 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
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	12,448	5,360	5,208	4,064					
5 - 18	12,448	5,056	4,808	3,752					
19	12,592	5,264	4,944	3,856					
20	12,848	5,264	4,944	3,856					
21	12,960	5,264	4,944	3,856	61	62,840	27,856	26,408	20,600
22	13,368	5,656	5,336	4,168	62	67,104	29,840	28,264	22,056
23	13,888	5,768	5,464	4,272	63	72,656	32,464	30,848	24,064
24	14,280	6,352	5,928	4,624	64	79,672	35,448	33,704	26,296
25	15,328	6,600	6,024	4,712	65	86,112	38,168	35,896	28,008
26	16,256	6,808	6,368	4,968	66	93,448	41,584	39,272	30,632
27	17,168	7,424	6,896	5,384	67	98,952	43,976	41,528	32,392
28	17,952	7,640	7,160	5,584	68	103,080	45,952	43,432	33,880
29	18,464	7,888	7,416	5,784	69	108,424	48,344	45,800	35,728
30	18,736	8,048	7,440	5,816	70	113,456	50,800	48,080	37,504
31	19,264	8,128	7,520	5,872	71	120,872	54,128	51,200	39,936
32	19,528	8,256	7,808	6,096	72	127,576	57,264	54,064	42,176
33	20,056	8,368	8,056	6,288	73	134,160	59,816	56,840	44,336
34	20,832	8,592	8,192	6,392	74	141,008	63,432	59,968	46,784
35	21,216	8,712	8,432	6,584	75	147,592	66,768	63,200	49,296
36	21,232	9,184	8,712	6,808	76	155,504	69,616	65,848	51,368
37	21,632	9,184	8,712	6,808	77	161,728	72,288	68,496	53,440
38	22,152	9,416	8,848	6,904	78	167,808	74,472	70,488	54,992
39	22,288	9,416	8,848	6,904	79	169,072	76,968	72,808	56,800
40	22,536	9,544	9,120	7,112	80	172,560	79,096	74,784	58,344
41	23,168	10,232	9,584	7,480	81*	184,288	81,656	77,408	60,384
42	24,168	10,672	9,912	7,744	82*	187,856	83,536	79,016	61,632
43	25,232	11,168	10,440	8,144	83*	191,184	84,896	80,224	62,584
44	26,984	11,632	10,824	8,440	84*	194,208	86,664	81,880	63,872
45	28,624	12,344	11,744	9,160	85*	197,696	87,752	82,920	64,688
46	29,984	12,864	12,320	9,616	86*	201,328	89,248	84,288	65,744
47	31,240	13,728	13,120	10,240	87*	204,520	90,608	85,648	66,800
48	32,480	14,336	13,512	10,552	88*	207,680	92,104	87,144	67,976
49	34,008	15,016	14,136	11,024	89*	211,008	93,608	88,800	69,264
50	35,520	15,784	14,744	11,504	90*	214,344	95,096	89,984	70,192
51	37,480	16,592	15,592	12,168	91*	217,816	96,864	91,656	71,488
52	39,072	16,968	16,032	12,512	92*	221,008	98,368	92,848	72,424
53	40,512	17,888	17,160	13,384	93*	224,344	99,600	94,352	73,600
54	42,392	18,656	17,888	13,952	94*	227,976	101,360	96,008	74,888
55	44,112	19,312	18,328	14,304	95*	231,296	102,184	96,904	75,592
56	46,712	20,600	19,320	15,072	96*	234,776	104,216	98,704	76,992
57	49,736	21,904	20,600	16,072	97*	237,656	105,440	99,752	77,808
58	52,040	23,192	22,040	17,192	98*	241,136	107,072	101,416	79,112
59	55,504	24,880	23,464	18,312	99*	244,624	108,432	102,616	80,048
60	59,112	26,304	24,896	19,424					

* 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 自願醫保尊耀計劃/「尊耀」醫療計劃 (AVPU/PU)

Asia

Premium Table – AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan

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 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
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	11,320	4,880	4,736	3,696					
5 - 18	11,320	4,608	4,384	3,424					
19	11,440	4,784	4,496	3,512					
20	11,680	4,784	4,496	3,512					
21	11,792	4,784	4,496	3,512	61	57,128	25,328	24,008	18,728
22	12,152	5,136	4,848	3,792	62	61,000	27,136	25,696	20,048
23	12,624	5,248	4,968	3,888	63	66,048	29,512	28,040	21,872
24	12,992	5,784	5,392	4,216	64	72,440	32,224	30,632	23,896
25	13,936	6,000	5,488	4,288	65	78,288	34,696	32,640	25,456
26	14,776	6,184	5,792	4,520	66	84,952	37,808	35,712	27,856
27	15,600	6,752	6,272	4,896	67	89,960	39,976	37,760	29,456
28	16,320	6,944	6,504	5,080	68	93,712	41,776	39,480	30,800
29	16,792	7,176	6,736	5,264	69	98,568	43,944	41,632	32,480
30	17,032	7,320	6,768	5,280	70	103,136	46,176	43,704	34,088
31	17,512	7,392	6,832	5,336	71	109,888	49,208	46,536	36,304
32	17,752	7,496	7,096	5,544	72	115,976	52,064	49,152	38,336
33	18,232	7,608	7,328	5,720	73	121,960	54,384	51,680	40,312
34	18,944	7,816	7,448	5,816	74	128,184	57,664	54,520	42,528
35	19,288	7,920	7,664	5,984	75	134,176	60,688	57,448	44,816
36	19,304	8,336	7,928	6,184	76	141,376	63,296	59,856	46,696
37	19,656	8,336	7,928	6,184	77	147,024	65,720	62,272	48,576
38	20,144	8,568	8,040	6,280	78	152,552	67,704	64,088	49,992
39	20,256	8,568	8,040	6,280	79	153,688	69,976	66,192	51,640
40	20,488	8,680	8,280	6,464	80	156,872	71,904	67,992	53,032
41	21,064	9,296	8,712	6,808	81*	167,536	74,240	70,368	54,896
42	21,968	9,704	9,016	7,040	82*	170,776	75,936	71,840	56,040
43	22,944	10,144	9,488	7,400	83*	173,808	77,176	72,936	56,888
44	24,544	10,584	9,840	7,672	84*	176,560	78,792	74,440	58,072
45	26,024	11,224	10,672	8,328	85*	179,720	79,776	75,384	58,808
46	27,256	11,688	11,184	8,736	86*	183,024	81,136	76,632	59,776
47	28,400	12,488	11,928	9,304	87*	185,920	82,368	77,856	60,736
48	29,520	13,040	12,288	9,592	88*	188,800	83,736	79,224	61,792
49	30,920	13,648	12,840	10,024	89*	191,832	85,088	80,720	62,968
50	32,304	14,336	13,400	10,456	90*	194,864	86,448	81,808	63,816
51	34,072	15,080	14,184	11,064	91*	198,024	88,056	83,320	64,992
52	35,520	15,424	14,576	11,376	92*	200,912	89,416	84,408	65,848
53	36,832	16,256	15,592	12,168	93*	203,944	90,536	85,776	66,904
54	38,536	16,960	16,256	12,680	94*	207,248	92,136	87,272	68,072
55	40,104	17,552	16,648	12,992	95*	210,272	92,888	88,096	68,720
56	42,464	18,728	17,560	13,704	96*	213,440	94,744	89,736	69,992
57	45,208	19,912	18,728	14,608	97*	216,056	95,856	90,688	70,744
58	47,304	21,088	20,032	15,632	98*	219,208	97,336	92,200	71,912
59	50,456	22,616	21,328	16,640	99*	222,384	98,576	93,288	72,776
60	53,736	23,904	22,632	17,664					

* 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 自願醫保尊耀計劃/「尊耀」醫療計劃 (AVPU/PU)

Worldwide Exclude US

Premium Table – AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan

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

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
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	10,784	4,720	4,480	3,504					
5 - 18	10,784	4,408	4,152	3,248					
19	10,888	4,616	4,256	3,320					
20	11,112	4,616	4,256	3,320					
21	11,232	4,616	4,256	3,320	61	54,432	24,240	22,784	17,776
22	11,576	4,920	4,608	3,592	62	58,120	25,984	24,384	19,016
23	12,040	5,024	4,712	3,680	63	62,920	28,248	26,608	20,760
24	12,376	5,528	5,160	4,024	64	68,992	30,848	29,080	22,688
25	13,272	5,736	5,280	4,120	65	74,560	33,216	30,984	24,168
26	14,080	5,944	5,504	4,296	66	80,928	36,192	33,904	26,448
27	14,872	6,456	5,944	4,640	67	85,704	38,280	35,832	27,952
28	15,544	6,664	6,168	4,824	68	89,264	39,992	37,472	29,232
29	16,008	6,872	6,392	4,992	69	93,896	42,072	39,512	30,824
30	16,232	7,000	6,448	5,032	70	98,264	44,208	41,472	32,360
31	16,688	7,080	6,512	5,080	71	104,680	47,112	44,160	34,456
32	16,912	7,176	6,736	5,264	72	110,488	49,840	46,640	36,384
33	17,376	7,280	6,960	5,440	73	116,184	52,072	49,056	38,264
34	18,040	7,480	7,064	5,512	74	122,120	55,216	51,744	40,360
35	18,384	7,584	7,288	5,688	75	127,832	58,096	54,512	42,520
36	18,384	7,992	7,520	5,872	76	134,680	60,584	56,816	44,320
37	18,720	7,992	7,520	5,872	77	140,072	62,920	59,096	46,096
38	19,176	8,200	7,640	5,960	78	145,320	64,808	60,808	47,440
39	19,304	8,200	7,640	5,960	79	146,408	66,992	62,824	49,008
40	19,528	8,312	7,864	6,144	80	149,440	68,840	64,528	50,336
41	20,064	8,904	8,264	6,448	81*	159,600	71,080	66,784	52,096
42	20,928	9,296	8,544	6,672	82*	162,696	72,712	68,184	53,192
43	21,864	9,712	9,016	7,040	83*	165,584	73,888	69,224	54,000
44	23,360	10,128	9,328	7,280	84*	168,200	75,432	70,648	55,112
45	24,792	10,768	10,136	7,912	85*	171,216	76,376	71,544	55,816
46	25,968	11,192	10,624	8,296	86*	174,360	77,680	72,712	56,720
47	27,056	11,952	11,304	8,824	87*	177,112	78,864	73,888	57,640
48	28,128	12,488	11,664	9,096	88*	179,872	80,168	75,176	58,640
49	29,448	13,088	12,200	9,520	89*	182,744	81,464	76,600	59,752
50	30,768	13,728	12,728	9,928	90*	185,640	82,768	77,640	60,568
51	32,472	14,432	13,456	10,504	91*	188,648	84,328	79,072	61,680
52	33,824	14,776	13,832	10,792	92*	191,416	85,616	80,104	62,488
53	35,088	15,560	14,808	11,552	93*	194,288	86,680	81,416	63,504
54	36,704	16,232	15,432	12,048	94*	197,432	88,216	82,824	64,616
55	38,208	16,800	15,800	12,328	95*	200,320	88,928	83,600	65,208
56	40,448	17,928	16,672	13,008	96*	203,336	90,704	85,168	66,440
57	43,064	19,056	17,776	13,872	97*	205,824	91,776	86,064	67,136
58	45,072	20,192	19,016	14,832	98*	208,832	93,200	87,496	68,256
59	48,072	21,648	20,248	15,800	99*	211,848	94,384	88,536	69,064
60	51,192	22,896	21,480	16,760					

* 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 自願醫保尊耀計劃/「尊耀」醫療計劃 (AVPU/PU)

Asia

Premium Table – AIA Voluntary Health Insurance Privilege Ultra Scheme / Privilege Ultra Medical Plan

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

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
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	9,800	4,288	4,080	3,192					
5 - 18	9,800	4,008	3,784	2,960					
19	9,904	4,192	3,872	3,024					
20	10,112	4,192	3,872	3,024					
21	10,208	4,192	3,872	3,024	61	49,480	22,040	20,712	16,168
22	10,528	4,464	4,184	3,264	62	52,824	23,616	22,168	17,296
23	10,944	4,568	4,280	3,344	63	57,200	25,680	24,192	18,880
24	11,240	5,032	4,688	3,656	64	62,720	28,040	26,432	20,624
25	12,064	5,224	4,792	3,744	65	67,792	30,192	28,152	21,968
26	12,792	5,408	5,000	3,904	66	73,568	32,904	30,816	24,040
27	13,528	5,872	5,408	4,224	67	77,912	34,800	32,576	25,416
28	14,144	6,056	5,608	4,384	68	81,152	36,352	34,064	26,576
29	14,552	6,240	5,816	4,536	69	85,360	38,256	35,920	28,024
30	14,760	6,368	5,856	4,576	70	89,328	40,184	37,704	29,408
31	15,176	6,432	5,928	4,624	71	95,176	42,824	40,152	31,328
32	15,376	6,520	6,120	4,784	72	100,440	45,304	42,400	33,080
33	15,792	6,616	6,328	4,944	73	105,624	47,344	44,592	34,784
34	16,408	6,792	6,424	5,016	74	111,016	50,200	47,040	36,704
35	16,720	6,896	6,624	5,176	75	116,208	52,816	49,560	38,664
36	16,720	7,272	6,832	5,336	76	122,440	55,080	51,648	40,296
37	17,024	7,272	6,832	5,336	77	127,344	57,200	53,728	41,912
38	17,440	7,456	6,936	5,408	78	132,120	58,920	55,288	43,128
39	17,544	7,456	6,936	5,408	79	133,112	60,896	57,112	44,552
40	17,744	7,552	7,144	5,576	80	135,864	62,584	58,672	45,768
41	18,240	8,096	7,520	5,872	81*	145,088	64,624	60,720	47,360
42	19,032	8,440	7,776	6,072	82*	147,896	66,088	61,984	48,352
43	19,880	8,824	8,200	6,400	83*	150,528	67,176	62,928	49,080
44	21,240	9,208	8,488	6,624	84*	152,904	68,568	64,232	50,104
45	22,536	9,792	9,208	7,192	85*	155,648	69,432	65,056	50,744
46	23,608	10,176	9,656	7,536	86*	158,504	70,624	66,112	51,576
47	24,600	10,856	10,280	8,024	87*	161,008	71,696	67,176	52,408
48	25,560	11,352	10,608	8,272	88*	163,512	72,880	68,344	53,312
49	26,768	11,896	11,080	8,648	89*	166,128	74,064	69,640	54,328
50	27,968	12,488	11,568	9,032	90*	168,760	75,248	70,584	55,056
51	29,512	13,120	12,232	9,544	91*	171,504	76,648	71,872	56,064
52	30,760	13,432	12,568	9,808	92*	174,000	77,840	72,824	56,808
53	31,896	14,144	13,472	10,512	93*	176,624	78,800	74,000	57,720
54	33,368	14,760	14,032	10,952	94*	179,480	80,200	75,304	58,744
55	34,736	15,272	14,368	11,216	95*	182,112	80,848	76,000	59,288
56	36,776	16,296	15,152	11,824	96*	184,848	82,464	77,424	60,400
57	39,160	17,328	16,152	12,608	97*	187,112	83,424	78,248	61,040
58	40,968	18,352	17,288	13,488	98*	189,848	84,728	79,544	62,048
59	43,704	19,688	18,408	14,368	99*	192,592	85,800	80,488	62,784
60	46,536	20,808	19,528	15,240					

* 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)

Premium Table – Privilege Plus Pearl Medical Plan

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 Basic Plan			保障 Benefit	基本計劃 Basic Plan		
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	12,176	6,480	5,400				
5 - 18	12,176	5,968	4,920				
19	12,504	6,160	5,048				
20	12,752	6,160	5,048				
21	12,976	6,376	5,160	61	58,040	28,648	24,632
22	13,320	6,456	5,416	62	63,336	31,256	26,880
23	13,896	6,568	5,544	63	70,136	35,000	29,848
24	14,792	6,872	5,960	64	78,512	38,672	33,056
25	15,320	7,320	6,376	65	86,512	42,552	36,296
26	16,064	7,744	6,568	66	93,528	46,544	39,816
27	17,624	8,352	7,056	67	95,384	47,152	40,432
28	18,136	8,472	7,192	68	97,408	48,344	41,368
29	18,608	8,736	7,432	69	100,688	49,880	42,800
30	18,840	8,752	7,536	70	106,496	52,848	45,216
31	19,008	8,752	7,536	71	117,456	58,376	50,080
32	19,360	9,080	7,776	72	124,264	61,672	52,712
33	20,368	9,200	8,024	73	130,872	64,968	55,864
34	20,656	9,640	8,464	74	135,632	68,064	58,240
35	21,120	10,184	8,688	75	139,368	70,384	60,104
36	21,320	10,344	8,736	76	148,344	73,960	63,384
37	21,688	10,344	8,736	77	158,176	78,976	67,744
38	21,856	10,592	9,064	78	163,128	80,568	69,064
39	21,976	10,904	9,160	79	168,280	85,440	73,160
40	22,840	11,024	9,184	80	172,600	87,864	75,304
41	23,184	11,104	9,328	81	182,648	90,224	77,336
42	23,672	11,440	9,872	82	187,744	92,864	79,552
43	24,408	11,824	10,344	83	191,144	94,240	80,760
44	26,264	12,488	10,792	84	194,352	96,152	82,280
45	27,344	13,384	11,408	85	197,760	97,488	83,600
46	28,984	14,200	12,112	86	200,832	99,480	85,080
47	29,824	14,712	12,504	87	204,320	101,200	86,680
48	31,216	15,200	12,976	88	207,680	102,728	88,056
49	32,096	15,688	13,440	89	211,080	104,368	89,208
50	33,208	16,168	13,896	90	214,344	105,984	90,784
51	33,960	16,856	14,688	91	217,496	107,656	92,320
52	35,392	17,320	14,928	92	221,224	109,288	93,640
53	36,792	18,160	15,472	93	224,752	110,776	95,032
54	38,768	18,848	16,072	94	227,928	112,432	96,528
55	40,096	20,088	17,168	95	231,184	114,096	97,840
56	42,552	20,976	17,896	96	234,704	116,048	99,600
57	45,056	22,480	19,168	97	237,800	117,288	100,448
58	47,704	23,672	20,160	98	241,200	119,416	102,208
59	50,696	25,128	21,456	99	244,608	120,432	103,184
60	53,880	26,640	22,976				

以上保費只適用於續保 Above premiums 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)

Premium Table – Privilege Pearl Medical Rider

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

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 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	9,712	5,216	4,304				
5 - 18	9,712	4,768	3,944				
19	9,976	4,960	4,024				
20	10,168	4,960	4,024				
21	10,352	5,128	4,112	61	46,320	22,856	19,656
22	10,632	5,152	4,312	62	50,536	24,936	21,456
23	11,104	5,240	4,416	63	55,976	27,912	23,800
24	11,792	5,472	4,800	64	62,640	30,856	26,376
25	12,224	5,840	5,152	65	69,040	33,960	28,960
26	12,824	6,200	5,240	66	74,624	37,144	31,776
27	14,072	6,672	5,624	67	76,112	37,624	32,256
28	14,472	6,768	5,736	68	77,720	38,584	33,016
29	14,864	6,960	5,928	69	80,344	39,800	34,152
30	15,032	6,984	6,024	70	85,000	42,176	36,096
31	15,176	6,984	6,024	71	93,728	46,576	39,960
32	15,448	7,256	6,216	72	99,160	49,208	42,064
33	16,248	7,336	6,408	73	104,432	51,856	44,584
34	16,480	7,696	6,752	74	108,240	54,320	46,472
35	16,864	8,136	6,944	75	111,208	56,168	47,952
36	17,024	8,264	6,960	76	118,376	59,024	50,576
37	17,296	8,264	6,960	77	126,216	63,032	54,064
38	17,440	8,456	7,232	78	130,168	64,296	55,120
39	17,544	8,704	7,312	79	134,288	68,176	58,376
40	18,224	8,808	7,328	80	137,736	70,112	60,104
41	18,504	8,856	7,448	81	145,744	72,000	61,712
42	18,896	9,136	7,880	82	149,816	74,096	63,480
43	19,488	9,424	8,264	83	152,528	75,200	64,456
44	20,936	9,968	8,608	84	155,088	76,720	65,664
45	21,824	10,704	9,104	85	157,808	77,784	66,720
46	23,128	11,328	9,672	86	160,256	79,384	67,888
47	23,792	11,736	9,976	87	163,040	80,760	69,176
48	24,904	12,136	10,352	88	165,728	81,968	70,256
49	25,608	12,536	10,728	89	168,432	83,272	71,184
50	26,496	12,896	11,080	90	171,032	84,568	72,440
51	27,104	13,440	11,720	91	173,568	85,928	73,656
52	28,232	13,824	11,912	92	176,552	87,216	74,712
53	29,360	14,480	12,352	93	179,336	88,392	75,832
54	30,936	15,040	12,832	94	181,872	89,712	77,024
55	32,000	16,024	13,696	95	184,488	91,048	78,080
56	33,960	16,736	14,280	96	187,296	92,600	79,496
57	35,960	17,928	15,296	97	189,768	93,584	80,160
58	38,064	18,896	16,088	98	192,472	95,296	81,544
59	40,456	20,040	17,128	99	195,192	96,096	82,328
60	42,984	21,264	18,336				

以上保費只適用於續保 Above premiums 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 – 「尊耀明珠」醫療計劃 (PUP)

Worldwide Exclude US

Premium Table – Privilege Ultra Pearl Medical Plan

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 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
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	13,696	6,224	5,728	4,472					
5 - 18	13,696	5,768	5,296	4,136					
19	13,856	6,000	5,440	4,248					
20	14,144	6,000	5,440	4,248					
21	14,264	6,056	5,440	4,248	61	69,136	30,648	29,056	22,672
22	14,704	6,224	5,872	4,584	62	73,816	32,824	31,096	24,264
23	15,288	6,344	6,016	4,696	63	79,928	35,712	33,936	26,480
24	15,712	6,992	6,520	5,088	64	87,648	38,992	37,088	28,920
25	16,864	7,264	6,640	5,184	65	94,720	41,992	39,488	30,816
26	17,888	7,488	7,000	5,472	66	102,800	45,752	43,208	33,704
27	18,888	8,168	7,592	5,928	67	108,856	48,376	45,688	35,640
28	19,752	8,408	7,880	6,152	68	113,400	50,544	47,776	37,272
29	20,320	8,688	8,160	6,368	69	119,272	53,184	50,384	39,304
30	20,624	8,856	8,192	6,400	70	124,808	55,880	52,896	41,256
31	21,192	8,936	8,272	6,456	71	132,968	59,552	56,320	43,936
32	21,480	9,088	8,592	6,712	72	140,336	62,992	59,472	46,400
33	22,072	9,208	8,872	6,928	73	147,576	65,808	62,536	48,776
34	22,920	9,456	9,016	7,040	74	155,112	69,776	65,968	51,464
35	23,344	9,760	9,288	7,248	75	162,352	73,448	69,528	54,232
36	23,352	10,112	9,592	7,488	76	171,064	76,584	72,440	56,504
37	23,800	10,112	9,592	7,488	77	177,904	79,520	75,352	58,784
38	24,376	10,360	9,736	7,600	78	184,592	81,920	77,544	60,496
39	24,520	10,360	9,736	7,600	79	185,984	84,672	80,096	62,480
40	24,792	10,504	10,032	7,824	80	189,824	87,000	82,264	64,184
41	25,488	11,264	10,552	8,224	81*	202,720	89,824	85,144	66,424
42	26,592	11,736	10,904	8,520	82*	206,640	91,896	86,928	67,800
43	27,760	12,288	11,488	8,960	83*	210,312	93,384	88,256	68,840
44	29,688	12,808	11,904	9,296	84*	213,632	95,328	90,072	70,264
45	31,488	13,584	12,928	10,080	85*	217,472	96,528	91,216	71,168
46	32,984	14,152	13,552	10,576	86*	221,456	98,176	92,720	72,328
47	34,368	15,104	14,440	11,272	87*	224,968	99,664	94,208	73,488
48	35,728	15,784	14,872	11,608	88*	228,448	101,312	95,856	74,776
49	37,408	16,520	15,544	12,128	89*	232,120	102,976	97,680	76,192
50	39,080	17,360	16,224	12,656	90*	235,776	104,608	98,992	77,208
51	41,232	18,264	17,160	13,384	91*	239,608	106,552	100,824	78,640
52	42,984	18,672	17,640	13,768	92*	243,120	108,200	102,136	79,672
53	44,560	19,688	18,880	14,720	93*	246,776	109,568	103,784	80,968
54	46,632	20,528	19,688	15,360	94*	250,776	111,496	105,608	82,384
55	48,528	21,248	20,160	15,736	95*	254,432	112,408	106,600	83,152
56	51,392	22,672	21,256	16,576	96*	258,264	114,640	108,576	84,696
57	54,720	24,096	22,672	17,680	97*	261,432	115,992	109,728	85,600
58	57,248	25,512	24,248	18,920	98*	265,256	117,776	111,560	87,032
59	61,056	27,368	25,816	20,144	99*	269,088	119,280	112,880	88,056
60	65,024	28,928	27,384	21,368					

* 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 – 「尊耀明珠」醫療計劃 (PUP)

Asia

Premium Table – Privilege Ultra Pearl Medical Plan

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 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
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	12,448	5,664	5,216	4,072					
5 - 18	12,448	5,248	4,824	3,776					
19	12,592	5,456	4,944	3,864					
20	12,848	5,456	4,944	3,864					
21	12,976	5,504	4,944	3,864	61	62,840	27,864	26,416	20,608
22	13,368	5,656	5,336	4,176	62	67,104	29,848	28,264	22,064
23	13,888	5,784	5,472	4,280	63	72,656	32,472	30,848	24,064
24	14,296	6,368	5,936	4,632	64	79,680	35,456	33,704	26,296
25	15,328	6,608	6,040	4,720	65	86,120	38,168	35,904	28,008
26	16,256	6,816	6,376	4,976	66	93,448	41,584	39,280	30,648
27	17,168	7,432	6,896	5,392	67	98,960	43,984	41,536	32,408
28	17,960	7,648	7,160	5,600	68	103,088	45,960	43,432	33,896
29	18,480	7,896	7,416	5,792	69	108,432	48,344	45,800	35,728
30	18,736	8,056	7,448	5,816	70	113,456	50,800	48,072	37,504
31	19,272	8,136	7,520	5,872	71	120,872	54,128	51,200	39,936
32	19,536	8,256	7,808	6,104	72	127,584	57,272	54,072	42,176
33	20,056	8,376	8,072	6,296	73	134,160	59,816	56,856	44,344
34	20,848	8,600	8,200	6,400	74	141,008	63,440	59,976	46,792
35	21,232	8,872	8,432	6,584	75	147,600	66,768	63,200	49,296
36	21,240	9,184	8,720	6,816	76	155,520	69,632	65,848	51,368
37	21,624	9,184	8,720	6,816	77	161,728	72,296	68,504	53,440
38	22,168	9,424	8,848	6,920	78	167,808	74,480	70,496	55,000
39	22,288	9,424	8,848	6,920	79	169,064	76,976	72,824	56,808
40	22,536	9,544	9,120	7,120	80	172,560	79,104	74,792	58,344
41	23,168	10,232	9,592	7,488	81*	184,288	81,672	77,408	60,392
42	24,168	10,680	9,920	7,752	82*	187,856	83,536	79,024	61,648
43	25,240	11,168	10,448	8,152	83*	191,184	84,896	80,232	62,584
44	27,000	11,656	10,832	8,440	84*	194,224	86,672	81,888	63,880
45	28,624	12,344	11,736	9,160	85*	197,704	87,760	82,928	64,696
46	29,992	12,864	12,312	9,616	86*	201,336	89,248	84,296	65,752
47	31,240	13,744	13,120	10,240	87*	204,520	90,608	85,648	66,808
48	32,480	14,352	13,528	10,560	88*	207,688	92,112	87,152	67,984
49	34,016	15,016	14,136	11,032	89*	211,024	93,608	88,800	69,264
50	35,536	15,784	14,752	11,504	90*	214,352	95,096	89,984	70,200
51	37,480	16,592	15,600	12,176	91*	217,824	96,864	91,664	71,504
52	39,080	16,968	16,032	12,512	92*	221,008	98,368	92,848	72,440
53	40,520	17,888	17,160	13,384	93*	224,344	99,600	94,360	73,600
54	42,392	18,664	17,888	13,952	94*	227,984	101,360	96,008	74,888
55	44,120	19,312	18,320	14,296	95*	231,304	102,184	96,912	75,600
56	46,712	20,608	19,320	15,080	96*	234,784	104,224	98,712	76,992
57	49,728	21,904	20,608	16,080	97*	237,672	105,448	99,760	77,816
58	52,040	23,200	22,032	17,192	98*	241,136	107,072	101,416	79,112
59	55,512	24,880	23,464	18,312	99*	244,624	108,448	102,624	80,056
60	59,120	26,304	24,896	19,432					

* 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 –「尊耀明珠」醫療計劃 (PUPR)

Worldwide Exclude US

Premium Table – Privilege Ultra Pearl Medical Plan

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

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
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	11,872	5,472	4,936	3,856					
5 - 18	11,872	5,024	4,576	3,576					
19	11,984	5,272	4,688	3,656					
20	12,224	5,272	4,688	3,656					
21	12,352	5,304	4,688	3,656	61	59,872	26,664	25,064	19,552
22	12,736	5,416	5,072	3,960	62	63,928	28,584	26,824	20,928
23	13,248	5,528	5,184	4,056	63	69,216	31,072	29,280	22,840
24	13,616	6,096	5,680	4,424	64	75,904	33,936	31,992	24,960
25	14,600	6,320	5,816	4,528	65	82,024	36,544	34,080	26,592
26	15,488	6,544	6,056	4,728	66	89,024	39,816	37,296	29,104
27	16,360	7,104	6,544	5,112	67	94,272	42,112	39,416	30,744
28	17,112	7,336	6,784	5,304	68	98,192	44,000	41,224	32,160
29	17,608	7,560	7,040	5,496	69	103,296	46,288	43,464	33,912
30	17,856	7,704	7,096	5,544	70	108,088	48,632	45,632	35,600
31	18,368	7,784	7,168	5,600	71	115,160	51,824	48,576	37,912
32	18,608	7,896	7,416	5,792	72	121,536	54,832	51,312	40,024
33	19,112	8,016	7,664	5,992	73	127,808	57,280	53,968	42,088
34	19,840	8,224	7,776	6,064	74	134,336	60,736	56,920	44,400
35	20,224	8,496	8,024	6,264	75	140,616	63,912	59,968	46,784
36	20,224	8,800	8,272	6,456	76	148,152	66,656	62,496	48,760
37	20,592	8,800	8,272	6,456	77	154,088	69,216	65,016	50,712
38	21,096	9,024	8,408	6,560	78	159,856	71,296	66,896	52,184
39	21,240	9,024	8,408	6,560	79	161,056	73,688	69,112	53,912
40	21,480	9,144	8,648	6,760	80	164,392	75,728	70,984	55,376
41	22,080	9,800	9,096	7,096	81*	175,568	78,192	73,464	57,312
42	23,024	10,232	9,408	7,344	82*	178,976	79,984	75,008	58,520
43	24,056	10,688	9,920	7,752	83*	182,152	81,280	76,152	59,400
44	25,704	11,144	10,264	8,016	84*	185,016	82,976	77,720	60,624
45	27,272	11,840	11,160	8,704	85*	188,344	84,016	78,712	61,400
46	28,568	12,320	11,688	9,128	86*	191,792	85,448	79,984	62,392
47	29,776	13,152	12,440	9,712	87*	194,832	86,760	81,280	63,408
48	30,944	13,744	12,832	10,016	88*	197,864	88,192	82,704	64,512
49	32,392	14,392	13,424	10,472	89*	201,024	89,616	84,272	65,736
50	33,848	15,104	14,000	10,936	90*	204,208	91,056	85,408	66,632
51	35,720	15,880	14,808	11,560	91*	207,520	92,760	86,984	67,848
52	37,216	16,256	15,216	11,880	92*	210,552	94,184	88,112	68,736
53	38,600	17,120	16,296	12,712	93*	213,720	95,360	89,560	69,864
54	40,376	17,856	16,976	13,256	94*	217,184	97,048	91,112	71,080
55	42,032	18,488	17,384	13,560	95*	220,360	97,832	91,968	71,736
56	44,496	19,720	18,344	14,312	96*	223,672	99,784	93,688	73,080
57	47,384	20,968	19,552	15,264	97*	226,408	100,960	94,680	73,856
58	49,576	22,208	20,928	16,320	98*	229,720	102,520	96,248	75,088
59	52,888	23,824	22,280	17,384	99*	233,032	103,832	97,392	75,976
60	56,312	25,184	23,632	18,448					

* 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 – 「尊耀明珠」醫療計劃 (PUPR)

Asia

Premium Table – Privilege Ultra Pearl Medical Plan

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

保障 Benefit	附加契約 Rider				保障 Benefit	附加契約 Rider			
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	10,784	4,976	4,496	3,520					
5 - 18	10,784	4,568	4,168	3,256					
19	10,896	4,784	4,272	3,336					
20	11,120	4,784	4,272	3,336					
21	11,240	4,832	4,272	3,336	61	54,432	24,248	22,792	17,784
22	11,584	4,912	4,608	3,592	62	58,120	25,984	24,384	19,032
23	12,040	5,024	4,712	3,680	63	62,928	28,256	26,616	20,768
24	12,376	5,544	5,168	4,032	64	69,000	30,848	29,080	22,688
25	13,272	5,744	5,280	4,120	65	74,584	33,216	30,976	24,168
26	14,080	5,952	5,504	4,296	66	80,928	36,192	33,904	26,440
27	14,880	6,456	5,952	4,648	67	85,712	38,280	35,832	27,960
28	15,568	6,664	6,168	4,824	68	89,264	39,992	37,472	29,232
29	16,016	6,872	6,400	5,000	69	93,896	42,080	39,520	30,832
30	16,240	7,000	6,448	5,032	70	98,272	44,208	41,472	32,360
31	16,696	7,080	6,520	5,088	71	104,688	47,112	44,168	34,464
32	16,920	7,176	6,736	5,272	72	110,496	49,832	46,640	36,392
33	17,376	7,280	6,960	5,440	73	116,192	52,080	49,056	38,264
34	18,056	7,480	7,064	5,520	74	122,128	55,224	51,752	40,376
35	18,392	7,728	7,288	5,704	75	127,832	58,104	54,520	42,544
36	18,392	8,000	7,520	5,872	76	134,688	60,600	56,816	44,328
37	18,728	8,000	7,520	5,872	77	140,080	62,928	59,096	46,104
38	19,192	8,208	7,640	5,952	78	145,336	64,816	60,824	47,448
39	19,304	8,208	7,640	5,952	79	146,424	66,992	62,832	49,008
40	19,528	8,312	7,864	6,144	80	149,448	68,840	64,536	50,344
41	20,064	8,912	8,272	6,456	81*	159,608	71,088	66,792	52,096
42	20,936	9,296	8,568	6,680	82*	162,696	72,712	68,184	53,192
43	21,872	9,712	9,024	7,048	83*	165,584	73,896	69,224	54,000
44	23,360	10,136	9,344	7,288	84*	168,200	75,432	70,656	55,120
45	24,792	10,776	10,136	7,912	85*	171,216	76,376	71,560	55,824
46	25,976	11,192	10,632	8,296	86*	174,360	77,688	72,728	56,728
47	27,056	11,944	11,304	8,824	87*	177,120	78,864	73,896	57,648
48	28,128	12,496	11,672	9,104	88*	179,864	80,168	75,192	58,648
49	29,448	13,096	12,200	9,520	89*	182,744	81,480	76,600	59,760
50	30,768	13,744	12,728	9,944	90*	185,640	82,768	77,648	60,568
51	32,472	14,440	13,456	10,504	91*	188,664	84,312	79,064	61,672
52	33,840	14,776	13,832	10,792	92*	191,400	85,624	80,104	62,488
53	35,088	15,568	14,816	11,568	93*	194,288	86,680	81,400	63,496
54	36,712	16,240	15,432	12,048	94*	197,432	88,216	82,840	64,624
55	38,216	16,808	15,808	12,336	95*	200,320	88,936	83,600	65,224
56	40,456	17,936	16,672	13,008	96*	203,336	90,704	85,176	66,448
57	43,088	19,064	17,776	13,872	97*	205,832	91,776	86,072	67,152
58	45,072	20,200	19,016	14,848	98*	208,840	93,208	87,496	68,256
59	48,072	21,656	20,256	15,808	99*	211,856	94,384	88,536	69,064
60	51,200	22,896	21,480	16,760					

* 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

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/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 / Macau 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	10,672	5,160	4,496				
5 - 18	10,672	4,832	4,144				
19	10,776	5,056	4,256				
20	11,000	5,056	4,256				
21	11,112	5,056	4,256	61	49,832	24,576	21,096
22	11,448	5,384	4,608	62	54,216	26,824	23,016
23	11,896	5,496	4,720	63	59,816	29,744	25,592
24	12,232	6,064	5,160	64	66,888	33,112	28,512
25	13,136	6,280	5,272	65	73,728	36,360	30,976
26	13,920	6,504	5,496	66	80,016	39,624	33,896
27	14,704	7,080	5,952	67	81,472	40,288	34,456
28	15,368	7,304	6,176	68	83,272	41,296	35,352
29	15,824	7,520	6,392	69	85,960	42,648	36,576
30	16,056	7,744	6,504	70	88,320	43,992	37,704
31	16,496	7,744	6,504	71	97,640	48,656	41,672
32	16,720	7,856	6,728	72	103,056	51,472	44,000
33	17,176	7,968	6,960	73	108,376	53,760	46,264
34	17,840	8,200	7,080	74	112,848	56,488	48,360
35	18,184	8,312	7,304	75	114,896	57,824	49,576
36	18,184	8,752	7,520	76	122,176	60,848	52,120
37	18,520	8,752	7,520	77	130,656	64,968	55,760
38	18,960	8,976	7,632	78	134,288	66,304	56,840
39	19,072	8,976	7,632	79	138,536	70,184	60,120
40	19,312	9,088	7,856	80	140,728	71,752	61,456
41	19,648	9,648	8,200	81	148,872	73,400	63,000
42	20,088	9,872	8,312	82	153,208	75,800	64,936
43	20,984	10,328	8,752	83	155,912	77,032	65,920
44	22,224	10,672	8,976	84	158,384	78,640	67,288
45	23,344	11,224	9,648	85	161,224	79,624	68,144
46	24,688	11,792	10,208	86	164,192	80,984	69,256
47	25,472	12,456	10,776	87	166,776	82,216	70,360
48	26,480	13,008	11,112	88	169,368	83,576	71,592
49	27,600	13,584	11,560	89	172,080	84,936	72,960
50	28,176	13,920	11,792	90	174,808	86,288	73,944
51	29,176	14,368	12,232	91	177,640	87,896	75,304
52	30,408	14,704	12,568	92	180,240	89,256	76,296
53	31,536	15,480	13,472	93	182,952	90,368	77,528
54	33,000	16,168	14,032	94	185,920	91,968	78,888
55	34,344	16,720	14,368	95	188,632	92,704	79,624
56	36,360	17,840	15,152	96	191,472	94,552	81,104
57	38,720	18,960	16,168	97	193,808	95,672	81,968
58	40,520	20,088	17,288	98	196,656	97,160	83,320
59	43,216	21,544	18,408	99	199,496	98,392	84,312
60	46,016	22,784	19,536				

以上保費只適用於續保 Above premiums 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

SGH2

5. 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」

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	432.80	824.00	1,270.80				
5 - 9	245.60	452.80	687.60				
10 - 14	241.60	444.80	676.80				
15	244.00	449.60	680.40				
16	264.00	486.40	759.60				
17	264.80	488.00	806.40				
18	270.40	496.00	810.00				
19	270.40	496.00	810.00				
20	270.40	496.00	810.00				
21	273.60	507.20	838.80	61	1,104.80	2,112.00	3,517.20
22	273.60	507.20	838.80	62	1,173.60	2,241.60	3,769.20
23	273.60	507.20	838.80	63	1,239.20	2,368.00	4,068.00
24	278.40	515.20	846.00	64	1,296.80	2,484.80	4,348.80
25	280.00	521.60	846.00	65	1,344.00	2,574.40	4,586.40
26	284.00	531.20	860.40	66	1,397.60	2,680.00	4,834.80
27	287.20	534.40	874.80	67	1,464.00	2,803.20	5,119.20
28	292.00	539.20	892.80	68	1,537.60	2,942.40	5,400.00
29	297.60	552.00	910.80	69	1,613.60	3,084.80	5,688.00
30	297.60	555.20	914.40	70	1,708.00	3,265.60	6,022.80
31	305.60	571.20	928.80	71*	1,791.20	3,427.20	6,364.80
32	309.60	579.20	946.80	72*	1,882.40	3,595.20	6,696.00
33	313.60	592.00	986.40	73*	1,971.20	3,772.80	7,059.60
34	320.80	603.20	1,008.00	74*	2,067.20	3,953.60	7,434.00
35	331.20	625.60	1,029.60	75*	2,131.20	4,084.80	7,668.00
36	339.20	638.40	1,062.00	76*	2,193.60	4,206.40	7,898.40
37	348.00	659.20	1,090.80	77*	2,259.20	4,329.60	8,132.40
38	358.40	681.60	1,116.00	78*	2,328.80	4,459.20	8,388.00
39	372.00	710.40	1,180.80	79*	2,398.40	4,598.40	8,643.60
40	388.00	737.60	1,227.60	80*	2,511.20	4,812.80	9,036.00
41	407.20	774.40	1,285.20	81*	2,588.00	4,955.20	9,320.40
42	431.20	803.20	1,357.20	82*	2,664.00	5,108.80	9,594.00
43	452.80	844.80	1,429.20	83*	2,744.80	5,260.80	9,882.00
44	473.60	878.40	1,512.00	84*	2,827.20	5,414.40	10,184.40
45	483.20	905.60	1,558.80	85*	2,912.80	5,584.00	10,490.40
46	499.20	947.20	1,616.40	86*	2,925.60	5,608.00	10,533.60
47	518.40	984.00	1,692.00	87*	2,941.60	5,635.20	10,594.80
48	534.40	1,022.40	1,764.00	88*	2,954.40	5,662.40	10,645.20
49	553.60	1,060.80	1,836.00	89*	2,969.60	5,689.60	10,684.80
50	591.20	1,131.20	1,940.40	90*	2,984.80	5,723.20	10,749.60
51	623.20	1,195.20	2,023.20	91*	3,000.00	5,748.80	10,796.40
52	651.20	1,249.60	2,124.00	92*	3,012.00	5,776.00	10,857.60
53	682.40	1,313.60	2,224.80	93*	3,025.60	5,808.00	10,918.80
54	713.60	1,371.20	2,347.20	94*	3,041.60	5,833.60	10,969.20
55	771.20	1,476.80	2,512.80	95*	3,056.80	5,864.00	11,026.80
56	808.00	1,548.80	2,646.00	96*	3,072.00	5,896.00	11,077.20
57	849.60	1,624.00	2,797.20	97*	3,088.80	5,926.40	11,127.60
58	893.60	1,705.60	2,955.60	98*	3,104.80	5,948.80	11,196.00
59	942.40	1,800.00	3,121.20	99*	3,118.40	5,985.60	11,250.00
60	1,025.60	1,963.20	3,319.20				

* 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」醫療保障計劃 2

Super Good Health Medical Plan 2

SGH2+SMM

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	750.40	1,441.60	2,199.60				
5 - 9	467.20	867.20	1,396.80				
10 - 14	460.00	851.20	1,371.60				
15	464.00	857.60	1,386.00				
16	489.60	923.20	1,522.80				
17	499.20	934.40	1,580.40				
18	505.60	944.00	1,594.80				
19	506.40	944.00	1,594.80				
20	506.40	944.00	1,594.80				
21	513.60	955.20	1,594.80	61	2,124.80	4,060.80	6,811.20
22	513.60	955.20	1,594.80	62	2,267.20	4,326.40	7,358.40
23	513.60	955.20	1,594.80	63	2,408.00	4,596.80	7,959.60
24	515.20	977.60	1,612.80	64	2,530.40	4,830.40	8,539.20
25	523.20	984.00	1,616.40	65	2,634.40	5,038.40	9,057.60
26	528.80	1,004.80	1,634.40	66	2,768.00	5,280.00	9,604.80
27	536.80	1,019.20	1,648.80	67	2,920.00	5,571.20	10,184.40
28	543.20	1,030.40	1,706.40	68	3,075.20	5,867.20	10,778.40
29	551.20	1,057.60	1,728.00	69	3,236.80	6,184.00	11,379.60
30	558.40	1,065.60	1,760.40	70	3,439.20	6,555.20	12,096.00
31	569.60	1,091.20	1,785.60	71*	3,620.80	6,908.80	12,736.80
32	576.80	1,112.00	1,821.60	72*	3,811.20	7,265.60	13,435.20
33	590.40	1,136.00	1,864.80	73*	4,009.60	7,649.60	14,140.80
34	602.40	1,156.80	1,900.80	74*	4,218.40	8,046.40	14,886.00
35	621.60	1,200.00	1,958.40	75*	4,353.60	8,307.20	15,368.40
36	641.60	1,217.60	2,034.00	76*	4,484.80	8,555.20	15,829.20
37	658.40	1,252.80	2,088.00	77*	4,616.00	8,811.20	16,308.00
38	680.00	1,294.40	2,149.20	78*	4,754.40	9,072.00	16,790.40
39	703.20	1,342.40	2,239.20	79*	4,896.00	9,347.20	17,276.40
40	733.60	1,409.60	2,354.40	80*	5,128.00	9,790.40	18,104.40
41	772.80	1,478.40	2,469.60	81*	5,282.40	10,086.40	18,651.60
42	815.20	1,547.20	2,613.60	82*	5,440.80	10,387.20	19,213.20
43	857.60	1,627.20	2,746.80	83*	5,603.20	10,704.00	19,778.40
44	895.20	1,704.00	2,890.80	84*	5,772.80	11,016.00	20,379.60
45	915.20	1,752.00	2,977.20	85*	5,943.20	11,344.00	20,991.60
46	952.00	1,824.00	3,124.80	86*	5,972.80	11,403.20	21,092.40
47	988.00	1,897.60	3,250.80	87*	6,004.00	11,462.40	21,196.80
48	1,028.80	1,974.40	3,394.80	88*	6,029.60	11,518.40	21,312.00
49	1,067.20	2,051.20	3,549.60	89*	6,060.00	11,577.60	21,405.60
50	1,144.80	2,200.00	3,762.00	90*	6,091.20	11,633.60	21,510.00
51	1,212.00	2,323.20	3,931.20	91*	6,120.00	11,688.00	21,636.00
52	1,264.00	2,425.60	4,082.40	92*	6,152.80	11,747.20	21,729.60
53	1,322.40	2,531.20	4,302.00	93*	6,180.80	11,809.60	21,844.80
54	1,386.40	2,648.00	4,489.20	94*	6,211.20	11,864.00	21,945.60
55	1,493.60	2,856.00	4,820.40	95*	6,245.60	11,928.00	22,064.40
56	1,564.00	2,995.20	5,068.80	96*	6,273.60	11,979.20	22,168.80
57	1,644.80	3,144.00	5,346.00	97*	6,308.00	12,048.00	22,287.60
58	1,728.00	3,312.00	5,655.60	98*	6,338.40	12,107.20	22,399.20
59	1,821.60	3,489.60	5,950.80	99*	6,372.00	12,161.60	22,510.80
60	1,978.40	3,788.80	6,375.60				

* 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

Super Good Health Medical Plan 2

SGH2

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	358.40	680.00	943.20				
5 - 9	260.00	454.40	720.00				
10 - 14	258.40	452.80	716.40				
15	258.40	452.80	716.40				
16	268.80	481.60	813.60				
17	272.80	483.20	824.40				
18	278.40	484.80	846.00				
19	287.20	486.40	846.00				
20	295.20	499.20	871.20				
21	325.60	558.40	910.80	61	1,110.40	2,051.20	3,420.00
22	340.00	584.00	946.80	62	1,174.40	2,172.80	3,672.00
23	354.40	614.40	1,008.00	63	1,245.60	2,308.80	3,949.20
24	367.20	638.40	1,036.80	64	1,306.40	2,420.80	4,230.00
25	378.40	651.20	1,072.80	65	1,355.20	2,512.00	4,471.20
26	396.00	686.40	1,123.20	66	1,419.20	2,614.40	4,730.40
27	413.60	716.80	1,180.80	67	1,485.60	2,740.80	5,014.80
28	427.20	744.00	1,216.80	68	1,559.20	2,872.00	5,270.40
29	442.40	764.80	1,252.80	69	1,633.60	3,011.20	5,554.80
30	442.40	764.80	1,252.80	70	1,714.40	3,164.80	5,846.40
31	452.00	777.60	1,274.40	71*	1,800.80	3,320.00	6,141.60
32	462.40	798.40	1,314.00	72*	1,886.40	3,484.80	6,480.00
33	476.00	814.40	1,332.00	73*	1,980.00	3,654.40	6,818.40
34	484.80	828.80	1,357.20	74*	2,073.60	3,827.20	7,178.40
35	497.60	848.00	1,389.60	75*	2,142.40	3,950.40	7,412.40
36	509.60	868.80	1,418.40	76*	2,205.60	4,070.40	7,642.80
37	521.60	886.40	1,461.60	77*	2,272.80	4,188.80	7,869.60
38	533.60	904.00	1,512.00	78*	2,340.80	4,316.80	8,125.20
39	548.00	929.60	1,537.20	79*	2,412.80	4,449.60	8,362.80
40	589.60	1,000.00	1,648.80	80*	2,487.20	4,580.80	8,618.40
41	639.20	1,064.00	1,760.40	81*	2,560.00	4,720.00	8,888.40
42	675.20	1,116.80	1,872.00	82*	2,637.60	4,862.40	9,158.40
43	702.40	1,158.40	1,951.20	83*	2,716.00	5,008.00	9,421.20
44	719.20	1,190.40	2,037.60	84*	2,797.60	5,158.40	9,709.20
45	746.40	1,252.80	2,127.60	85*	2,880.00	5,313.60	9,993.60
46	755.20	1,273.60	2,174.40	86*	2,898.40	5,339.20	10,040.40
47	760.80	1,300.80	2,217.60	87*	2,911.20	5,366.40	10,098.00
48	766.40	1,312.00	2,250.00	88*	2,924.80	5,393.60	10,134.00
49	770.40	1,329.60	2,289.60	89*	2,938.40	5,416.00	10,188.00
50	807.20	1,396.80	2,433.60	90*	2,952.80	5,451.20	10,234.80
51	810.40	1,412.80	2,451.60	91*	2,968.00	5,472.00	10,285.20
52	812.80	1,428.80	2,498.40	92*	2,981.60	5,499.20	10,328.40
53	816.80	1,448.00	2,541.60	93*	2,997.60	5,534.40	10,386.00
54	829.60	1,472.00	2,606.40	94*	3,010.40	5,556.80	10,432.80
55	871.20	1,552.00	2,754.00	95*	3,023.20	5,587.20	10,490.40
56	889.60	1,595.20	2,829.60	96*	3,039.20	5,609.60	10,533.60
57	914.40	1,640.00	2,912.40	97*	3,051.20	5,641.60	10,584.00
58	942.40	1,705.60	3,027.60	98*	3,065.60	5,667.20	10,638.00
59	981.60	1,788.80	3,153.60	99*	3,080.00	5,697.60	10,681.20
60	1,037.60	1,913.60	3,261.60				

* 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

Super Good Health Medical Plan 2

SGH2+SMM

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	601.60	1,152.00	1,645.20				
5 - 9	455.20	780.80	1,263.60				
10 - 14	453.60	776.00	1,260.00				
15	453.60	776.00	1,260.00				
16	463.20	830.40	1,393.20				
17	476.80	838.40	1,447.20				
18	488.00	848.00	1,458.00				
19	502.40	860.80	1,479.60				
20	510.40	870.40	1,533.60				
21	570.40	976.00	1,602.00	61	2,001.60	3,617.60	6,379.20
22	601.60	1,020.80	1,681.20	62	2,122.40	3,852.80	6,858.00
23	624.80	1,075.20	1,767.60	63	2,251.20	4,105.60	7,423.20
24	651.20	1,118.40	1,846.80	64	2,374.40	4,310.40	7,966.80
25	668.80	1,160.00	1,918.80	65	2,486.40	4,505.60	8,467.20
26	702.40	1,204.80	2,012.40	66	2,611.20	4,737.60	8,978.40
27	730.40	1,259.20	2,088.00	67	2,748.00	5,003.20	9,547.20
28	761.60	1,302.40	2,170.80	68	2,892.80	5,268.80	10,094.40
29	788.00	1,350.40	2,235.60	69	3,040.00	5,540.80	10,620.00
30	788.00	1,350.40	2,235.60	70	3,198.40	5,830.40	11,203.20
31	806.40	1,379.20	2,268.00	71*	3,360.80	6,131.20	11,782.80
32	828.80	1,411.20	2,322.00	72*	3,537.60	6,457.60	12,405.60
33	849.60	1,448.00	2,368.80	73*	3,723.20	6,788.80	13,078.80
34	871.20	1,478.40	2,415.60	74*	3,915.20	7,132.80	13,752.00
35	891.20	1,505.60	2,480.40	75*	4,045.60	7,371.20	14,205.60
36	916.80	1,544.00	2,545.20	76*	4,163.20	7,590.40	14,655.60
37	937.60	1,579.20	2,602.80	77*	4,292.00	7,820.80	15,087.60
38	964.00	1,611.20	2,678.40	78*	4,424.00	8,062.40	15,548.40
39	993.60	1,667.20	2,750.40	79*	4,560.80	8,307.20	16,012.80
40	1,076.00	1,784.00	2,934.00	80*	4,698.40	8,563.20	16,516.80
41	1,154.40	1,878.40	3,114.00	81*	4,844.00	8,822.40	17,006.40
42	1,215.20	1,964.80	3,297.60	82*	4,986.40	9,089.60	17,535.60
43	1,258.40	2,030.40	3,445.20	83*	5,136.00	9,363.20	18,036.00
44	1,286.40	2,097.60	3,564.00	84*	5,292.80	9,641.60	18,594.00
45	1,336.00	2,188.80	3,758.40	85*	5,451.20	9,929.60	19,148.40
46	1,366.40	2,251.20	3,870.00	86*	5,476.80	9,972.80	19,220.40
47	1,377.60	2,280.00	3,945.60	87*	5,500.80	10,017.60	19,314.00
48	1,388.00	2,316.80	4,017.60	88*	5,529.60	10,073.60	19,404.00
49	1,395.20	2,336.00	4,071.60	89*	5,557.60	10,115.20	19,504.80
50	1,460.00	2,460.80	4,320.00	90*	5,583.20	10,166.40	19,594.80
51	1,489.60	2,536.00	4,489.20	91*	5,611.20	10,208.00	19,692.00
52	1,494.40	2,558.40	4,579.20	92*	5,638.40	10,260.80	19,785.60
53	1,508.80	2,595.20	4,658.40	93*	5,664.80	10,305.60	19,882.80
54	1,520.80	2,638.40	4,744.80	94*	5,691.20	10,356.80	19,980.00
55	1,604.00	2,776.00	5,036.40	95*	5,719.20	10,412.80	20,070.00
56	1,636.00	2,849.60	5,169.60	96*	5,746.40	10,457.60	20,174.40
57	1,679.20	2,932.80	5,338.80	97*	5,774.40	10,508.80	20,271.60
58	1,734.40	3,044.80	5,540.40	98*	5,800.80	10,563.20	20,376.00
59	1,806.40	3,180.80	5,760.00	99*	5,827.20	10,606.40	20,469.60
60	1,894.40	3,382.40	6,019.20				

* 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

Super Good Health 2 Hospital & Surgical Rider

SGHR2

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	355.20	708.80	1,105.20				
5 - 9	180.00	360.00	572.40				
10 - 14	177.60	355.20	561.60				
15	179.20	358.40	565.20				
16	198.40	392.00	658.80				
17	199.20	396.80	680.40				
18	200.80	400.00	687.60				
19	200.80	400.00	687.60				
20	200.80	400.00	687.60				
21	200.80	400.00	694.80	61	964.00	1,918.40	3,085.20
22	200.80	400.00	694.80	62	1,021.60	2,027.20	3,312.00
23	200.80	400.00	694.80	63	1,081.60	2,144.00	3,582.00
24	200.80	400.00	712.80	64	1,134.40	2,257.60	3,830.40
25	202.40	401.60	712.80	65	1,180.80	2,329.60	4,035.60
26	204.00	406.40	720.00	66	1,226.40	2,427.20	4,251.60
27	207.20	412.80	738.00	67	1,280.80	2,542.40	4,503.60
28	211.20	419.20	745.20	68	1,344.80	2,664.00	4,737.60
29	216.80	427.20	756.00	69	1,404.80	2,796.80	4,986.00
30	220.80	438.40	759.60	70	1,484.80	2,958.40	5,302.80
31	224.00	446.40	806.40	71*	1,560.00	3,108.80	5,594.40
32	228.00	454.40	813.60	72*	1,638.40	3,262.40	5,882.40
33	232.80	462.40	835.20	73*	1,717.60	3,417.60	6,202.80
34	239.20	475.20	846.00	74*	1,800.80	3,580.80	6,523.20
35	247.20	492.80	882.00	75*	1,856.80	3,699.20	6,735.60
36	255.20	508.80	896.40	76*	1,914.40	3,804.80	6,937.20
37	265.60	526.40	925.20	77*	1,969.60	3,920.00	7,164.00
38	274.40	544.00	957.60	78*	2,028.00	4,036.80	7,372.80
39	286.40	568.00	1,026.00	79*	2,089.60	4,160.00	7,599.60
40	302.40	600.00	1,058.40	80*	2,191.20	4,356.80	7,948.80
41	320.00	625.60	1,108.80	81*	2,253.60	4,488.00	8,190.00
42	341.60	652.80	1,177.20	82*	2,321.60	4,625.60	8,434.80
43	361.60	692.80	1,245.60	83*	2,391.20	4,760.00	8,686.80
44	380.00	724.80	1,324.80	84*	2,462.40	4,904.00	8,949.60
45	390.40	748.80	1,360.80	85*	2,537.60	5,051.20	9,219.60
46	404.80	780.80	1,418.40	86*	2,551.20	5,076.80	9,270.00
47	420.00	816.00	1,490.40	87*	2,563.20	5,107.20	9,302.40
48	434.40	849.60	1,555.20	88*	2,576.00	5,128.00	9,356.40
49	450.40	880.00	1,620.00	89*	2,590.40	5,153.60	9,406.80
50	483.20	944.00	1,717.20	90*	2,601.60	5,184.00	9,446.40
51	552.00	1,070.40	1,789.20	91*	2,612.80	5,206.40	9,493.20
52	580.00	1,120.00	1,872.00	92*	2,626.40	5,227.20	9,547.20
53	605.60	1,176.00	1,969.20	93*	2,640.00	5,256.00	9,590.40
54	636.00	1,238.40	2,066.40	94*	2,652.80	5,281.60	9,640.80
55	684.80	1,332.80	2,221.20	95*	2,664.80	5,307.20	9,691.20
56	715.20	1,398.40	2,343.60	96*	2,678.40	5,336.00	9,741.60
57	751.20	1,468.80	2,484.00	97*	2,692.00	5,358.40	9,784.80
58	793.60	1,542.40	2,613.60	98*	2,702.40	5,392.00	9,835.20
59	835.20	1,630.40	2,743.20	99*	2,716.80	5,412.80	9,882.00
60	902.40	1,784.00	2,919.60				

* 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

Super Good Health 2 Hospital & Surgical Rider

SGHR2 +SMM

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	623.20	1,240.00	1,908.00				
5 - 9	360.80	713.60	1,094.40				
10 - 14	354.40	702.40	1,076.40				
15	356.80	708.80	1,083.60				
16	385.60	753.60	1,227.60				
17	393.60	779.20	1,274.40				
18	399.20	780.80	1,278.00				
19	403.20	780.80	1,278.00				
20	403.20	780.80	1,278.00				
21	412.80	800.00	1,310.40	61	1,818.40	3,595.20	5,893.20
22	412.80	800.00	1,310.40	62	1,930.40	3,819.20	6,343.20
23	412.80	800.00	1,310.40	63	2,050.40	4,057.60	6,890.40
24	413.60	820.80	1,332.00	64	2,157.60	4,265.60	7,365.60
25	416.00	827.20	1,335.60	65	2,256.80	4,441.60	7,812.00
26	424.00	835.20	1,357.20	66	2,366.40	4,665.60	8,287.20
27	430.40	851.20	1,382.40	67	2,490.40	4,916.80	8,769.60
28	440.80	867.20	1,411.20	68	2,622.40	5,184.00	9,291.60
29	449.60	896.00	1,454.40	69	2,755.20	5,454.40	9,792.00
30	452.00	902.40	1,458.00	70	2,924.00	5,792.00	10,440.00
31	465.60	915.20	1,486.80	71*	3,076.00	6,102.40	10,994.40
32	471.20	940.80	1,530.00	72*	3,240.80	6,411.20	11,581.20
33	485.60	948.80	1,558.80	73*	3,412.80	6,752.00	12,204.00
34	492.80	982.40	1,598.40	74*	3,588.00	7,104.00	12,826.80
35	515.20	1,022.40	1,648.80	75*	3,700.80	7,332.80	13,244.40
36	532.00	1,040.00	1,702.80	76*	3,811.20	7,547.20	13,647.60
37	547.20	1,073.60	1,778.40	77*	3,928.80	7,772.80	14,050.80
38	567.20	1,118.40	1,814.40	78*	4,041.60	8,009.60	14,479.20
39	589.60	1,163.20	1,897.20	79*	4,165.60	8,246.40	14,907.60
40	620.80	1,222.40	2,005.20	80*	4,362.40	8,640.00	15,606.00
41	664.80	1,292.80	2,102.40	81*	4,494.40	8,892.80	16,063.20
42	704.80	1,352.00	2,217.60	82*	4,624.80	9,161.60	16,538.40
43	751.20	1,435.20	2,350.80	83*	4,768.80	9,438.40	17,056.80
44	782.40	1,496.00	2,491.20	84*	4,911.20	9,713.60	17,564.40
45	804.80	1,544.00	2,552.40	85*	5,057.60	10,008.00	18,090.00
46	832.00	1,608.00	2,700.00	86*	5,083.20	10,054.40	18,169.20
47	864.00	1,684.80	2,818.80	87*	5,107.20	10,112.00	18,259.20
48	896.00	1,745.60	2,941.20	88*	5,133.60	10,160.00	18,363.60
49	932.80	1,828.80	3,067.20	89*	5,155.20	10,208.00	18,453.60
50	1,005.60	1,955.20	3,254.40	90*	5,184.80	10,260.80	18,554.40
51	1,053.60	2,043.20	3,394.80	91*	5,207.20	10,305.60	18,648.00
52	1,103.20	2,142.40	3,546.00	92*	5,233.60	10,366.40	18,730.80
53	1,150.40	2,230.40	3,715.20	93*	5,258.40	10,414.40	18,824.40
54	1,202.40	2,339.20	3,891.60	94*	5,284.00	10,467.20	18,918.00
55	1,292.00	2,516.80	4,197.60	95*	5,310.40	10,518.40	19,011.60
56	1,355.20	2,641.60	4,420.80	96*	5,337.60	10,572.80	19,105.20
57	1,423.20	2,780.80	4,629.60	97*	5,363.20	10,622.40	19,213.20
58	1,499.20	2,921.60	4,881.60	98*	5,395.20	10,675.20	19,292.40
59	1,577.60	3,076.80	5,162.40	99*	5,423.20	10,726.40	19,389.60
60	1,704.00	3,345.60	5,526.00				

* 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」2 住院及手術賠償附加契約

Super Good Health 2 Hospital & Surgical Rider

SGHR2

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	285.60	569.60	781.20				
5 - 9	196.00	368.00	630.00				
10 - 14	195.20	366.40	626.40				
15	195.20	366.40	626.40				
16	202.40	388.80	662.40				
17	206.40	396.80	676.80				
18	211.20	404.80	709.20				
19	222.40	416.00	738.00				
20	228.80	436.80	756.00				
21	254.40	486.40	817.20	61	976.80	1,937.60	3,222.00
22	269.60	510.40	842.40	62	1,035.20	2,059.20	3,459.60
23	281.60	539.20	892.80	63	1,093.60	2,179.20	3,733.20
24	296.00	569.60	943.20	64	1,146.40	2,286.40	3,985.20
25	307.20	590.40	982.80	65	1,191.20	2,368.00	4,230.00
26	323.20	616.00	1,026.00	66	1,240.80	2,465.60	4,471.20
27	336.80	646.40	1,069.20	67	1,299.20	2,587.20	4,712.40
28	352.00	670.40	1,116.00	68	1,360.80	2,712.00	4,964.40
29	364.80	697.60	1,137.60	69	1,431.20	2,846.40	5,230.80
30	364.80	697.60	1,137.60	70	1,500.00	2,982.40	5,511.60
31	379.20	718.40	1,166.40	71*	1,573.60	3,129.60	5,806.80
32	390.40	731.20	1,188.00	72*	1,652.00	3,281.60	6,116.40
33	402.40	750.40	1,216.80	73*	1,732.00	3,446.40	6,451.20
34	411.20	766.40	1,249.20	74*	1,816.80	3,614.40	6,771.60
35	421.60	784.00	1,278.00	75*	1,874.40	3,729.60	6,987.60
36	434.40	803.20	1,324.80	76*	1,930.40	3,849.60	7,207.20
37	443.20	824.00	1,342.80	77*	1,988.80	3,963.20	7,423.20
38	457.60	846.40	1,386.00	78*	2,048.80	4,078.40	7,668.00
39	470.40	872.00	1,418.40	79*	2,108.80	4,201.60	7,898.40
40	509.60	939.20	1,530.00	80*	2,170.40	4,329.60	8,136.00
41	556.00	1,001.60	1,634.40	81*	2,237.60	4,459.20	8,377.20
42	589.60	1,054.40	1,738.80	82*	2,306.40	4,590.40	8,636.40
43	612.00	1,092.80	1,814.40	83*	2,372.80	4,731.20	8,899.20
44	628.80	1,126.40	1,882.80	84*	2,444.00	4,870.40	9,158.40
45	652.00	1,184.00	1,980.00	85*	2,519.20	5,020.80	9,424.80
46	661.60	1,209.60	2,019.60	86*	2,531.20	5,046.40	9,471.60
47	667.20	1,224.00	2,066.40	87*	2,544.00	5,073.60	9,522.00
48	672.00	1,240.00	2,102.40	88*	2,557.60	5,096.00	9,568.80
49	675.20	1,251.20	2,127.60	89*	2,570.40	5,121.60	9,597.60
50	708.00	1,320.00	2,264.40	90*	2,581.60	5,148.80	9,662.40
51	712.00	1,334.40	2,322.00	91*	2,596.80	5,176.00	9,702.00
52	714.40	1,350.40	2,354.40	92*	2,608.00	5,198.40	9,748.80
53	720.00	1,369.60	2,397.60	93*	2,624.00	5,224.00	9,795.60
54	725.60	1,390.40	2,440.80	94*	2,634.40	5,251.20	9,838.80
55	765.60	1,470.40	2,602.80	95*	2,647.20	5,278.40	9,889.20
56	782.40	1,508.80	2,667.60	96*	2,659.20	5,300.80	9,946.80
57	802.40	1,553.60	2,757.60	97*	2,674.40	5,328.00	9,982.80
58	828.80	1,620.80	2,854.80	98*	2,685.60	5,355.20	10,018.80
59	864.80	1,696.00	2,973.60	99*	2,700.00	5,384.00	10,072.80
60	916.00	1,806.40	3,070.80				

* 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

Super Good Health 2 Hospital & Surgical Rider

SGHR2+SMM

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	492.00	980.80	1,350.00				
5 - 9	368.80	678.40	1,076.40				
10 - 14	368.00	676.80	1,069.20				
15	368.00	676.80	1,069.20				
16	377.60	713.60	1,141.20				
17	386.40	732.80	1,159.20				
18	400.80	742.40	1,213.20				
19	415.20	769.60	1,263.60				
20	429.60	800.00	1,328.40				
21	458.40	864.00	1,382.40	61	1,734.40	3,411.20	5,716.80
22	488.00	905.60	1,450.80	62	1,835.20	3,628.80	6,148.80
23	509.60	952.00	1,526.40	63	1,952.80	3,865.60	6,663.60
24	535.20	1,000.00	1,598.40	64	2,059.20	4,072.00	7,142.40
25	557.60	1,041.60	1,659.60	65	2,157.60	4,244.80	7,567.20
26	589.60	1,089.60	1,746.00	66	2,265.60	4,470.40	8,056.80
27	612.80	1,139.20	1,825.20	67	2,383.20	4,704.00	8,535.60
28	645.60	1,184.00	1,904.40	68	2,504.80	4,960.00	9,032.40
29	668.80	1,225.60	1,947.60	69	2,634.40	5,219.20	9,522.00
30	668.80	1,225.60	1,947.60	70	2,773.60	5,492.80	10,044.00
31	689.60	1,260.80	1,990.80	71*	2,920.00	5,785.60	10,562.40
32	708.00	1,291.20	2,037.60	72*	3,069.60	6,081.60	11,116.80
33	728.00	1,331.20	2,080.80	73*	3,230.40	6,403.20	11,714.40
34	752.00	1,358.40	2,124.00	74*	3,393.60	6,732.80	12,326.40
35	773.60	1,393.60	2,170.80	75*	3,504.80	6,945.60	12,715.20
36	792.80	1,417.60	2,214.00	76*	3,612.80	7,161.60	13,111.20
37	811.20	1,454.40	2,282.40	77*	3,727.20	7,377.60	13,503.60
38	834.40	1,489.60	2,350.80	78*	3,833.60	7,590.40	13,932.00
39	858.40	1,531.20	2,419.20	79*	3,951.20	7,817.60	14,338.80
40	930.40	1,649.60	2,588.40	80*	4,072.00	8,060.80	14,785.20
41	997.60	1,747.20	2,728.80	81*	4,192.80	8,300.80	15,228.00
42	1,049.60	1,830.40	2,908.80	82*	4,320.00	8,550.40	15,688.80
43	1,086.40	1,900.80	3,031.20	83*	4,449.60	8,804.80	16,164.00
44	1,112.80	1,955.20	3,139.20	84*	4,580.80	9,068.80	16,635.60
45	1,156.80	2,048.00	3,294.00	85*	4,720.00	9,337.60	17,143.20
46	1,186.40	2,112.00	3,409.20	86*	4,740.00	9,385.60	17,218.80
47	1,198.40	2,147.20	3,488.40	87*	4,768.80	9,438.40	17,305.20
48	1,208.00	2,179.20	3,535.20	88*	4,789.60	9,478.40	17,388.00
49	1,214.40	2,201.60	3,600.00	89*	4,813.60	9,526.40	17,467.20
50	1,271.20	2,310.40	3,801.60	90*	4,837.60	9,576.00	17,560.80
51	1,288.80	2,382.40	4,035.60	91*	4,862.40	9,625.60	17,647.20
52	1,292.80	2,404.80	4,104.00	92*	4,886.40	9,670.40	17,719.20
53	1,308.80	2,444.80	4,165.20	93*	4,910.40	9,721.60	17,805.60
54	1,321.60	2,478.40	4,251.60	94*	4,932.80	9,766.40	17,892.00
55	1,388.00	2,617.60	4,510.80	95*	4,957.60	9,817.60	17,978.40
56	1,421.60	2,683.20	4,644.00	96*	4,979.20	9,857.60	18,064.80
57	1,456.00	2,766.40	4,780.80	97*	5,002.40	9,910.40	18,151.20
58	1,504.80	2,867.20	4,946.40	98*	5,024.00	9,958.40	18,234.00
59	1,565.60	3,004.80	5,162.40	99*	5,048.00	10,004.80	18,324.00
60	1,640.00	3,185.60	5,382.00				

* 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

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	432.80	824.00	1,270.80	1,859.00					
5 – 9	245.60	452.80	687.60	995.50					
10-14	241.60	444.80	676.80	979.00					
15	244.00	449.60	680.40	984.50					
16	264.00	486.40	759.60	1,127.50					
17	264.80	488.00	806.40	1,166.00					
18	270.40	496.00	810.00	1,166.00					
19	270.40	496.00	810.00	1,166.00					
20	270.40	496.00	810.00	1,166.00					
21	273.60	507.20	838.80	1,237.50	61	1,104.80	2,112.00	3,517.20	5,093.00
22	273.60	507.20	838.80	1,237.50	62	1,173.60	2,241.60	3,769.20	5,489.00
23	273.60	507.20	838.80	1,237.50	63	1,239.20	2,368.00	4,068.00	5,918.00
24	278.40	515.20	846.00	1,254.00	64	1,296.80	2,484.80	4,348.80	6,330.50
25	280.00	521.60	846.00	1,254.00	65	1,344.00	2,574.40	4,586.40	6,671.50
26	284.00	531.20	860.40	1,259.50	66	1,397.60	2,680.00	4,834.80	7,034.50
27	287.20	534.40	874.80	1,281.50	67	1,464.00	2,803.20	5,119.20	7,469.00
28	292.00	539.20	892.80	1,314.50	68	1,537.60	2,942.40	5,400.00	7,854.00
29	297.60	552.00	910.80	1,331.00	69	1,613.60	3,084.80	5,688.00	8,272.00
30	297.60	555.20	914.40	1,331.00	70	1,708.00	3,265.60	6,022.80	8,778.00
31	305.60	571.20	928.80	1,342.00	71	1,791.20	3,427.20	6,364.80	9,240.00
32	309.60	579.20	946.80	1,397.00	72	1,882.40	3,595.20	6,696.00	9,746.00
33	313.60	592.00	986.40	1,424.50	73	1,971.20	3,772.80	7,059.60	10,252.00
34	320.80	603.20	1,008.00	1,463.00	74	2,067.20	3,953.60	7,434.00	10,807.50
35	331.20	625.60	1,029.60	1,512.50	75	2,131.20	4,084.80	7,668.00	11,154.00
36	339.20	638.40	1,062.00	1,562.00	76	2,193.60	4,206.40	7,898.40	11,489.50
37	348.00	659.20	1,090.80	1,578.50	77	2,259.20	4,329.60	8,132.40	11,847.00
38	358.40	681.60	1,116.00	1,644.50	78	2,328.80	4,459.20	8,388.00	12,204.50
39	372.00	710.40	1,180.80	1,727.00	79	2,398.40	4,598.40	8,643.60	12,562.00
40	388.00	737.60	1,227.60	1,837.00	80	2,511.20	4,812.80	9,036.00	13,150.50
41	407.20	774.40	1,285.20	1,875.50	81	2,588.00	4,955.20	9,320.40	13,546.50
42	431.20	803.20	1,357.20	1,969.00	82	2,664.00	5,108.80	9,594.00	13,959.00
43	452.80	844.80	1,429.20	2,090.00	83	2,744.80	5,260.80	9,882.00	14,382.50
44	473.60	878.40	1,512.00	2,211.00	84	2,827.20	5,414.40	10,184.40	14,811.50
45	483.20	905.60	1,558.80	2,282.50	85	2,912.80	5,584.00	10,490.40	15,257.00
46	499.20	947.20	1,616.40	2,387.00	86	2,925.60	5,608.00	10,533.60	15,328.50
47	518.40	984.00	1,692.00	2,469.50	87	2,941.60	5,635.20	10,594.80	15,416.50
48	534.40	1,022.40	1,764.00	2,574.00	88	2,954.40	5,662.40	10,645.20	15,482.50
49	553.60	1,060.80	1,836.00	2,678.50	89	2,969.60	5,689.60	10,684.80	15,565.00
50	591.20	1,131.20	1,940.40	2,854.50	90	2,984.80	5,723.20	10,749.60	15,636.50
51	623.20	1,195.20	2,023.20	2,964.50	91	3,000.00	5,748.80	10,796.40	15,724.50
52	651.20	1,249.60	2,124.00	3,107.50	92	3,012.00	5,776.00	10,857.60	15,790.50
53	682.40	1,313.60	2,224.80	3,250.50	93	3,025.60	5,808.00	10,918.80	15,895.00
54	713.60	1,371.20	2,347.20	3,426.50	94	3,041.60	5,833.60	10,969.20	15,944.50
55	771.20	1,476.80	2,512.80	3,696.00	95	3,056.80	5,864.00	11,026.80	16,038.00
56	808.00	1,548.80	2,646.00	3,888.50	96	3,072.00	5,896.00	11,077.20	16,098.50
57	849.60	1,624.00	2,797.20	4,103.00	97	3,088.80	5,926.40	11,127.60	16,203.00
58	893.60	1,705.60	2,955.60	4,317.50	98	3,104.80	5,948.80	11,196.00	16,274.50
59	942.40	1,800.00	3,121.20	4,548.50	99	3,118.40	5,985.60	11,250.00	16,357.00
60	1,025.60	1,963.20	3,319.20	4,840.00					

以上保費只適用於續保 Above premiums 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+SMM

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	771.20	1,480.00	2,246.40	3,272.50					
5 – 9	480.80	892.80	1,440.00	2,068.00					
10-14	472.00	876.80	1,414.80	2,035.00					
15	476.80	883.20	1,425.60	2,051.50					
16	504.80	945.60	1,573.20	2,299.00					
17	509.60	961.60	1,630.80	2,365.00					
18	520.00	969.60	1,648.80	2,370.50					
19	521.60	969.60	1,648.80	2,370.50					
20	521.60	969.60	1,648.80	2,370.50					
21	528.00	985.60	1,648.80	2,370.50	61	2,184.00	4,176.00	6,984.00	10,202.50
22	528.00	985.60	1,648.80	2,370.50	62	2,327.20	4,443.20	7,545.60	11,038.50
23	528.00	985.60	1,648.80	2,370.50	63	2,472.80	4,720.00	8,175.60	11,957.00
24	528.80	1,004.80	1,652.40	2,431.00	64	2,599.20	4,960.00	8,780.40	12,771.00
25	536.00	1,011.20	1,663.20	2,431.00	65	2,706.40	5,172.80	9,298.80	13,530.00
26	543.20	1,030.40	1,674.00	2,453.00	66	2,840.00	5,424.00	9,860.40	14,360.50
27	552.00	1,046.40	1,699.20	2,469.50	67	2,997.60	5,718.40	10,461.60	15,213.00
28	560.00	1,057.60	1,746.00	2,541.00	68	3,156.80	6,024.00	11,073.60	16,137.00
29	565.60	1,086.40	1,778.40	2,557.50	69	3,324.00	6,347.20	11,685.60	16,967.50
30	572.80	1,094.40	1,800.00	2,651.00	70	3,531.20	6,736.00	12,416.40	18,040.00
31	584.00	1,120.00	1,832.40	2,662.00	71	3,716.80	7,094.40	13,075.20	19,002.50
32	594.40	1,139.20	1,872.00	2,733.50	72	3,912.80	7,459.20	13,784.40	20,042.00
33	604.80	1,163.20	1,915.20	2,783.00	73	4,116.80	7,852.80	14,518.80	21,098.00
34	619.20	1,190.40	1,947.60	2,821.50	74	4,328.80	8,259.20	15,278.40	22,220.00
35	638.40	1,225.60	2,012.40	2,942.50	75	4,468.00	8,531.20	15,778.80	22,946.00
36	658.40	1,249.60	2,088.00	3,041.50	76	4,604.80	8,787.20	16,250.40	23,611.50
37	676.80	1,286.40	2,142.00	3,118.50	77	4,740.00	9,044.80	16,736.40	24,337.50
38	697.60	1,326.40	2,210.40	3,250.50	78	4,880.00	9,313.60	17,244.00	25,069.00
39	721.60	1,376.00	2,300.40	3,377.00	79	5,027.20	9,598.40	17,737.20	25,811.50
40	753.60	1,444.80	2,426.40	3,547.50	80	5,266.40	10,051.20	18,583.20	27,021.50
41	794.40	1,516.80	2,530.80	3,685.00	81	5,424.80	10,355.20	19,152.00	27,852.00
42	838.40	1,590.40	2,678.40	3,910.50	82	5,587.20	10,665.60	19,724.40	28,682.50
43	880.00	1,668.80	2,829.60	4,125.00	83	5,752.80	10,987.20	20,314.80	29,557.00
44	920.00	1,747.20	2,970.00	4,334.00	84	5,926.40	11,310.40	20,919.60	30,442.50
45	939.20	1,795.20	3,060.00	4,466.00	85	6,100.00	11,649.60	21,553.20	31,350.00
46	980.00	1,875.20	3,211.20	4,691.50	86	6,132.80	11,710.40	21,657.60	31,487.50
47	1,013.60	1,947.20	3,344.40	4,895.00	87	6,163.20	11,768.00	21,769.20	31,663.50
48	1,055.20	2,027.20	3,492.00	5,093.00	88	6,191.20	11,824.00	21,873.60	31,790.00
49	1,094.40	2,105.60	3,643.20	5,340.50	89	6,226.40	11,891.20	21,988.80	31,960.50
50	1,174.40	2,260.80	3,862.80	5,687.00	90	6,252.00	11,944.00	22,089.60	32,114.50
51	1,244.00	2,382.40	4,028.40	5,879.50	91	6,284.00	11,998.40	22,222.80	32,318.00
52	1,296.00	2,489.60	4,194.00	6,165.50	92	6,315.20	12,064.00	22,323.60	32,455.50
53	1,358.40	2,595.20	4,413.60	6,462.50	93	6,348.00	12,120.00	22,424.40	32,620.50
54	1,422.40	2,720.00	4,604.40	6,748.50	94	6,376.80	12,188.80	22,532.40	32,785.50
55	1,533.60	2,934.40	4,946.40	7,232.50	95	6,412.00	12,248.00	22,654.80	32,945.00
56	1,605.60	3,076.80	5,212.80	7,612.00	96	6,440.80	12,302.40	22,766.40	33,121.00
57	1,689.60	3,228.80	5,475.60	8,041.00	97	6,478.40	12,364.80	22,881.60	33,269.50
58	1,776.80	3,398.40	5,796.00	8,475.50	98	6,508.00	12,425.60	22,989.60	33,445.50
59	1,870.40	3,582.40	6,102.00	8,959.50	99	6,540.80	12,491.20	23,112.00	33,605.00
60	2,035.20	3,889.60	6,548.40	9,603.00					

以上保費只適用於續保 Above premiums 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	358.40	680.00	943.20	1,386.00					
5 – 9	260.00	454.40	720.00	1,050.50					
10-14	258.40	452.80	716.40	1,045.00					
15	258.40	452.80	716.40	1,045.00					
16	268.80	481.60	813.60	1,144.00					
17	272.80	483.20	824.40	1,171.50					
18	278.40	484.80	846.00	1,254.00					
19	287.20	486.40	846.00	1,254.00					
20	295.20	499.20	871.20	1,276.00					
21	325.60	558.40	910.80	1,331.00	61	1,110.40	2,051.20	3,420.00	4,994.00
22	340.00	584.00	946.80	1,391.50	62	1,174.40	2,172.80	3,672.00	5,373.50
23	354.40	614.40	1,008.00	1,457.50	63	1,245.60	2,308.80	3,949.20	5,808.00
24	367.20	638.40	1,036.80	1,518.00	64	1,306.40	2,420.80	4,230.00	6,198.50
25	378.40	651.20	1,072.80	1,573.00	65	1,355.20	2,512.00	4,471.20	6,545.00
26	396.00	686.40	1,123.20	1,639.00	66	1,419.20	2,614.40	4,730.40	6,952.00
27	413.60	716.80	1,180.80	1,710.50	67	1,485.60	2,740.80	5,014.80	7,331.50
28	427.20	744.00	1,216.80	1,787.50	68	1,559.20	2,872.00	5,270.40	7,700.00
29	442.40	764.80	1,252.80	1,820.50	69	1,633.60	3,011.20	5,554.80	8,134.50
30	442.40	764.80	1,252.80	1,820.50	70	1,714.40	3,164.80	5,846.40	8,563.50
31	452.00	777.60	1,274.40	1,859.00	71	1,800.80	3,320.00	6,141.60	9,009.00
32	462.40	798.40	1,314.00	1,897.50	72	1,886.40	3,484.80	6,480.00	9,476.50
33	476.00	814.40	1,332.00	1,941.50	73	1,980.00	3,654.40	6,818.40	9,966.00
34	484.80	828.80	1,357.20	1,980.00	74	2,073.60	3,827.20	7,178.40	10,516.00
35	497.60	848.00	1,389.60	2,018.50	75	2,142.40	3,950.40	7,412.40	10,851.50
36	509.60	868.80	1,418.40	2,079.00	76	2,205.60	4,070.40	7,642.80	11,192.50
37	521.60	886.40	1,461.60	2,123.00	77	2,272.80	4,188.80	7,869.60	11,533.50
38	533.60	904.00	1,512.00	2,172.50	78	2,340.80	4,316.80	8,125.20	11,885.50
39	548.00	929.60	1,537.20	2,255.00	79	2,412.80	4,449.60	8,362.80	12,232.00
40	589.60	1,000.00	1,648.80	2,403.50	80	2,487.20	4,580.80	8,618.40	12,595.00
41	639.20	1,064.00	1,760.40	2,574.00	81	2,560.00	4,720.00	8,888.40	12,974.50
42	675.20	1,116.80	1,872.00	2,744.50	82	2,637.60	4,862.40	9,158.40	13,348.50
43	702.40	1,158.40	1,951.20	2,843.50	83	2,716.00	5,008.00	9,421.20	13,761.00
44	719.20	1,190.40	2,037.60	2,953.50	84	2,797.60	5,158.40	9,709.20	14,173.50
45	746.40	1,252.80	2,127.60	3,102.00	85	2,880.00	5,313.60	9,993.60	14,608.00
46	755.20	1,273.60	2,174.40	3,184.50	86	2,898.40	5,339.20	10,040.40	14,663.00
47	760.80	1,300.80	2,217.60	3,239.50	87	2,911.20	5,366.40	10,098.00	14,745.50
48	766.40	1,312.00	2,250.00	3,283.50	88	2,924.80	5,393.60	10,134.00	14,822.50
49	770.40	1,329.60	2,289.60	3,360.50	89	2,938.40	5,416.00	10,188.00	14,894.00
50	807.20	1,396.80	2,433.60	3,553.00	90	2,952.80	5,451.20	10,234.80	14,976.50
51	810.40	1,412.80	2,451.60	3,580.50	91	2,968.00	5,472.00	10,285.20	15,064.50
52	812.80	1,428.80	2,498.40	3,657.50	92	2,981.60	5,499.20	10,328.40	15,114.00
53	816.80	1,448.00	2,541.60	3,712.50	93	2,997.60	5,534.40	10,386.00	15,202.00
54	829.60	1,472.00	2,606.40	3,811.50	94	3,010.40	5,556.80	10,432.80	15,257.00
55	871.20	1,552.00	2,754.00	4,020.50	95	3,023.20	5,587.20	10,490.40	15,312.00
56	889.60	1,595.20	2,829.60	4,141.50	96	3,039.20	5,609.60	10,533.60	15,405.50
57	914.40	1,640.00	2,912.40	4,268.00	97	3,051.20	5,641.60	10,584.00	15,466.00
58	942.40	1,705.60	3,027.60	4,422.00	98	3,065.60	5,667.20	10,638.00	15,554.00
59	981.60	1,788.80	3,153.60	4,631.00	99	3,080.00	5,697.60	10,681.20	15,614.50
60	1,037.60	1,913.60	3,261.60	4,790.50					

以上保費只適用於續保 Above premiums 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+SMM

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	617.60	1,184.00	1,688.40	2,442.00					
5 – 9	466.40	803.20	1,292.40	1,881.00					
10-14	464.00	800.00	1,288.80	1,875.50					
15	464.00	800.00	1,288.80	1,875.50					
16	476.80	851.20	1,447.20	2,106.50					
17	488.00	865.60	1,472.40	2,128.50					
18	502.40	870.40	1,490.40	2,216.50					
19	513.60	881.60	1,512.00	2,233.00					
20	524.80	896.00	1,573.20	2,288.00					
21	584.00	1,004.80	1,652.40	2,387.00	61	2,056.00	3,716.80	6,552.00	9,564.50
22	617.60	1,049.60	1,724.40	2,524.50	62	2,179.20	3,956.80	7,045.20	10,296.00
23	638.40	1,100.80	1,803.60	2,623.50	63	2,309.60	4,214.40	7,628.40	11,132.00
24	670.40	1,145.60	1,897.20	2,750.00	64	2,437.60	4,420.80	8,175.60	11,946.00
25	688.00	1,193.60	1,969.20	2,860.00	65	2,552.80	4,627.20	8,697.60	12,688.50
26	720.80	1,238.40	2,048.40	2,997.50	66	2,680.80	4,865.60	9,226.80	13,508.00
27	748.80	1,292.80	2,149.20	3,102.00	67	2,824.00	5,140.80	9,799.20	14,316.50
28	782.40	1,336.00	2,235.60	3,250.50	68	2,968.80	5,412.80	10,368.00	15,152.50
29	806.40	1,387.20	2,289.60	3,322.00	69	3,120.00	5,689.60	10,915.20	15,961.00
30	808.00	1,387.20	2,289.60	3,322.00	70	3,283.20	5,985.60	11,509.20	16,813.50
31	827.20	1,414.40	2,336.40	3,371.50	71	3,453.60	6,299.20	12,099.60	17,715.50
32	851.20	1,446.40	2,386.80	3,465.00	72	3,632.00	6,624.00	12,751.20	18,628.50
33	872.80	1,486.40	2,426.40	3,558.50	73	3,821.60	6,976.00	13,431.60	19,618.50
34	893.60	1,515.20	2,480.40	3,619.00	74	4,022.40	7,328.00	14,130.00	20,641.50
35	916.80	1,550.40	2,548.80	3,696.00	75	4,152.00	7,564.80	14,594.40	21,318.00
36	940.80	1,584.00	2,610.00	3,795.00	76	4,277.60	7,795.20	15,044.40	21,956.00
37	962.40	1,622.40	2,671.20	3,894.00	77	4,408.00	8,035.20	15,490.80	22,638.00
38	991.20	1,654.40	2,746.80	3,993.00	78	4,539.20	8,276.80	15,962.40	23,347.50
39	1,022.40	1,708.80	2,826.00	4,097.50	79	4,682.40	8,526.40	16,444.80	24,051.50
40	1,101.60	1,832.00	3,013.20	4,367.00	80	4,824.00	8,793.60	16,963.20	24,761.00
41	1,185.60	1,934.40	3,193.20	4,647.50	81	4,974.40	9,062.40	17,467.20	25,525.50
42	1,248.00	2,019.20	3,387.60	4,950.00	82	5,121.60	9,336.00	18,003.60	26,290.00
43	1,290.40	2,084.80	3,546.00	5,148.00	83	5,275.20	9,614.40	18,532.80	27,071.00
44	1,323.20	2,152.00	3,657.60	5,340.50	84	5,435.20	9,899.20	19,090.80	27,890.50
45	1,371.20	2,248.00	3,859.20	5,648.50	85	5,596.00	10,196.80	19,659.60	28,721.00
46	1,403.20	2,312.00	3,981.60	5,802.50	86	5,625.60	10,243.20	19,728.00	28,880.50
47	1,416.00	2,342.40	4,057.20	5,951.00	87	5,648.00	10,291.20	19,836.00	29,012.50
48	1,424.80	2,382.40	4,125.60	6,039.00	88	5,680.00	10,347.20	19,936.80	29,128.00
49	1,432.00	2,395.20	4,176.00	6,110.50	89	5,706.40	10,387.20	20,026.80	29,276.50
50	1,500.00	2,531.20	4,435.20	6,457.00	90	5,734.40	10,441.60	20,120.40	29,414.00
51	1,528.00	2,601.60	4,626.00	6,737.50	91	5,762.40	10,478.40	20,224.80	29,557.00
52	1,537.60	2,627.20	4,701.60	6,847.50	92	5,788.80	10,542.40	20,318.40	29,700.00
53	1,546.40	2,665.60	4,784.40	6,985.00	93	5,816.80	10,585.60	20,419.20	29,832.00
54	1,564.00	2,705.60	4,870.80	7,122.50	94	5,844.80	10,636.80	20,523.60	29,991.50
55	1,646.40	2,851.20	5,191.20	7,568.00	95	5,872.00	10,692.80	20,610.00	30,112.50
56	1,680.00	2,923.20	5,320.80	7,749.50	96	5,900.00	10,736.00	20,718.00	30,266.50
57	1,727.20	3,009.60	5,482.80	8,008.00	97	5,928.00	10,790.40	20,808.00	30,415.00
58	1,780.80	3,126.40	5,688.00	8,310.50	98	5,954.40	10,846.40	20,916.00	30,569.00
59	1,853.60	3,270.40	5,922.00	8,651.50	99	5,982.40	10,891.20	21,013.20	30,717.50
60	1,946.40	3,473.60	6,181.20	9,025.50					

以上保費只適用於續保 Above premiums 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

Super Good Health Hospital & Surgical Rider

SGHR

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	355.20	708.80	1,105.20	1,633.50					
5 – 9	180.00	360.00	572.40	836.00					
10-14	177.60	355.20	561.60	814.00					
15	179.20	358.40	565.20	830.50					
16	198.40	392.00	658.80	951.50					
17	199.20	396.80	680.40	984.50					
18	200.80	400.00	687.60	1,006.50					
19	200.80	400.00	687.60	1,006.50					
20	200.80	400.00	687.60	1,006.50					
21	200.80	400.00	694.80	1,012.00	61	964.00	1,918.40	3,085.20	4,466.00
22	200.80	400.00	694.80	1,012.00	62	1,021.60	2,027.20	3,312.00	4,812.50
23	200.80	400.00	694.80	1,012.00	63	1,081.60	2,144.00	3,582.00	5,214.00
24	200.80	400.00	712.80	1,039.50	64	1,134.40	2,257.60	3,830.40	5,544.00
25	202.40	401.60	712.80	1,039.50	65	1,180.80	2,329.60	4,035.60	5,879.50
26	204.00	406.40	720.00	1,061.50	66	1,226.40	2,427.20	4,251.60	6,182.00
27	207.20	412.80	738.00	1,083.50	67	1,280.80	2,542.40	4,503.60	6,545.00
28	211.20	419.20	745.20	1,094.50	68	1,344.80	2,664.00	4,737.60	6,891.50
29	216.80	427.20	756.00	1,122.00	69	1,404.80	2,796.80	4,986.00	7,249.00
30	220.80	438.40	759.60	1,122.00	70	1,484.80	2,958.40	5,302.80	7,700.00
31	224.00	446.40	806.40	1,133.00	71	1,560.00	3,108.80	5,594.40	8,140.00
32	228.00	454.40	813.60	1,160.50	72	1,638.40	3,262.40	5,882.40	8,574.50
33	232.80	462.40	835.20	1,226.50	73	1,717.60	3,417.60	6,202.80	9,036.50
34	239.20	475.20	846.00	1,248.50	74	1,800.80	3,580.80	6,523.20	9,509.50
35	247.20	492.80	882.00	1,292.50	75	1,856.80	3,699.20	6,735.60	9,801.00
36	255.20	508.80	896.40	1,320.00	76	1,914.40	3,804.80	6,937.20	10,098.00
37	265.60	526.40	925.20	1,347.50	77	1,969.60	3,920.00	7,164.00	10,417.00
38	274.40	544.00	957.60	1,419.00	78	2,028.00	4,036.80	7,372.80	10,714.00
39	286.40	568.00	1,026.00	1,485.00	79	2,089.60	4,160.00	7,599.60	11,044.00
40	302.40	600.00	1,058.40	1,567.50	80	2,191.20	4,356.80	7,948.80	11,566.50
41	320.00	625.60	1,108.80	1,633.50	81	2,253.60	4,488.00	8,190.00	11,907.50
42	341.60	652.80	1,177.20	1,738.00	82	2,321.60	4,625.60	8,434.80	12,254.00
43	361.60	692.80	1,245.60	1,848.00	83	2,391.20	4,760.00	8,686.80	12,628.00
44	380.00	724.80	1,324.80	1,930.50	84	2,462.40	4,904.00	8,949.60	13,002.00
45	390.40	748.80	1,360.80	2,007.50	85	2,537.60	5,051.20	9,219.60	13,414.50
46	404.80	780.80	1,418.40	2,084.50	86	2,551.20	5,076.80	9,270.00	13,464.00
47	420.00	816.00	1,490.40	2,172.50	87	2,563.20	5,107.20	9,302.40	13,541.00
48	434.40	849.60	1,555.20	2,282.50	88	2,576.00	5,128.00	9,356.40	13,601.50
49	450.40	880.00	1,620.00	2,365.00	89	2,590.40	5,153.60	9,406.80	13,673.00
50	483.20	944.00	1,717.20	2,513.50	90	2,601.60	5,184.00	9,446.40	13,733.50
51	552.00	1,070.40	1,789.20	2,623.50	91	2,612.80	5,206.40	9,493.20	13,799.50
52	580.00	1,120.00	1,872.00	2,755.50	92	2,626.40	5,227.20	9,547.20	13,887.50
53	605.60	1,176.00	1,969.20	2,876.50	93	2,640.00	5,256.00	9,590.40	13,948.00
54	636.00	1,238.40	2,066.40	3,030.50	94	2,652.80	5,281.60	9,640.80	14,008.50
55	684.80	1,332.80	2,221.20	3,239.50	95	2,664.80	5,307.20	9,691.20	14,085.50
56	715.20	1,398.40	2,343.60	3,432.00	96	2,678.40	5,336.00	9,741.60	14,162.50
57	751.20	1,468.80	2,484.00	3,624.50	97	2,692.00	5,358.40	9,784.80	14,212.00
58	793.60	1,542.40	2,613.60	3,800.50	98	2,702.40	5,392.00	9,835.20	14,300.00
59	835.20	1,630.40	2,743.20	3,998.50	99	2,716.80	5,412.80	9,882.00	14,371.50
60	902.40	1,784.00	2,919.60	4,246.00					

以上保費只適用於續保 Above premiums 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

Super Good Health Hospital & Surgical Rider

SGHR +SMM

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	641.60	1,272.00	1,954.80	2,854.50					
5 – 9	371.20	737.60	1,123.20	1,650.00					
10-14	364.80	726.40	1,101.60	1,622.50					
15	368.00	732.80	1,108.80	1,639.00					
16	393.60	779.20	1,260.00	1,809.50					
17	405.60	798.40	1,299.60	1,908.50					
18	411.20	800.00	1,317.60	1,925.00					
19	412.80	800.00	1,317.60	1,925.00					
20	412.80	800.00	1,317.60	1,925.00					
21	422.40	820.80	1,342.80	1,974.50	61	1,868.80	3,688.00	6,051.60	8,816.50
22	422.40	820.80	1,342.80	1,974.50	62	1,983.20	3,915.20	6,519.60	9,515.00
23	422.40	820.80	1,342.80	1,974.50	63	2,104.80	4,161.60	7,074.00	10,241.00
24	424.00	843.20	1,357.20	1,996.50	64	2,216.80	4,379.20	7,560.00	10,994.50
25	427.20	848.00	1,378.80	2,002.00	65	2,318.40	4,563.20	8,020.80	11,665.50
26	434.40	859.20	1,393.20	2,035.00	66	2,428.80	4,792.00	8,503.20	12,364.00
27	441.60	873.60	1,414.80	2,046.00	67	2,557.60	5,048.00	9,010.80	13,112.00
28	453.60	891.20	1,450.80	2,123.00	68	2,691.20	5,321.60	9,532.80	13,882.00
29	461.60	916.80	1,490.40	2,161.50	69	2,829.60	5,600.00	10,062.00	14,630.00
30	466.40	929.60	1,501.20	2,172.50	70	3,001.60	5,950.40	10,713.60	15,570.50
31	476.00	939.20	1,526.40	2,216.50	71	3,157.60	6,262.40	11,289.60	16,412.00
32	484.80	968.00	1,576.80	2,288.00	72	3,327.20	6,584.00	11,887.20	17,275.50
33	499.20	977.60	1,605.60	2,326.50	73	3,500.80	6,934.40	12,535.20	18,194.00
34	506.40	1,009.60	1,638.00	2,403.50	74	3,682.40	7,291.20	13,172.40	19,167.50
35	528.80	1,048.00	1,699.20	2,464.00	75	3,801.60	7,528.00	13,600.80	19,761.50
36	546.40	1,070.40	1,742.40	2,557.50	76	3,915.20	7,753.60	14,022.00	20,344.50
37	563.20	1,102.40	1,821.60	2,623.50	77	4,032.80	7,979.20	14,421.60	20,966.00
38	580.80	1,152.00	1,861.20	2,733.50	78	4,151.20	8,217.60	14,857.20	21,598.50
39	604.80	1,190.40	1,954.80	2,849.00	79	4,277.60	8,465.60	15,300.00	22,242.00
40	637.60	1,256.00	2,055.60	3,019.50	80	4,479.20	8,867.20	16,020.00	23,270.50
41	684.80	1,328.00	2,156.40	3,146.00	81	4,614.40	9,129.60	16,502.40	23,974.50
42	724.80	1,387.20	2,260.80	3,344.00	82	4,751.20	9,406.40	16,988.40	24,706.00
43	772.80	1,472.00	2,412.00	3,514.50	83	4,896.00	9,689.60	17,514.00	25,437.50
44	802.40	1,536.00	2,548.80	3,734.50	84	5,044.80	9,974.40	18,032.40	26,202.00
45	828.00	1,585.60	2,631.60	3,872.00	85	5,193.60	10,273.60	18,572.40	27,005.00
46	855.20	1,649.60	2,757.60	4,031.50	86	5,220.80	10,324.80	18,676.80	27,142.50
47	888.00	1,731.20	2,890.80	4,213.00	87	5,247.20	10,385.60	18,759.60	27,269.00
48	919.20	1,793.60	3,024.00	4,438.50	88	5,272.00	10,428.80	18,853.20	27,395.50
49	957.60	1,880.00	3,150.00	4,620.00	89	5,295.20	10,478.40	18,939.60	27,544.00
50	1,031.20	2,011.20	3,351.60	4,906.00	90	5,324.80	10,542.40	19,054.80	27,670.50
51	1,081.60	2,096.00	3,492.00	5,076.50	91	5,347.20	10,585.60	19,148.40	27,819.00
52	1,132.00	2,196.80	3,646.80	5,307.50	92	5,375.20	10,644.80	19,242.00	27,973.00
53	1,180.80	2,292.80	3,816.00	5,549.50	93	5,402.40	10,694.40	19,339.20	28,094.00
54	1,233.60	2,401.60	3,996.00	5,813.50	94	5,428.00	10,750.40	19,411.20	28,237.00
55	1,328.80	2,582.40	4,302.00	6,253.50	95	5,453.60	10,806.40	19,526.40	28,374.50
56	1,392.80	2,710.40	4,532.40	6,567.00	96	5,482.40	10,857.60	19,620.00	28,534.00
57	1,460.80	2,859.20	4,752.00	6,946.50	97	5,508.00	10,913.60	19,724.40	28,660.50
58	1,536.00	3,003.20	5,025.60	7,293.00	98	5,540.00	10,964.80	19,810.80	28,803.50
59	1,619.20	3,161.60	5,295.60	7,722.00	99	5,565.60	11,016.00	19,911.60	28,935.50
60	1,748.80	3,433.60	5,680.80	8,283.00					

以上保費只適用於續保 Above premiums 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

Super Good Health Hospital & Surgical Rider

SGHR

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	285.60	569.60	781.20	1,138.50					
5 – 9	196.00	368.00	630.00	902.00					
10-14	195.20	366.40	626.40	896.50					
15	195.20	366.40	626.40	896.50					
16	202.40	388.80	662.40	962.50					
17	206.40	396.80	676.80	990.00					
18	211.20	404.80	709.20	1,039.50					
19	222.40	416.00	738.00	1,083.50					
20	228.80	436.80	756.00	1,105.50					
21	254.40	486.40	817.20	1,160.50	61	976.80	1,937.60	3,222.00	4,719.00
22	269.60	510.40	842.40	1,243.00	62	1,035.20	2,059.20	3,459.60	5,065.50
23	281.60	539.20	892.80	1,320.00	63	1,093.60	2,179.20	3,733.20	5,456.00
24	296.00	569.60	943.20	1,380.50	64	1,146.40	2,286.40	3,985.20	5,835.50
25	307.20	590.40	982.80	1,413.50	65	1,191.20	2,368.00	4,230.00	6,182.00
26	323.20	616.00	1,026.00	1,501.50	66	1,240.80	2,465.60	4,471.20	6,512.00
27	336.80	646.40	1,069.20	1,573.00	67	1,299.20	2,587.20	4,712.40	6,864.00
28	352.00	670.40	1,116.00	1,611.50	68	1,360.80	2,712.00	4,964.40	7,232.50
29	364.80	697.60	1,137.60	1,661.00	69	1,431.20	2,846.40	5,230.80	7,628.50
30	364.80	697.60	1,137.60	1,661.00	70	1,500.00	2,982.40	5,511.60	8,057.50
31	379.20	718.40	1,166.40	1,716.00	71	1,573.60	3,129.60	5,806.80	8,470.00
32	390.40	731.20	1,188.00	1,738.00	72	1,652.00	3,281.60	6,116.40	8,948.50
33	402.40	750.40	1,216.80	1,782.00	73	1,732.00	3,446.40	6,451.20	9,416.00
34	411.20	766.40	1,249.20	1,809.50	74	1,816.80	3,614.40	6,771.60	9,916.50
35	421.60	784.00	1,278.00	1,864.50	75	1,874.40	3,729.60	6,987.60	10,235.50
36	434.40	803.20	1,324.80	1,919.50	76	1,930.40	3,849.60	7,207.20	10,532.50
37	443.20	824.00	1,342.80	1,958.00	77	1,988.80	3,963.20	7,423.20	10,851.50
38	457.60	846.40	1,386.00	2,024.00	78	2,048.80	4,078.40	7,668.00	11,165.00
39	470.40	872.00	1,418.40	2,073.50	79	2,108.80	4,201.60	7,898.40	11,511.50
40	509.60	939.20	1,530.00	2,238.50	80	2,170.40	4,329.60	8,136.00	11,841.50
41	556.00	1,001.60	1,634.40	2,392.50	81	2,237.60	4,459.20	8,377.20	12,204.50
42	589.60	1,054.40	1,738.80	2,557.50	82	2,306.40	4,590.40	8,636.40	12,573.00
43	612.00	1,092.80	1,814.40	2,651.00	83	2,372.80	4,731.20	8,899.20	12,941.50
44	628.80	1,126.40	1,882.80	2,750.00	84	2,444.00	4,870.40	9,158.40	13,337.50
45	652.00	1,184.00	1,980.00	2,893.00	85	2,519.20	5,020.80	9,424.80	13,733.50
46	661.60	1,209.60	2,019.60	2,959.00	86	2,531.20	5,046.40	9,471.60	13,799.50
47	667.20	1,224.00	2,066.40	3,025.00	87	2,544.00	5,073.60	9,522.00	13,887.50
48	672.00	1,240.00	2,102.40	3,052.50	88	2,557.60	5,096.00	9,568.80	13,948.00
49	675.20	1,251.20	2,127.60	3,113.00	89	2,570.40	5,121.60	9,597.60	14,008.50
50	708.00	1,320.00	2,264.40	3,289.00	90	2,581.60	5,148.80	9,662.40	14,085.50
51	712.00	1,334.40	2,322.00	3,393.50	91	2,596.80	5,176.00	9,702.00	14,162.50
52	714.40	1,350.40	2,354.40	3,437.50	92	2,608.00	5,198.40	9,748.80	14,212.00
53	720.00	1,369.60	2,397.60	3,498.00	93	2,624.00	5,224.00	9,795.60	14,300.00
54	725.60	1,390.40	2,440.80	3,580.50	94	2,634.40	5,251.20	9,838.80	14,371.50
55	765.60	1,470.40	2,602.80	3,800.50	95	2,647.20	5,278.40	9,889.20	14,432.00
56	782.40	1,508.80	2,667.60	3,910.50	96	2,659.20	5,300.80	9,946.80	14,503.50
57	802.40	1,553.60	2,757.60	4,037.00	97	2,674.40	5,328.00	9,982.80	14,591.50
58	828.80	1,620.80	2,854.80	4,185.50	98	2,685.60	5,355.20	10,018.80	14,652.00
59	864.80	1,696.00	2,973.60	4,345.00	99	2,700.00	5,384.00	10,072.80	14,729.00
60	916.00	1,806.40	3,070.80	4,493.50					

以上保費只適用於續保 Above premiums 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

Super Good Health Hospital & Surgical Rider

SGHR+SMM

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	505.60	1,006.40	1,386.00	2,013.00					
5 – 9	379.20	700.80	1,098.00	1,611.50					
10-14	377.60	697.60	1,094.40	1,606.00					
15	377.60	697.60	1,094.40	1,606.00					
16	386.40	734.40	1,166.40	1,721.50					
17	398.40	752.00	1,191.60	1,743.50					
18	412.80	764.80	1,249.20	1,820.50					
19	425.60	792.00	1,296.00	1,875.50					
20	440.00	824.00	1,364.40	1,963.50					
21	472.00	886.40	1,436.40	2,084.50	61	1,780.80	3,502.40	5,857.20	8,591.00
22	502.40	929.60	1,483.20	2,200.00	62	1,884.80	3,726.40	6,314.40	9,245.50
23	524.00	976.00	1,569.60	2,266.00	63	2,003.20	3,968.00	6,847.20	9,966.00
24	548.80	1,024.00	1,645.20	2,387.00	64	2,113.60	4,179.20	7,333.20	10,725.00
25	575.20	1,070.40	1,702.80	2,491.50	65	2,212.80	4,361.60	7,765.20	11,385.00
26	604.00	1,115.20	1,785.60	2,601.50	66	2,328.80	4,590.40	8,262.00	12,089.00
27	629.60	1,169.60	1,872.00	2,722.50	67	2,446.40	4,833.60	8,773.20	12,831.50
28	664.80	1,216.00	1,951.20	2,810.50	68	2,572.00	5,096.00	9,277.20	13,590.50
29	688.00	1,259.20	2,005.20	2,931.50	69	2,705.60	5,358.40	9,781.20	14,289.00
30	688.00	1,259.20	2,005.20	2,931.50	70	2,847.20	5,643.20	10,314.00	15,053.50
31	707.20	1,294.40	2,044.80	2,970.00	71	2,998.40	5,942.40	10,843.20	15,889.50
32	727.20	1,328.00	2,084.40	3,058.00	72	3,154.40	6,244.80	11,404.80	16,676.00
33	748.00	1,363.20	2,142.00	3,118.50	73	3,316.80	6,577.60	12,034.80	17,600.00
34	772.80	1,395.20	2,174.40	3,179.00	74	3,482.40	6,912.00	12,664.80	18,474.50
35	795.20	1,430.40	2,221.20	3,245.00	75	3,599.20	7,132.80	13,050.00	19,101.50
36	815.20	1,457.60	2,275.20	3,322.00	76	3,712.00	7,350.40	13,467.60	19,684.50
37	832.00	1,494.40	2,350.80	3,399.00	77	3,824.00	7,571.20	13,856.40	20,289.50
38	856.80	1,528.00	2,415.60	3,503.50	78	3,936.80	7,795.20	14,299.20	20,900.00
39	881.60	1,569.60	2,484.00	3,608.00	79	4,056.80	8,027.20	14,734.80	21,527.00
40	954.40	1,694.40	2,653.20	3,844.50	80	4,178.40	8,275.20	15,188.40	22,203.50
41	1,024.00	1,793.60	2,808.00	4,092.00	81	4,304.00	8,518.40	15,649.20	22,869.00
42	1,080.00	1,880.00	2,973.60	4,334.00	82	4,433.60	8,777.60	16,117.20	23,562.00
43	1,116.00	1,947.20	3,110.40	4,548.50	83	4,566.40	9,035.20	16,599.60	24,238.50
44	1,143.20	2,008.00	3,225.60	4,713.50	84	4,703.20	9,313.60	17,082.00	24,981.00
45	1,187.20	2,104.00	3,380.40	4,950.00	85	4,845.60	9,588.80	17,600.40	25,723.50
46	1,217.60	2,171.20	3,506.40	5,104.00	86	4,870.40	9,638.40	17,676.00	25,839.00
47	1,230.40	2,203.20	3,582.00	5,247.00	87	4,896.00	9,689.60	17,769.60	25,954.50
48	1,240.00	2,235.20	3,625.20	5,324.00	88	4,916.80	9,737.60	17,856.00	26,092.00
49	1,247.20	2,260.80	3,697.20	5,395.50	89	4,943.20	9,785.60	17,942.40	26,202.00
50	1,305.60	2,374.40	3,913.20	5,753.00	90	4,966.40	9,832.00	18,028.80	26,345.00
51	1,322.40	2,446.40	4,147.20	6,050.00	91	4,993.60	9,884.80	18,111.60	26,455.00
52	1,328.00	2,470.40	4,215.60	6,143.50	92	5,017.60	9,929.60	18,205.20	26,598.00
53	1,344.00	2,512.00	4,276.80	6,253.50	93	5,043.20	9,985.60	18,288.00	26,724.50
54	1,355.20	2,548.80	4,363.20	6,358.00	94	5,063.20	10,030.40	18,370.80	26,840.00
55	1,425.60	2,689.60	4,629.60	6,770.50	95	5,092.80	10,080.00	18,457.20	26,983.00
56	1,456.00	2,755.20	4,762.80	6,968.50	96	5,112.00	10,123.20	18,550.80	27,131.50
57	1,494.40	2,843.20	4,906.80	7,155.50	97	5,136.00	10,177.60	18,640.80	27,241.50
58	1,544.00	2,944.00	5,086.80	7,430.50	98	5,156.00	10,224.00	18,723.60	27,368.00
59	1,611.20	3,083.20	5,302.80	7,744.00	99	5,183.20	10,272.00	18,802.80	27,505.50
60	1,685.60	3,273.60	5,522.40	8,079.50					

以上保費只適用於續保 Above premiums 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)

Super Good Health Medical Plan (Deductible version)

SGH+SMM (D)

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	616.00	882.00			
5 – 9	374.40	558.00			
10-14	368.00	550.80			
15	371.20	554.40			
16	392.00	615.60			
17	398.40	630.00			
18	401.60	637.20			
19	401.60	637.20			
20	401.60	637.20			
21	411.20	637.20	61	1,822.40	2,883.60
22	411.20	637.20	62	1,944.00	3,114.00
23	411.20	637.20	63	2,062.40	3,373.20
24	416.00	648.00	64	2,171.20	3,625.20
25	420.80	655.20	65	2,267.20	3,852.00
26	428.80	662.40	66	2,382.40	4,089.60
27	436.80	669.60	67	2,516.80	4,348.80
28	443.20	680.40	68	2,652.80	4,611.60
29	454.40	705.60	69	2,796.80	4,860.00
30	459.20	712.80	70	2,968.00	5,176.80
31	472.00	727.20	71	3,128.00	5,450.40
32	478.40	738.00	72	3,291.20	5,745.60
33	492.80	759.60	73	3,467.20	6,051.60
34	500.80	774.00	74	3,643.20	6,368.40
35	518.40	802.80	75	3,769.60	6,580.80
36	529.60	828.00	76	3,878.40	6,778.80
37	542.40	856.80	77	3,996.80	6,987.60
38	564.80	885.60	78	4,118.40	7,200.00
39	585.60	928.80	79	4,240.00	7,412.40
40	614.40	972.00	80	4,441.60	7,776.00
41	646.40	1,015.20	81	4,574.40	8,002.80
42	675.20	1,072.80	82	4,713.60	8,240.40
43	718.40	1,141.20	83	4,852.80	8,481.60
44	748.80	1,198.80	84	4,995.20	8,733.60
45	769.60	1,242.00	85	5,142.40	8,985.60
46	804.80	1,292.40	86	5,163.20	9,025.20
47	840.00	1,353.60	87	5,190.40	9,061.20
48	873.60	1,411.20	88	5,216.00	9,111.60
49	908.80	1,479.60	89	5,241.60	9,151.20
50	974.40	1,576.80	90	5,264.00	9,205.20
51	1,028.80	1,641.60	91	5,291.20	9,244.80
52	1,078.40	1,713.60	92	5,316.80	9,280.80
53	1,129.60	1,803.60	93	5,345.60	9,331.20
54	1,179.20	1,882.80	94	5,366.40	9,378.00
55	1,276.80	2,030.40	95	5,395.20	9,421.20
56	1,337.60	2,142.00	96	5,416.00	9,471.60
57	1,404.80	2,253.60	97	5,448.00	9,518.40
58	1,480.00	2,376.00	98	5,468.80	9,565.20
59	1,563.20	2,509.20	99	5,496.00	9,604.80
60	1,697.60	2,700.00			

以上保費只適用於續保 Above premiums 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)

Super Good Health Medical Plan (Deductible version)

SGH+SMM (D)

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	513.60	702.00			
5 – 9	356.80	547.20			
10-14	355.20	543.60			
15	355.20	543.60			
16	376.00	590.40			
17	377.60	608.40			
18	388.80	622.80			
19	392.00	637.20			
20	396.80	655.20			
21	446.40	684.00	61	1,696.00	2,808.00
22	470.40	720.00	62	1,801.60	3,024.00
23	492.80	756.00	63	1,923.20	3,276.00
24	508.80	788.40	64	2,019.20	3,517.20
25	531.20	824.40	65	2,113.60	3,729.60
26	552.00	864.00	66	2,225.60	3,963.60
27	577.60	900.00	67	2,347.20	4,212.00
28	595.20	932.40	68	2,475.20	4,453.20
29	616.00	964.80	69	2,606.40	4,694.40
30	616.00	964.80	70	2,734.40	4,946.40
31	630.40	979.20	71	2,876.80	5,202.00
32	649.60	1,000.80	72	3,025.60	5,475.60
33	668.80	1,022.40	73	3,182.40	5,763.60
34	681.60	1,062.00	74	3,347.20	6,062.40
35	696.00	1,080.00	75	3,454.40	6,271.20
36	715.20	1,098.00	76	3,561.60	6,462.00
37	731.20	1,134.00	77	3,672.00	6,649.20
38	745.60	1,173.60	78	3,782.40	6,858.00
39	771.20	1,202.40	79	3,902.40	7,070.40
40	828.80	1,285.20	80	4,020.80	7,290.00
41	872.00	1,364.40	81	4,144.00	7,506.00
42	913.60	1,450.80	82	4,264.00	7,743.60
43	948.80	1,522.80	83	4,395.20	7,966.80
44	977.60	1,576.80	84	4,526.40	8,204.40
45	1,025.60	1,652.40	85	4,659.20	8,452.80
46	1,046.40	1,695.60	86	4,681.60	8,488.80
47	1,062.40	1,738.80	87	4,702.40	8,521.20
48	1,080.00	1,764.00	88	4,723.20	8,564.40
49	1,089.60	1,778.40	89	4,744.00	8,604.00
50	1,150.40	1,904.40	90	4,768.00	8,643.60
51	1,174.40	1,954.80	91	4,787.20	8,679.60
52	1,187.20	1,998.00	92	4,811.20	8,726.40
53	1,206.40	2,034.00	93	4,835.20	8,762.40
54	1,222.40	2,070.00	94	4,854.40	8,809.20
55	1,296.00	2,206.80	95	4,881.60	8,852.40
56	1,329.60	2,264.40	96	4,900.80	8,899.20
57	1,366.40	2,332.80	97	4,923.20	8,931.60
58	1,424.00	2,433.60	98	4,947.20	8,982.00
59	1,488.00	2,527.20	99	4,972.80	9,021.60
60	1,577.60	2,649.60			

以上保費只適用於續保 Above premiums 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)

Super Good Health Hospital & Surgical Rider (Deductible version)

SGHR+SMM (D)

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	531.20	770.40			
5 – 9	307.20	439.20			
10-14	302.40	432.00			
15	305.60	435.60			
16	326.40	493.20			
17	334.40	511.20			
18	334.40	518.40			
19	334.40	518.40			
20	334.40	518.40			
21	340.80	522.00	61	1,611.20	2,505.60
22	340.80	522.00	62	1,721.60	2,703.60
23	340.80	525.60	63	1,825.60	2,930.40
24	350.40	532.80	64	1,924.80	3,150.00
25	355.20	536.40	65	2,009.60	3,333.60
26	361.60	547.20	66	2,112.00	3,549.60
27	366.40	561.60	67	2,228.80	3,776.40
28	372.80	572.40	68	2,353.60	3,992.40
29	382.40	586.80	69	2,476.80	4,215.60
30	388.80	594.00	70	2,630.40	4,489.20
31	396.80	604.80	71	2,772.80	4,726.80
32	408.00	619.20	72	2,920.00	4,982.40
33	412.80	648.00	73	3,070.40	5,248.80
34	427.20	655.20	74	3,232.00	5,529.60
35	443.20	680.40	75	3,340.80	5,706.00
36	454.40	691.20	76	3,436.80	5,886.00
37	470.40	734.40	77	3,539.20	6,066.00
38	489.60	748.80	78	3,649.60	6,238.80
39	508.80	784.80	79	3,752.00	6,429.60
40	539.20	831.60	80	3,939.20	6,742.80
41	568.00	864.00	81	4,049.60	6,937.20
42	600.00	907.20	82	4,174.40	7,131.60
43	630.40	972.00	83	4,296.00	7,351.20
44	660.80	1,022.40	84	4,422.40	7,574.40
45	684.80	1,062.00	85	4,553.60	7,790.40
46	713.60	1,123.20	86	4,571.20	7,830.00
47	745.60	1,166.40	87	4,595.20	7,858.80
48	771.20	1,224.00	88	4,612.80	7,898.40
49	811.20	1,278.00	89	4,640.00	7,948.80
50	868.80	1,368.00	90	4,665.60	7,977.60
51	907.20	1,432.80	91	4,683.20	8,013.60
52	953.60	1,501.20	92	4,708.80	8,049.60
53	995.20	1,566.00	93	4,728.00	8,092.80
54	1,046.40	1,645.20	94	4,755.20	8,125.20
55	1,124.80	1,764.00	95	4,774.40	8,164.80
56	1,180.80	1,861.20	96	4,800.00	8,200.80
57	1,244.80	1,958.40	97	4,820.80	8,247.60
58	1,310.40	2,066.40	98	4,844.80	8,276.40
59	1,384.00	2,188.80	99	4,868.80	8,326.80
60	1,502.40	2,354.40			

以上保費只適用於續保 Above premiums 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)

Super Good Health Hospital & Surgical Rider (Deductible version)

SGHR+SMM(D)

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	435.20	561.60			
5 – 9	308.80	460.80			
10-14	307.20	457.20			
15	307.20	457.20			
16	326.40	482.40			
17	332.80	496.80			
18	339.20	522.00			
19	355.20	547.20			
20	366.40	568.80			
21	393.60	594.00	61	1,598.40	2,516.40
22	412.80	619.20	62	1,700.80	2,714.40
23	436.80	655.20	63	1,812.80	2,944.80
24	459.20	684.00	64	1,908.80	3,160.80
25	475.20	712.80	65	1,995.20	3,351.60
26	499.20	748.80	66	2,099.20	3,556.80
27	521.60	781.20	67	2,211.20	3,783.60
28	542.40	810.00	68	2,332.80	4,010.40
29	564.80	835.20	69	2,456.00	4,215.60
30	564.80	835.20	70	2,580.80	4,442.40
31	582.40	864.00	71	2,718.40	4,680.00
32	593.60	878.40	72	2,857.60	4,921.20
33	614.40	903.60	73	3,003.20	5,176.80
34	627.20	918.00	74	3,158.40	5,446.80
35	644.80	946.80	75	3,257.60	5,626.80
36	657.60	972.00	76	3,364.80	5,803.20
37	675.20	997.20	77	3,464.00	5,979.60
38	692.80	1,026.00	78	3,566.40	6,170.40
39	712.00	1,069.20	79	3,673.60	6,350.40
40	768.00	1,137.60	80	3,787.20	6,548.40
41	817.60	1,206.00	81	3,902.40	6,746.40
42	854.40	1,274.40	82	4,016.00	6,948.00
43	888.00	1,342.80	83	4,142.40	7,164.00
44	915.20	1,389.60	84	4,262.40	7,365.60
45	963.20	1,465.20	85	4,392.00	7,592.40
46	985.60	1,490.40	86	4,411.20	7,621.20
47	1,000.00	1,530.00	87	4,433.60	7,657.20
48	1,017.60	1,558.80	88	4,454.40	7,693.20
49	1,030.40	1,580.40	89	4,473.60	7,729.20
50	1,083.20	1,681.20	90	4,497.60	7,772.40
51	1,107.20	1,767.60	91	4,520.00	7,801.20
52	1,116.80	1,789.20	92	4,542.40	7,840.80
53	1,136.00	1,825.20	93	4,563.20	7,873.20
54	1,153.60	1,857.60	94	4,587.20	7,902.00
55	1,224.00	1,976.40	95	4,606.40	7,952.40
56	1,254.40	2,030.40	96	4,632.00	7,981.20
57	1,291.20	2,095.20	97	4,649.60	8,024.40
58	1,344.00	2,181.60	98	4,672.00	8,064.00
59	1,403.20	2,271.60	99	4,692.80	8,096.40
60	1,494.40	2,379.60			

以上保費只適用於續保 Above premiums 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	276.73	551.45	863.54	1,270.72					
5 – 9	140.40	280.77	445.41	645.77					
10 – 14	137.98	275.94	437.74	634.65					
15	139.19	278.36	441.57	640.22					
16	154.20	304.39	509.16	743.45					
17	155.19	308.40	527.19	764.12					
18	157.21	312.39	531.67	777.88					
19	157.21	312.39	531.67	777.88					
20	157.21	312.39	531.67	777.88					
21	157.21	312.39	544.15	784.43	61	750.39	1,492.20	2,402.32	3,485.96
22	157.21	312.39	544.15	784.43	62	795.79	1,578.69	2,580.67	3,750.72
23	157.21	312.39	544.15	784.43	63	842.41	1,669.79	2,783.88	4,060.83
24	157.21	312.39	552.93	811.25	64	882.76	1,754.73	2,978.09	4,320.16
25	157.21	312.39	552.93	811.25	65	918.91	1,814.06	3,138.96	4,572.93
26	158.97	315.98	561.72	831.36	66	955.17	1,888.75	3,310.16	4,811.77
27	161.89	321.81	574.89	838.06	67	998.09	1,978.85	3,501.44	5,096.12
28	164.81	327.67	583.66	851.49	68	1,046.58	2,075.78	3,688.53	5,359.09
29	168.71	333.53	592.43	871.57	69	1,094.14	2,177.41	3,881.14	5,645.41
30	171.20	338.54	596.33	871.57	70	1,157.10	2,305.44	4,129.00	5,998.47
31	174.25	346.55	622.92	891.78	71	1,215.32	2,419.64	4,349.42	6,334.67
32	177.28	352.64	632.13	912.47	72	1,274.84	2,538.66	4,585.49	6,672.02
33	182.29	360.67	645.72	946.50	73	1,336.78	2,662.52	4,827.35	7,033.32
34	186.30	370.66	659.30	967.27	74	1,402.27	2,789.04	5,084.98	7,403.49
35	193.02	384.08	687.82	1,003.69	75	1,445.77	2,878.24	5,248.69	7,630.10
36	199.05	396.15	701.60	1,024.68	76	1,490.12	2,962.50	5,408.34	7,858.78
37	205.09	408.23	719.79	1,052.47	77	1,533.37	3,051.21	5,572.98	8,102.71
38	213.36	424.73	747.71	1,101.80	78	1,578.83	3,144.32	5,737.64	8,338.98
39	222.61	443.28	793.46	1,158.09	79	1,625.39	3,239.69	5,912.27	8,590.53
40	234.89	465.82	821.62	1,214.55	80	1,703.64	3,391.51	6,184.89	8,999.57
41	250.16	486.50	867.68	1,271.24	81	1,755.51	3,492.99	6,377.70	9,270.87
42	265.50	509.21	918.37	1,348.56	82	1,807.39	3,598.98	6,565.43	9,542.17
43	281.87	537.96	969.22	1,426.18	83	1,861.51	3,704.94	6,763.30	9,828.97
44	296.33	564.84	1,029.22	1,504.06	84	1,917.88	3,817.71	6,966.26	10,123.53
45	304.31	583.20	1,061.19	1,560.73	85	1,975.37	3,932.73	7,179.37	10,433.60
46	314.69	607.81	1,107.30	1,624.33	86	1,984.39	3,953.01	7,214.87	10,487.87
47	327.05	636.45	1,157.99	1,694.90	87	1,995.68	3,973.32	7,245.31	10,534.37
48	338.50	661.27	1,213.29	1,772.48	88	2,004.69	3,993.61	7,285.90	10,588.63
49	350.96	686.15	1,259.92	1,836.79	89	2,015.97	4,011.63	7,321.41	10,642.89
50	376.11	734.12	1,334.99	1,956.60	90	2,024.99	4,034.18	7,356.94	10,697.16
51	429.20	832.19	1,396.41	2,043.35	91	2,035.13	4,052.22	7,392.43	10,743.67
52	451.19	872.12	1,458.04	2,144.31	92	2,045.29	4,072.52	7,427.97	10,805.67
53	472.27	918.22	1,533.55	2,245.62	93	2,055.42	4,092.81	7,468.56	10,859.93
54	495.43	962.47	1,609.33	2,354.24	94	2,065.56	4,113.11	7,504.07	10,906.45
55	532.53	1,037.98	1,730.50	2,522.01	95	2,075.73	4,133.42	7,544.66	10,968.46
56	557.54	1,087.93	1,827.65	2,677.40	96	2,084.75	4,153.70	7,580.18	11,022.74
57	584.70	1,144.31	1,929.86	2,818.96	97	2,096.01	4,171.75	7,615.69	11,069.22
58	618.27	1,202.99	2,032.43	2,953.80	98	2,105.04	4,196.56	7,656.30	11,138.99
59	650.89	1,270.29	2,140.09	3,110.79	99	2,115.21	4,214.60	7,691.79	11,185.50
60	703.00	1,386.76	2,277.55	3,303.05					

以上保費只適用於續保 Above premiums 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

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	222.55	442.98	611.20	890.69					
5 – 9	152.49	285.33	487.03	710.26					
10 – 14	151.82	284.07	484.88	707.13					
15	151.82	284.07	484.88	707.13					
16	157.01	302.30	513.44	744.20					
17	160.92	310.11	526.61	764.31					
18	164.81	314.01	548.56	811.25					
19	172.61	325.71	574.89	838.06					
20	177.84	338.28	591.49	863.80					
21	198.12	378.87	634.98	910.33	61	760.82	1,508.43	2,508.38	3,673.54
22	209.74	398.19	656.72	963.49	62	805.17	1,603.70	2,691.40	3,937.68
23	219.39	419.46	695.88	1,023.29	63	851.86	1,697.12	2,904.85	4,248.30
24	230.03	442.66	735.01	1,069.79	64	893.20	1,779.77	3,104.11	4,544.81
25	239.44	459.74	762.88	1,106.26	65	926.94	1,845.06	3,289.16	4,811.92
26	250.93	480.82	797.36	1,165.52	66	965.23	1,919.38	3,474.84	5,072.36
27	262.43	501.90	831.85	1,224.79	67	1,010.33	2,013.98	3,671.18	5,348.95
28	274.89	521.04	866.32	1,257.72	68	1,060.02	2,111.15	3,868.21	5,634.16
29	284.47	542.12	887.89	1,297.24	69	1,113.26	2,213.10	4,070.93	5,943.40
30	284.50	542.12	887.89	1,297.24	70	1,167.76	2,322.13	4,289.46	6,269.05
31	294.91	558.37	906.89	1,328.32	71	1,224.72	2,436.00	4,513.76	6,603.55
32	303.46	569.91	928.41	1,348.45	72	1,285.23	2,556.99	4,754.00	6,970.04
33	312.97	585.17	949.98	1,387.69	73	1,348.20	2,682.90	5,015.27	7,337.81
34	319.69	596.75	971.57	1,407.90	74	1,414.74	2,813.75	5,272.38	7,714.58
35	328.28	610.19	993.20	1,453.62	75	1,458.99	2,904.45	5,444.13	7,960.88
36	336.90	625.52	1,027.37	1,493.06	76	1,502.95	2,994.63	5,616.62	8,201.14
37	345.51	640.88	1,049.08	1,526.14	77	1,548.05	3,084.83	5,784.07	8,441.46
38	355.48	658.84	1,080.39	1,567.43	78	1,595.42	3,175.04	5,966.74	8,689.50
39	365.47	676.89	1,103.43	1,621.70	79	1,641.63	3,272.00	6,144.31	8,960.79
40	395.73	731.92	1,188.66	1,736.77	80	1,690.12	3,368.98	6,332.04	9,224.35
41	433.06	779.49	1,268.86	1,859.13	81	1,741.99	3,472.68	6,524.83	9,503.41
42	457.97	819.54	1,358.03	1,988.58	82	1,794.99	3,574.17	6,722.72	9,790.24
43	475.27	852.00	1,412.78	2,065.41	83	1,847.99	3,682.42	6,925.68	10,077.04
44	488.74	878.76	1,467.68	2,142.48	84	1,903.23	3,792.91	7,128.62	10,379.34
45	508.52	922.22	1,541.82	2,246.96	85	1,961.85	3,907.92	7,341.70	10,697.16
46	514.42	939.79	1,571.43	2,298.79	86	1,970.87	3,928.20	7,372.16	10,743.67
47	519.35	953.43	1,610.06	2,350.80	87	1,981.01	3,948.51	7,412.75	10,805.67
48	523.29	967.14	1,630.94	2,382.50	88	1,991.17	3,966.55	7,448.25	10,859.93
49	525.27	974.92	1,660.85	2,421.14	89	2,001.31	3,989.10	7,478.71	10,906.45
50	550.97	1,024.86	1,757.57	2,563.45	90	2,010.32	4,007.12	7,519.30	10,968.46
51	554.07	1,039.28	1,807.79	2,639.94	91	2,021.61	4,029.69	7,554.81	11,022.74
52	556.15	1,051.67	1,834.67	2,680.80	92	2,030.62	4,047.72	7,585.26	11,069.22
53	560.31	1,066.19	1,866.34	2,728.96	93	2,041.89	4,068.01	7,625.85	11,138.99
54	565.55	1,082.84	1,902.85	2,784.51	94	2,050.92	4,088.30	7,661.35	11,185.50
55	595.91	1,146.15	2,020.98	2,953.04	95	2,061.05	4,108.61	7,696.88	11,239.76
56	608.98	1,174.41	2,078.62	3,048.37	96	2,071.21	4,126.64	7,737.48	11,294.03
57	625.39	1,209.29	2,146.31	3,144.01	97	2,081.37	4,149.19	7,767.92	11,356.05
58	646.23	1,259.62	2,224.05	3,255.05	98	2,091.50	4,167.23	7,803.42	11,410.29
59	672.61	1,318.91	2,316.86	3,381.49	99	2,101.67	4,192.06	7,844.00	11,464.56
60	712.24	1,406.91	2,390.23	3,500.85					

以上保費只適用於續保 Above premiums 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

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	421.60	838.58	1,292.35	1,879.63					
5 – 9	242.39	480.17	734.05	1,074.07					
10 – 14	238.21	471.89	721.40	1,055.57					
15	240.30	476.04	727.73	1,064.82					
16	257.38	507.92	825.11	1,182.26					
17	264.22	521.58	850.72	1,252.73					
18	267.63	523.87	855.84	1,260.56					
19	269.92	523.87	855.84	1,260.56					
20	269.92	523.87	855.84	1,260.56					
21	276.18	536.84	878.46	1,288.72	61	1,230.22	2,428.76	3,988.77	5,808.95
22	276.18	536.84	878.46	1,288.72	62	1,306.97	2,582.18	4,298.37	6,264.64
23	276.18	536.84	878.46	1,288.72	63	1,387.66	2,743.54	4,658.63	6,755.56
24	277.31	550.15	888.45	1,303.97	64	1,461.31	2,885.80	4,987.04	7,248.24
25	279.51	554.58	893.43	1,311.59	65	1,527.79	3,006.47	5,283.46	7,692.00
26	283.96	561.24	913.40	1,326.84	66	1,600.69	3,159.57	5,603.07	8,145.76
27	289.50	570.11	923.39	1,334.48	67	1,684.94	3,327.98	5,940.44	8,643.49
28	296.15	581.21	948.34	1,387.87	68	1,773.19	3,506.86	6,284.55	9,142.97
29	301.69	598.94	973.29	1,410.72	69	1,865.44	3,691.29	6,629.85	9,644.18
30	303.64	605.08	980.22	1,421.93	70	1,979.73	3,919.49	7,058.43	10,259.57
31	311.58	614.36	995.86	1,445.74	71	2,082.19	4,126.83	7,437.31	10,811.64
32	316.24	630.28	1,026.37	1,492.34	72	2,192.54	4,339.93	7,834.46	11,382.92
33	325.32	639.57	1,047.04	1,516.26	73	2,308.31	4,568.84	8,255.57	11,990.69
34	331.07	659.94	1,067.72	1,562.98	74	2,426.96	4,806.07	8,683.82	12,626.53
35	345.45	684.23	1,108.28	1,608.93	75	2,504.43	4,960.91	8,960.30	13,021.81
36	356.88	700.38	1,139.24	1,663.82	76	2,578.82	5,107.21	9,232.68	13,411.93
37	367.22	721.03	1,190.36	1,711.18	77	2,658.27	5,261.05	9,505.08	13,810.73
38	379.09	751.47	1,217.79	1,783.64	78	2,735.19	5,417.42	9,788.80	14,235.55
39	395.49	779.79	1,275.57	1,864.05	79	2,818.42	5,578.82	10,083.88	14,660.36
40	417.59	819.43	1,343.67	1,975.63	80	2,952.07	5,845.14	10,560.52	15,349.45
41	446.49	865.99	1,406.94	2,056.70	81	3,040.56	6,017.01	10,872.12	15,807.90
42	473.24	908.19	1,480.58	2,192.29	82	3,131.60	6,199.08	11,195.29	16,283.99
43	503.48	961.82	1,574.82	2,289.55	83	3,226.51	6,383.75	11,541.55	16,768.92
44	524.79	1,004.33	1,669.40	2,441.61	84	3,323.95	6,576.10	11,887.80	17,271.44
45	539.77	1,035.04	1,717.83	2,524.99	85	3,422.71	6,773.61	12,239.80	17,800.43
46	558.62	1,079.34	1,806.35	2,637.05	86	3,440.67	6,804.39	12,303.29	17,879.77
47	579.78	1,130.52	1,885.13	2,757.19	87	3,456.05	6,842.86	12,361.00	17,967.94
48	599.89	1,172.91	1,974.29	2,893.14	88	3,473.99	6,873.62	12,430.23	18,056.11
49	625.69	1,226.70	2,053.66	3,014.19	89	3,489.41	6,909.52	12,487.95	18,153.10
50	673.70	1,313.07	2,187.51	3,200.49	90	3,508.63	6,945.46	12,557.21	18,241.26
51	707.03	1,370.52	2,284.38	3,324.61	91	3,524.01	6,976.22	12,614.92	18,329.40
52	740.49	1,437.36	2,386.77	3,480.73	92	3,541.98	7,014.69	12,678.38	18,426.39
53	774.06	1,502.14	2,499.91	3,637.42	93	3,558.65	7,048.05	12,741.87	18,514.55
54	810.06	1,576.34	2,618.60	3,810.51	94	3,576.60	7,083.94	12,799.58	18,611.54
55	871.22	1,695.02	2,821.66	4,107.15	95	3,594.55	7,119.85	12,868.83	18,699.70
56	914.39	1,781.26	2,976.48	4,310.65	96	3,612.52	7,155.77	12,926.52	18,796.69
57	960.10	1,877.33	3,126.49	4,563.96	97	3,630.44	7,191.66	13,001.54	18,884.86
58	1,011.88	1,973.74	3,298.52	4,793.56	98	3,650.99	7,225.00	13,059.25	18,990.65
59	1,066.30	2,082.45	3,487.24	5,081.47	99	3,668.92	7,260.94	13,122.74	19,078.81
60	1,152.53	2,263.68	3,746.00	5,455.33					

以上保費只適用於續保 Above premiums 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

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	332.72	660.71	914.43	1,323.49					
5 – 9	251.60	465.87	731.75	1,065.06					
10 – 14	250.49	463.80	728.52	1,060.35					
15	250.49	463.80	728.52	1,060.35					
16	257.01	487.88	774.28	1,138.01					
17	264.63	498.77	793.88	1,160.48					
18	273.32	507.48	828.18	1,212.88					
19	283.13	527.06	862.49	1,250.31					
20	292.50	548.29	903.36	1,305.93					
21	314.07	589.29	942.21	1,380.12	61	1,174.19	2,308.40	3,865.88	5,656.91
22	333.50	617.35	990.79	1,446.93	62	1,242.75	2,457.93	4,160.45	6,089.23
23	347.54	649.73	1,039.35	1,513.70	63	1,320.31	2,615.50	4,506.87	6,574.88
24	364.80	682.10	1,092.78	1,580.48	64	1,393.11	2,753.55	4,831.90	7,062.24
25	381.82	710.20	1,131.07	1,654.49	65	1,458.61	2,874.41	5,124.06	7,499.37
26	402.15	744.42	1,188.83	1,728.03	66	1,533.18	3,023.47	5,445.66	7,964.07
27	419.25	778.64	1,241.77	1,808.91	67	1,611.81	3,185.67	5,774.05	8,456.46
28	440.67	808.61	1,294.72	1,875.11	68	1,694.48	3,356.07	6,115.02	8,950.56
29	457.78	838.56	1,328.40	1,948.63	69	1,782.55	3,532.11	6,445.72	9,420.25
30	457.78	838.56	1,328.40	1,948.63	70	1,876.00	3,718.95	6,794.75	9,917.76
31	470.75	860.96	1,361.13	1,973.05	71	1,976.14	3,914.05	7,145.01	10,469.53
32	483.50	882.31	1,390.11	2,031.41	72	2,077.87	4,117.49	7,519.41	10,996.91
33	497.34	907.80	1,423.76	2,075.66	73	2,185.11	4,334.42	7,929.61	11,587.57
34	513.25	927.14	1,448.16	2,112.85	74	2,296.51	4,554.65	8,341.24	12,180.30
35	527.12	950.66	1,481.91	2,157.23	75	2,372.44	4,701.26	8,604.23	12,581.07
36	540.99	968.00	1,511.06	2,208.80	76	2,445.54	4,844.87	8,869.68	12,969.01
37	552.83	993.64	1,558.89	2,267.56	77	2,521.20	4,991.08	9,140.89	13,365.74
38	569.47	1,016.31	1,603.96	2,336.19	78	2,594.29	5,137.26	9,423.67	13,771.31
39	586.17	1,045.33	1,649.17	2,397.89	79	2,673.79	5,291.16	9,706.41	14,194.49
40	634.99	1,126.24	1,766.60	2,566.22	80	2,754.58	5,452.73	10,006.51	14,626.51
41	680.26	1,192.86	1,861.83	2,718.86	81	2,836.67	5,614.33	10,306.60	15,067.31
42	717.07	1,251.10	1,976.78	2,886.84	82	2,922.57	5,783.60	10,618.20	15,525.78
43	742.16	1,294.46	2,067.88	3,025.79	83	3,009.79	5,958.00	10,935.62	15,975.41
44	760.85	1,335.80	2,144.74	3,135.51	84	3,099.55	6,137.55	11,258.77	16,460.33
45	789.48	1,398.13	2,247.71	3,289.98	85	3,193.16	6,319.64	11,599.27	16,962.86
46	809.44	1,442.71	2,327.99	3,395.64	86	3,208.57	6,350.43	11,651.19	17,033.39
47	817.68	1,465.51	2,377.56	3,486.50	87	3,226.51	6,383.75	11,708.87	17,103.93
48	824.78	1,486.16	2,417.26	3,539.17	88	3,240.61	6,414.54	11,766.59	17,192.10
49	828.56	1,502.41	2,452.06	3,584.31	89	3,258.57	6,447.87	11,824.30	17,271.44
50	867.46	1,577.62	2,598.89	3,817.16	90	3,273.95	6,478.65	11,882.01	17,359.60
51	878.23	1,623.55	2,750.43	4,030.70	91	3,290.63	6,514.56	11,939.73	17,438.97
52	881.06	1,638.46	2,792.98	4,079.07	92	3,306.01	6,545.34	11,991.67	17,527.13
53	889.84	1,662.94	2,835.68	4,143.95	93	3,322.68	6,578.68	12,049.37	17,615.28
54	898.64	1,685.11	2,889.27	4,209.04	94	3,338.07	6,609.45	12,107.08	17,694.63
55	943.70	1,778.54	3,061.11	4,481.15	95	3,354.75	6,642.80	12,164.81	17,773.97
56	964.01	1,821.47	3,150.41	4,608.64	96	3,368.85	6,673.58	12,222.49	17,870.96
57	988.14	1,876.95	3,239.98	4,728.07	97	3,385.52	6,706.91	12,285.96	17,941.49
58	1,019.79	1,945.06	3,357.86	4,899.20	98	3,399.62	6,737.69	12,343.68	18,029.66
59	1,061.53	2,035.85	3,498.56	5,105.20	99	3,416.28	6,771.03	12,395.62	18,117.83
60	1,109.64	2,156.90	3,639.80	5,329.07					

以上保費只適用於續保 Above premiums 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

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	428.18	620.31			
5 – 9	244.37	352.46			
10 – 14	240.16	346.39			
15	242.26	349.43			
16	258.83	391.36			
17	265.05	405.31			
18	265.05	409.99			
19	265.05	409.99			
20	265.05	409.99			
21	272.24	417.46	61	1,294.64	2,015.11
22	272.24	417.46	62	1,381.37	2,173.66
23	272.24	421.99	63	1,466.22	2,357.85
24	280.33	426.53	64	1,544.65	2,527.62
25	282.34	431.07	65	1,614.45	2,677.89
26	286.37	435.60	66	1,697.90	2,848.85
27	292.42	444.67	67	1,790.61	3,030.50
28	296.45	453.75	68	1,890.37	3,207.68
29	304.52	467.38	69	1,990.49	3,385.52
30	310.04	472.56	70	2,113.35	3,604.61
31	316.28	481.93	71	2,226.42	3,795.49
32	324.55	495.85	72	2,344.44	4,002.40
33	330.81	509.77	73	2,467.41	4,220.32
34	341.12	519.18	74	2,595.42	4,444.12
35	352.55	542.51	75	2,682.59	4,586.17
36	360.94	556.63	76	2,760.52	4,730.61
37	375.42	579.88	77	2,845.35	4,869.89
38	390.38	599.29	78	2,932.48	5,014.34
39	405.39	627.94	79	3,017.32	5,163.95
40	428.59	661.27	80	3,164.01	5,414.03
41	451.91	690.14	81	3,254.96	5,571.42
42	475.29	723.69	82	3,352.87	5,734.05
43	502.87	775.87	83	3,450.80	5,907.17
44	526.44	818.97	84	3,553.39	6,085.54
45	544.33	846.86	85	3,658.32	6,258.67
46	567.66	894.05	86	3,674.64	6,290.14
47	595.12	932.29	87	3,690.97	6,311.12
48	614.56	975.24	88	3,707.29	6,347.86
49	646.28	1,018.35	89	3,728.27	6,379.32
50	692.50	1,085.56	90	3,746.93	6,410.82
51	722.97	1,139.15	91	3,763.24	6,437.03
52	759.80	1,192.93	92	3,781.89	6,468.51
53	796.76	1,251.61	93	3,798.22	6,499.98
54	835.94	1,310.47	94	3,819.21	6,526.22
55	898.70	1,411.07	95	3,837.87	6,557.70
56	945.69	1,491.41	96	3,856.50	6,589.18
57	999.34	1,572.01	97	3,875.16	6,625.89
58	1,051.01	1,657.79	98	3,891.47	6,652.13
59	1,111.56	1,758.52	99	3,912.47	6,688.86
60	1,205.96	1,891.92			

以上保費只適用於續保 Above premiums 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

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	350.01	452.10			
5 – 9	252.30	370.82			
10 – 14	251.19	369.18			
15	251.19	369.18			
16	264.18	390.24			
17	270.25	403.83			
18	274.26	421.99			
19	286.37	440.13			
20	297.81	458.69			
21	319.78	481.18	61	1,282.33	2,025.79
22	335.78	503.67	62	1,366.66	2,183.23
23	353.76	530.66	63	1,455.86	2,366.90
24	371.75	557.63	64	1,533.94	2,535.80
25	384.25	579.35	65	1,603.13	2,694.97
26	404.06	606.09	66	1,686.33	2,859.89
27	423.87	632.83	67	1,779.01	3,040.89
28	439.71	659.56	68	1,874.34	3,217.33
29	457.54	681.86	69	1,972.28	3,389.20
30	457.54	681.86	70	2,072.87	3,566.90
31	470.29	696.83	71	2,183.10	3,755.60
32	482.14	714.59	72	2,296.00	3,950.17
33	495.93	732.38	73	2,413.96	4,161.10
34	507.82	745.89	74	2,539.27	4,377.98
35	521.62	768.04	75	2,618.41	4,516.93
36	533.55	785.91	76	2,702.35	4,658.57
37	547.41	808.15	77	2,783.96	4,805.48
38	561.92	835.67	78	2,865.57	4,952.37
39	578.42	858.94	79	2,951.84	5,104.52
40	623.70	925.13	80	3,042.76	5,261.89
41	660.71	976.13	81	3,133.71	5,419.27
42	691.86	1,036.30	82	3,226.96	5,581.92
43	717.16	1,087.69	83	3,324.90	5,755.03
44	742.52	1,125.77	84	3,425.17	5,922.92
45	780.01	1,180.73	85	3,527.75	6,101.28
46	797.84	1,210.56	86	3,544.08	6,122.27
47	811.63	1,240.51	87	3,560.40	6,148.50
48	825.47	1,261.32	88	3,579.03	6,179.96
49	833.18	1,277.55	89	3,595.36	6,211.45
50	876.60	1,361.76	90	3,611.69	6,237.68
51	895.51	1,427.41	91	3,632.68	6,269.16
52	903.66	1,449.52	92	3,649.01	6,295.39
53	916.15	1,471.69	93	3,667.64	6,326.87
54	930.86	1,503.71	94	3,683.98	6,353.10
55	984.96	1,593.79	95	3,702.61	6,384.58
56	1,009.30	1,642.36	96	3,718.95	6,416.04
57	1,040.49	1,691.08	97	3,735.27	6,447.53
58	1,080.85	1,755.24	98	3,753.90	6,473.76
59	1,130.40	1,829.83	99	3,770.22	6,505.24
60	1,200.55	1,909.76			

以上保費只適用於續保 Above premiums 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	321.60	616.00	921.60	544.80	1,043.20	1,591.20
5 - 15	171.20	313.60	457.20	316.00	584.00	882.00
16	185.60	340.80	514.80	334.40	625.60	972.00
17	186.40	342.40	543.60	336.80	633.60	1,011.60
18	188.00	348.80	547.20	342.40	638.40	1,015.20
19	188.00	348.80	547.20	344.80	638.40	1,015.20
20	188.00	348.80	547.20	344.80	640.00	1,015.20
21	188.00	348.80	550.80	344.80	640.00	1,018.80
22	188.00	348.80	550.80	344.80	640.00	1,018.80
23	188.00	348.80	550.80	344.80	640.00	1,018.80
24	192.80	355.20	558.00	345.60	651.20	1,040.40
25	193.60	356.80	558.00	350.40	657.60	1,044.00
26	195.20	361.60	568.80	353.60	670.40	1,062.00
27	196.80	366.40	579.60	360.80	678.40	1,080.00
28	200.80	371.20	590.40	364.80	691.20	1,098.00
29	204.00	379.20	597.60	370.40	705.60	1,123.20
30	207.20	387.20	612.00	378.40	721.60	1,141.20
31	211.20	393.60	626.40	383.20	734.40	1,166.40
32	214.40	401.60	637.20	391.20	745.60	1,188.00
33	216.80	408.00	651.60	396.80	761.60	1,220.40
34	222.40	416.00	662.40	406.40	782.40	1,242.00
35	226.40	427.20	680.40	415.20	793.60	1,267.20
36	232.00	435.20	698.40	426.40	812.80	1,310.40
37	236.80	449.60	716.40	438.40	832.00	1,353.60
38	244.00	464.00	741.60	451.20	856.00	1,386.00
39	252.80	480.00	770.40	467.20	888.00	1,440.00
40	263.20	499.20	802.80	486.40	934.40	1,512.00
41	276.80	518.40	838.80	511.20	972.80	1,580.40
42	291.20	540.80	882.00	537.60	1,020.80	1,663.20
43	306.40	566.40	928.80	566.40	1,068.80	1,760.40
44	319.20	592.00	975.60	589.60	1,112.00	1,846.80
45	328.80	616.00	1,022.40	609.60	1,158.40	1,926.00
46	338.40	641.60	1,065.60	632.00	1,206.40	2,008.80
47	350.40	668.80	1,105.20	653.60	1,249.60	2,102.40
48	361.60	691.20	1,148.40	677.60	1,292.80	2,178.00
49	372.80	713.60	1,198.80	700.80	1,337.60	2,260.80
50	390.40	745.60	1,245.60	734.40	1,404.80	2,350.80
51	408.80	782.40	1,288.80	773.60	1,478.40	2,444.40
52	426.40	816.00	1,339.20	805.60	1,545.60	2,548.80
53	443.20	849.60	1,396.80	842.40	1,611.20	2,667.60
54	463.20	886.40	1,465.20	881.60	1,684.80	2,782.80
55	490.40	939.20	1,555.20	934.40	1,790.40	2,948.40

以上保費只適用於續保 Above premiums 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	513.60	982.40	1,634.40	981.60	1,880.00	3,103.20
57	540.00	1,030.40	1,720.80	1,032.80	1,977.60	3,272.40
58	568.00	1,086.40	1,814.40	1,088.00	2,083.20	3,463.20
59	599.20	1,145.60	1,922.40	1,148.00	2,196.80	3,654.00
60	640.80	1,227.20	2,005.20	1,228.00	2,350.40	3,866.40
61	689.60	1,321.60	2,113.20	1,317.60	2,520.00	4,111.20
62	732.00	1,401.60	2,275.20	1,404.80	2,686.40	4,442.40
63	774.40	1,483.20	2,458.80	1,492.80	2,854.40	4,816.80
64	812.80	1,555.20	2,624.40	1,570.40	3,003.20	5,151.60
65	841.60	1,611.20	2,772.00	1,635.20	3,131.20	5,468.40
66	876.80	1,680.00	2,923.20	1,718.40	3,288.00	5,792.40
67	920.00	1,760.00	3,088.80	1,813.60	3,464.00	6,148.80
68	964.80	1,846.40	3,261.60	1,909.60	3,654.40	6,512.40
69	1,012.80	1,937.60	3,434.40	2,011.20	3,846.40	6,868.80
70	1,063.20	2,032.00	3,618.00	2,120.00	4,052.80	7,239.60
71	1,115.20	2,134.40	3,819.60	2,233.60	4,270.40	7,639.20
72	1,169.60	2,236.80	4,017.60	2,345.60	4,488.00	8,035.20
73	1,225.60	2,342.40	4,226.40	2,464.80	4,712.00	8,445.60
74	1,281.60	2,452.80	4,438.80	2,588.00	4,947.20	8,877.60
75	1,320.00	2,528.00	4,572.00	1,320.00	2,528.00	4,572.00
76	1,359.20	2,604.80	4,708.80	1,359.20	2,604.80	4,708.80
77	1,400.00	2,683.20	4,849.20	1,400.00	2,683.20	4,849.20
78	1,442.40	2,763.20	4,993.20	1,442.40	2,763.20	4,993.20
79	1,484.80	2,844.80	5,144.40	1,484.80	2,844.80	5,144.40
80	1,529.60	2,931.20	5,299.20	1,529.60	2,931.20	5,299.20
81	1,576.00	3,019.20	5,457.60	1,576.00	3,019.20	5,457.60
82	1,622.40	3,110.40	5,619.60	1,622.40	3,110.40	5,619.60
83	1,671.20	3,203.20	5,788.80	1,671.20	3,203.20	5,788.80
84	1,722.40	3,299.20	5,961.60	1,722.40	3,299.20	5,961.60
85	1,773.60	3,398.40	6,141.60	1,773.60	3,398.40	6,141.60
86	1,783.20	3,416.00	6,174.00	1,783.20	3,416.00	6,174.00
87	1,792.00	3,433.60	6,206.40	1,792.00	3,433.60	6,206.40
88	1,800.80	3,451.20	6,231.60	1,800.80	3,451.20	6,231.60
89	1,808.80	3,468.80	6,264.00	1,808.80	3,468.80	6,264.00
90	1,817.60	3,486.40	6,296.40	1,817.60	3,486.40	6,296.40
91	1,826.40	3,505.60	6,325.20	1,826.40	3,505.60	6,325.20
92	1,835.20	3,523.20	6,357.60	1,835.20	3,523.20	6,357.60
93	1,844.00	3,539.20	6,390.00	1,844.00	3,539.20	6,390.00
94	1,853.60	3,556.80	6,418.80	1,853.60	3,556.80	6,418.80
95	1,862.40	3,574.40	6,451.20	1,862.40	3,574.40	6,451.20
96	1,871.20	3,592.00	6,480.00	1,871.20	3,592.00	6,480.00
97	1,880.80	3,609.60	6,512.40	1,880.80	3,609.60	6,512.40
98	1,890.40	3,628.80	6,541.20	1,890.40	3,628.80	6,541.20
99	1,900.80	3,646.40	6,573.60	1,900.80	3,646.40	6,573.60

以上保費只適用於續保 Above premiums 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	252.00	480.00	608.40	433.60	832.00	1,123.20
5 - 15	186.40	321.60	457.20	342.40	585.60	889.20
16	194.40	347.20	511.20	351.20	630.40	972.00
17	196.80	348.80	525.60	361.60	633.60	993.60
18	201.60	350.40	543.60	369.60	638.40	1,015.20
19	207.20	352.00	543.60	380.80	641.60	1,029.60
20	214.40	364.80	561.60	392.80	665.60	1,080.00
21	221.60	376.00	590.40	408.80	697.60	1,123.20
22	231.20	395.20	615.60	428.00	734.40	1,173.60
23	240.00	414.40	644.40	445.60	766.40	1,242.00
24	249.60	430.40	676.80	465.60	798.40	1,292.40
25	259.20	448.00	702.00	484.80	832.00	1,357.20
26	270.40	468.80	738.00	505.60	873.60	1,422.00
27	282.40	488.00	766.80	528.00	908.80	1,479.60
28	292.80	507.20	792.00	549.60	939.20	1,533.60
29	303.20	524.80	820.80	568.00	972.80	1,580.40
30	311.20	537.60	838.80	588.00	1,004.80	1,627.20
31	320.00	552.00	867.60	603.20	1,030.40	1,663.20
32	328.00	564.80	882.00	618.40	1,056.00	1,706.40
33	336.80	576.00	903.60	635.20	1,081.60	1,731.60
34	344.00	588.80	918.00	651.20	1,100.80	1,774.80
35	351.20	598.40	936.00	664.00	1,123.20	1,814.40
36	359.20	612.80	961.20	680.80	1,152.00	1,854.00
37	367.20	627.20	979.20	696.80	1,171.20	1,911.60
38	376.00	638.40	1,011.60	717.60	1,195.20	1,954.80
39	384.80	654.40	1,033.20	735.20	1,225.60	1,998.00
40	403.20	683.20	1,076.40	773.60	1,280.00	2,070.00
41	434.40	724.80	1,144.80	828.00	1,350.40	2,196.00
42	460.00	758.40	1,213.20	870.40	1,406.40	2,325.60
43	475.20	784.00	1,263.60	896.80	1,457.60	2,419.20
44	488.00	806.40	1,310.40	917.60	1,492.80	2,502.00
45	495.20	825.60	1,346.40	936.00	1,526.40	2,592.00
46	500.00	841.60	1,378.80	945.60	1,552.00	2,635.20
47	503.20	854.40	1,396.80	952.00	1,571.20	2,674.80
48	505.60	860.80	1,418.40	957.60	1,585.60	2,721.60
49	508.80	870.40	1,440.00	959.20	1,598.40	2,750.40
50	508.80	876.80	1,461.60	961.60	1,609.60	2,793.60
51	509.60	881.60	1,472.40	961.60	1,619.20	2,815.20
52	509.60	888.00	1,490.40	962.40	1,630.40	2,858.40
53	510.40	897.60	1,515.60	965.60	1,646.40	2,898.00
54	513.60	908.80	1,540.80	972.80	1,664.00	2,944.80
55	528.00	937.60	1,598.40	1,000.80	1,718.40	3,052.80

以上保費只適用於續保 Above premiums 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	538.40	960.00	1,638.00	1,022.40	1,760.00	3,142.80
57	552.00	987.20	1,692.00	1,048.80	1,808.00	3,232.80
58	568.80	1,025.60	1,749.60	1,081.60	1,880.00	3,355.20
59	591.20	1,073.60	1,828.80	1,125.60	1,968.00	3,488.40
60	627.20	1,148.80	1,886.40	1,179.20	2,091.20	3,643.20
61	668.80	1,228.80	1,972.80	1,246.40	2,238.40	3,862.80
62	708.80	1,305.60	2,113.20	1,319.20	2,382.40	4,161.60
63	748.80	1,380.80	2,282.40	1,400.00	2,529.60	4,503.60
64	784.80	1,446.40	2,437.20	1,474.40	2,656.00	4,827.60
65	812.80	1,497.60	2,574.00	1,544.00	2,769.60	5,119.20
66	846.40	1,561.60	2,718.00	1,617.60	2,910.40	5,425.20
67	888.00	1,638.40	2,872.80	1,700.80	3,070.40	5,767.20
68	932.00	1,716.80	3,024.00	1,791.20	3,235.20	6,098.40
69	977.60	1,801.60	3,193.20	1,884.80	3,404.80	6,429.60
70	1,025.60	1,892.80	3,358.80	1,984.80	3,585.60	6,789.60
71	1,077.60	1,984.00	3,542.40	2,089.60	3,772.80	7,146.00
72	1,128.80	2,080.00	3,733.20	2,196.00	3,971.20	7,527.60
73	1,183.20	2,179.20	3,924.00	2,308.00	4,169.60	7,909.20
74	1,236.80	2,280.00	4,122.00	2,424.00	4,380.80	8,316.00
75	1,274.40	2,348.80	4,244.40	1,274.40	2,348.80	4,244.40
76	1,312.80	2,419.20	4,374.00	1,312.80	2,419.20	4,374.00
77	1,352.00	2,491.20	4,507.20	1,352.00	2,491.20	4,507.20
78	1,392.00	2,566.40	4,644.00	1,392.00	2,566.40	4,644.00
79	1,434.40	2,643.20	4,784.40	1,434.40	2,643.20	4,784.40
80	1,477.60	2,721.60	4,932.00	1,477.60	2,721.60	4,932.00
81	1,521.60	2,803.20	5,079.60	1,521.60	2,803.20	5,079.60
82	1,568.00	2,888.00	5,238.00	1,568.00	2,888.00	5,238.00
83	1,615.20	2,976.00	5,392.80	1,615.20	2,976.00	5,392.80
84	1,663.20	3,062.40	5,558.40	1,663.20	3,062.40	5,558.40
85	1,713.60	3,155.20	5,727.60	1,713.60	3,155.20	5,727.60
86	1,722.40	3,171.20	5,752.80	1,722.40	3,171.20	5,752.80
87	1,730.40	3,185.60	5,781.60	1,730.40	3,185.60	5,781.60
88	1,739.20	3,201.60	5,814.00	1,739.20	3,201.60	5,814.00
89	1,748.00	3,217.60	5,842.80	1,748.00	3,217.60	5,842.80
90	1,756.80	3,233.60	5,875.20	1,756.80	3,233.60	5,875.20
91	1,765.60	3,249.60	5,907.60	1,765.60	3,249.60	5,907.60
92	1,774.40	3,264.00	5,940.00	1,774.40	3,264.00	5,940.00
93	1,784.00	3,280.00	5,968.80	1,784.00	3,280.00	5,968.80
94	1,792.80	3,296.00	6,001.20	1,792.80	3,296.00	6,001.20
95	1,801.60	3,312.00	6,033.60	1,801.60	3,312.00	6,033.60
96	1,810.40	3,328.00	6,058.80	1,810.40	3,328.00	6,058.80
97	1,818.40	3,342.40	6,091.20	1,818.40	3,342.40	6,091.20
98	1,827.20	3,360.00	6,123.60	1,827.20	3,360.00	6,123.60
99	1,836.00	3,377.60	6,152.40	1,836.00	3,377.60	6,152.40

以上保費只適用於續保 Above premiums 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	264.80	528.00	810.00	454.40	905.60	1,407.60
5 - 15	124.80	249.60	381.60	243.20	481.60	752.40
16	139.20	275.20	442.80	260.80	518.40	831.60
17	140.00	278.40	457.20	266.40	524.80	874.80
18	141.60	281.60	460.80	271.20	528.00	878.40
19	141.60	281.60	460.80	272.80	528.00	878.40
20	141.60	281.60	460.80	272.80	532.80	878.40
21	141.60	281.60	464.40	272.80	532.80	882.00
22	141.60	281.60	464.40	272.80	532.80	882.00
23	141.60	281.60	464.40	272.80	532.80	882.00
24	144.80	286.40	471.60	273.60	542.40	892.80
25	145.60	289.60	471.60	276.80	547.20	903.60
26	147.20	292.80	489.60	279.20	555.20	914.40
27	150.40	299.20	496.80	286.40	569.60	936.00
28	152.80	304.00	504.00	292.00	574.40	950.40
29	156.00	310.40	511.20	298.40	588.80	972.00
30	159.20	315.20	518.40	303.20	603.20	993.60
31	161.60	321.60	536.40	308.00	614.40	1,015.20
32	165.60	329.60	547.20	316.00	630.40	1,033.20
33	169.60	336.00	558.00	320.80	638.40	1,062.00
34	173.60	345.60	572.40	329.60	657.60	1,083.60
35	177.60	352.00	586.80	339.20	672.00	1,105.20
36	183.20	364.80	597.60	350.40	689.60	1,141.20
37	187.20	372.80	619.20	361.60	707.20	1,180.80
38	194.40	387.20	640.80	370.40	734.40	1,220.40
39	202.40	403.20	673.20	384.80	761.60	1,281.60
40	212.80	422.40	702.00	406.40	800.00	1,342.80
41	225.60	440.00	738.00	429.60	838.40	1,389.60
42	240.00	459.20	777.60	458.40	881.60	1,472.40
43	254.40	484.80	820.80	484.80	931.20	1,555.20
44	267.20	507.20	867.60	505.60	969.60	1,634.40
45	277.60	529.60	907.20	525.60	1,009.60	1,720.80
46	286.40	553.60	950.40	543.20	1,051.20	1,796.40
47	296.00	574.40	979.20	561.60	1,096.00	1,868.40
48	306.40	596.80	1,018.80	579.20	1,134.40	1,933.20
49	316.00	617.60	1,062.00	602.40	1,179.20	2,023.20
50	332.80	648.00	1,101.60	633.60	1,241.60	2,106.00
51	351.20	678.40	1,148.40	668.80	1,305.60	2,181.60
52	367.20	710.40	1,198.80	700.80	1,361.60	2,271.60
53	382.40	742.40	1,249.20	730.40	1,424.00	2,376.00
54	400.00	779.20	1,306.80	763.20	1,491.20	2,484.00
55	424.00	825.60	1,389.60	807.20	1,580.80	2,638.80

以上保費只適用於續保 Above premiums 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
56	444.00	867.20	1,458.00	848.80	1,665.60	2,775.60
57	466.40	912.00	1,540.80	892.00	1,752.00	2,919.60
58	492.80	960.00	1,620.00	940.80	1,844.80	3,088.80
59	518.40	1,011.20	1,710.00	993.60	1,947.20	3,265.20
60	551.20	1,088.00	1,792.80	1,054.40	2,078.40	3,445.20
61	588.80	1,168.00	1,886.40	1,125.60	2,227.20	3,672.00
62	624.80	1,240.00	2,030.40	1,196.80	2,376.00	3,963.60
63	661.60	1,312.00	2,196.00	1,272.00	2,523.20	4,291.20
64	693.60	1,376.00	2,343.60	1,340.80	2,656.00	4,597.20
65	722.40	1,427.20	2,476.80	1,401.60	2,769.60	4,881.60
66	750.40	1,486.40	2,610.00	1,468.00	2,910.40	5,173.20
67	784.80	1,556.80	2,757.60	1,545.60	3,070.40	5,497.20
68	824.00	1,633.60	2,905.20	1,627.20	3,235.20	5,803.20
69	861.60	1,715.20	3,063.60	1,712.00	3,404.80	6,130.80
70	904.00	1,800.00	3,229.20	1,801.60	3,585.60	6,469.20
71	949.60	1,889.60	3,405.60	1,899.20	3,772.80	6,822.00
72	994.40	1,979.20	3,585.60	1,994.40	3,971.20	7,178.40
73	1,041.60	2,075.20	3,776.40	2,096.00	4,169.60	7,542.00
74	1,089.60	2,171.20	3,963.60	2,200.80	4,380.80	7,927.20
75	1,121.60	2,235.20	4,086.00	1,121.60	2,235.20	4,086.00
76	1,156.00	2,300.80	4,204.80	1,156.00	2,300.80	4,204.80
77	1,189.60	2,371.20	4,334.40	1,189.60	2,371.20	4,334.40
78	1,225.60	2,440.00	4,464.00	1,225.60	2,440.00	4,464.00
79	1,261.60	2,513.60	4,593.60	1,261.60	2,513.60	4,593.60
80	1,300.00	2,588.80	4,730.40	1,300.00	2,588.80	4,730.40
81	1,339.20	2,667.20	4,870.80	1,339.20	2,667.20	4,870.80
82	1,380.00	2,747.20	5,022.00	1,380.00	2,747.20	5,022.00
83	1,420.80	2,828.80	5,169.60	1,420.80	2,828.80	5,169.60
84	1,462.40	2,915.20	5,324.40	1,462.40	2,915.20	5,324.40
85	1,507.20	3,001.60	5,482.80	1,507.20	3,001.60	5,482.80
86	1,514.40	3,017.60	5,511.60	1,514.40	3,017.60	5,511.60
87	1,522.40	3,033.60	5,533.20	1,522.40	3,033.60	5,533.20
88	1,530.40	3,048.00	5,562.00	1,530.40	3,048.00	5,562.00
89	1,538.40	3,064.00	5,590.80	1,538.40	3,064.00	5,590.80
90	1,546.40	3,080.00	5,616.00	1,546.40	3,080.00	5,616.00
91	1,553.60	3,096.00	5,641.20	1,553.60	3,096.00	5,641.20
92	1,561.60	3,112.00	5,666.40	1,561.60	3,112.00	5,666.40
93	1,569.60	3,126.40	5,695.20	1,569.60	3,126.40	5,695.20
94	1,577.60	3,142.40	5,724.00	1,577.60	3,142.40	5,724.00
95	1,585.60	3,158.40	5,745.60	1,585.60	3,158.40	5,745.60
96	1,592.80	3,174.40	5,778.00	1,592.80	3,174.40	5,778.00
97	1,600.80	3,190.40	5,810.40	1,600.80	3,190.40	5,810.40
98	1,608.80	3,204.80	5,839.20	1,608.80	3,204.80	5,839.20
99	1,616.80	3,220.80	5,871.60	1,616.80	3,220.80	5,871.60

以上保費只適用於續保 Above premiums 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
0 - 4	201.60	401.60	532.80	355.20	702.40	1,004.40
5 - 15	140.00	260.80	410.40	271.20	502.40	806.40
16	145.60	280.00	446.40	277.60	524.80	871.20
17	149.60	286.40	453.60	287.20	542.40	882.00
18	152.80	291.20	468.00	298.40	552.00	932.40
19	159.20	302.40	496.80	307.20	572.80	968.40
20	166.40	315.20	514.80	319.20	601.60	1,015.20
21	172.80	331.20	547.20	332.80	632.00	1,062.00
22	183.20	347.20	568.80	351.20	659.20	1,119.60
23	192.00	366.40	597.60	368.80	697.60	1,170.00
24	200.80	387.20	633.60	384.80	729.60	1,227.60
25	211.20	404.80	658.80	408.80	766.40	1,288.80
26	221.60	424.00	694.80	427.20	801.60	1,353.60
27	231.20	443.20	723.60	446.40	838.40	1,418.40
28	241.60	457.60	752.40	468.80	875.20	1,465.20
29	250.40	476.80	777.60	488.00	908.80	1,512.00
30	259.20	491.20	792.00	504.80	937.60	1,555.20
31	268.00	507.20	820.80	520.80	966.40	1,591.20
32	276.80	518.40	835.20	535.20	988.80	1,634.40
33	284.80	532.80	853.20	549.60	1,011.20	1,666.80
34	290.40	540.80	874.80	564.80	1,033.60	1,706.40
35	297.60	555.20	892.80	579.20	1,057.60	1,731.60
36	306.40	566.40	918.00	594.40	1,083.20	1,778.40
37	313.60	580.80	939.60	608.80	1,105.60	1,828.80
38	320.80	595.20	964.80	624.80	1,132.80	1,872.00
39	328.80	612.80	990.00	641.60	1,160.00	1,922.40
40	348.00	640.00	1,029.60	675.20	1,214.40	1,998.00
41	378.40	678.40	1,098.00	721.60	1,283.20	2,113.20
42	400.00	713.60	1,166.40	760.80	1,340.80	2,239.20
43	413.60	739.20	1,216.80	784.80	1,387.20	2,340.00
44	424.80	761.60	1,260.00	804.00	1,428.80	2,408.40
45	432.00	780.80	1,296.00	817.60	1,460.80	2,476.80
46	436.80	795.20	1,328.40	827.20	1,489.60	2,534.40
47	439.20	803.20	1,346.40	831.20	1,507.20	2,566.80
48	441.60	814.40	1,371.60	837.60	1,523.20	2,610.00
49	443.20	819.20	1,386.00	838.40	1,529.60	2,653.20
50	444.00	824.00	1,400.40	839.20	1,545.60	2,674.80
51	444.00	832.00	1,418.40	839.20	1,552.00	2,714.40
52	444.00	838.40	1,436.40	839.20	1,563.20	2,743.20
53	445.60	846.40	1,458.00	844.80	1,580.80	2,793.60
54	448.80	857.60	1,479.60	852.00	1,601.60	2,836.80
55	460.80	886.40	1,537.20	873.60	1,651.20	2,937.60

以上保費只適用於續保 Above premiums 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	470.40	905.60	1,576.80	894.40	1,689.60	3,016.80
57	482.40	932.80	1,627.20	915.20	1,740.80	3,110.40
58	497.60	968.00	1,684.80	946.40	1,808.00	3,222.00
59	517.60	1,014.40	1,753.20	984.00	1,894.40	3,358.80
60	548.00	1,081.60	1,807.20	1,032.00	2,009.60	3,510.00
61	584.00	1,161.60	1,893.60	1,088.80	2,150.40	3,718.80
62	618.40	1,230.40	2,034.00	1,154.40	2,288.00	3,996.00
63	654.40	1,300.80	2,196.00	1,222.40	2,428.80	4,327.20
64	685.60	1,364.80	2,343.60	1,288.00	2,553.60	4,640.40
65	709.60	1,412.80	2,476.80	1,347.20	2,667.20	4,917.60
66	739.20	1,472.00	2,610.00	1,412.80	2,798.40	5,216.40
67	776.00	1,542.40	2,757.60	1,486.40	2,952.00	5,536.80
68	813.60	1,620.80	2,905.20	1,564.80	3,110.40	5,864.40
69	855.20	1,699.20	3,063.60	1,646.40	3,275.20	6,188.40
70	896.80	1,784.00	3,229.20	1,733.60	3,448.00	6,526.80
71	941.60	1,873.60	3,405.60	1,826.40	3,632.00	6,879.60
72	986.40	1,961.60	3,585.60	1,919.20	3,819.20	7,239.60
73	1,032.80	2,056.00	3,776.40	2,018.40	4,017.60	7,606.80
74	1,080.80	2,153.60	3,963.60	2,116.00	4,212.80	7,999.20
75	1,113.60	2,217.60	4,086.00	1,113.60	2,217.60	4,086.00
76	1,147.20	2,283.20	4,204.80	1,147.20	2,283.20	4,204.80
77	1,180.80	2,352.00	4,334.40	1,180.80	2,352.00	4,334.40
78	1,216.80	2,424.00	4,464.00	1,216.80	2,424.00	4,464.00
79	1,252.80	2,496.00	4,593.60	1,252.80	2,496.00	4,593.60
80	1,290.40	2,569.60	4,730.40	1,290.40	2,569.60	4,730.40
81	1,328.00	2,646.40	4,870.80	1,328.00	2,646.40	4,870.80
82	1,368.80	2,724.80	5,022.00	1,368.80	2,724.80	5,022.00
83	1,410.40	2,808.00	5,169.60	1,410.40	2,808.00	5,169.60
84	1,452.00	2,891.20	5,324.40	1,452.00	2,891.20	5,324.40
85	1,494.40	2,979.20	5,482.80	1,494.40	2,979.20	5,482.80
86	1,502.40	2,995.20	5,511.60	1,502.40	2,995.20	5,511.60
87	1,510.40	3,009.60	5,533.20	1,510.40	3,009.60	5,533.20
88	1,519.20	3,025.60	5,562.00	1,519.20	3,025.60	5,562.00
89	1,527.20	3,041.60	5,590.80	1,527.20	3,041.60	5,590.80
90	1,533.60	3,057.60	5,616.00	1,533.60	3,057.60	5,616.00
91	1,542.40	3,073.60	5,641.20	1,542.40	3,073.60	5,641.20
92	1,550.40	3,088.00	5,666.40	1,550.40	3,088.00	5,666.40
93	1,558.40	3,104.00	5,695.20	1,558.40	3,104.00	5,695.20
94	1,566.40	3,120.00	5,724.00	1,566.40	3,120.00	5,724.00
95	1,573.60	3,136.00	5,745.60	1,573.60	3,136.00	5,745.60
96	1,581.60	3,152.00	5,778.00	1,581.60	3,152.00	5,778.00
97	1,589.60	3,166.40	5,810.40	1,589.60	3,166.40	5,810.40
98	1,597.60	3,182.40	5,839.20	1,597.60	3,182.40	5,839.20
99	1,605.60	3,198.40	5,871.60	1,605.60	3,198.40	5,871.60

以上保費只適用於續保 Above premiums 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$) R&B(HK$)	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
0 – 4	87.38	169.50	288.75	304.50	591.75	1,160.63
5 - 15	84.38	163.50	277.50	293.63	570.75	1,119.38
16	85.50	166.50	279.38	295.88	573.00	1,123.13
17	86.63	168.00	283.13	298.88	582.00	1,132.50
18	87.38	168.75	285.00	303.00	587.25	1,136.25
19	87.75	168.75	285.00	305.25	587.25	1,136.25
20	87.75	169.50	285.00	305.25	591.00	1,136.25
21	87.75	169.50	286.88	305.25	591.00	1,166.25
22	88.13	171.00	286.88	305.63	591.75	1,166.25
23	88.50	171.00	286.88	306.75	591.75	1,166.25
24	88.88	173.25	290.63	307.50	597.75	1,171.88
25	90.75	174.75	292.50	313.50	606.00	1,179.38
26	91.50	177.00	300.00	316.50	613.50	1,194.38
27	92.63	181.50	303.75	322.50	627.00	1,222.50
28	94.88	183.75	311.25	329.25	635.25	1,254.38
29	97.50	188.25	318.75	336.75	652.50	1,269.38
30	99.38	191.25	324.38	344.63	670.50	1,301.25
31	101.25	197.25	330.00	352.13	676.50	1,329.38
32	103.50	201.00	335.63	357.38	696.75	1,353.75
33	105.75	204.00	348.75	364.50	713.25	1,393.13
34	108.38	210.00	354.38	374.63	728.25	1,426.88
35	111.75	216.00	363.75	387.75	745.50	1,455.00
36	114.75	222.00	371.25	397.13	766.50	1,494.38
37	118.50	229.50	386.25	409.13	794.25	1,550.63
38	122.25	237.00	399.38	423.75	818.25	1,597.50
39	127.13	246.00	416.25	439.88	853.50	1,655.63
40	132.38	258.75	436.88	459.00	893.25	1,751.25
41	138.38	270.00	457.50	477.75	936.00	1,833.75
42	144.38	282.75	483.75	499.50	984.00	1,940.63
43	150.38	297.00	508.13	522.00	1,032.00	2,045.63
44	157.50	312.75	540.00	543.38	1,083.75	2,158.13
45	164.25	328.50	564.38	567.38	1,134.75	2,272.50
46	170.25	341.25	592.50	587.63	1,179.00	2,375.63
47	176.25	354.75	615.00	610.88	1,230.75	2,469.38
48	183.00	368.25	639.38	633.00	1,277.25	2,580.00
49	189.75	382.50	667.50	655.13	1,323.75	2,664.38
50	196.88	396.75	691.88	682.50	1,374.75	2,773.13
51	204.75	414.00	721.88	708.38	1,434.75	2,891.25
52	213.38	429.75	750.00	738.38	1,491.75	3,011.25
53	222.38	450.75	785.63	769.50	1,557.75	3,153.75
54	232.13	471.75	823.13	802.88	1,631.25	3,300.00
55	247.13	499.50	870.00	855.75	1,732.50	3,487.50

以上保費只適用於續保 Above premiums 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	259.13	524.25	915.00	897.00	1,814.25	3,684.38
57	272.63	553.50	965.63	943.13	1,914.00	3,879.38
58	286.88	582.75	1,020.00	992.63	2,020.50	4,093.13
59	302.63	616.50	1,078.13	1,048.50	2,136.75	4,335.00
60	319.50	651.75	1,140.00	319.50	651.75	1,140.00
61	336.75	686.25	1,209.38	336.75	686.25	1,209.38
62	354.38	726.00	1,280.63	354.38	726.00	1,280.63
63	373.13	765.75	1,351.88	373.13	765.75	1,351.88
64	393.00	810.75	1,432.50	393.00	810.75	1,432.50
65	408.75	839.25	1,509.38	408.75	839.25	1,509.38
66	425.63	873.75	1,591.88	425.63	873.75	1,591.88
67	444.38	916.50	1,685.63	444.38	916.50	1,685.63
68	466.13	960.75	1,779.38	466.13	960.75	1,779.38
69	488.25	1,008.75	1,873.13	488.25	1,008.75	1,873.13
70	512.25	1,058.25	1,974.38	512.25	1,058.25	1,974.38
71	537.38	1,112.25	2,083.13	537.38	1,112.25	2,083.13
72	563.63	1,165.50	2,191.88	563.63	1,165.50	2,191.88
73	589.50	1,221.00	2,306.25	589.50	1,221.00	2,306.25
74	617.63	1,275.75	2,422.50	617.63	1,275.75	2,422.50
75	636.00	1,314.00	2,497.50	636.00	1,314.00	2,497.50
76	654.75	1,353.75	2,572.50	654.75	1,353.75	2,572.50
77	674.63	1,395.00	2,651.25	674.63	1,395.00	2,651.25
78	694.88	1,435.50	2,731.88	694.88	1,435.50	2,731.88
79	715.88	1,479.00	2,814.38	715.88	1,479.00	2,814.38
80	736.88	1,523.25	2,898.75	736.88	1,523.25	2,898.75
81	759.38	1,569.75	2,986.88	759.38	1,569.75	2,986.88
82	782.25	1,616.25	3,076.88	782.25	1,616.25	3,076.88
83	805.50	1,665.00	3,168.75	805.50	1,665.00	3,168.75
84	830.25	1,713.75	3,262.50	830.25	1,713.75	3,262.50
85	855.00	1,765.50	3,361.88	855.00	1,765.50	3,361.88
86	859.13	1,775.25	3,378.75	859.13	1,775.25	3,378.75
87	863.25	1,784.25	3,393.75	863.25	1,784.25	3,393.75
88	867.38	1,793.25	3,408.75	867.38	1,793.25	3,408.75
89	871.50	1,803.00	3,425.63	871.50	1,803.00	3,425.63
90	875.25	1,812.00	3,442.50	875.25	1,812.00	3,442.50
91	880.13	1,821.00	3,457.50	880.13	1,821.00	3,457.50
92	884.63	1,830.00	3,476.25	884.63	1,830.00	3,476.25
93	889.13	1,839.75	3,495.00	889.13	1,839.75	3,495.00
94	893.63	1,848.75	3,513.75	893.63	1,848.75	3,513.75
95	898.50	1,857.75	3,532.50	898.50	1,857.75	3,532.50
96	903.00	1,866.75	3,549.38	903.00	1,866.75	3,549.38
97	907.50	1,876.50	3,568.13	907.50	1,876.50	3,568.13
98	912.38	1,885.50	3,586.88	912.38	1,885.50	3,586.88
99	916.88	1,894.50	3,605.63	916.88	1,894.50	3,605.63

以上保費只適用於續保 Above premiums 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$) R&B(HK$)	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
0 – 4	94.50	181.50	300.00	326.63	627.75	1,215.00
5 - 15	91.13	174.75	290.63	315.38	606.00	1,171.88
16	91.88	177.00	300.00	317.63	613.50	1,194.38
17	94.13	183.00	305.63	326.25	633.00	1,231.88
18	97.88	189.00	320.63	337.88	654.75	1,284.38
19	101.25	198.00	333.75	352.13	684.00	1,351.88
20	106.13	207.00	352.50	366.75	714.75	1,413.75
21	111.75	217.50	369.38	387.75	751.50	1,485.00
22	117.38	229.50	388.13	406.50	794.25	1,554.38
23	123.38	241.50	408.75	429.00	837.00	1,646.25
24	130.50	254.25	429.38	451.13	879.75	1,732.50
25	137.25	267.75	453.75	475.13	927.75	1,813.13
26	144.75	279.75	472.50	499.88	969.00	1,897.50
27	151.88	294.00	493.13	525.00	1,017.75	1,974.38
28	158.63	305.25	510.00	550.88	1,057.50	2,066.25
29	165.75	317.25	530.63	574.50	1,101.75	2,126.25
30	172.13	329.25	547.50	595.50	1,138.50	2,197.50
31	178.13	338.25	560.63	615.75	1,170.00	2,246.25
32	183.38	347.25	573.75	633.38	1,204.50	2,298.75
33	189.00	354.75	586.88	652.13	1,230.75	2,356.88
34	193.13	363.75	596.25	667.88	1,258.50	2,407.50
35	198.38	370.50	607.50	687.38	1,283.25	2,435.63
36	204.00	379.50	616.88	706.88	1,310.25	2,478.75
37	209.25	387.75	631.88	724.88	1,348.50	2,538.75
38	214.50	399.00	648.75	744.38	1,379.25	2,591.25
39	220.88	408.75	667.50	763.50	1,416.00	2,664.38
40	226.50	421.50	684.38	785.63	1,458.75	2,746.88
41	232.50	435.00	705.00	807.75	1,505.25	2,840.63
42	239.25	447.75	735.00	829.50	1,553.25	2,947.50
43	245.25	462.00	761.25	847.88	1,596.00	3,054.38
44	250.13	474.00	787.50	866.63	1,642.50	3,159.38
45	254.25	486.00	808.13	882.00	1,680.75	3,243.75
46	257.63	494.25	826.88	891.75	1,711.50	3,318.75
47	259.13	500.25	838.13	898.13	1,733.25	3,373.13
48	260.25	505.50	853.13	900.75	1,749.00	3,425.63
49	260.63	508.50	864.38	903.00	1,764.00	3,472.50
50	260.63	513.00	871.88	903.00	1,774.50	3,498.75
51	260.63	515.25	881.25	903.00	1,783.50	3,540.00
52	261.00	519.00	892.50	904.88	1,800.75	3,586.88
53	262.13	525.75	903.75	906.00	1,817.25	3,637.50
54	264.00	531.00	920.63	913.88	1,839.75	3,706.88
55	270.38	547.50	958.13	936.38	1,893.75	3,826.88

以上保費只適用於續保 Above premiums 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
56	276.00	560.25	980.63	954.75	1,938.75	3,945.00
57	283.13	576.75	1,010.63	979.50	1,995.75	4,061.25
58	291.75	597.75	1,046.25	1,011.38	2,069.25	4,201.88
59	303.75	621.00	1,093.13	1,052.63	2,152.50	4,383.75
60	319.50	651.75	1,140.00	319.50	651.75	1,140.00
61	336.75	686.25	1,209.38	336.75	686.25	1,209.38
62	354.38	726.00	1,280.63	354.38	726.00	1,280.63
63	373.13	765.75	1,351.88	373.13	765.75	1,351.88
64	393.00	810.75	1,432.50	393.00	810.75	1,432.50
65	407.25	839.25	1,515.00	407.25	839.25	1,515.00
66	424.50	874.50	1,597.50	424.50	874.50	1,597.50
67	444.75	918.00	1,687.50	444.75	918.00	1,687.50
68	466.88	962.25	1,779.38	466.88	962.25	1,779.38
69	490.50	1,008.75	1,876.88	490.50	1,008.75	1,876.88
70	514.50	1,059.75	1,978.13	514.50	1,059.75	1,978.13
71	540.75	1,111.50	2,086.88	540.75	1,111.50	2,086.88
72	565.88	1,165.50	2,199.38	565.88	1,165.50	2,199.38
73	593.25	1,220.25	2,315.63	593.25	1,220.25	2,315.63
74	621.00	1,277.25	2,431.88	621.00	1,277.25	2,431.88
75	639.75	1,316.25	2,505.00	639.75	1,316.25	2,505.00
76	658.88	1,355.25	2,580.00	658.88	1,355.25	2,580.00
77	678.75	1,396.50	2,658.75	678.75	1,396.50	2,658.75
78	699.00	1,437.75	2,737.50	699.00	1,437.75	2,737.50
79	720.38	1,481.25	2,821.88	720.38	1,481.25	2,821.88
80	741.75	1,526.25	2,906.25	741.75	1,526.25	2,906.25
81	763.88	1,572.00	2,992.50	763.88	1,572.00	2,992.50
82	786.75	1,618.50	3,082.50	786.75	1,618.50	3,082.50
83	810.38	1,667.25	3,174.38	810.38	1,667.25	3,174.38
84	834.75	1,717.50	3,270.00	834.75	1,717.50	3,270.00
85	859.50	1,768.50	3,369.38	859.50	1,768.50	3,369.38
86	863.63	1,777.50	3,384.38	863.63	1,777.50	3,384.38
87	867.75	1,786.50	3,401.25	867.75	1,786.50	3,401.25
88	872.25	1,796.25	3,418.13	872.25	1,796.25	3,418.13
89	876.38	1,805.25	3,433.13	876.38	1,805.25	3,433.13
90	880.88	1,814.25	3,448.13	880.88	1,814.25	3,448.13
91	885.38	1,823.25	3,466.88	885.38	1,823.25	3,466.88
92	889.88	1,833.00	3,487.50	889.88	1,833.00	3,487.50
93	894.75	1,842.00	3,502.50	894.75	1,842.00	3,502.50
94	899.25	1,851.00	3,521.25	899.25	1,851.00	3,521.25
95	903.75	1,860.00	3,540.00	903.75	1,860.00	3,540.00
96	908.25	1,869.75	3,560.63	908.25	1,869.75	3,560.63
97	913.13	1,878.75	3,579.38	913.13	1,878.75	3,579.38
98	917.63	1,887.75	3,594.38	917.63	1,887.75	3,594.38
99	922.13	1,897.50	3,615.00	922.13	1,897.50	3,615.00

以上保費只適用於續保 Above premiums 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$) R&B(HK$)	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
0 – 4	87.38	169.50	288.75	304.50	739.50	1,160.63
5 - 15	84.38	163.50	277.50	293.63	713.25	1,119.38
16	85.50	166.50	279.38	295.88	714.75	1,123.13
17	86.63	168.00	283.13	298.88	725.25	1,132.50
18	87.38	168.75	285.00	303.00	733.50	1,136.25
19	87.75	168.75	285.00	305.25	733.50	1,136.25
20	87.75	169.50	285.00	305.25	739.50	1,136.25
21	87.75	169.50	286.88	305.25	739.50	1,166.25
22	88.13	171.00	286.88	305.63	740.25	1,166.25
23	88.50	171.00	286.88	306.75	740.25	1,166.25
24	88.88	173.25	290.63	307.50	749.25	1,171.88
25	90.75	174.75	292.50	313.50	756.75	1,179.38
26	91.50	177.00	300.00	316.50	766.50	1,194.38
27	92.63	181.50	303.75	322.50	780.00	1,222.50
28	94.88	183.75	311.25	329.25	794.25	1,254.38
29	97.50	188.25	318.75	336.75	816.00	1,269.38
30	99.38	191.25	324.38	344.63	832.50	1,301.25
31	101.25	197.25	330.00	352.13	850.50	1,329.38
32	103.50	201.00	335.63	357.38	869.25	1,353.75
33	105.75	204.00	348.75	364.50	888.75	1,393.13
34	108.38	210.00	354.38	374.63	910.50	1,426.88
35	111.75	216.00	363.75	387.75	933.00	1,455.00
36	114.75	222.00	371.25	397.13	963.00	1,494.38
37	118.50	229.50	386.25	409.13	991.50	1,550.63
38	122.25	237.00	399.38	423.75	1,021.50	1,597.50
39	127.13	246.00	416.25	439.88	1,065.00	1,655.63
40	132.38	258.75	436.88	459.00	1,117.50	1,751.25
41	138.38	270.00	457.50	477.75	1,170.00	1,833.75
42	144.38	282.75	483.75	499.50	1,230.75	1,940.63
43	150.38	297.00	508.13	522.00	1,290.75	2,045.63
44	157.50	312.75	540.00	543.38	1,351.50	2,158.13
45	164.25	328.50	564.38	567.38	1,416.00	2,272.50
46	170.25	341.25	592.50	587.63	1,474.50	2,375.63
47	176.25	354.75	615.00	610.88	1,538.25	2,469.38
48	183.00	368.25	639.38	633.00	1,594.50	2,580.00
49	189.75	382.50	667.50	655.13	1,657.50	2,664.38
50	196.88	396.75	691.88	682.50	1,719.00	2,773.13
51	204.75	414.00	721.88	708.38	1,794.75	2,891.25
52	213.38	429.75	750.00	738.38	1,864.50	3,011.25
53	222.38	450.75	785.63	769.50	1,947.75	3,153.75
54	232.13	471.75	823.13	802.88	2,035.50	3,300.00
55	247.13	499.50	870.00	855.75	2,164.50	3,487.50

以上保費只適用於續保 Above premiums 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	259.13	524.25	915.00	897.00	2,268.75	3,684.38
57	272.63	553.50	965.63	943.13	2,393.25	3,879.38
58	286.88	582.75	1,020.00	992.63	2,526.75	4,093.13
59	302.63	616.50	1,078.13	1,048.50	2,667.00	4,335.00
60	319.50	651.75	1,140.00	1,106.63	2,816.25	4,576.88
61	336.75	686.25	1,209.38	1,165.50	2,972.25	4,841.25
62	354.38	726.00	1,280.63	1,227.00	3,138.75	5,133.75
63	373.13	765.75	1,351.88	1,290.75	3,320.25	5,431.88
64	393.00	810.75	1,432.50	1,360.50	3,504.75	5,752.50
65	408.75	839.25	1,509.38	408.75	839.25	1,509.38
66	425.63	873.75	1,591.88	425.63	873.75	1,591.88
67	444.38	916.50	1,685.63	444.38	916.50	1,685.63
68	466.13	960.75	1,779.38	466.13	960.75	1,779.38
69	488.25	1,008.75	1,873.13	488.25	1,008.75	1,873.13
70	512.25	1,058.25	1,974.38	512.25	1,058.25	1,974.38
71	537.38	1,112.25	2,083.13	537.38	1,112.25	2,083.13
72	563.63	1,165.50	2,191.88	563.63	1,165.50	2,191.88
73	589.50	1,221.00	2,306.25	589.50	1,221.00	2,306.25
74	617.63	1,275.75	2,422.50	617.63	1,275.75	2,422.50
75	636.00	1,314.00	2,497.50	636.00	1,314.00	2,497.50
76	654.75	1,353.75	2,572.50	654.75	1,353.75	2,572.50
77	674.63	1,395.00	2,651.25	674.63	1,395.00	2,651.25
78	694.88	1,435.50	2,731.88	694.88	1,435.50	2,731.88
79	715.88	1,479.00	2,814.38	715.88	1,479.00	2,814.38
80	736.88	1,523.25	2,898.75	736.88	1,523.25	2,898.75
81	759.38	1,569.75	2,986.88	759.38	1,569.75	2,986.88
82	782.25	1,616.25	3,076.88	782.25	1,616.25	3,076.88
83	805.50	1,665.00	3,168.75	805.50	1,665.00	3,168.75
84	830.25	1,713.75	3,262.50	830.25	1,713.75	3,262.50
85	855.00	1,765.50	3,361.88	855.00	1,765.50	3,361.88
86	859.13	1,775.25	3,378.75	859.13	1,775.25	3,378.75
87	863.25	1,784.25	3,393.75	863.25	1,784.25	3,393.75
88	867.38	1,793.25	3,408.75	867.38	1,793.25	3,408.75
89	871.50	1,803.00	3,425.63	871.50	1,803.00	3,425.63
90	875.25	1,812.00	3,442.50	875.25	1,812.00	3,442.50
91	880.13	1,821.00	3,457.50	880.13	1,821.00	3,457.50
92	884.63	1,830.00	3,476.25	884.63	1,830.00	3,476.25
93	889.13	1,839.75	3,495.00	889.13	1,839.75	3,495.00
94	893.63	1,848.75	3,513.75	893.63	1,848.75	3,513.75
95	898.50	1,857.75	3,532.50	898.50	1,857.75	3,532.50
96	903.00	1,866.75	3,549.38	903.00	1,866.75	3,549.38
97	907.50	1,876.50	3,568.13	907.50	1,876.50	3,568.13
98	912.38	1,885.50	3,586.88	912.38	1,885.50	3,586.88
99	916.88	1,894.50	3,605.63	916.88	1,894.50	3,605.63

以上保費只適用於續保 Above premiums 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	94.50	181.50	300.00	326.63	726.00	1,215.00
5 - 15	91.13	174.75	290.63	315.38	700.50	1,171.88
16	91.88	177.00	300.00	317.63	714.00	1,194.38
17	94.13	183.00	305.63	326.25	733.50	1,231.88
18	97.88	189.00	320.63	337.88	759.00	1,284.38
19	101.25	198.00	333.75	352.13	794.25	1,351.88
20	106.13	207.00	352.50	366.75	831.75	1,413.75
21	111.75	217.50	369.38	387.75	873.00	1,485.00
22	117.38	229.50	388.13	406.50	919.50	1,554.38
23	123.38	241.50	408.75	429.00	969.75	1,646.25
24	130.50	254.25	429.38	451.13	1,020.75	1,732.50
25	137.25	267.75	453.75	475.13	1,074.00	1,813.13
26	144.75	279.75	472.50	499.88	1,124.25	1,897.50
27	151.88	294.00	493.13	525.00	1,179.00	1,974.38
28	158.63	305.25	510.00	550.88	1,226.25	2,066.25
29	165.75	317.25	530.63	574.50	1,277.25	2,126.25
30	172.13	329.25	547.50	595.50	1,320.00	2,197.50
31	178.13	338.25	560.63	615.75	1,355.25	2,246.25
32	183.38	347.25	573.75	633.38	1,395.75	2,298.75
33	189.00	354.75	586.88	652.13	1,428.00	2,356.88
34	193.13	363.75	596.25	667.88	1,458.75	2,407.50
35	198.38	370.50	607.50	687.38	1,488.75	2,435.63
36	204.00	379.50	616.88	706.88	1,523.25	2,478.75
37	209.25	387.75	631.88	724.88	1,558.50	2,538.75
38	214.50	399.00	648.75	744.38	1,602.00	2,591.25
39	220.88	408.75	667.50	763.50	1,642.50	2,664.38
40	226.50	421.50	684.38	785.63	1,694.25	2,746.88
41	232.50	435.00	705.00	807.75	1,745.25	2,840.63
42	239.25	447.75	735.00	829.50	1,800.75	2,947.50
43	245.25	462.00	761.25	847.88	1,851.75	3,054.38
44	250.13	474.00	787.50	866.63	1,903.50	3,159.38
45	254.25	486.00	808.13	882.00	1,953.00	3,243.75
46	257.63	494.25	826.88	891.75	1,986.75	3,318.75
47	259.13	500.25	838.13	898.13	2,010.00	3,373.13
48	260.25	505.50	853.13	900.75	2,028.75	3,425.63
49	260.63	508.50	864.38	903.00	2,047.50	3,472.50
50	260.63	513.00	871.88	903.00	2,052.00	3,498.75
51	260.63	515.25	881.25	903.00	2,068.50	3,540.00
52	261.00	519.00	892.50	904.88	2,088.75	3,586.88
53	262.13	525.75	903.75	906.00	2,109.75	3,637.50
54	264.00	531.00	920.63	913.88	2,130.75	3,706.88
55	270.38	547.50	958.13	936.38	2,197.50	3,826.88

以上保費只適用於續保 Above premiums 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
56	276.00	560.25	980.63	954.75	2,251.50	3,945.00
57	283.13	576.75	1,010.63	979.50	2,317.50	4,061.25
58	291.75	597.75	1,046.25	1,011.38	2,398.50	4,201.88
59	303.75	621.00	1,093.13	1,052.63	2,494.50	4,383.75
60	319.50	651.75	1,140.00	1,106.63	2,613.00	4,576.88
61	336.75	686.25	1,209.38	1,165.50	2,759.25	4,841.25
62	354.38	726.00	1,280.63	1,227.00	2,913.00	5,133.75
63	373.13	765.75	1,351.88	1,290.75	3,079.50	5,431.88
64	393.00	810.75	1,432.50	1,360.50	3,252.75	5,752.50
65	407.25	839.25	1,515.00	407.25	839.25	1,515.00
66	424.50	874.50	1,597.50	424.50	874.50	1,597.50
67	444.75	918.00	1,687.50	444.75	918.00	1,687.50
68	466.88	962.25	1,779.38	466.88	962.25	1,779.38
69	490.50	1,008.75	1,876.88	490.50	1,008.75	1,876.88
70	514.50	1,059.75	1,978.13	514.50	1,059.75	1,978.13
71	540.75	1,111.50	2,086.88	540.75	1,111.50	2,086.88
72	565.88	1,165.50	2,199.38	565.88	1,165.50	2,199.38
73	593.25	1,220.25	2,315.63	593.25	1,220.25	2,315.63
74	621.00	1,277.25	2,431.88	621.00	1,277.25	2,431.88
75	639.75	1,316.25	2,505.00	639.75	1,316.25	2,505.00
76	658.88	1,355.25	2,580.00	658.88	1,355.25	2,580.00
77	678.75	1,396.50	2,658.75	678.75	1,396.50	2,658.75
78	699.00	1,437.75	2,737.50	699.00	1,437.75	2,737.50
79	720.38	1,481.25	2,821.88	720.38	1,481.25	2,821.88
80	741.75	1,526.25	2,906.25	741.75	1,526.25	2,906.25
81	763.88	1,572.00	2,992.50	763.88	1,572.00	2,992.50
82	786.75	1,618.50	3,082.50	786.75	1,618.50	3,082.50
83	810.38	1,667.25	3,174.38	810.38	1,667.25	3,174.38
84	834.75	1,717.50	3,270.00	834.75	1,717.50	3,270.00
85	859.50	1,768.50	3,369.38	859.50	1,768.50	3,369.38
86	863.63	1,777.50	3,384.38	863.63	1,777.50	3,384.38
87	867.75	1,786.50	3,401.25	867.75	1,786.50	3,401.25
88	872.25	1,796.25	3,418.13	872.25	1,796.25	3,418.13
89	876.38	1,805.25	3,433.13	876.38	1,805.25	3,433.13
90	880.88	1,814.25	3,448.13	880.88	1,814.25	3,448.13
91	885.38	1,823.25	3,466.88	885.38	1,823.25	3,466.88
92	889.88	1,833.00	3,487.50	889.88	1,833.00	3,487.50
93	894.75	1,842.00	3,502.50	894.75	1,842.00	3,502.50
94	899.25	1,851.00	3,521.25	899.25	1,851.00	3,521.25
95	903.75	1,860.00	3,540.00	903.75	1,860.00	3,540.00
96	908.25	1,869.75	3,560.63	908.25	1,869.75	3,560.63
97	913.13	1,878.75	3,579.38	913.13	1,878.75	3,579.38
98	917.63	1,887.75	3,594.38	917.63	1,887.75	3,594.38
99	922.13	1,897.50	3,615.00	922.13	1,897.50	3,615.00

以上保費只適用於續保 Above premiums 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	211.80	420.00	801.00	843.60	1,666.80	2,706.00
5 - 15	113.40	225.60	432.00	433.20	864.00	1,410.00
16	116.40	229.20	459.00	457.20	904.80	1,593.00
17	117.00	232.80	459.00	465.60	916.80	1,641.00
18	117.60	234.00	465.00	472.80	934.80	1,650.00
19	118.20	235.20	465.00	473.40	939.60	1,650.00
20	118.20	235.20	465.00	473.40	939.60	1,650.00
21	121.20	238.80	480.00	475.20	945.60	1,719.00
22	121.20	238.80	480.00	475.20	945.60	1,737.00
23	123.00	242.40	480.00	477.60	946.80	1,737.00
24	123.60	246.00	483.00	484.80	956.40	1,770.00
25	124.20	247.20	483.00	496.20	981.60	1,791.00
26	127.20	252.00	498.00	508.20	1,009.20	1,803.00
27	128.40	255.60	510.00	519.00	1,032.00	1,833.00
28	130.80	260.40	525.00	538.20	1,059.60	1,884.00
29	134.40	267.60	543.00	553.20	1,090.80	1,914.00
30	136.80	271.20	564.00	570.60	1,128.00	1,959.00
31	139.80	277.20	582.00	591.60	1,166.40	2,007.00
32	142.20	283.20	597.00	605.40	1,198.80	2,031.00
33	145.80	290.40	618.00	616.80	1,222.80	2,097.00
34	148.20	295.20	642.00	635.40	1,263.60	2,139.00
35	152.40	303.60	651.00	650.40	1,290.00	2,175.00
36	159.00	316.80	672.00	672.60	1,332.00	2,259.00
37	162.60	324.00	699.00	690.60	1,376.40	2,349.00
38	169.20	336.00	711.00	714.60	1,418.40	2,406.00
39	175.80	348.00	753.00	743.40	1,478.40	2,514.00
40	181.80	361.20	783.00	772.20	1,528.80	2,634.00
41	191.40	379.20	825.00	810.00	1,605.60	2,766.00
42	199.80	394.80	870.00	846.00	1,677.60	2,901.00
43	208.20	414.00	909.00	882.00	1,743.60	3,057.00
44	217.80	430.80	954.00	922.20	1,830.00	3,225.00
45	225.60	447.60	993.00	955.80	1,902.00	3,390.00
46	235.20	465.60	1,041.00	998.40	1,987.20	3,522.00
47	246.00	488.40	1,089.00	1,034.40	2,059.20	3,678.00
48	258.00	511.20	1,128.00	1,068.60	2,124.00	3,852.00
49	271.20	538.80	1,182.00	1,105.20	2,196.00	3,990.00
50	285.00	565.20	1,200.00	1,227.00	2,410.80	4,146.00
51	298.80	592.80	1,230.00	1,300.20	2,522.40	4,308.00
52	313.80	620.40	1,287.00	1,357.20	2,631.60	4,488.00
53	329.40	652.80	1,332.00	1,412.40	2,740.80	4,680.00
54	343.80	684.00	1,398.00	1,477.80	2,871.60	4,905.00
55	366.60	726.00	1,488.00	1,572.60	3,048.00	5,205.00

以上保費只適用於續保 Above premiums 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	384.60	765.60	1,563.00	1,649.40	3,199.20	5,481.00
57	403.80	801.60	1,641.00	1,734.60	3,364.80	5,766.00
58	424.20	841.20	1,737.00	1,823.40	3,537.60	6,093.00
59	445.20	882.00	1,836.00	1,926.60	3,733.20	6,435.00
60	466.80	927.60	1,944.00	2,032.80	3,944.40	6,807.00
61	490.80	974.40	2,061.00	2,142.60	4,152.00	7,242.00
62	514.20	1,022.40	2,187.00	2,251.80	4,364.40	7,812.00
63	540.60	1,070.40	2,304.00	2,369.40	4,596.00	8,463.00
64	567.00	1,126.80	2,445.00	2,499.00	4,848.00	9,072.00
65	595.80	1,180.80	2,547.00	2,581.80	5,004.00	9,618.00
66	625.20	1,240.80	2,688.00	2,724.60	5,278.80	10,197.00
67	657.00	1,305.60	2,841.00	2,850.60	5,526.00	10,815.00
68	689.40	1,369.20	3,000.00	2,994.60	5,810.40	11,463.00
69	724.80	1,438.80	3,156.00	3,139.80	6,090.00	12,096.00
70	761.40	1,512.00	3,330.00	761.40	1,512.00	3,330.00
71	799.80	1,588.80	3,507.00	799.80	1,588.80	3,507.00
72	838.20	1,664.40	3,693.00	838.20	1,664.40	3,693.00
73	877.20	1,744.80	3,885.00	877.20	1,744.80	3,885.00
74	919.20	1,822.80	4,083.00	919.20	1,822.80	4,083.00
75	946.20	1,878.00	4,203.00	946.20	1,878.00	4,203.00
76	975.00	1,933.20	4,332.00	975.00	1,933.20	4,332.00
77	1,004.40	1,990.80	4,458.00	1,004.40	1,990.80	4,458.00
78	1,035.00	2,050.80	4,593.00	1,035.00	2,050.80	4,593.00
79	1,065.60	2,113.20	4,728.00	1,065.60	2,113.20	4,728.00
80	1,096.80	2,176.80	4,869.00	1,096.80	2,176.80	4,869.00
81	1,130.40	2,240.40	5,016.00	1,130.40	2,240.40	5,016.00
82	1,164.00	2,308.80	5,172.00	1,164.00	2,308.80	5,172.00
83	1,198.80	2,378.40	5,325.00	1,198.80	2,378.40	5,325.00
84	1,234.80	2,448.00	5,481.00	1,234.80	2,448.00	5,481.00
85	1,271.40	2,521.20	5,649.00	1,271.40	2,521.20	5,649.00
86	1,278.00	2,535.60	5,676.00	1,278.00	2,535.60	5,676.00
87	1,285.20	2,548.80	5,706.00	1,285.20	2,548.80	5,706.00
88	1,291.80	2,562.00	5,736.00	1,291.80	2,562.00	5,736.00
89	1,297.80	2,575.20	5,766.00	1,297.80	2,575.20	5,766.00
90	1,304.40	2,588.40	5,796.00	1,304.40	2,588.40	5,796.00
91	1,311.00	2,601.60	5,823.00	1,311.00	2,601.60	5,823.00
92	1,317.60	2,614.80	5,853.00	1,317.60	2,614.80	5,853.00
93	1,324.20	2,629.20	5,883.00	1,324.20	2,629.20	5,883.00
94	1,330.80	2,642.40	5,913.00	1,330.80	2,642.40	5,913.00
95	1,338.00	2,654.40	5,943.00	1,338.00	2,654.40	5,943.00
96	1,344.60	2,667.60	5,970.00	1,344.60	2,667.60	5,970.00
97	1,351.20	2,680.80	6,000.00	1,351.20	2,680.80	6,000.00
98	1,357.80	2,694.00	6,030.00	1,357.80	2,694.00	6,030.00
99	1,363.80	2,707.20	6,060.00	1,363.80	2,707.20	6,060.00

以上保費只適用於續保 Above premiums 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	145.80	290.40	588.00	662.40	1,303.20	2,094.00
5 - 15	121.20	240.00	483.00	437.40	866.40	1,542.00
16	124.20	247.20	519.00	456.60	894.00	1,641.00
17	127.20	252.00	531.00	469.80	919.20	1,686.00
18	131.40	261.60	558.00	488.40	956.40	1,746.00
19	135.60	270.00	585.00	502.80	992.40	1,818.00
20	142.20	283.20	606.00	526.20	1,038.00	1,932.00
21	152.40	303.60	648.00	557.40	1,106.40	2,016.00
22	162.00	322.80	672.00	591.60	1,166.40	2,136.00
23	170.40	339.60	708.00	620.40	1,226.40	2,226.00
24	179.40	355.20	753.00	652.80	1,290.00	2,337.00
25	188.40	374.40	789.00	687.00	1,365.60	2,445.00
26	201.00	397.20	816.00	733.80	1,456.80	2,556.00
27	208.80	415.20	858.00	775.20	1,542.00	2,691.00
28	219.00	435.60	897.00	817.20	1,628.40	2,790.00
29	230.40	452.40	921.00	861.60	1,701.60	2,880.00
30	240.00	470.40	939.00	897.60	1,780.80	2,961.00
31	250.20	481.20	966.00	935.40	1,850.40	3,036.00
32	261.00	499.20	987.00	972.00	1,927.20	3,105.00
33	270.60	525.60	1,014.00	1,009.20	2,001.60	3,177.00
34	280.20	548.40	1,038.00	1,047.60	2,059.20	3,246.00
35	291.00	570.00	1,068.00	1,079.40	2,108.40	3,306.00
36	303.00	592.80	1,092.00	1,111.20	2,157.60	3,384.00
37	313.80	613.20	1,119.00	1,135.80	2,200.80	3,477.00
38	324.60	633.60	1,149.00	1,165.20	2,250.00	3,555.00
39	336.60	652.80	1,176.00	1,202.40	2,319.60	3,669.00
40	348.60	673.20	1,221.00	1,231.20	2,412.00	3,798.00
41	358.20	691.20	1,302.00	1,268.40	2,515.20	4,014.00
42	368.40	709.20	1,386.00	1,300.20	2,586.00	4,254.00
43	377.40	732.00	1,443.00	1,329.60	2,652.00	4,419.00
44	384.60	745.20	1,494.00	1,357.80	2,703.60	4,575.00
45	392.40	756.00	1,542.00	1,387.20	2,750.40	4,701.00
46	396.00	758.40	1,572.00	1,399.80	2,780.40	4,818.00
47	399.00	758.40	1,602.00	1,411.20	2,798.40	4,887.00
48	400.80	758.40	1,614.00	1,412.40	2,812.80	4,971.00
49	400.80	760.80	1,638.00	1,420.80	2,822.40	5,034.00
50	400.80	760.80	1,653.00	1,671.00	3,069.60	5,085.00
51	400.80	764.40	1,689.00	1,692.00	3,092.40	5,343.00
52	400.80	772.80	1,713.00	1,692.00	3,111.60	5,409.00
53	403.20	790.80	1,737.00	1,702.80	3,148.80	5,499.00
54	406.20	806.40	1,767.00	1,717.80	3,186.00	5,583.00
55	416.40	825.60	1,836.00	1,763.40	3,288.00	5,790.00

以上保費只適用於續保 Above premiums 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$) R&B(HK$)	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
56	424.80	842.40	1,881.00	1,801.80	3,369.60	5,964.00
57	435.60	864.00	1,938.00	1,848.00	3,469.20	6,138.00
58	450.00	895.20	2,010.00	1,908.00	3,596.40	6,357.00
59	467.40	930.00	2,085.00	1,981.20	3,771.60	6,615.00
60	492.60	976.80	2,175.00	2,082.60	3,997.20	6,924.00
61	517.20	1,026.00	2,274.00	2,191.80	4,268.40	7,329.00
62	544.80	1,080.00	2,442.00	2,325.00	4,554.00	7,890.00
63	573.60	1,138.80	2,592.00	2,469.00	4,809.60	8,544.00
64	604.80	1,200.00	2,742.00	2,596.80	5,088.00	9,156.00
65	623.40	1,237.20	2,859.00	2,685.00	5,156.40	9,693.00
66	657.60	1,308.00	3,021.00	2,832.00	5,425.20	10,293.00
67	688.20	1,366.80	3,195.00	2,962.20	5,716.80	10,926.00
68	723.60	1,436.40	3,360.00	3,113.40	6,000.00	11,559.00
69	759.60	1,508.40	3,546.00	3,264.60	6,307.20	12,186.00
70	796.80	1,584.00	3,741.00	796.80	1,584.00	3,741.00
71	836.40	1,660.80	3,942.00	836.40	1,660.80	3,942.00
72	875.40	1,741.20	4,155.00	875.40	1,741.20	4,155.00
73	918.00	1,825.20	4,374.00	918.00	1,825.20	4,374.00
74	960.60	1,911.60	4,593.00	960.60	1,911.60	4,593.00
75	988.80	1,969.20	4,728.00	988.80	1,969.20	4,728.00
76	1,018.20	2,028.00	4,869.00	1,018.20	2,028.00	4,869.00
77	1,049.40	2,088.00	5,016.00	1,049.40	2,088.00	5,016.00
78	1,081.20	2,151.60	5,172.00	1,081.20	2,151.60	5,172.00
79	1,113.00	2,216.40	5,325.00	1,113.00	2,216.40	5,325.00
80	1,146.60	2,282.40	5,481.00	1,146.60	2,282.40	5,481.00
81	1,181.40	2,352.00	5,649.00	1,181.40	2,352.00	5,649.00
82	1,216.20	2,422.80	5,817.00	1,216.20	2,422.80	5,817.00
83	1,252.80	2,494.80	5,991.00	1,252.80	2,494.80	5,991.00
84	1,290.00	2,570.40	6,171.00	1,290.00	2,570.40	6,171.00
85	1,329.60	2,646.00	6,354.00	1,329.60	2,646.00	6,354.00
86	1,336.20	2,659.20	6,387.00	1,336.20	2,659.20	6,387.00
87	1,343.40	2,672.40	6,420.00	1,343.40	2,672.40	6,420.00
88	1,349.40	2,686.80	6,450.00	1,349.40	2,686.80	6,450.00
89	1,356.00	2,698.80	6,486.00	1,356.00	2,698.80	6,486.00
90	1,362.60	2,712.00	6,519.00	1,362.60	2,712.00	6,519.00
91	1,369.20	2,725.20	6,552.00	1,369.20	2,725.20	6,552.00
92	1,375.80	2,738.40	6,585.00	1,375.80	2,738.40	6,585.00
93	1,382.40	2,751.60	6,618.00	1,382.40	2,751.60	6,618.00
94	1,389.00	2,764.80	6,651.00	1,389.00	2,764.80	6,651.00
95	1,396.20	2,778.00	6,687.00	1,396.20	2,778.00	6,687.00
96	1,402.80	2,792.40	6,720.00	1,402.80	2,792.40	6,720.00
97	1,410.00	2,805.60	6,753.00	1,410.00	2,805.60	6,753.00
98	1,417.20	2,820.00	6,783.00	1,417.20	2,820.00	6,783.00
99	1,425.00	2,834.40	6,816.00	1,425.00	2,834.40	6,816.00

以上保費只適用於續保 Above premiums 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	256.20	511.00	809.60	800.80	1,596.00	2,457.60
5 - 15	123.20	242.20	384.00	427.70	845.60	1,315.20
16	133.70	266.00	454.40	459.90	912.80	1,449.60
17	136.50	267.40	473.60	470.40	924.00	1,516.80
18	137.20	273.00	476.80	478.80	936.60	1,529.60
19	138.60	273.00	476.80	479.50	936.60	1,529.60
20	138.60	273.00	476.80	479.50	940.80	1,529.60
21	139.30	274.40	486.40	507.50	992.60	1,571.20
22	139.30	274.40	486.40	507.50	992.60	1,571.20
23	139.30	274.40	486.40	507.50	992.60	1,571.20
24	141.40	278.60	496.00	510.30	1,009.40	1,596.80
25	143.50	282.80	496.00	518.70	1,015.00	1,600.00
26	144.90	288.40	505.60	519.40	1,031.80	1,641.60
27	146.30	292.60	512.00	527.80	1,043.00	1,648.00
28	151.20	296.80	528.00	545.30	1,055.60	1,712.00
29	152.60	303.80	531.20	552.30	1,090.60	1,718.40
30	156.10	312.20	544.00	565.60	1,114.40	1,750.40
31	158.20	315.00	560.00	574.00	1,139.60	1,811.20
32	161.70	323.40	566.40	585.20	1,157.80	1,833.60
33	164.50	327.60	572.80	593.60	1,173.20	1,897.60
34	169.40	338.80	598.40	613.90	1,218.00	1,923.20
35	172.20	344.40	604.80	630.00	1,236.20	1,974.40
36	177.10	354.20	627.20	646.80	1,272.60	2,019.20
37	184.10	368.20	640.00	667.10	1,314.60	2,102.40
38	189.00	378.00	662.40	684.60	1,359.40	2,166.40
39	196.00	392.00	694.40	713.30	1,412.60	2,236.80
40	205.10	410.20	723.20	745.50	1,479.80	2,377.60
41	221.20	429.80	771.20	800.80	1,552.60	2,470.40
42	235.90	450.80	803.20	848.40	1,611.40	2,608.00
43	251.30	473.20	848.00	900.90	1,712.20	2,758.40
44	262.50	498.40	896.00	938.00	1,783.60	2,908.80
45	273.70	516.60	940.80	975.80	1,862.00	3,049.60
46	283.50	539.00	982.40	1,012.20	1,934.80	3,196.80
47	293.30	561.40	1,020.80	1,047.20	2,011.80	3,324.80
48	303.80	582.40	1,059.20	1,079.40	2,094.40	3,462.40
49	312.20	602.00	1,107.20	1,120.70	2,171.40	3,571.20
50	324.10	624.40	1,148.80	1,164.10	2,248.40	3,744.00
51	333.20	646.80	1,206.40	1,211.00	2,354.80	3,916.80
52	347.20	670.60	1,257.60	1,261.40	2,434.60	4,054.40
53	360.50	698.60	1,315.20	1,307.60	2,539.60	4,256.00
54	376.60	732.20	1,376.00	1,369.90	2,665.60	4,460.80
55	399.70	779.80	1,459.20	1,451.10	2,822.40	4,700.80

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	417.90	814.80	1,529.60	1,519.70	2,956.80	4,979.20
57	438.90	858.20	1,616.00	1,606.50	3,123.40	5,235.20
58	462.70	905.80	1,712.00	1,681.40	3,294.20	5,539.20
59	491.40	953.40	1,798.40	1,784.30	3,472.00	5,830.40
60	513.10	1,008.00	1,907.20	1,869.70	3,670.80	6,185.60
61	559.30	1,110.20	1,952.00	2,025.10	4,006.80	6,524.80
62	588.00	1,174.60	2,124.80	2,144.80	4,243.40	7,059.20
63	623.70	1,236.20	2,300.80	2,282.70	4,510.80	7,683.20
64	657.30	1,307.60	2,496.00	2,412.20	4,786.60	8,316.80
65	683.90	1,349.60	2,604.80	2,512.30	4,944.80	8,716.80
66	707.70	1,391.60	2,755.20	2,628.50	5,166.00	9,267.20
67	739.20	1,468.60	2,905.60	2,771.30	5,481.00	9,833.60
68	775.60	1,538.60	3,065.60	2,918.30	5,775.00	10,444.80
69	813.40	1,618.40	3,232.00	3,070.20	6,081.60	10,998.40
70	854.00	1,698.20	3,404.80	854.00	1,698.20	3,404.80
71	897.40	1,785.00	3,590.40	897.40	1,785.00	3,590.40
72	940.10	1,870.40	3,779.20	940.10	1,870.40	3,779.20
73	984.20	1,958.60	3,971.20	984.20	1,958.60	3,971.20
74	1,031.10	2,048.20	4,172.80	1,031.10	2,048.20	4,172.80
75	1,061.90	2,109.80	4,300.80	1,061.90	2,109.80	4,300.80
76	1,093.40	2,174.20	4,432.00	1,093.40	2,174.20	4,432.00
77	1,126.30	2,238.60	4,563.20	1,126.30	2,238.60	4,563.20
78	1,159.90	2,305.80	4,700.80	1,159.90	2,305.80	4,700.80
79	1,194.90	2,374.40	4,841.60	1,194.90	2,374.40	4,841.60
80	1,230.60	2,444.40	4,988.80	1,230.60	2,444.40	4,988.80
81	1,268.40	2,518.60	5,136.00	1,268.40	2,518.60	5,136.00
82	1,305.50	2,594.20	5,289.60	1,305.50	2,594.20	5,289.60
83	1,345.40	2,672.60	5,446.40	1,345.40	2,672.60	5,446.40
84	1,385.30	2,751.00	5,612.80	1,385.30	2,751.00	5,612.80
85	1,426.60	2,835.00	5,779.20	1,426.60	2,835.00	5,779.20
86	1,433.60	2,849.00	5,808.00	1,433.60	2,849.00	5,808.00
87	1,440.60	2,863.00	5,836.80	1,440.60	2,863.00	5,836.80
88	1,447.60	2,877.00	5,862.40	1,447.60	2,877.00	5,862.40
89	1,453.90	2,889.60	5,891.20	1,453.90	2,889.60	5,891.20
90	1,460.90	2,903.60	5,923.20	1,460.90	2,903.60	5,923.20
91	1,468.60	2,917.60	5,955.20	1,468.60	2,917.60	5,955.20
92	1,476.30	2,931.60	5,987.20	1,476.30	2,931.60	5,987.20
93	1,484.00	2,947.00	6,016.00	1,484.00	2,947.00	6,016.00
94	1,492.40	2,962.40	6,048.00	1,492.40	2,962.40	6,048.00
95	1,500.10	2,976.40	6,080.00	1,500.10	2,976.40	6,080.00
96	1,507.80	2,991.80	6,112.00	1,507.80	2,991.80	6,112.00
97	1,515.50	3,007.20	6,144.00	1,515.50	3,007.20	6,144.00
98	1,522.50	3,022.60	6,172.80	1,522.50	3,022.60	6,172.80
99	1,530.20	3,039.40	6,204.80	1,530.20	3,039.40	6,204.80

以上保費只適用於續保 Above premiums 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 （女性）Standard Class (Female)

	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	193.20	386.40	547.20	637.00	1,272.60	1,705.60
5 - 15	137.90	260.40	441.60	485.80	911.40	1,401.60
16	148.40	275.80	470.40	504.00	947.80	1,500.80
17	151.20	282.80	476.80	519.40	971.60	1,529.60
18	156.10	288.40	499.20	534.80	996.80	1,596.80
19	161.70	298.20	521.60	552.30	1,037.40	1,664.00
20	169.40	313.60	547.20	572.60	1,080.80	1,750.40
21	180.60	338.80	604.80	618.10	1,157.80	1,824.00
22	189.70	352.80	630.40	657.30	1,222.20	1,923.20
23	198.80	372.40	662.40	690.20	1,290.80	2,019.20
24	209.30	392.00	697.60	723.80	1,349.60	2,115.20
25	219.10	410.20	729.60	762.30	1,416.80	2,220.80
26	230.30	428.40	771.20	801.50	1,479.80	2,320.00
27	241.50	449.40	803.20	835.10	1,554.00	2,438.40
28	252.00	469.00	835.20	873.60	1,605.80	2,534.40
29	261.80	485.80	860.80	909.30	1,675.80	2,611.20
30	271.60	502.60	883.20	947.80	1,733.20	2,691.20
31	280.00	515.20	905.60	968.80	1,778.00	2,758.40
32	287.70	526.40	928.00	994.70	1,818.60	2,812.80
33	296.10	540.40	956.80	1,028.30	1,866.20	2,886.40
34	304.50	551.60	966.40	1,054.20	1,905.40	2,950.40
35	309.40	561.40	982.40	1,078.00	1,937.60	2,988.80
36	319.90	576.80	1,004.80	1,110.90	1,989.40	3,046.40
37	326.90	590.80	1,017.60	1,138.90	2,034.20	3,094.40
38	334.60	604.80	1,049.60	1,164.10	2,088.80	3,180.80
39	345.10	618.80	1,078.40	1,201.20	2,143.40	3,260.80
40	352.80	639.80	1,107.20	1,229.90	2,217.60	3,350.40
41	394.10	691.60	1,177.60	1,353.10	2,364.60	3,552.00
42	425.60	733.60	1,289.60	1,436.40	2,490.60	3,833.60
43	434.70	751.80	1,331.20	1,470.70	2,562.00	3,964.80
44	446.60	775.60	1,379.20	1,501.50	2,639.00	4,112.00
45	453.60	796.60	1,414.40	1,533.00	2,706.20	4,214.40
46	457.80	806.40	1,446.40	1,549.10	2,746.80	4,320.00
47	458.50	817.60	1,468.80	1,551.20	2,779.00	4,358.40
48	462.00	826.00	1,488.00	1,561.70	2,809.80	4,454.40
49	464.80	830.20	1,504.00	1,568.00	2,818.20	4,512.00
50	464.80	841.40	1,529.60	1,568.00	2,844.80	4,544.00
51	464.80	844.20	1,539.20	1,568.00	2,900.80	4,819.20
52	464.80	849.80	1,564.80	1,568.00	2,912.00	4,899.20
53	464.80	855.40	1,577.60	1,568.70	2,947.00	4,928.00
54	467.60	868.00	1,616.00	1,584.10	2,990.40	5,014.40
55	480.20	893.20	1,670.40	1,626.80	3,071.60	5,222.40

以上保費只適用於續保 Above premiums 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 （女性）Standard Class (Female)

	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	489.30	912.80	1,712.00	1,661.80	3,150.00	5,344.00
57	501.90	942.20	1,769.60	1,707.30	3,245.20	5,526.40
58	517.30	975.80	1,827.20	1,757.70	3,351.60	5,708.80
59	536.90	1,022.00	1,907.20	1,826.30	3,514.00	5,961.60
60	564.20	1,082.20	1,990.40	1,918.00	3,711.40	6,214.40
61	594.30	1,180.20	2,016.00	2,025.10	4,016.60	6,524.80
62	624.40	1,247.40	2,195.20	2,144.80	4,261.60	7,059.20
63	664.30	1,316.00	2,377.60	2,282.70	4,529.00	7,683.20
64	698.60	1,391.60	2,576.00	2,412.20	4,809.00	8,316.80
65	728.00	1,435.00	2,684.80	2,512.30	4,967.20	8,716.80
66	752.50	1,481.20	2,838.40	2,628.50	5,195.40	9,267.20
67	787.50	1,563.80	2,998.40	2,771.30	5,511.80	9,833.60
68	825.30	1,638.00	3,164.80	2,918.30	5,803.00	10,444.80
69	865.20	1,720.60	3,334.40	3,070.20	6,111.00	10,998.40
70	907.90	1,807.40	3,520.00	907.90	1,807.40	3,520.00
71	953.40	1,894.20	3,712.00	953.40	1,894.20	3,712.00
72	998.20	1,986.60	3,910.40	998.20	1,986.60	3,910.40
73	1,045.80	2,079.00	4,115.20	1,045.80	2,079.00	4,115.20
74	1,093.40	2,177.00	4,320.00	1,093.40	2,177.00	4,320.00
75	1,126.30	2,242.80	4,448.00	1,126.30	2,242.80	4,448.00
76	1,159.90	2,310.00	4,585.60	1,159.90	2,310.00	4,585.60
77	1,194.90	2,378.60	4,720.00	1,194.90	2,378.60	4,720.00
78	1,230.60	2,450.00	4,860.80	1,230.60	2,450.00	4,860.80
79	1,268.40	2,524.20	5,008.00	1,268.40	2,524.20	5,008.00
80	1,305.50	2,598.40	5,155.20	1,305.50	2,598.40	5,155.20
81	1,345.40	2,676.80	5,308.80	1,345.40	2,676.80	5,308.80
82	1,385.30	2,758.00	5,468.80	1,385.30	2,758.00	5,468.80
83	1,426.60	2,839.20	5,635.20	1,426.60	2,839.20	5,635.20
84	1,469.30	2,924.60	5,804.80	1,469.30	2,924.60	5,804.80
85	1,513.40	3,014.20	5,974.40	1,513.40	3,014.20	5,974.40
86	1,521.10	3,028.20	6,006.40	1,521.10	3,028.20	6,006.40
87	1,528.80	3,043.60	6,038.40	1,528.80	3,043.60	6,038.40
88	1,536.50	3,059.00	6,070.40	1,536.50	3,059.00	6,070.40
89	1,544.20	3,074.40	6,102.40	1,544.20	3,074.40	6,102.40
90	1,551.90	3,089.80	6,131.20	1,551.90	3,089.80	6,131.20
91	1,560.30	3,105.20	6,163.20	1,560.30	3,105.20	6,163.20
92	1,568.00	3,122.00	6,195.20	1,568.00	3,122.00	6,195.20
93	1,575.70	3,137.40	6,227.20	1,575.70	3,137.40	6,227.20
94	1,582.70	3,152.80	6,262.40	1,582.70	3,152.80	6,262.40
95	1,590.40	3,168.20	6,288.00	1,590.40	3,168.20	6,288.00
96	1,598.10	3,182.20	6,320.00	1,598.10	3,182.20	6,320.00
97	1,605.80	3,197.60	6,352.00	1,605.80	3,197.60	6,352.00
98	1,613.50	3,213.00	6,387.20	1,613.50	3,213.00	6,387.20
99	1,621.90	3,229.80	6,419.20	1,621.90	3,229.80	6,419.20

以上保費只適用於續保 Above premiums 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 （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	278.40	555.20	871.20	830.40	1,656.00	2,552.40
5 - 15	131.20	262.40	421.20	449.60	881.60	1,357.20
16	145.60	286.40	478.80	479.20	948.80	1,533.60
17	147.20	291.20	500.40	488.80	966.40	1,591.20
18	149.60	297.60	504.00	500.00	969.60	1,598.40
19	149.60	297.60	504.00	502.40	969.60	1,598.40
20	149.60	297.60	504.00	502.40	977.60	1,598.40
21	149.60	297.60	529.20	525.60	1,020.80	1,688.40
22	149.60	297.60	529.20	525.60	1,020.80	1,688.40
23	149.60	297.60	529.20	525.60	1,020.80	1,688.40
24	152.00	302.40	536.40	528.00	1,048.00	1,702.80
25	152.80	304.00	536.40	535.20	1,056.00	1,706.40
26	155.20	308.80	547.20	543.20	1,075.20	1,760.40
27	157.60	313.60	558.00	553.60	1,094.40	1,767.60
28	160.00	318.40	568.80	567.20	1,110.40	1,800.00
29	164.00	323.20	579.60	576.80	1,140.80	1,854.00
30	168.00	331.20	586.80	583.20	1,160.00	1,872.00
31	170.40	339.20	612.00	596.80	1,187.20	1,926.00
32	173.60	345.60	619.20	609.60	1,217.60	1,969.20
33	178.40	352.00	630.00	626.40	1,235.20	2,023.20
34	182.40	361.60	640.80	636.80	1,270.40	2,048.40
35	186.40	369.60	669.60	654.40	1,304.00	2,120.40
36	192.80	384.00	680.40	677.60	1,326.40	2,163.60
37	196.80	392.00	698.40	698.40	1,376.00	2,260.80
38	203.20	404.80	720.00	718.40	1,419.20	2,296.80
39	212.80	424.00	759.60	747.20	1,475.20	2,419.20
40	223.20	443.20	788.40	788.80	1,545.60	2,527.20
41	236.80	460.80	828.00	837.60	1,620.80	2,653.20
42	252.00	481.60	878.40	888.80	1,704.00	2,782.80
43	268.00	508.80	918.00	938.40	1,793.60	2,941.20
44	280.00	534.40	972.00	979.20	1,872.00	3,110.40
45	291.20	556.80	1,022.40	1,019.20	1,956.80	3,247.20
46	300.00	580.80	1,065.60	1,050.40	2,027.20	3,423.60
47	310.40	601.60	1,116.00	1,088.00	2,115.20	3,553.20
48	320.80	627.20	1,155.60	1,120.00	2,193.60	3,690.00
49	332.80	649.60	1,202.40	1,159.20	2,272.00	3,834.00
50	348.80	678.40	1,249.20	1,225.60	2,393.60	3,996.00
51	396.80	768.00	1,296.00	1,284.80	2,494.40	4,143.60
52	415.20	800.00	1,346.40	1,342.40	2,603.20	4,330.80
53	432.00	838.40	1,407.60	1,397.60	2,716.80	4,528.80
54	451.20	876.80	1,472.40	1,464.00	2,848.00	4,726.80
55	479.20	931.20	1,558.80	1,552.00	3,019.20	5,022.00

以上保費只適用於續保 Above premiums 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 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	500.80	979.20	1,645.20	1,629.60	3,171.20	5,292.00
57	525.60	1,030.40	1,735.20	1,712.80	3,342.40	5,565.60
58	556.00	1,081.60	1,828.80	1,807.20	3,524.80	5,882.40
59	584.80	1,144.00	1,926.00	1,903.20	3,718.40	6,217.20
60	621.60	1,228.80	2,016.00	2,021.60	3,964.80	6,573.60
61	664.00	1,321.60	2,124.00	2,157.60	4,259.20	6,991.20
62	704.80	1,400.00	2,286.00	2,295.20	4,539.20	7,552.80
63	747.20	1,481.60	2,466.00	2,437.60	4,816.00	8,182.80
64	783.20	1,555.20	2,642.40	2,568.00	5,070.40	8,766.00
65	814.40	1,609.60	2,782.80	2,686.40	5,286.40	9,284.40
66	848.80	1,675.20	2,937.60	2,815.20	5,553.60	9,856.80
67	885.60	1,756.80	3,110.40	2,962.40	5,856.00	10,450.80
68	928.80	1,843.20	3,279.60	3,117.60	6,174.40	11,059.20
69	972.80	1,934.40	3,452.40	3,286.40	6,499.20	11,674.80
70	1,020.80	2,032.00	3,639.60	3,461.60	6,849.60	12,337.20
71	1,072.00	2,134.40	3,834.00	3,641.60	7,217.60	12,992.40
72	1,124.00	2,235.20	4,042.80	3,824.00	7,577.60	13,669.20
73	1,175.20	2,340.80	4,244.40	4,021.60	7,958.40	14,378.40
74	1,232.00	2,448.00	4,464.00	4,220.00	8,356.80	15,105.60
75	1,267.20	2,521.60	4,600.80	4,348.80	8,606.40	15,548.40
76	1,304.80	2,595.20	4,734.00	4,476.80	8,867.20	16,016.40
77	1,343.20	2,673.60	4,885.20	4,612.80	9,131.20	16,502.40
78	1,383.20	2,753.60	5,025.60	4,748.80	9,411.20	16,995.60
79	1,424.00	2,840.00	5,176.80	4,893.60	9,691.20	17,499.60
80	1,468.00	2,921.60	5,335.20	5,040.80	9,977.60	18,028.80
81	1,512.00	3,009.60	5,490.00	5,188.00	10,268.80	18,558.00
82	1,558.40	3,100.80	5,655.60	5,346.40	10,576.00	19,116.00
83	1,604.80	3,195.20	5,828.40	5,509.60	10,904.00	19,688.40
84	1,652.00	3,291.20	6,004.80	5,672.00	11,228.80	20,286.00
85	1,702.40	3,388.80	6,184.80	5,842.40	11,568.00	20,894.40
86	1,709.60	3,406.40	6,217.20	5,870.40	11,619.20	21,002.40
87	1,718.40	3,424.00	6,242.40	5,902.40	11,676.80	21,092.40
88	1,727.20	3,440.00	6,278.40	5,931.20	11,736.00	21,207.60
89	1,736.80	3,457.60	6,307.20	5,960.00	11,792.00	21,312.00
90	1,745.60	3,475.20	6,336.00	5,990.40	11,856.00	21,438.00
91	1,753.60	3,492.80	6,368.40	6,017.60	11,915.20	21,531.60
92	1,763.20	3,508.80	6,400.80	6,044.80	11,971.20	21,632.40
93	1,771.20	3,528.00	6,433.20	6,076.00	12,035.20	21,733.20
94	1,779.20	3,544.00	6,469.20	6,104.00	12,089.60	21,844.80
95	1,788.00	3,561.60	6,498.00	6,136.80	12,155.20	21,974.40
96	1,796.00	3,577.60	6,530.40	6,168.00	12,217.60	22,068.00
97	1,806.40	3,593.60	6,566.40	6,199.20	12,276.80	22,197.60
98	1,814.40	3,616.00	6,595.20	6,230.40	12,336.00	22,294.80
99	1,822.40	3,632.00	6,631.20	6,266.40	12,398.40	22,399.20

以上保費只適用於續保 Above premiums 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
0 – 4	216.00	430.40	597.60	665.60	1,320.00	1,832.40
5 - 15	147.20	275.20	464.40	508.80	944.00	1,479.60
16	152.80	294.40	500.40	524.00	995.20	1,576.80
17	156.80	302.40	511.20	538.40	1,017.60	1,609.20
18	160.00	305.60	532.80	559.20	1,041.60	1,692.00
19	168.00	316.80	558.00	577.60	1,075.20	1,767.60
20	174.40	331.20	583.20	602.40	1,123.20	1,854.00
21	195.20	372.80	622.80	646.40	1,217.60	1,933.20
22	206.40	392.00	640.80	688.00	1,270.40	2,044.80
23	215.20	412.80	684.00	718.40	1,340.80	2,149.20
24	226.40	433.60	720.00	751.20	1,404.80	2,250.00
25	236.80	457.60	756.00	792.80	1,475.20	2,350.80
26	249.60	476.80	788.40	835.20	1,545.60	2,466.00
27	260.00	499.20	824.40	871.20	1,619.20	2,592.00
28	272.00	516.80	864.00	915.20	1,676.80	2,682.00
29	281.60	537.60	882.00	952.80	1,742.40	2,757.60
30	292.80	556.80	907.20	985.60	1,796.80	2,840.40
31	301.60	574.40	932.40	1,012.80	1,854.40	2,934.00
32	311.20	585.60	954.00	1,040.80	1,904.00	2,984.40
33	320.80	598.40	972.00	1,066.40	1,950.40	3,049.20
34	327.20	612.80	997.20	1,100.80	1,990.40	3,110.40
35	336.00	625.60	1,018.80	1,132.00	2,038.40	3,178.80
36	344.80	640.00	1,051.20	1,158.40	2,078.40	3,243.60
37	353.60	654.40	1,072.80	1,187.20	2,128.00	3,344.40
38	363.20	672.00	1,101.60	1,216.00	2,176.00	3,430.80
39	372.00	689.60	1,126.80	1,248.80	2,232.00	3,520.80
40	392.00	723.20	1,170.00	1,314.40	2,339.20	3,664.80
41	427.20	768.00	1,252.80	1,408.00	2,464.00	3,852.00
42	451.20	806.40	1,335.60	1,481.60	2,577.60	4,082.40
43	467.20	835.20	1,389.60	1,529.60	2,662.40	4,266.00
44	480.80	859.20	1,436.40	1,564.80	2,745.60	4,406.40
45	488.00	881.60	1,479.60	1,591.20	2,801.60	4,528.80
46	492.80	897.60	1,508.40	1,608.00	2,852.80	4,633.20
47	495.20	907.20	1,537.20	1,621.60	2,896.00	4,716.00
48	497.60	916.80	1,555.20	1,630.40	2,928.00	4,777.20
49	500.00	926.40	1,584.00	1,631.20	2,947.20	4,852.80
50	502.40	931.20	1,598.40	1,636.00	2,964.80	4,896.00
51	502.40	937.60	1,641.60	1,636.00	3,016.00	5,112.00
52	502.40	945.60	1,659.60	1,636.00	3,028.80	5,191.20
53	504.00	955.20	1,681.20	1,643.20	3,064.00	5,274.00
54	506.40	968.00	1,710.00	1,660.00	3,104.00	5,346.00
55	520.00	1,000.00	1,774.80	1,704.80	3,208.00	5,540.40

以上保費只適用於續保 Above premiums 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	532.00	1,024.00	1,821.60	1,740.00	3,276.80	5,706.00
57	544.00	1,051.20	1,882.80	1,784.80	3,382.40	5,871.60
58	561.60	1,092.80	1,944.00	1,844.00	3,505.60	6,087.60
59	584.00	1,145.60	2,023.20	1,918.40	3,668.80	6,339.60
60	619.20	1,220.80	2,091.60	2,008.80	3,900.80	6,613.20
61	660.80	1,308.80	2,188.80	2,120.80	4,169.60	7,005.60
62	699.20	1,388.80	2,347.20	2,248.00	4,436.80	7,552.80
63	737.60	1,467.20	2,538.00	2,384.80	4,712.00	8,182.80
64	772.80	1,539.20	2,707.20	2,509.60	4,961.60	8,766.00
65	801.60	1,593.60	2,862.00	2,624.80	5,169.60	9,284.40
66	835.20	1,662.40	3,016.80	2,752.80	5,435.20	9,853.20
67	875.20	1,744.00	3,186.00	2,896.80	5,723.20	10,447.20
68	918.40	1,830.40	3,355.20	3,045.60	6,033.60	11,059.20
69	964.80	1,916.80	3,538.80	3,206.40	6,356.80	11,674.80
70	1,011.20	2,014.40	3,729.60	3,376.80	6,696.00	12,319.20
71	1,063.20	2,113.60	3,931.20	3,557.60	7,049.60	12,988.80
72	1,113.60	2,216.00	4,140.00	3,741.60	7,401.60	13,654.80
73	1,166.40	2,318.40	4,363.20	3,927.20	7,784.00	14,371.20
74	1,220.00	2,428.80	4,579.20	4,122.40	8,174.40	15,102.00
75	1,256.80	2,504.00	4,719.60	4,247.20	8,404.80	15,544.80
76	1,295.20	2,580.80	4,860.00	4,373.60	8,664.00	16,009.20
77	1,334.40	2,659.20	5,004.00	4,506.40	8,918.40	16,491.60
78	1,374.40	2,734.40	5,162.40	4,640.80	9,193.60	16,984.80
79	1,414.40	2,817.60	5,310.00	4,784.00	9,460.80	17,488.80
80	1,457.60	2,902.40	5,468.40	4,925.60	9,747.20	18,010.80
81	1,500.80	2,993.60	5,634.00	5,075.20	10,040.00	18,550.80
82	1,546.40	3,080.00	5,806.80	5,225.60	10,347.20	19,112.40
83	1,592.00	3,172.80	5,983.20	5,382.40	10,648.00	19,681.20
84	1,640.00	3,267.20	6,152.40	5,541.60	10,982.40	20,271.60
85	1,690.40	3,368.00	6,339.60	5,710.40	11,308.80	20,883.60
86	1,698.40	3,385.60	6,368.40	5,738.40	11,358.40	20,980.80
87	1,707.20	3,401.60	6,404.40	5,769.60	11,416.00	21,088.80
88	1,716.00	3,417.60	6,436.80	5,796.00	11,475.20	21,196.80
89	1,724.80	3,435.20	6,469.20	5,825.60	11,537.60	21,308.40
90	1,732.80	3,452.80	6,501.60	5,856.00	11,580.80	21,423.60
91	1,742.40	3,470.40	6,537.60	5,886.40	11,649.60	21,528.00
92	1,749.60	3,489.60	6,566.40	5,912.00	11,704.00	21,625.20
93	1,758.40	3,505.60	6,602.40	5,944.00	11,771.20	21,729.60
94	1,768.00	3,524.80	6,634.80	5,972.80	11,822.40	21,837.60
95	1,776.00	3,539.20	6,667.20	6,000.00	11,883.20	21,938.40
96	1,785.60	3,555.20	6,703.20	6,026.40	11,942.40	22,060.80
97	1,793.60	3,574.40	6,735.60	6,060.80	11,998.40	22,172.40
98	1,803.20	3,590.40	6,760.80	6,088.00	12,052.80	22,287.60
99	1,811.20	3,612.80	6,796.80	6,118.40	12,121.60	22,377.60

以上保費只適用於續保 Above premiums 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	496.80	927.00	1,891.20	3,093.00
5 - 15	282.00	498.00	1,016.40	1,677.00
16	282.00	516.00	1,047.60	1,980.00
17	282.00	516.00	1,053.60	2,055.00
18	282.00	516.00	1,059.60	2,073.00
19	282.00	516.00	1,077.60	2,073.00
20	282.00	519.00	1,090.80	2,073.00
21	282.00	528.00	1,183.20	2,076.00
22	282.00	537.00	1,183.20	2,076.00
23	282.00	552.00	1,183.20	2,076.00
24	282.00	561.00	1,192.80	2,118.00
25	282.00	570.00	1,208.40	2,139.00
26	283.20	585.00	1,228.80	2,163.00
27	284.40	597.00	1,252.80	2,175.00
28	290.40	615.00	1,264.80	2,235.00
29	292.80	630.00	1,298.40	2,292.00
30	295.20	651.00	1,330.80	2,331.00
31	301.20	669.00	1,356.00	2,364.00
32	306.00	693.00	1,382.40	2,424.00
33	313.20	711.00	1,412.40	2,502.00
34	321.60	735.00	1,446.00	2,514.00
35	331.20	747.00	1,492.80	2,583.00
36	339.60	774.00	1,528.80	2,661.00
37	351.60	807.00	1,578.00	2,736.00
38	361.20	825.00	1,633.20	2,820.00
39	375.60	864.00	1,692.00	2,958.00
40	393.60	906.00	1,774.80	3,084.00
41	415.20	957.00	1,863.60	3,231.00
42	435.60	1,005.00	1,950.00	3,387.00
43	448.80	1,038.00	2,038.80	3,573.00
44	470.40	1,074.00	2,124.00	3,744.00
45	493.20	1,110.00	2,199.60	3,936.00
46	518.40	1,155.00	2,275.20	4,086.00
47	542.40	1,194.00	2,358.00	4,260.00
48	565.20	1,242.00	2,432.40	4,437.00
49	589.20	1,293.00	2,521.20	4,596.00
50	612.00	1,317.00	2,676.00	4,788.00
51	656.40	1,353.00	2,763.60	4,968.00
52	679.20	1,401.00	2,856.00	5,190.00
53	704.40	1,464.00	2,980.80	5,409.00
54	733.20	1,524.00	3,103.20	5,664.00
55	775.20	1,602.00	3,291.60	5,997.00

以上保費只適用於續保 Above premiums 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	811.20	1,665.00	3,458.40	6,324.00
57	848.40	1,743.00	3,634.80	6,666.00
58	888.00	1,830.00	3,824.40	7,056.00
59	931.20	1,926.00	4,033.20	7,437.00
60	973.20	2,016.00	4,252.80	7,821.00
61	1,020.00	2,142.00	4,459.20	8,370.00
62	1,066.80	2,265.00	4,714.80	8,931.00
63	1,118.40	2,385.00	4,981.20	9,429.00
64	1,173.60	2,532.00	5,270.40	10,014.00
65	1,228.80	2,643.00	5,331.60	10,455.00
66	1,290.00	2,790.00	5,606.40	11,034.00
67	1,356.00	2,940.00	5,908.80	11,625.00
68	1,423.20	3,111.00	6,199.20	12,279.00
69	1,497.60	3,279.00	6,523.20	12,921.00
70	1,572.00	3,447.00	1,572.00	3,447.00
71	1,650.00	3,639.00	1,650.00	3,639.00
72	1,731.60	3,825.00	1,731.60	3,825.00
73	1,810.80	4,023.00	1,810.80	4,023.00
74	1,897.20	4,230.00	1,897.20	4,230.00
75	1,954.80	4,362.00	1,954.80	4,362.00
76	2,013.60	4,491.00	2,013.60	4,491.00
77	2,073.60	4,629.00	2,073.60	4,629.00
78	2,134.80	4,770.00	2,134.80	4,770.00
79	2,200.80	4,914.00	2,200.80	4,914.00
80	2,265.60	5,061.00	2,265.60	5,061.00
81	2,334.00	5,211.00	2,334.00	5,211.00
82	2,403.60	5,364.00	2,403.60	5,364.00
83	2,476.80	5,526.00	2,476.80	5,526.00
84	2,550.00	5,691.00	2,550.00	5,691.00
85	2,626.80	5,859.00	2,626.80	5,859.00
86	2,640.00	5,889.00	2,640.00	5,889.00
87	2,653.20	5,919.00	2,653.20	5,919.00
88	2,666.40	5,949.00	2,666.40	5,949.00
89	2,679.60	5,979.00	2,679.60	5,979.00
90	2,692.80	6,006.00	2,692.80	6,006.00
91	2,706.00	6,036.00	2,706.00	6,036.00
92	2,719.20	6,066.00	2,719.20	6,066.00
93	2,733.60	6,096.00	2,733.60	6,096.00
94	2,746.80	6,126.00	2,746.80	6,126.00
95	2,760.00	6,153.00	2,760.00	6,153.00
96	2,772.00	6,183.00	2,772.00	6,183.00
97	2,785.20	6,213.00	2,785.20	6,213.00
98	2,798.40	6,243.00	2,798.40	6,243.00
99	2,812.80	6,273.00	2,812.80	6,273.00

以上保費只適用於續保 Above premiums 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	363.60	621.00	1,411.20	2,511.00
5 - 15	271.20	519.00	976.80	1,803.00
16	279.60	543.00	1,016.40	2,031.00
17	283.20	561.00	1,044.00	2,073.00
18	294.00	582.00	1,080.00	2,118.00
19	306.00	600.00	1,126.80	2,139.00
20	322.80	636.00	1,184.40	2,229.00
21	352.80	675.00	1,240.80	2,337.00
22	373.20	705.00	1,309.20	2,448.00
23	393.60	738.00	1,380.00	2,580.00
24	414.00	783.00	1,443.60	2,700.00
25	435.60	816.00	1,486.80	2,817.00
26	451.20	864.00	1,574.40	2,958.00
27	475.20	897.00	1,681.20	3,084.00
28	494.40	942.00	1,790.40	3,177.00
29	516.00	978.00	1,902.00	3,300.00
30	532.80	1,011.00	2,013.60	3,369.00
31	548.40	1,038.00	2,096.40	3,456.00
32	560.40	1,059.00	2,150.40	3,546.00
33	576.00	1,080.00	2,199.60	3,609.00
34	588.00	1,107.00	2,240.40	3,678.00
35	598.80	1,122.00	2,284.80	3,768.00
36	620.40	1,155.00	2,336.40	3,867.00
37	644.40	1,179.00	2,386.80	3,951.00
38	666.00	1,215.00	2,438.40	4,059.00
39	686.40	1,242.00	2,496.00	4,146.00
40	708.00	1,293.00	2,606.40	4,308.00
41	729.60	1,377.00	2,750.40	4,560.00
42	746.40	1,461.00	2,871.60	4,851.00
43	765.60	1,524.00	2,955.60	5,037.00
44	781.20	1,575.00	3,013.20	5,217.00
45	790.80	1,623.00	3,062.40	5,376.00
46	796.80	1,656.00	3,094.80	5,481.00
47	799.20	1,674.00	3,123.60	5,580.00
48	800.40	1,683.00	3,134.40	5,661.00
49	801.60	1,698.00	3,148.80	5,736.00
50	806.40	1,752.00	3,278.40	5,799.00
51	813.60	1,812.00	3,295.20	6,009.00
52	825.60	1,833.00	3,321.60	6,072.00
53	843.60	1,860.00	3,355.20	6,153.00
54	867.60	1,896.00	3,393.60	6,285.00
55	906.00	1,962.00	3,494.40	6,498.00

以上保費只適用於續保 Above premiums 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	938.40	2,013.00	3,580.80	6,675.00
57	970.80	2,073.00	3,687.60	6,885.00
58	999.60	2,130.00	3,824.40	7,128.00
59	1,042.80	2,196.00	4,003.20	7,422.00
60	1,092.00	2,274.00	4,252.80	7,761.00
61	1,149.60	2,412.00	4,497.60	8,226.00
62	1,207.20	2,556.00	4,756.80	8,841.00
63	1,267.20	2,703.00	5,026.80	9,579.00
64	1,333.20	2,859.00	5,319.60	10,254.00
65	1,376.40	2,982.00	5,373.60	10,815.00
66	1,448.40	3,153.00	5,659.20	11,421.00
67	1,528.80	3,321.00	5,964.00	12,042.00
68	1,602.00	3,516.00	6,250.80	12,723.00
69	1,686.00	3,702.00	6,574.80	13,395.00
70	1,771.20	3,900.00	1,771.20	3,900.00
71	1,855.20	4,110.00	1,855.20	4,110.00
72	1,945.20	4,329.00	1,945.20	4,329.00
73	2,040.00	4,551.00	2,040.00	4,551.00
74	2,131.20	4,785.00	2,131.20	4,785.00
75	2,193.60	4,929.00	2,193.60	4,929.00
76	2,260.80	5,076.00	2,260.80	5,076.00
77	2,328.00	5,226.00	2,328.00	5,226.00
78	2,397.60	5,385.00	2,397.60	5,385.00
79	2,469.60	5,547.00	2,469.60	5,547.00
80	2,542.80	5,712.00	2,542.80	5,712.00
81	2,619.60	5,886.00	2,619.60	5,886.00
82	2,696.40	6,063.00	2,696.40	6,063.00
83	2,778.00	6,243.00	2,778.00	6,243.00
84	2,863.20	6,432.00	2,863.20	6,432.00
85	2,947.20	6,621.00	2,947.20	6,621.00
86	2,961.60	6,654.00	2,961.60	6,654.00
87	2,976.00	6,690.00	2,976.00	6,690.00
88	2,991.60	6,723.00	2,991.60	6,723.00
89	3,006.00	6,756.00	3,006.00	6,756.00
90	3,020.40	6,789.00	3,020.40	6,789.00
91	3,036.00	6,819.00	3,036.00	6,819.00
92	3,050.40	6,852.00	3,050.40	6,852.00
93	3,064.80	6,885.00	3,064.80	6,885.00
94	3,079.20	6,921.00	3,079.20	6,921.00
95	3,094.80	6,954.00	3,094.80	6,954.00
96	3,110.40	6,987.00	3,110.40	6,987.00
97	3,127.20	7,020.00	3,127.20	7,020.00
98	3,144.00	7,056.00	3,144.00	7,056.00
99	3,159.60	7,095.00	3,159.60	7,095.00

以上保費只適用於續保 Above premiums 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	589.40	960.00	1,836.80	2,812.80
5 - 15	303.80	486.40	1,037.40	1,571.20
16	327.60	544.00	1,103.20	1,715.20
17	330.40	563.20	1,122.80	1,788.80
18	331.80	569.60	1,127.00	1,820.80
19	331.80	569.60	1,127.00	1,820.80
20	337.40	569.60	1,131.20	1,820.80
21	337.40	595.20	1,185.80	1,945.60
22	338.80	595.20	1,185.80	1,945.60
23	338.80	595.20	1,185.80	1,945.60
24	341.60	598.40	1,204.00	1,990.40
25	343.00	598.40	1,218.00	2,000.00
26	345.80	608.00	1,229.20	2,012.80
27	352.80	611.20	1,255.80	2,038.40
28	355.60	633.60	1,260.00	2,102.40
29	365.40	636.80	1,293.60	2,140.80
30	372.40	656.00	1,318.80	2,166.40
31	378.00	672.00	1,344.00	2,220.80
32	386.40	681.60	1,369.20	2,259.20
33	392.00	694.40	1,383.20	2,310.40
34	403.20	713.60	1,425.20	2,374.40
35	411.60	729.60	1,461.60	2,422.40
36	421.40	748.80	1,495.20	2,486.40
37	435.40	777.60	1,547.00	2,582.40
38	445.20	790.40	1,587.60	2,652.80
39	460.60	832.00	1,640.80	2,752.00
40	483.00	860.80	1,716.40	2,883.20
41	502.60	902.40	1,792.00	3,014.40
42	523.60	947.20	1,864.80	3,171.20
43	550.20	1,001.60	1,962.80	3,340.80
44	574.00	1,052.80	2,056.60	3,529.60
45	596.40	1,107.20	2,136.40	3,686.40
46	618.80	1,148.80	2,221.80	3,856.00
47	645.40	1,196.80	2,311.40	4,000.00
48	669.20	1,241.60	2,388.40	4,179.20
49	687.40	1,296.00	2,473.80	4,326.40
50	715.40	1,347.20	2,557.80	4,502.40
51	746.20	1,427.20	2,710.40	4,627.20
52	771.40	1,488.00	2,809.80	4,796.80
53	806.40	1,558.40	2,933.00	5,027.20
54	842.80	1,625.60	3,067.40	5,251.20
55	891.80	1,728.00	3,242.40	5,545.60

以上保費只適用於續保 Above premiums 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
56	933.80	1,811.20	3,406.20	5,852.80
57	981.40	1,904.00	3,579.80	6,153.60
58	1,034.60	2,016.00	3,771.60	6,508.80
59	1,089.20	2,121.60	3,974.60	6,880.00
60	1,150.80	2,246.40	4,191.60	7,264.00
61	1,260.00	2,307.20	4,554.20	7,676.80
62	1,328.60	2,502.40	4,844.00	8,329.60
63	1,402.80	2,710.40	5,129.60	9,020.80
64	1,482.60	2,937.60	5,450.20	9,782.40
65	1,528.80	3,065.60	5,632.20	10,249.60
66	1,580.60	3,244.80	5,888.40	10,905.60
67	1,668.80	3,420.80	6,237.00	11,536.00
68	1,751.40	3,612.80	6,570.20	12,275.20
69	1,839.60	3,811.20	6,925.80	12,950.40
70	1,929.20	4,003.20	1,929.20	4,003.20
71	2,024.40	4,227.20	2,024.40	4,227.20
72	2,122.40	4,441.60	2,122.40	4,441.60
73	2,220.40	4,672.00	2,220.40	4,672.00
74	2,326.80	4,912.00	2,326.80	4,912.00
75	2,396.80	5,062.40	2,396.80	5,062.40
76	2,469.60	5,216.00	2,469.60	5,216.00
77	2,542.40	5,372.80	2,542.40	5,372.80
78	2,619.40	5,532.80	2,619.40	5,532.80
79	2,696.40	5,696.00	2,696.40	5,696.00
80	2,777.60	5,872.00	2,777.60	5,872.00
81	2,863.00	6,048.00	2,863.00	6,048.00
82	2,948.40	6,227.20	2,948.40	6,227.20
83	3,036.60	6,419.20	3,036.60	6,419.20
84	3,127.60	6,608.00	3,127.60	6,608.00
85	3,222.80	6,809.60	3,222.80	6,809.60
86	3,238.20	6,841.60	3,238.20	6,841.60
87	3,253.60	6,876.80	3,253.60	6,876.80
88	3,267.60	6,915.20	3,267.60	6,915.20
89	3,285.80	6,950.40	3,285.80	6,950.40
90	3,302.60	6,985.60	3,302.60	6,985.60
91	3,319.40	7,020.80	3,319.40	7,020.80
92	3,336.20	7,056.00	3,336.20	7,056.00
93	3,354.40	7,091.20	3,354.40	7,091.20
94	3,371.20	7,126.40	3,371.20	7,126.40
95	3,388.00	7,164.80	3,388.00	7,164.80
96	3,406.20	7,196.80	3,406.20	7,196.80
97	3,423.00	7,232.00	3,423.00	7,232.00
98	3,439.80	7,267.20	3,439.80	7,267.20
99	3,456.60	7,302.40	3,456.60	7,302.40

以上保費只適用於續保 Above premiums 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	463.40	710.40	1,493.80	2,166.40
5 - 15	319.20	531.20	1,037.40	1,699.20
16	351.40	598.40	1,103.20	1,843.20
17	355.60	611.20	1,122.80	1,916.80
18	357.00	627.20	1,127.00	1,932.80
19	357.00	627.20	1,129.80	2,000.00
20	369.60	659.20	1,173.20	2,083.20
21	392.00	691.20	1,314.60	2,166.40
22	411.60	716.80	1,383.20	2,259.20
23	434.00	752.00	1,440.60	2,377.60
24	449.40	787.20	1,514.80	2,502.40
25	470.40	816.00	1,582.00	2,611.20
26	485.80	857.60	1,642.20	2,713.60
27	511.00	896.00	1,716.40	2,825.60
28	525.00	928.00	1,778.00	2,956.80
29	543.20	960.00	1,841.00	3,046.40
30	561.40	979.20	1,905.40	3,110.40
31	576.80	1,004.80	1,960.00	3,196.80
32	588.00	1,027.20	1,989.40	3,276.80
33	603.40	1,052.80	2,046.80	3,350.40
34	616.00	1,072.00	2,088.80	3,408.00
35	625.80	1,088.00	2,125.20	3,468.80
36	641.20	1,110.40	2,174.20	3,529.60
37	653.80	1,126.40	2,221.80	3,587.20
38	669.20	1,152.00	2,272.20	3,680.00
39	684.60	1,184.00	2,328.20	3,766.40
40	707.00	1,206.40	2,402.40	3,878.40
41	760.20	1,296.00	2,557.80	4,112.00
42	799.40	1,411.20	2,681.00	4,409.60
43	821.80	1,456.00	2,760.80	4,547.20
44	845.60	1,507.20	2,837.80	4,713.60
45	865.20	1,542.40	2,903.60	4,848.00
46	880.60	1,577.60	2,949.80	4,963.20
47	891.80	1,600.00	2,990.40	5,030.40
48	900.20	1,628.80	3,022.60	5,107.20
49	904.40	1,644.80	3,038.00	5,184.00
50	912.80	1,670.40	3,066.00	5,212.80
51	918.40	1,689.60	3,081.40	5,299.20
52	928.20	1,712.00	3,105.20	5,369.60
53	933.80	1,737.60	3,137.40	5,436.80
54	949.20	1,766.40	3,189.20	5,542.40
55	975.80	1,836.80	3,273.20	5,744.00

以上保費只適用於續保 Above premiums 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	999.60	1,884.80	3,350.20	5,897.60
57	1,030.40	1,939.20	3,452.40	6,083.20
58	1,064.00	2,016.00	3,577.00	6,300.80
59	1,115.80	2,096.00	3,742.20	6,582.40
60	1,183.00	2,188.80	3,943.80	6,873.60
61	1,285.20	2,227.20	4,265.80	7,200.00
62	1,355.20	2,419.20	4,520.60	7,808.00
63	1,429.40	2,614.40	4,799.20	8,438.40
64	1,510.60	2,828.80	5,089.00	9,168.00
65	1,556.80	2,953.60	5,251.40	9,619.20
66	1,607.20	3,123.20	5,499.20	10,195.20
67	1,698.20	3,299.20	5,824.00	10,822.40
68	1,779.40	3,481.60	6,139.00	11,478.40
69	1,867.60	3,673.60	6,462.40	12,108.80
70	1,961.40	3,872.00	1,961.40	3,872.00
71	2,055.20	4,076.80	2,055.20	4,076.80
72	2,156.00	4,291.20	2,156.00	4,291.20
73	2,259.60	4,515.20	2,259.60	4,515.20
74	2,361.80	4,748.80	2,361.80	4,748.80
75	2,431.80	4,889.60	2,431.80	4,889.60
76	2,503.20	5,033.60	2,503.20	5,033.60
77	2,578.80	5,184.00	2,578.80	5,184.00
78	2,655.80	5,340.80	2,655.80	5,340.80
79	2,734.20	5,500.80	2,734.20	5,500.80
80	2,816.80	5,664.00	2,816.80	5,664.00
81	2,900.80	5,836.80	2,900.80	5,836.80
82	2,989.00	6,009.60	2,989.00	6,009.60
83	3,077.20	6,192.00	3,077.20	6,192.00
84	3,171.00	6,377.60	3,171.00	6,377.60
85	3,264.80	6,566.40	3,264.80	6,566.40
86	3,281.60	6,598.40	3,281.60	6,598.40
87	3,299.80	6,630.40	3,299.80	6,630.40
88	3,316.60	6,662.40	3,316.60	6,662.40
89	3,333.40	6,697.60	3,333.40	6,697.60
90	3,351.60	6,732.80	3,351.60	6,732.80
91	3,368.40	6,764.80	3,368.40	6,764.80
92	3,385.20	6,800.00	3,385.20	6,800.00
93	3,402.00	6,835.20	3,402.00	6,835.20
94	3,420.20	6,870.40	3,420.20	6,870.40
95	3,437.00	6,905.60	3,437.00	6,905.60
96	3,453.80	6,940.80	3,453.80	6,940.80
97	3,470.60	6,979.20	3,470.60	6,979.20
98	3,488.80	7,014.40	3,488.80	7,014.40
99	3,505.60	7,049.60	3,505.60	7,049.60

以上保費只適用於續保 Above premiums 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	338.40	644.80	997.20	1,004.00	1,926.40	2,923.20
5 - 15	180.00	329.60	500.40	579.20	1,076.80	1,728.00
16	195.20	358.40	561.60	612.80	1,153.60	1,918.80
17	196.00	360.00	590.40	623.20	1,160.00	1,969.20
18	197.60	366.40	594.00	633.60	1,185.60	1,983.60
19	197.60	366.40	594.00	635.20	1,185.60	1,983.60
20	197.60	366.40	594.00	635.20	1,187.20	1,983.60
21	208.00	387.20	630.00	656.00	1,235.20	2,012.40
22	208.00	387.20	630.00	656.00	1,235.20	2,012.40
23	208.00	387.20	630.00	656.00	1,235.20	2,012.40
24	212.00	392.00	637.20	663.20	1,251.20	2,052.00
25	212.80	393.60	637.20	668.80	1,260.80	2,062.80
26	215.20	398.40	644.40	677.60	1,288.00	2,102.40
27	216.80	403.20	662.40	688.80	1,305.60	2,120.40
28	221.60	408.00	680.40	698.40	1,326.40	2,174.40
29	225.60	417.60	687.60	708.80	1,355.20	2,217.60
30	228.80	425.60	698.40	720.80	1,377.60	2,264.40
31	232.00	433.60	712.80	735.20	1,411.20	2,293.20
32	236.00	443.20	723.60	745.60	1,435.20	2,350.80
33	240.00	451.20	745.20	761.60	1,459.20	2,408.40
34	244.80	459.20	763.20	776.80	1,491.20	2,444.40
35	250.40	470.40	777.60	792.80	1,524.80	2,498.40
36	255.20	481.60	802.80	815.20	1,553.60	2,595.60
37	260.80	497.60	820.80	840.00	1,598.40	2,671.20
38	269.60	510.40	842.40	864.80	1,644.80	2,739.60
39	278.40	532.80	882.00	892.80	1,704.00	2,851.20
40	290.40	552.00	918.00	931.20	1,785.60	3,002.40
41	304.80	574.40	961.20	979.20	1,870.40	3,114.00
42	320.80	596.80	1,008.00	1,029.60	1,956.80	3,283.20
43	336.80	625.60	1,062.00	1,082.40	2,048.00	3,470.40
44	352.80	651.20	1,123.20	1,128.00	2,131.20	3,643.20
45	364.00	678.40	1,170.00	1,169.60	2,227.20	3,805.20
46	373.60	708.80	1,220.40	1,210.40	2,313.60	3,978.00
47	385.60	734.40	1,267.20	1,248.80	2,395.20	4,129.20
48	398.40	761.60	1,314.00	1,298.40	2,484.80	4,294.80
49	411.20	787.20	1,371.60	1,341.60	2,566.40	4,460.40
50	429.60	822.40	1,418.40	1,405.60	2,691.20	4,640.40
51	450.40	860.80	1,472.40	1,481.60	2,832.00	4,824.00
52	469.60	899.20	1,533.60	1,542.40	2,952.00	5,022.00
53	488.80	937.60	1,598.40	1,614.40	3,083.20	5,270.40
54	510.40	977.60	1,677.60	1,685.60	3,220.80	5,490.00
55	540.80	1,035.20	1,778.40	1,794.40	3,419.20	5,817.60

以上保費只適用於續保 Above premiums 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	568.00	1,084.80	1,868.40	1,883.20	3,600.00	6,134.40
57	595.20	1,139.20	1,969.20	1,982.40	3,779.20	6,454.80
58	626.40	1,196.80	2,080.80	2,085.60	3,988.80	6,836.40
59	660.80	1,260.80	2,196.00	2,203.20	4,212.80	7,203.60
60	706.40	1,353.60	2,289.60	2,355.20	4,488.00	7,617.60
61	760.80	1,456.00	2,419.20	2,527.20	4,830.40	8,125.20
62	808.00	1,545.60	2,602.80	2,692.80	5,142.40	8,776.80
63	854.40	1,635.20	2,811.60	2,858.40	5,462.40	9,493.20
64	895.20	1,715.20	3,002.40	3,008.80	5,745.60	10,173.60
65	928.80	1,779.20	3,171.60	3,136.00	5,992.00	10,782.00
66	966.40	1,849.60	3,348.00	3,296.00	6,291.20	11,437.20
67	1,013.60	1,940.80	3,538.80	3,475.20	6,628.80	12,139.20
68	1,064.00	2,033.60	3,733.20	3,664.80	6,990.40	12,859.20
69	1,116.00	2,136.00	3,938.40	3,856.80	7,361.60	13,557.60
70	1,172.00	2,241.60	4,140.00	4,067.20	7,753.60	14,302.80
71	1,231.20	2,352.00	4,370.40	4,278.40	8,172.80	15,058.80
72	1,290.40	2,467.20	4,593.60	4,500.80	8,587.20	15,865.20
73	1,351.20	2,582.40	4,834.80	4,728.00	9,016.00	16,686.00
74	1,412.80	2,704.00	5,079.60	4,961.60	9,464.00	17,517.60
75	1,453.60	2,785.60	5,234.40	5,111.20	9,763.20	18,043.20
76	1,497.60	2,868.80	5,389.20	5,264.00	10,048.00	18,572.40
77	1,542.40	2,955.20	5,551.20	5,420.80	10,350.40	19,148.40
78	1,588.00	3,043.20	5,724.00	5,583.20	10,664.00	19,717.20
79	1,636.00	3,136.00	5,896.80	5,750.40	10,982.40	20,296.80
80	1,684.80	3,228.80	6,058.80	5,921.60	11,313.60	20,926.80
81	1,735.20	3,326.40	6,249.60	6,100.80	11,649.60	21,535.20
82	1,787.20	3,427.20	6,436.80	6,284.80	11,998.40	22,194.00
83	1,840.80	3,529.60	6,631.20	6,472.80	12,355.20	22,852.80
84	1,896.00	3,633.60	6,829.20	6,668.00	12,726.40	23,547.60
85	1,952.80	3,744.00	7,030.80	6,863.20	13,110.40	24,253.20
86	1,963.20	3,761.60	7,066.80	6,896.80	13,168.00	24,372.00
87	1,972.80	3,779.20	7,106.40	6,932.00	13,240.00	24,472.80
88	1,981.60	3,800.00	7,138.80	6,968.80	13,307.20	24,616.80
89	1,992.00	3,819.20	7,174.80	7,005.60	13,374.40	24,728.40
90	2,001.60	3,838.40	7,210.80	7,034.40	13,440.00	24,854.40
91	2,012.00	3,857.60	7,243.20	7,069.60	13,500.80	24,987.60
92	2,020.80	3,878.40	7,282.80	7,104.80	13,571.20	25,110.00
93	2,032.00	3,897.60	7,326.00	7,138.40	13,641.60	25,243.20
94	2,040.80	3,915.20	7,354.80	7,174.40	13,705.60	25,365.60
95	2,050.40	3,936.00	7,401.60	7,214.40	13,777.60	25,488.00
96	2,060.80	3,955.20	7,430.40	7,249.60	13,844.80	25,617.60
97	2,072.00	3,974.40	7,470.00	7,284.80	13,908.80	25,732.80
98	2,082.40	3,993.60	7,509.60	7,324.80	13,987.20	25,866.00
99	2,092.80	4,014.40	7,542.00	7,357.60	14,049.60	26,010.00

以上保費只適用於續保 Above premiums 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
0 – 4	270.40	516.80	720.00	812.80	1,556.80	2,228.40
5 - 15	196.00	339.20	536.40	626.40	1,076.80	1,735.20
16	203.20	364.80	612.00	645.60	1,155.20	1,929.60
17	207.20	366.40	622.80	663.20	1,160.00	1,983.60
18	212.00	368.00	637.20	677.60	1,185.60	2,023.20
19	216.80	369.60	637.20	698.40	1,192.00	2,052.00
20	225.60	384.00	669.60	720.00	1,222.40	2,156.40
21	249.60	427.20	698.40	800.80	1,376.00	2,260.80
22	260.00	446.40	723.60	843.20	1,440.00	2,358.00
23	271.20	468.80	766.80	873.60	1,507.20	2,487.60
24	280.80	486.40	792.00	915.20	1,569.60	2,595.60
25	292.80	504.00	828.00	952.80	1,640.00	2,714.40
26	306.40	529.60	871.20	995.20	1,708.80	2,836.80
27	319.20	553.60	907.20	1,036.80	1,785.60	2,944.80
28	329.60	574.40	939.60	1,081.60	1,843.20	3,088.80
29	341.60	590.40	964.80	1,120.00	1,915.20	3,175.20
30	352.80	609.60	997.20	1,156.00	1,974.40	3,243.60
31	361.60	620.80	1,018.80	1,183.20	2,025.60	3,326.40
32	370.40	638.40	1,044.00	1,214.40	2,073.60	3,423.60
33	380.00	651.20	1,062.00	1,247.20	2,123.20	3,477.60
34	388.00	662.40	1,083.60	1,276.80	2,164.80	3,553.20
35	396.80	675.20	1,105.20	1,303.20	2,206.40	3,643.20
36	406.40	689.60	1,134.00	1,341.60	2,256.00	3,704.40
37	415.20	707.20	1,162.80	1,372.80	2,307.20	3,805.20
38	423.20	718.40	1,198.80	1,408.00	2,355.20	3,902.40
39	434.40	739.20	1,220.40	1,448.00	2,420.80	3,996.00
40	454.40	771.20	1,267.20	1,516.80	2,518.40	4,140.00
41	491.20	817.60	1,350.00	1,626.40	2,651.20	4,402.80
42	520.00	856.00	1,436.40	1,710.40	2,768.00	4,651.20
43	536.80	886.40	1,497.60	1,762.40	2,852.80	4,860.00
44	550.40	908.80	1,551.60	1,806.40	2,934.40	5,018.40
45	560.00	932.80	1,594.80	1,842.40	2,996.80	5,166.00
46	564.80	950.40	1,627.20	1,860.00	3,046.40	5,277.60
47	568.00	964.80	1,652.40	1,870.40	3,083.20	5,360.40
48	570.40	972.80	1,674.00	1,881.60	3,118.40	5,446.80
49	572.80	984.00	1,702.80	1,883.20	3,139.20	5,493.60
50	572.80	988.80	1,728.00	1,889.60	3,168.00	5,583.60
51	574.40	993.60	1,742.40	1,898.40	3,211.20	5,734.80
52	574.40	1,004.80	1,760.40	1,899.20	3,228.80	5,821.20
53	575.20	1,012.80	1,789.20	1,908.00	3,272.00	5,907.60
54	580.80	1,025.60	1,828.80	1,921.60	3,313.60	5,990.40
55	596.00	1,057.60	1,882.80	1,976.80	3,408.00	6,224.40

以上保費只適用於續保 Above premiums 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	608.80	1,084.80	1,936.80	2,018.40	3,489.60	6,386.40
57	624.00	1,113.60	1,994.40	2,071.20	3,587.20	6,591.60
58	641.60	1,158.40	2,066.40	2,133.60	3,726.40	6,836.40
59	667.20	1,212.80	2,152.80	2,221.60	3,896.00	7,099.20
60	707.20	1,296.00	2,232.00	2,331.20	4,144.00	7,412.40
61	756.00	1,392.00	2,329.20	2,463.20	4,432.00	7,855.20
62	799.20	1,472.00	2,502.00	2,607.20	4,720.00	8,460.00
63	844.80	1,558.40	2,696.40	2,763.20	5,014.40	9,158.40
64	885.60	1,632.00	2,880.00	2,909.60	5,267.20	9,831.60
65	917.60	1,694.40	3,034.80	3,045.60	5,492.80	10,422.00
66	956.80	1,763.20	3,214.80	3,193.60	5,771.20	11,055.60
67	1,002.40	1,846.40	3,391.20	3,360.80	6,081.60	11,721.60
68	1,050.40	1,936.00	3,574.80	3,533.60	6,416.00	12,416.40
69	1,103.20	2,035.20	3,769.20	3,718.40	6,756.80	13,093.20
70	1,156.80	2,137.60	3,970.80	3,916.80	7,112.00	13,816.80
71	1,216.00	2,240.00	4,183.20	4,124.80	7,489.60	14,544.00
72	1,273.60	2,348.80	4,406.40	4,334.40	7,878.40	15,310.80
73	1,335.20	2,464.00	4,636.80	4,554.40	8,280.00	16,102.80
74	1,396.00	2,572.80	4,870.80	4,784.80	8,688.00	16,920.00
75	1,438.40	2,649.60	5,022.00	4,927.20	8,942.40	17,431.20
76	1,481.60	2,729.60	5,169.60	5,077.60	9,217.60	17,960.40
77	1,525.60	2,811.20	5,320.80	5,228.00	9,491.20	18,493.20
78	1,570.40	2,896.00	5,482.80	5,383.20	9,769.60	19,036.80
79	1,618.40	2,984.00	5,648.40	5,548.00	10,064.00	19,602.00
80	1,668.00	3,075.20	5,817.60	5,712.00	10,371.20	20,210.40
81	1,716.80	3,166.40	5,997.60	5,886.40	10,676.80	20,826.00
82	1,768.80	3,260.80	6,177.60	6,063.20	11,008.00	21,441.60
83	1,820.80	3,358.40	6,357.60	6,245.60	11,328.00	22,071.60
84	1,876.80	3,459.20	6,548.40	6,434.40	11,668.80	22,759.20
85	1,932.80	3,566.40	6,746.40	6,627.20	12,019.20	23,432.40
86	1,942.40	3,582.40	6,778.80	6,660.00	12,086.40	23,533.20
87	1,952.00	3,598.40	6,814.80	6,696.80	12,132.80	23,655.60
88	1,962.40	3,617.60	6,847.20	6,731.20	12,201.60	23,778.00
89	1,972.00	3,635.20	6,879.60	6,766.40	12,259.20	23,878.80
90	1,980.80	3,654.40	6,919.20	6,799.20	12,323.20	24,012.00
91	1,991.20	3,672.00	6,948.00	6,834.40	12,385.60	24,116.40
92	2,000.80	3,691.20	6,980.40	6,865.60	12,443.20	24,253.20
93	2,011.20	3,710.40	7,023.60	6,902.40	12,500.80	24,375.60
94	2,020.00	3,726.40	7,056.00	6,936.80	12,569.60	24,498.00
95	2,030.40	3,747.20	7,095.60	6,972.80	12,636.80	24,616.80
96	2,040.00	3,763.20	7,131.60	7,006.40	12,694.40	24,728.40
97	2,048.80	3,784.00	7,160.40	7,040.80	12,758.40	24,872.40
98	2,059.20	3,803.20	7,200.00	7,074.40	12,827.20	24,987.60
99	2,068.80	3,822.40	7,236.00	7,108.80	12,888.00	25,117.20

以上保費只適用於續保 Above premiums 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

	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
0 – 4	72.38	141.00	238.13	196.13	380.25	639.38
5 - 15	70.13	135.75	230.63	189.38	366.75	616.88
16	70.88	137.25	232.50	190.88	368.25	626.25
17	71.63	139.50	234.38	192.38	373.50	630.00
18	72.38	140.25	236.25	193.88	378.75	633.75
19	72.75	140.25	236.25	196.13	378.75	633.75
20	72.75	141.00	236.25	196.13	381.00	633.75
21	72.75	141.00	238.13	196.13	381.00	639.38
22	73.13	141.75	238.13	196.88	381.75	639.38
23	73.50	141.75	238.13	198.00	381.75	639.38
24	73.88	143.25	240.00	199.13	384.75	654.38
25	74.63	144.75	241.88	201.00	387.75	658.13
26	75.38	147.00	245.63	202.88	396.00	661.88
27	77.25	149.25	253.13	207.00	402.00	676.88
28	78.75	151.50	258.75	212.25	411.75	695.63
29	80.25	156.00	262.50	216.00	419.25	703.13
30	82.13	159.00	268.13	221.25	429.75	721.88
31	84.00	162.75	273.75	226.50	438.00	738.75
32	85.88	166.50	279.38	231.00	448.50	751.88
33	87.38	169.50	286.88	235.50	457.50	772.50
34	90.00	174.00	292.50	241.13	469.50	791.25
35	92.25	177.75	300.00	249.38	480.00	804.38
36	94.88	183.75	307.50	256.50	495.00	836.25
37	97.88	189.75	320.63	264.75	513.00	864.38
38	101.25	195.75	330.00	273.38	529.50	890.63
39	105.38	203.25	343.13	284.25	551.25	920.63
40	109.88	213.00	361.88	295.88	574.50	969.38
41	114.38	224.25	376.88	307.50	602.25	1,014.38
42	119.25	235.50	399.38	322.50	633.00	1,078.13
43	124.88	246.75	421.88	335.63	666.00	1,134.38
44	130.50	259.50	444.38	351.00	697.50	1,200.00
45	135.38	270.75	466.88	365.25	730.50	1,263.75
46	140.63	282.00	489.38	379.50	760.50	1,323.75
47	145.88	294.00	508.13	392.63	792.75	1,378.13
48	151.50	305.25	530.63	408.00	822.00	1,428.75
49	157.13	316.50	551.25	423.00	853.50	1,483.13
50	163.13	329.25	571.88	439.88	886.50	1,537.50
51	169.88	342.75	596.25	457.50	924.00	1,612.50
52	176.63	357.00	620.63	476.63	963.00	1,668.75
53	184.13	372.75	650.63	496.50	1,005.00	1,753.13
54	192.38	390.00	680.63	518.63	1,050.75	1,833.75
55	204.38	414.00	721.88	550.50	1,115.25	1,940.63

以上保費只適用於續保 Above premiums 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

	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	214.50	435.00	757.50	577.50	1,171.50	2,043.75
57	226.13	457.50	800.63	609.38	1,234.50	2,154.38
58	237.38	483.00	843.75	640.13	1,300.50	2,272.50
59	250.50	510.00	892.50	675.75	1,374.75	2,409.38
60	264.75	539.25	943.13	264.75	539.25	943.13
61	278.63	568.50	1,001.25	278.63	568.50	1,001.25
62	293.25	601.50	1,059.38	293.25	601.50	1,059.38
63	308.63	634.50	1,121.25	308.63	634.50	1,121.25
64	325.50	670.50	1,185.00	325.50	670.50	1,185.00
65	339.00	695.25	1,254.38	339.00	695.25	1,254.38
66	352.88	723.75	1,321.88	352.88	723.75	1,321.88
67	368.63	759.00	1,396.88	368.63	759.00	1,396.88
68	386.63	796.50	1,473.75	386.63	796.50	1,473.75
69	405.38	835.50	1,552.50	405.38	835.50	1,552.50
70	424.88	877.50	1,635.00	424.88	877.50	1,635.00
71	445.88	921.00	1,723.13	445.88	921.00	1,723.13
72	467.25	964.50	1,813.13	467.25	964.50	1,813.13
73	488.63	1,011.00	1,908.75	488.63	1,011.00	1,908.75
74	511.88	1,056.75	2,004.38	511.88	1,056.75	2,004.38
75	527.25	1,087.50	2,064.38	527.25	1,087.50	2,064.38
76	542.63	1,120.50	2,128.13	542.63	1,120.50	2,128.13
77	559.13	1,155.00	2,190.00	559.13	1,155.00	2,190.00
78	575.25	1,188.75	2,257.50	575.25	1,188.75	2,257.50
79	592.88	1,224.75	2,325.00	592.88	1,224.75	2,325.00
80	610.88	1,261.50	2,392.50	610.88	1,261.50	2,392.50
81	629.25	1,299.00	2,463.75	629.25	1,299.00	2,463.75
82	648.00	1,338.75	2,536.88	648.00	1,338.75	2,536.88
83	667.13	1,378.50	2,615.63	667.13	1,378.50	2,615.63
84	687.75	1,419.75	2,692.50	687.75	1,419.75	2,692.50
85	708.00	1,462.50	2,773.13	708.00	1,462.50	2,773.13
86	712.13	1,470.00	2,786.25	712.13	1,470.00	2,786.25
87	715.88	1,477.50	2,801.25	715.88	1,477.50	2,801.25
88	718.88	1,484.25	2,814.38	718.88	1,484.25	2,814.38
89	723.00	1,491.75	2,827.50	723.00	1,491.75	2,827.50
90	726.75	1,499.25	2,842.50	726.75	1,499.25	2,842.50
91	730.50	1,506.75	2,855.63	730.50	1,506.75	2,855.63
92	734.25	1,514.25	2,870.63	734.25	1,514.25	2,870.63
93	737.63	1,521.00	2,881.88	737.63	1,521.00	2,881.88
94	741.38	1,528.50	2,896.88	741.38	1,528.50	2,896.88
95	745.13	1,536.00	2,911.88	745.13	1,536.00	2,911.88
96	748.88	1,543.50	2,925.00	748.88	1,543.50	2,925.00
97	752.63	1,551.00	2,938.13	752.63	1,551.00	2,938.13
98	756.00	1,557.75	2,951.25	756.00	1,557.75	2,951.25
99	759.75	1,565.25	2,966.25	759.75	1,565.25	2,966.25

以上保費只適用於續保 Above premiums 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

	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
0 – 4	78.00	150.00	249.38	209.25	402.00	676.88
5 - 15	75.00	144.75	240.00	201.75	387.75	654.38
16	75.75	147.00	245.63	205.88	396.00	661.88
17	78.00	150.75	255.00	209.63	405.75	684.38
18	81.00	156.75	264.38	218.63	420.75	716.25
19	84.00	163.50	277.50	226.50	440.25	750.00
20	87.75	171.75	290.63	236.63	462.00	789.38
21	92.25	180.75	305.63	249.38	486.75	825.00
22	97.13	189.75	322.50	261.38	513.00	868.13
23	102.00	200.25	339.38	276.00	539.25	916.88
24	108.00	210.75	356.25	291.00	568.50	960.00
25	113.63	221.25	373.13	306.38	596.25	1,005.00
26	119.63	232.50	391.88	322.88	625.50	1,051.88
27	125.63	243.00	406.88	339.00	654.75	1,095.00
28	131.63	252.75	423.75	353.25	681.00	1,143.75
29	137.25	263.25	438.75	370.13	706.50	1,183.13
30	142.88	272.25	453.75	384.38	733.50	1,220.63
31	147.38	279.75	463.13	397.50	753.00	1,248.75
32	151.88	288.00	474.38	408.38	776.25	1,282.50
33	156.38	294.00	485.63	420.00	792.75	1,306.88
34	160.13	300.75	495.00	430.88	812.25	1,331.25
35	164.63	306.75	502.50	443.25	828.75	1,351.88
36	169.13	314.25	510.00	454.50	846.00	1,380.00
37	173.25	321.75	523.13	466.13	868.50	1,411.88
38	178.13	330.00	536.25	478.88	889.50	1,445.63
39	183.00	339.00	551.25	492.00	912.75	1,483.13
40	187.50	348.75	566.25	505.50	942.00	1,528.13
41	192.75	359.25	586.88	519.75	968.25	1,578.75
42	198.00	370.50	607.50	534.38	999.00	1,636.88
43	202.88	382.50	630.00	547.13	1,029.75	1,696.88
44	207.00	393.00	652.50	558.38	1,058.25	1,755.00
45	210.75	402.00	669.38	567.75	1,084.50	1,798.13
46	213.38	409.50	684.38	575.63	1,103.25	1,845.00
47	214.50	414.00	695.63	577.88	1,116.75	1,873.13
48	215.63	418.50	705.00	581.25	1,125.00	1,901.25
49	216.00	421.50	716.25	582.38	1,135.50	1,925.63
50	216.00	424.50	721.88	582.38	1,143.00	1,944.38
51	216.00	426.75	729.38	582.38	1,151.25	1,963.13
52	216.75	429.75	738.75	582.75	1,158.75	1,991.25
53	217.13	435.00	750.00	584.25	1,173.00	2,019.38
54	218.63	439.50	763.13	589.50	1,183.50	2,055.00
55	224.25	453.00	791.25	603.38	1,221.00	2,130.00

以上保費只適用於續保 Above premiums 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

	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	228.38	463.50	811.88	615.75	1,251.00	2,186.25
57	234.38	477.75	838.13	630.75	1,290.00	2,257.50
58	241.88	494.25	868.13	650.63	1,332.00	2,338.13
59	251.63	515.25	903.75	678.38	1,386.00	2,439.38
60	264.75	539.25	943.13	264.75	539.25	943.13
61	278.63	568.50	1,001.25	278.63	568.50	1,001.25
62	293.25	601.50	1,059.38	293.25	601.50	1,059.38
63	308.63	634.50	1,121.25	308.63	634.50	1,121.25
64	325.50	670.50	1,185.00	325.50	670.50	1,185.00
65	337.50	695.25	1,254.38	337.50	695.25	1,254.38
66	351.38	723.75	1,321.88	351.38	723.75	1,321.88
67	368.63	759.00	1,396.88	368.63	759.00	1,396.88
68	387.00	796.50	1,473.75	387.00	796.50	1,473.75
69	406.13	834.75	1,552.50	406.13	834.75	1,552.50
70	426.38	877.50	1,635.00	426.38	877.50	1,635.00
71	447.75	920.25	1,723.13	447.75	920.25	1,723.13
72	469.13	963.75	1,813.13	469.13	963.75	1,813.13
73	491.25	1,011.00	1,908.75	491.25	1,011.00	1,908.75
74	514.13	1,057.50	2,004.38	514.13	1,057.50	2,004.38
75	529.50	1,090.50	2,064.38	529.50	1,090.50	2,064.38
76	546.00	1,122.75	2,128.13	546.00	1,122.75	2,128.13
77	562.13	1,157.25	2,190.00	562.13	1,157.25	2,190.00
78	579.38	1,192.50	2,257.50	579.38	1,192.50	2,257.50
79	597.00	1,228.50	2,325.00	597.00	1,228.50	2,325.00
80	615.00	1,265.25	2,392.50	615.00	1,265.25	2,392.50
81	633.38	1,302.75	2,463.75	633.38	1,302.75	2,463.75
82	652.13	1,341.00	2,536.88	652.13	1,341.00	2,536.88
83	672.00	1,381.50	2,615.63	672.00	1,381.50	2,615.63
84	692.25	1,422.75	2,692.50	692.25	1,422.75	2,692.50
85	712.88	1,464.75	2,773.13	712.88	1,464.75	2,773.13
86	716.63	1,472.25	2,786.25	716.63	1,472.25	2,786.25
87	720.38	1,479.75	2,801.25	720.38	1,479.75	2,801.25
88	723.75	1,487.25	2,814.38	723.75	1,487.25	2,814.38
89	727.50	1,494.75	2,827.50	727.50	1,494.75	2,827.50
90	731.25	1,501.50	2,842.50	731.25	1,501.50	2,842.50
91	735.00	1,509.00	2,855.63	735.00	1,509.00	2,855.63
92	738.75	1,516.50	2,870.63	738.75	1,516.50	2,870.63
93	742.13	1,524.00	2,881.88	742.13	1,524.00	2,881.88
94	745.88	1,531.50	2,896.88	745.88	1,531.50	2,896.88
95	749.63	1,538.25	2,911.88	749.63	1,538.25	2,911.88
96	753.38	1,545.75	2,925.00	753.38	1,545.75	2,925.00
97	757.13	1,553.25	2,938.13	757.13	1,553.25	2,938.13
98	760.50	1,560.75	2,951.25	760.50	1,560.75	2,951.25
99	764.25	1,568.25	2,966.25	764.25	1,568.25	2,966.25

以上保費只適用於續保 Above premiums 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

	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
0 – 4	72.38	141.00	238.13	196.13	380.25	639.38
5 - 15	70.13	135.75	230.63	189.38	366.75	616.88
16	70.88	137.25	232.50	190.88	368.25	626.25
17	71.63	139.50	234.38	192.38	373.50	630.00
18	72.38	140.25	236.25	193.88	378.75	633.75
19	72.75	140.25	236.25	196.13	378.75	633.75
20	72.75	141.00	236.25	196.13	381.00	633.75
21	72.75	141.00	238.13	196.13	381.00	639.38
22	73.13	141.75	238.13	196.88	381.75	639.38
23	73.50	141.75	238.13	198.00	381.75	639.38
24	73.88	143.25	240.00	199.13	384.75	654.38
25	74.63	144.75	241.88	201.00	387.75	658.13
26	75.38	147.00	245.63	202.88	396.00	661.88
27	77.25	149.25	253.13	207.00	402.00	676.88
28	78.75	151.50	258.75	212.25	411.75	695.63
29	80.25	156.00	262.50	216.00	419.25	703.13
30	82.13	159.00	268.13	221.25	429.75	721.88
31	84.00	162.75	273.75	226.50	438.00	738.75
32	85.88	166.50	279.38	231.00	448.50	751.88
33	87.38	169.50	286.88	235.50	457.50	772.50
34	90.00	174.00	292.50	241.13	469.50	791.25
35	92.25	177.75	300.00	249.38	480.00	804.38
36	94.88	183.75	307.50	256.50	495.00	836.25
37	97.88	189.75	320.63	264.75	513.00	864.38
38	101.25	195.75	330.00	273.38	529.50	890.63
39	105.38	203.25	343.13	284.25	551.25	920.63
40	109.88	213.00	361.88	295.88	574.50	969.38
41	114.38	224.25	376.88	307.50	602.25	1,014.38
42	119.25	235.50	399.38	322.50	633.00	1,078.13
43	124.88	246.75	421.88	335.63	666.00	1,134.38
44	130.50	259.50	444.38	351.00	697.50	1,200.00
45	135.38	270.75	466.88	365.25	730.50	1,263.75
46	140.63	282.00	489.38	379.50	760.50	1,323.75
47	145.88	294.00	508.13	392.63	792.75	1,378.13
48	151.50	305.25	530.63	408.00	822.00	1,428.75
49	157.13	316.50	551.25	423.00	853.50	1,483.13
50	163.13	329.25	571.88	439.88	886.50	1,537.50
51	169.88	342.75	596.25	457.50	924.00	1,612.50
52	176.63	357.00	620.63	476.63	963.00	1,668.75
53	184.13	372.75	650.63	496.50	1,005.00	1,753.13
54	192.38	390.00	680.63	518.63	1,050.75	1,833.75
55	204.38	414.00	721.88	550.50	1,115.25	1,940.63

以上保費只適用於續保 Above premiums 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	214.50	435.00	757.50	577.50	1,171.50	2,043.75
57	226.13	457.50	800.63	609.38	1,234.50	2,154.38
58	237.38	483.00	843.75	640.13	1,300.50	2,272.50
59	250.50	510.00	892.50	675.75	1,374.75	2,409.38
60	264.75	539.25	943.13	712.13	1,454.25	2,546.25
61	278.63	568.50	1,001.25	751.13	1,535.25	2,694.38
62	293.25	601.50	1,059.38	790.88	1,619.25	2,850.00
63	308.63	634.50	1,121.25	831.75	1,709.25	3,016.88
64	325.50	670.50	1,185.00	877.13	1,808.25	3,196.88
65	339.00	695.25	1,254.38	339.00	695.25	1,254.38
66	352.88	723.75	1,321.88	352.88	723.75	1,321.88
67	368.63	759.00	1,396.88	368.63	759.00	1,396.88
68	386.63	796.50	1,473.75	386.63	796.50	1,473.75
69	405.38	835.50	1,552.50	405.38	835.50	1,552.50
70	424.88	877.50	1,635.00	424.88	877.50	1,635.00
71	445.88	921.00	1,723.13	445.88	921.00	1,723.13
72	467.25	964.50	1,813.13	467.25	964.50	1,813.13
73	488.63	1,011.00	1,908.75	488.63	1,011.00	1,908.75
74	511.88	1,056.75	2,004.38	511.88	1,056.75	2,004.38
75	527.25	1,087.50	2,064.38	527.25	1,087.50	2,064.38
76	542.63	1,120.50	2,128.13	542.63	1,120.50	2,128.13
77	559.13	1,155.00	2,190.00	559.13	1,155.00	2,190.00
78	575.25	1,188.75	2,257.50	575.25	1,188.75	2,257.50
79	592.88	1,224.75	2,325.00	592.88	1,224.75	2,325.00
80	610.88	1,261.50	2,392.50	610.88	1,261.50	2,392.50
81	629.25	1,299.00	2,463.75	629.25	1,299.00	2,463.75
82	648.00	1,338.75	2,536.88	648.00	1,338.75	2,536.88
83	667.13	1,378.50	2,615.63	667.13	1,378.50	2,615.63
84	687.75	1,419.75	2,692.50	687.75	1,419.75	2,692.50
85	708.00	1,462.50	2,773.13	708.00	1,462.50	2,773.13
86	712.13	1,470.00	2,786.25	712.13	1,470.00	2,786.25
87	715.88	1,477.50	2,801.25	715.88	1,477.50	2,801.25
88	718.88	1,484.25	2,814.38	718.88	1,484.25	2,814.38
89	723.00	1,491.75	2,827.50	723.00	1,491.75	2,827.50
90	726.75	1,499.25	2,842.50	726.75	1,499.25	2,842.50
91	730.50	1,506.75	2,855.63	730.50	1,506.75	2,855.63
92	734.25	1,514.25	2,870.63	734.25	1,514.25	2,870.63
93	737.63	1,521.00	2,881.88	737.63	1,521.00	2,881.88
94	741.38	1,528.50	2,896.88	741.38	1,528.50	2,896.88
95	745.13	1,536.00	2,911.88	745.13	1,536.00	2,911.88
96	748.88	1,543.50	2,925.00	748.88	1,543.50	2,925.00
97	752.63	1,551.00	2,938.13	752.63	1,551.00	2,938.13
98	756.00	1,557.75	2,951.25	756.00	1,557.75	2,951.25
99	759.75	1,565.25	2,966.25	759.75	1,565.25	2,966.25

以上保費只適用於續保 Above premiums 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

	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
0 – 4	78.00	150.00	249.38	209.25	402.00	676.88
5 - 15	75.00	144.75	240.00	201.75	387.75	654.38
16	75.75	147.00	245.63	205.88	396.00	661.88
17	78.00	150.75	255.00	209.63	405.75	684.38
18	81.00	156.75	264.38	218.63	420.75	716.25
19	84.00	163.50	277.50	226.50	440.25	750.00
20	87.75	171.75	290.63	236.63	462.00	789.38
21	92.25	180.75	305.63	249.38	486.75	825.00
22	97.13	189.75	322.50	261.38	513.00	868.13
23	102.00	200.25	339.38	276.00	539.25	916.88
24	108.00	210.75	356.25	291.00	568.50	960.00
25	113.63	221.25	373.13	306.38	596.25	1,005.00
26	119.63	232.50	391.88	322.88	625.50	1,051.88
27	125.63	243.00	406.88	339.00	654.75	1,095.00
28	131.63	252.75	423.75	353.25	681.00	1,143.75
29	137.25	263.25	438.75	370.13	706.50	1,183.13
30	142.88	272.25	453.75	384.38	733.50	1,220.63
31	147.38	279.75	463.13	397.50	753.00	1,248.75
32	151.88	288.00	474.38	408.38	776.25	1,282.50
33	156.38	294.00	485.63	420.00	792.75	1,306.88
34	160.13	300.75	495.00	430.88	812.25	1,331.25
35	164.63	306.75	502.50	443.25	828.75	1,351.88
36	169.13	314.25	510.00	454.50	846.00	1,380.00
37	173.25	321.75	523.13	466.13	868.50	1,411.88
38	178.13	330.00	536.25	478.88	889.50	1,445.63
39	183.00	339.00	551.25	492.00	912.75	1,483.13
40	187.50	348.75	566.25	505.50	942.00	1,528.13
41	192.75	359.25	586.88	519.75	968.25	1,578.75
42	198.00	370.50	607.50	534.38	999.00	1,636.88
43	202.88	382.50	630.00	547.13	1,029.75	1,696.88
44	207.00	393.00	652.50	558.38	1,058.25	1,755.00
45	210.75	402.00	669.38	567.75	1,084.50	1,798.13
46	213.38	409.50	684.38	575.63	1,103.25	1,845.00
47	214.50	414.00	695.63	577.88	1,116.75	1,873.13
48	215.63	418.50	705.00	581.25	1,125.00	1,901.25
49	216.00	421.50	716.25	582.38	1,135.50	1,925.63
50	216.00	424.50	721.88	582.38	1,143.00	1,944.38
51	216.00	426.75	729.38	582.38	1,151.25	1,963.13
52	216.75	429.75	738.75	582.75	1,158.75	1,991.25
53	217.13	435.00	750.00	584.25	1,173.00	2,019.38
54	218.63	439.50	763.13	589.50	1,183.50	2,055.00
55	224.25	453.00	791.25	603.38	1,221.00	2,130.00

以上保費只適用於續保 Above premiums 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

	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	228.38	463.50	811.88	615.75	1,251.00	2,186.25
57	234.38	477.75	838.13	630.75	1,290.00	2,257.50
58	241.88	494.25	868.13	650.63	1,332.00	2,338.13
59	251.63	515.25	903.75	678.38	1,386.00	2,439.38
60	264.75	539.25	943.13	712.13	1,454.25	2,546.25
61	278.63	568.50	1,001.25	751.13	1,535.25	2,694.38
62	293.25	601.50	1,059.38	790.88	1,619.25	2,850.00
63	308.63	634.50	1,121.25	831.75	1,709.25	3,016.88
64	325.50	670.50	1,185.00	877.13	1,808.25	3,196.88
65	337.50	695.25	1,254.38	337.50	695.25	1,254.38
66	351.38	723.75	1,321.88	351.38	723.75	1,321.88
67	368.63	759.00	1,396.88	368.63	759.00	1,396.88
68	387.00	796.50	1,473.75	387.00	796.50	1,473.75
69	406.13	834.75	1,552.50	406.13	834.75	1,552.50
70	426.38	877.50	1,635.00	426.38	877.50	1,635.00
71	447.75	920.25	1,723.13	447.75	920.25	1,723.13
72	469.13	963.75	1,813.13	469.13	963.75	1,813.13
73	491.25	1,011.00	1,908.75	491.25	1,011.00	1,908.75
74	514.13	1,057.50	2,004.38	514.13	1,057.50	2,004.38
75	529.50	1,090.50	2,064.38	529.50	1,090.50	2,064.38
76	546.00	1,122.75	2,128.13	546.00	1,122.75	2,128.13
77	562.13	1,157.25	2,190.00	562.13	1,157.25	2,190.00
78	579.38	1,192.50	2,257.50	579.38	1,192.50	2,257.50
79	597.00	1,228.50	2,325.00	597.00	1,228.50	2,325.00
80	615.00	1,265.25	2,392.50	615.00	1,265.25	2,392.50
81	633.38	1,302.75	2,463.75	633.38	1,302.75	2,463.75
82	652.13	1,341.00	2,536.88	652.13	1,341.00	2,536.88
83	672.00	1,381.50	2,615.63	672.00	1,381.50	2,615.63
84	692.25	1,422.75	2,692.50	692.25	1,422.75	2,692.50
85	712.88	1,464.75	2,773.13	712.88	1,464.75	2,773.13
86	716.63	1,472.25	2,786.25	716.63	1,472.25	2,786.25
87	720.38	1,479.75	2,801.25	720.38	1,479.75	2,801.25
88	723.75	1,487.25	2,814.38	723.75	1,487.25	2,814.38
89	727.50	1,494.75	2,827.50	727.50	1,494.75	2,827.50
90	731.25	1,501.50	2,842.50	731.25	1,501.50	2,842.50
91	735.00	1,509.00	2,855.63	735.00	1,509.00	2,855.63
92	738.75	1,516.50	2,870.63	738.75	1,516.50	2,870.63
93	742.13	1,524.00	2,881.88	742.13	1,524.00	2,881.88
94	745.88	1,531.50	2,896.88	745.88	1,531.50	2,896.88
95	749.63	1,538.25	2,911.88	749.63	1,538.25	2,911.88
96	753.38	1,545.75	2,925.00	753.38	1,545.75	2,925.00
97	757.13	1,553.25	2,938.13	757.13	1,553.25	2,938.13
98	760.50	1,560.75	2,951.25	760.50	1,560.75	2,951.25
99	764.25	1,568.25	2,966.25	764.25	1,568.25	2,966.25

以上保費只適用於續保 Above premiums 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
0 – 4	87.00	160.80	288.00	256.20	480.00	843.00
5 - 15	84.00	154.80	276.00	247.20	463.20	813.00
16	85.20	157.20	279.00	249.60	472.80	816.00
17	85.80	159.60	279.00	254.40	478.80	831.00
18	86.40	162.00	282.00	256.20	480.00	840.00
19	87.60	162.00	282.00	257.40	480.00	840.00
20	87.60	163.20	282.00	257.40	484.80	840.00
21	87.60	163.20	285.00	257.40	484.80	849.00
22	87.60	163.20	285.00	257.40	484.80	849.00
23	88.20	163.20	285.00	259.20	484.80	849.00
24	88.80	165.60	288.00	261.60	490.80	858.00
25	89.40	166.80	288.00	264.60	496.80	861.00
26	91.20	169.20	300.00	268.20	506.40	876.00
27	92.40	171.60	303.00	271.80	512.40	885.00
28	94.80	175.20	312.00	278.40	518.40	915.00
29	96.60	178.80	315.00	285.00	536.40	930.00
30	98.40	183.60	321.00	291.00	548.40	939.00
31	100.20	187.20	327.00	297.60	558.00	972.00
32	103.20	192.00	336.00	304.80	571.20	987.00
33	105.00	194.40	342.00	307.80	582.00	1,014.00
34	107.40	199.20	354.00	318.60	596.40	1,047.00
35	110.40	206.40	360.00	324.60	614.40	1,059.00
36	114.00	211.20	372.00	336.60	631.20	1,092.00
37	117.60	218.40	384.00	347.40	649.20	1,143.00
38	121.20	225.60	393.00	358.80	673.20	1,167.00
39	126.60	234.00	414.00	374.40	699.60	1,215.00
40	131.40	246.00	432.00	389.40	732.00	1,281.00
41	138.00	256.80	456.00	405.60	768.00	1,341.00
42	144.00	270.00	480.00	423.60	806.40	1,419.00
43	149.40	283.20	510.00	441.60	849.60	1,491.00
44	156.60	297.60	534.00	462.60	885.60	1,584.00
45	162.60	312.00	564.00	480.60	928.80	1,656.00
46	169.20	324.00	588.00	500.40	968.40	1,737.00
47	175.80	338.40	615.00	517.80	1,008.00	1,809.00
48	181.80	351.60	636.00	535.80	1,046.40	1,884.00
49	188.40	363.60	660.00	555.00	1,086.00	1,950.00
50	195.60	378.00	690.00	576.00	1,124.40	2,028.00
51	203.40	394.80	720.00	601.20	1,174.80	2,118.00
52	211.80	409.20	744.00	625.20	1,221.60	2,205.00
53	221.40	428.40	780.00	652.80	1,274.40	2,298.00
54	231.00	448.80	813.00	681.00	1,336.80	2,406.00
55	246.00	477.60	864.00	723.00	1,416.00	2,547.00

以上保費只適用於續保 Above premiums 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	257.40	499.20	912.00	759.60	1,488.00	2,697.00
57	270.60	525.60	960.00	800.40	1,572.00	2,829.00
58	285.00	555.60	1,014.00	840.60	1,657.20	2,991.00
59	300.60	586.80	1,071.00	888.00	1,749.60	3,156.00
60	317.40	619.20	1,134.00	937.20	1,845.60	3,348.00
61	334.80	655.20	1,200.00	985.80	1,939.20	3,597.00
62	352.20	691.20	1,272.00	1,036.80	2,044.80	3,816.00
63	370.20	730.80	1,344.00	1,091.40	2,163.60	4,023.00
64	390.60	771.60	1,422.00	1,149.60	2,287.20	4,272.00
65	403.20	781.20	1,485.00	1,189.20	2,313.60	4,458.00
66	426.00	823.20	1,566.00	1,255.20	2,434.80	4,713.00
67	444.60	868.80	1,653.00	1,312.20	2,566.80	4,968.00
68	467.40	909.60	1,746.00	1,379.40	2,696.40	5,247.00
69	490.80	956.40	1,842.00	1,446.60	2,830.80	5,529.00
70	514.20	1,003.20	1,941.00	514.20	1,003.20	1,941.00
71	539.40	1,054.80	2,049.00	539.40	1,054.80	2,049.00
72	565.80	1,105.20	2,157.00	565.80	1,105.20	2,157.00
73	592.80	1,158.00	2,271.00	592.80	1,158.00	2,271.00
74	619.80	1,210.80	2,385.00	619.80	1,210.80	2,385.00
75	639.00	1,248.00	2,454.00	639.00	1,248.00	2,454.00
76	657.60	1,284.00	2,529.00	657.60	1,284.00	2,529.00
77	677.40	1,323.60	2,604.00	677.40	1,323.60	2,604.00
78	698.40	1,363.20	2,682.00	698.40	1,363.20	2,682.00
79	718.80	1,402.80	2,763.00	718.80	1,402.80	2,763.00
80	740.40	1,446.00	2,847.00	740.40	1,446.00	2,847.00
81	762.60	1,489.20	2,934.00	762.60	1,489.20	2,934.00
82	785.40	1,533.60	3,021.00	785.40	1,533.60	3,021.00
83	808.80	1,578.00	3,114.00	808.80	1,578.00	3,114.00
84	832.80	1,627.20	3,204.00	832.80	1,627.20	3,204.00
85	858.00	1,675.20	3,300.00	858.00	1,675.20	3,300.00
86	862.20	1,682.40	3,315.00	862.20	1,682.40	3,315.00
87	867.00	1,692.00	3,333.00	867.00	1,692.00	3,333.00
88	870.60	1,701.60	3,351.00	870.60	1,701.60	3,351.00
89	875.40	1,710.00	3,372.00	875.40	1,710.00	3,372.00
90	880.20	1,719.60	3,387.00	880.20	1,719.60	3,387.00
91	884.40	1,726.80	3,408.00	884.40	1,726.80	3,408.00
92	889.20	1,736.40	3,426.00	889.20	1,736.40	3,426.00
93	892.80	1,746.00	3,444.00	892.80	1,746.00	3,444.00
94	897.60	1,754.40	3,462.00	897.60	1,754.40	3,462.00
95	902.40	1,762.80	3,483.00	902.40	1,762.80	3,483.00
96	906.60	1,771.20	3,498.00	906.60	1,771.20	3,498.00
97	910.80	1,780.80	3,519.00	910.80	1,780.80	3,519.00
98	915.00	1,790.40	3,534.00	915.00	1,790.40	3,534.00
99	919.80	1,797.60	3,555.00	919.80	1,797.60	3,555.00

以上保費只適用於續保 Above premiums 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
0 – 4	93.60	172.80	300.00	277.80	516.00	891.00
5 - 15	90.60	166.80	288.00	267.60	496.80	858.00
16	91.80	169.20	300.00	269.40	506.40	876.00
17	93.60	172.80	306.00	277.80	514.80	906.00
18	97.20	181.20	318.00	288.00	538.80	936.00
19	100.20	187.20	333.00	297.60	558.00	984.00
20	105.60	196.80	351.00	308.40	588.00	1,023.00
21	110.40	207.60	369.00	324.60	615.60	1,083.00
22	117.00	218.40	384.00	345.00	649.20	1,143.00
23	123.60	231.60	408.00	362.40	690.00	1,200.00
24	129.60	241.20	426.00	381.60	723.60	1,266.00
25	136.80	254.40	447.00	403.20	759.60	1,323.00
26	144.60	266.40	468.00	424.80	793.20	1,389.00
27	150.60	279.60	489.00	442.80	832.80	1,446.00
28	158.40	291.60	513.00	465.60	865.20	1,512.00
29	165.60	302.40	528.00	489.00	903.60	1,542.00
30	171.60	313.20	543.00	505.20	934.80	1,602.00
31	177.00	321.60	558.00	520.20	961.20	1,647.00
32	181.80	331.20	570.00	535.80	982.80	1,683.00
33	187.80	338.40	585.00	552.00	1,008.00	1,725.00
34	192.60	345.60	594.00	565.20	1,032.00	1,752.00
35	197.40	352.80	603.00	582.60	1,051.20	1,791.00
36	202.80	361.20	618.00	598.20	1,075.20	1,812.00
37	208.20	372.00	627.00	612.60	1,104.00	1,848.00
38	213.60	379.20	642.00	627.60	1,129.20	1,899.00
39	219.60	388.80	660.00	646.20	1,159.20	1,950.00
40	225.00	402.00	678.00	664.80	1,202.40	1,998.00
41	231.60	414.00	702.00	684.00	1,232.40	2,073.00
42	237.60	427.20	732.00	699.60	1,273.20	2,154.00
43	243.60	439.20	756.00	718.80	1,310.40	2,223.00
44	249.60	451.20	783.00	733.80	1,345.20	2,313.00
45	253.20	463.20	804.00	747.60	1,378.80	2,367.00
46	256.20	470.40	825.00	756.00	1,399.20	2,421.00
47	257.40	477.60	837.00	759.60	1,422.00	2,457.00
48	258.60	481.20	846.00	762.60	1,437.60	2,502.00
49	259.20	484.80	858.00	765.00	1,444.80	2,526.00
50	259.20	488.40	867.00	765.00	1,454.40	2,553.00
51	259.20	490.80	879.00	765.00	1,464.00	2,589.00
52	259.20	494.40	888.00	765.00	1,474.80	2,619.00
53	260.40	500.40	900.00	766.20	1,491.60	2,658.00
54	262.80	506.40	915.00	773.40	1,512.00	2,703.00
55	268.80	520.80	951.00	790.20	1,551.60	2,799.00

以上保費只適用於續保 Above premiums 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	274.80	534.00	972.00	809.40	1,591.20	2,871.00
57	282.00	549.60	1,005.00	831.00	1,638.00	2,967.00
58	291.00	568.80	1,041.00	857.40	1,698.00	3,072.00
59	301.80	590.40	1,083.00	889.80	1,768.80	3,198.00
60	317.40	619.20	1,134.00	937.20	1,845.60	3,348.00
61	334.80	655.20	1,200.00	985.80	1,939.20	3,597.00
62	352.20	691.20	1,272.00	1,036.80	2,044.80	3,816.00
63	370.20	730.80	1,344.00	1,091.40	2,163.60	4,023.00
64	390.60	771.60	1,422.00	1,149.60	2,287.20	4,272.00
65	403.20	781.20	1,485.00	1,189.20	2,313.60	4,458.00
66	426.00	823.20	1,566.00	1,255.20	2,434.80	4,713.00
67	444.60	868.80	1,653.00	1,312.20	2,566.80	4,968.00
68	467.40	909.60	1,746.00	1,379.40	2,696.40	5,247.00
69	490.80	956.40	1,842.00	1,446.60	2,830.80	5,529.00
70	515.40	1,003.20	1,941.00	515.40	1,003.20	1,941.00
71	541.80	1,053.60	2,049.00	541.80	1,053.60	2,049.00
72	567.00	1,104.00	2,157.00	567.00	1,104.00	2,157.00
73	594.00	1,156.80	2,271.00	594.00	1,156.80	2,271.00
74	622.20	1,209.60	2,385.00	622.20	1,209.60	2,385.00
75	640.20	1,246.80	2,454.00	640.20	1,246.80	2,454.00
76	659.40	1,282.80	2,529.00	659.40	1,282.80	2,529.00
77	679.20	1,321.20	2,604.00	679.20	1,321.20	2,604.00
78	699.60	1,362.00	2,682.00	699.60	1,362.00	2,682.00
79	721.20	1,401.60	2,763.00	721.20	1,401.60	2,763.00
80	742.20	1,444.80	2,847.00	742.20	1,444.80	2,847.00
81	764.40	1,488.00	2,934.00	764.40	1,488.00	2,934.00
82	787.20	1,531.20	3,021.00	787.20	1,531.20	3,021.00
83	810.60	1,576.80	3,114.00	810.60	1,576.80	3,114.00
84	835.20	1,623.60	3,204.00	835.20	1,623.60	3,204.00
85	860.40	1,674.00	3,300.00	860.40	1,674.00	3,300.00
86	864.60	1,681.20	3,315.00	864.60	1,681.20	3,315.00
87	868.80	1,690.80	3,333.00	868.80	1,690.80	3,333.00
88	873.60	1,700.40	3,351.00	873.60	1,700.40	3,351.00
89	877.80	1,708.80	3,372.00	877.80	1,708.80	3,372.00
90	882.00	1,717.20	3,387.00	882.00	1,717.20	3,387.00
91	886.80	1,725.60	3,408.00	886.80	1,725.60	3,408.00
92	891.00	1,735.20	3,426.00	891.00	1,735.20	3,426.00
93	895.80	1,744.80	3,444.00	895.80	1,744.80	3,444.00
94	899.40	1,752.00	3,462.00	899.40	1,752.00	3,462.00
95	904.20	1,761.60	3,483.00	904.20	1,761.60	3,483.00
96	909.00	1,770.00	3,498.00	909.00	1,770.00	3,498.00
97	913.20	1,779.60	3,519.00	913.20	1,779.60	3,519.00
98	918.00	1,789.20	3,534.00	918.00	1,789.20	3,534.00
99	921.60	1,796.40	3,555.00	921.60	1,796.40	3,555.00

以上保費只適用於續保 Above premiums 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	209.30	417.20	649.60	470.40	929.60	1,462.40
5 - 15	100.10	197.40	304.00	250.60	494.20	787.20
16	109.20	217.00	348.80	269.50	534.80	867.20
17	111.30	218.40	364.80	275.80	540.40	905.60
18	112.00	222.60	371.20	280.00	544.60	915.20
19	113.40	222.60	371.20	280.70	544.60	915.20
20	113.40	222.60	371.20	280.70	551.60	915.20
21	113.40	222.60	374.40	280.70	551.60	918.40
22	113.40	222.60	374.40	280.70	551.60	918.40
23	113.40	222.60	374.40	280.70	551.60	918.40
24	114.10	226.80	380.80	282.80	560.00	934.40
25	114.80	228.20	380.80	284.90	565.60	944.00
26	116.20	231.00	387.20	286.30	569.80	956.80
27	116.90	233.80	393.60	291.20	579.60	966.40
28	121.80	239.40	406.40	300.30	589.40	998.40
29	123.20	245.00	409.60	305.20	604.80	1,004.80
30	125.30	250.60	416.00	312.90	617.40	1,030.40
31	128.10	254.80	432.00	317.10	631.40	1,052.80
32	130.90	261.80	438.40	324.10	645.40	1,075.20
33	133.00	264.60	444.80	329.70	651.00	1,116.80
34	136.50	273.00	457.60	339.50	674.80	1,126.40
35	139.30	278.60	467.20	347.90	687.40	1,155.20
36	144.20	288.40	483.20	357.00	711.20	1,187.20
37	147.70	295.40	496.00	369.60	732.20	1,232.00
38	152.60	305.20	512.00	376.60	751.80	1,276.80
39	158.20	316.40	531.20	394.80	782.60	1,308.80
40	165.20	330.40	560.00	410.90	819.00	1,392.00
41	178.50	347.20	588.80	441.70	862.40	1,446.40
42	189.70	364.00	620.80	466.90	896.00	1,523.20
43	203.00	380.80	656.00	497.00	946.40	1,616.00
44	212.10	401.80	691.20	517.30	992.60	1,708.80
45	220.50	418.60	723.20	540.40	1,031.80	1,788.80
46	228.20	435.40	755.20	560.70	1,079.40	1,872.00
47	236.60	453.60	787.20	579.60	1,121.40	1,945.60
48	245.00	470.40	816.00	598.50	1,160.60	2,025.60
49	252.00	487.20	851.20	620.20	1,205.40	2,089.60
50	261.80	504.00	886.40	644.00	1,246.00	2,198.40
51	271.60	526.40	921.60	669.90	1,309.00	2,272.00
52	283.50	547.40	956.80	697.90	1,352.40	2,358.40
53	294.70	571.20	1,001.60	724.50	1,415.40	2,470.40
54	308.00	597.80	1,043.20	758.80	1,479.80	2,588.80
55	325.50	635.60	1,107.20	801.50	1,570.80	2,729.60

以上保費只適用於續保 Above premiums 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	340.90	665.00	1,164.80	840.70	1,646.40	2,889.60
57	358.40	700.00	1,225.60	888.30	1,736.00	3,043.20
58	377.30	737.80	1,299.20	928.20	1,825.60	3,212.80
59	401.10	778.40	1,366.40	991.20	1,926.40	3,395.20
60	418.60	821.80	1,446.40	1,035.30	2,041.20	3,584.00
61	455.70	905.80	1,484.80	1,121.40	2,220.40	3,779.20
62	479.50	957.60	1,616.00	1,185.10	2,357.60	4,105.60
63	508.90	1,009.40	1,747.20	1,262.80	2,507.40	4,454.40
64	535.50	1,068.20	1,894.40	1,335.60	2,657.20	4,841.60
65	557.90	1,100.40	1,977.60	1,390.90	2,748.20	5,068.80
66	576.80	1,135.40	2,092.80	1,456.00	2,872.80	5,379.20
67	603.40	1,199.80	2,204.80	1,531.60	3,045.00	5,708.80
68	633.50	1,257.20	2,326.40	1,613.50	3,214.40	6,060.80
69	664.30	1,318.80	2,454.40	1,698.90	3,382.40	6,393.60
70	695.80	1,386.00	2,585.60	695.80	1,386.00	2,585.60
71	730.80	1,456.00	2,732.80	730.80	1,456.00	2,732.80
72	766.50	1,524.60	2,870.40	766.50	1,524.60	2,870.40
73	802.90	1,598.80	3,024.00	802.90	1,598.80	3,024.00
74	840.70	1,671.60	3,177.60	840.70	1,671.60	3,177.60
75	865.20	1,722.00	3,270.40	865.20	1,722.00	3,270.40
76	891.10	1,772.40	3,372.80	891.10	1,772.40	3,372.80
77	917.70	1,825.60	3,475.20	917.70	1,825.60	3,475.20
78	945.00	1,881.60	3,577.60	945.00	1,881.60	3,577.60
79	973.00	1,939.00	3,686.40	973.00	1,939.00	3,686.40
80	1,003.10	1,996.40	3,795.20	1,003.10	1,996.40	3,795.20
81	1,032.50	2,056.60	3,910.40	1,032.50	2,056.60	3,910.40
82	1,063.30	2,118.20	4,028.80	1,063.30	2,118.20	4,028.80
83	1,095.50	2,182.60	4,150.40	1,095.50	2,182.60	4,150.40
84	1,127.70	2,247.00	4,275.20	1,127.70	2,247.00	4,275.20
85	1,161.30	2,314.20	4,403.20	1,161.30	2,314.20	4,403.20
86	1,167.60	2,326.80	4,425.60	1,167.60	2,326.80	4,425.60
87	1,173.90	2,338.00	4,448.00	1,173.90	2,338.00	4,448.00
88	1,178.80	2,350.60	4,473.60	1,178.80	2,350.60	4,473.60
89	1,185.10	2,363.20	4,499.20	1,185.10	2,363.20	4,499.20
90	1,191.40	2,374.40	4,518.40	1,191.40	2,374.40	4,518.40
91	1,197.70	2,387.00	4,544.00	1,197.70	2,387.00	4,544.00
92	1,203.30	2,398.20	4,566.40	1,203.30	2,398.20	4,566.40
93	1,209.60	2,409.40	4,592.00	1,209.60	2,409.40	4,592.00
94	1,215.90	2,422.00	4,617.60	1,215.90	2,422.00	4,617.60
95	1,221.50	2,434.60	4,636.80	1,221.50	2,434.60	4,636.80
96	1,227.80	2,447.20	4,662.40	1,227.80	2,447.20	4,662.40
97	1,234.10	2,458.40	4,684.80	1,234.10	2,458.40	4,684.80
98	1,239.00	2,471.00	4,710.40	1,239.00	2,471.00	4,710.40
99	1,245.30	2,483.60	4,732.80	1,245.30	2,483.60	4,732.80

以上保費只適用於續保 Above premiums 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)

	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	155.40	310.80	428.80	366.10	730.80	1,033.60
5 - 15	112.00	204.40	336.00	280.00	519.40	848.00
16	116.20	217.00	361.60	286.30	540.40	905.60
17	119.70	224.00	371.20	296.80	560.00	921.60
18	122.50	226.80	384.00	305.20	567.00	972.80
19	127.40	233.80	403.20	316.40	590.80	1,004.80
20	133.00	246.40	419.20	329.70	617.40	1,068.80
21	137.90	257.60	444.80	343.00	649.60	1,120.00
22	146.30	271.60	460.80	361.90	684.60	1,168.00
23	152.60	287.00	489.60	378.70	718.20	1,232.00
24	160.30	299.60	515.20	400.40	751.80	1,292.80
25	168.70	315.00	534.40	422.10	792.40	1,356.80
26	177.10	327.60	563.20	443.10	826.00	1,411.20
27	184.80	344.40	588.80	462.00	873.60	1,484.80
28	193.90	357.00	611.20	483.00	900.20	1,542.40
29	200.90	372.40	633.60	503.30	940.80	1,590.40
30	209.30	386.40	646.40	525.00	967.40	1,632.00
31	214.20	394.80	668.80	536.20	995.40	1,680.00
32	220.50	404.60	681.60	552.30	1,020.60	1,715.20
33	227.50	414.40	700.80	567.70	1,050.00	1,763.20
34	233.80	422.80	713.60	583.80	1,066.80	1,788.80
35	237.30	429.80	723.20	596.40	1,087.80	1,817.60
36	245.00	442.40	739.20	613.90	1,120.00	1,843.20
37	250.60	453.60	748.80	627.20	1,142.40	1,878.40
38	256.20	463.40	774.40	644.00	1,170.40	1,936.00
39	263.90	474.60	790.40	666.40	1,197.00	1,980.80
40	270.20	490.00	812.80	680.40	1,240.40	2,038.40
41	301.70	530.60	864.00	746.90	1,324.40	2,160.00
42	326.20	561.40	947.20	796.60	1,395.80	2,332.80
43	333.90	576.80	976.00	812.70	1,435.00	2,416.00
44	342.30	593.60	1,014.40	830.90	1,475.60	2,492.80
45	347.90	610.40	1,040.00	847.70	1,516.20	2,566.40
46	350.70	618.80	1,065.60	856.10	1,535.80	2,620.80
47	351.40	625.80	1,081.60	858.20	1,556.80	2,659.20
48	354.20	634.20	1,091.20	864.50	1,569.40	2,700.80
49	356.30	637.00	1,110.40	868.00	1,580.60	2,736.00
50	356.30	642.60	1,123.20	868.00	1,596.00	2,761.60
51	356.30	646.80	1,132.80	868.00	1,601.60	2,803.20
52	356.30	651.00	1,148.80	868.00	1,617.00	2,841.60
53	356.30	656.60	1,161.60	869.40	1,629.60	2,864.00
54	359.10	666.40	1,187.20	879.20	1,654.80	2,918.40
55	367.50	684.60	1,232.00	900.20	1,701.00	3,033.60

以上保費只適用於續保 Above premiums 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)

	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	375.90	700.00	1,257.60	918.40	1,740.20	3,113.60
57	385.00	721.00	1,299.20	944.30	1,794.80	3,206.40
58	396.90	747.60	1,344.00	972.30	1,853.60	3,321.60
59	411.60	784.00	1,401.60	1,010.80	1,947.40	3,462.40
60	433.30	830.20	1,462.40	1,059.10	2,048.20	3,606.40
61	455.70	905.80	1,484.80	1,121.40	2,220.40	3,779.20
62	479.50	957.60	1,616.00	1,185.10	2,357.60	4,105.60
63	508.90	1,009.40	1,747.20	1,262.80	2,507.40	4,454.40
64	535.50	1,068.20	1,894.40	1,335.60	2,657.20	4,841.60
65	557.90	1,100.40	1,977.60	1,390.90	2,748.20	5,068.80
66	576.80	1,135.40	2,092.80	1,456.00	2,872.80	5,379.20
67	603.40	1,199.80	2,204.80	1,531.60	3,045.00	5,708.80
68	633.50	1,257.20	2,326.40	1,613.50	3,214.40	6,060.80
69	664.30	1,318.80	2,454.40	1,698.90	3,382.40	6,393.60
70	696.50	1,386.00	2,585.60	696.50	1,386.00	2,585.60
71	731.50	1,454.60	2,732.80	731.50	1,454.60	2,732.80
72	766.50	1,523.20	2,870.40	766.50	1,523.20	2,870.40
73	802.90	1,596.00	3,024.00	802.90	1,596.00	3,024.00
74	840.70	1,670.20	3,177.60	840.70	1,670.20	3,177.60
75	865.20	1,720.60	3,270.40	865.20	1,720.60	3,270.40
76	891.10	1,771.00	3,372.80	891.10	1,771.00	3,372.80
77	917.70	1,824.20	3,475.20	917.70	1,824.20	3,475.20
78	945.00	1,880.20	3,577.60	945.00	1,880.20	3,577.60
79	973.00	1,936.20	3,686.40	973.00	1,936.20	3,686.40
80	1,003.10	1,995.00	3,795.20	1,003.10	1,995.00	3,795.20
81	1,032.50	2,055.20	3,910.40	1,032.50	2,055.20	3,910.40
82	1,063.30	2,116.80	4,028.80	1,063.30	2,116.80	4,028.80
83	1,095.50	2,179.80	4,150.40	1,095.50	2,179.80	4,150.40
84	1,127.70	2,245.60	4,275.20	1,127.70	2,245.60	4,275.20
85	1,161.30	2,312.80	4,403.20	1,161.30	2,312.80	4,403.20
86	1,167.60	2,324.00	4,425.60	1,167.60	2,324.00	4,425.60
87	1,173.90	2,336.60	4,448.00	1,173.90	2,336.60	4,448.00
88	1,178.80	2,349.20	4,473.60	1,178.80	2,349.20	4,473.60
89	1,185.10	2,361.80	4,499.20	1,185.10	2,361.80	4,499.20
90	1,191.40	2,373.00	4,518.40	1,191.40	2,373.00	4,518.40
91	1,197.70	2,384.20	4,544.00	1,197.70	2,384.20	4,544.00
92	1,203.30	2,396.80	4,566.40	1,203.30	2,396.80	4,566.40
93	1,209.60	2,408.00	4,592.00	1,209.60	2,408.00	4,592.00
94	1,215.90	2,420.60	4,617.60	1,215.90	2,420.60	4,617.60
95	1,221.50	2,433.20	4,636.80	1,221.50	2,433.20	4,636.80
96	1,227.80	2,444.40	4,662.40	1,227.80	2,444.40	4,662.40
97	1,234.10	2,457.00	4,684.80	1,234.10	2,457.00	4,684.80
98	1,239.00	2,469.60	4,710.40	1,239.00	2,469.60	4,710.40
99	1,245.30	2,482.20	4,732.80	1,245.30	2,482.20	4,732.80

以上保費只適用於續保 Above premiums 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	239.20	476.80	730.80	403.20	803.20	1,249.20
5 - 15	108.00	216.00	331.20	207.20	409.60	644.40
16	120.00	238.40	381.60	224.80	440.00	709.20
17	120.80	240.00	396.00	228.00	451.20	738.00
18	122.40	243.20	399.60	230.40	452.80	741.60
19	122.40	243.20	399.60	231.20	452.80	741.60
20	122.40	243.20	399.60	231.20	456.00	741.60
21	122.40	243.20	403.20	231.20	456.00	745.20
22	122.40	243.20	403.20	231.20	456.00	745.20
23	122.40	243.20	403.20	231.20	456.00	745.20
24	125.60	249.60	410.40	232.00	460.80	770.40
25	126.40	251.20	410.40	236.00	464.00	774.00
26	128.00	254.40	417.60	239.20	475.20	781.20
27	129.60	257.60	428.40	244.00	483.20	792.00
28	132.00	262.40	435.60	248.80	489.60	810.00
29	135.20	268.80	446.40	254.40	507.20	828.00
30	138.40	273.60	453.60	258.40	513.60	846.00
31	140.80	280.00	464.40	263.20	524.80	856.80
32	143.20	284.80	471.60	268.80	531.20	889.20
33	146.40	291.20	482.40	274.40	545.60	903.60
34	149.60	297.60	496.80	280.80	560.00	921.60
35	159.20	316.80	522.00	298.40	590.40	979.20
36	164.00	326.40	540.00	309.60	609.60	1,008.00
37	169.60	337.60	558.00	319.20	632.00	1,054.80
38	175.20	348.80	583.20	331.20	654.40	1,083.60
39	184.00	366.40	608.40	348.00	680.00	1,141.20
40	194.40	384.00	644.40	367.20	716.80	1,206.00
41	208.00	404.80	676.80	391.20	760.00	1,263.60
42	222.40	424.00	716.40	418.40	803.20	1,342.80
43	236.00	449.60	759.60	442.40	844.80	1,422.00
44	248.80	472.00	802.80	464.80	889.60	1,501.20
45	260.00	496.00	849.60	483.20	929.60	1,584.00
46	269.60	518.40	889.20	502.40	971.20	1,656.00
47	278.40	540.80	928.80	520.00	1,016.00	1,731.60
48	288.00	563.20	961.20	536.80	1,054.40	1,803.60
49	297.60	582.40	1,004.40	556.80	1,091.20	1,882.80
50	313.60	609.60	1,040.40	587.20	1,145.60	1,944.00
51	330.40	641.60	1,083.60	620.00	1,208.00	2,023.20
52	346.40	668.80	1,126.80	648.80	1,264.00	2,106.00
53	360.80	700.80	1,177.20	676.80	1,321.60	2,203.20
54	377.60	732.80	1,231.20	708.80	1,384.00	2,300.40
55	393.60	766.40	1,288.80	739.20	1,452.80	2,412.00

*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 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	411.20	803.20	1,357.20	772.80	1,518.40	2,538.00
57	431.20	843.20	1,422.00	813.60	1,593.60	2,656.80
58	455.20	886.40	1,497.60	852.80	1,675.20	2,811.60
59	478.40	932.80	1,576.80	900.80	1,761.60	2,952.00
60	506.40	998.40	1,645.20	953.60	1,878.40	3,117.60
61	540.00	1,072.00	1,728.00	1,016.00	2,012.80	3,308.40
62	572.00	1,132.80	1,854.00	1,077.60	2,137.60	3,571.20
63	603.20	1,198.40	2,001.60	1,140.80	2,270.40	3,852.00
64	632.00	1,252.80	2,134.80	1,200.80	2,384.00	4,118.40
65	656.00	1,297.60	2,250.00	1,252.80	2,476.80	4,356.00
66*	680.80	1,347.20	2,368.80	1,311.20	2,596.80	4,611.60
67*	710.40	1,408.00	2,494.80	1,376.80	2,729.60	4,885.20
68*	742.40	1,473.60	2,624.40	1,444.80	2,870.40	5,166.00
69*	776.80	1,544.00	2,761.20	1,519.20	3,020.80	5,443.20
70*	812.80	1,617.60	2,901.60	1,595.20	3,171.20	5,720.40
71*	851.20	1,696.00	3,056.40	1,675.20	3,331.20	6,015.60
72*	892.00	1,774.40	3,214.80	1,759.20	3,499.20	6,332.40
73*	933.60	1,859.20	3,384.00	1,851.20	3,680.00	6,649.20
74*	977.60	1,944.00	3,553.20	1,942.40	3,862.40	6,980.40
75*	1,006.40	2,003.20	3,657.60	1,998.40	3,980.80	7,207.20
76*	1,036.80	2,062.40	3,765.60	2,059.20	4,097.60	7,412.40
77*	1,067.20	2,124.80	3,880.80	2,120.80	4,224.00	7,635.60
78*	1,099.20	2,188.80	3,996.00	2,185.60	4,348.80	7,866.00
79*	1,132.00	2,252.80	4,118.40	2,249.60	4,475.20	8,100.00
80*	1,165.60	2,321.60	4,240.80	2,318.40	4,616.00	8,341.20
81*	1,200.80	2,392.00	4,366.80	2,389.60	4,752.00	8,593.20
82*	1,236.80	2,464.00	4,500.00	2,459.20	4,897.60	8,856.00
83*	1,273.60	2,537.60	4,629.60	2,532.80	5,040.00	9,122.40
84*	1,311.20	2,612.80	4,773.60	2,608.00	5,195.20	9,392.40
85*	1,350.40	2,692.80	4,914.00	2,685.60	5,350.40	9,669.60
86*	1,356.80	2,705.60	4,942.80	2,701.60	5,372.80	9,723.60
87*	1,364.80	2,718.40	4,968.00	2,714.40	5,404.80	9,766.80
88*	1,371.20	2,732.80	4,993.20	2,728.80	5,430.40	9,817.20
89*	1,377.60	2,745.60	5,022.00	2,743.20	5,459.20	9,871.20
90*	1,384.80	2,758.40	5,047.20	2,758.40	5,488.00	9,921.60
91*	1,391.20	2,772.80	5,068.80	2,769.60	5,518.40	9,979.20
92*	1,397.60	2,785.60	5,101.20	2,785.60	5,542.40	10,029.60
93*	1,404.80	2,798.40	5,122.80	2,799.20	5,572.80	10,069.20
94*	1,411.20	2,814.40	5,148.00	2,813.60	5,601.60	10,123.20
95*	1,417.60	2,827.20	5,173.20	2,827.20	5,632.00	10,173.60
96*	1,425.60	2,840.00	5,202.00	2,842.40	5,657.60	10,234.80
97*	1,432.00	2,854.40	5,227.20	2,856.80	5,686.40	10,274.40
98*	1,438.40	2,867.20	5,252.40	2,868.00	5,715.20	10,328.40
99*	1,445.60	2,880.00	5,281.20	2,883.20	5,744.00	10,386.00

*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)

	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	181.60	361.60	486.00	315.20	627.20	889.20
5 - 15	120.80	225.60	352.80	230.40	427.20	691.20
16	126.40	241.60	385.20	237.60	451.20	734.40
17	128.80	249.60	392.40	244.80	460.80	745.20
18	132.00	252.80	406.80	254.40	470.40	784.80
19	138.40	260.80	428.40	262.40	488.00	824.40
20	144.00	273.60	450.00	272.80	512.00	856.80
21	148.80	286.40	471.60	282.40	537.60	903.60
22	158.40	299.20	493.20	300.00	561.60	954.00
23	164.80	316.80	522.00	313.60	593.60	1,004.40
24	173.60	334.40	547.20	331.20	624.00	1,040.40
25	182.40	350.40	572.40	348.00	654.40	1,098.00
26	191.20	366.40	601.20	364.80	684.80	1,152.00
27	200.00	382.40	630.00	380.00	716.80	1,195.20
28	208.80	396.80	651.60	398.40	744.00	1,252.80
29	216.80	412.80	669.60	416.00	774.40	1,288.80
30	225.60	427.20	691.20	430.40	796.80	1,324.80
31	232.00	438.40	709.20	444.00	822.40	1,364.40
32	239.20	451.20	723.60	458.40	841.60	1,393.20
33	246.40	460.80	738.00	468.00	864.00	1,425.60
34	251.20	468.80	756.00	482.40	884.80	1,447.20
35	266.40	496.00	802.80	509.60	931.20	1,537.20
36	274.40	508.80	824.40	526.40	956.80	1,573.20
37	282.40	523.20	849.60	540.80	982.40	1,627.20
38	291.20	540.80	874.80	559.20	1,012.80	1,670.40
39	300.00	556.80	900.00	575.20	1,041.60	1,728.00
40	318.40	587.20	943.20	608.00	1,094.40	1,800.00
41	347.20	625.60	1,011.60	654.40	1,161.60	1,911.60
42	370.40	659.20	1,080.00	689.60	1,219.20	2,037.60
43	384.80	686.40	1,130.40	716.80	1,268.80	2,134.80
44	396.80	710.40	1,177.20	737.60	1,308.80	2,217.60
45	404.80	731.20	1,216.80	753.60	1,345.60	2,282.40
46	410.40	747.20	1,245.60	765.60	1,376.00	2,347.20
47	413.60	758.40	1,270.80	771.20	1,396.80	2,383.20
48	417.60	766.40	1,288.80	776.80	1,409.60	2,426.40
49	418.40	772.80	1,306.80	777.60	1,422.40	2,455.20
50	419.20	777.60	1,321.20	778.40	1,430.40	2,487.60
51	419.20	782.40	1,335.60	778.40	1,436.80	2,516.40
52	419.20	788.80	1,357.20	778.40	1,454.40	2,545.20
53	420.00	800.00	1,371.60	784.00	1,467.20	2,577.60
54	423.20	809.60	1,396.80	789.60	1,484.80	2,628.00
55	428.80	822.40	1,425.60	799.20	1,508.80	2,685.60

*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

「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)

	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	436.80	840.00	1,465.20	815.20	1,542.40	2,757.60
57	445.60	862.40	1,504.80	833.60	1,587.20	2,833.20
58	460.00	894.40	1,555.20	858.40	1,640.00	2,930.40
59	477.60	934.40	1,616.40	892.80	1,715.20	3,038.40
60	504.00	995.20	1,663.20	932.00	1,817.60	3,168.00
61	536.00	1,065.60	1,738.80	982.40	1,936.00	3,355.20
62	565.60	1,126.40	1,857.60	1,038.40	2,062.40	3,596.40
63	596.80	1,188.80	2,001.60	1,099.20	2,187.20	3,898.80
64	624.00	1,241.60	2,134.80	1,154.40	2,291.20	4,161.60
65	644.80	1,284.80	2,250.00	1,204.80	2,385.60	4,402.80
66*	670.40	1,336.00	2,368.80	1,261.60	2,492.80	4,658.40
67*	700.80	1,396.80	2,494.80	1,324.00	2,628.80	4,928.40
68*	734.40	1,462.40	2,624.40	1,388.80	2,761.60	5,202.00
69*	769.60	1,531.20	2,761.20	1,459.20	2,900.80	5,482.80
70*	806.40	1,603.20	2,901.60	1,532.00	3,049.60	5,767.20
71*	844.80	1,678.40	3,056.40	1,610.40	3,206.40	6,069.60
72*	884.80	1,758.40	3,214.80	1,693.60	3,368.00	6,375.60
73*	925.60	1,844.80	3,384.00	1,780.00	3,542.40	6,714.00
74*	969.60	1,929.60	3,553.20	1,865.60	3,715.20	7,052.40
75*	998.40	1,987.20	3,657.60	1,924.00	3,828.80	7,254.00
76*	1,028.00	2,048.00	3,765.60	1,980.80	3,944.00	7,484.40
77*	1,059.20	2,110.40	3,880.80	2,040.00	4,062.40	7,700.40
78*	1,091.20	2,172.80	3,996.00	2,100.00	4,184.00	7,930.80
79*	1,124.00	2,238.40	4,118.40	2,164.80	4,304.00	8,164.80
80*	1,158.40	2,307.20	4,240.80	2,229.60	4,438.40	8,413.20
81*	1,192.80	2,376.00	4,366.80	2,295.20	4,568.00	8,668.80
82*	1,228.80	2,446.40	4,500.00	2,364.00	4,708.80	8,928.00
83*	1,264.80	2,520.00	4,629.60	2,435.20	4,849.60	9,194.40
84*	1,302.40	2,596.80	4,773.60	2,509.60	4,996.80	9,468.00
85*	1,341.60	2,673.60	4,914.00	2,583.20	5,147.20	9,752.40
86*	1,348.80	2,686.40	4,942.80	2,596.00	5,172.80	9,802.80
87*	1,355.20	2,700.80	4,968.00	2,608.00	5,196.80	9,860.40
88*	1,361.60	2,713.60	4,993.20	2,623.20	5,225.60	9,903.60
89*	1,368.80	2,729.60	5,022.00	2,632.80	5,249.60	9,950.40
90*	1,375.20	2,742.40	5,047.20	2,647.20	5,270.40	10,004.40
91*	1,382.40	2,755.20	5,068.80	2,659.20	5,297.60	10,051.20
92*	1,389.60	2,769.60	5,101.20	2,672.80	5,323.20	10,112.40
93*	1,396.00	2,782.40	5,122.80	2,684.80	5,350.40	10,162.80
94*	1,403.20	2,795.20	5,148.00	2,699.20	5,372.80	10,202.40
95*	1,409.60	2,809.60	5,173.20	2,713.60	5,404.80	10,260.00
96*	1,416.00	2,822.40	5,202.00	2,728.00	5,430.40	10,310.40
97*	1,423.20	2,835.20	5,227.20	2,741.60	5,459.20	10,360.80
98*	1,429.60	2,851.20	5,252.40	2,757.60	5,488.00	10,411.20
99*	1,436.00	2,864.00	5,281.20	2,768.80	5,518.40	10,461.60

*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(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$)	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	108.77	183.60	330.00	308.40	534.00	948.00
5 - 15	104.94	176.40	318.00	297.60	514.80	915.00
16	104.94	177.60	321.00	297.60	518.40	921.00
17	104.94	178.80	321.00	298.20	523.20	930.00
18	104.94	181.20	324.00	298.20	528.00	936.00
19	104.94	181.20	324.00	298.20	528.00	936.00
20	104.94	182.40	324.00	298.20	529.20	936.00
21	105.12	182.40	327.00	298.20	529.20	939.00
22	105.35	182.40	327.00	298.20	529.20	939.00
23	105.83	182.40	327.00	298.20	529.20	939.00
24	106.33	184.80	333.00	298.20	538.80	963.00
25	106.82	186.00	333.00	298.20	543.60	966.00
26	107.32	190.80	342.00	303.00	555.60	984.00
27	108.04	193.20	348.00	306.00	559.20	987.00
28	109.56	195.60	357.00	313.80	570.00	1,023.00
29	111.02	199.20	363.00	320.40	586.80	1,056.00
30	113.44	206.40	372.00	329.40	597.60	1,071.00
31	115.93	210.00	378.00	334.20	612.00	1,092.00
32	118.06	213.60	384.00	339.60	620.40	1,116.00
33	121.05	218.40	393.00	347.40	637.20	1,146.00
34	123.90	224.40	408.00	358.20	649.20	1,167.00
35	127.54	231.60	414.00	368.40	673.20	1,197.00
36	131.18	236.40	426.00	378.60	690.00	1,227.00
37	135.53	246.00	444.00	390.60	716.40	1,281.00
38	139.87	252.00	456.00	403.20	736.80	1,320.00
39	145.72	261.60	477.00	420.00	763.20	1,371.00
40	151.41	274.80	498.00	435.60	799.20	1,446.00
41	158.62	289.20	528.00	455.40	840.00	1,524.00
42	165.05	302.40	558.00	474.60	882.00	1,602.00
43	169.90	313.20	582.00	490.20	914.40	1,671.00
44	176.31	325.20	603.00	510.60	960.00	1,755.00
45	181.22	337.20	630.00	526.20	990.00	1,830.00
46	186.94	348.00	654.00	549.60	1,026.00	1,908.00
47	193.16	360.00	678.00	571.20	1,063.20	1,980.00
48	200.09	372.00	702.00	590.40	1,094.40	2,061.00
49	208.89	382.80	729.00	616.20	1,130.40	2,118.00
50	217.43	397.20	753.00	642.00	1,173.60	2,202.00
51	225.98	410.40	777.00	666.00	1,221.60	2,274.00
52	237.43	428.40	807.00	699.60	1,268.40	2,367.00
53	247.60	445.20	837.00	730.20	1,316.40	2,451.00
54	258.57	463.20	870.00	763.20	1,372.80	2,556.00
55	277.37	492.00	918.00	816.60	1,458.00	2,703.00

以上保費只適用於續保 Above premiums 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$)	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	290.87	514.80	957.00	859.80	1,534.80	2,823.00
57	306.03	540.00	1,002.00	901.80	1,609.20	2,967.00
58	324.93	568.80	1,050.00	957.60	1,698.00	3,108.00
59	342.80	600.00	1,104.00	1,011.60	1,784.40	3,264.00
60	362.40	632.40	1,155.00	1,069.20	1,888.80	3,429.00
61	384.61	667.20	1,227.00	1,135.20	1,975.20	3,705.00
62	404.55	705.60	1,299.00	1,193.40	2,090.40	3,918.00
63	426.25	745.20	1,368.00	1,256.40	2,205.60	4,149.00
64	448.86	787.20	1,452.00	1,322.40	2,331.60	4,392.00
65	463.23	796.80	1,515.00	1,368.60	2,360.40	4,581.00
66	489.37	838.80	1,599.00	1,442.40	2,485.20	4,845.00
67	511.43	885.60	1,686.00	1,508.40	2,623.20	5,103.00
68	537.79	928.80	1,785.00	1,587.00	2,742.00	5,397.00
69	564.25	975.60	1,878.00	1,664.40	2,889.60	5,682.00
70	592.30	1,023.60	1,977.00	592.80	1,023.60	1,977.00
71	621.58	1,074.00	2,085.00	622.20	1,074.00	2,085.00
72	651.90	1,126.80	2,196.00	652.20	1,126.80	2,196.00
73	682.80	1,178.40	2,310.00	682.80	1,178.40	2,310.00
74	714.44	1,234.80	2,427.00	714.60	1,234.80	2,427.00
75	735.78	1,270.80	2,502.00	735.60	1,270.80	2,502.00
76	757.85	1,309.20	2,574.00	757.80	1,309.20	2,574.00
77	780.66	1,350.00	2,652.00	780.60	1,350.00	2,652.00
78	804.20	1,390.80	2,733.00	804.00	1,390.80	2,733.00
79	828.49	1,431.60	2,817.00	828.60	1,431.60	2,817.00
80	853.50	1,474.80	2,901.00	853.80	1,474.80	2,901.00
81	879.25	1,518.00	2,988.00	879.60	1,518.00	2,988.00
82	905.74	1,563.60	3,078.00	905.40	1,563.60	3,078.00
83	932.96	1,611.60	3,168.00	933.00	1,611.60	3,168.00
84	960.92	1,659.60	3,264.00	961.20	1,659.60	3,264.00
85	989.62	1,710.00	3,360.00	990.00	1,710.00	3,360.00
86	994.77	1,719.60	3,381.00	994.80	1,719.60	3,381.00
87	999.92	1,726.80	3,399.00	1,000.20	1,726.80	3,399.00
88	1,005.07	1,736.40	3,417.00	1,005.60	1,736.40	3,417.00
89	1,010.23	1,746.00	3,435.00	1,009.80	1,746.00	3,435.00
90	1,015.37	1,754.40	3,456.00	1,015.20	1,754.40	3,456.00
91	1,020.52	1,762.80	3,471.00	1,020.60	1,762.80	3,471.00
92	1,025.68	1,771.20	3,492.00	1,025.40	1,771.20	3,492.00
93	1,030.82	1,780.80	3,507.00	1,030.80	1,780.80	3,507.00
94	1,035.98	1,790.40	3,528.00	1,036.20	1,790.40	3,528.00
95	1,041.13	1,797.60	3,546.00	1,041.60	1,797.60	3,546.00
96	1,046.27	1,807.20	3,564.00	1,046.40	1,807.20	3,564.00
97	1,051.43	1,815.60	3,582.00	1,051.20	1,815.60	3,582.00
98	1,056.58	1,825.20	3,603.00	1,056.60	1,825.20	3,603.00
99	1,061.73	1,833.60	3,618.00	1,061.40	1,833.60	3,618.00

以上保費只適用於續保 Above premiums 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	116.03	192.00	345.00	326.40	562.80	999.00
5 - 15	111.94	186.00	333.00	315.00	543.60	963.00
16	112.72	190.80	342.00	322.20	555.60	984.00
17	115.31	194.40	354.00	331.20	567.60	1,014.00
18	118.64	200.40	369.00	345.00	588.00	1,059.00
19	122.91	210.00	381.00	354.60	612.00	1,113.00
20	127.83	220.80	405.00	374.40	642.00	1,158.00
21	133.75	232.80	423.00	391.20	676.80	1,221.00
22	140.20	246.00	444.00	404.40	716.40	1,281.00
23	147.53	259.20	465.00	416.40	753.60	1,347.00
24	152.35	271.20	489.00	430.80	782.40	1,419.00
25	157.19	284.40	516.00	451.80	811.20	1,488.00
26	166.03	297.60	537.00	470.40	836.40	1,542.00
27	173.17	313.20	564.00	492.00	862.80	1,614.00
28	182.00	325.20	588.00	517.20	904.80	1,698.00
29	190.06	338.40	606.00	542.40	945.60	1,752.00
30	197.34	351.60	624.00	561.60	982.80	1,797.00
31	203.95	361.20	639.00	578.40	1,022.40	1,848.00
32	209.02	368.40	654.00	594.60	1,063.20	1,893.00
33	215.65	379.20	672.00	621.00	1,104.00	1,947.00
34	221.57	387.60	687.00	637.80	1,128.00	1,980.00
35	226.69	394.80	696.00	652.80	1,149.60	2,001.00
36	233.33	404.40	705.00	672.00	1,174.80	2,037.00
37	239.11	416.40	723.00	688.20	1,207.20	2,073.00
38	245.75	424.80	741.00	708.00	1,240.80	2,133.00
39	252.28	435.60	759.00	726.60	1,268.40	2,187.00
40	258.70	448.80	780.00	745.20	1,310.40	2,250.00
41	267.58	464.40	813.00	770.40	1,353.60	2,346.00
42	273.10	477.60	843.00	786.00	1,390.80	2,427.00
43	277.12	487.20	867.00	799.20	1,422.00	2,508.00
44	279.60	493.20	885.00	808.80	1,444.80	2,556.00
45	280.65	500.40	903.00	823.20	1,467.60	2,616.00
46	281.91	504.00	912.00	831.00	1,482.00	2,658.00
47	283.20	507.60	921.00	835.20	1,495.20	2,679.00
48	284.74	508.80	933.00	838.80	1,501.20	2,715.00
49	288.11	511.20	939.00	850.80	1,512.00	2,736.00
50	288.11	512.40	945.00	850.80	1,513.20	2,754.00
51	288.11	513.60	951.00	850.80	1,521.60	2,787.00
52	290.69	514.80	957.00	856.20	1,527.60	2,808.00
53	291.47	517.20	969.00	859.20	1,543.20	2,826.00
54	293.83	522.00	978.00	867.00	1,554.00	2,871.00
55	303.82	536.40	1,005.00	895.20	1,597.20	2,964.00

以上保費只適用於續保 Above premiums 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	310.15	548.40	1,029.00	913.80	1,633.20	3,033.00
57	318.11	561.60	1,053.00	939.60	1,676.40	3,099.00
58	331.43	580.80	1,080.00	978.00	1,730.40	3,192.00
59	344.44	603.60	1,116.00	1,014.00	1,801.20	3,306.00
60	362.40	632.40	1,155.00	1,069.20	1,888.80	3,429.00
61	384.61	667.20	1,227.00	1,135.20	1,975.20	3,705.00
62	404.55	705.60	1,299.00	1,193.40	2,090.40	3,918.00
63	426.25	745.20	1,368.00	1,256.40	2,205.60	4,149.00
64	448.86	787.20	1,452.00	1,322.40	2,331.60	4,392.00
65	463.23	796.80	1,515.00	1,368.60	2,360.40	4,581.00
66	489.37	838.80	1,599.00	1,442.40	2,485.20	4,845.00
67	511.43	885.60	1,686.00	1,508.40	2,623.20	5,103.00
68	537.79	928.80	1,785.00	1,587.00	2,742.00	5,397.00
69	564.25	975.60	1,878.00	1,664.40	2,889.60	5,682.00
70	593.04	1,024.80	1,977.00	593.40	1,024.80	1,977.00
71	623.05	1,075.20	2,085.00	623.40	1,075.20	2,085.00
72	652.64	1,128.00	2,196.00	652.80	1,128.00	2,196.00
73	683.54	1,180.80	2,310.00	683.40	1,180.80	2,310.00
74	714.44	1,236.00	2,427.00	714.60	1,236.00	2,427.00
75	735.78	1,273.20	2,502.00	735.60	1,273.20	2,502.00
76	757.85	1,311.60	2,574.00	757.80	1,311.60	2,574.00
77	780.66	1,351.20	2,652.00	780.60	1,351.20	2,652.00
78	804.20	1,393.20	2,733.00	804.00	1,393.20	2,733.00
79	828.49	1,432.80	2,817.00	828.60	1,432.80	2,817.00
80	853.50	1,476.00	2,901.00	853.80	1,476.00	2,901.00
81	879.25	1,519.20	2,988.00	879.60	1,519.20	2,988.00
82	905.74	1,564.80	3,078.00	905.40	1,564.80	3,078.00
83	932.96	1,612.80	3,168.00	933.00	1,612.80	3,168.00
84	960.92	1,662.00	3,264.00	961.20	1,662.00	3,264.00
85	989.62	1,711.20	3,360.00	990.00	1,711.20	3,360.00
86	994.77	1,720.80	3,381.00	994.80	1,720.80	3,381.00
87	999.92	1,729.20	3,399.00	1,000.20	1,729.20	3,399.00
88	1,005.07	1,737.60	3,417.00	1,005.60	1,737.60	3,417.00
89	1,010.23	1,747.20	3,435.00	1,009.80	1,747.20	3,435.00
90	1,015.37	1,755.60	3,456.00	1,015.20	1,755.60	3,456.00
91	1,020.52	1,764.00	3,471.00	1,020.60	1,764.00	3,471.00
92	1,025.68	1,773.60	3,492.00	1,025.40	1,773.60	3,492.00
93	1,030.82	1,782.00	3,507.00	1,030.80	1,782.00	3,507.00
94	1,035.98	1,791.60	3,528.00	1,036.20	1,791.60	3,528.00
95	1,041.13	1,798.80	3,546.00	1,041.60	1,798.80	3,546.00
96	1,046.27	1,808.40	3,564.00	1,046.40	1,808.40	3,564.00
97	1,051.43	1,818.00	3,582.00	1,051.20	1,818.00	3,582.00
98	1,056.58	1,826.40	3,603.00	1,056.60	1,826.40	3,603.00
99	1,061.73	1,836.00	3,618.00	1,061.40	1,836.00	3,618.00

以上保費只適用於續保 Above premiums 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$)	140.00	140.00	R&B(US$)	140.00	140.00
R&B(MOP)	1,120.00	1,120.00	R&B(MOP)	1,120.00	1,120.00
0 – 4	487.20	1,072.40	56	774.20	1,880.20
5 - 15	250.60	604.80	57	813.40	1,978.20
			58	856.80	2,090.20
			59	901.60	2,202.20
			60	953.40	2,319.80
16	271.60	648.20	61	1,043.00	2,520.00
17	274.40	652.40	62	1,099.00	2,675.40
18	275.80	659.40	63	1,162.00	2,837.80
19	275.80	659.40	64	1,227.80	3,012.80
20	277.20	665.00	65	1,267.00	3,116.40
21	277.20	665.00	66	1,309.00	3,253.60
22	278.60	665.00	67	1,380.40	3,449.60
23	278.60	665.00	68	1,449.00	3,635.80
24	281.40	674.80	69	1,521.80	3,830.40
25	282.80	681.80	70	1,596.00	1,596.00
26	288.40	687.40	71	1,675.80	1,675.80
27	292.60	697.20	72	1,754.20	1,754.20
28	295.40	707.00	73	1,836.80	1,836.80
29	302.40	719.60	74	1,922.20	1,922.20
30	308.00	739.20	75	1,981.00	1,981.00
31	313.60	750.40	76	2,041.20	2,041.20
32	320.60	770.00	77	2,104.20	2,104.20
33	324.80	775.60	78	2,165.80	2,165.80
34	331.80	800.80	79	2,231.60	2,231.60
35	341.60	819.00	80	2,298.80	2,298.80
36	348.60	838.60	81	2,367.40	2,367.40
37	359.80	863.80	82	2,437.40	2,437.40
38	369.60	891.80	83	2,511.60	2,511.60
39	380.80	922.60	84	2,587.20	2,587.20
40	397.60	964.60	85	2,664.20	2,664.20
41	417.20	1,005.20	86	2,678.20	2,678.20
42	435.40	1,050.00	87	2,692.20	2,692.20
43	455.00	1,103.20	88	2,706.20	2,706.20
44	474.60	1,148.00	89	2,718.80	2,718.80
45	494.20	1,197.00	90	2,732.80	2,732.80
46	512.40	1,244.60	91	2,746.80	2,746.80
47	534.80	1,295.00	92	2,760.80	2,760.80
48	553.00	1,339.80	93	2,774.80	2,774.80
49	569.80	1,383.20	94	2,787.40	2,787.40
50	592.20	1,435.00	95	2,801.40	2,801.40
51	617.40	1,502.20	96	2,815.40	2,815.40
52	638.40	1,554.00	97	2,829.40	2,829.40
53	667.80	1,621.20	98	2,843.40	2,843.40
54	697.20	1,696.80	99	2,856.00	2,856.00
55	739.20	1,792.00			

以上保費只適用於續保 Above premiums 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	373.80	856.80	56	753.20	1,836.80
5 - 15	250.60	604.80	57	775.60	1,892.80
			58	802.20	1,962.80
			59	840.00	2,052.40
			60	889.00	2,165.80
16	271.60	648.20	61	967.40	2,339.40
17	274.40	652.40	62	1,020.60	2,483.60
18	275.80	659.40	63	1,078.00	2,633.40
19	275.80	662.20	64	1,136.80	2,794.40
20	282.80	687.40	65	1,171.80	2,879.80
21	295.40	718.20	66	1,209.60	3,017.00
22	310.80	753.20	67	1,276.80	3,192.00
23	324.80	792.40	68	1,339.80	3,362.80
24	338.80	827.40	69	1,405.60	3,547.60
25	352.80	866.60	70	1,475.60	1,475.60
26	365.40	900.20	71	1,548.40	1,548.40
27	385.00	943.60	72	1,622.60	1,622.60
28	396.20	975.80	73	1,699.60	1,699.60
29	410.20	1,009.40	74	1,778.00	1,778.00
30	422.80	1,048.60	75	1,831.20	1,831.20
31	435.40	1,072.40	76	1,885.80	1,885.80
32	442.40	1,094.80	77	1,941.80	1,941.80
33	453.60	1,121.40	78	2,000.60	2,000.60
34	463.40	1,143.80	79	2,060.80	2,060.80
35	471.80	1,167.60	80	2,122.40	2,122.40
36	483.00	1,191.40	81	2,185.40	2,185.40
37	492.80	1,220.80	82	2,251.20	2,251.20
38	502.60	1,244.60	83	2,318.40	2,318.40
39	515.20	1,276.80	84	2,388.40	2,388.40
40	530.60	1,316.00	85	2,459.80	2,459.80
41	571.20	1,404.20	86	2,472.40	2,472.40
42	602.00	1,474.20	87	2,485.00	2,485.00
43	618.80	1,516.20	88	2,496.20	2,496.20
44	637.00	1,556.80	89	2,508.80	2,508.80
45	651.00	1,596.00	90	2,520.00	2,520.00
46	662.20	1,621.20	91	2,532.60	2,532.60
47	670.60	1,638.00	92	2,543.80	2,543.80
48	677.60	1,659.00	93	2,556.40	2,556.40
49	681.80	1,663.20	94	2,569.00	2,569.00
50	687.40	1,681.40	95	2,580.20	2,580.20
51	691.60	1,691.20	96	2,594.20	2,594.20
52	697.20	1,703.80	97	2,608.20	2,608.20
53	702.80	1,720.60	98	2,622.20	2,622.20
54	715.40	1,745.80	99	2,636.20	2,636.20
55	735.00	1,796.20			

以上保費只適用於續保 Above premiums 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	291.20	555.20	838.80	484.00	929.60	1,414.80
5 - 15	148.00	272.00	396.00	268.80	497.60	745.20
16	160.80	294.40	450.00	284.80	529.60	828.00
17	161.60	296.00	468.00	287.20	539.20	853.20
18	163.20	302.40	471.60	291.20	545.60	856.80
19	163.20	302.40	471.60	293.60	545.60	856.80
20	163.20	302.40	471.60	293.60	547.20	856.80
21	163.20	302.40	475.20	293.60	547.20	864.00
22	163.20	302.40	475.20	293.60	547.20	864.00
23	163.20	302.40	475.20	293.60	547.20	864.00
24	165.60	308.80	482.40	294.40	556.80	892.80
25	167.20	310.40	482.40	299.20	560.00	896.40
26	169.60	313.60	493.20	303.20	571.20	903.60
27	171.20	316.80	500.40	305.60	579.20	914.40
28	173.60	321.60	511.20	312.00	588.80	939.60
29	176.80	328.00	522.00	316.80	603.20	957.60
30	179.20	334.40	529.20	320.80	611.20	972.00
31	182.40	342.40	540.00	327.20	625.60	990.00
32	185.60	347.20	550.80	332.80	636.80	1,018.80
33	188.80	353.60	565.20	337.60	646.40	1,036.80
34	192.00	360.00	576.00	347.20	665.60	1,058.40
35	202.40	380.80	604.80	364.80	697.60	1,116.00
36	208.00	393.60	626.40	376.00	720.00	1,152.00
37	214.40	406.40	648.00	388.00	739.20	1,198.80
38	221.60	420.80	669.60	403.20	766.40	1,242.00
39	229.60	438.40	702.00	416.80	796.80	1,296.00
40	240.80	456.00	738.00	437.60	836.80	1,360.80
41	253.60	478.40	774.00	460.80	878.40	1,432.80
42	268.80	500.80	817.20	490.40	924.80	1,512.00
43	284.00	526.40	860.40	518.40	976.00	1,605.60
44	298.40	550.40	914.40	539.20	1,020.80	1,688.40
45	308.80	577.60	961.20	562.40	1,067.20	1,778.40
46	319.20	604.80	1,004.40	584.00	1,116.80	1,857.60
47	329.60	628.80	1,044.00	608.00	1,161.60	1,940.40
48	340.80	652.80	1,083.60	627.20	1,200.00	2,019.60
49	352.00	672.00	1,126.80	648.80	1,240.00	2,098.80
50	368.00	704.00	1,170.00	681.60	1,304.00	2,181.60
51	384.80	737.60	1,213.20	716.00	1,371.20	2,264.40
52	401.60	768.00	1,263.60	748.80	1,430.40	2,368.80
53	418.40	801.60	1,317.60	782.40	1,497.60	2,466.00
54	436.80	836.80	1,382.40	816.00	1,564.80	2,574.00
55	456.00	873.60	1,447.20	852.80	1,635.20	2,700.00

*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(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	477.60	912.00	1,512.00	895.20	1,715.20	2,833.20
57	499.20	955.20	1,591.20	940.00	1,801.60	2,977.20
58	524.00	1,003.20	1,674.00	988.80	1,896.00	3,142.80
59	552.00	1,054.40	1,767.60	1,040.80	1,990.40	3,308.40
60	588.80	1,128.00	1,839.60	1,110.40	2,126.40	3,495.60
61	632.80	1,211.20	1,936.80	1,188.80	2,273.60	3,715.20
62	670.40	1,283.20	2,080.80	1,264.00	2,420.80	3,999.60
63	707.20	1,353.60	2,242.80	1,341.60	2,563.20	4,323.60
64	740.00	1,417.60	2,386.80	1,407.20	2,692.80	4,611.60
65	765.60	1,465.60	2,516.40	1,463.20	2,801.60	4,874.40
66*	795.20	1,521.60	2,649.60	1,532.00	2,932.80	5,169.60
67*	832.00	1,592.00	2,793.60	1,612.00	3,088.00	5,472.00
68*	870.40	1,665.60	2,944.80	1,696.80	3,246.40	5,785.20
69*	912.00	1,745.60	3,096.00	1,782.40	3,409.60	6,091.20
70*	954.40	1,825.60	3,250.80	1,874.40	3,585.60	6,400.80
71*	1,000.80	1,912.00	3,420.00	1,969.60	3,766.40	6,732.00
72*	1,048.80	2,004.80	3,600.00	2,069.60	3,958.40	7,088.40
73*	1,098.40	2,099.20	3,790.80	2,174.40	4,156.80	7,459.20
74*	1,148.00	2,198.40	3,981.60	2,282.40	4,363.20	7,833.60
75*	1,183.20	2,264.00	4,096.80	2,352.00	4,496.00	8,067.60
76*	1,219.20	2,331.20	4,215.60	2,422.40	4,628.80	8,301.60
77*	1,256.00	2,401.60	4,345.20	2,496.00	4,766.40	8,550.00
78*	1,293.60	2,473.60	4,474.80	2,570.40	4,912.00	8,802.00
79*	1,332.00	2,547.20	4,611.60	2,648.00	5,059.20	9,068.40
80*	1,372.00	2,622.40	4,752.00	2,728.00	5,211.20	9,345.60
81*	1,413.60	2,700.80	4,892.40	2,808.80	5,368.00	9,626.40
82*	1,456.00	2,782.40	5,040.00	2,893.60	5,528.00	9,907.20
83*	1,500.00	2,865.60	5,194.80	2,981.60	5,694.40	10,202.40
84*	1,544.80	2,950.40	5,349.60	3,069.60	5,865.60	10,515.60
85*	1,591.20	3,040.00	5,511.60	3,160.80	6,040.00	10,832.40
86*	1,599.20	3,054.40	5,540.40	3,177.60	6,072.00	10,886.40
87*	1,607.20	3,070.40	5,565.60	3,192.80	6,102.40	10,951.20
88*	1,614.40	3,086.40	5,587.20	3,208.80	6,134.40	10,998.00
89*	1,622.40	3,100.80	5,619.60	3,224.80	6,163.20	11,059.20
90*	1,629.60	3,118.40	5,641.20	3,241.60	6,196.80	11,120.40
91*	1,638.40	3,132.80	5,666.40	3,254.40	6,227.20	11,170.80
92*	1,645.60	3,147.20	5,695.20	3,272.00	6,257.60	11,232.00
93*	1,654.40	3,163.20	5,731.20	3,288.80	6,289.60	11,293.20
94*	1,663.20	3,179.20	5,760.00	3,305.60	6,320.00	11,340.00
95*	1,671.20	3,195.20	5,792.40	3,324.00	6,353.60	11,404.80
96*	1,680.80	3,209.60	5,821.20	3,340.00	6,380.80	11,455.20
97*	1,688.80	3,224.00	5,850.00	3,357.60	6,416.00	11,516.40
98*	1,698.40	3,241.60	5,882.40	3,373.60	6,448.00	11,574.00
99*	1,706.40	3,256.00	5,911.20	3,389.60	6,476.80	11,635.20

*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

「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	228.00	432.00	547.20	385.60	740.80	997.20
5 - 15	161.60	280.00	396.00	291.20	499.20	766.80
16	168.00	299.20	446.40	300.00	531.20	828.00
17	171.20	302.40	457.20	306.40	539.20	846.00
18	174.40	305.60	468.00	315.20	545.60	856.80
19	179.20	307.20	468.00	323.20	548.80	885.60
20	185.60	315.20	486.00	335.20	564.80	914.40
21	191.20	326.40	511.20	348.00	593.60	957.60
22	200.00	344.00	532.80	365.60	625.60	1,011.60
23	208.00	358.40	561.60	379.20	654.40	1,058.40
24	216.00	374.40	583.20	394.40	676.80	1,101.60
25	225.60	387.20	608.40	413.60	710.40	1,155.60
26	234.40	404.80	637.20	432.00	742.40	1,209.60
27	244.80	424.00	662.40	449.60	774.40	1,260.00
28	253.60	438.40	691.20	468.00	801.60	1,306.80
29	262.40	454.40	709.20	485.60	828.80	1,350.00
30	270.40	465.60	727.20	500.80	857.60	1,378.80
31	277.60	475.20	745.20	514.40	880.00	1,418.40
32	284.80	489.60	766.80	525.60	899.20	1,447.20
33	291.20	499.20	781.20	540.00	921.60	1,490.40
34	298.40	508.80	795.60	552.80	937.60	1,512.00
35	313.60	536.00	838.80	584.80	987.20	1,591.20
36	323.20	548.80	860.40	602.40	1,011.20	1,641.60
37	332.00	564.80	889.20	618.40	1,041.60	1,692.00
38	340.00	579.20	918.00	640.00	1,068.80	1,742.40
39	351.20	596.80	943.20	660.00	1,100.80	1,792.80
40	369.60	625.60	986.40	695.20	1,153.60	1,868.40
41	399.20	667.20	1,051.20	749.60	1,222.40	1,987.20
42	424.80	699.20	1,123.20	791.20	1,280.00	2,120.40
43	440.80	728.00	1,177.20	820.00	1,326.40	2,217.60
44	455.20	753.60	1,224.00	842.40	1,371.20	2,296.80
45	464.00	774.40	1,263.60	862.40	1,408.00	2,372.40
46	470.40	793.60	1,296.00	876.00	1,435.20	2,440.80
47	474.40	804.80	1,317.60	882.40	1,457.60	2,487.60
48	477.60	812.80	1,335.60	887.20	1,468.80	2,523.60
49	479.20	819.20	1,360.80	890.40	1,483.20	2,548.80
50	479.20	825.60	1,375.20	892.80	1,492.80	2,577.60
51	480.00	833.60	1,389.60	892.80	1,502.40	2,620.80
52	480.00	838.40	1,404.00	893.60	1,510.40	2,646.00
53	480.80	846.40	1,425.60	895.20	1,529.60	2,685.60
54	484.80	857.60	1,454.40	903.20	1,544.00	2,743.20
55	490.40	872.00	1,483.20	915.20	1,574.40	2,790.00

*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(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	499.20	889.60	1,519.20	932.00	1,606.40	2,865.60
57	510.40	913.60	1,562.40	954.40	1,648.00	2,944.80
58	524.80	945.60	1,616.40	982.40	1,704.00	3,045.60
59	544.80	992.00	1,677.60	1,020.00	1,785.60	3,160.80
60	576.00	1,054.40	1,731.60	1,068.00	1,894.40	3,297.60
61	613.60	1,128.00	1,807.20	1,124.80	2,019.20	3,477.60
62	648.80	1,193.60	1,933.20	1,186.40	2,140.80	3,747.60
63	682.40	1,260.80	2,080.80	1,259.20	2,272.00	4,042.80
64	715.20	1,316.80	2,221.20	1,322.40	2,384.00	4,323.60
65	739.20	1,361.60	2,340.00	1,379.20	2,476.80	4,582.80
66*	768.00	1,417.60	2,462.40	1,444.00	2,596.80	4,845.60
67*	804.00	1,481.60	2,595.60	1,516.00	2,729.60	5,122.80
68*	840.00	1,550.40	2,728.80	1,588.00	2,870.40	5,410.80
69*	880.80	1,624.00	2,872.80	1,668.80	3,020.80	5,695.20
70*	922.40	1,700.80	3,024.00	1,754.40	3,171.20	5,997.60
71*	966.40	1,780.80	3,178.80	1,843.20	3,331.20	6,314.40
72*	1,012.00	1,864.00	3,340.80	1,936.80	3,499.20	6,638.40
73*	1,060.80	1,955.20	3,517.20	2,034.40	3,680.00	6,973.20
74*	1,108.00	2,043.20	3,693.60	2,136.80	3,862.40	7,333.20
75*	1,141.60	2,104.00	3,805.20	2,200.80	3,980.80	7,563.60
76*	1,176.00	2,169.60	3,916.80	2,266.40	4,097.60	7,779.60
77*	1,210.40	2,235.20	4,035.60	2,335.20	4,224.00	8,017.20
78*	1,246.40	2,304.00	4,158.00	2,405.60	4,348.80	8,258.40
79*	1,284.00	2,371.20	4,284.00	2,478.40	4,475.20	8,506.80
80*	1,323.20	2,443.20	4,417.20	2,552.00	4,616.00	8,758.80
81*	1,362.40	2,516.80	4,543.20	2,628.00	4,752.00	9,021.60
82*	1,404.00	2,592.00	4,680.00	2,707.20	4,897.60	9,295.20
83*	1,446.40	2,670.40	4,816.80	2,788.80	5,040.00	9,572.40
84*	1,489.60	2,748.80	4,964.40	2,873.60	5,195.20	9,864.00
85*	1,534.40	2,832.00	5,112.00	2,959.20	5,350.40	10,162.80
86*	1,542.40	2,846.40	5,137.20	2,972.80	5,372.80	10,202.40
87*	1,549.60	2,859.20	5,162.40	2,989.60	5,404.80	10,260.00
88*	1,557.60	2,872.00	5,191.20	3,002.40	5,430.40	10,310.40
89*	1,565.60	2,888.00	5,216.40	3,019.20	5,459.20	10,360.80
90*	1,572.80	2,900.80	5,241.60	3,035.20	5,488.00	10,411.20
91*	1,580.80	2,913.60	5,270.40	3,050.40	5,518.40	10,461.60
92*	1,588.00	2,929.60	5,295.60	3,065.60	5,542.40	10,515.60
93*	1,596.80	2,944.00	5,320.80	3,080.80	5,572.80	10,562.40
94*	1,604.00	2,961.60	5,346.00	3,096.80	5,601.60	10,616.40
95*	1,611.20	2,976.00	5,374.80	3,111.20	5,632.00	10,666.80
96*	1,620.00	2,990.40	5,396.40	3,128.00	5,657.60	10,713.60
97*	1,627.20	3,008.00	5,421.60	3,142.40	5,686.40	10,771.20
98*	1,635.20	3,022.40	5,450.40	3,159.20	5,715.20	10,814.40
99*	1,642.40	3,038.40	5,475.60	3,174.40	5,744.00	10,879.20

*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

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.

附件 Appendix

AVS

6. 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	3,011.20	2,411.20			
5 - 15	1,712.00	1,865.60			
16	1,859.20	1,942.40			
17	1,865.60	1,970.40			
18	1,893.60	2,012.00			
19	1,893.60	2,075.20			
20	1,894.40	2,146.40			
21	1,964.00	2,357.60	61	8,751.20	8,572.00
22	1,971.20	2,471.20	62	9,276.00	9,060.80
23	1,978.40	2,586.40	63	9,779.20	9,584.80
24	2,020.80	2,694.40	64	10,217.60	10,030.40
25	2,035.20	2,804.00	65	10,964.80	10,784.80
26	2,078.40	2,949.60	66	11,374.40	11,266.40
27	2,107.20	3,088.00	67	11,898.40	11,769.60
28	2,148.80	3,204.80	68	12,473.60	12,323.20
29	2,184.00	3,320.00	69	13,070.40	12,897.60
30	2,235.20	3,448.80	70	13,680.80	13,508.00
31	2,277.60	3,535.20	71	14,528.00	14,363.20
32	2,313.60	3,621.60	72	15,455.20	15,240.00
33	2,348.80	3,721.60	73	16,396.80	16,188.80
34	2,385.60	3,786.40	74	17,388.80	17,151.20
35	2,443.20	3,887.20	75	18,143.20	17,927.20
36	2,500.80	3,973.60	76	18,919.20	18,710.40
37	2,572.80	4,060.00	77	19,737.60	19,529.60
38	2,636.80	4,138.40	78	20,615.20	20,377.60
39	2,730.40	4,246.40	79	21,505.60	21,276.00
40	2,845.60	4,448.00	80	22,418.40	22,203.20
41	3,011.20	4,843.20	81*	23,395.20	23,144.00
42	3,255.20	5,252.00	82*	24,379.20	24,135.20
43	3,470.40	5,532.80	83*	25,414.40	25,155.20
44	3,692.80	5,755.20	84*	26,499.20	26,219.20
45	3,887.20	5,949.60	85*	27,620.80	27,311.20
46	4,009.60	5,999.20	86*	28,080.00	27,807.20
47	4,138.40	6,043.20	87*	28,554.40	28,252.80
48	4,268.80	6,072.00	88*	29,007.20	28,719.20
49	4,411.20	6,093.60	89*	29,495.20	29,186.40
50	4,620.00	6,093.60	90*	29,976.80	29,653.60
51	4,936.00	6,208.00	91*	30,458.40	30,128.00
52	5,238.40	6,308.80	92*	30,925.60	30,608.80
53	5,561.60	6,431.20	93*	31,407.20	31,112.00
54	5,899.20	6,610.40	94*	31,909.60	31,579.20
55	6,272.80	6,797.60	95*	32,398.40	32,053.60
56	6,567.20	6,934.40	96*	32,901.60	32,556.00
57	6,897.60	7,113.60	97*	33,425.60	33,023.20
58	7,243.20	7,314.40	98*	33,957.60	33,520.00
59	7,624.00	7,602.40	99*	34,460.80	34,044.00
60	8,140.80	8,032.80			

* 此為續保保費率 For Renewal Only

AIA 自願醫保標準計劃

AIA Voluntary Health Insurance Standard Scheme

AVSR

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	2,844.00	2,215.20			
5 - 15	1,439.20	1,607.20			
16	1,593.60	1,669.60			
17	1,607.20	1,705.60			
18	1,621.60	1,753.60			
19	1,621.60	1,844.80			
20	1,621.60	1,908.80			
21	1,641.60	2,153.60	61	7,917.60	7,839.20
22	1,647.20	2,288.00	62	8,378.40	8,270.40
23	1,652.80	2,395.20	63	8,859.20	8,730.40
24	1,694.40	2,524.00	64	9,261.60	9,132.80
25	1,715.20	2,661.60	65	9,628.80	9,463.20
26	1,735.20	2,799.20	66	9,988.00	9,851.20
27	1,769.60	2,937.60	67	10,412.00	10,289.60
28	1,818.40	3,075.20	68	10,915.20	10,764.00
29	1,853.60	3,190.40	69	11,374.40	11,295.20
30	1,896.80	3,284.00	70	11,898.40	11,820.00
31	1,925.60	3,399.20	71	12,660.80	12,560.00
32	1,954.40	3,499.20	72	13,450.40	13,335.20
33	2,004.80	3,606.40	73	14,277.60	14,155.20
34	2,047.20	3,679.20	74	15,146.40	15,024.80
35	2,098.40	3,772.00	75	15,800.80	15,685.60
36	2,162.40	3,880.80	76	16,512.00	16,368.00
37	2,241.60	3,965.60	77	17,208.80	17,087.20
38	2,313.60	4,080.80	78	17,949.60	17,834.40
39	2,406.40	4,182.40	79	18,717.60	18,581.60
40	2,544.00	4,397.60	80	19,544.00	19,386.40
41	2,694.40	4,799.20	81*	20,384.80	20,233.60
42	2,867.20	5,072.80	82*	21,247.20	21,103.20
43	3,024.80	5,252.00	83*	22,152.00	21,980.00
44	3,176.00	5,388.80	84*	23,092.80	22,913.60
45	3,448.80	5,697.60	85*	24,064.00	23,891.20
46	3,556.80	5,755.20	86*	24,472.80	24,300.80
47	3,692.80	5,799.20	87*	24,882.40	24,703.20
48	3,808.00	5,834.40	88*	25,292.00	25,112.80
49	3,937.60	5,848.80	89*	25,723.20	25,529.60
50	4,131.20	5,856.00	90*	26,125.60	25,931.20
51	4,728.00	5,877.60	91*	26,535.20	26,376.80
52	4,950.40	5,884.80	92*	26,822.40	26,772.00
53	5,166.40	5,928.00	93*	27,102.40	27,224.80
54	5,417.60	5,964.00	94*	27,383.20	27,634.40
55	5,784.00	6,193.60	95*	27,663.20	28,065.60
56	6,036.00	6,329.60	96*	27,951.20	28,489.60
57	6,329.60	6,480.80	97*	28,244.80	28,934.40
58	6,668.00	6,682.40	98*	28,504.00	29,380.00
59	7,012.80	6,948.00	99*	28,805.60	29,819.20
60	7,436.80	7,343.20			

* 此為續保保費率 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.

附件 Appendix

7. 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	5,855.20	10,952.00	17,750.40				
5 - 9	3,474.40	6,292.00	10,401.60				
10 - 15	3,293.60	5,964.00	9,860.00				
16	3,522.40	6,456.80	10,991.20				
17	3,742.40	6,691.20	11,631.20				
18	3,890.40	6,992.00	12,323.20				
19	3,972.80	7,372.00	12,720.00				
20	3,972.80	7,372.00	12,720.00				
21	4,143.20	7,500.00	12,813.60	61	18,711.20	34,597.60	59,771.20
22	4,188.00	7,513.60	12,836.80	62	19,908.00	36,749.60	63,804.00
23	4,233.60	7,527.20	12,860.00	63	21,114.40	39,255.20	68,796.80
24	4,249.60	7,759.20	13,093.60	64	22,164.80	41,176.80	73,757.60
25	4,396.00	7,990.40	13,492.00	65	23,657.60	44,376.80	80,671.20
26	4,480.80	8,167.20	13,695.20	66	24,985.60	46,445.60	85,381.60
27	4,612.80	8,508.80	14,180.00	67	26,321.60	48,727.20	91,112.00
28	4,716.80	8,681.60	14,740.80	68	27,669.60	51,227.20	96,244.00
29	4,776.00	8,926.40	15,000.80	69	29,072.00	54,258.40	102,114.40
30	4,880.00	9,089.60	15,320.80	70	30,820.00	57,526.40	108,366.40
31	4,964.00	9,260.80	15,501.60	71	32,856.80	61,803.20	116,394.40
32	5,048.00	9,403.20	15,895.20	72	34,892.80	65,806.40	124,196.00
33	5,134.40	9,626.40	16,218.40	73	36,928.00	70,141.60	132,388.80
34	5,246.40	9,833.60	16,468.80	74	38,964.00	74,664.80	140,971.20
35	5,405.60	10,183.20	17,149.60	75	41,363.20	80,439.20	150,237.60
36	5,623.20	10,391.20	17,792.80	76	43,416.80	83,724.80	158,012.00
37	5,824.00	10,772.00	18,401.60	77	45,469.60	86,188.80	162,778.40
38	5,988.80	11,090.40	18,974.40	78	47,524.00	89,684.00	169,420.00
39	6,232.80	11,568.00	19,868.80	79	49,577.60	93,384.00	176,164.00
40	6,548.80	12,254.40	21,081.60	80	52,084.00	97,409.60	183,826.40
41	6,892.00	12,824.80	21,945.60	81*	54,156.00	100,629.60	189,923.20
42	7,254.40	13,396.80	23,162.40	82*	56,227.20	104,333.60	196,887.20
43	7,680.00	14,192.80	24,596.00	83*	58,299.20	109,322.40	204,080.00
44	8,005.60	14,924.80	25,992.00	84*	60,372.00	113,320.80	213,719.20
45	8,312.80	15,720.80	27,423.20	85*	62,444.00	120,224.80	224,484.00
46	8,639.20	16,388.80	28,748.80	86*	64,515.20	123,192.80	229,865.60
47	8,935.20	16,992.80	29,893.60	87*	66,587.20	126,179.20	237,764.80
48	9,357.60	17,630.40	31,111.20	88*	68,659.20	129,166.40	243,396.80
49	9,764.00	18,298.40	32,436.00	89*	70,731.20	132,290.40	249,028.80
50	10,556.80	19,834.40	34,744.00	90*	72,802.40	136,643.20	257,153.60
51	11,165.60	20,828.00	36,149.60	91*	73,813.60	138,508.00	260,958.40
52	11,620.00	21,728.80	37,476.00	92*	74,816.00	140,461.60	264,450.40
53	12,147.20	22,399.20	38,992.80	93*	75,844.80	142,362.40	267,980.80
54	12,704.80	23,404.00	40,596.00	94*	76,848.00	144,384.00	271,512.00
55	13,304.00	24,319.20	41,984.80	95*	77,911.20	146,336.80	275,278.40
56	14,136.00	25,781.60	44,729.60	96*	78,913.60	148,254.40	278,926.40
57	14,839.20	27,431.20	47,656.80	97*	80,029.60	150,260.00	282,653.60
58	15,572.80	29,066.40	50,163.20	98*	81,066.40	152,230.40	286,340.80
59	16,372.00	30,810.40	53,129.60	99*	82,139.20	154,322.40	290,224.00
60	17,477.60	32,653.60	56,257.60				

* 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	4,532.80	8,475.20	12,397.60				
5 - 9	3,461.60	5,800.80	9,598.40				
10 - 14	3,311.20	5,549.60	9,181.60				
15	3,312.80	5,552.00	9,184.80				
16	3,556.80	5,952.00	10,360.00				
17	3,745.60	6,328.00	11,067.20				
18	3,884.80	6,652.80	11,726.40				
19	4,054.40	6,744.00	11,829.60				
20	4,054.40	6,744.00	12,107.20				
21	4,373.60	7,316.80	12,792.00	61	17,063.20	29,982.40	54,064.80
22	4,630.40	7,649.60	13,354.40	62	18,054.40	31,854.40	58,035.20
23	4,804.80	8,056.00	13,874.40	63	19,260.00	34,124.00	63,144.00
24	4,997.60	8,392.00	14,380.80	64	20,279.20	35,752.00	67,563.20
25	5,148.00	8,810.40	15,099.20	65	21,943.20	38,292.00	73,536.00
26	5,208.00	8,991.20	15,300.00	66	22,986.40	40,197.60	77,929.60
27	5,436.80	9,185.60	15,640.00	67	24,170.40	42,680.80	83,202.40
28	5,627.20	9,484.00	16,272.00	68	25,365.60	44,884.80	87,842.40
29	5,812.00	9,724.80	16,478.40	69	26,604.80	47,446.40	93,044.80
30	6,053.60	10,070.40	16,963.20	70	28,201.60	50,312.80	98,899.20
31	6,167.20	10,284.80	17,378.40	71	29,995.20	53,968.80	105,896.80
32	6,404.80	10,638.40	17,952.80	72	31,788.80	57,468.80	112,954.40
33	6,629.60	11,039.20	18,536.00	73	33,581.60	61,268.00	120,437.60
34	6,858.40	11,640.00	19,126.40	74	35,374.40	65,144.00	128,239.20
35	7,089.60	12,244.00	20,431.20	75	37,496.80	69,392.80	136,603.20
36	7,413.60	12,797.60	21,349.60	76	39,306.40	72,266.40	143,863.20
37	7,726.40	13,208.00	22,311.20	77	41,114.40	74,492.00	148,148.80
38	8,088.00	13,588.80	22,871.20	78	42,924.00	77,552.00	154,225.60
39	8,486.40	14,106.40	23,953.60	79	44,733.60	80,756.00	160,548.00
40	9,126.40	14,782.40	24,920.00	80	46,951.20	83,890.40	165,103.20
41	9,797.60	15,614.40	26,448.80	81*	48,775.20	86,553.60	170,265.60
42	10,380.00	16,250.40	27,980.00	82*	50,600.80	89,164.00	175,462.40
43	10,708.80	16,900.80	29,443.20	83*	52,425.60	92,816.00	182,541.60
44	10,957.60	17,742.40	30,940.80	84*	54,251.20	95,573.60	188,021.60
45	11,140.00	18,309.60	32,218.40	85*	56,075.20	101,479.20	199,570.40
46	11,378.40	19,005.60	33,127.20	86*	57,900.00	105,034.40	204,222.40
47	11,552.00	19,217.60	34,096.00	87*	59,726.40	107,572.00	211,395.20
48	11,809.60	19,696.00	34,604.80	88*	61,551.20	110,248.00	216,443.20
49	12,048.80	19,788.00	34,978.40	89*	63,375.20	112,768.00	221,453.60
50	12,636.80	20,801.60	37,422.40	90*	65,200.80	116,626.40	228,829.60
51	12,828.00	21,262.40	38,307.20	91*	66,106.40	118,091.20	232,006.40
52	12,878.40	21,437.60	38,837.60	92*	67,004.80	119,887.20	235,184.80
53	13,046.40	21,478.40	39,472.00	93*	67,912.00	121,456.80	238,401.60
54	13,168.00	21,776.80	39,750.40	94*	68,852.80	123,112.80	241,696.80
55	13,491.20	21,901.60	40,796.80	95*	69,768.80	124,839.20	244,835.20
56	13,847.20	22,941.60	42,785.60	96*	70,684.00	126,443.20	248,248.80
57	14,216.00	23,964.80	44,191.20	97*	71,643.20	128,204.00	251,464.80
58	14,744.80	25,033.60	46,124.00	98*	72,558.40	129,947.20	254,838.40
59	15,324.80	26,352.00	48,264.80	99*	73,508.80	131,620.80	258,172.80
60	16,059.20	28,028.00	51,001.60				

* 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	5,725.60	9,652.80	17,481.60				
5 - 9	3,151.20	5,312.00	9,527.20				
10 - 15	2,986.40	5,035.20	9,030.40				
16	3,219.20	5,362.40	10,203.20				
17	3,340.80	5,628.80	10,656.80				
18	3,417.60	5,917.60	10,873.60				
19	3,465.60	6,048.00	10,986.40				
20	3,465.60	6,048.00	10,986.40				
21	3,580.80	6,395.20	11,355.20	61	17,023.20	28,898.40	53,410.40
22	3,587.20	6,407.20	11,376.00	62	18,172.00	30,876.00	57,779.20
23	3,593.60	6,485.60	11,396.80	63	19,250.40	32,752.00	62,601.60
24	3,610.40	6,680.80	11,592.80	64	20,388.80	34,276.80	67,286.40
25	3,661.60	6,806.40	11,825.60	65	21,857.60	36,609.60	73,936.80
26	3,768.00	6,948.80	12,059.20	66	23,036.00	38,677.60	78,800.80
27	3,851.20	7,159.20	12,322.40	67	24,208.00	40,203.20	84,288.80
28	3,956.00	7,299.20	12,630.40	68	25,426.40	42,599.20	89,644.80
29	4,025.60	7,541.60	13,031.20	69	26,691.20	44,572.80	95,073.60
30	4,103.20	7,696.80	13,194.40	70	28,276.80	47,454.40	100,940.00
31	4,180.80	7,780.80	13,353.60	71	29,998.40	50,766.40	108,540.00
32	4,259.20	8,004.00	13,819.20	72	31,719.20	54,056.80	115,644.80
33	4,376.00	8,083.20	14,070.40	73	33,440.00	57,611.20	123,342.40
34	4,453.60	8,337.60	14,320.80	74	35,161.60	61,324.00	131,077.60
35	4,600.00	8,576.80	14,713.60	75	37,208.80	66,148.00	139,573.60
36	4,744.80	8,751.20	15,108.00	76	38,944.00	70,467.20	143,836.00
37	4,880.80	8,990.40	15,752.80	77	40,680.80	74,953.60	149,472.80
38	5,027.20	9,388.80	16,074.40	78	42,416.80	78,865.60	154,008.00
39	5,231.20	9,674.40	16,861.60	79	44,152.80	83,777.60	158,619.20
40	5,503.20	10,211.20	17,741.60	80	46,291.20	87,516.80	165,613.60
41	5,892.80	10,756.80	18,508.80	81*	48,042.40	90,236.00	170,736.00
42	6,273.60	11,312.80	19,546.40	82*	49,793.60	93,601.60	176,926.40
43	6,731.20	11,588.80	21,015.20	83*	51,544.80	97,070.40	183,577.60
44	7,044.00	11,927.20	22,339.20	84*	53,297.60	101,617.60	190,228.00
45	7,433.60	12,752.00	23,592.80	85*	55,048.80	106,726.40	199,608.80
46	7,675.20	13,390.40	24,667.20	86*	56,800.00	109,316.00	206,461.60
47	7,945.60	14,000.80	25,848.00	87*	58,551.20	112,059.20	211,199.20
48	8,216.80	14,658.40	26,921.60	88*	60,302.40	114,597.60	216,054.40
49	8,538.40	15,465.60	27,995.20	89*	62,054.40	117,272.80	220,831.20
50	9,276.00	16,733.60	30,115.20	90*	63,805.60	121,316.80	228,319.20
51	9,708.80	17,377.60	31,253.60	91*	64,607.20	122,904.00	231,379.20
52	10,143.20	18,180.00	32,579.20	92*	65,496.80	124,664.80	234,517.60
53	10,556.80	18,557.60	33,708.00	93*	66,359.20	126,320.80	237,616.80
54	11,011.20	18,982.40	35,202.40	94*	67,231.20	128,081.60	240,520.00
55	11,527.20	19,842.40	36,502.40	95*	68,103.20	129,825.60	243,854.40
56	12,343.20	21,089.60	38,910.40	96*	69,028.00	131,551.20	246,992.80
57	13,137.60	22,483.20	41,659.20	97*	69,908.00	133,348.00	250,406.40
58	14,004.80	23,887.20	44,511.20	98*	70,884.80	135,091.20	253,504.80
59	14,837.60	25,401.60	47,327.20	99*	71,773.60	136,834.40	256,800.80
60	15,964.00	27,096.80	50,307.20				

* 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

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	4,375.20	8,206.40	12,016.80				
5 - 9	2,839.20	4,960.80	8,269.60				
10 - 14	2,716.00	4,745.60	7,910.40				
15	2,717.60	4,747.20	7,913.60				
16	2,883.20	5,000.80	8,351.20				
17	3,024.00	5,321.60	8,917.60				
18	3,224.00	5,595.20	9,600.80				
19	3,359.20	5,873.60	10,210.40				
20	3,439.20	6,013.60	10,641.60				
21	3,673.60	6,329.60	11,193.60	61	14,436.00	25,164.00	46,504.00
22	3,876.00	6,629.60	11,661.60	62	15,364.80	26,940.80	50,377.60
23	4,008.00	6,985.60	12,291.20	63	16,309.60	28,623.20	54,540.00
24	4,132.00	7,272.80	12,955.20	64	17,170.40	30,333.60	58,703.20
25	4,304.80	7,592.80	13,428.80	65	18,424.80	32,558.40	63,252.80
26	4,459.20	7,794.40	13,688.80	66	19,340.80	34,461.60	67,623.20
27	4,564.00	7,987.20	14,061.60	67	20,288.80	36,659.20	71,632.00
28	4,777.60	8,198.40	14,139.20	68	21,288.00	38,856.80	76,132.80
29	4,953.60	8,499.20	14,378.40	69	22,361.60	41,584.80	80,733.60
30	5,135.20	8,835.20	14,793.60	70	23,698.40	44,667.20	85,797.60
31	5,384.00	9,064.80	15,188.00	71	25,371.20	47,944.80	91,863.20
32	5,584.00	9,399.20	15,700.80	72	27,045.60	50,994.40	97,764.00
33	5,795.20	9,898.40	16,478.40	73	28,717.60	54,383.20	104,328.00
34	6,041.60	10,355.20	16,950.40	74	30,391.20	57,816.00	111,024.80
35	6,268.00	10,602.40	17,284.80	75	32,348.00	62,331.20	119,471.20
36	6,489.60	11,046.40	17,889.60	76	34,036.00	66,436.80	127,472.80
37	6,677.60	11,340.00	18,660.00	77	35,724.00	69,187.20	135,549.60
38	6,930.40	11,696.80	19,380.00	78	37,412.80	71,980.80	139,790.40
39	7,186.40	12,130.40	20,112.00	79	39,100.00	74,930.40	144,030.40
40	7,620.00	12,756.00	21,202.40	80	41,146.40	77,776.00	149,486.40
41	8,164.00	13,416.80	22,522.40	81*	42,847.20	80,210.40	154,327.20
42	8,427.20	14,146.40	24,019.20	82*	44,551.20	83,514.40	158,973.60
43	8,774.40	14,610.40	25,536.80	83*	46,254.40	87,826.40	163,693.60
44	9,056.80	15,148.00	26,656.00	84*	47,956.80	92,382.40	170,280.00
45	9,468.80	15,700.00	27,913.60	85*	49,660.00	97,042.40	178,815.20
46	9,788.80	16,364.00	28,878.40	86*	51,363.20	99,476.00	184,952.80
47	10,132.00	16,750.40	29,796.80	87*	53,064.80	101,944.80	191,331.20
48	10,276.00	17,156.80	30,132.80	88*	54,768.00	104,396.00	197,802.40
49	10,412.00	17,697.60	30,967.20	89*	56,470.40	106,880.80	204,403.20
50	10,896.80	18,532.00	32,617.60	90*	58,173.60	110,506.40	211,136.00
51	11,107.20	18,734.40	34,356.80	91*	58,992.80	112,093.60	214,000.00
52	11,127.20	18,873.60	34,480.80	92*	59,778.40	113,592.80	216,864.00
53	11,237.60	19,149.60	34,899.20	93*	60,597.60	115,248.80	219,767.20
54	11,318.40	19,410.40	35,180.00	94*	61,355.20	116,784.00	222,552.00
55	11,488.00	19,563.20	36,076.80	95*	62,219.20	118,370.40	225,533.60
56	11,708.00	19,828.00	37,494.40	96*	62,976.80	119,921.60	228,555.20
57	12,097.60	20,439.20	38,974.40	97*	63,796.80	121,612.80	231,575.20
58	12,471.20	20,636.80	40,353.60	98*	64,572.80	123,182.40	234,478.40
59	12,986.40	22,087.20	41,921.60	99*	65,444.80	124,804.00	237,420.80
60	13,673.60	23,472.80	43,933.60				

* 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	739.20	1,369.00	2,218.80				
5 - 9	438.70	786.50	1,300.20				
10 - 15	415.80	745.50	1,232.50				
16	444.70	807.10	1,373.90				
17	472.40	836.40	1,453.90				
18	491.20	874.00	1,540.40				
19	501.60	921.50	1,590.00				
20	501.60	921.50	1,590.00				
21	523.00	937.50	1,590.00	61	2,362.20	4,324.70	7,471.40
22	528.80	939.20	1,592.90	62	2,513.40	4,593.70	7,975.50
23	534.40	940.90	1,595.80	63	2,665.70	4,906.90	8,599.60
24	536.60	969.90	1,636.70	64	2,798.20	5,147.10	9,219.70
25	554.80	998.80	1,686.50	65	2,986.90	5,547.10	10,083.90
26	565.60	1,020.90	1,711.90	66	3,154.40	5,805.70	10,672.70
27	582.40	1,063.60	1,772.50	67	3,323.10	6,090.90	11,389.00
28	595.60	1,085.20	1,842.60	68	3,493.40	6,403.40	12,030.50
29	602.90	1,115.80	1,875.10	69	3,670.30	6,782.30	12,764.30
30	616.00	1,136.20	1,915.10	70	3,891.10	7,190.80	13,545.80
31	626.80	1,157.60	1,937.70	71	4,148.10	7,725.40	14,549.30
32	637.40	1,175.40	1,986.90	72	4,405.30	8,225.80	15,524.50
33	648.20	1,203.30	2,027.30	73	4,662.30	8,767.70	16,548.60
34	662.40	1,229.20	2,058.60	74	4,919.30	9,333.10	17,621.40
35	682.50	1,272.90	2,143.70	75	5,222.00	10,054.90	18,779.70
36	710.00	1,298.90	2,224.10	76	5,481.40	10,465.60	19,751.50
37	735.30	1,346.50	2,300.20	77	5,740.60	10,773.60	20,347.30
38	756.00	1,386.30	2,371.80	78	5,999.90	11,210.50	21,177.50
39	786.90	1,446.00	2,483.60	79	6,259.20	11,673.00	22,020.50
40	826.90	1,531.80	2,635.20	80	6,575.70	12,176.20	22,978.30
41	870.10	1,603.10	2,743.20	81*	6,837.20	12,578.70	23,740.40
42	916.00	1,674.60	2,895.30	82*	7,098.80	13,041.70	24,610.90
43	969.60	1,774.10	3,074.50	83*	7,360.30	13,665.30	25,510.00
44	1,010.80	1,865.60	3,249.00	84*	7,622.00	14,165.10	26,714.90
45	1,049.50	1,965.10	3,427.90	85*	7,883.40	15,028.10	28,060.50
46	1,090.60	2,048.60	3,593.60	86*	8,145.00	15,399.10	28,733.20
47	1,128.10	2,124.10	3,736.70	87*	8,406.50	15,772.40	29,720.60
48	1,181.30	2,203.80	3,888.90	88*	8,668.20	16,145.80	30,424.60
49	1,232.60	2,287.30	4,054.50	89*	8,929.80	16,536.30	31,128.60
50	1,332.70	2,479.30	4,343.00	90*	9,190.80	17,080.40	32,144.20
51	1,409.70	2,603.50	4,518.70	91*	9,318.20	17,313.50	32,619.80
52	1,467.20	2,716.10	4,684.50	92*	9,445.70	17,557.70	33,056.30
53	1,533.60	2,799.90	4,874.10	93*	9,575.50	17,795.30	33,497.60
54	1,604.00	2,925.50	5,074.50	94*	9,701.80	18,048.00	33,939.00
55	1,679.60	3,039.90	5,248.10	95*	9,836.90	18,292.10	34,409.80
56	1,784.60	3,222.70	5,591.20	96*	9,962.30	18,531.80	34,865.80
57	1,873.40	3,428.90	5,957.10	97*	10,103.90	18,782.50	35,331.70
58	1,966.20	3,633.30	6,270.40	98*	10,234.70	19,028.80	35,792.60
59	2,066.90	3,851.30	6,641.20	99*	10,369.80	19,290.30	36,278.00
60	2,206.50	4,081.70	7,032.20				

* 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 (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	572.30	1,059.40	1,549.70				
5 - 9	437.00	725.10	1,199.80				
10 - 14	418.00	693.70	1,147.70				
15	418.20	694.00	1,148.10				
16	449.00	744.00	1,295.00				
17	472.90	791.00	1,383.40				
18	490.50	831.60	1,465.80				
19	511.80	843.00	1,478.70				
20	511.80	843.00	1,513.40				
21	552.20	914.60	1,599.00	61	2,154.30	3,747.80	6,758.10
22	584.60	956.20	1,669.30	62	2,279.30	3,981.80	7,254.40
23	606.60	1,007.00	1,734.30	63	2,431.50	4,265.50	7,893.00
24	631.00	1,049.00	1,797.60	64	2,560.30	4,469.00	8,445.40
25	650.00	1,101.30	1,887.40	65	2,770.20	4,786.50	9,192.00
26	657.50	1,123.90	1,912.50	66	2,902.00	5,024.70	9,741.20
27	686.30	1,148.20	1,955.00	67	3,051.50	5,335.10	10,400.30
28	710.50	1,185.50	2,034.00	68	3,202.40	5,610.60	10,980.30
29	733.90	1,215.60	2,059.80	69	3,358.80	5,930.80	11,630.60
30	764.10	1,258.80	2,120.40	70	3,560.50	6,289.10	12,362.40
31	778.50	1,285.60	2,172.30	71	3,786.80	6,746.10	13,237.10
32	808.50	1,329.80	2,244.10	72	4,013.30	7,183.60	14,119.30
33	837.00	1,379.90	2,317.00	73	4,239.70	7,658.50	15,054.70
34	865.90	1,455.00	2,390.80	74	4,466.10	8,143.00	16,029.90
35	895.20	1,530.50	2,553.90	75	4,733.90	8,674.10	17,075.40
36	936.00	1,599.70	2,668.70	76	4,962.50	9,033.30	17,982.90
37	975.40	1,651.00	2,788.90	77	5,190.80	9,311.50	18,518.60
38	1,021.20	1,698.60	2,858.90	78	5,419.20	9,694.00	19,278.20
39	1,071.30	1,763.30	2,994.20	79	5,647.60	10,094.50	20,068.50
40	1,152.20	1,847.80	3,115.00	80	5,927.50	10,486.30	20,637.90
41	1,237.10	1,951.80	3,306.10	81*	6,157.90	10,819.20	21,283.20
42	1,310.40	2,031.30	3,497.50	82*	6,388.30	11,145.50	21,932.80
43	1,352.10	2,112.60	3,680.40	83*	6,618.80	11,602.00	22,817.70
44	1,383.30	2,217.80	3,867.60	84*	6,849.10	11,946.70	23,502.70
45	1,406.50	2,288.70	4,027.30	85*	7,079.60	12,684.90	24,946.30
46	1,436.40	2,375.70	4,140.90	86*	7,309.80	13,129.30	25,527.80
47	1,458.50	2,402.20	4,262.00	87*	7,540.30	13,446.50	26,424.40
48	1,490.90	2,462.00	4,325.60	88*	7,770.70	13,781.00	27,055.40
49	1,521.20	2,473.50	4,372.30	89*	8,001.10	14,096.00	27,681.70
50	1,595.50	2,600.20	4,677.80	90*	8,231.70	14,578.30	28,603.70
51	1,619.60	2,657.80	4,788.40	91*	8,346.20	14,761.40	29,000.80
52	1,626.00	2,679.70	4,854.70	92*	8,459.50	14,985.90	29,398.10
53	1,647.10	2,684.80	4,934.00	93*	8,574.00	15,182.10	29,800.20
54	1,662.50	2,722.10	4,968.80	94*	8,692.70	15,389.10	30,212.10
55	1,703.10	2,737.70	5,099.60	95*	8,808.30	15,604.90	30,604.40
56	1,748.30	2,867.70	5,348.20	96*	8,923.80	15,805.40	31,031.10
57	1,794.80	2,995.60	5,523.90	97*	9,044.70	16,025.50	31,433.10
58	1,861.60	3,129.20	5,765.50	98*	9,160.30	16,243.40	31,854.80
59	1,934.70	3,294.00	6,033.10	99*	9,281.20	16,452.60	32,271.60
60	2,027.40	3,503.50	6,375.20				

* 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

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	722.90	1,206.60	2,185.20				
5 - 9	397.90	664.00	1,190.90				
10 - 15	377.10	629.40	1,128.80				
16	406.40	670.30	1,275.40				
17	421.90	703.60	1,332.10				
18	431.50	739.70	1,359.20				
19	437.60	756.00	1,373.30				
20	437.60	756.00	1,373.30				
21	452.20	799.40	1,419.40	61	2,149.20	3,612.30	6,676.30
22	453.00	800.90	1,422.00	62	2,294.30	3,859.50	7,222.40
23	453.80	810.70	1,424.60	63	2,430.40	4,094.00	7,825.20
24	455.80	835.10	1,449.10	64	2,574.10	4,284.60	8,410.80
25	462.30	850.80	1,478.20	65	2,759.40	4,576.20	9,242.10
26	475.70	868.60	1,507.40	66	2,908.30	4,834.70	9,850.10
27	486.10	894.90	1,540.30	67	3,056.20	5,025.40	10,536.10
28	499.40	912.40	1,578.80	68	3,210.00	5,324.90	11,205.60
29	508.20	942.70	1,628.90	69	3,369.80	5,571.60	11,884.20
30	518.10	962.10	1,649.30	70	3,570.00	5,931.80	12,617.50
31	527.90	972.60	1,669.20	71	3,787.30	6,345.80	13,567.50
32	537.70	1,000.50	1,727.40	72	4,004.50	6,757.10	14,455.60
33	552.50	1,010.40	1,758.80	73	4,221.90	7,201.40	15,417.80
34	562.30	1,042.20	1,790.10	74	4,439.10	7,665.50	16,384.70
35	580.70	1,072.10	1,839.20	75	4,697.40	8,268.50	17,446.70
36	599.10	1,093.90	1,888.50	76	4,916.70	8,808.40	17,979.50
37	616.30	1,123.80	1,969.10	77	5,136.00	9,369.20	18,684.10
38	634.70	1,173.60	2,009.30	78	5,355.10	9,858.20	19,251.00
39	660.50	1,209.30	2,107.70	79	5,574.30	10,472.20	19,827.40
40	694.90	1,276.40	2,217.70	80	5,844.30	10,939.60	20,701.70
41	743.90	1,344.60	2,313.60	81*	6,065.40	11,279.50	21,342.00
42	792.20	1,414.10	2,443.30	82*	6,286.50	11,700.20	22,115.80
43	849.80	1,448.60	2,626.90	83*	6,507.70	12,133.80	22,947.20
44	889.50	1,490.90	2,792.40	84*	6,728.80	12,702.20	23,778.50
45	938.50	1,594.00	2,949.10	85*	6,949.80	13,340.80	24,951.10
46	968.80	1,673.80	3,083.40	86*	7,171.00	13,664.50	25,807.70
47	1,003.10	1,750.10	3,231.00	87*	7,392.10	14,007.40	26,399.90
48	1,037.40	1,832.30	3,365.20	88*	7,613.20	14,324.70	27,006.80
49	1,078.00	1,933.20	3,499.40	89*	7,834.40	14,659.10	27,603.90
50	1,171.10	2,091.70	3,764.40	90*	8,055.20	15,164.60	28,539.90
51	1,225.80	2,172.20	3,906.70	91*	8,156.60	15,363.00	28,922.40
52	1,280.50	2,272.50	4,072.40	92*	8,268.90	15,583.10	29,314.70
53	1,332.70	2,319.70	4,213.50	93*	8,377.80	15,790.10	29,702.10
54	1,390.20	2,372.80	4,400.30	94*	8,487.90	16,010.20	30,065.00
55	1,455.40	2,480.30	4,562.80	95*	8,598.00	16,228.20	30,481.80
56	1,558.50	2,636.20	4,863.80	96*	8,714.60	16,443.90	30,874.10
57	1,658.60	2,810.40	5,207.40	97*	8,826.70	16,668.50	31,300.80
58	1,768.20	2,985.90	5,563.90	98*	8,948.80	16,886.40	31,688.10
59	1,873.20	3,175.20	5,915.90	99*	9,062.10	17,104.30	32,100.10
60	2,015.30	3,387.10	6,288.40				

* 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 (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	552.30	1,025.80	1,502.10				
5 - 9	358.50	620.10	1,033.70				
10 - 14	342.90	593.20	988.80				
15	343.10	593.40	989.20				
16	364.00	625.10	1,043.90				
17	381.80	665.20	1,114.70				
18	407.00	699.40	1,200.10				
19	424.00	734.20	1,276.30				
20	434.20	751.70	1,330.20				
21	463.70	791.20	1,399.20	61	1,822.60	3,145.50	5,813.00
22	489.40	828.70	1,457.70	62	1,939.90	3,367.60	6,297.20
23	506.00	873.20	1,536.40	63	2,059.00	3,577.90	6,817.50
24	521.70	909.10	1,619.40	64	2,167.80	3,791.70	7,337.90
25	543.60	949.10	1,678.60	65	2,326.20	4,069.80	7,906.60
26	563.00	974.30	1,711.10	66	2,441.70	4,307.70	8,452.90
27	576.30	998.40	1,757.70	67	2,561.40	4,582.40	8,954.00
28	603.10	1,024.80	1,767.40	68	2,687.60	4,857.10	9,516.60
29	625.40	1,062.40	1,797.30	69	2,823.20	5,198.10	10,091.70
30	648.30	1,104.40	1,849.20	70	2,992.00	5,583.40	10,724.70
31	679.80	1,133.10	1,898.50	71	3,203.10	5,993.10	11,482.90
32	705.10	1,174.90	1,962.60	72	3,414.30	6,374.30	12,220.50
33	731.70	1,237.30	2,059.80	73	3,625.70	6,797.90	13,041.00
34	762.80	1,294.40	2,118.80	74	3,836.90	7,227.00	13,878.10
35	791.30	1,325.30	2,160.60	75	4,083.90	7,791.40	14,933.90
36	819.20	1,380.80	2,236.20	76	4,297.00	8,304.60	15,934.10
37	843.20	1,417.50	2,332.50	77	4,510.30	8,648.40	16,943.70
38	874.90	1,462.10	2,422.50	78	4,723.30	8,997.60	17,473.80
39	907.20	1,516.30	2,514.00	79	4,936.40	9,366.30	18,003.80
40	962.10	1,594.50	2,650.30	80	5,194.60	9,722.00	18,685.80
41	1,030.60	1,677.10	2,815.30	81*	5,409.70	10,026.30	19,290.90
42	1,063.90	1,768.30	3,002.40	82*	5,624.70	10,439.30	19,871.70
43	1,107.80	1,826.30	3,192.10	83*	5,839.50	10,978.30	20,461.70
44	1,143.50	1,893.50	3,332.00	84*	6,054.50	11,547.80	21,285.00
45	1,195.40	1,962.50	3,489.20	85*	6,269.60	12,130.30	22,351.90
46	1,235.90	2,045.50	3,609.80	86*	6,484.60	12,434.50	23,119.10
47	1,279.20	2,093.80	3,724.60	87*	6,699.50	12,743.10	23,916.40
48	1,297.50	2,144.60	3,766.60	88*	6,914.40	13,049.50	24,725.30
49	1,314.50	2,212.20	3,870.90	89*	7,129.50	13,360.10	25,550.40
50	1,375.50	2,316.50	4,077.20	90*	7,343.60	13,813.30	26,392.00
51	1,402.40	2,341.80	4,294.60	91*	7,448.30	14,011.70	26,750.00
52	1,404.80	2,359.20	4,310.10	92*	7,547.40	14,199.10	27,108.00
53	1,418.80	2,393.70	4,362.40	93*	7,649.90	14,406.10	27,470.90
54	1,428.80	2,426.30	4,397.50	94*	7,746.90	14,598.00	27,819.00
55	1,450.30	2,445.40	4,509.60	95*	7,854.80	14,796.30	28,191.70
56	1,478.10	2,478.50	4,686.80	96*	7,950.60	14,990.20	28,569.40
57	1,527.30	2,554.90	4,871.80	97*	8,054.10	15,201.60	28,946.90
58	1,574.50	2,579.60	5,044.20	98*	8,152.30	15,397.80	29,309.80
59	1,639.60	2,760.90	5,240.20	99*	8,262.30	15,600.50	29,677.60
60	1,726.30	2,934.10	5,491.70				

* 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.

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

8. 產品內容比較 – 高端醫療 (CEO5)

市場分析 – 與主要競爭對手比較重點

至尊醫療計劃 5 系列針對高端市場，提供市場罕有的醫療保障及無索償惠益，確保客戶可獲得領先及全面的醫療支援並獎勵保持健康的客戶。例如：

a. 市場罕有保障：中風康復惠益；除了化療、電療、標靶治療以外，癌症治療費用賠償還覆蓋、激素治療、免疫療法、質子治療等。
b. 在美國地區靈活運用預先批核服務（僅適用於全球計劃）：其他競爭對手會鼓勵或要求預先批核才能獲得全數賠償保障，至尊醫療計劃 5 不强制要求對於在美國進行計劃治療要進行預先批核。
c. 無索償墊底費折扣：如保單在連續兩個保障年度內沒有作出賠償，本計劃將在下一個保障年度提供 10%墊底費金額折扣，現時只有宏記提供相似惠益（保記及盛記並不提供）。

Market analysis - Market Comparison Highlights against key competitors

CEO5 offers rare-in-market medical coverage and a "No Claims" benefit to the high-end market, ensuring access to advanced and comprehensive medical care while incentivizing those who maintain their health. For instance:

a. Rare-in-market features: Stroke Rehabilitation benefit; apart from radiotherapy, chemotherapy, and targeted therapy, the Cancer Treatment Benefit also reimburses for hormonal therapy, proton therapy, immunotherapy, and more.
b. Flexibility in pre-approval arrangements in the US (Worldwide plan only): Unlike other competitors that recommend or require pre-approval for full coverage, CEO5 does not mandate pre-approval for planned treatment in the US.
c. No Claims discount on deductible benefit: Offers a 10% discount on the deductible amount for no claims made over two consecutive years, a benefit matched only by Manulife (PRX and AXX do not offer this benefit)

「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)

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 保障比較

保險公司	友邦	盛記	保記	保記	宏記
產品名稱	至尊醫療 5	臻 X 環球醫療保障	高端醫療自 x 行計劃	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準 / 精選	計劃四	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)	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	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	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	私家病房	標準私家病房
保證續保	是 惟屆時此計劃須仍可供續保	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	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	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	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	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所有的日間手術 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
保費結構	每年續保	每年續保	每年續保	每年續保	每年續保
	男女均一保費	男女均一保費	男女均一保費	男女均一保費	男女均一保費

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

保險公司	友邦	盛記	保記	保記	宏記
產品名稱	至尊醫療 5	臻 X 環球醫療保障	高端醫療自 x 行計劃	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準 / 精選	計劃四	N/A	卓越:全球 / 優越:美國除外
最高保障額	每年限額： US$2,500,000/ HK$20,000,000	每年限額： • 精選：US$3,750,000/HK$30,000,000 • 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	每年限額： US$3,750,000/ HK$30,000,000	每年限額： 全球：US$2,750,000/ HK$22,000,000 全球(美國除外)： US$2,500,000/ HK$20,000,000
	個人終身賠償限額： US$6,250,000/ HK$50,000,000	個人終身賠償限額： 沒有	個人終身賠償限額： US$8,750,000/ HK$70,000,000	個人終身賠償限額： US$8,750,000/ HK$70,000,000	個人終身賠償限額： 全球：US$8,250,000/ HK$66,000,000 全球(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： • 標準及精選：住院保障 • 全面：標準 + 門診保障 • 特級：全面 + 產科 + 牙科 + 眼科保障	門診惠益	全球 (不包括美國): • 門診保障 適用於全球（已下架）： • 門診保障 • 牙科保障 • 產科保障	沒有提供
每年墊底費	四個選擇： • US$0/ HK$0 • US$2,000/ HK$16,000 • US$3,125/ HK$25,000 • US$6,250/ HK$50,000	四個選擇： • US$0/ HK$0 • US$3,125/ HK$25,000 • US$6,250/ HK$50,000 • US$12,500/ HK$100,000	兩個選擇： • US$0/ HK$0 • 中國內地：US$1,250/ HK$10,000; • 中國內地以外：US$3,750/ HK$30,000	五個選擇： • 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	三個選擇： • US$0/ HK$0 • 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	適用於受保人年滿 50/55/60/65 歲的保障週年日行使此權利	適用於受保人年滿 50/55/60/65/70/75 歲的保障週年日行使此權利	適用於受保人年滿 55/60/65 歲的保障週年日行使此權利	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）	（以終身計，只可行使一次）	（以終身計，只可行使一次）	（以終身計，只可行使一次）	（以終身計，只可行使一次）

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	至尊醫療 5	臻 X 環球醫療保障	高端醫療自 x 行計劃	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準 / 精選	計劃四	N/A	卓越:全球 / 優越:美國除外
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	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%	移居至美國： • 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	過去 12 個月內於美國居住達 183 日或以上： • 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%	過去 12 個月內於美國居住達 183 日或以上： • 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%	過去 12 個月內於美國居住達 183 日或以上： • 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%)	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	沒有提供

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	至尊醫療 5	臻 X 環球醫療保障	高 x 醫療自由行	摯為 X	晉 X 醫療
計劃	N/A	特級 / 全面 / 標準 / 精選	計劃四	N/A	卓越:全球 優越: 全球(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	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	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	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	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	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 每年最多 90 日	全數受保 全球：每年最多 90 日 全球(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	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 精選：US$100/ HK$800 在沒有其他障項目賠償情況下支付 不設此惠益	不設此惠益	不設此惠益	每日 全球：US$225/ HK$1,800 全球(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 全球(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	全數受保
b) 器官移植					

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
受保人的開支	全數受保	全數受保	全數受保	全數受保	全數受保
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%	不設此惠益	不設此惠益	不設此惠益	每項傷病 全球：US$132,000 / HK$1,056,000 全球(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	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)	全數受保	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 (以個人計)	不設此惠益	每項 US$43,750/ HK$350,000		每年 US$12,500/ HK$100,000
c) 重建裝置或物料			受保於重建手術惠益	不設此惠益	
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	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 全球(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)	出院/門診手術後 90 日內: 全數受保	於 90 日內之所有門診： 全數賠償 於進行複雜或大型的手術後 365 日內之所有門診： 全數賠償	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)

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
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 90 日	全數受保 每年最多 30 日	全數受保 全球：每年最多 120 日 全球(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 US$10,000/ HK$80,000 每年最多 60 日	每年 全球：US$13,750/ HK$110,000 全球(美國除外)：US$11,000/ HK$88,000
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 精選：US$6,300/ HK$50,000 以個人計 (等待期：12 月)	US$25,000/ HK$200,000 以個人計	US$25,000/ HK$200,000 以個人計	全球：US$27,500/ HK$220,000 全球(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	• 於 90 日內之所有門診： • 於進行複雜或大型的手術後 365 日內之所有門診 以每日最多接受一次為限	• 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	特級及全面： • 物理治療：全數受保 • 脊骨治療、針灸、順勢療法及整骨療法療程：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 標準及精選： • 脊骨治療、針灸、順勢療法、 整骨療法及物理治療的療程： 每次就診最多 US$200 / HK$1,600 (標準最多 20 次;精選最多 10 次) • 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	全數受保 註冊醫生、註冊物理治療師、註冊職業 治療師、註冊言語治療師及註冊脊椎治療師	• 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)

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
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 精選：不適用 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 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	全數受保 入院/日間手術前 30 日內 (包括：診金、藥費及診斷測試)	全數受保 入院/門診手術前 90 日內 (包括：診斷、處方藥物及敷料)	全數受保 • 入院/日間手術前 30 日內 • 入院/門診手術前 30 日以上 1 次 (包括：診金、藥費及診斷測試)	全數受保 • 入院/日間手術前 30 日內 • 入院/門診手術前 30 日以上 1 次 (包括：診金、藥費及診斷測試)	全數受保 入院/門診手術前 31 日內 (包括：診金、藥費及診斷測試)
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、 免疫治療、激素治療或標靶治療	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、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	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 (保單生效後 5 年後出現的人類免 疫力缺乏病毒(HIV)及其相關受傷 或疾病。及/或可提供證據證明 HIV 及其相關受傷或疾病是於保單 生效後首次感染或出現)	全數受保 (保單生效後 5 年後出現的人類免 疫力缺乏病毒(HIV)及其相關受傷 或疾病。及/或可提供證據證明 HIV 及其相關受傷或疾病是於保單 生效後首次感染或出現)	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)

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
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 精選：US$4,000/ HK$30,000	每年 US$7,500/ HK$60,000 每年最多 30 日	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	不設此惠益	每次受保受傷 / 受保疾病 US$43,750/ HK$350,000	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	不設此惠益	每項事故 US$6,250 / HK$50,000	每項事故 US$6,250 / HK$50,000	不設此惠益
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)		每次 US$125 / HK$1,000 每項事故 US$12,500 / HK$100,000 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)	每次 US$125 / HK$1,000 每項事故 US$12,500 / HK$100,000 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)	
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)		不設此惠益	不設此惠益	
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 300 日	全數受保 等待期 12 個月
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	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)	全數受保 (治療限期：2 星期)

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
29. 環球緊急支援服務 a) 緊急醫療運送 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	(豁免墊底費) 每旅程 US$625,000/ HK$5,000,000	全數受保 不受保	全數受保	全數受保	全數受保
VI. 身故賠償					
30. 身故恩恤賠償	US$ 10,000/ HK$ 80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000	US$10,000/ HK$80,000
附加保障					
VII. 門診惠益					
共同保險費用 / 每年限額	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)	門診惠益每年限額: US$3,750 / HK$30,000 (受保地區:中國內地、香港及澳門)	與基本住院保障 共用每年限額 墊底費不適用於此惠益	不提供門診惠益
31. 門診諮詢	全數受保 每年最多 45 次	全數受保	30%共同保險費用 (每保單年度最多 12 次， 以每日一次診療為限)	全數受保 每年最多 50 次	
32. 診斷程序及化驗室測試	全數受保	每保單年度 US$ 625 / HK$ 5,000	全數受保	全數受保	
33. 處方藥物	全數受保	全數受保	線上問診服務和藥物配送 （只限中國內地）: 不設限額 每日最多 1 次診治及每次醫療診 治的處方藥物最多 5 日	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 以每日一次診療爲限	• 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	30%共同保險費用， 保障包括註冊醫生、註冊物理治 療師、註冊職業治療師、註冊言 語治療師、註冊脊椎治療師及註 冊中醫的診治及 / 或治療 (每保單年度最多 12 次， 以每日 一次診療為限)	註冊中醫 + 脊椎治療師 + 物理治療師： 每年 US$1,200/ HK$9,600	

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
		• 脊骨治療、針炙、順勢療法及整骨療法療程 (特級/全面)：每年 US$1,150/ HK$9,000			
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 精選：US$4,000/ HK$30,000	每年 US$125/ HK$1,000 每保單年度最多 5 次	每年 US$2,500/ HK$20,000 (每年最多 15 次)	
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	不設此惠益	每年 US$500/ HK$4,000 (每年一次健康檢查及一個疫苗療程) (等候期：90 日)	
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	不提供牙科惠益	• 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	
其他保障項目					

Coloured cells indicate AIA is more competitive
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	保記	宏記
產品名稱	**至尊醫療 5**	**臻 X 環球醫療保障**	**高 x 醫療自由行**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準 / 精選**	**計劃四**	**N/A**	**卓越:全球** **優越: 全球(美國除外)**
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. 住院期間之中醫治療: 每日 US$65 / HK$520 (每個保單年度 US$6,250 / HKS50,000) 2. 兒童發展障礙治療： 設 20%共同保險， 每次 US$250 / HK$2,000， 每個保單年度最多 24 次 3. 意外身故賠償: US$10,000/ HK$80,000 4. 健康檢查/ 疫苗接種 (指定項 目) : 緊接在每第 2 次保單周年日續保後的保單年度內， 選擇 1 項	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)

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

CEO Medical 5 Benefits Comparison

Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PremierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
Issue Age	15 days – Age 70	14 days – Age 80	Age 1 – 70 (Age next birthday)	Age 1 – 70 (Age next birthday)	15 days – Age 70
Cover Age for hospitalization benefits	Whole Life	To age 100	Whole Life	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	Emergency Treatment:Worldwide	Emergency Treatment:Worldwide	Emergency Treatment/ Accident: Worldwide
Covered Room Type	Standard Private Room	Standard Single Room	Private Room	Private Room	Standard Private Room
Guaranteed Renewal	Yes (Subject to the continued availability of the plan)	Yes	Yes (Subject to the continued availability of the plan)	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$/ HK$	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	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%	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 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 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	YRT; Unisex

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

Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard / Essential	Plan 4	N/A	Elite: WW / Premier: WW Ex-US
Maximum Benefit	Annual Limit: US$2,500,000/ HK$20,000,000	Annual Limit: • Essential: US$3,750,000/HK$30,000,000 • 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	Annual Limit: US$3,750,000/ HK$30,000,000	Annual Limit: (WW) US$2,750,000/ HK$22,000,000 (WW EX-US): US$2,500,000/ HK$20,000,000
	Lifetime Limit: US$6,250,000/ HK$50,000,000	Lifetime Limit: Nil	Lifetime Limit: US$8,750,000/ HK$70,000,000	Lifetime Limit: US$8,750,000/ HK$70,000,000	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 WWex.US plan: • Outpatient Benefits Applicable to Worldwide plan (shevled): • Outpatient Benefits • 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$3,125/ HK$25,000 • US$6,250/ HK$50,000 • US$12,500/ HK$100,000	2 options: • US$0/ HK$0 • Mainland China: US$1,250/ HK$10,000; Others: US$3,750/ HKD30,000	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 50/55/60/65/70/75 (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	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%	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:	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”	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”	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"

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

Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PremierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
	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%	• premium will be adjusted, and the company reserves the right to terminate the policy	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%	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%	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%)	Required (otherwise the benefit payable will be reduced to 50%)
Family Discount	Not available	Not available	Not available	Not available	Not available

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard / Essential	Plan 4	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	Full Cover
2. Physician's Visit	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
3. Specialist's Fee	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
4. Miscellaneous Hospital Expenses Benefit	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
5. Intensive Care Benefit	Full Cover	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 (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	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 Essential: US$100/ HK$800 Payable when no other benefit is claimed	No such benefit	No such benefit	Per day WW: US$ 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	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$1,200
II. Surgical Benefits					
10. Surgery Benefit including surgeon's fee, anesthetist's fee and operating theatre fee					
a) All surgeries	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
b) Organ Transplant					
Treatment for insured	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
Surgery of the donor	30% of the total transplantation costs of donor and receiver	No such benefit	No such benefit	No such benefit	Per Illness WW:US$ 132,000/ HK$1,056,000 WW Ex-US: US$110,000/

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PrxmierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection					
					HK$880,000
11. Day Surgery Benefit	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
12. Medical Appliance Benefit					
a) Specified items	Full Cover	Internal medical appliances: Full Cover (under item 1)	Full Cover	Specified items: Full cover Other items: USD 43,750 / HKD 350,000	Full Cover
b) Other items	US$12,000/ HK$96,000 per item per life	No such benefit	USD 43,750 / HKD 350,000		US$12,500/ HK$100,000 per year
c) Reconstructive devices or materials			Covered under reconstructive surgery benefit	No such benefit	
13. Day Surgery Cash Benefit	US$200/ HK$1,600 per procedure 1 procedure per year (Deductible waived)	No such benefit	No such benefit	No such benefit	Per surgery (max. 1 sugery per day) WW: US$ 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)	Full Cover within 90 days after discharge/ outpatient surgery	Full Cover within 90 days after each discharge from hospital or completion of day surgery procedure within 365 days after each discharge from hospital or completion of day surgery procedure for performing surgical procedures categorised as complex or major	Full Cover within 90 days after discharge/ 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. 90 days/year)	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 per year (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)	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

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard / Essential	Plan 4	N/A	Elite: WW / Premier: WW Ex-US
A) Protection					
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 Essential: US$6,300/ HK$50,000 per life (Waiting period: 12 months)	US$25,000/ HK$200,000 per insured	US$25,000/ HK$200,000 per insured	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/ day surgery • Within 365 days after each discharge from hospital or completion of day surgery procedure for performing surgical procedures categorised as complex or major • subject to max. 1 visit/ day	• Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day per category	• Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day
a) Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Dietetic Consultation	US$125/ HK$1,000 per visit	Prestige and Comprehensive: • Physiotherapy: 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 Standard and Essential: • Chiropractic Treatment, Acupuncture, Homeopathy, Osteopathy and Physiotherapy: US$200/ HK$1,600 per year (up to 20 visit for standard, 10 visits for essential) • Speech Therapy and Occupational Therapy: Full Cover if treatment within 90 days after discharge/ day surgery	Full cover Registered doctor, registered physiotherapist, registered occupational therapist, registered speech therapist and registered chiropractor	• 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；	US$100/ HK$800 per visit (max. 1 visit/ day) (Max. US$6,250/	US$100/ HK$800 per visit (max. 1 visit/ day) (Max. US$6,250/	Per visit WW: US$110/ HK$880 WW Ex-US:US$97/ HK$770

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PrxmierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection					
		Standard:US$75/ HK$600 Essential: No such benefit up to 20 visits	HK$50,000 per year, including US$65/ HK$520 per day during confinement)	HK$50,000 per year, including US$65/ HK$520 per day during confinement)	(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)	Full Cover within 90 days before admission/ outpatient surgery (diagnostic tests, prescribed drugs and dressings covered)	Full Cover within 30 days before admission/ outpatient surgery 1 prior outpatient visit (more than 30 days before admission/day surgery (consultation fee, medication and diagnostic tests covered)	Full Cover within 30 days before admission/ outpatient surgery 1 prior outpatient visit (more than 30 days before admission/day 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 • Immunotherapy • Hormonal therapy • 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)	Full Cover (Include • Radiotherapy • Chemotherapy • Targeted therapy • Hormonal therapy • Immunotherapy • Proton therapy)
21. Dialysis Benefit	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
22. HIV/AIDS Treatment Benefit	US$100,000 / HK$800,000 per life (waiting period : 5 years)	US$125,000 / HK$1,000,000 per life (waiting period: 5 years) Applicable to infection due to blood transfusion or as a result of an accident during the course of carrying out normal occupational duties	Full Cover (manifested after the first 5 years from the later of the issue date and the latest commencement date and/or proven with evidence that HIV and its related injury or illness was first contracted or occurred after later of the issue date and the latest commencement date)	Full Cover (manifested after the first 5 years from the later of the issue date and the latest commencement date and/or proven with evidence that HIV and its related injury or illness was first contracted or occurred after later of the issue date and the latest commencement date)	WW:US$ 125,000 / HK$1,000,000 WW Ex-US: US$ 112,500 / HK$900,000 per life (waiting period: 5 years)

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PrxmierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection					
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 Essential: US$4,000/ HK$30,000	US$7,500 / HK$60,000 per year (max. 30 days/ year)	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$43,750/ HK$350,000 per covered injury/ covered illness	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	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)	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)		No such benefit	No such benefit	
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: 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	Full Cover
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)	Full Cover (Treatment period: 2 weeks)
29. Worldwide Emergency Assistance Services	(Deductible waived)	Full Cover	Full Cover	Full Cover	Full Cover

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard / Essential	Plan 4	N/A	Elite: WW / Premier: WW Ex-US
A) Protection					
a) Emergency Medical Evacuation b) Repatriation of Remains c) Compassionate Visit	US$625,000/ HK$5,000,000 per trip				
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	US$10,000/ HK$80,000
Optional Benefits					
VII. Outpatient Benefits					
Coinsurance & Annual limit	Annual Limit & Deductible: Share with Basic Hospitalization Benefit	Annual Limit & Deductible: Share with Basic Hospitalization Benefit (Only applicable to Prestige and Comprehensive plans)	Annual limit for outpatient benefits: US$3,750 / HK$30,000 (cover region: mainland China, Hong Kong and Macau)	Annual Limit: 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	30% coinsurance (12 visits per policy, subject to 1 visit per day)	Full Cover (max. 50 visits/ year)	
32. Diagnostic Procedure and Laboratory Tests	Full Cover	USD 625 / HKD 5,000 per policy year	Full Cover	Full Cover	
33. Prescribed Medicines and Drugs	Full Cover	Full Cover	Telemedicine service and medication delivery (in mainland China): unlimited Up to 1 consultation per day, and 5 days of prescribed medication per medical consultation	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	30% coinsurance (Covered consultations and / or medical treatments provided by registered doctor, registered physiotherapist24, registered occupational therapist, registered speech therapist, registered chiropractor and registered Chinese medicine practitioner)	Chinese Medicine Practitioner + Chiropractor + Physiotherapy: US$1,200/ HK$9,600 per year	

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Prestige / Comprehensive / Standard / Essential	Plan 4	N/A	Elite: WW / Premier: WW Ex-US
A) Protection					
		year			
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 Essential: US$4,000/ HK$30,000	US$125 / HK$1,000 Per year (max. 5 visits/ year)	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	No such benefit	US$500/ HK$4,000 per year (max. 1 health check-up and 1 course of vaccination) (waiting period: 90 days)	Outpatient Benefit is not available
VIII. Dental Benefits					
	• Waiting period: 6 months • Cover up to age 65 (age last birthday) • Only available to customers who choose Outpatient Benefit • Deductible is not applicable	Applicable to Prestige Plan only Deductible is not applicable	Dental Benefit is not available	• Waiting period: 180 days • Cover up to age 75 (age next birthday) • Only available to customers who choose Outpatient Benefit Deductible is not applicable	Dental Benefit is not available
37. Routine Dental Treatment	US$ 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	

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

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	**CEO Medical 5**	**GlobalRexch**	**PrxmierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Prestige / Comprehensive / Standard / Essential**	**Plan 4**	**N/A**	**Elite: WW / Premier: WW Ex-US**
A) Protection					
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 **<u>For both Prestige and Comprehensive Plan:</u>** 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 **<u>For Prestige plan only:</u>** 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. Traditional Chinese medicine during confinement: US$6,250 / HK$ 50,000 per policy year US$ 65/ HK$ 520 per day 2. Treatment for juvenile developmental disorder: US$ 250 / HK$ 2,000 per visit, up to 24 visits per year 3. Accidental death benefit: US$10,000 / HK$ 80,000 4. Wellness benefit: Choose 1 item once in each policy year immediately following every 2nd renewal at policy anniversary	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: 300 days)	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)

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

9. 產品內容比較 – 中產醫療 (AVPU)

市場分析 – 與主要競爭對手比較重點

AIA 自願醫保尊耀計劃爲中產醫療市場的旗艦產品，提供獨有的癌症保障、比其它競爭對手更闊的醫療保障及身體檢查保障，為客戶提供全面的醫療支援及預防性護理。例如：

a. 癌症相關的獨有保障：第三期臨床試驗藥物及長者癌症支援 - 指定癌症豁免自付費。
b. 市場競爭對手較少能提供的保障：捐贈者費用（盛記，保記并未提供）以及中風康復惠益（盛記，宏記并未提供）。
c. 延伸出院後門診護理：就分類為大型或複雜手術每次出院 / 完成日間手術後 365 日內的門診護理提供全數賠償，只有保記能提供相似保障（盛記只覆蓋至出院/完成日間手術後 180 日內的門診護理，宏記沒有提供相類似的保障）。
d. 妊娠併發症惠益：享有最短 300 天等候期，僅保記的等後期相同（宏記等候期為 365 天，盛記並未提供此保障）。
e. 定期身體檢查惠益：將根據受保人的人生階段於保單每逢第 3 次連續續保日後緊隨的保單年度提供。保記提供一連串篩查程序或疫苗服務，而盛記及宏記不提供類似權益。

Market analysis - Market Comparison Highlights against key competitors

AVPU is a flagship product for the affluent market, offering unique cancer benefits, broader medical coverage than other insurers, and a check-up benefit that provides customers with access to comprehensive medical support and preventive care. For instance:

d. Cancer-related unique benefits: Phase 3 Clinical Trial Drugs Benefit and Elderly support - Waiver of deductibles
e. Coverage not commonly available with other insurers: Donor’s benefit (AXX, PRX) and stroke rehabilitation benefit (AXX, ManX)
f. Extended post-confinement outpatient care: Coverage for 365 days after major or complex surgery, matched only by PRX (AXX extends to 180 days, and ManX does not offer this benefit).
g. Pregnancy complications benefit: Shortest waiting period of 300 days, matched only by PRX (ManX has a 365-day waiting period, and AXX does not offer this benefit)
h. Regular check-up benefit: Based on the lifestage of the insured, provided in the policy year immediately following every third consecutive renewal. PRX offers a list of screening tests or vaccinations, while AXX and Manulife do not have such benefits

「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)

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 自願醫保尊耀計劃(AVPU) 保障比較

公司名稱	友邦 AIA	保記 PRX	宏記 ManX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 賓計劃**	**宏 X 晉 X 自願醫保靈活計劃/宏 X 晉 X 自願醫保附加保障 (精選)**	**安 X 智 X 守 X 醫療保障 (卓越)**
投保年齡	15 日 - 80 歲	15 日 - 80 歲	15 日 - 80 歲	14 日 - 80 歲
保障年期	終身	終身	終身	至 100 歲
受保人	香港及澳門居民	香港身份證持有人	香港身份證持有人	香港及澳門居民 / 中國大陸訪港旅客
地域保障範圍				
所有保障項目	亞洲 / 全球(美國除外) 除精神科治療及次級病房級別現金惠益只限香港及澳門 非急症治療: 亞洲 / 全球(美國除外) 急症治療: 全球	亞洲 / 全球(美國除外) 精神科治療及每日住院現金 – 入住香港普通房之保障只適用於香港 意外賠償：全球	亞洲 除精神科治療及入住私家醫院普通房現金保障只限香港 非急症治療: 亞洲 急症治療: 全球	亞洲 除精神科治療只限香港及澳門 非急症治療: 亞洲 急症治療: 全球
於所有保障項目的地域保障範圍以外接受的急症治療	按 AIA 自願醫保尊耀計劃保障表賠償	按保 X 自願醫保 X 賓計劃保障表賠償 (只限意外)	按晉 X 自願醫保靈活計劃/附加保障保障表賠償	按安 X 智 X 守 X 醫療保障 (卓越)保障表賠償
於所有保障項目的地域保障範圍以外接受的非急症治療	按標準計劃條款及保障賠償*	按標準計劃條款及保障賠償	按標準計劃條款及保障賠償	按標準計劃條款及保障賠償
受保病房級別	亞洲: (a) 於香港、澳門及中國大陸住院：半私家房 (b) 於任何其他亞洲地方（香港、澳門及中國大陸除外）住院：標準私家房 (c) 亞洲以外（只限急症治療）：標準私家房 全球(美國除外): (a) 於香港、澳門及中國大陸住院：半私家房 (b) 於全球任何其他地方（美國除外）住院：標準私家房 (c) 美國（只限急症治療）：標準私家房	於香港、澳門或中國內地：半私家房 於保障範圍內的其他地區：標準私家房 於保障範圍以外(只限急症治療)：標準私家房	香港、澳洲及新西蘭：半私家房 其他國家 (香港、澳洲及新西蘭除外)：標準私家房	半私家房
計劃類別	基本計劃 / 附加契約	基本計劃 / 附加契約	基本計劃/ 附加契約	基本計劃 / 附加契約

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

公司名稱	友邦 AIA	保記 PRX	宏記 ManX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 寶計劃**	**宏 X 晉 X 自願醫保靈活計劃/宏 X 晉 X 自願醫保附加保障 (精選)**	**安 X 智 X 守 X 醫療保障 (卓越)**
保證續保	是，續保直至終身	是，續保直至終身	是，續保直至終身	是，續保直至 100 歲
保單貨幣選項	港元 / 美元	港元 / 美元	港元 / 美元	港元 / 美元
根據保單內的定義住院最少時數	在醫院連續逗留 6 小時或以上	在醫院連續逗留 6 小時或以上	不需要	在醫院連續逗留 6 小時或以上
調整基數	調整基數 = 受保人入住醫院的受保病房每日之最高收費（視乎入院國家 / 地方）÷ 受保人每日實際病房收費	受保病房級別→入住病房級別：調整基數 • 半私家房→標準私家房：50% • 半私家房/標準私家房→任何高於標準私家房的病房級別：25%	受保病房級別→入住病房級別：調整基數 • 半私家房→標準私家房：50% • 半私家房/標準私家房→ 任何高於標準私家房的病房級別：25%	受保病房級別→入住病房級別：調整基數 • 普通房→半私家房：50% • 普通房→標準私家房：25% • 半私家房→標準私家房：50% • 普通房/半私家房/標準私家房→任何高於標準私家房的 病房級別：0%
出院免找數服務	現時適用於 •香港 12 間私家醫院及澳門鏡湖醫院； •中國指定 800+ 間醫院；及 •其他國家的醫院，包括新加坡、泰國及馬來西亞等	住院、日間手術及診斷成像檢測免找數服務於保障範圍內的指定私家醫院	代繳住院費用服務： 經批核後會代保單持有人受保人直接向醫院繳付合資格住院及手術費用的授權金額	網絡醫療機構免找數服務： • 香港 5 間私家醫院及香港大學深圳醫院 • 免費中國大陸住院按金保證服務
日間手術免找數服務	適用於專科網絡進行指定的 3 項日間手術，且豁免自付費（如適用）	適用於專科網絡進行指定的 6 項日間手術		
最高保障額				
每年保障限額 (以每保單年度計)	港元 12,000,000 / 美元 1,500,000	港元 12,000,000 / 美元 1,500,000	港元 12,000,000 /美元 1,500,000	港元 25,000,000 / 美元 3,225,806
終身保障限額 (以個人計)	港元 60,000,000 / 美元 7,500,000	港元 56,000,000 / 美元 7,000,000	港元 60,000,000 / 美元 7,500,000	不設終身保障限額

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

公司名稱	友邦 AIA	保記 PRX	宏記 ManX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 寶計劃**	**宏 X 晉 X 自願醫保靈活計劃/宏 X 晉 X 自願醫保附加保障 (精選)**	**安 X 智 X 守 X 醫療保障 (卓越)**
每年自付費 (以每保單年度計)	4 個選擇： • 港元 0 / 美元 0 • 港元 16,000 / 美元 2,000 • 港元 25,000 / 美元 3,125 • 港元 50,000 / 美元 6,250	4 個選擇： • 港元 0 / 美元 0 • 港元 20,000 / 美元 2,500 • 港元 50,000 / 美元 6,250 • 港元 96,000 / 美元 12,000	5 個選擇(基本計劃)： • 港元 0 • 港元 8,000 • 港元 22,800 • 港元 45,000 • 港元 100,000 4 個選擇(附加契約)： • 港元 0 / 美元 0 • 港元 25,000 / 美元 3,125 • 港元 50,000 / 美元 6,250 • 港元 100,000 / 美元 12,500	3 個選擇： • 港元 0 / 美元 0 • 港元 20,000 / 美元 2,500 • 港元 50,000 / 美元 6,250
免再醫療核保調低自付費	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 81 歲 生日後的保障週年日行使此權利 （以終身計，只可行使一次）	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 歲 生日後的保障週年日行使此權利 （以終身計，只可行使一次）	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 歲 生日後的保障週年日行使此權利 （以終身計，只可行使一次）	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 / 90 / 95 歲 生日後的保障週年日行使此權利 （以終身計，只可行使一次）
未知的投保前已有病症的保障等候期	首 30 日 : 0% 保障 由第 31 日起 : 100% 保障	首 30 日 : 0% 保障 由第 31 日起 : 100% 保障	首 30 日 : 0% 保障 由第 31 日起 : 100% 保障	由保障生效日起：100%保障
健康計劃	AIA Vitality 健康程式^： 首年提供 10%保費折扣^， 最高至 15%及一系列獎賞和優惠 ^折扣只適用於投保指特選保險產品基本計劃或附加契約的一般標準保費，並不適用於任何額外附加保費。	沒有提供	ManXlifeMove: 下一個保單年度開始方提供 5-10%保費折扣	AXX Goal: 下一個保單年度開始方提供 5-20%保費折扣

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

公司名稱	友邦 AIA	保記 PRX	宏記 MAX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 寶計劃**	**宏 X 晉 X 悅自願醫保靈活計劃 / 宏 X 晉 X 逸自願醫保附加保障(精選)**	**安 X 智 X 守 X 醫療保障(卓越)**
I. 主要保障				
病房及膳食	全數賠償*	全數賠償*	全數賠償*	全數賠償*
雜項開支	全數賠償*	全數賠償*	全數賠償*	全數賠償*
主診醫生巡房費	全數賠償*	全數賠償*	全數賠償*	全數賠償*
專科醫生費	全數賠償*	全數賠償*	全數賠償*	全數賠償*
深切治療	全數賠償*	全數賠償*	全數賠償*	全數賠償*
外科醫生費	全數賠償*	全數賠償*	全數賠償*	全數賠償*
麻醉科醫生費	全數賠償*	全數賠償*	全數賠償*	全數賠償*
手術室費	全數賠償*	全數賠償*	全數賠償*	全數賠償*
訂明診斷成像檢測	全數賠償*	全數賠償*	全數賠償* 共同保險：0%	全數賠償*
訂明非手術癌症治療	全數賠償*	全數賠償*	全數賠償*	全數賠償*
入院前或出院後/日間手術前後的門診護理				
門診護理 (入院前或日間手術前於若干日數內的門診或急症診症)	於 30 日內: 所有門診或急症診症：全數賠償*	於 30 日內: 所有門診或急症診症：全數賠償*	於 30 日內: 所有門診或急症診症：全數賠償*	於 30 日內: 所有門診或急症診症：全數賠償*
門診護理 (入院前 或 日間手術前於若干日數以外的門診或急症診症)	於 30 日以外: 每次住院 / 日間手術前最多 1 次門診或急症診症	於 30 日以外: 每次住院 / 日間手術前最多 1 次門診或急症診症	於 30 日以外: 每次住院 / 日間手術前最多 1 次門診或急症診症	於 30 日以外: 每次住院 / 日間手術前最多 1 次門診或急症診症
門診護理 (出院後或日間手術後於若干日數內的跟進門診)	於 90 日內之所有門診： 全數賠償* 於進行複雜或大型的手術後 365 日內之所有門診： 全數賠償* 於 90 日內之營養師諮詢跟進門診： 每次港元 680 / 美元 85 最多 4 次門診診症	於 90 日內: 所有門診：全數賠償* 進行複雜或大型的手術後 365 日內: 所有門診：全數賠償*	於 90 日內: 所有門診：全數賠償* 就脊椎治療、物理治療、職業治療或言語治療: 最多 3 次門診診症	於 90 日內： 所有門診：全數賠償* 於出院後 180 日內： 在住院期間進行手術表中分類為大型或複雜的手術後的所有跟進門診：全數賠償* 就物理治療、脊骨治療、職業治療及 / 或言語治療： 最多 3 次門診診症

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

公司名稱	友邦 AIA	保記 PRX	宏記 MAX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 實計劃**	**宏 X 晉 X 悅自願醫保靈活計劃 / 宏 X 晉 X 逸自願醫保附加保障(精選)**	**安 X 智 X 守 X 醫療保障(卓越)**
精神科治療	每保單年度 港元 40,000 / 美元 5,000 (入住香港及澳門醫院)	全數賠償* (入住香港醫院)	全數賠償* (入住香港醫院)	每保單年度 港元 30,000 / 美元 3,750 (入住香港及澳門醫院)
私家看護費用	全數賠償* 每保單年度最多 30 日	全數賠償* 每保單年度最多 30 日，每日最多 2 次時段	全數賠償* 每保單年度最多 30 日，每日最多 2 次到訪	沒有提供
透析費用惠益	全數賠償*	全數賠償*	全數賠償*	全數賠償*
手術後家中看護惠益	全數賠償* 每保單年度最多 196 日 (手術後或入住深切治療部並出院後 196 日內的護理服務)	每日港元 1,600 / 美元 200 每保單年度最多 30 日，每日最多 2 次時段 (手術後或入住深切治療部並出院後 60 日內的護理服務)	全數賠償* 每保單年度最多 30 日，每日最多 2 次到訪 (手術後或入住深切治療部並出院後 120 日內的護理服務)	全數賠償* 每保單年度最多 90 日 (手術後或入住深切治療部並出院後 90 日內的護理服務)
重建手術惠益	每次意外 / 每次乳房切除術 港元 160,000 / 美元 20,000 只適用於受保人因意外受傷(90 日後至 12 個月內)或進行乳房切除手術後(當日或 12 個月內)的重建手術 請注意: 首 90 日因意外受傷的所需重建手術，以及其他醫療所需的重建手術已受保障於此計劃內, 如 I.(b) 雜項開支、I.(f) 外科醫生費、I.(g) 麻醉科醫生費或 I.(h) 手術室費。	每保單年度 港元 200,000 / 美元 25,000 只適用於受保人因指定癌症而受損的頸部以上部份或乳房的外觀而進行的重建手術 (移除癌症之手術日起計 12 個月內完成)	每次指定癌症手術 港元 200,000 於受保人接受手術移除眼、竇、鼻、顱骨或乳房的癌症當日起計 12 個月內進行	全數賠償* 只適用於受保人因意外受傷(90 日後至 12 個月內)或進行乳房切除手術後(當日或 12 個月內)的重建手術 請注意: 首 90 日因意外受傷的所需重建手術，以及其他醫療所需的重建手術已受保障於此計劃內, 如 I.(b) 雜項開支、I.(f) 外科醫生費、I.(g) 麻醉科醫生費或 I.(h) 手術室費。
重建手術的醫療裝置費用惠益	每保單年度每項 港元 96,000 / 美元 12,000	受保於 II.(k) 醫療裝置	受保於 II.(k) 醫療裝置	受保於 II.(k) 醫療裝置
意外急症門診治療費用賠償	全數賠償* 意外發生起計 24 小時內	全數賠償* 意外發生起計 24 小時內	全數賠償* 意外發生起計 24 小時內	全數賠償* 意外發生起計 24 小時內

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

公司名稱	友邦 AIA	保記 PRX	宏記 MAX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 實計劃**	**宏 X 晉 X 悅自願醫保靈活計劃 / 宏 X 晉 X 逸自願醫保附加保障(精選)**	**安 X 智 X 守 X 醫療保障(卓越)**
II. 其他保障				
第三期及第四期指定癌症#及無法治癒的血液系統惡性腫瘤之第三期臨床試驗藥物賠償	每保單年度港元 500,000/美元 62,500 就香港、澳門及中國大陸以外的地方所招致並可在第三期臨床試驗藥物保障下獲賠償的任何合理及慣常的收費而言，在計算應付賠償總額時，該招致的合理及慣常的收費將減少至 60%，且不多於每保單年度 500,000 港元或 62,500 美元	沒有提供	沒有提供	沒有提供
人生階段檢查保障	每逢保單第三次連續續保後緊隨的保單年度可獲一次檢查	沒有提供	沒有提供	沒有提供
長者癌症支援 – 指定癌症#豁免自付費^	若受保人 – • 年滿 75 歲或以上；及 • 患上指定癌症#及因該指定癌症而接受醫療服務 則就指定癌症#所引起的該醫療服務有關的每年自付費餘額（如有）將被減少至$0	沒有提供	沒有提供	沒有提供
捐贈者費用	器官移植手術費用總和的 30% (包括：(a)為捐贈者進行摘取器官或抽取骨髓的手術的費用，及(b)作為器官受贈者的受保人接受器官或骨髓的手術的合資格費用)	沒有提供	每次在生器官捐贈者手術 港元 640,000	沒有提供
住院陪床惠益	全數賠償*	全數賠償*	全數賠償*	全數賠償*
中醫的門診護理/中醫治療 (於完成手術出院 / 日間手術後 90 日內的跟進門診)	每次診症港元 600 / 美元 75 每次出院 / 日間手術最多 15 次診症, 每日最多 1 次診症	每保單年度 港元 30,000 / 美元 3,750 每次診症港元 600 / 美元 75 , 每日最多 1 次診症 住院期間每日港元 400 / 美元 50	每次診症港元 600 每次出院 / 日間手術最多 20 次診症, 每日最多 1 次診症	沒有提供
康復惠益	每保單年度 港元 80,000 / 美元 10,000 每保單年度最多 60 日	每保單年度 港元 80,000 / 美元 10,000 每保單年度最多 60 日	每保單年度 港元 50,000	沒有提供

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

公司名稱	友邦 AIA	保記 PRX	宏記 MAX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 實計劃**	**宏 X 晉 X 悅自願醫保靈活計劃 / 宏 X 晉 X 逸自願醫保附加保障(精選)**	**安 X 智 X 守 X 醫療保障(卓越)**
善終關懷服務惠益	每保單年度 港元 80,000 / 美元 10,000	每保單年度 港元 60,000 / 美元 7,500	每保單年度 港元 80,000	沒有提供
中風康復惠益	(i) 家中設備提升惠益 每次事故港元 50,000 / 美元 6,250 (ii) 中風輔助惠益 每次診症港元 1,000 / 美元 125, 每次事故最多港元 100,000 / 美元 12,500 每保單年度最多 30 次 (iii) 傷殘津貼惠益 每月港元 5,000 / 美元 625 每次事故最多 24 個月	受保癌症、心臟病發作及中風復康保障 i) 家居設備提升 每項事故 50,000 港元 / 美元 6,250 ii) 復康診療 每次 1,000 港元 / 美元 125 每項事故最多 45,000 港元/ 美元 5,625 每保單年度最多 15 次	沒有提供	沒有提供
緊急牙齒治療費用賠償	全數賠償* (意外發生起計 3 個月內)	全數賠償* (意外發生起計 14 日內)	全數賠償* (意外發生起計 14 日內)	全數賠償 (受保於「意外急症門診治療費用賠償」)
無索償醫療檢查服務 / 無索償折扣	沒有提供，由人生階段檢查保障代替	於每 3 次保單續保後的 1 年內，涵蓋 1 次健康檢查或接種疫苗之合資格費用 (索償後亦適用)	無索償折扣 (健康獎勵) 連續 2 - 4 個保單年度：8% 連續 5 個保單年度或以上：16%	無索償折扣 連續 3 個保單年度：5% 連續 4 個保單年度：10% 連續 5 個保單年度或以上：15%
妊娠併發症惠益	全數賠償* 醫院住院及/或進行手術 (300 日等候期)	全數賠償* 醫院住院及/或進行手術 (300 日等候期)	全數賠償* 醫院住院及/或進行手術 (12 個月等候期)	沒有提供
出院後 / 日間手術後 90 日內的跟進門診額外保障 (只有當保障項目 I.(k)入院前或出院後/日間手術前後的門診護理的保障耗盡時才作出賠償)	全數受保* 除營養師諮詢，所有跟進門診治療於 I.(k) 入院前或出院後/日間手術前後的門診護理	所有跟進門診治療於 I.(k) 入院前或出院後/日間手術前後的門診護理全數受保*	物理治療 / 脊椎治療 及/或 職業治療: 每次診症港元 1,000 每保單年度最多 30 次診症, 每日最多 1 次診症	物理治療 / 脊椎治療 及/或 言語治療: 每保單年度 港元 6,000 / 美元 750, 每日最多 1 次診症
醫療裝置	受保障於 I.(b) 雜項開支 及 I.(q)重建手術的醫療裝置費用惠益	指定項目 : 全數賠償* 其他項目 : 每保單年度 港元 250,000 / 美元 31,250	指定項目 : 每保單年度 港元 800,000 其他項目 : 每保單年度 港元 200,000	指定項目 : 全數賠償* 其他項目 : 每保單年度 港元 150,000 / 美元 18,750

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

公司名稱	友邦 AIA	保記 PRX	宏記 MAX	盛記 AXX
產品名稱	**AIA 自願醫保尊耀計劃**	**保 X 自願醫保 X 實計劃**	**宏 X 晉 X 悅自願醫保靈活計劃 / 宏 X 晉 X 逸自願醫保附加保障(精選)**	**安 X 智 X 守 X 醫療保障(卓越)**
III. 現金惠益				
次級病房級別現金惠益	每日港元 1,200 / 美元 150 每保單年度最多 60 日 (適用於入住香港私家醫院合資格病房級別以下的病房)	每日港元 1,000 / 美元 125 (只適用於入住香港私家醫院半私家病房以下的病房)	每連續 24 小時港元 1,000 (只適用於入住香港私家醫院普通房)	每日港元 1,000 / 美元 125 每住院最多 10 日 (適用於入住香港及澳私家醫院合資格病房級別以下的病房)
日間手術現金惠益	港元 1,600 / 美元 200 每保單年度最多 1 項手術	沒有提供	每日港元 1,000 只適用於食道胃十二指腸鏡檢查 (OGD)及結腸鏡檢查	沒有提供
IV. 身故賠償				
意外身故賠償	沒有提供	港元 80,000 / 美元 10,000	港元 80,000	沒有提供
身故恩恤賠償	港元 10,000 / 美元 1,250	港元 80,000 / 美元 10,000	港元 80,000	港元 10,000 / 美元 1,250
V. 增值服務				
個人療程管理服務與復康管理	✓	- 安心醫服務 - 第二國際醫療專家意見 - 海外醫療禮賓服務 - 綠色醫療通道 -「智安排」預設保單服務	醫療轉介服務	第二醫療意見及病人特別協助服務
環球緊急支援服務	✓	✓	✓	✓

*全數賠償是指不設分項賠償限額。賠償金額以保障表所列明的保障限額為限，包括受限於每年保障限額及終身保障限額。

有關「指定癌症」定義之詳情，請參閱本產品保單契約。

^若保單持有人或受保人在保單生效日起計首 90 日內已察覺或理應察覺該指定癌症，此長者癌症支援 - 豁免自付費將不適用。此豁免自付費將不適用於每年自付費選項為$0 的保單。

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 Voluntary Health Insurance Privilege Ultra Scheme (AVPU) Benefits Comparison

Company Name	AIA	PXU	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance plan)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
Issue Age	15 days – age 80	15 days – age 80	15 days - age 80	14 days - age 80
Benefit Term	Whole Life	Whole Life	Whole Life	Up to age 100
Insured Person	Hong Kong and Macau residents	Hong Kong ID cardholders	Hong Kong ID cardholders	Hong Kong and Macau residents / Chinese mainland visitors to HK
Geographic Cover				
All cover	Asia / Worldwide (excluding US) Except for psychiatric treatments and lower ward class cash benefit (Hong Kong and Macau) For non-emergency treatment: Asia/Worldwide (excluding US) For emergency treatment: Worldwide	Asia / Worldwide (excluding US) Except for psychiatric treatments and daily hospital cash for confinement in general ward (Hong Kong only) Accident claims: Worldwide	Asia Except for psychiatric treatments and cash benefit for confinement in general ward of a private hospital (Hong Kong only) For non-emergency treatment: Asia For emergency treatment: Worldwide	Asia Except for psychiatric treatments (Hong Kong and Macau) For non-emergency treatment: Asia For emergency treatment: Worldwide
Emergency treatments performed outside the covered areas for all cover	up to the benefit limits as stated in the benefit schedule of AVPU	up to the benefit limits as stated in PXUHealth VHIS VIX Plan (accident only)	up to the benefit limits as stated in ManXlife SupXeme VHIS Flexi Plan	up to the benefit limits as stated in WiseX Pro (Enhance)
Non-emergency treatments performed outside the covered areas for all cover	up to the benefit limits as stated in VHIS Standard Plan* terms and benefits	up to the benefit limits as stated in VHIS Standard Plan Terms and Benefits	up to the benefit limits as stated in VHIS Standard Plan Terms and Benefits	up to the benefit limits as stated in VHIS Standard Plan Terms and Benefits
Covered Room Type	Asia - (a)Hong Kong, Macau or Mainland China: Semi-Private Room (b)other Asia countries (excluding Hong Kong, Macau and Mainland China): Standard Private Room Outside Asia – (c) For emergency treatment only: Standard Private Room Worldwide excluding the United States - (a)Hong Kong, Macau or Mainland China: Semi-Private Room (b)In the world excluding the United States, Hong Kong Macau or Mainland China: Standard Private Room In the United States – (c)In the United States (for Emergency Treatment only): Standard Private Room	Hong Kong, Macau or Mainland China: Semi-private Room Other covered area: Standard Private Room Worldwide (for emergency treatment): Standard Private Room	Hong Kong, Australia and New Zealand: Semi-private Room Other countries, excluding Hong Kong, Australia and New Zealand: Standard Private Room	Semi-private room
Plan Type	Basic plan / Rider	Basic plan / Rider	Basic plan / Rider	Basic plan / Rider

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

Company Name	AIA	PXU	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance plan)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
Guaranteed Renewal	Yes, lifetime renewal	Yes, lifetime renewal	Yes, lifetime renewal	Yes, renewal up to age 100
Currency Options	HKD / USD	HKD / USD	HKD / USD	HKD / USD
Min. no of hours to fulfil the confinement definition	Continuous physical presence in hospital for 6 hours or more	Continuous physical presence in hospital for 6 hours or more	Not required	Continuous physical presence in hospital for 6 hours or more
Adjustment factor	Adjustment Factor = highest daily room charge of the covered room type in the hospital which the insured person stays (depends on which country / place the insured person stays) ÷ daily room charge of the room the insured person stays	Covered Room Type→Confined ward class: Adjustment Factor • Semi-private room→Standard Private room: 50% • Semi-private room/Standard Private room→ any ward class above Standard Private Room: 25%	Covered Room Type→Confined ward class: Adjustment Factor • Semi-private room→Standard Private room: 50% • Semi-private room/Standard Private room→any ward class above Standard Private Room: 25%	Covered Room Type→Confined ward class: Adjustment Factor • Ward→Semi-private room: 50% • Ward→Standard Private room: 25% • Semi-private room→Standard Private room: 50% • Ward/Semi-private room/Standard Private room→any ward class above Standard Private Room: 0%
Credit Facility Service for Hospitalization	Currently applicable to: • 12 Hong Kong private hospitals and Macau Kiang Wu Hospital; • 800+ designated hospitals in Mainland China; and • Other countries designated hospitals, including Singapore, Thailand and Malaysia	Cashless arrangement on hospitalisation, day surgery and diagnostic imaging tests in designated private hospitals in Covered areas	Cashless hospitalization: Upon approval, we will pay the estimated credit amount of eligible hospital and surgical expenses directly on behalf of policyholder	Network healthcare facilities cashless hospitalization: • 5 Hong Kong private hospitals and The University of Hong Kong – Shenzhen hospital • Free hospital admission deposit guarantee service in Mainland China
Cashless arrangement for day case procedure	Applicable to 3 designated day surgeries performed at the specialist network (if applicable)	Applicable to 6 designated day surgeries performed at the specialist network		
Maximum Limits				
Annual benefit limit (per policy year)	HKD12,000,000 / USD1,500,000	HKD12,000,000 / USD 15,000,000	HKD12,000,000 / USD1,500,000	HKD25,000,000 / USD 3,225,806
Lifetime benefit limit (per life)	HKD60,000,000 / USD7,500,000	HKD56,000,000 / USD 7,000,000	HKD60,000,000 / USD7,500,000	Nil
Annual deductible (per policy year)	4 options: • HKD0 / USD0 • HKD16,000 / USD2,000 • HKD25,000 / USD3,125 • HKD50,000 / USD6,250	4 options: • HKD0 / USD0 • HKD20,000 / USD2,500 • HKD50,000 / USD6,250 • HKD96,000 / USD12,000	5 options for basic plan: • HKD0 • HKD8,000 • HKD22,800 • HKD45,000 • HKD100,000 4 options for rider: • HKD0 / USD0 • HKD25,000 / USD3,125 • HKD50,000 / USD6,250 • HKD100,000 / USD12,500	3 options: • HKD0 / USD0 • HKD20,000 / USD2,500 • HKD50,000 / USD6,250
Reduce annual deductible without medical re-underwriting	Upon policy anniversary of cover at the age of 50 / 55 / 60 / 65 / 70 / 75 / 81 (once per lifetime)	Upon policy anniversary of cover at the age of 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 (once per lifetime)	Upon policy anniversary of cover at the age of 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 (once per lifetime)	Upon policy anniversary of cover at the age of 55 / 60 / 65 / 70 / 75 / 80 / 85 / 90 / 95 (once per lifetime)

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

Company Name	AIA	PXU	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance plan)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
Waiting period for unknown pre-existing conditions	First 30 days: 0% Coverage 31 days+: 100% Coverage	First 30 days: 0% Coverage 31 days+: 100% Coverage	First 30 days: 0% Coverage 31 days+: 100% Coverage	100% cover from policy effective date
Health program	AIA Vitality^: Provide first year 10% premium discount^ and up to 15% premium, and enjoying an array of rewards and offers ^Premium discount is only applicable to the standard premiums of selected AIA Vitality insurance products (including basic and add-on plans) and shall not apply to any extra premiums due to loading.	Nil	ManXlifeMove: Starting from next policy year, provide 5-10% premium discount	AXX Goal: Starting from next policy year, provide 5-20% premium discount

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

Company Name	AIA	PXU	MANX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
I. Core benefits				
Room and board	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Miscellaneous charges	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Attending doctor's visit fee	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Specialist's fee	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Intensive care	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Surgeon's fee	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Anaesthetist's fee	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Operating theatre charges	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Prescribed diagnostic imaging tests	Fully covered*	Fully covered*	Fully covered* Coinsurance: 0%	Fully covered*
Prescribed non-surgical cancer treatments	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Pre-and post-confinement / day case procedure outpatient care				
· Outpatient care (Prior outpatient visits or emergency consultations **within certain no. of days** before confinement or day case procedure)	Within 30 days: Fully covered* for all outpatient visits or emergency consultations	Within 30 days: Fully covered* for all outpatient visits or emergency consultations	Within 30 days: Fully covered* for all outpatient visits or emergency consultations	Within 30 days: Fully covered* for all outpatient visits or emergency consultations
· Outpatient care (Prior outpatient visits or emergency consultations **beyond certain no. of days** before confinement or day case procedure)	Beyond 30 days: Max. 1 outpatient visit or emergency consultation per confinement / day case procedure	Beyond 30 days: Max. 1 outpatient visit or emergency consultation per confinement / day case procedure	Beyond 30 days: Max. 1 outpatient visit or emergency consultation per confinement / day case procedure	Beyond 30 days: Max. 1 outpatient visit or emergency consultation per confinement / day case procedure

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

Company Name	AIA	PXU	MANX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
· Outpatient care (Follow-up outpatient visits **within certain no. of days** after discharge from hospital or day case procedure)	Within 90 days: Fully covered* for all outpatient visits Within 365 days after undergoing major/complex surgery: Fully covered* for all outpatient visits For dietitian consultation: Within 90 days HKD680 / USD85 per visit Max. 4 outpatient visits	Within 90 days: Fully covered* for all outpatient visits Within 365 days after major or complex surgery: Fully covered for all outpatient visits	Within 90 days: Fully covered* for all outpatient visits For chiropractic treatment, physiotherapy, occupational therapy or speech: Max. 3 outpatient visits	Within 90 days: Fully covered* for all outpatient visits Within 180 days: Fully covered* for all outpatient visits per confinement during which surgical procedure categorised as major or complex in the schedule of surgical procedures has been performed For physiotherapy / chiropractic treatment / occupational therapy and/or speech therapy: Max. 3 outpatient visits
Psychiatric treatments	HKD40,000 / USD5,000 per policy year (For confinement in Hong Kong and Macau)	Fully covered* (For confinement in Hong Kong)	Fully covered* (For confinement in Hong Kong)	HKD30,000 / USD3,750 per policy year (For confinement in Hong Kong and Macau)
Private nurse's fee	Fully covered* Max. 30 days per policy year	Fully covered* Max. 30 days per policy year, 2 visits per day	Fully covered* Max. 30 days per policy year, 2 visits per day	No such benefit
Dialysis benefit	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Post surgery home nursing benefit	Fully covered* Max. 196 days per policy year Nursing services within 196 days after discharge from hospital (following surgery / admission to intensive care unit)	HKD1,600 / USD200 per day Max. 30 days per policy year, 2 visits per day Nursing services within 60 days after discharge from hospital (following surgery or admission to intensive unit)	Fully covered* Max. 30 days per policy year, 2 visits per day Nursing services within 120 days after discharge from hospital (following surgery or admission to intensive unit)	Fully covered* Max. 90 days per policy year Nursing services within 90 days after discharge from hospital (following surgery or admission to intensive unit)

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

Company Name	AIA	PXU	MANX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
Reconstructive surgery benefit	HKD160,000 / USD20,000 per accident / per mastectomy applicable to the reconstructive surgery due to accidental injury (more than 90 days after but within 12 months) or after undergoes mastectomy (at the same time or within 12 months) only Note: The first 90 days of the reconstructive surgeries due to accidental injury and other reconstructive surgeries which are medically necessary are already covered under this plan, e.g. I.(b) Miscellaneous charges, I.(f) Surgeon's fee, I.(g) Anaesthetist's fee or I.(h) Operating theatre charges.	HKD200,000 / USD25,000 per policy year applicable to the reconstructive surgery due to restore the appearance of organs or regions above the neck or of the breast(s) that were damaged previously by specific cancer (within 12 months from the date the insured person receives the surgical procedure)	HKD200,000 per specific cancer surgery within 12 months from the date of performing specific cancer surgical procedure to remove the cancer from the insured person's eye(s), sinus(es), nose, skull, or breast(s)	Full covered* applicable to the reconstructive surgery due to accidental injury (more than 90 days after but within 12 months) or after undergoes mastectomy (at the same time or within 12 months) only Note: The first 90 days of the reconstructive surgeries due to accidental injury and other reconstructive surgeries which are medically necessary are already covered under this plan, eg. I.(b) Miscellaneous charges, I.(f) Surgeon's fee, I.(g) Anaesthetist's fee or I.(h) Operating theatre charges.
Medical appliances benefit for reconstructive surgery	HKD96,000 / USD12,000 each item per policy year	Covered under II.(k) Medical implants (Medical devices)	Covered under II.(k) Medical implants	Covered under II.(k) Medical implants
Emergency outpatient treatment benefit	Fully covered* within 24 hours of an accident	Fully covered* within 24 hours of an accident	Fully covered* within 24 hours of an accident	Fully covered* within 24 hours of an accident
II. Other Benefits				
Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers[#] and incurable haematological malignancy	HKD500,000 / USD62,500 per policy year (for any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under this benefit item, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HKD500,000 / USD62,500 per policy year)	No such benefit	No such benefit	No such benefit
Lifestage check-up Benefit	Receive one check-up in the policy year immediately following every 3rd consecutive renewal of the Policy	No such benefit	No such benefit	No such benefit
Elderly Cancer support – waiver of Deductible for Designated Cancer[#^]	For elderly aged 75 or above, deductible will be reduced to zero if the insured suffers from designated cancer and receives Medical Services arising from designated cancer[#]	No such benefit	No such benefit	No such benefit
Donor's benefit	30% of the sum of surgical expenses for organ transplantation (including (a) the expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible	No such benefit	HKD640,000 per living donor surgery	No such benefit

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

Company Name	AIA	PXU	MANX	AXX
Product Name	AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)	PXUHealth VHIS VIX Plan	ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)	AXX XiseXuard Xro Medical Insurance Plan (Enhance)
	expenses for the surgery to transplant the organ or bone marrow into the insured person as recipient)			
Hospital companion bed benefit	Fully covered*	Fully covered*	Fully covered*	Fully covered*
Chinese medicine practitioner outpatient care (within 90 days after discharge from hospital following a surgical procedure or completion of day case procedure)	HKD600 / USD75 per visit Max. 15 outpatient visits per confinement/ day case procedure, 1 visit per day	HKD30,000 / USD3,750 per policy year HKD600 / USD75 per visit, 1 visit per day HKD400 / USD50 per day during confinement	HKD600 per visit Max. 20 outpatient visits per confinement/ day case procedure, 1 visit per day	No such benefit
Rehabilitation benefit	HKD80,000 / USD10,000 per policy year Max.60 days per policy year	HKD80,000 / USD10,000 per policy year Max. 60 days per policy year	HKD50,000 per policy year	No such benefit
Hospice care benefit	HKD80,000 / USD10,000 per policy year	HKD60,000 / USD7,500 per policy year	HKD80,000 per policy year	No such benefit
Stroke rehabilitation benefit	(i) Home facility enhancement benefit HKD50,000 / USD6,250 per incident (ii) Stroke ancillary benefit HKD1,000 / USD125 per visit, Maximum HKD100,000 / USD12,500 per incident Maximum 30 visits per policy year (iii) Disability subsidy benefit HKD5,000 / USD625 per month Maximum 24 months per incident	Rehabilitation benefits for covered cancer, heart attack and stroke i) Home facility enhancement HKD50,000 / USD6,250 per incident ii) Rehabilitation treatments HKD1,000 / USD125 per visit HKD45,000 / USD5,625 per incident Maximum 15 visits per policy year	No such benefit	No such benefit
Emergency dental benefit	Fully covered* (within 3 months of an accident)	Fully covered* (within 14 days of an accident)	Fully covered* (within 14 days of an accident)	Fully covered (Covered under “Emergency outpatient treatment benefit”)
No claim medical check-up services / No claim discount	N/A, but with LifeStage Check-up Benefit	List of screening tests or vaccination for each policy year immediately following every 3rd renewal (regardless of claims history)	No claim discount (Health discount) 2-4Yr: 8% 5+ Years: 16%	No claim discount 3Yr: 5% 4Yr: 10% 5+ Years: 15%
Pregnancy complications benefit	Fully covered* For confinement in hospital and/or surgical procedure(300 days waiting period)	Fully covered* For confinement in hospital and/or surgical procedure (300 days waiting period)	Fully covered* For confinement in hospital and/or surgical procedure (12 months waiting period)	No such benefit
Additional benefit for Post-Confinement / day case procedure outpatient treatment within 90 days	All follow-up outpatient visits out other than dietitian consultation visits are fully covered* under I.(k) pre-and post-confinement / day case procedure	All follow-up outpatient visits are fully covered* under I.(k) pre-and post-confinement / day case procedure	Physiotherapy / chiropractic treatment and/or occupational therapy: HKD1,000 per visit	Physiotherapy / chiropractic treatment / occupational therapy and/or speech therapy: HKD6,000 / USD750 per policy year, 1 visit per day

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

Company Name	AIA	PXU	MANX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PXUHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
(payable only if benefit item I.(k) pre-and post-confinement / day case procedure outpatient care is exhausted)			Max. 30 outpatient visits per policy year, 1 visit per day	
Medical implants	Covered under I.(b) Miscellaneous charges and I.(q) Medical appliances benefit for reconstructive surgery	Specified items: Fully covered* Other items: HKD250,000 / USD31,250 per policy year	Specified items: HKD800,000 per policy year Other items: HKD200,000 per policy year	Specified items: Fully covered* Other items: HKD150,000 / USD18,750 per policy year
III. Cash Benefits				
Lower ward class cash benefit	HKD1,200 / USD150 per day Max. 60 days per policy year (for staying in a room that is in a ward lower than the covered room type of a private hospital in Hong Kong and Macau)	HKD1,000 / USD125 per day (applicable to confinement below entitled ward class of a Hong Kong private hospital only)	HKD1,000 per continuous 24 hours period (applicable to the confinement in general ward of a Hong Kong private hospital only)	HKD1,000 / USD 125 per day Max 10 days per confinement (for staying in a room that is in a ward lower than the covered room type of a private hospital in Hong Kong and Macau)
Day surgery cash benefit	HKD1,600 / USD200 per procedure Max. 1 procedure per policy year	No such benefit	HKD1,000 per day applicable to oesophago-gastro-duodenscopy (OGD) and colonoscopy only	No such benefit
IV. Death Benefits				
Accidental death benefit	No such benefit	HKD80,000 / USD10,000	HKD80,000	No such benefit
Compassionate death benefit	HKD10,000 / USD1,250	HKD80,000 / USD10,000	HKD80,000	HKD10,000 / USD1,250
V. Value-added Services				
Personal medical case management services with rehabilitation management	✓	- Treatment Sure - Second medical opinion - Medical concierge service - Medical Green Channel - SmartAppoint Service	Medical referral services	Second Medical Opinion and case management by registered nurse
Worldwide emergency assistance services	✓	✓	✓	✓

*Subject to the annual benefit limit and lifetime benefit limit, fully covered shall mean no itemized benefit sublimit.
For details of the definition of “designated cancer”, please refer to “Upgrades in Detail” on page 10 of this product launch pack and the policy contract.
^This elderly cancer support - waiver of deductible is not applicable if the policyholder or the insured person is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with $0 annual deductible option.

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

10. 產品內容比較 – 大眾醫療 (SGH2, AVF, AVS)

市場分析 – 與主要競爭對手比較重點

友邦的大眾醫療市場產品為使用醫療網絡的客戶提供提供額外保障和無索償惠益，提升了產品的整體價值並確保有效利用醫療服務。例如：

- 【特級「健康之寶」醫療保障計劃 2 及 AIA 自願醫保靈活計劃】只有友邦使用醫療網絡的客戶提供更高的分項限額和較高的額外醫療保障 (SMM) 賠償百分比。
- 【特級「健康之寶」醫療保障計劃 2 、 AIA 自願醫保靈活計劃 及 AIA 自願醫保標準計劃】「無索償獎金」/「無索償折扣」保費優惠 - 友邦可提供無索償優惠且不會因爲到醫療網絡診所中接受任何日間手術受到影響。其它保險公司對於此優惠會設置不同的限制。
- 【特級「健康之寶」醫療保障計劃 2 、 AIA 自願醫保靈活計劃 及 AIA 自願醫保標準計劃】Vitality 保費折扣 - 市場主要競爭對手并沒有提供類似的優惠。

Market analysis - Market Comparison Highlights against key competitors

AIA mass market products stand out by offering additional coverage of using network services and "No claims" benefits, which enhances the overall value of the plan and ensures utilize of healthcare services effectively. For instance:

- [SGH2 and AVF] Only AIA provides network benefits of higher benefit sub-limits and a higher reimbursement percentage for SMM benefits when using network services
- [SGH2, AVF and AVS] "No Claims" bonus/ discount on premium benefit- AIA ensuring such benefit will not be affected by claims towards any day case procedures at network clinics while other insurers set different restrictions on such benefits
- [SGH2, AVF and AVS] Vitality discount on premium - no key competitors provide similar options

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 保障比較

保險公司	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)

Coloured cells indicate AIA is more competitive
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 XX 醫療保障計劃	真智安 X 醫療保障（特級）	終 X 保醫療計劃
受保病房級別	普通房	普通房	普通房	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 1,000 (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	--

Coloured cells indicate AIA is more competitive
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 XX 醫療保障計劃**	**真智安 X 醫療保障（特級）**	**終 X 保醫療計劃**
受保病房級別	普通房	普通房	普通房	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

Coloured cells indicate AIA is more competitive
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
受保病房級別	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 2,200 (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)
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)

Coloured cells indicate AIA is more competitive
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**
受保病房級別	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
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)	以門診形式進行的指定診斷成像檢測: 20,000
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

Coloured cells indicate AIA is more competitive
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**
受保病房級別	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
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

Coloured cells indicate AIA is more competitive
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
受保病房級別	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 4,000 (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)

Coloured cells indicate AIA is more competitive
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**
受保病房級別	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)	指定網絡診所訂明診斷成像檢測:26,400
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

Coloured cells indicate AIA is more competitive
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	AIA	ManX	AXX	PRUX
Product Name	**Super Good Health 2**	**ManuXuard**	**Smart MediX**	**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)

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

A.Benefits Comparison – Ward plan level

Company Name	AIA(Super Good Health 2)		ManX	AXX	PruX
Product Name	Non-Network	Network	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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)	1,000 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)

Coloured cells indicate AIA is more competitive
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**	**ManXGuard Medical Plan**	**Smaxt Medicaxe (Superior)**	**PRX lifeX care plan**
Covered Room Type	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%
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

Coloured cells indicate AIA is more competitive
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**	**ManXGuard Medical Plan**	**Smaxt Medicaxe (Superior)**	**PRX lifeX care plan**
Covered Room Type	Ward	Ward	Ward	Regular	Ward
(Benefit limit in HK$)	Per confinement	Per confinement	Per injury/illness	Per policy year/ surgery (Note 3)	Per confinement
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

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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)	2,200 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)

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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%
Max. limit per Confinement, illness or per policy year	149,600	180,000	(1) 160,000 (2) 305,000	180,000	180,000

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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
			(Note 2)		
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

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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)	4,000 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)

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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 per policy year	--
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
SMM	Optional	Optional	Optional	Optional	Optional
Covered Items	Items 1-5	Items 1-5	Items 1-6	Items 1-2	Items 1-6

Coloured cells indicate AIA is more competitive
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	ManXGuard Medical Plan	Smaxt Medicaxe (Superior)	PRX lifeX care plan
Covered Room Type	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
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

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 自願醫保靈活計劃保障比較

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**
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 (2020 年 3 月 3 日起生效)		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 (2020 年 3 月 3 日起生效)	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 (2021 年 1 月 1 日起生效)

Coloured cells indicate AIA is more competitive
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) (2020 年 3 月 3 日起生效)	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%

Coloured cells indicate AIA is more competitive
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%	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 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)	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

Coloured cells indicate AIA is more competitive
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. 精神科治療 (每保單年度)	30,000	33,000	30,000	30,000	30,000	30,000
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 (2020 年 1 月 20 日起生效)	每保單年度每傷病 120,000 (2020 年 1 月 20 日起生效)	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

Coloured cells indicate AIA is more competitive
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
SMM 調整基數(病房級別)	有	有	有	有	無	有
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%	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 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

Coloured cells indicate AIA is more competitive
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
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
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

Coloured cells indicate AIA is more competitive
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**
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)
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

Coloured cells indicate AIA is more competitive
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%

Coloured cells indicate AIA is more competitive
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

Coloured cells indicate AIA is more competitive
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. 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 (2021 年 1 月 1 日起生效)
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 (2021 年 1 月 1 日起生效)
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)

Coloured cells indicate AIA is more competitive
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
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
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 (2020 年 3 月 3 日起生效)	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 (2020 年 3 月 3 日起生效)	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	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	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

Coloured cells indicate AIA is more competitive
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
		障的 25 日日數後開始賠償			障的 90 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
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

Coloured cells indicate AIA is more competitive
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**
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
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

Coloured cells indicate AIA is more competitive
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%
	40,000 30%	44,000 30%	40,000 30%	40,000 30%	30,000 30%	35,000 30%

Coloured cells indicate AIA is more competitive
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%	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
l. 精神科治療 (每保單年度)	36,000	39,600	40,000	40,000	30,000	40,000

Coloured cells indicate AIA is more competitive
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
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 (2020 年 1 月 20 日起生效)	每保單年度每傷病 480,000 (2020 年 1 月 20 日起生效)	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 (2021 年 1 月 1 日起生效)
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
SMM 調整基數(病房級別)	有	有	無	無	無	有

Coloured cells indicate AIA is more competitive
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
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
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

Coloured cells indicate AIA is more competitive
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
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
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

Coloured cells indicate AIA is more competitive
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**
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

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 Voluntary Health Insurance Flexi Scheme Benefit Comparison

Company Name	AIA	PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**	**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX First VHIS Flexi Plan**
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)

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

A. Benefits Comparison – Ward plan level

Company Name	AIA	PRX	PRX	AXX	ManX
Product Name	AIA Voluntary Health Insurance Flexi Scheme	PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicaxe	ManX 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

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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX 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		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	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	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
(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

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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX First VHIS Flexi Plan**
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)
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)

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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicaxe	ManX First VHIS Flexi Plan
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
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

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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX First VHIS Flexi Plan**
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
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		

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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX First VHIS Flexi Plan**
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
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

Company Name	AIA		PRX	PRX	AXX	ManX
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**ManX First VHIS Flexi Plan**
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

Coloured cells indicate AIA is more competitive
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	PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**	**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
Benefits Comparison – Semi-Private Plan (Benefit limit in HKD)					
I. Core Benefits					
Plan Option / Ward class	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	30,000 30%	33,000 30%	30,000 30%	30,000 30%	25,000 30%	30,000 30%

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
year) Coinsurance %	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		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	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	N/A	N/A
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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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
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)

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicaxe	Manulife First VHIS Flexi Plan
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%
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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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)
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		

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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)
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
III. Other benefits						
a. Isolation room	N/A	N/A	N/A	N/A	N/A	2,300 per day max. 180 days per policy year

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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

Coloured cells indicate AIA is more competitive
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	PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**	**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
Benefits Comparison – Standard Private Plan (Benefit limit in HKD)					
I. Core Benefits					
Plan Option / Ward class	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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**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)

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**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
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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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
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

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

Company Name	AIA		PRX	PRX	AXX	Manulife
Product Name	**AIA Voluntary Health Insurance Flexi Scheme**		**PRX FleXChoice Medical Plan (Rider)**	**PRX VHIS EasyX Plan (Basic)**	**Smart Medicaxe**	**Manulife First VHIS Flexi Plan**
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
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

公司名稱	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		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/附加契約	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

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 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 / Rider	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

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:**

此文件是友邦經搜集內外數據及資料設計及製作而成，僅作提供資料及參考用途，不應視作內容提及的任何保險產品之邀請、建議或要約。於準備及/或更新此文件時，友邦將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料來源的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。此文件所提的任何意見或所載的任何資訊均是以一般情況作為基礎，讀者不應將之視作建議。友邦保留權利隨時更改及修改此文件載列之意見及資料，而毋須發出任何預先通知。就此文件之主題作出任何決定前，建議向適當的專業人士（如醫生、營養師、理財顧問或律師等）尋求獨立意見。友邦明確表明概不因他人使用或詮釋此文件載列的資料而承擔任何責任。

- **市場產品比較之註解及聲明:**

以下資料來源自友邦內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，友邦將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

聲明：由於以下分析及比較乃根據各公司於 2025 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。

注意事項：這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析) 。

- **Unless otherwise stated, all amounts within this market product comparison are expressed in HKD**
- **Data and Information Collection Statement:**

This material was designed and developed by AIA from data or information gathered from internal or external sources. This material is for information and reference purpose only, and should not be considered as a recommendation, an offer or solicitation for any of the insurance products mentioned herein. While we have endeavored to ensure the content of this material is accurate, comprehensive and timeliness at the time of preparation and/or updating of this material, however, we do not guarantee nor warrant the accuracy, completeness and timeliness of the data source. Thus, we are not liable for any claim and/or loss arising from the data source. Any opinion or information contained in this material is made on a general basis and should not be relied upon by the readers as advice. AIA reserves the right to make changes and amendments to its opinions expressed and information contained in this material at any time, without any prior notice. You are advised to seek independent advice from appropriate professionals (such as doctors, nutritionists, financial consultants or lawyers, etc) before making any decision on the topic(s) mentioned in this material. AIA expressly disclaims all liability for the use or interpretation by others of information contained in this material.

- **Market Product Comparison Remarks & Disclaimer:**

Following information is collected by AIA internally and for reference only. AIA will not be liable or responsible for any claim, recovery, litigation or other proceeding brought against you by any third parties. For details, please refer to Market Product Comparison Remarks & Disclaimer.

AIA does not guaranteed the accuracy and completeness of the comparison information as the following analysis and comparisons made by the Company are based on other company's product information on the internet in May 2025. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

"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）。