AIA Hong Kong
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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 Department 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, 2026		

Subject: A260554

2026 年醫療產品保費調整 (香港及澳門地區) 及溝通支援工具
2026 Medical Products Premium Adjustment (Hong Kong and Macau Region) & Communication Support Tools

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保障產品，以下醫療保障產品的保費將於 **2026 年 7 月 15 日**起作出調整:

高端醫療市場產品
至尊醫療系列 / 尊貴醫療系列
極臻 • 至尊醫療系列
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 **2026 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 **2026 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 2026 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！
我們亦為你精心準備了一系列溝通支援工具，助你應對不同客戶對醫保的需求與關注，詳情請見下頁。

您不能向友邦以外的任何人士或一方傳播、分發或散佈此通告。

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Memo

溝通支援工具：情感共鳴 × 理性分析　重塑保障思維

醫療環境及保障需求持續演變，我們精心打造全新《**醫療天書 2026**》，讓你**可分享予客戶**，
建立正面市場基調，體現 AIA 可持續保障理念與成果，引領客戶重塑保障思維。

內容結合前線意見，聚焦實際解決方案，涵蓋產品及增值服務的創新設計；並以數據為本，
包括理賠數字及更新市場資訊，助你帶出 AIA 超越理賠的保障價值，成為專業對話的有力後盾。

以理性數據釋除疑慮，以感性故事觸動人心，讓你從容應對不同客戶需求與關注，進一步贏得信任。

全新重磅登場！ 醫療天書 2026



可分享予客戶

按此瀏覽
繁體中文
簡體中文
英文（即將推出）

醫保助銷必備工具

+ 解釋醫保需要及回應客戶疑慮，*更全面*
+ 真實客戶故事引發共鳴，*更感性*
+ AIA 對客戶的承諾與實際支援，*更有信心！*

✓ AIA 的可持續保障理念



✓ 5 個選擇 AIA 的理由



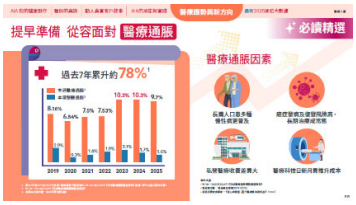
✓ 動人真實客戶故事實證



✓ 產品、服務、理賠的承諾與實踐



✓ 醫療通脹與治療費用參考



✓ 2025 醫療理賠大數據



✧ 其他支援工具將於 6 月上旬陸續推出，敬請密切留意相關通告。

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您亦可登入 Agency Corner、AIA Smart 、i 學院 (iAcademy) 、Health Corner「健康專區」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 > 醫療天書 2026
    2. 銷售 > 醫療天書 2026
- Health Corner「健康專區」 > 銷售及宣傳資料 > 宣傳資料
- iEngage > News Feed > 市場資訊及客戶推廣 > 市場推廣及助銷策略

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

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Memo

In the situation of continuous inflating medical costs, in order to provide our customers with sustainable high-quality medical protection products, the premium rates for the following medical protection products will be adjusted with effect from **15 July, 2026**:

Product of High-end Medical Market
CEO Medical Series / Executive Health Series
OptimaCEO Medical 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, 2026** (according to application date). For inforce policies, it will take effect from the coming policy anniversary on or after **15 July, 2026**.

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, 2026 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.

We have also thoughtfully prepared a suite of communication support tools to help you address different customer needs and concerns around medical protection. Please refer to the next page for details.

You MUST NOT disseminate, distribute, or circulate this memo to any person or party outside of AIA.

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Memo

Communication Support Tools: Reshaping Protection Mindsets with Emotional Connection × Rational Insights

As the healthcare landscape and protection needs continue to evolve, we have developed the brand new **Medical Masterbook 2026**. Designed for **sharing with customers,** it aims to establish a positive market narrative, showcase AIA's commitment to sustainable protection, and guide customers in reshaping how they think about coverage.

Built with feedback from the frontline, the content focuses on practical solutions—featuring innovative product designs and value-added services. It remains data-driven, incorporating claims insights and the latest market updates to help you articulate AIA's value beyond claims, strengthening your professional conversations.

By addressing concerns with rational data and engaging customers through relatable stories, this tool empowers you to confidently respond to diverse customer needs and build deeper trust.

Introducing the Brand New Medical Masterbook 2026



Can be shared with customers

Click here to view
Traditional Chinese
Simplified Chinese
English (Coming soon)

A must-have tool to support medical sales

More comprehensive
+ Explain protection needs & address customer concerns

More emotional
+ Bring real customer stories to life for stronger emotional connection

More confidence-building !
+ Reinforce AIA's commitment & practical support

✓ AIA's Vision for Sustainable Protection



✓ Five reasons to choose AIA



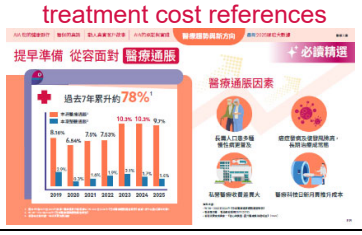
✓ Real customer stories



✓ Comimitments & Achievements in Products, Services & Claims



✓ Healthcare trends and treatment cost references



✓ 2025 medical claims data insights



✧ Other tools will be rolled out in early June. Please stay tuned for the upcoming memo.

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You can also log in to Agency Corner, AIA Smart and iAcademy 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 > Medical Masterbook 2026
    2. Selling > Medical Masterbook 2026

Best regards,

Toby Wong
Head of Products

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

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1. 背景 Background

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

根據 Willis Towers Watson 的《2026 年全球醫療趨勢調查報告》，近兩年全球實際醫療通脹率約為 **20.5%**。香港於 2024 年及 2025 年的實際醫療通脹率分別為 **10.3%**及 **9.7%**，而就 2026 年的預計醫療通脹率為 **9.9%**。預計醫療通脹率預示在可見的將來醫療費用會持續增長。

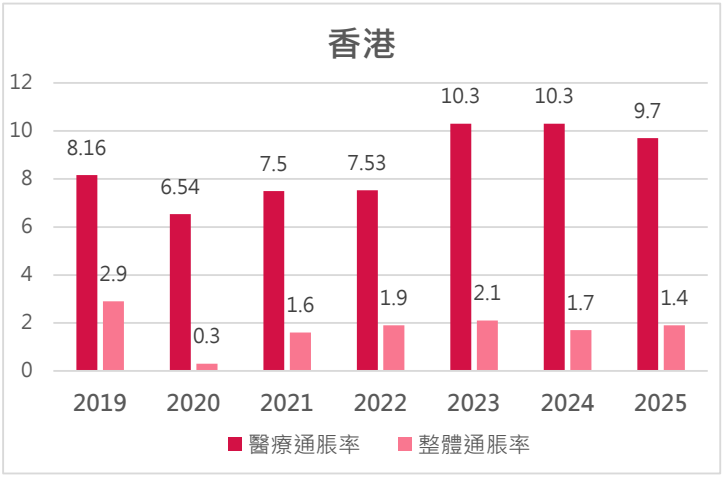
就累計通脹率而言，香港於過去七年（2019–2025）的醫療通脹累計已高達約 **78%**。相比之下，根據香港政府統計處的數據，香港同期整體通脹率的累計增幅僅約 12.5%。醫療通脹明顯大幅高於整體通脹水平，反映醫療成本升幅遠超一般物價走勢。

According to the "2026 Global Medical Trends Survey Report" by Willis Towers Watson, the global actual medical inflation rates were around 20.5% over past two years. The actual medical inflation rate in Hong Kong was 10.3% and 9.7% in 2024 and 2025 respectively, while the projected medical inflation rate is 9.9% in 2026. The projected rate suggests that the medical costs are expected to further increase in the foreseeable future.

In terms of cumulative inflation, Hong Kong's medical inflation over the past seven years (2019–2025) has surged to approximately **78%**. In comparison, based on data from the Hong Kong Census and Statistics Department, the cumulative increase in overall inflation during the same period was only about 12.5%. Medical inflation is therefore substantially higher than general inflation, indicating that the growth of medical cost has significantly outpaced general price trends.

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

(%) (2019-2025)



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保障產品的保費 / 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 protection products annually and implement adjustments accordingly if necessary. When considering premium / COI adjustment, we have considered a multiple 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 Rising trend of room and board charges

  據數據[1]顯示，2026 年平均住院病房費用持續增長。相較於 2025 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 2026 年分別增長高達 8.3%以及 5.7%，而私家病房收費增長達 2.1%。

  Based on available data[1], all hospital room types show an upward cost trend in 2026. Among the hospitals that are mainly chosen by our customers, the room and board charges of ward and semi-private room have risen up by 8.3% and 5.7% respectively, and the charge of private room has risen up by 2.1% in 2026 as compared with 2025.

- 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一般有較大機會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 in recent years. Although these treatments often come with higher costs compared to conventional methods, they are gaining widespread acceptance by patients as evidence in many cases. This is largely because these innovative treatments generally have a higher chance of improving patients' quality of life by extending survival rates and reducing side effects.

  以下列出了癌症相關的創新療法及其參考醫療費用以供參考。
  Below sets out a list of innovative treatments for cancer related and their referenced medical costs for reference.

疾病 Illness	創新療法 Innovative Treatments	參考醫療費用 [2] Referenced Medical 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] 標靶藥物的費用可由每月1萬至十數港元不等，部分藥物可能每月費用逾30萬港元[4] The drug cost of targeted therapies ranges from around HK$10K to over HK$100K per month, with some drugs costing more than HKD 300K per month[4]
	免疫療法 Immunotherapy	每3星期則要6至7萬港元[3] HK$60-70K every 3 weeks[3] CAR-T細胞治療費用每名病人約需280至300萬港元[5] The cost of CAR-T cell therapy is approximately HK$ 2.8 – 3 million per patient[5]
	質子治療 Proton Therapy	不同部位收費介乎約 14 至 47 萬港元 [6] HK$240-670K, depending on the body parts[6]

1. 本資料分別來自各醫院，並更新至 2026 年 4 月。各醫院之收費如有調整，恕不另行通知。The information is extracted from data published by the respective hospitals up to Apr 2026 and is subject to change by respective hospitals without notice.
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. 香港防癌會 – 標靶治療 Hong Kong Anti–Cancer Society – Targeted Therapy
5. 晴報報導 – 港大細胞治療實驗室 研免疫病血癌療法 冀治療成本降逾半 港產藥最快 5 年後商品化 (2023) Sky Post - 港大細胞治療實驗室 研免疫病血癌療法 冀治療成本降逾半 港產藥最快 5 年後商品化 (2023)
6. 養和質子治療中心 – 價目表 HKSH Proton Therapy Centre- Price List

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
  - 人均壽命持續延長，直接影響對醫療服務上升的需求，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 the population aged 65 or above represented 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，慢性病醫療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 with reduced physical activities.
  - According to the World Health Organization, almost 500 million new cases of preventable non-communicable diseases will occur between 2020 and 2030, and the 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 patients with chronic disease 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 cardiovascular disease[11].
  - As a result, chronic disease medical cost will place a huge burden on 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 of 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住院服務的問題，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], more than 80% of cases that could be effectively managed through day surgery were 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 of inpatient care, 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 inflation rate of overall medical cost.

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 **2026 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 1-8。

請注意，未來保費 / 保險費用會受持續的醫療通脹及各醫療保障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 2026**.

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 protection 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- 8 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 protection 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 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	9.5%
	「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	
極臻 • 至尊醫療系列 OptimaCEO Medical Plan Series	「極臻 • 至尊醫療計劃」及「極臻•至尊明珠醫療計劃 」 OptimaCEO Medical Plan Series and OptimaCEO Pearl Medical Plan Series	**銷售中** Available	9.5%

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	9.5%
	「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	基本計劃: 9% 附加契約: 9.75%
	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	基本計劃: 9% 附加契約: 9.75%
	「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	9.5%
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	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	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	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	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	基本計劃: 4% 附加契約: 5.5%
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	基本計劃: 4% 附加契約: 5.5%

^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.

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，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 2026 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 that 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 2026).

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 Rexch Medical Insurance Plan 臻 X 環球醫療保障	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%	9.6%	8%	0%	6.5%
2026*	9.5%	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 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

極臻 • 至尊醫療系列 OptimaCEO Medical Series

	AIA 友邦	ManX 宏記	AXX 盛記	PRX 保記	PRX 保記
	OptimaCEO Medical Series 極臻 • 至尊醫療系列	ManX Healthcare Series 晉 X 醫療保障系列	Global Rexch Medical Insurance Plan 臻 X 環球醫療保障	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					
2011*					
2012*			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*		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*		0%	0%		0%
2015*		1% - 5%	0%		13% - 15%
2016*		6% - 9%	5% - 8%		7% - 8%
2017*		6% - 9%	1% - 49%		13% - 15%
2018*		10%	0%		2% - 15%
2019*		10%	10% - 15%		3% - 8%
2020*		8% - 9%	6% - 8%		3% - 5%
2021*		6%	6%		4% - 6%
2022*		5%	7%		3%
2023*		0%	8% - 9.5%		0%
2024*	Launch in Nov 2024 於 2024 年 11 月推出	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	6.5%
2025*	0%	9.6%	8%	0%	6.5%
2026*	9.5%	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 年五月暫未有相關資訊	No information as of May 2026 截至 2026 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%	9.6%	10%	6.1%
2026*	9.5%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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 自願醫保尊耀計劃系列 AIA Voluntary Health Insurance Privilege Ultra Series

	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 實計劃	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%	9.8%	5.3%	12.5%
2026*	基本計劃 Basic: 9% 附加契約 Rider: 9.75%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊

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

	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 實計劃	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%	9.8%	5.3%	12.5%
2026*	基本計劃 Basic: 9% 附加契約 Rider: 9.75%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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 賓計劃	Manxlife Suprxme VHIS Flexi 宏 X 晉 X 自願醫保靈活計劃	AXX WixeGxard Pxo Medical Insurance Plan 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%	5.3%	9.8%	12.5%
2026*	9.5%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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%^	3.1%	4.5%	3%
2026*	5%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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%^	3.1%	4.5%	3%
2026*	5%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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%	5.6%	0%	3%
2026*	基本計劃 Basic: 4% 附加契約 Rider: 5.5%	No information as of May 2026 截至 2026 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%	6%	8.2%	4.5%	6% - 9%
2026*	基本計劃 Basic: 4% 附加契約 Rider: 5.5%	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 年五月 暫未有相關資訊	No information as of May 2026 截至 2026 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 及 極臻 • 至尊醫療系列 CEO Medical 5 Series & OptimaCEO Medical Series (CEO5, OPCEO)

截至 2026 年 5 月，其他主要市場競爭對手尚未就 2026 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盛記低。

As of May 2026, other key market competitors have yet to implement premium adjustments for 2026. By comparing the premiums over a 10-year interval, AIA's premium is lower than 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	27,040	22,693	19%	19,112	41%	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		21,422	26%
	Age 10 歲	26,240	22,693	16%	16,370	60%			21,422	22%
	Age 20 歲	27,200	25,053	9%	20,881	30%			21,931	24%
	Age 30 歲	39,360	30,543	29%	26,814	47%			28,863	36%
	Age 40 歲	48,160	39,307	23%	32,475	48%			37,954	27%
	Age 50 歲	69,760	58,403	19%	48,197	45%			59,832	17%
	Age 60 歲	114,080	106,604	7%	80,054	43%			103,398	10%
	Age 70 歲	227,040	181,684	25%	162,373	40%			187,735	21%
	Age 80 歲	334,400	284,275	18%	244,353	37%			294,764	13%
Worldwide 全球	Age 0 歲	50,880	35,232	44%	34,402	48%	29,182	74%	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	49,920	35,232	42%	29,461	69%	29,182	71%		
	Age 20 歲	54,720	39,021	40%	36,984	48%	24,754	121%		
	Age 30 歲	81,600	47,869	70%	48,262	69%	36,111	126%		
	Age 40 歲	92,960	59,251	57%	57,907	61%	48,606	91%		
	Age 50 歲	127,200	87,473	45%	86,356	47%	68,346	86%		
	Age 60 歲	203,680	160,937	27%	144,280	41%	108,727	87%		
	Age 70 歲	398,720	275,742	45%	292,287	36%	174,050	129%		
	Age 80 歲	586,880	425,346	38%	413,558	42%	260,729	125%		

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		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	*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	12,640	9,647	31%	11,164	13%	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		10,614	19%
	Age 10 歲	11,680	9,647	21%	9,561	22%			10,614	10%
	Age 20 歲	11,840	10,826	9%	12,192	-3%			10,860	9%
	Age 30 歲	17,920	13,634	31%	16,304	10%			14,115	27%
	Age 40 歲	21,440	17,614	22%	19,745	9%			18,393	17%
	Age 50 歲	32,000	25,273	27%	29,304	9%			29,041	10%
	Age 60 歲	53,440	43,760	22%	49,099	9%			49,126	9%
	Age 70 歲	106,880	72,258	48%	104,786	2%			88,779	20%
	Age 80 歲	160,480	113,557	41%	157,692	2%			139,015	15%
Worldwide 全球	Age 0 歲	24,320	15,404	58%	20,090	21%	19,490	25%	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	21,760	15,404	41%	17,203	26%	19,490	12%		
	Age 20 歲	24,320	17,579	38%	21,598	13%	12,610	93%		
	Age 30 歲	36,160	22,890	58%	29,347	23%	16,122	124%		
	Age 40 歲	43,200	28,845	50%	35,207	23%	22,906	89%		
	Age 50 歲	60,480	41,170	47%	52,503	15%	36,743	65%		
	Age 60 歲	92,960	72,338	29%	88,490	5%	56,210	65%		
	Age 70 歲	195,840	120,556	62%	188,625	4%	102,862	90%		
	Age 80 歲	290,560	188,870	54%	266,891	9%	164,517	77%		

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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		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	*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	11,680	9,647	21%	11,164	5%	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		10,614	10%
	Age 10 歲	10,560	9,647	9%	9,561	10%			10,614	-1%
	Age 20 歲	11,200	10,826	3%	12,192	-8%			10,860	3%
	Age 30 歲	16,320	13,634	20%	16,304	0%			14,115	16%
	Age 40 歲	19,200	17,614	9%	19,745	-3%			18,393	4%
	Age 50 歲	29,120	25,273	15%	29,304	-1%			29,041	0%
	Age 60 歲	48,160	43,760	10%	49,099	-2%			49,126	-2%
	Age 70 歲	96,160	72,258	33%	104,786	-8%			88,779	8%
	Age 80 歲	145,120	113,557	28%	157,692	-8%			139,015	4%
Worldwide 全球	Age 0 歲	21,760	15,404	41%	20,090	8%	19,490	12%	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	15,404	29%	17,203	15%	19,490	2%		
	Age 20 歲	21,760	17,579	24%	21,598	1%	12,610	73%		
	Age 30 歲	32,640	22,890	43%	29,347	11%	16,122	102%		
	Age 40 歲	39,360	28,845	36%	35,207	12%	22,906	72%		
	Age 50 歲	54,080	41,170	31%	52,503	3%	36,743	47%		
	Age 60 歲	83,680	72,338	16%	88,490	-5%	56,210	49%		
	Age 70 歲	176,480	120,556	46%	188,625	-6%	102,862	72%		
	Age 80 歲	261,600	188,870	39%	266,891	-2%	164,517	59%		

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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	8,128	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		9,303	-13%	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		6,353	28%
	Age 10 歲	7,408			7,967	-7%			6,353	17%
	Age 20 歲	7,776			10,160	-23%			6,495	20%
	Age 30 歲	11,328			13,585	-17%			8,453	34%
	Age 40 歲	13,456			16,456	-18%			10,848	24%
	Age 50 歲	20,272			24,421	-17%			16,904	20%
	Age 60 歲	33,712			40,915	-18%			28,274	19%
	Age 70 歲	67,312			87,321	-23%			51,398	31%
	Age 80 歲	101,568			131,409	-23%			79,125	28%
Worldwide 全球	Age 0 歲	15,200			16,743	-9%			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	13,760			14,340	-4%				
	Age 20 歲	15,200			18,001	-16%				
	Age 30 歲	22,720			24,454	-7%				
	Age 40 歲	27,600			29,338	-6%				
	Age 50 歲	37,888			43,753	-13%				
	Age 60 歲	58,704			73,742	-20%				
	Age 70 歲	123,408			157,183	-21%				
	Age 80 歲	182,992			222,402	-18%				

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Premium in HKD
港幣保費

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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	63,840	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		52,354	22%
	Age 10 歲	61,600			43,038	43%
	Age 20 歲	64,800			42,095	54%
	Age 30 歲	80,960			55,895	45%
	Age 40 歲	99,520			76,329	30%
	Age 50 歲	152,000			119,477	27%
	Age 60 歲	258,720			203,180	27%
	Age 70 歲	545,600			362,807	50%
	Age 80 歲	721,120			553,332	30%
Worldwide 全球	Age 0 歲	95,040	49,181	93%	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	93,120	44,278	110%		
	Age 20 歲	98,720	36,504	170%		
	Age 30 歲	136,960	49,806	175%		
	Age 40 歲	160,800	62,681	157%		
	Age 50 歲	237,760	83,283	185%		
	Age 60 歲	419,520	125,329	235%		
	Age 70 歲	756,160	192,118	294%		
	Age 80 歲	987,040	280,860	251%		

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Premium in HKD
港幣保費

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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	31,360	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		41,546	-25%
	Age 10 歲	28,480			32,230	-12%
	Age 20 歲	32,640			31,024	5%
	Age 30 歲	43,360			41,147	5%
	Age 40 歲	53,280			56,767	-6%
	Age 50 歲	83,360			88,686	-6%
	Age 60 歲	144,480			148,907	-3%
	Age 70 歲	304,480			263,851	15%
	Age 80 歲	402,720			397,583	1%
Worldwide 全球	Age 0 歲	53,600	39,488	36%	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	47,520	34,585	37%		
	Age 20 歲	52,160	24,360	114%		
	Age 30 歲	75,520	29,817	153%		
	Age 40 歲	89,760	36,980	143%		
	Age 50 歲	135,680	51,681	163%		
	Age 60 歲	242,720	72,812	233%		
	Age 70 歲	432,320	120,930	257%		
	Age 80 歲	566,720	184,648	207%		

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Premium in HKD
港幣保費

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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	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		41,546	-31%
	Age 10 歲	25,280			32,230	-22%
	Age 20 歲	29,760			31,024	-4%
	Age 30 歲	39,520			41,147	-4%
	Age 40 歲	48,000			56,767	-15%
	Age 50 歲	75,200			88,686	-15%
	Age 60 歲	130,400			148,907	-12%
	Age 70 歲	274,240			263,851	4%
	Age 80 歲	363,200			397,583	-9%
Worldwide 全球	Age 0 歲	48,000	39,488	22%	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	43,200	34,585	25%		
	Age 20 歲	46,560	24,360	91%		
	Age 30 歲	67,840	29,817	128%		
	Age 40 歲	81,440	36,980	120%		
	Age 50 歲	122,240	51,681	137%		
	Age 60 歲	218,560	72,812	200%		
	Age 70 歲	389,920	120,930	222%		
	Age 80 歲	510,720	184,648	177%		

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Premium in HKD
港幣保費

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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	20,096	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		37,285	-46%
	Age 10 歲	17,728			27,969	-37%
	Age 20 歲	20,768			26,659	-22%
	Age 30 歲	27,408			35,485	-23%
	Age 40 歲	33,536			49,222	-32%
	Age 50 歲	52,608			76,549	-31%
	Age 60 歲	91,184			128,056	-29%
	Age 70 歲	192,000			226,470	-15%
	Age 80 歲	254,128			337,693	-25%
Worldwide **全球**	Age 0 歲	33,648			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	30,224				
	Age 20 歲	32,560				
	Age 30 歲	47,360				
	Age 40 歲	57,120				
	Age 50 歲	85,600				
	Age 60 歲	153,232				
	Age 70 歲	272,752				
	Age 80 歲	357,264				

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港幣保費

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極臻 • 至尊醫療系列 OptimaCEO Medical Series

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

「極臻 • 至尊醫療」 OPCEO	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	OPCEO Medical Plan 極臻 • 至尊醫療計劃	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	25,408	22,693	12%	19,112	33%	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		21,422	19%
	Age 10 歲	24,704	22,693	9%	16,370	51%			21,422	15%
	Age 20 歲	25,584	25,053	2%	20,881	23%			21,931	17%
	Age 30 歲	37,136	30,543	22%	26,814	38%			28,863	29%
	Age 40 歲	45,376	39,307	15%	32,475	40%			37,954	20%
	Age 50 歲	66,400	58,403	14%	48,197	38%			59,832	11%
	Age 60 歲	113,888	106,604	7%	80,054	42%			103,398	10%
	Age 70 歲	248,432	181,684	37%	162,373	53%			187,735	32%
	Age 80 歲	387,360	284,275	36%	244,353	59%			294,764	31%
Worldwide 全球	Age 0 歲	47,824	35,232	36%	34,402	39%	29,182	64%	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	47,136	35,232	34%	29,461	60%	29,182	62%		
	Age 20 歲	51,504	39,021	32%	36,984	39%	24,754	108%		
	Age 30 歲	76,912	47,869	61%	48,262	59%	36,111	113%		
	Age 40 歲	87,776	59,251	48%	57,907	52%	48,606	81%		
	Age 50 歲	121,056	87,473	38%	86,356	40%	68,346	77%		
	Age 60 歲	203,760	160,937	27%	144,280	41%	108,727	87%		
	Age 70 歲	436,416	275,742	58%	292,287	49%	174,050	151%		
	Age 80 歲	679,776	425,346	60%	413,558	64%	260,729	161%		

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Premium in HKD
港幣保費

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

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		AXX 盛記		PRX 保記		PRX 保記	
「極臻・至尊醫療」 OPCEO	Product 產品	OPCEO Medical Plan 極臻・至尊醫療計劃	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	*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	11,920	9,647	24%	11,164	7%	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		10,614	12%
	Age 10 歲	11,216	9,647	16%	9,561	17%			10,614	6%
	Age 20 歲	11,392	10,826	5%	12,192	-7%			10,860	5%
	Age 30 歲	16,992	13,634	25%	16,304	4%			14,115	20%
	Age 40 歲	20,320	17,614	15%	19,745	3%			18,393	10%
	Age 50 歲	30,832	25,273	22%	29,304	5%			29,041	6%
	Age 60 歲	53,792	43,760	23%	49,099	10%			49,126	9%
	Age 70 歲	117,904	72,258	63%	104,786	13%			88,779	33%
	Age 80 歲	190,448	113,557	68%	157,692	21%			139,015	37%
Worldwide 全球	Age 0 歲	23,120	15,404	50%	20,090	15%	19,490	19%	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	20,672	15,404	34%	17,203	20%	19,490	6%		
	Age 20 歲	23,120	17,579	32%	21,598	7%	12,610	83%		
	Age 30 歲	34,336	22,890	50%	29,347	17%	16,122	113%		
	Age 40 歲	41,168	28,845	43%	35,207	17%	22,906	80%		
	Age 50 歲	57,984	41,170	41%	52,503	10%	36,743	58%		
	Age 60 歲	93,728	72,338	30%	88,490	6%	56,210	67%		
	Age 70 歲	216,192	120,556	79%	188,625	15%	102,862	110%		
	Age 80 歲	344,448	188,870	82%	266,891	29%	164,517	109%		

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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		AXX 盛記		PRX 保記		PRX 保記	
「極臻・至尊醫療」 OPCEO	Product 產品	OPCEO Medical Plan 極臻・至尊醫療計劃	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	*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	10,864	9,647	13%	11,164	-3%	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		10,614	2%
	Age 10 歲	9,808	9,647	2%	9,561	3%			10,614	-8%
	Age 20 歲	10,336	10,826	-5%	12,192	-15%			10,860	-5%
	Age 30 歲	14,896	13,634	9%	16,304	-9%			14,115	6%
	Age 40 歲	17,696	17,614	0%	19,745	-10%			18,393	-4%
	Age 50 歲	26,976	25,273	7%	29,304	-8%			29,041	-7%
	Age 60 歲	46,960	43,760	7%	49,099	-4%			49,126	-4%
	Age 70 歲	102,848	72,258	42%	104,786	-2%			88,779	16%
	Age 80 歲	168,720	113,557	49%	157,692	7%			139,015	21%
Worldwide 全球	Age 0 歲	19,968	15,404	30%	20,090	-1%	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	18,224	15,404	18%	17,203	6%	19,490	-6%		
	Age 20 歲	19,968	17,579	14%	21,598	-8%	12,610	58%		
	Age 30 歲	29,952	22,890	31%	29,347	2%	16,122	86%		
	Age 40 歲	36,272	28,845	26%	35,207	3%	22,906	58%		
	Age 50 歲	50,288	41,170	22%	52,503	-4%	36,743	37%		
	Age 60 歲	81,824	72,338	13%	88,490	-8%	56,210	46%		
	Age 70 歲	188,688	120,556	57%	188,625	0%	102,862	83%		
	Age 80 歲	304,144	188,870	61%	266,891	14%	164,517	85%		

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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	
「極臻・至尊醫療」 OPCEO	Product 產品	OPCEO Medical Plan 極臻・至尊醫療計劃	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	7,984	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		9,303	-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		6,353	26%
	Age 10 歲	7,296			7,967	-8%			6,353	15%
	Age 20 歲	7,664			10,160	-25%			6,495	18%
	Age 30 歲	11,136			13,585	-18%			8,453	32%
	Age 40 歲	13,232			16,456	-20%			10,848	22%
	Age 50 歲	20,112			24,421	-18%			16,904	19%
	Age 60 歲	35,152			40,915	-14%			28,274	24%
	Age 70 歲	76,832			87,321	-12%			51,398	49%
	Age 80 歲	127,488			131,409	-3%			79,125	61%
Worldwide 全球	Age 0 歲	14,944			16,743	-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	13,520			14,340	-6%				
	Age 20 歲	14,944			18,001	-17%				
	Age 30 歲	22,320			24,454	-9%				
	Age 40 歲	27,120			29,338	-8%				
	Age 50 歲	37,616			43,753	-14%				
	Age 60 歲	61,184			73,742	-17%				
	Age 70 歲	140,848			157,183	-10%				
	Age 80 歲	229,728			222,402	3%				

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Premium in HKD
港幣保費

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

「極臻 • 至尊醫療」 OPCEO	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	OPCEO Medical Plan 極臻 • 至尊醫療計劃	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	50,816	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		52,354	-3%
	Age 10 歲	49,056			43,038	14%
	Age 20 歲	51,520			42,095	22%
	Age 30 歲	65,696			55,895	18%
	Age 40 歲	80,768			76,329	6%
	Age 50 歲	122,992			119,477	3%
	Age 60 歲	213,760			203,180	5%
	Age 70 歲	468,128			362,807	29%
	Age 80 歲	654,016			553,332	18%
Worldwide 全球	Age 0 歲	78,304	49,181	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	76,928	44,278	74%		
	Age 20 歲	81,808	36,504	124%		
	Age 30 歲	115,104	49,806	131%		
	Age 40 歲	134,560	62,681	115%		
	Age 50 歲	197,264	83,283	137%		
	Age 60 歲	352,688	125,329	181%		
	Age 70 歲	682,928	192,118	255%		
	Age 80 歲	955,712	280,860	240%		

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Premium in HKD
港幣保費

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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)

「極臻 • 至尊醫療」 OPCEO	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	OPCEO Medical Plan 極臻 • 至尊醫療計劃	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	37,328	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		41,546	-10%
	Age 10 歲	35,568			32,230	10%
	Age 20 歲	37,328			31,024	20%
	Age 30 歲	45,552			41,147	11%
	Age 40 歲	55,712			56,767	-2%
	Age 50 歲	87,424			88,686	-1%
	Age 60 歲	153,664			148,907	3%
	Age 70 歲	337,600			263,851	28%
	Age 80 歲	457,104			397,583	15%
Worldwide 全球	Age 0 歲	53,600	39,488	36%	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	50,464	34,585	46%		
	Age 20 歲	53,424	24,360	119%		
	Age 30 歲	72,528	29,817	143%		
	Age 40 歲	87,952	36,980	138%		
	Age 50 歲	134,192	51,681	160%		
	Age 60 歲	242,656	72,812	233%		
	Age 70 歲	462,704	120,930	283%		
	Age 80 歲	620,384	184,648	236%		

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Premium in HKD
港幣保費

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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)

「極臻 • 至尊醫療」 OPCEO	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	OPCEO Medical Plan 極臻 • 至尊醫療計劃	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	36,272	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		41,546	-13%
	Age 10 歲	34,160			32,230	6%
	Age 20 歲	36,272			31,024	17%
	Age 30 歲	43,456			41,147	6%
	Age 40 歲	53,088			56,767	-6%
	Age 50 歲	83,568			88,686	-6%
	Age 60 歲	146,832			148,907	-1%
	Age 70 歲	322,544			263,851	22%
	Age 80 歲	435,376			397,583	10%
Worldwide 全球	Age 0 歲	50,448	39,488	28%	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	48,016	34,585	39%		
	Age 20 歲	50,272	24,360	106%		
	Age 30 歲	68,144	29,817	129%		
	Age 40 歲	83,056	36,980	125%		
	Age 50 歲	126,496	51,681	145%		
	Age 60 歲	230,752	72,812	217%		
	Age 70 歲	435,200	120,930	260%		
	Age 80 歲	580,080	184,648	214%		

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

Premium in HKD
港幣保費

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

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)

「極臻 • 至尊醫療」 OPCEO	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	OPCEO Medical Plan 極臻 • 至尊醫療計劃	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	33,392	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		37,285	-10%
	Age 10 歲	31,648			27,969	13%
	Age 20 歲	33,600			26,659	26%
	Age 30 歲	39,696			35,485	12%
	Age 40 歲	48,624			49,222	-1%
	Age 50 歲	76,704			76,549	0%
	Age 60 歲	135,024			128,056	5%
	Age 70 歲	296,528			226,470	31%
	Age 80 歲	394,144			337,693	17%
Worldwide 全球	Age 0 歲	45,424			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	43,312				
	Age 20 歲	45,248				
	Age 30 歲	60,512				
	Age 40 歲	73,904				
	Age 50 歲	113,824				
	Age 60 歲	210,112				
	Age 70 歲	387,360				
	Age 80 歲	505,664				

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Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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 2026 年 5 月，其他主要市場競爭對手尚未就 2026 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 – 友邦相較於保記於所有自付費年輕年齡中提供更相宜的保費

As of May 2026, other key market competitors have yet to implement premium adjustments for 2026. 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 – all deductible option across young ages AIA is more affordable than PRX;

Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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 寶計劃	
	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	12,336	10,752	12,099 (2%)	7,818 (38%)	9,482 (30%)	9,482 (13%)	12,550 (-2%)	12,550 (-14%)
	Age 10 歲	12,336	10,752	12,099 (2%)	7,818 (38%)	9,246 (33%)	9,246 (16%)	12,004 (3%)	12,004 (-10%)
	Age 20 歲	12,728	11,096	13,398 (-5%)	8,776 (26%)	9,144 (39%)	9,144 (21%)	11,055 (15%)	11,055 (0%)
	Age 30 歲	18,568	16,200	16,437 (13%)	13,340 (21%)	13,783 (35%)	13,783 (18%)	15,991 (16%)	15,991 (1%)
	Age 40 歲	22,328	19,472	20,328 (10%)	16,675 (17%)	17,288 (29%)	17,288 (13%)	19,119 (17%)	19,119 (2%)
	Age 50 歲	35,208	30,696	29,940 (18%)	24,335 (26%)	24,799 (42%)	24,799 (24%)	31,005 (14%)	31,005 (-1%)
	Age 60 歲	58,576	51,072	54,626 (7%)	39,756 (28%)	41,297 (42%)	41,297 (24%)	51,012 (15%)	51,012 (0%)
	Age 70 歲	112,416	98,040	93,080 (21%)	79,556 (23%)	80,108 (40%)	80,108 (22%)	95,754 (17%)	95,754 (2%)
	Age 80 歲	170,992	149,112	145,629 (17%)	128,477 (16%)	119,837 (43%)	119,837 (24%)	146,393 (17%)	146,393 (2%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	13,568	11,832	Do not provide a comparable plan level 沒有提供相近的計劃選項				13,804 (-2%)	13,804 (-14%)
	Age 10 歲	13,568	11,832					13,204 (3%)	13,204 (-10%)
	Age 20 歲	14,008	12,192					12,161 (15%)	12,161 (0%)
	Age 30 歲	20,424	17,816					17,589 (16%)	17,589 (1%)
	Age 40 歲	24,568	21,432					21,030 (17%)	21,030 (2%)
	Age 50 歲	38,720	33,768					34,103 (14%)	34,103 (-1%)
	Age 60 歲	64,432	56,184					56,112 (15%)	56,112 (0%)
	Age 70 歲	123,664	107,848					105,329 (17%)	105,329 (2%)
	Age 80 歲	188,088	164,008					161,031 (17%)	161,031 (2%)

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

Premium in HKD
港幣保費

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有顏色的地方代表友邦的保費相較優勝

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 寶計劃	
	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	5,320	4,704	4,724 (13%)	3,286 (43%)	4,512 (18%)	4,512 (4%)	5,146 (3%)	5,146 (-9%)
	Age 10 歲	5,024	4,400	4,724 (6%)	3,286 (34%)	4,128 (22%)	4,128 (7%)	4,554 (10%)	4,554 (-3%)
	Age 20 歲	5,216	4,600	5,274 (-1%)	3,399 (35%)	4,243 (23%)	4,243 (8%)	4,055 (29%)	4,055 (13%)
	Age 30 歲	7,976	6,992	6,569 (21%)	5,251 (33%)	5,873 (36%)	5,873 (19%)	6,127 (30%)	6,127 (14%)
	Age 40 歲	9,464	8,288	8,128 (16%)	6,785 (22%)	8,113 (17%)	8,113 (2%)	7,290 (30%)	7,290 (14%)
	Age 50 歲	15,624	13,704	12,060 (30%)	10,032 (37%)	12,037 (30%)	12,037 (14%)	12,290 (27%)	12,290 (12%)
	Age 60 歲	26,056	22,840	20,636 (26%)	16,869 (35%)	19,943 (31%)	19,943 (15%)	20,899 (25%)	20,899 (9%)
	Age 70 歲	50,328	44,104	40,024 (26%)	33,958 (30%)	39,683 (27%)	39,683 (11%)	38,405 (31%)	38,405 (15%)
	Age 80 歲	78,376	68,688	61,722 (27%)	56,107 (22%)	58,955 (33%)	58,955 (17%)	59,958 (31%)	59,958 (15%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	5,840	5,184	Do not provide a comparable plan level 沒有提供相近的計劃選項				5,661 (3%)	5,661 (-8%)
	Age 10 歲	5,512	4,840					5,008 (10%)	5,008 (-3%)
	Age 20 歲	5,736	5,064					4,458 (29%)	4,458 (14%)
	Age 30 歲	8,776	7,680					6,739 (30%)	6,739 (14%)
	Age 40 歲	10,400	9,120					8,018 (30%)	8,018 (14%)
	Age 50 歲	17,208	15,064					13,517 (27%)	13,517 (11%)
	Age 60 歲	28,672	25,128					22,988 (25%)	22,988 (9%)
	Age 70 歲	55,376	48,520					42,244 (31%)	42,244 (15%)
	Age 80 歲	86,216	75,552					65,952 (31%)	65,952 (15%)

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Premium in HKD
港幣保費

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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 實計劃	
	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	5,160	4,480	4,724 (9%)	3,286 (36%)	4,512 (14%)	4,512 (-1%)	5,146 (0%)	5,146 (-13%)
	Age 10 歲	4,776	4,152	4,724 (1%)	3,286 (26%)	4,128 (16%)	4,128 (1%)	4,554 (5%)	4,554 (-9%)
	Age 20 歲	4,904	4,248	5,274 (-7%)	3,399 (25%)	4,243 (16%)	4,243 (0%)	4,055 (21%)	4,055 (5%)
	Age 30 歲	7,376	6,424	6,569 (12%)	5,251 (22%)	5,873 (26%)	5,873 (9%)	6,127 (20%)	6,127 (5%)
	Age 40 歲	9,024	7,840	8,128 (11%)	6,785 (16%)	8,113 (11%)	8,113 (-3%)	7,290 (24%)	7,290 (8%)
	Age 50 歲	14,608	12,696	12,060 (21%)	10,032 (27%)	12,037 (21%)	12,037 (5%)	12,290 (19%)	12,290 (3%)
	Age 60 歲	24,672	21,432	20,636 (20%)	16,869 (27%)	19,943 (24%)	19,943 (7%)	20,899 (18%)	20,899 (3%)
	Age 70 歲	47,640	41,384	40,024 (19%)	33,958 (22%)	39,683 (20%)	39,683 (4%)	38,405 (24%)	38,405 (8%)
	Age 80 歲	74,112	64,392	61,722 (20%)	56,107 (15%)	58,955 (26%)	58,955 (9%)	59,958 (24%)	59,958 (7%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	5,680	4,920	Do not provide a comparable plan level 沒有提供相近的計劃選項				5,661 (0%)	5,661 (-13%)
	Age 10 歲	5,240	4,560					5,008 (5%)	5,008 (-9%)
	Age 20 歲	5,392	4,672					4,458 (21%)	4,458 (5%)
	Age 30 歲	8,112	7,080					6,739 (20%)	6,739 (5%)
	Age 40 歲	9,944	8,632					8,018 (24%)	8,018 (8%)
	Age 50 歲	16,072	13,968					13,517 (19%)	13,517 (3%)
	Age 60 歲	27,136	23,576					22,988 (18%)	22,988 (3%)
	Age 70 歲	52,408	45,512					42,244 (24%)	42,244 (8%)
	Age 80 歲	81,512	70,816					65,952 (24%)	65,952 (7%)

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Premium in HKD
港幣保費

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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 實計劃	
	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	4,032	3,504	4,119 (-2%)	2,770 (26%)	2,939 (37%)	2,939 (19%)	4,129 (-2%)	4,129 (-15%)
	Age 10 歲	3,736	3,248	4,119 (-9%)	2,770 (17%)	2,925 (28%)	2,925 (11%)	3,655 (2%)	3,655 (-11%)
	Age 20 歲	3,832	3,320	4,598 (-17%)	2,998 (11%)	3,276 (17%)	3,276 (1%)	3,255 (18%)	3,255 (2%)
	Age 30 歲	5,752	5,024	5,729 (0%)	4,349 (16%)	4,428 (30%)	4,428 (13%)	4,931 (17%)	4,931 (2%)
	Age 40 歲	7,048	6,120	7,088 (-1%)	5,258 (16%)	5,585 (26%)	5,585 (10%)	5,910 (19%)	5,910 (4%)
	Age 50 歲	11,400	9,912	10,517 (8%)	8,456 (17%)	8,203 (39%)	8,203 (21%)	9,536 (20%)	9,536 (4%)
	Age 60 歲	19,256	16,728	17,995 (7%)	13,892 (20%)	15,102 (28%)	15,102 (11%)	16,210 (19%)	16,210 (3%)
	Age 70 歲	37,152	32,272	34,902 (6%)	25,500 (27%)	26,577 (40%)	26,577 (21%)	30,282 (23%)	30,282 (7%)
	Age 80 歲	57,808	50,232	53,824 (7%)	41,316 (22%)	38,204 (51%)	38,204 (31%)	47,274 (22%)	47,274 (6%)
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	4,432	3,848	Do not provide a comparable plan level 沒有提供相近的計劃選項				4,541 (-2%)	4,541 (-15%)
	Age 10 歲	4,088	3,568					4,019 (2%)	4,019 (-11%)
	Age 20 歲	4,200	3,640					3,580 (17%)	3,580 (2%)
	Age 30 歲	6,336	5,520					5,423 (17%)	5,423 (2%)
	Age 40 歲	7,752	6,744					6,499 (19%)	6,499 (4%)
	Age 50 歲	12,536	10,896					10,489 (20%)	10,489 (4%)
	Age 60 歲	21,176	18,392					17,830 (19%)	17,830 (3%)
	Age 70 歲	40,880	35,512					33,310 (23%)	33,310 (7%)
	Age 80 歲	63,592	55,240					52,002 (22%)	52,002 (6%)

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

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 2026 年 5 月，其他主要市場競爭對手尚未就 2026 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 2026, other key market competitors have yet to implement premium adjustments for 2026. 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	3,635	2,982	3,694 (-2%)	2,842 (5%)	3,465 (5%)	3,365 (-11%)		2,899 (3%)
Age 10 歲	2,029	1,491	2,030 (0%)	1,561 (-4%)	2,050 (-1%)	1,950 (-24%)		1,534 (-3%)
Age 20 歲	2,272	1,690	2,383 (-5%)	1,835 (-8%)	2,113 (8%)	2,013 (-16%)		1,626 (4%)
Age 30 歲	2,502	1,856	2,998 (-17%)	2,306 (-20%)	2,611 (-4%)	2,511 (-26%)		1,869 (-1%)
Age 40 歲	3,258	2,541	3,941 (-17%)	3,032 (-16%)	3,476 (-6%)	3,376 (-25%)		2,569 (-1%)
Age 50 歲	4,966	4,058	6,048 (-18%)	4,654 (-13%)	5,337 (-7%)	5,237 (-23%)		4,218 (-4%)
Age 60 歲	8,614	7,578	9,783 (-12%)	7,523 (1%)	8,862 (-3%)	8,762 (-14%)		6,872 (10%)
Age 70 歲	14,349	12,474	16,558 (-13%)	12,738 (-2%)	14,578 (-2%)	14,478 (-14%)		12,480 (0%)
Age 80 歲	21,094	18,406	22,963 (-8%)	17,662 (4%)	17,557 (20%)	17,457 (5%)		17,940 (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	3,008	2,400	3,835 (-22%)	2,951 (-19%)	3,014 (0%)	2,914 (-18%)		2,691 (-11%)
Age 10 歲	2,170	1,638	2,143 (1%)	1,646 (0%)	2,186 (-1%)	2,086 (-21%)		1,362 (20%)
Age 20 歲	2,477	1,920	2,674 (-7%)	2,057 (-7%)	2,462 (1%)	2,362 (-19%)		1,742 (10%)
Age 30 歲	3,718	3,066	3,753 (-1%)	2,886 (6%)	3,370 (10%)	3,270 (-6%)		2,521 (22%)
Age 40 歲	4,954	4,282	5,572 (-11%)	4,281 (0%)	4,839 (2%)	4,739 (-10%)		3,577 (20%)
Age 50 歲	6,778	5,946	7,552 (-10%)	5,805 (2%)	6,480 (5%)	6,380 (-7%)		4,971 (20%)
Age 60 歲	8,717	7,693	9,536 (-9%)	7,329 (5%)	9,005 (-3%)	8,905 (-14%)		6,673 (15%)
Age 70 歲	14,400	12,602	15,656 (-8%)	12,039 (5%)	14,843 (-3%)	14,743 (-15%)		11,452 (10%)
Age 80 歲	20,890	18,234	22,656 (-8%)	17,429 (5%)	18,708 (12%)	18,608 (-2%)		16,323 (12%)

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Premium in HKD
港幣保費

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

Ward – with SMM (普通房 – 連額外醫療保障)

Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		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	6,304	5,235	5,847 (8%)	4,498 (16%)	4,523 (39%)	4,423 (18%)		4,964 (5%)
Age 10 歲	3,866	2,976	3,223 (20%)	2,478 (20%)	3,046 (27%)	2,946 (1%)		2,859 (4%)
Age 20 歲	4,256	3,386	3,779 (13%)	2,907 (16%)	3,237 (31%)	3,137 (8%)		3,165 (7%)
Age 30 歲	4,691	3,795	4,756 (-1%)	3,658 (4%)	4,059 (16%)	3,959 (-4%)		3,610 (5%)
Age 40 歲	6,163	5,216	6,252 (-1%)	4,809 (8%)	5,321 (16%)	5,221 (0%)		4,965 (5%)
Age 50 歲	9,619	8,448	9,591 (0%)	7,377 (15%)	8,092 (19%)	7,992 (6%)		8,034 (5%)
Age 60 歲	16,621	14,317	15,495 (7%)	11,921 (20%)	13,091 (27%)	12,991 (10%)		13,015 (10%)
Age 70 歲	28,890	24,563	26,265 (10%)	20,202 (22%)	21,550 (34%)	21,450 (15%)		22,452 (9%)
Age 80 歲	43,078	36,646	36,526 (18%)	28,097 (30%)	25,958 (66%)	25,858 (42%)		32,760 (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	5,056	4,134	5,379 (-6%)	4,136 (0%)	3,956 (28%)	3,856 (7%)		4,350 (-5%)
Age 10 歲	3,808	3,091	3,009 (27%)	2,314 (34%)	3,051 (25%)	2,951 (5%)		2,378 (30%)
Age 20 歲	4,288	3,610	3,747 (14%)	2,885 (25%)	3,466 (24%)	3,366 (7%)		2,931 (23%)
Age 30 歲	6,618	5,619	5,259 (26%)	4,044 (39%)	4,944 (34%)	4,844 (16%)		4,734 (19%)
Age 40 歲	9,037	7,814	7,791 (16%)	5,994 (30%)	6,762 (34%)	6,662 (17%)		6,521 (20%)
Age 50 歲	12,262	10,675	10,564 (16%)	8,127 (31%)	9,197 (33%)	9,097 (17%)		9,108 (17%)
Age 60 歲	15,910	13,779	13,358 (19%)	10,276 (34%)	13,621 (17%)	13,521 (2%)		12,352 (12%)
Age 70 歲	26,867	23,296	22,011 (22%)	16,929 (38%)	22,203 (21%)	22,103 (5%)		20,339 (15%)
Age 80 歲	39,469	34,208	31,917 (24%)	24,551 (39%)	27,970 (41%)	27,870 (23%)		29,419 (16%)

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Premium in HKD
港幣保費

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

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

Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		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	6,925	5,952	7,409 (-7%)	5,699 (4%)	7,337 (-6%)	7,237 (-18%)		5,603 (6%)
Age 10 歲	3,738	2,982	4,094 (-9%)	3,150 (-5%)	3,921 (-5%)	3,821 (-22%)		2,969 (0%)
Age 20 歲	4,173	3,366	4,809 (-13%)	3,700 (-9%)	4,499 (-7%)	4,399 (-23%)		3,484 (-3%)
Age 30 歲	4,659	3,686	6,058 (-23%)	4,660 (-21%)	5,548 (-16%)	5,448 (-32%)		3,929 (-6%)
Age 40 歲	6,195	5,043	7,969 (-22%)	6,131 (-18%)	7,389 (-16%)	7,289 (-31%)		5,296 (-5%)
Age 50 歲	9,498	7,936	12,232 (-22%)	9,410 (-16%)	11,188 (-15%)	11,088 (-28%)		8,633 (-8%)
Age 60 歲	16,486	14,989	19,784 (-17%)	15,218 (-2%)	18,462 (-11%)	18,362 (-18%)		14,375 (4%)
Age 70 歲	27,430	24,845	33,460 (-18%)	25,737 (-3%)	27,887 (-2%)	27,787 (-11%)		26,843 (-7%)
Age 80 歲	40,422	36,595	46,259 (-13%)	35,584 (3%)	33,147 (22%)	33,047 (11%)		38,361 (-5%)
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	5,709	4,787	6,867 (-17%)	5,284 (-9%)	6,385 (-11%)	6,285 (-24%)		5,321 (-10%)
Age 10 歲	3,802	3,072	3,857 (-1%)	2,966 (4%)	4,650 (-18%)	4,550 (-32%)		2,698 (14%)
Age 20 歲	4,198	3,674	4,814 (-13%)	3,705 (-1%)	5,235 (-20%)	5,135 (-28%)		3,445 (7%)
Age 30 歲	6,426	5,862	6,764 (-5%)	5,204 (13%)	7,130 (-10%)	7,030 (-17%)		5,035 (16%)
Age 40 歲	8,397	7,885	10,037 (-16%)	7,721 (2%)	10,256 (-18%)	10,156 (-22%)		7,190 (10%)
Age 50 歲	11,738	11,085	13,615 (-14%)	10,471 (6%)	13,651 (-14%)	13,551 (-18%)		10,091 (10%)
Age 60 歲	16,077	15,168	17,214 (-7%)	13,243 (15%)	18,852 (-15%)	18,752 (-19%)		13,758 (10%)
Age 70 歲	26,586	25,050	28,270 (-6%)	21,745 (15%)	30,750 (-14%)	30,650 (-18%)		24,045 (4%)
Age 80 歲	38,477	36,365	40,743 (-6%)	31,341 (16%)	38,497 (0%)	38,397 (-5%)		33,986 (7%)

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

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

Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		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	12,109	10,419	9,601 (26%)	7,385 (41%)	9,558 (27%)	9,458 (10%)		8,805 (18%)
Age 10 歲	7,155	5,901	5,292 (35%)	4,072 (45%)	5,978 (20%)	5,878 (0%)		5,004 (18%)
Age 20 歲	7,936	6,554	6,205 (28%)	4,773 (37%)	6,853 (16%)	6,753 (-3%)		5,513 (19%)
Age 30 歲	8,947	7,578	7,814 (15%)	6,010 (26%)	8,544 (5%)	8,444 (-10%)		6,402 (18%)
Age 40 歲	11,840	10,266	10,271 (15%)	7,900 (30%)	11,285 (5%)	11,185 (-8%)		8,758 (17%)
Age 50 歲	18,483	16,422	15,757 (17%)	12,120 (35%)	16,627 (11%)	16,527 (-1%)		14,547 (13%)
Age 60 歲	31,821	28,109	25,440 (25%)	19,569 (44%)	26,694 (19%)	26,594 (6%)		23,946 (17%)
Age 70 歲	55,066	48,653	43,115 (28%)	33,164 (47%)	40,274 (37%)	40,174 (21%)		42,810 (14%)
Age 80 歲	82,240	72,576	59,956 (37%)	46,120 (57%)	47,870 (72%)	47,770 (52%)		62,089 (17%)
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	9,677	8,243	10,169 (-5%)	7,824 (5%)	8,366 (16%)	8,266 (0%)		6,991 (18%)
Age 10 歲	6,515	5,683	5,688 (15%)	4,374 (30%)	6,182 (5%)	6,082 (-7%)		3,834 (48%)
Age 20 歲	7,309	6,720	7,083 (3%)	5,451 (23%)	7,342 (0%)	7,242 (-7%)		5,036 (33%)
Age 30 歲	11,341	10,291	9,940 (14%)	7,646 (35%)	10,436 (9%)	10,336 (0%)		8,452 (22%)
Age 40 歲	14,989	13,862	14,720 (2%)	11,323 (22%)	14,247 (5%)	14,147 (-2%)		11,857 (17%)
Age 50 歲	20,672	19,405	19,958 (4%)	15,353 (26%)	19,341 (7%)	19,241 (1%)		16,505 (18%)
Age 60 歲	28,416	26,765	25,244 (13%)	19,420 (38%)	27,926 (2%)	27,826 (-4%)		21,842 (23%)
Age 70 歲	48,973	46,144	41,611 (18%)	32,007 (44%)	43,346 (13%)	43,246 (7%)		37,530 (23%)
Age 80 歲	71,936	67,712	60,335 (19%)	46,414 (46%)	54,262 (33%)	54,162 (25%)		53,686 (26%)

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港幣保費

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

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

Company 公司	AIA 友邦		ManX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		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	10,685	9,274	13,230 (-19%)	10,176 (-9%)	14,413 (-26%)	14,313 (-35%)		11,810 (-21%)
Age 10 歲	5,674	4,723	7,323 (-23%)	5,635 (-16%)	7,733 (-27%)	7,633 (-38%)		5,548 (-15%)
Age 20 歲	6,797	5,789	8,612 (-21%)	6,626 (-13%)	8,843 (-23%)	8,743 (-34%)		6,454 (-10%)
Age 30 歲	7,690	6,394	10,857 (-29%)	8,352 (-23%)	10,647 (-28%)	10,547 (-39%)		7,262 (-12%)
Age 40 歲	10,310	8,899	14,296 (-28%)	11,000 (-19%)	14,521 (-29%)	14,421 (-38%)		9,919 (-10%)
Age 50 歲	16,301	14,429	21,969 (-26%)	16,900 (-15%)	22,062 (-26%)	21,962 (-34%)		16,687 (-14%)
Age 60 歲	27,878	24,538	35,623 (-22%)	27,403 (-10%)	35,195 (-21%)	35,095 (-30%)		27,986 (-12%)
Age 70 歲	50,602	44,554	60,370 (-16%)	46,440 (-4%)	52,996 (-5%)	52,896 (-16%)		50,529 (-12%)
Age 80 歲	75,917	66,758	83,397 (-9%)	64,151 (4%)	62,641 (21%)	62,541 (7%)		74,182 (-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	7,920	6,566	15,851 (-50%)	12,195 (-46%)	12,547 (-37%)	12,447 (-47%)		10,806 (-39%)
Age 10 歲	6,019	5,270	8,900 (-32%)	6,845 (-23%)	9,149 (-34%)	9,049 (-42%)		5,139 (3%)
Age 20 歲	7,315	6,365	11,115 (-34%)	8,551 (-26%)	10,294 (-29%)	10,194 (-38%)		6,390 (0%)
Age 30 歲	10,512	9,562	15,631 (-33%)	12,025 (-20%)	14,006 (-25%)	13,906 (-31%)		9,318 (3%)
Age 40 歲	13,853	12,845	23,237 (-40%)	17,876 (-28%)	20,117 (-31%)	20,017 (-36%)		13,117 (-2%)
Age 50 歲	20,448	19,008	31,528 (-35%)	24,251 (-22%)	26,752 (-24%)	26,652 (-29%)		18,929 (0%)
Age 60 歲	27,389	25,805	39,881 (-31%)	30,679 (-16%)	36,913 (-26%)	36,813 (-30%)		26,613 (-3%)
Age 70 歲	49,104	46,310	65,646 (-25%)	50,497 (-8%)	60,654 (-19%)	60,554 (-24%)		48,219 (-4%)
Age 80 歲	72,403	68,342	94,934 (-24%)	73,025 (-6%)	75,622 (-4%)	75,522 (-10%)		70,142 (-3%)

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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	18,490	16,042	18,013 (3%)	13,855 (16%)	18,792 (-2%)	18,692 (-14%)		17,310 (-7%)
Age 10 歲	11,520	9,043	9,915 (16%)	7,625 (19%)	11,651 (-1%)	11,551 (-22%)		9,070 (0%)
Age 20 歲	13,392	10,742	11,629 (15%)	8,946 (20%)	13,396 (0%)	13,296 (-19%)		9,784 (10%)
Age 30 歲	14,774	12,240	14,650 (1%)	11,269 (9%)	16,805 (-12%)	16,705 (-27%)		13,192 (-7%)
Age 40 歲	19,786	16,848	19,267 (3%)	14,823 (14%)	22,180 (-11%)	22,080 (-24%)		18,281 (-8%)
Age 50 歲	31,594	27,331	29,569 (7%)	22,744 (20%)	32,610 (-3%)	32,510 (-16%)		28,326 (-4%)
Age 60 歲	53,568	46,426	47,797 (12%)	36,768 (26%)	51,675 (4%)	51,575 (-10%)		47,529 (-2%)
Age 70 歲	101,606	87,696	81,065 (25%)	62,359 (41%)	79,059 (29%)	78,959 (11%)		88,234 (-1%)
Age 80 歲	152,064	131,098	112,677 (35%)	86,673 (51%)	93,448 (63%)	93,348 (40%)		124,386 (5%)
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	13,824	11,347	18,319 (-25%)	14,089 (-19%)	16,454 (-16%)	16,354 (-31%)		14,517 (-22%)
Age 10 歲	10,598	8,986	10,231 (4%)	7,869 (14%)	12,732 (-17%)	12,632 (-29%)		7,431 (21%)
Age 20 歲	12,874	11,146	12,748 (1%)	9,808 (14%)	14,445 (-11%)	14,345 (-22%)		9,038 (23%)
Age 30 歲	18,778	16,358	17,910 (5%)	13,777 (19%)	20,508 (-8%)	20,408 (-20%)		15,290 (7%)
Age 40 歲	24,653	21,744	26,577 (-7%)	20,444 (6%)	27,972 (-12%)	27,872 (-22%)		21,717 (0%)
Age 50 歲	36,288	31,939	36,044 (1%)	27,727 (15%)	37,946 (-4%)	37,846 (-16%)		30,705 (4%)
Age 60 歲	50,573	45,216	45,596 (11%)	35,077 (29%)	55,415 (-9%)	55,315 (-18%)		42,684 (6%)
Age 70 歲	94,118	84,384	75,132 (25%)	57,793 (46%)	87,493 (8%)	87,393 (-3%)		74,981 (13%)
Age 80 歲	138,730	124,186	108,849 (27%)	83,731 (48%)	109,081 (27%)	108,981 (14%)		108,870 (14%)

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

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Premium in HKD
港幣保費

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

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	3,132	3,001	2,135 (47%)		2,832 (11%)	2,832 (6%)	3,889 (-19%)	3,242 (-7%)
Age 10 歲	1,781	1,518	1,172 (52%)		1,379 (29%)	1,379 (10%)	1,975 (-10%)	1,647 (-8%)
Age 20 歲	1,970	1,710	1,452 (36%)		1,585 (24%)	1,585 (8%)	2,102 (-6%)	1,753 (-2%)
Age 30 歲	2,325	2,001	1,887 (23%)		1,996 (16%)	1,996 (0%)	2,517 (-8%)	2,099 (-5%)
Age 40 歲	2,959	2,684	2,481 (19%)		2,852 (4%)	2,852 (-6%)	3,537 (-16%)	2,948 (-9%)
Age 50 歲	4,805	4,358	3,809 (26%)		4,279 (12%)	4,279 (2%)	5,453 (-12%)	4,546 (-4%)
Age 60 歲	8,466	7,846	6,157 (38%)		7,511 (13%)	7,511 (4%)	9,205 (-8%)	7,672 (2%)
Age 70 歲	14,228	12,553	10,426 (36%)		11,874 (20%)	11,874 (6%)	16,699 (-15%)	13,917 (-10%)
Age 80 歲	23,315	20,619	15,394 (51%)		15,145 (54%)	15,145 (36%)	24,091 (-3%)	20,077 (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	2,508	2,337	2,217 (13%)		2,546 (-1%)	2,546 (-8%)	3,628 (-31%)	3,024 (-23%)
Age 10 歲	1,940	1,695	1,237 (57%)		1,640 (18%)	1,640 (3%)	1,761 (10%)	1,469 (15%)
Age 20 歲	2,232	2,014	1,628 (37%)		1,815 (23%)	1,815 (11%)	2,215 (1%)	1,847 (9%)
Age 30 歲	3,586	3,465	2,362 (52%)		2,080 (72%)	2,080 (67%)	3,320 (8%)	2,768 (25%)
Age 40 歲	4,626	4,639	3,504 (32%)		2,901 (59%)	2,901 (60%)	4,733 (-2%)	3,945 (18%)
Age 50 歲	6,338	6,178	4,751 (33%)		4,741 (34%)	4,741 (30%)	6,746 (-6%)	5,623 (10%)
Age 60 歲	8,354	7,747	5,998 (39%)		7,020 (19%)	7,020 (10%)	9,216 (-9%)	7,681 (1%)
Age 70 歲	14,048	12,470	9,853 (43%)		11,349 (24%)	11,349 (10%)	15,531 (-10%)	12,944 (-4%)
Age 80 歲	23,091	20,453	15,191 (52%)		14,443 (60%)	14,443 (42%)	22,217 (4%)	18,516 (10%)

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

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 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	6,090	6,041	5,563 (9%)		4,523 (35%)	4,423 (37%)	7,235 (-16%)	6,031 (0%)	5,768 (6%)	
Age 10 歲	3,426	3,150	2,971 (15%)		3,046 (12%)	2,946 (7%)	4,000 (-14%)	3,334 (-6%)	2,884 (19%)	
Age 20 歲	4,132	3,656	3,680 (12%)		3,237 (28%)	3,137 (17%)	4,448 (-7%)	3,708 (-1%)	3,240 (28%)	
Age 30 歲	5,075	4,329	4,780 (6%)		4,059 (25%)	3,959 (9%)	5,286 (-4%)	4,406 (-2%)	4,039 (26%)	
Age 40 歲	6,810	5,806	6,286 (8%)		5,321 (28%)	5,221 (11%)	7,342 (-7%)	6,119 (-5%)	5,387 (26%)	
Age 50 歲	10,979	9,786	9,693 (13%)		8,092 (36%)	7,992 (22%)	11,994 (-8%)	9,996 (-2%)	8,421 (30%)	
Age 60 歲	18,177	16,842	16,039 (13%)		13,091 (39%)	12,991 (30%)	19,333 (-6%)	16,112 (5%)	13,572 (34%)	
Age 70 歲	32,053	29,832	27,157 (18%)		21,550 (49%)	21,450 (39%)	33,835 (-5%)	28,197 (6%)	24,620 (30%)	
Age 80 歲	54,167	48,838	40,292 (34%)		25,958 (109%)	25,858 (89%)	50,368 (8%)	41,974 (16%)	37,394 (45%)	
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	4,714	4,616	5,101 (-8%)		3,956 (19%)	3,856 (20%)	6,371 (-26%)	5,311 (-13%)	4,468 (6%)	
Age 10 歲	3,444	2,866	2,768 (24%)		3,051 (13%)	2,951 (-3%)	3,342 (3%)	2,786 (3%)	2,358 (46%)	
Age 20 歲	4,217	3,628	3,642 (16%)		3,466 (22%)	3,366 (8%)	4,078 (3%)	3,399 (7%)	2,983 (41%)	
Age 30 歲	6,296	5,418	5,284 (19%)		4,944 (27%)	4,844 (12%)	7,028 (-10%)	5,858 (-8%)	4,958 (27%)	
Age 40 歲	9,491	8,039	7,842 (21%)		6,762 (40%)	6,662 (21%)	9,876 (-4%)	8,231 (-2%)	7,245 (31%)	
Age 50 歲	13,142	11,496	10,681 (23%)		9,197 (43%)	9,097 (26%)	13,664 (-4%)	11,388 (1%)	9,901 (33%)	
Age 60 歲	16,702	14,426	13,800 (21%)		13,621 (23%)	13,521 (7%)	18,353 (-9%)	15,295 (-6%)	11,942 (40%)	
Age 70 歲	29,330	25,002	22,670 (29%)		22,203 (32%)	22,103 (13%)	30,614 (-4%)	25,513 (-2%)	21,490 (36%)	
Age 80 歲	48,830	43,410	35,118 (39%)		27,970 (75%)	27,870 (56%)	45,004 (8%)	37,505 (16%)	32,538 (50%)	

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

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 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	11,390	10,184	9,337 (22%)		9,558 (19%)	9,458 (8%)	12,017 (-5%)	10,016 (2%)	10,368 (10%)	
Age 10 歲	6,202	5,312	4,986 (24%)		5,978 (4%)	5,878 (-10%)	7,470 (-17%)	6,226 (-15%)	5,640 (10%)	
Age 20 歲	7,667	6,381	6,177 (24%)		6,853 (12%)	6,753 (-6%)	8,216 (-7%)	6,848 (-7%)	6,005 (28%)	
Age 30 歲	9,453	8,120	8,024 (18%)		8,544 (11%)	8,444 (-4%)	9,544 (-1%)	7,955 (2%)	7,573 (25%)	
Age 40 歲	12,745	10,773	10,551 (21%)		11,285 (13%)	11,185 (-4%)	13,145 (-3%)	10,955 (-2%)	10,230 (25%)	
Age 50 歲	20,628	17,654	16,269 (27%)		16,627 (24%)	16,527 (7%)	21,991 (-6%)	18,327 (-4%)	16,524 (25%)	
Age 60 歲	33,960	28,587	26,921 (26%)		26,694 (27%)	26,594 (7%)	36,205 (-6%)	30,172 (-5%)	27,527 (23%)	
Age 70 歲	59,827	50,064	45,583 (31%)		40,274 (49%)	40,174 (25%)	64,670 (-7%)	53,893 (-7%)	49,747 (20%)	
Age 80 歲	101,306	92,330	67,628 (50%)		47,870 (112%)	47,770 (93%)	94,154 (8%)	78,463 (18%)	73,269 (38%)	
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	8,814	8,658	8,562 (3%)		8,366 (5%)	8,266 (5%)	10,361 (-15%)	8,635 (0%)	7,915 (11%)	
Age 10 歲	5,771	5,006	4,647 (24%)		6,182 (-7%)	6,082 (-18%)	5,747 (0%)	4,791 (5%)	4,391 (31%)	
Age 20 歲	7,014	6,344	6,113 (15%)		7,342 (-4%)	7,242 (-12%)	7,399 (-5%)	6,167 (3%)	5,919 (19%)	
Age 30 歲	10,474	9,321	8,868 (18%)		10,436 (0%)	10,336 (-10%)	12,743 (-18%)	10,620 (-12%)	9,391 (12%)	
Age 40 歲	15,374	13,458	13,161 (17%)		14,247 (8%)	14,147 (-5%)	16,303 (-6%)	13,587 (-1%)	13,845 (11%)	
Age 50 歲	21,634	19,551	17,925 (21%)		19,341 (12%)	19,241 (2%)	25,227 (-14%)	21,023 (-7%)	18,955 (14%)	
Age 60 歲	29,149	24,764	23,163 (26%)		27,926 (4%)	27,826 (-11%)	33,700 (-14%)	28,085 (-12%)	24,719 (18%)	
Age 70 歲	52,326	47,124	38,049 (38%)		43,346 (21%)	43,246 (9%)	57,982 (-10%)	48,320 (-2%)	44,603 (17%)	
Age 80 歲	87,246	82,054	58,940 (48%)		54,262 (61%)	54,162 (51%)	83,252 (5%)	69,378 (18%)	65,530 (33%)	

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 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	18,461	18,443	17,511 (5%)		18,792 (-2%)	18,692 (-1%)	24,415 (-24%)	21,232 (-13%)	20,405 (-10%)	
Age 10 歲	10,254	9,527	9,349 (10%)		11,651 (-12%)	11,551 (-18%)	12,770 (-20%)	11,106 (-14%)	10,100 (2%)	
Age 20 歲	13,229	11,590	11,582 (14%)		13,396 (-1%)	13,296 (-13%)	13,771 (-4%)	11,976 (-3%)	10,221 (29%)	
Age 30 歲	15,934	13,920	15,047 (6%)		16,805 (-5%)	16,705 (-17%)	18,621 (-14%)	16,193 (-14%)	14,894 (7%)	
Age 40 歲	21,925	18,718	19,784 (11%)		22,180 (-1%)	22,080 (-15%)	26,013 (-16%)	22,621 (-17%)	20,477 (7%)	
Age 50 歲	36,134	31,771	30,509 (18%)		32,610 (11%)	32,510 (-2%)	39,802 (-9%)	34,612 (-8%)	30,262 (19%)	
Age 60 歲	58,508	53,074	50,483 (16%)		51,675 (13%)	51,575 (3%)	66,028 (-11%)	57,417 (-8%)	50,791 (15%)	
Age 70 歲	112,701	106,492	85,479 (32%)		79,059 (43%)	78,959 (35%)	123,297 (-9%)	107,216 (-1%)	98,152 (15%)	
Age 80 歲	191,179	174,722	126,817 (51%)		93,448 (105%)	93,348 (87%)	173,817 (10%)	151,146 (16%)	141,477 (35%)	
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	12,894	12,678	16,056 (-20%)		16,454 (-22%)	16,354 (-22%)	21,062 (-39%)	18,316 (-31%)	15,900 (-19%)	
Age 10 歲	9,549	8,346	8,712 (10%)		12,732 (-25%)	12,632 (-34%)	10,857 (-12%)	9,442 (-12%)	8,076 (18%)	
Age 20 歲	12,591	11,227	11,465 (10%)		14,445 (-13%)	14,345 (-22%)	12,816 (-2%)	11,146 (1%)	9,791 (29%)	
Age 30 歲	17,642	15,607	16,631 (6%)		20,508 (-14%)	20,408 (-24%)	21,779 (-19%)	18,939 (-18%)	16,832 (5%)	
Age 40 歲	25,917	22,369	24,679 (5%)		27,972 (-7%)	27,872 (-20%)	31,019 (-16%)	26,974 (-17%)	24,417 (6%)	
Age 50 歲	38,919	34,411	33,617 (16%)		37,946 (3%)	37,846 (-9%)	44,102 (-12%)	38,350 (-10%)	35,109 (11%)	
Age 60 歲	53,042	46,350	43,438 (22%)		55,415 (-4%)	55,315 (-16%)	59,831 (-11%)	52,028 (-11%)	44,419 (19%)	
Age 70 歲	102,855	90,517	71,354 (44%)		87,493 (18%)	87,393 (4%)	105,029 (-2%)	91,331 (-1%)	81,731 (26%)	
Age 80 歲	171,707	157,708	110,531 (55%)		109,081 (57%)	108,981 (45%)	154,094 (11%)	133,996 (18%)	121,290 (42%)	

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 2026 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 2026. 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	50,880	42,720	24,320	21,760	15,200						
5 - 18	49,920	38,240	21,760	19,840	13,760						
19	52,960	41,760	24,000	21,600	15,040						
20	54,720	43,200	24,320	21,760	15,200						
21	56,960	45,600	25,600	22,720	15,920	61	221,760	182,560	102,720	92,000	64,496
22	59,840	48,320	26,880	24,320	17,008	62	241,120	203,680	112,960	102,560	71,632
23	62,720	50,240	28,800	25,600	17,920	63	262,080	228,320	129,600	116,800	81,776
24	67,200	51,680	30,080	27,040	19,008	64	284,000	241,760	135,840	121,920	85,408
25	66,560	51,200	30,560	27,680	19,216	65	317,920	258,720	146,400	132,320	92,496
26	72,000	54,080	32,960	29,600	20,800	66	345,440	278,240	161,760	145,760	101,872
27	75,040	58,400	34,400	30,880	21,680	67	370,560	308,800	176,480	158,720	111,136
28	77,760	63,200	35,200	31,840	22,368	68	384,960	336,160	187,840	169,120	118,368
29	79,840	65,760	35,520	32,000	22,512	69	392,640	341,920	193,120	173,280	121,424
30	81,600	66,080	36,160	32,640	22,720	70	398,720	346,080	195,840	176,480	123,408
31	83,680	67,840	37,120	33,440	23,408	71*	415,200	360,800	202,720	182,080	127,424
32	84,000	68,160	37,600	34,240	23,968	72*	431,040	373,120	209,760	188,800	132,128
33	84,960	68,800	37,920	34,400	24,112	73*	447,680	390,240	215,680	194,240	135,904
34	86,560	69,920	39,360	35,200	24,640	74*	468,640	406,400	224,480	201,600	141,200
35	86,880	72,000	40,160	36,160	25,344	75*	479,360	416,800	233,600	210,720	147,504
36	87,200	73,280	40,320	36,640	25,680	76*	500,960	434,560	241,760	217,440	152,192
37	88,000	74,080	41,120	36,960	25,856	77*	525,120	455,200	252,640	227,200	159,088
38	89,120	75,040	42,080	37,600	26,384	78*	553,440	480,960	272,960	246,080	172,288
39	90,240	76,160	42,400	38,560	27,072	79*	570,880	499,040	276,800	249,440	174,640
40	92,960	77,760	43,200	39,360	27,600	80*	586,880	511,040	290,560	261,600	182,992
41	95,360	80,000	44,480	40,160	27,952	81*	609,600	531,840	300,160	270,080	189,136
42	97,920	82,720	46,080	41,920	29,360	82*	628,960	547,360	304,320	273,440	191,456
43	100,800	84,960	47,520	42,400	29,872	83*	637,920	554,400	308,800	277,760	194,368
44	104,000	88,640	49,600	45,280	31,456	84*	646,080	561,440	312,000	280,480	196,368
45	107,520	91,040	51,040	45,920	32,144	85*	655,040	568,480	316,480	285,120	199,616
46	110,560	94,880	52,960	47,200	33,008	86*	660,480	573,920	318,880	287,360	201,072
47	113,920	97,440	53,760	48,640	34,080	87*	666,400	578,720	321,920	289,760	202,880
48	117,440	100,800	56,800	51,040	35,664	88*	671,040	583,840	324,320	292,160	204,512
49	121,920	104,000	57,920	52,160	36,528	89*	677,120	587,840	327,200	294,400	206,144
50	127,200	109,120	60,480	54,080	37,888	90*	682,560	593,440	330,080	297,120	207,968
51	132,960	114,080	63,360	57,280	40,000	91*	688,160	598,080	332,480	298,880	209,376
52	137,280	118,560	66,080	59,680	41,920	92*	694,240	603,200	335,840	302,400	211,568
53	143,680	123,680	69,600	62,720	43,840	93*	699,520	607,520	337,760	304,480	213,008
54	149,760	129,280	72,000	64,960	45,424	94*	705,280	613,280	340,800	306,560	214,832
55	156,320	135,360	75,200	68,160	47,712	95*	711,360	617,280	343,680	309,600	216,624
56	162,240	140,960	77,760	70,720	49,440	96*	715,840	622,240	345,920	311,680	218,272
57	169,280	147,360	82,400	74,560	52,048	97*	721,440	627,680	348,960	314,880	220,240
58	177,280	151,520	86,080	77,440	54,160	98*	726,880	632,320	351,680	316,160	221,344
59	189,120	158,720	89,120	80,800	56,432	99*	732,960	637,600	354,240	318,720	223,152
60	203,680	165,280	92,960	83,680	58,704						

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	27,040	20,000	12,640	11,680	8,128						
5 - 18	26,240	17,760	11,680	10,560	7,408						
19	26,880	18,720	11,840	11,200	7,776						
20	27,200	20,000	11,840	11,200	7,776						
21	27,840	20,160	11,840	11,200	7,776	61	123,520	97,440	57,600	51,840	36,336
22	28,960	21,600	12,800	11,680	8,128	62	134,400	105,600	63,200	56,960	39,648
23	30,080	22,720	13,600	11,840	8,336	63	148,160	117,280	69,760	63,040	44,048
24	30,720	24,160	14,240	12,800	9,040	64	166,080	131,040	77,440	69,760	48,736
25	31,840	24,000	14,080	13,120	9,264	65	189,440	149,760	87,360	79,200	55,552
26	33,440	25,440	15,200	13,600	9,600	66	205,760	162,720	96,000	86,560	60,624
27	35,520	26,240	16,320	14,080	9,952	67	208,640	164,960	97,440	87,200	61,184
28	37,120	28,800	16,640	15,200	10,496	68	213,760	169,440	100,000	90,080	62,960
29	38,560	29,600	17,760	16,160	11,184	69	220,640	175,040	103,360	92,800	64,992
30	39,360	29,600	17,920	16,320	11,328	70	227,040	180,160	106,880	96,160	67,312
31	40,480	30,560	18,080	16,480	11,552	71*	246,400	194,400	115,680	103,840	72,768
32	41,920	31,360	18,240	16,640	11,696	72*	254,400	200,960	120,160	108,000	75,472
33	42,240	32,640	19,040	16,960	11,904	73*	263,040	208,320	123,200	110,720	77,472
34	44,000	32,960	19,200	17,760	12,400	74*	268,000	211,680	126,560	114,080	79,808
35	45,280	33,760	19,520	17,760	12,400	75*	273,440	216,160	129,600	116,320	81,456
36	45,440	34,560	20,640	18,240	12,928	76*	290,560	229,920	136,640	123,040	85,984
37	45,920	35,040	20,640	18,240	12,928	77*	310,400	245,120	145,920	131,200	91,952
38	46,880	36,160	21,120	19,040	13,296	78*	318,880	253,120	148,960	133,920	93,760
39	47,520	36,640	21,120	19,040	13,296	79*	328,960	261,440	157,120	141,920	99,360
40	48,160	36,960	21,440	19,200	13,456	80*	334,400	264,320	160,480	145,120	101,568
41	48,640	37,280	22,560	20,320	14,320	81*	351,040	277,120	163,680	147,200	102,976
42	49,600	38,560	23,360	20,640	14,512	82*	357,440	283,200	167,200	150,400	105,136
43	51,840	40,160	24,000	21,760	15,232	83*	363,360	288,000	169,440	152,480	106,784
44	55,040	42,400	25,120	22,560	15,888	84*	370,080	292,640	173,120	155,680	108,960
45	58,240	45,280	25,920	23,840	16,608	85*	376,320	297,440	175,360	158,080	110,592
46	61,120	47,200	27,840	25,120	17,488	86*	382,560	303,040	178,080	160,000	112,048
47	63,200	49,440	29,440	26,240	18,512	87*	389,600	308,800	181,280	162,880	114,032
48	65,760	51,040	30,560	27,680	19,216	88*	395,360	313,280	184,160	164,960	115,632
49	68,320	53,120	31,680	28,320	19,920	89*	401,760	317,920	187,040	168,640	118,016
50	69,760	53,760	32,000	29,120	20,272	90*	408,160	323,840	190,240	171,200	119,808
51	72,000	56,960	33,760	29,920	20,976	91*	414,400	328,640	193,440	173,920	121,824
52	75,200	58,400	34,400	30,880	21,680	92*	420,640	333,120	196,640	176,640	123,616
53	77,760	60,800	36,640	32,960	22,880	93*	427,360	338,720	199,360	179,200	125,440
54	81,600	63,840	37,920	34,400	24,112	94*	433,920	343,680	202,720	182,080	127,424
55	84,960	66,880	39,360	35,200	24,640	95*	440,320	348,480	203,680	184,160	128,848
56	89,760	71,200	41,600	37,120	26,032	96*	447,040	353,920	208,320	187,840	131,376
57	95,520	76,160	44,480	40,160	27,952	97*	452,480	358,240	210,720	189,440	132,656
58	100,640	79,840	46,880	42,240	29,680	98*	458,880	363,520	214,400	193,120	134,992
59	107,040	84,160	50,880	45,760	31,968	99*	465,280	369,600	216,960	194,880	136,464
60	114,080	90,240	53,440	48,160	33,712						

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	95,040	74,880	53,600	48,000	33,648						
5 - 18	93,120	67,520	47,520	43,200	30,224						
19	96,640	72,320	50,880	45,920	32,048						
20	98,720	73,920	52,160	46,560	32,560						
21	101,120	76,480	54,400	48,320	33,840	61	447,840	367,040	260,800	233,920	163,920
22	105,440	81,440	56,960	51,360	36,016	62	476,960	390,720	275,200	248,800	174,016
23	109,440	84,000	59,520	53,440	37,456	63	506,560	415,840	293,600	264,160	185,024
24	114,560	87,840	63,200	56,960	39,824	64	536,640	440,800	311,040	280,000	196,016
25	114,880	90,400	64,000	57,600	40,192	65	588,000	482,240	340,640	307,520	214,992
26	121,280	95,200	67,200	60,160	42,304	66	621,440	509,920	359,520	324,000	226,752
27	126,880	99,520	69,920	62,880	44,192	67	656,480	542,400	377,280	339,840	237,824
28	131,360	104,800	72,480	65,600	45,968	68	694,720	579,840	397,600	357,920	250,496
29	134,880	107,360	74,720	67,040	46,992	69	729,120	599,840	417,600	374,880	262,624
30	136,960	107,680	75,520	67,840	47,360	70	756,160	620,480	432,320	389,920	272,752
31	140,640	109,920	77,280	69,600	48,752	71*	777,280	641,120	445,120	400,800	280,352
32	141,280	111,040	77,760	70,400	49,312	72*	796,640	659,200	456,160	410,080	287,216
33	142,880	111,680	78,080	70,560	49,456	73*	814,560	680,000	466,080	419,520	293,712
34	144,960	113,120	79,680	71,840	50,320	74*	838,240	699,040	477,600	428,960	300,480
35	146,720	116,000	82,080	73,440	51,552	75*	857,120	716,800	491,040	442,400	309,664
36	148,000	117,280	82,240	73,920	51,888	76*	879,520	737,600	503,520	453,280	317,072
37	149,120	118,400	83,520	75,520	52,928	77*	904,800	760,000	516,640	464,960	325,584
38	152,320	120,960	85,280	76,960	53,984	78*	935,840	788,160	540,800	486,560	340,768
39	156,160	123,680	87,680	78,880	55,232	79*	958,560	809,440	550,240	495,840	347,120
40	160,800	127,360	89,760	81,440	57,120	80*	987,040	827,520	566,720	510,720	357,264
41	166,080	132,160	93,760	84,480	58,896	81*	1,023,360	850,720	587,520	528,640	370,112
42	172,480	136,800	97,120	87,840	61,504	82*	1,059,040	870,080	608,800	547,520	383,104
43	178,080	142,560	100,480	89,600	62,880	83*	1,095,360	899,680	630,400	567,040	396,880
44	185,280	148,320	105,120	95,040	66,384	84*	1,132,320	928,800	650,720	585,120	409,584
45	193,600	154,400	108,960	98,080	68,672	85*	1,168,480	958,880	672,320	604,960	423,664
46	200,640	161,440	115,200	102,720	71,968	86*	1,205,120	989,120	692,640	623,840	436,704
47	209,280	168,640	117,600	106,560	74,608	87*	1,242,240	1,018,720	714,080	642,720	449,920
48	217,760	176,480	125,600	112,320	78,624	88*	1,278,240	1,049,600	735,040	662,080	463,296
49	227,200	182,880	129,440	116,480	81,600	89*	1,313,920	1,078,880	755,520	680,160	476,176
50	237,760	192,640	135,680	122,240	85,600	90*	1,349,920	1,109,280	777,440	699,520	489,744
51	249,920	203,040	142,560	128,480	89,808	91*	1,392,960	1,143,360	806,560	725,280	507,824
52	263,840	214,080	151,040	136,480	95,728	92*	1,434,880	1,177,440	832,160	749,120	524,320
53	279,840	228,160	161,600	145,760	102,016	93*	1,476,640	1,211,840	855,840	770,560	539,312
54	296,640	241,600	170,560	153,600	107,424	94*	1,518,560	1,247,360	880,320	792,160	554,720
55	312,960	256,800	180,640	163,360	114,272	95*	1,561,120	1,281,280	904,320	814,720	570,096
56	329,440	270,560	189,760	171,520	120,032	96*	1,607,840	1,319,680	932,320	839,520	587,664
57	346,560	284,640	201,440	181,440	126,848	97*	1,655,200	1,359,680	959,520	864,480	604,832
58	367,040	300,640	212,640	191,360	134,016	98*	1,702,240	1,399,040	986,720	887,840	621,504
59	392,480	321,760	227,680	205,440	143,616	99*	1,751,200	1,438,240	1,014,880	913,760	639,568
60	419,520	343,360	242,720	218,560	153,232						

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	63,840	45,600	31,360	28,640	20,096						
5 - 18	61,600	40,480	28,480	25,280	17,728						
19	63,680	45,120	32,000	29,440	20,624						
20	64,800	47,040	32,640	29,760	20,768						
21	65,920	48,000	34,400	31,360	21,904	61	278,080	220,480	155,200	139,520	97,664
22	67,360	50,560	35,360	31,840	22,256	62	301,600	237,280	168,640	152,160	106,208
23	69,120	52,800	37,600	33,440	23,376	63	328,480	259,840	184,800	166,400	116,368
24	70,880	54,240	38,400	34,400	24,080	64	359,200	283,360	200,480	180,320	125,968
25	71,200	53,920	37,920	34,560	24,128	65	404,000	319,520	224,640	202,560	141,888
26	73,600	55,360	39,200	35,360	24,832	66	435,520	344,000	243,360	219,040	153,264
27	75,840	56,800	40,800	36,000	25,312	67	463,520	366,560	258,560	232,480	162,912
28	77,600	59,680	41,760	37,760	26,384	68	494,080	391,200	276,320	248,800	174,096
29	79,680	60,480	43,200	39,360	27,264	69	519,200	411,520	290,400	261,440	183,008
30	80,960	61,440	43,360	39,520	27,408	70	545,600	431,520	304,480	274,240	192,000
31	82,880	63,520	44,000	40,320	28,160	71*	567,040	448,640	316,640	285,120	199,632
32	85,920	64,320	44,480	40,480	28,304	72*	581,920	460,480	326,080	293,440	205,248
33	86,720	66,080	46,720	41,440	29,200	73*	593,760	470,080	331,520	298,560	208,848
34	89,280	66,720	47,040	42,880	29,888	74*	607,520	479,840	339,360	305,440	213,728
35	90,720	68,320	47,840	43,360	30,416	75*	623,680	487,200	347,680	312,960	219,008
36	91,360	69,600	48,960	43,840	30,944	76*	642,400	504,640	357,920	322,400	225,536
37	93,440	71,200	50,560	45,280	31,776	77*	665,120	523,360	369,280	332,160	232,560
38	95,200	73,280	51,040	46,080	32,144	78*	680,160	538,880	380,320	342,080	239,456
39	96,800	74,240	52,000	46,880	32,704	79*	700,160	555,040	391,360	352,960	247,056
40	99,520	76,800	53,280	48,000	33,536	80*	721,120	570,240	402,720	363,200	254,128
41	103,200	78,880	56,000	50,240	35,296	81*	743,200	587,360	414,880	372,960	261,152
42	107,520	82,880	58,560	52,480	36,880	82*	764,800	605,920	428,640	385,440	269,648
43	114,080	87,680	61,920	56,160	39,344	83*	785,440	622,400	439,520	396,160	277,296
44	120,640	93,280	65,280	58,720	41,232	84*	807,200	638,720	451,360	405,760	283,968
45	126,560	98,240	68,320	62,400	43,680	85*	828,480	655,360	463,360	416,960	291,936
46	130,880	100,800	71,840	64,960	45,280	86*	850,400	673,600	475,200	427,040	299,024
47	135,360	106,400	74,880	66,720	46,832	87*	873,280	692,320	487,840	439,040	307,488
48	141,440	109,760	77,440	69,920	48,896	88*	894,560	708,320	500,320	449,760	315,072
49	147,040	114,080	81,280	73,600	51,376	89*	917,120	725,600	511,680	461,280	322,880
50	152,000	117,280	83,360	75,200	52,608	90*	938,720	743,520	524,640	472,160	330,448
51	158,080	123,520	87,200	78,080	54,688	91*	961,760	761,760	537,760	484,000	338,832
52	165,440	129,280	91,680	82,240	57,664	92*	984,160	779,200	550,560	495,360	346,768
53	173,280	136,480	96,320	86,560	60,448	93*	1,007,520	797,120	562,880	506,720	354,592
54	182,240	143,520	101,440	92,000	64,480	94*	1,029,600	815,200	575,840	517,920	362,544
55	192,000	151,520	106,400	96,000	67,088	95*	1,052,320	833,440	587,200	529,440	370,464
56	203,360	161,280	113,120	101,440	71,104	96*	1,076,160	851,840	600,960	541,440	378,976
57	215,360	170,080	120,640	108,480	75,824	97*	1,098,240	869,280	614,240	552,480	386,784
58	227,520	179,840	126,880	114,240	80,160	98*	1,121,760	888,480	627,360	564,320	394,864
59	241,760	190,400	135,520	122,400	85,600	99*	1,145,600	907,680	640,000	575,520	403,072
60	258,720	205,280	144,480	130,400	91,184						

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	10,816
25-64	10,448
65	10,816

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	50,880	27,040			
5-18	49,920	26,240			
19	62,240	31,680			
20	62,240	31,680			
21	62,240	31,680	61	295,200	169,120
22	62,240	31,680	62	295,200	169,120
23	62,240	31,680	63	295,200	169,120
24	62,240	31,680	64	295,200	169,120
25	59,840	30,560	65	305,920	175,200
26	81,600	41,600	66	400,000	227,200
27	81,600	41,600	67	400,000	227,200
28	81,600	41,600	68	400,000	227,200
29	81,600	41,600	69	400,000	227,200
30	81,600	41,600	70	400,000	227,200
31	88,000	45,280	71	480,000	274,080
32	88,000	45,280	72	480,000	274,080
33	88,000	45,280	73	480,000	274,080
34	88,000	45,280	74	480,000	274,080
35	88,000	45,280	75	480,000	274,080
36	90,080	46,880	76	587,200	334,880
37	90,080	46,880	77	587,200	334,880
38	90,080	46,880	78	587,200	334,880
39	90,080	46,880	79	587,200	334,880
40	90,080	46,880	80	587,200	334,880
41	109,440	57,920	81	704,800	401,760
42	109,440	57,920	82	704,800	401,760
43	109,440	57,920	83	704,800	401,760
44	109,440	57,920	84	704,800	401,760
45	109,440	57,920	85	704,800	401,760
46	121,600	63,200	86	704,800	401,760
47	121,600	63,200	87	704,800	401,760
48	121,600	63,200	88	704,800	401,760
49	121,600	63,200	89	704,800	401,760
50	121,600	63,200	90	704,800	401,760
51	159,200	90,880	91	704,800	401,760
52	159,200	90,880	92	704,800	401,760
53	159,200	90,880	93	704,800	401,760
54	159,200	90,880	94	704,800	401,760
55	159,200	90,880	95	704,800	401,760
56	204,640	116,960	96	704,800	401,760
57	204,640	116,960	97	704,800	401,760
58	204,640	116,960	98	704,800	401,760
59	204,640	116,960	99	704,800	401,760
60	204,640	116,960			

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	55,840	26,240	24,000	16,640					
5-18	54,720	24,000	21,600	15,040					
19	57,600	25,760	23,360	16,464					
20	60,480	26,880	24,320	17,008					
21	62,240	27,840	24,800	17,360	61	243,840	112,000	100,800	70,592
22	65,760	29,920	26,880	18,832	62	265,600	125,280	112,320	78,624
23	68,800	31,680	28,800	19,920	63	289,440	142,560	128,480	89,808
24	73,600	33,120	29,920	20,816	64	312,480	149,120	134,400	94,000
25	73,920	33,440	29,920	20,976	65	349,120	161,120	145,280	101,728
26	79,680	36,160	32,640	22,720	66	379,680	177,600	159,840	111,824
27	82,400	37,600	34,240	23,968	67	407,680	194,240	175,200	122,496
28	86,080	39,200	35,040	24,480	68	424,320	206,880	186,400	130,496
29	88,000	39,360	35,200	24,640	69	432,000	211,680	190,400	133,392
30	89,120	39,840	35,520	24,816	70	438,720	215,680	194,240	135,904
31	92,800	41,600	37,120	26,032	71*	456,800	222,720	200,640	140,272
32	92,960	42,080	37,600	26,384	72*	474,080	230,880	207,840	145,536
33	93,280	42,400	38,560	27,072	73*	492,960	236,480	213,440	149,344
34	94,880	43,200	39,360	27,600	74*	515,360	247,360	223,040	156,000
35	95,520	44,320	39,840	27,792	75*	527,840	256,960	231,360	161,984
36	95,680	44,480	40,160	27,952	76*	550,080	266,240	239,360	167,584
37	96,000	45,440	40,480	28,320	77*	578,240	277,760	250,080	175,008
38	98,880	45,920	41,600	28,992	78*	608,800	300,000	269,440	188,592
39	100,320	46,080	41,920	29,360	79*	628,480	304,480	274,080	191,648
40	102,720	48,160	42,880	30,032	80*	645,760	319,200	287,840	201,424
41	105,280	49,440	44,480	31,120	81*	670,720	330,400	297,280	208,144
42	107,520	51,040	45,920	32,144	82*	691,840	334,400	300,960	210,640
43	110,720	52,160	46,880	32,848	83*	701,440	339,360	304,960	213,552
44	114,080	54,080	49,280	34,416	84*	711,360	343,680	309,600	216,624
45	119,040	56,800	51,040	35,664	85*	720,320	348,480	313,600	219,504
46	121,920	57,600	51,840	36,336	86*	726,560	351,040	315,840	221,152
47	125,600	59,680	53,600	37,568	87*	732,800	354,240	318,720	223,152
48	129,600	62,240	55,520	38,960	88*	738,880	357,440	321,600	225,120
49	134,400	63,520	57,600	40,368	89*	744,640	360,640	324,320	227,104
50	140,480	66,560	59,840	42,112	90*	750,560	363,360	327,200	228,912
51	146,240	69,760	63,040	44,048	91*	756,960	365,920	329,920	230,752
52	151,360	72,320	65,760	45,936	92*	763,200	369,600	331,840	232,368
53	158,080	76,160	68,320	47,872	93*	769,440	371,840	334,880	234,192
54	164,800	79,680	71,520	50,160	94*	775,040	374,720	336,960	236,016
55	171,040	82,720	74,560	52,048	95*	781,600	378,080	340,160	238,192
56	178,080	86,560	77,440	54,160	96*	787,840	380,640	342,880	239,984
57	186,400	90,240	81,440	56,960	97*	793,600	384,000	345,600	241,984
58	195,360	93,280	84,000	58,896	98*	799,360	386,720	348,320	243,792
59	208,160	97,600	87,680	61,328	99*	805,760	390,240	351,680	245,952
60	224,160	103,200	92,800	64,976					

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	29,440	14,240	12,800	9,040					
5-18	27,840	12,800	11,680	8,128					
19	29,440	13,920	12,320	8,512					
20	30,080	13,920	12,320	8,512					
21	30,560	14,080	12,640	8,880	61	134,880	63,360	57,280	40,000
22	31,680	14,240	12,800	9,040	62	147,360	69,440	62,240	43,520
23	33,120	14,720	13,600	9,600	63	163,520	76,800	69,440	48,384
24	34,720	15,520	14,080	9,936	64	182,560	84,640	76,640	53,632
25	35,040	16,160	14,080	9,952	65	208,480	96,320	86,720	60,816
26	36,640	16,640	15,200	10,496	66	225,600	106,400	95,520	66,800
27	40,160	17,920	16,320	11,328	67	230,080	107,520	96,320	67,520
28	41,120	18,080	16,480	11,552	68	235,040	110,080	99,040	69,328
29	41,920	19,040	16,960	11,904	69	242,400	113,600	102,080	71,488
30	42,880	19,200	17,760	12,400	70	249,760	116,800	105,120	73,664
31	44,480	19,520	17,760	12,400	71*	270,080	126,560	114,080	79,808
32	45,440	20,320	18,080	12,752	72*	280,320	130,880	117,920	82,704
33	47,520	20,640	18,240	12,928	73*	289,280	135,840	122,240	85,776
34	48,320	21,440	19,200	13,456	74*	294,560	139,680	125,760	87,952
35	49,280	21,920	20,160	14,144	75*	300,160	142,560	128,480	89,968
36	49,600	22,560	20,320	14,320	76*	318,880	150,400	135,040	94,656
37	50,880	22,560	20,320	14,320	77*	340,800	160,160	144,960	101,328
38	51,200	23,680	21,120	14,688	78*	351,680	164,000	147,360	103,136
39	51,360	23,840	21,440	14,864	79*	362,240	173,280	156,320	109,328
40	53,120	24,000	21,760	15,232	80*	368,480	176,640	158,880	111,312
41	54,080	24,480	21,920	15,360	81*	385,760	180,160	162,080	113,296
42	55,040	25,440	23,200	16,080	82*	392,800	183,840	164,800	115,456
43	57,600	25,920	23,840	16,608	83*	400,160	186,720	167,840	117,472
44	60,960	27,680	24,480	17,296	84*	407,360	189,760	171,040	119,648
45	63,360	29,440	26,240	18,512	85*	414,240	193,120	173,280	121,424
46	68,160	31,360	28,160	19,728	86*	420,640	196,640	176,640	123,616
47	69,600	32,000	29,120	20,272	87*	427,840	199,840	180,160	125,968
48	72,000	33,440	29,920	20,976	88*	434,880	202,880	182,400	127,584
49	75,040	34,400	30,880	21,680	89*	441,920	206,080	185,600	129,952
50	77,440	35,200	31,840	22,368	90*	448,320	209,600	188,480	131,920
51	79,200	37,280	33,760	23,600	91*	455,840	212,800	191,360	133,920
52	82,400	37,920	34,400	24,112	92*	464,000	215,840	194,400	136,112
53	86,080	39,840	35,520	24,816	93*	470,240	219,520	197,600	138,288
54	89,760	41,600	37,120	26,032	94*	477,280	222,720	200,640	140,272
55	93,280	44,320	39,840	27,792	95*	483,840	225,600	203,040	142,240
56	98,880	45,920	41,600	28,992	96*	491,680	229,760	206,560	144,416
57	104,960	49,440	44,480	31,120	97*	498,400	231,680	208,320	145,872
58	111,360	51,840	46,560	32,688	98*	505,440	236,160	212,160	148,608
59	117,440	55,040	49,440	34,592	99*	512,320	237,920	214,400	150,016
60	125,440	58,400	52,960	36,880					

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.

2. 保費表 – 極臻•至尊醫療系列 (OptimaCEO Series)
Premium Table – OptimaCEO Medical Series

極臻•至尊醫療計劃 (環球) **OPCEO:WW**
OptimaCEO Medical Plan (Worldwide)

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 Basic Plan					保障 Benefit	基本計劃 Basic Plan				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	47,824	23,120	19,968	14,944	13,152						
5 - 18	47,136	20,672	18,224	13,520	11,904						
19	49,760	22,784	19,792	14,768	12,992						
20	51,504	23,120	19,968	14,944	13,152						
21	53,616	24,352	21,024	15,664	13,792	61	223,728	104,416	90,752	67,840	59,696
22	56,416	25,408	22,432	16,720	14,720	62	245,456	115,984	101,968	76,096	66,960
23	59,216	27,152	23,648	17,600	15,488	63	269,456	134,384	117,392	87,664	77,152
24	63,424	28,560	24,880	18,672	16,432	64	294,512	141,920	123,520	92,416	81,328
25	62,896	28,912	25,408	18,880	16,624	65	333,056	154,704	135,248	100,992	88,864
26	67,808	31,360	27,328	20,432	17,968	66	365,120	172,224	150,320	112,240	98,768
27	70,608	32,592	28,384	21,280	18,736	67	394,896	189,568	165,216	123,536	108,704
28	73,408	33,456	29,440	21,984	19,344	68	414,000	203,584	177,648	132,752	116,816
29	75,344	33,808	29,616	22,128	19,472	69	426,080	211,120	183,792	137,392	120,912
30	76,912	34,336	29,952	22,320	19,632	70	436,416	216,192	188,688	140,848	123,936
31	78,848	35,392	30,832	23,008	20,240	71*	457,104	228,464	201,312	152,080	133,824
32	79,008	35,744	31,360	23,552	20,720	72*	477,248	237,920	209,888	158,608	139,584
33	80,064	35,920	31,536	23,680	20,848	73*	498,624	245,984	217,248	164,064	144,368
34	81,648	37,488	32,416	24,192	21,280	74*	524,896	257,376	226,704	171,408	150,848
35	82,000	38,016	33,296	24,896	21,920	75*	539,968	269,456	238,272	180,112	158,480
36	82,176	38,192	33,632	25,248	22,208	76*	567,472	280,496	247,200	186,880	164,464
37	82,864	39,248	33,984	25,408	22,352	77*	598,128	294,688	259,824	196,432	172,864
38	84,096	39,952	34,688	25,920	22,816	78*	633,872	320,096	282,944	213,936	188,272
39	84,976	40,304	35,568	26,592	23,408	79*	657,520	326,576	288,560	218,032	191,872
40	87,776	41,168	36,272	27,120	23,856	80*	679,776	344,448	304,144	229,728	202,160
41	89,872	42,224	36,800	27,456	24,160	81*	709,728	357,936	315,712	238,720	210,080
42	92,336	43,808	38,544	28,848	25,392	82*	736,368	364,768	321,488	242,992	213,824
43	94,960	45,200	39,072	29,360	25,840	83*	750,912	372,480	327,968	248,016	218,240
44	98,112	47,136	41,520	30,880	27,168	84*	764,576	378,080	333,232	251,904	221,680
45	101,264	48,528	42,224	31,584	27,808	85*	779,296	385,616	340,592	257,456	226,576
46	104,240	50,112	43,456	32,432	28,544	86*	785,952	388,592	343,216	259,344	228,240
47	107,216	51,152	44,848	33,488	29,472	87*	792,960	392,272	346,192	261,680	230,288
48	110,720	53,792	46,960	35,040	30,832	88*	798,384	395,248	348,992	263,760	232,112
49	114,928	55,008	48,000	35,888	31,568	89*	805,744	398,752	351,456	265,872	233,968
50	121,056	57,984	50,288	37,616	33,088	90*	812,224	402,256	354,960	268,224	236,048
51	129,120	62,016	54,320	40,496	35,632	91*	818,704	405,232	357,056	270,048	237,648
52	133,328	64,656	56,592	42,448	37,360	92*	826,064	409,440	361,264	272,880	240,128
53	139,456	67,984	59,568	44,384	39,056	93*	832,368	411,552	363,536	274,736	241,760
54	145,424	70,432	61,664	45,984	40,464	94*	839,376	415,232	366,336	277,072	243,824
55	153,296	74,288	65,168	48,752	42,912	95*	846,384	418,736	369,680	279,392	245,856
56	159,088	76,912	67,808	50,544	44,480	96*	851,648	421,536	372,304	281,504	247,728
57	165,920	81,296	71,488	53,216	46,832	97*	858,480	425,216	375,984	284,048	249,952
58	173,792	84,976	74,112	55,360	48,720	98*	864,960	428,368	377,728	285,472	251,216
59	185,360	88,128	77,264	57,696	50,768	99*	872,144	431,696	380,528	287,808	253,264
60	203,760	93,728	81,824	61,184	53,840						

* 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

極臻•至尊醫療附加契約 (環球) **OPCEOR:WW**

OptimaCEO Medical Supplementary Contract (Worldwide)

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

保障 Benefit	附加契約 Supplementary Contract					保障 Benefit	附加契約 Supplementary Contract				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	47,830	23,126	19,973	14,944	11,949						
5 - 18	47,130	20,674	18,221	13,525	10,827						
19	49,757	22,776	19,798	14,770	11,808						
20	51,509	23,126	19,973	14,944	11,949						
21	53,611	24,354	21,024	15,662	12,526	61	223,731	104,419	90,754	67,837	54,277
22	56,414	25,405	22,426	16,714	13,368	62	245,456	115,982	101,966	76,090	60,864
23	59,218	27,157	23,653	17,608	14,086	63	269,458	134,379	117,384	87,670	70,133
24	63,422	28,558	24,878	18,677	14,944	64	294,512	141,912	123,517	92,418	73,934
25	62,898	28,909	25,405	18,886	15,102	65	333,056	154,702	135,254	100,986	80,784
26	67,803	31,362	27,331	20,429	16,346	66	365,117	172,222	150,322	112,234	89,790
27	70,606	32,587	28,382	21,286	17,029	67	394,901	189,566	165,214	123,533	98,830
28	73,410	33,464	29,434	21,987	17,590	68	413,998	203,582	177,653	132,749	106,206
29	75,336	33,814	29,610	22,128	17,696	69	426,086	211,117	183,786	137,392	109,920
30	76,914	34,339	29,960	22,320	17,853	70	436,424	216,197	188,691	140,843	112,670
31	78,840	35,390	30,835	23,003	18,397	71*	457,098	228,461	201,306	152,074	121,659
32	79,016	35,741	31,362	23,547	18,834	72*	477,245	237,922	209,890	158,608	126,880
33	80,067	35,917	31,536	23,686	18,957	73*	498,619	245,981	217,248	164,058	131,242
34	81,643	37,493	32,413	24,195	19,360	74*	524,899	257,370	226,709	171,416	137,130
35	81,994	38,019	33,288	24,896	19,920	75*	539,966	269,458	238,272	180,106	144,085
36	82,170	38,194	33,638	25,246	20,200	76*	567,474	280,496	247,208	186,886	149,515
37	82,870	39,245	33,989	25,405	20,323	77*	598,133	294,686	259,822	196,434	157,155
38	84,096	39,946	34,690	25,912	20,726	78*	633,874	320,091	282,949	213,936	171,154
39	84,973	40,296	35,566	26,595	21,269	79*	657,526	326,573	288,555	218,037	174,429
40	87,776	41,173	36,267	27,122	21,690	80*	679,776	344,443	304,147	229,722	183,786
41	89,878	42,224	36,792	27,454	21,970	81*	709,736	357,934	315,710	238,728	190,986
42	92,331	43,800	38,544	28,856	23,091	82*	736,366	364,766	321,493	242,986	194,384
43	94,958	45,202	39,070	29,363	23,494	83*	750,907	372,475	327,974	248,013	198,414
44	98,112	47,130	41,523	30,888	24,704	84*	764,573	378,082	333,230	251,902	201,515
45	101,266	48,531	42,224	31,589	25,264	85*	779,290	385,616	340,589	257,456	205,965
46	104,245	50,107	43,450	32,429	25,947	86*	785,947	388,594	343,218	259,349	207,472
47	107,222	51,158	44,851	33,480	26,789	87*	792,955	392,274	346,195	261,678	209,347
48	110,726	53,787	46,954	35,040	28,032	88*	798,387	395,251	348,998	263,763	211,011
49	114,931	55,013	48,005	35,882	28,698	89*	805,746	398,755	351,451	265,866	212,693
50	121,064	57,992	50,283	37,616	30,099	90*	812,227	402,259	354,955	268,232	214,586
51	129,123	62,021	54,312	40,488	32,395	91*	818,710	405,238	357,058	270,053	216,038
52	133,328	64,650	56,590	42,451	33,954	92*	826,069	409,443	361,262	272,874	218,299
53	139,459	67,978	59,568	44,378	35,496	93*	832,376	411,546	363,541	274,731	219,789
54	145,416	70,430	61,670	45,990	36,792	94*	839,384	415,224	366,344	277,078	221,662
55	153,301	74,285	65,174	48,758	39,000	95*	846,392	418,728	369,672	279,392	223,520
56	159,082	76,914	67,803	50,546	40,437	96*	851,648	421,531	372,301	281,512	225,202
57	165,915	81,293	71,482	53,208	42,574	97*	858,480	425,211	375,979	284,051	227,235
58	173,798	84,973	74,110	55,363	44,291	98*	864,963	428,365	377,731	285,470	228,373
59	185,362	88,126	77,264	57,693	46,147	99*	872,146	431,693	380,534	287,802	230,248
60	203,758	93,733	81,819	61,179	48,950						

* 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

極臻•至尊醫療計劃 **OPCEO: Ex. US**

OptimaCEO Medical Plan

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 Basic Plan					保障 Benefit	基本計劃 Basic Plan				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	25,408	11,920	10,864	7,984	7,024						
5 - 18	24,704	11,216	9,808	7,296	6,416						
19	25,232	11,392	10,336	7,664	6,752						
20	25,584	11,392	10,336	7,664	6,752						
21	26,288	11,392	10,336	7,664	6,752	61	124,736	58,688	51,152	38,224	33,632
22	27,152	12,096	10,864	7,984	7,024	62	136,832	64,832	56,592	42,096	37,056
23	28,384	12,960	11,040	8,176	7,200	63	152,256	72,176	63,248	47,216	41,552
24	28,912	13,488	11,744	8,880	7,808	64	172,224	80,944	70,608	52,720	46,400
25	30,128	13,312	12,096	9,104	8,032	65	198,320	92,160	81,120	60,656	53,376
26	31,536	14,544	12,608	9,424	8,288	66	217,248	102,144	89,360	66,784	58,784
27	33,456	15,424	12,960	9,792	8,624	67	222,512	104,592	90,752	68,000	59,824
28	35,040	15,776	14,016	10,304	9,056	68	230,032	108,448	94,608	70,608	62,128
29	36,448	16,816	14,720	10,992	9,168	69	239,328	113,184	98,464	73,536	64,704
30	37,136	16,992	14,896	11,136	9,200	70	248,432	117,904	102,848	76,832	67,616
31	38,192	17,168	15,072	11,328	9,280	71*	271,216	130,352	114,752	86,832	76,400
32	39,424	17,344	15,424	11,504	9,408	72*	281,728	136,128	120,016	90,592	79,728
33	39,776	18,224	15,776	11,680	9,520	73*	292,928	140,512	123,872	93,520	82,288
34	41,344	18,400	16,288	12,176	9,952	74*	300,288	145,072	128,240	96,896	85,264
35	42,576	18,576	16,288	12,176	10,352	75*	308,176	149,616	131,408	99,456	87,536
36	42,752	19,616	16,816	12,704	10,768	76*	329,024	158,384	139,808	105,568	92,912
37	43,280	19,616	16,816	12,704	11,184	77*	353,728	170,288	150,144	113,536	99,904
38	44,320	20,144	17,520	13,056	11,488	78*	365,296	174,672	154,000	116,416	102,464
39	44,848	20,144	17,520	13,056	11,488	79*	378,960	185,360	163,984	124,048	109,152
40	45,376	20,320	17,696	13,232	11,632	80*	387,360	190,448	168,720	127,488	112,192
41	45,904	21,376	18,752	14,048	12,368	81*	408,912	195,168	172,048	129,984	114,384
42	46,784	22,256	19,104	14,256	12,544	82*	418,560	200,256	176,784	133,440	117,424
43	48,880	22,784	19,968	14,960	13,168	83*	427,664	204,288	180,112	136,256	119,904
44	51,856	23,824	20,848	15,616	13,728	84*	438,000	209,888	185,008	139,776	123,008
45	54,832	24,704	21,904	16,304	14,352	85*	447,808	213,744	188,864	142,608	125,488
46	57,648	26,448	22,944	17,168	15,104	86*	455,344	216,896	190,976	144,512	127,168
47	59,568	28,032	24,176	18,192	16,000	87*	463,584	220,928	194,640	147,088	129,440
48	61,840	28,912	25,408	18,880	16,624	88*	470,592	224,432	197,104	149,152	131,248
49	64,304	30,128	26,112	19,568	17,216	89*	478,128	228,112	201,488	152,208	133,936
50	66,400	30,832	26,976	20,112	17,696	90*	485,824	231,792	204,464	154,528	135,984
51	69,904	32,944	28,384	21,232	18,688	91*	493,008	235,824	207,792	157,120	138,272
52	73,056	33,632	29,264	21,936	19,312	92*	500,544	239,504	210,944	159,456	140,320
53	75,504	35,744	31,184	23,168	20,368	93*	508,608	243,008	214,096	161,776	142,368
54	79,360	36,960	32,592	24,400	21,472	94*	516,320	246,864	217,424	164,352	144,624
55	83,216	38,896	33,632	25,184	22,160	95*	523,680	248,432	219,872	166,176	146,240
56	87,952	40,992	35,568	26,608	23,424	96*	531,904	253,872	224,256	169,456	149,120
57	93,728	43,968	38,368	28,576	25,136	97*	538,560	256,848	226,176	171,120	150,592
58	98,640	46,432	40,464	30,320	26,688	98*	545,920	261,216	230,560	174,096	153,216
59	104,944	50,288	43,808	32,672	28,752	99*	553,808	264,208	232,848	176,000	154,896
60	113,888	53,792	46,960	35,152	30,928						

* 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

極臻•至尊醫療附加契約 **OPCEOR: Ex. US**

OptimaCEO Medical Supplementary Contract

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

保障 Benefit	附加契約 Supplementary Contract					保障 Benefit	附加契約 Supplementary Contract				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	25,405	11,914	10,862	7,989	6,395						
5 - 18	24,704	11,213	9,811	7,288	5,834						
19	25,229	11,389	10,338	7,656	6,133						
20	25,579	11,389	10,338	7,656	6,133						
21	26,280	11,389	10,338	7,656	6,133	61	124,742	58,693	51,158	38,229	30,590
22	27,157	12,090	10,862	7,989	6,395	62	136,832	64,824	56,590	42,101	33,674
23	28,382	12,965	11,038	8,182	6,552	63	152,250	72,182	63,248	47,216	37,773
24	28,909	13,491	11,739	8,883	7,114	64	172,222	80,942	70,606	52,718	42,171
25	30,134	13,315	12,090	9,110	7,288	65	198,326	92,155	81,118	60,654	48,531
26	31,536	14,542	12,614	9,426	7,534	66	217,248	102,142	89,352	66,786	53,437
27	33,464	15,418	12,965	9,794	7,832	67	222,504	104,595	90,754	67,995	54,400
28	35,040	15,768	14,016	10,302	8,235	68	230,038	108,450	94,608	70,606	56,485
29	36,442	16,819	14,717	10,986	8,322	69	239,323	113,179	98,462	73,531	58,832
30	37,142	16,995	14,893	11,142	8,357	70	248,434	117,910	102,843	76,826	61,461
31	38,194	17,170	15,067	11,336	8,462	71*	271,210	130,349	114,757	86,829	69,467
32	39,421	17,346	15,418	11,510	8,550	72*	281,722	136,131	120,013	90,595	72,480
33	39,771	18,221	15,768	11,686	8,654	73*	292,934	140,510	123,867	93,522	74,811
34	41,347	18,397	16,294	12,176	9,040	74*	300,293	145,066	128,246	96,902	77,526
35	42,574	18,571	16,294	12,176	9,408	75*	308,178	149,621	131,400	99,461	79,576
36	42,749	19,622	16,819	12,702	9,794	76*	329,026	158,381	139,810	105,576	84,464
37	43,275	19,622	16,819	12,702	10,162	77*	353,730	170,294	150,147	113,530	90,824
38	44,326	20,149	17,520	13,053	10,442	78*	365,293	174,675	154,002	116,421	93,136
39	44,851	20,149	17,520	13,053	10,442	79*	378,958	185,362	163,987	124,042	99,234
40	45,378	20,323	17,696	13,227	10,582	80*	387,368	190,443	168,718	127,493	102,002
41	45,902	21,374	18,747	14,051	11,248	81*	408,917	195,173	172,046	129,981	103,981
42	46,779	22,251	19,098	14,261	11,405	82*	418,554	200,254	176,778	133,432	106,749
43	48,882	22,776	19,973	14,962	11,966	83*	427,664	204,283	180,106	136,253	109,010
44	51,859	23,827	20,850	15,610	12,491	84*	438,000	209,890	185,011	139,774	111,813
45	54,838	24,704	21,901	16,310	13,053	85*	447,811	213,744	188,866	142,613	114,090
46	57,642	26,456	22,952	17,170	13,736	86*	455,346	216,898	190,968	144,506	115,597
47	59,568	28,032	24,178	18,186	14,542	87*	463,579	220,928	194,648	147,080	117,664
48	61,846	28,909	25,405	18,886	15,102	88*	470,587	224,432	197,101	149,147	119,312
49	64,299	30,134	26,106	19,570	15,662	89*	478,122	228,110	201,480	152,214	121,765
50	66,402	30,835	26,981	20,114	16,083	90*	485,830	231,790	204,459	154,526	123,621
51	69,906	32,938	28,382	21,234	16,995	91*	493,013	235,819	207,787	157,120	125,688
52	73,059	33,638	29,259	21,934	17,555	92*	500,547	239,499	210,941	159,450	127,563
53	75,512	35,741	31,186	23,162	18,536	93*	508,606	243,003	214,094	161,779	129,421
54	79,366	36,968	32,587	24,405	19,517	94*	516,315	246,858	217,424	164,355	131,488
55	83,221	38,894	33,638	25,176	20,149	95*	523,674	248,434	219,877	166,178	132,942
56	87,950	40,997	35,566	26,613	21,286	96*	531,907	253,866	224,256	169,453	135,570
57	93,733	43,976	38,370	28,574	22,864	97*	538,565	256,843	226,184	171,118	136,901
58	98,638	46,429	40,472	30,326	24,266	98*	545,923	261,224	230,563	174,096	139,285
59	104,946	50,283	43,800	32,675	26,139	99*	553,808	264,202	232,842	176,006	140,808
60	113,880	53,787	46,954	35,146	28,120						

* 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

極臻•至尊醫療計劃 (環球) **OPCEO: WW + OP**

OptimaCEO Medical Plan (Worldwide)

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 + 門診惠益 Basic Plan + Outpatient					保障 Benefit	基本計劃+ 門診惠益 Basic Plan + Outpatient				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	78,304	53,600	50,448	45,424	43,632						
5 - 18	76,928	50,464	48,016	43,312	41,696						
19	79,888	52,912	49,920	44,896	43,120						
20	81,808	53,424	50,272	45,248	43,456						
21	84,096	54,832	51,504	46,144	44,272	61	379,664	260,352	246,688	223,776	215,632
22	87,776	56,768	53,792	48,080	46,080	62	408,048	278,576	264,560	238,688	229,552
23	91,456	59,392	55,888	49,840	47,728	63	438,000	302,928	285,936	256,208	245,696
24	96,016	61,152	57,472	51,264	49,024	64	468,656	316,064	297,664	266,560	255,472
25	96,192	62,208	58,704	52,176	49,920	65	519,296	340,944	321,488	287,232	275,104
26	101,792	65,344	61,312	54,416	51,952	66	555,392	362,496	340,592	302,512	289,040
27	106,352	68,336	64,128	57,024	54,480	67	592,176	386,848	362,496	320,816	305,984
28	110,368	70,416	66,400	58,944	56,304	68	627,568	417,152	391,216	346,320	330,384
29	113,360	71,824	67,632	60,144	57,488	69	658,224	443,264	415,936	369,536	353,056
30	115,104	72,528	68,144	60,512	57,824	70	682,928	462,704	435,200	387,360	370,448
31	118,096	74,640	70,080	62,256	59,488	71*	706,944	478,304	451,152	401,920	383,664
32	118,608	75,344	70,960	63,152	60,320	72*	729,360	490,032	462,000	410,720	391,696
33	120,016	75,872	71,488	63,632	60,800	73*	751,616	498,976	470,240	417,056	397,360
34	121,952	77,792	72,720	64,496	61,584	74*	779,808	512,288	481,616	426,320	405,760
35	123,344	79,360	74,640	66,240	63,264	75*	800,496	529,984	498,800	440,640	419,008
36	124,048	80,064	75,504	67,120	64,080	76*	828,528	541,552	508,256	447,936	425,520
37	125,088	81,472	76,208	67,632	64,576	77*	859,872	556,432	521,568	458,176	434,608
38	127,728	83,584	78,320	69,552	66,448	78*	897,728	583,952	546,800	477,792	452,128
39	130,352	85,680	80,944	71,968	68,784	79*	924,880	593,936	555,920	485,392	459,232
40	134,560	87,952	83,056	73,904	70,640	80*	955,712	620,384	580,080	505,664	478,096
41	138,576	90,928	85,504	76,160	72,864	81*	995,136	643,344	601,120	524,128	495,488
42	143,840	95,312	90,048	80,352	76,896	82*	1,032,976	661,376	618,096	539,600	510,432
43	148,224	98,464	92,336	82,624	79,104	83*	1,066,448	688,016	643,504	563,552	533,776
44	154,176	103,200	97,584	86,944	83,232	84*	1,099,904	713,408	668,560	587,232	557,008
45	160,480	107,744	101,440	90,800	87,024	85*	1,133,552	739,872	694,848	611,712	580,832
46	166,256	112,128	105,472	94,448	90,560	86*	1,161,584	764,224	718,848	634,976	603,872
47	172,912	116,848	110,544	99,184	95,168	87*	1,190,144	789,456	743,376	658,864	627,472
48	179,920	122,992	116,160	104,240	100,032	88*	1,217,120	813,984	767,728	682,496	650,848
49	187,456	127,536	120,528	108,416	104,096	89*	1,244,976	837,984	790,688	705,104	673,200
50	197,264	134,192	126,496	113,824	109,296	90*	1,272,480	862,512	815,216	728,480	696,304
51	209,888	142,784	135,088	121,264	116,400	91*	1,304,704	891,232	843,056	756,048	723,648
52	220,576	151,904	143,840	129,696	124,608	92*	1,336,768	920,144	871,968	783,584	750,832
53	233,360	161,888	153,472	138,288	132,960	93*	1,368,304	947,488	899,472	810,672	777,696
54	246,688	171,696	162,928	147,248	141,728	94*	1,400,368	976,224	927,328	838,064	804,816
55	261,392	182,384	173,264	156,848	151,008	95*	1,432,432	1,004,784	955,728	865,440	831,904
56	274,368	192,192	183,088	165,824	159,760	96*	1,466,768	1,036,656	987,424	896,624	862,848
57	288,208	203,584	193,776	175,504	169,120	97*	1,502,512	1,069,248	1,020,016	928,080	893,984
58	304,672	215,856	204,992	186,240	179,600	98*	1,537,552	1,100,960	1,050,320	958,064	923,808
59	325,696	228,464	217,600	198,032	191,104	99*	1,574,352	1,133,904	1,082,736	990,016	955,472
60	352,688	242,656	230,752	210,112	202,768						

* 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

極臻•至尊醫療附加契約 (環球) **OPCEOR: WW + OP**

OptimaCEO Medical Supplementary Contract (Worldwide)

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

保障 Benefit	附加契約 + 門診惠益 Supplementary Contract + Outpatient					保障 Benefit	附加契約 + 門診惠益 Supplementary Contract + Outpatient				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	78,315	53,611	50,458	45,429	42,434						
5 - 18	76,914	50,458	48,005	43,309	40,611						
19	79,891	52,910	49,933	44,904	41,942						
20	81,819	53,437	50,283	45,254	42,259						
21	84,096	54,838	51,509	46,147	43,011	61	379,659	260,347	246,682	223,765	210,205
22	87,776	56,766	53,787	48,075	44,730	62	408,042	278,568	264,552	238,675	223,450
23	91,454	59,394	55,890	49,845	46,323	63	438,000	302,922	285,926	256,213	238,675
24	96,010	61,146	57,466	51,264	47,531	64	468,661	316,061	297,666	266,566	248,083
25	96,186	62,197	58,693	52,174	48,390	65	519,294	340,941	321,493	287,224	267,022
26	101,792	65,350	61,320	54,418	50,334	66	555,384	362,490	340,589	302,501	280,058
27	106,347	68,328	64,123	57,027	52,770	67	592,176	386,842	362,490	320,808	296,106
28	110,378	70,432	66,402	58,955	54,558	68	627,568	417,152	391,222	346,318	319,776
29	113,355	71,834	67,629	60,147	55,715	69	658,227	443,258	415,926	369,533	342,061
30	115,107	72,533	68,154	60,514	56,046	70	682,931	462,704	435,198	387,350	359,178
31	118,085	74,635	70,080	62,248	57,642	71*	706,933	478,296	451,141	401,909	371,494
32	118,611	75,336	70,957	63,142	58,429	72*	729,358	490,035	462,003	410,722	378,994
33	120,013	75,862	71,482	63,632	58,902	73*	751,608	498,970	470,237	417,046	384,230
34	121,939	77,789	72,709	64,491	59,656	74*	779,816	512,286	481,626	426,333	392,046
35	123,341	79,366	74,635	66,243	61,267	75*	800,490	529,981	498,795	440,629	404,608
36	124,043	80,067	75,512	67,120	62,074	76*	828,522	541,544	508,256	447,934	410,563
37	125,094	81,469	76,213	67,629	62,547	77*	859,882	556,435	521,571	458,182	418,904
38	127,722	83,571	78,315	69,538	64,352	78*	897,725	583,942	546,800	477,787	435,005
39	130,350	85,674	80,944	71,973	66,646	79*	924,882	593,928	555,910	485,392	441,784
40	134,555	87,952	83,046	73,901	68,469	80*	955,717	620,384	580,088	505,662	459,726
41	138,584	90,930	85,498	76,160	70,675	81*	995,138	643,336	601,112	524,130	476,387
42	143,840	95,309	90,053	80,365	74,600	82*	1,032,981	661,381	618,107	539,600	490,998
43	148,219	98,462	92,331	82,624	76,755	83*	1,066,443	688,011	643,510	563,549	513,950
44	154,176	103,194	97,587	86,952	80,768	84*	1,099,906	713,414	668,563	587,235	536,848
45	160,483	107,749	101,442	90,806	84,482	85*	1,133,544	739,870	694,843	611,710	560,219
46	166,266	112,128	105,470	94,450	87,968	86*	1,161,576	764,222	718,846	634,978	583,101
47	172,923	116,859	110,552	99,181	92,490	87*	1,190,134	789,453	743,374	658,858	606,526
48	179,931	122,992	116,158	104,245	97,237	88*	1,217,115	813,979	767,726	682,491	629,739
49	187,464	127,546	120,538	108,414	101,230	89*	1,244,973	837,982	790,678	705,093	651,920
50	197,277	134,205	126,496	113,829	106,312	90*	1,272,478	862,510	815,206	728,483	674,837
51	209,891	142,789	135,080	121,256	113,163	91*	1,304,715	891,243	843,062	756,058	702,043
52	220,578	151,899	143,840	129,701	121,203	92*	1,336,778	920,152	871,971	783,582	729,008
53	233,366	161,885	153,475	138,285	129,403	93*	1,368,314	947,483	899,478	810,669	755,726
54	246,682	171,696	162,936	147,256	138,058	94*	1,400,374	976,214	927,334	838,069	782,653
55	261,400	182,384	173,274	156,858	147,099	95*	1,432,437	1,004,773	955,717	865,437	809,565
56	274,363	192,195	183,085	165,827	155,718	96*	1,466,776	1,036,659	987,429	896,640	840,330
57	288,205	203,582	193,771	175,498	164,864	97*	1,502,515	1,069,246	1,020,014	928,086	871,270
58	304,674	215,848	204,986	186,238	175,166	98*	1,537,557	1,100,958	1,050,325	958,064	900,966
59	325,698	228,462	217,600	198,029	186,483	99*	1,574,347	1,133,894	1,082,736	990,003	932,450
60	352,678	242,653	230,739	210,099	197,870						

* 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

極臻•至尊醫療計劃 **OPCEO: Ex. US + OP**

OptimaCEO Medical Plan

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 + 門診惠益 Basic Plan + Outpatient					保障 Benefit	基本計劃+ 門診惠益 Basic Plan + Outpatient				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	50,816	37,328	36,272	33,392	32,432						
5 - 18	49,056	35,568	34,160	31,648	30,768						
19	50,640	36,800	35,744	33,072	32,160						
20	51,520	37,328	36,272	33,600	32,688						
21	52,576	37,680	36,624	33,952	33,040	61	231,264	165,216	157,680	144,752	140,160
22	53,600	38,544	37,312	34,432	33,472	62	252,112	180,112	171,872	157,376	152,336
23	55,360	39,936	38,016	35,152	34,176	63	276,656	196,576	187,648	171,616	165,952
24	56,592	41,168	39,424	36,560	35,488	64	305,376	214,096	203,760	185,872	179,552
25	57,280	40,464	39,248	36,256	35,184	65	346,368	240,208	229,168	208,704	201,424
26	59,216	42,224	40,288	37,104	35,968	66	375,632	260,528	247,744	225,168	217,168
27	61,136	43,104	40,640	37,472	36,304	67	398,240	280,320	266,480	243,728	235,552
28	62,896	43,632	41,872	38,160	36,912	68	423,280	301,696	287,856	263,856	255,376
29	64,832	45,200	43,104	39,376	37,552	69	445,184	319,040	304,320	279,392	270,560
30	65,696	45,552	43,456	39,696	37,760	70	468,128	337,600	322,544	296,528	287,312
31	67,456	46,432	44,336	40,592	38,544	71*	492,320	351,456	335,856	307,936	297,504
32	69,728	47,648	45,728	41,808	39,712	72*	507,568	361,968	345,856	316,432	305,568
33	70,432	48,880	46,432	42,336	40,176	73*	521,040	368,624	351,984	321,632	310,400
34	72,528	49,584	47,472	43,360	41,136	74*	534,528	379,312	362,480	331,136	319,504
35	73,760	49,760	47,472	43,360	41,536	75*	549,600	391,040	372,832	340,880	328,960
36	74,464	51,328	48,528	44,416	42,480	76*	571,680	401,040	382,464	348,224	335,568
37	76,048	52,384	49,584	45,472	43,952	77*	598,480	415,040	394,896	358,288	344,656
38	77,616	53,440	50,816	46,352	44,784	78*	614,432	423,808	403,136	365,552	351,600
39	78,832	54,128	51,504	47,040	45,472	79*	635,104	441,504	420,128	380,192	365,296
40	80,768	55,712	53,088	48,624	47,024	80*	654,016	457,104	435,376	394,144	378,848
41	83,392	58,864	56,240	51,536	49,856	81*	679,248	465,504	442,384	400,320	384,720
42	86,736	62,208	59,056	54,208	52,496	82*	699,408	481,104	457,632	414,288	398,272
43	91,808	65,712	62,896	57,888	56,096	83*	718,848	495,472	471,296	427,440	411,088
44	97,056	69,024	66,048	60,816	58,928	84*	739,520	511,408	486,528	441,296	424,528
45	101,968	71,840	69,040	63,440	61,488	85*	759,664	525,600	500,720	454,464	437,344
46	105,648	74,448	70,944	65,168	63,104	86*	778,064	539,616	513,696	467,232	449,888
47	109,328	77,792	73,936	67,952	65,760	87*	797,168	554,512	528,224	480,672	463,024
48	114,048	81,120	77,616	71,088	68,832	88*	814,864	568,704	541,376	493,424	475,520
49	118,624	84,448	80,432	73,888	71,536	89*	833,616	583,600	556,976	507,696	489,424
50	122,992	87,424	83,568	76,704	74,288	90*	851,648	597,616	570,288	520,352	501,808
51	129,120	92,160	87,600	80,448	77,904	91*	870,384	613,200	585,168	534,496	515,648
52	135,248	95,824	91,456	84,128	81,504	92*	889,136	628,096	599,536	548,048	528,912
53	141,376	101,616	97,056	89,040	86,240	93*	908,592	642,992	614,080	561,760	542,352
54	148,736	106,336	101,968	93,776	90,848	94*	927,168	657,712	628,272	575,200	555,472
55	157,152	112,832	107,568	99,120	96,096	95*	945,744	670,496	641,936	588,240	568,304
56	166,272	119,312	113,888	104,928	101,744	96*	965,872	687,840	658,224	603,424	583,088
57	176,416	126,656	121,056	111,264	107,824	97*	983,920	702,208	671,536	616,480	595,952
58	186,064	133,856	127,888	117,744	114,112	98*	1,003,200	718,496	687,840	631,376	610,496
59	197,808	143,152	136,672	125,536	121,616	99*	1,022,992	733,392	702,032	645,184	624,080
60	213,760	153,664	146,832	135,024	130,800						

* 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

極臻•至尊醫療附加契約 **OPCEOR: Ex. US + OP**

OptimaCEO Medical Supplementary Contract

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

保障 Benefit	附加契約+ 門診惠益 Supplementary Contract + Outpatient					保障 Benefit	附加契約+ 門診惠益 Supplementary Contract + Outpatient				
自付費 Deductible	0	16,000	25,000	50,000	88,000	自付費 Deductible	0	16,000	25,000	50,000	88,000
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	50,810	37,318	36,267	33,394	31,800						
5 - 18	49,058	35,566	34,165	31,642	30,187						
19	50,634	36,794	35,742	33,061	31,538						
20	51,509	37,318	36,267	33,586	32,062						
21	52,560	37,669	36,618	33,936	32,413	61	231,264	165,214	157,680	144,750	137,112
22	53,613	38,546	37,318	34,445	32,851	62	252,114	180,106	171,872	157,382	148,955
23	55,363	39,946	38,019	35,163	33,533	63	276,642	196,574	187,640	171,608	162,165
24	56,590	41,173	39,421	36,565	34,795	64	305,374	214,094	203,758	185,870	175,323
25	57,291	40,472	39,246	36,267	34,445	65	346,371	240,200	229,163	208,699	196,576
26	59,218	42,224	40,296	37,107	35,216	66	375,629	260,523	247,733	225,166	211,818
27	61,146	43,099	40,646	37,475	35,514	67	398,230	280,322	266,480	243,722	230,126
28	62,898	43,626	41,874	38,160	36,093	68	423,285	301,696	287,854	263,853	249,731
29	64,824	45,202	43,099	39,368	36,704	69	445,184	319,040	304,323	279,392	264,693
30	65,701	45,554	43,451	39,701	36,915	70	468,134	337,611	322,544	296,526	281,162
31	67,453	46,429	44,326	40,595	37,722	71*	492,312	351,451	335,859	307,931	290,570
32	69,731	47,656	45,728	41,821	38,861	72*	507,555	361,965	345,846	316,429	298,314
33	70,432	48,882	46,429	42,347	39,315	73*	521,045	368,621	351,978	321,632	302,922
34	72,533	49,582	47,480	43,362	40,226	74*	534,536	379,309	362,490	331,146	311,770
35	73,760	49,757	47,480	43,362	40,594	75*	549,603	391,046	372,826	340,886	321,002
36	74,461	51,334	48,531	44,414	41,506	76*	571,678	401,034	382,462	348,229	327,117
37	76,038	52,386	49,582	45,466	42,925	77*	598,485	415,050	394,902	358,285	335,579
38	77,614	53,437	50,808	46,341	43,730	78*	614,427	423,810	403,136	365,555	342,270
39	78,840	54,138	51,509	47,042	44,430	79*	635,101	441,504	420,130	380,184	355,376
40	80,768	55,714	53,086	48,618	45,973	80*	654,022	457,098	435,373	394,147	368,656
41	83,395	58,867	56,240	51,544	48,741	81*	679,251	465,507	442,381	400,315	374,315
42	86,725	62,197	59,043	54,206	51,350	82*	699,400	481,101	457,624	414,278	387,595
43	91,806	65,701	62,898	57,886	54,891	83*	718,846	495,466	471,288	427,435	400,192
44	97,061	69,029	66,051	60,811	57,693	84*	739,520	511,410	486,531	441,294	413,333
45	101,968	71,834	69,030	63,440	60,182	85*	759,667	525,600	500,722	454,469	425,946
46	105,646	74,461	70,957	65,174	61,741	86*	778,064	539,616	513,686	467,224	438,315
47	109,325	77,789	73,934	67,942	64,299	87*	797,160	554,509	528,229	480,661	451,245
48	114,056	81,118	77,614	71,096	67,312	88*	814,856	568,701	541,370	493,416	463,581
49	118,611	84,446	80,418	73,882	69,974	89*	833,603	583,592	556,962	507,696	477,246
50	122,992	87,426	83,571	76,704	72,674	90*	851,648	597,608	570,277	520,344	489,438
51	129,123	92,155	87,600	80,451	76,213	91*	870,394	613,200	585,168	534,501	503,069
52	135,256	95,835	91,456	84,131	79,752	92*	889,141	628,093	599,534	548,043	516,157
53	141,387	101,616	97,061	89,037	84,411	93*	908,589	642,986	614,077	561,762	529,403
54	148,746	106,347	101,966	93,784	88,896	94*	927,160	657,702	628,269	575,200	542,333
55	157,155	112,829	107,573	99,110	94,083	95*	945,731	670,491	641,934	588,235	555,000
56	166,266	119,312	113,882	104,928	99,602	96*	965,878	687,837	658,227	603,424	569,541
57	176,427	126,670	121,064	111,269	105,558	97*	983,923	702,202	671,542	616,477	582,259
58	186,064	133,854	127,898	117,752	111,691	98*	1,003,195	718,496	687,835	631,368	596,557
59	197,802	143,139	136,656	125,531	118,995	99*	1,022,994	733,387	702,027	645,192	609,994
60	213,744	153,651	146,818	135,010	127,984						

* 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

極臻•至尊醫療計劃/ 附加契約 (環球) 及 極臻•至尊醫療計劃/ 附加契約 **OPCEO/OPCEOR: Dental**
OptimaCEO Medical Plan / Supplementary Contract (Worldwide) & OptimaCEO Medical Plan / 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	9,320
25-64	9,005
65	9,320

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.

附件 Appendix

3. 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	14,080	6,720	5,840	4,640					
5-18	14,080	6,400	5,520	4,320					
19	14,240	6,640	5,600	4,320					
20	14,480	6,640	5,600	4,320					
21	14,560	6,640	5,600	4,320	61	66,160	32,800	27,920	22,160
22	15,280	7,200	6,080	4,640	62	72,080	35,680	30,560	24,080
23	15,840	7,360	6,160	4,720	63	79,440	39,440	34,000	26,880
24	16,320	8,080	6,720	5,280	64	88,720	44,000	37,920	29,920
25	17,440	8,320	7,040	5,360	65	98,080	48,240	41,200	32,560
26	18,480	8,480	7,360	5,600	66	106,320	52,640	45,120	35,680
27	19,520	9,280	8,000	6,160	67	108,400	53,520	45,840	36,160
28	20,480	9,600	8,240	6,400	68	110,720	54,960	47,120	37,200
29	21,040	9,920	8,400	6,480	69	114,160	56,640	48,720	38,480
30	21,440	10,320	8,480	6,560	70	118,560	59,120	50,720	40,000
31	22,080	10,320	8,480	6,560	71	128,400	63,920	54,800	43,360
32	22,240	10,400	8,960	6,800	72	132,800	66,400	56,800	44,880
33	22,720	10,720	9,200	7,120	73	137,040	68,160	58,400	46,160
34	23,680	10,960	9,280	7,200	74	140,080	70,080	60,080	47,440
35	24,080	11,040	9,600	7,360	75	142,800	71,760	61,680	48,800
36	24,160	11,600	9,920	7,680	76	151,760	75,440	64,880	51,280
37	24,800	11,600	9,920	7,680	77	162,240	80,640	69,280	54,720
38	25,200	12,080	10,080	7,680	78	166,800	82,400	70,640	55,680
39	25,280	12,080	10,080	7,680	79	171,920	87,200	74,640	58,960
40	25,680	12,160	10,400	8,000	80	176,160	89,760	77,040	60,800
41	26,080	12,800	10,960	8,480	81	184,640	91,200	78,320	61,920
42	26,640	13,120	11,040	8,560	82	188,480	93,200	80,000	63,120
43	27,840	13,760	11,600	9,040	83	191,680	94,640	81,040	64,000
44	29,520	14,080	12,080	9,440	84	194,880	96,640	82,800	65,360
45	31,120	14,880	12,800	10,080	85	198,320	98,000	83,840	66,240
46	32,960	15,760	13,680	10,720	86	201,920	99,600	85,120	67,280
47	33,920	16,720	14,240	11,040	87	205,120	101,200	86,640	68,480
48	35,040	17,280	14,560	11,360	88	208,240	102,880	88,160	69,520
49	36,640	17,920	15,440	12,000	89	211,520	104,400	89,680	70,800
50	37,520	18,480	15,680	12,160	90	215,120	106,080	91,120	71,920
51	38,960	19,120	16,320	12,880	91	218,480	107,920	92,720	73,120
52	40,400	19,520	16,800	13,280	92	221,600	109,760	94,000	74,160
53	42,080	20,560	17,840	14,000	93	224,960	111,040	95,280	75,360
54	43,840	21,520	18,640	14,720	94	228,640	113,200	97,120	76,720
55	45,760	22,240	19,120	15,040	95	232,080	114,080	98,000	77,360
56	48,240	23,680	20,160	16,000	96	235,520	116,240	99,840	78,880
57	51,600	25,200	21,520	16,960	97	238,320	117,680	100,800	79,600
58	53,680	26,640	22,960	18,160	98	241,840	119,520	102,560	81,040
59	57,280	28,560	24,720	19,440	99	245,360	121,040	103,840	82,000
60	61,360	30,320	25,840	20,400					

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	15,280	8,080	6,720	5,360					
5-18	15,280	7,360	6,160	4,800					
19	15,680	7,600	6,400	4,880					
20	15,840	7,600	6,400	4,880					
21	16,240	8,000	6,560	4,960	61	72,480	35,920	30,800	24,320
22	16,720	8,080	6,720	5,280	62	79,040	39,120	33,600	26,560
23	17,440	8,320	7,040	5,360	63	87,440	43,600	37,440	29,520
24	18,480	8,480	7,360	5,600	64	98,000	48,240	41,200	32,560
25	19,120	9,040	8,000	6,160	65	108,000	53,200	45,280	35,760
26	20,000	9,600	8,320	6,400	66	116,800	58,000	49,680	39,280
27	22,080	10,320	8,880	6,720	67	119,120	58,960	50,560	39,840
28	22,480	10,400	8,960	6,800	68	121,680	60,320	51,760	40,880
29	23,040	10,960	9,200	7,120	69	125,760	62,160	53,440	42,240
30	23,680	11,040	9,280	7,200	70	130,400	64,880	55,520	43,920
31	23,760	11,040	9,280	7,200	71	141,120	70,080	60,080	47,440
32	24,160	11,440	9,760	7,440	72	146,320	72,720	62,080	49,040
33	25,280	11,600	9,920	7,680	73	151,280	75,200	64,560	51,040
34	25,760	12,160	10,400	8,080	74	153,840	77,280	66,160	52,320
35	26,400	12,720	10,800	8,320	75	156,800	79,120	67,600	53,440
36	26,640	12,800	10,960	8,400	76	166,800	83,200	71,200	56,240
37	27,040	12,800	10,960	8,400	77	177,920	88,720	76,160	60,160
38	27,280	13,200	11,360	8,640	78	183,440	90,640	77,680	61,440
39	27,520	13,680	11,440	8,880	79	189,200	96,000	82,320	64,960
40	28,480	13,760	11,600	8,880	80	194,000	98,720	84,640	66,960
41	29,120	13,920	11,680	9,120	81	203,280	100,560	86,160	68,080
42	29,520	14,240	12,400	9,600	82	207,280	102,400	87,920	69,440
43	30,560	14,880	12,800	10,080	83	211,040	104,080	89,120	70,400
44	32,800	15,680	13,520	10,560	84	214,640	106,000	91,040	71,920
45	34,160	16,720	14,240	11,040	85	218,400	107,520	92,240	72,880
46	36,240	17,840	15,280	11,920	86	221,600	109,760	94,000	74,160
47	37,440	18,480	15,680	12,160	87	225,520	111,600	95,760	75,600
48	38,960	18,960	16,240	12,640	88	229,280	113,360	97,200	76,880
49	40,000	19,520	16,800	13,120	89	232,880	115,200	98,400	77,680
50	41,600	20,160	17,280	13,440	90	236,720	117,040	100,320	79,200
51	42,560	21,120	18,320	14,480	91	239,920	118,720	101,840	80,400
52	44,240	21,520	18,640	14,720	92	244,160	120,480	103,440	81,680
53	46,160	22,480	19,280	15,280	93	248,000	122,400	104,800	82,720
54	48,240	23,680	20,160	16,000	94	251,520	124,160	106,720	84,240
55	50,080	25,120	21,440	16,880	95	255,200	126,000	107,920	85,200
56	53,200	26,080	22,320	17,600	96	259,200	128,160	109,920	86,880
57	56,240	27,920	24,080	19,120	97	262,640	129,440	110,880	87,600
58	59,600	29,520	25,200	19,920	98	266,160	131,840	112,880	89,280
59	63,280	31,280	26,880	21,200	99	270,000	132,880	114,000	90,000
60	67,440	33,280	28,560	22,480					

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

4. 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	12,368	5,928	5,208				
5 - 18	12,368	5,592	4,816				
19	12,496	5,808	4,944				
20	12,768	5,808	4,944				
21	12,888	5,808	4,944	61	57,816	28,512	24,480
22	13,272	6,240	5,336	62	62,896	31,128	26,688
23	13,792	6,376	5,464	63	69,408	34,504	29,688
24	14,184	7,032	5,928	64	77,616	38,408	33,072
25	15,232	7,296	6,040	65	85,568	42,200	35,936
26	16,152	7,520	6,376	66	92,848	45,968	39,320
27	17,048	8,208	6,896	67	94,544	46,744	39,976
28	17,832	8,440	7,160	68	96,632	47,920	41,008
29	18,352	8,720	7,424	69	99,760	49,488	42,448
30	18,608	8,992	7,520	70	105,360	52,480	44,984
31	19,144	8,992	7,520	71	116,488	58,032	49,704
32	19,392	9,112	7,808	72	122,952	61,400	52,496
33	19,928	9,240	8,064	73	129,280	64,144	55,200
34	20,704	9,496	8,208	74	134,616	67,376	57,680
35	21,080	9,624	8,440	75	138,304	69,600	59,672
36	21,088	10,144	8,720	76	147,056	73,240	62,728
37	21,488	10,144	8,720	77	157,280	78,208	67,112
38	22,008	10,424	8,856	78	161,664	79,816	68,424
39	22,144	10,424	8,856	79	166,768	84,464	72,368
40	22,392	10,552	9,112	80	170,928	87,160	74,640
41	22,784	11,184	9,496	81	180,824	89,144	76,528
42	23,296	11,448	9,624	82	186,088	92,064	78,864
43	24,344	11,984	10,144	83	189,392	93,568	80,064
44	25,784	12,368	10,424	84	192,384	95,520	81,720
45	27,088	12,984	11,184	85	195,832	96,720	82,760
46	28,648	13,672	11,840	86	199,424	98,360	84,120
47	29,568	14,456	12,496	87	202,584	99,864	85,472
48	30,728	15,104	12,888	88	205,720	101,520	86,968
49	32,032	15,728	13,400	89	209,024	103,160	88,624
50	32,688	16,152	13,672	90	212,336	104,808	89,816
51	33,848	16,672	14,184	91	215,768	106,760	91,472
52	35,288	17,048	14,592	92	218,928	108,400	92,664
53	36,600	17,960	15,608	93	222,232	109,768	94,168
54	38,280	18,736	16,272	94	225,832	111,704	95,808
55	39,848	19,392	16,672	95	229,120	112,608	96,720
56	42,200	20,704	17,576	96	232,560	114,856	98,520
57	44,928	22,008	18,736	97	235,424	116,200	99,568
58	47,000	23,296	20,056	98	238,856	118,000	101,224
59	50,152	25,000	21,352	99	242,320	119,504	102,424
60	53,392	26,424	22,648				

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	9,928	4,808	4,176				
5 - 18	9,928	4,496	3,872				
19	10,032	4,704	3,968				
20	10,240	4,704	3,968				
21	10,352	4,704	3,968	61	46,456	22,904	19,656
22	10,680	5,016	4,288	62	50,536	25,008	21,448
23	11,096	5,128	4,392	63	55,768	27,728	23,856
24	11,408	5,656	4,808	64	62,352	30,872	26,576
25	12,232	5,856	4,912	65	68,744	33,896	28,880
26	12,976	6,064	5,128	66	74,600	36,928	31,600
27	13,704	6,584	5,544	67	75,968	37,560	32,128
28	14,328	6,784	5,752	68	77,632	38,504	32,952
29	14,752	7,008	5,960	69	80,144	39,752	34,104
30	14,960	7,208	6,064	70	84,656	42,160	36,136
31	15,376	7,208	6,064	71	93,592	46,632	39,928
32	15,584	7,320	6,280	72	98,784	49,328	42,168
33	16,008	7,416	6,480	73	103,880	51,536	44,360
34	16,632	7,632	6,584	74	108,160	54,136	46,352
35	16,952	7,736	6,784	75	111,128	55,912	47,928
36	16,952	8,160	7,008	76	118,168	58,856	50,408
37	17,264	8,160	7,008	77	126,368	62,840	53,920
38	17,680	8,360	7,112	78	129,880	64,128	54,968
39	17,776	8,360	7,112	79	133,992	67,872	58,144
40	18,000	8,472	7,320	80	137,336	70,032	59,984
41	18,312	8,992	7,632	81	145,280	71,624	61,480
42	18,728	9,200	7,736	82	149,504	73,960	63,376
43	19,568	9,616	8,160	83	152,168	75,176	64,336
44	20,712	9,928	8,360	84	154,568	76,736	65,664
45	21,768	10,464	8,992	85	157,344	77,704	66,512
46	23,024	10,984	9,528	86	160,232	79,032	67,576
47	23,752	11,608	10,032	87	162,776	80,240	68,672
48	24,688	12,136	10,352	88	165,296	81,568	69,872
49	25,736	12,648	10,776	89	167,944	82,880	71,200
50	26,264	12,976	10,984	90	170,592	84,200	72,160
51	27,200	13,392	11,408	91	173,368	85,792	73,480
52	28,352	13,704	11,720	92	175,904	87,112	74,456
53	29,408	14,432	12,552	93	178,552	88,184	75,656
54	30,760	15,056	13,072	94	181,440	89,752	76,984
55	32,024	15,584	13,392	95	184,096	90,480	77,704
56	33,896	16,632	14,128	96	186,864	92,288	79,160
57	36,096	17,680	15,056	97	189,160	93,368	79,992
58	37,768	18,728	16,120	98	191,920	94,816	81,320
59	40,288	20,080	17,160	99	194,696	96,024	82,288
60	42,896	21,232	18,200				

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	13,568	5,840	5,680	4,432					
5 - 18	13,568	5,512	5,240	4,088					
19	13,728	5,736	5,392	4,200					
20	14,008	5,736	5,392	4,200					
21	14,128	5,736	5,392	4,200	61	68,496	30,360	28,784	22,456
22	14,568	6,168	5,816	4,544	62	73,144	32,528	30,808	24,040
23	15,136	6,288	5,952	4,656	63	79,192	35,384	33,624	26,232
24	15,568	6,920	6,464	5,040	64	86,840	38,640	36,736	28,664
25	16,704	7,192	6,568	5,136	65	93,864	41,600	39,128	30,528
26	17,720	7,424	6,944	5,416	66	101,856	45,328	42,808	33,392
27	18,712	8,096	7,520	5,872	67	107,856	47,936	45,264	35,304
28	19,568	8,328	7,808	6,088	68	112,360	50,088	47,344	36,928
29	20,128	8,600	8,080	6,304	69	118,184	52,696	49,920	38,944
30	20,424	8,776	8,112	6,336	70	123,664	55,376	52,408	40,880
31	21,000	8,856	8,200	6,400	71	131,752	59,000	55,808	43,528
32	21,288	9,000	8,512	6,648	72	139,056	62,416	58,928	45,968
33	21,864	9,120	8,784	6,856	73	146,232	65,200	61,952	48,328
34	22,704	9,368	8,928	6,968	74	153,696	69,144	65,368	50,992
35	23,128	9,496	9,192	7,176	75	160,872	72,776	68,888	53,736
36	23,144	10,008	9,496	7,424	76	169,496	75,880	71,776	55,992
37	23,576	10,008	9,496	7,424	77	176,280	78,792	74,664	58,248
38	24,144	10,264	9,648	7,528	78	182,912	81,176	76,832	59,944
39	24,296	10,264	9,648	7,528	79	184,288	83,896	79,360	61,912
40	24,568	10,400	9,944	7,752	80	188,088	86,216	81,512	63,592
41	25,256	11,152	10,448	8,152	81	200,872	89,008	84,376	65,816
42	26,344	11,632	10,808	8,440	82	204,760	91,056	86,128	67,176
43	27,504	12,176	11,376	8,880	83	208,392	92,536	87,448	68,216
44	29,416	12,680	11,800	9,200	84	211,688	94,464	89,248	69,624
45	31,200	13,456	12,800	9,984	85	215,488	95,648	90,384	70,512
46	32,680	14,024	13,432	10,480	86	219,448	97,280	91,872	71,664
47	34,048	14,960	14,304	11,160	87	222,928	98,760	93,360	72,816
48	35,400	15,624	14,728	11,504	88	226,368	100,392	94,984	74,096
49	37,072	16,368	15,408	12,016	89	230,000	102,032	96,792	75,496
50	38,720	17,208	16,072	12,536	90	233,632	103,656	98,080	76,512
51	40,856	18,088	16,992	13,264	91	237,416	105,584	99,904	77,920
52	42,592	18,496	17,472	13,640	92	240,896	107,224	101,208	78,944
53	44,160	19,496	18,704	14,592	93	244,536	108,568	102,840	80,224
54	46,208	20,336	19,496	15,208	94	248,496	110,480	104,648	81,624
55	48,080	21,048	19,976	15,592	95	252,112	111,384	105,624	82,392
56	50,920	22,456	21,056	16,432	96	255,904	113,592	107,584	83,920
57	54,216	23,872	22,456	17,520	97	259,048	114,928	108,728	84,808
58	56,720	25,280	24,024	18,736	98	262,840	116,712	110,544	86,232
59	60,496	27,120	25,576	19,960	99	266,640	118,192	111,848	87,256
60	64,432	28,672	27,136	21,176					

* 此為續保保費 For renewal only

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

保費表 – 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	12,336	5,320	5,160	4,032					
5 - 18	12,336	5,024	4,776	3,736					
19	12,472	5,216	4,904	3,832					
20	12,728	5,216	4,904	3,832					
21	12,856	5,216	4,904	3,832	61	62,272	27,608	26,168	20,416
22	13,248	5,600	5,288	4,136	62	66,488	29,576	28,008	21,856
23	13,760	5,720	5,416	4,240	63	71,992	32,168	30,560	23,840
24	14,160	6,304	5,880	4,592	64	78,960	35,128	33,392	26,048
25	15,192	6,544	5,984	4,672	65	85,336	37,816	35,576	27,744
26	16,104	6,744	6,312	4,928	66	92,600	41,208	38,928	30,360
27	17,008	7,360	6,840	5,336	67	98,056	43,576	41,160	32,104
28	17,792	7,568	7,088	5,536	68	102,144	45,536	43,032	33,576
29	18,304	7,824	7,344	5,736	69	107,440	47,896	45,376	35,400
30	18,568	7,976	7,376	5,752	70	112,416	50,328	47,640	37,152
31	19,088	8,056	7,448	5,816	71	119,776	53,640	50,728	39,568
32	19,352	8,168	7,736	6,040	72	126,416	56,752	53,576	41,784
33	19,872	8,296	7,984	6,232	73	132,936	59,280	56,328	43,944
34	20,648	8,520	8,120	6,336	74	139,720	62,856	59,424	46,352
35	21,024	8,632	8,352	6,520	75	146,248	66,152	62,616	48,848
36	21,040	9,088	8,640	6,744	76	154,096	68,992	65,240	50,896
37	21,424	9,088	8,640	6,744	77	160,256	71,632	67,880	52,944
38	21,960	9,336	8,760	6,848	78	166,280	73,800	69,856	54,488
39	22,080	9,336	8,760	6,848	79	167,520	76,272	72,152	56,288
40	22,328	9,464	9,024	7,048	80	170,992	78,376	74,112	57,808
41	22,960	10,136	9,496	7,424	81	182,616	80,920	76,704	59,840
42	23,944	10,576	9,824	7,672	82	186,144	82,768	78,304	61,080
43	25,008	11,056	10,344	8,064	83	189,448	84,120	79,504	62,008
44	26,752	11,536	10,728	8,360	84	192,448	85,880	81,136	63,296
45	28,368	12,232	11,632	9,080	85	195,896	86,952	82,168	64,104
46	29,712	12,736	12,192	9,520	86	199,496	88,440	83,528	65,152
47	30,960	13,608	13,000	10,144	87	202,656	89,784	84,864	66,200
48	32,176	14,216	13,392	10,456	88	205,792	91,272	86,352	67,352
49	33,704	14,880	13,992	10,928	89	209,096	92,744	87,984	68,632
50	35,208	15,624	14,608	11,400	90	212,400	94,232	89,168	69,560
51	37,136	16,440	15,464	12,056	91	215,848	95,984	90,816	70,840
52	38,720	16,816	15,888	12,400	92	218,992	97,464	92,008	71,776
53	40,144	17,720	16,992	13,264	93	222,296	98,688	93,496	72,928
54	42,008	18,488	17,720	13,824	94	225,904	100,432	95,128	74,200
55	43,712	19,128	18,144	14,160	95	229,200	101,248	96,024	74,904
56	46,288	20,416	19,144	14,936	96	232,648	103,272	97,816	76,288
57	49,280	21,704	20,416	15,920	97	235,504	104,480	98,848	77,112
58	51,560	22,984	21,832	17,040	98	238,936	106,096	100,496	78,384
59	55,000	24,648	23,248	18,136	99	242,400	107,448	101,680	79,328
60	58,576	26,056	24,672	19,256					

* 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	11,832	5,184	4,920	3,848					
5 - 18	11,832	4,840	4,560	3,568					
19	11,952	5,064	4,672	3,640					
20	12,192	5,064	4,672	3,640					
21	12,328	5,064	4,672	3,640	61	59,736	26,600	25,008	19,512
22	12,704	5,400	5,056	3,944	62	63,784	28,520	26,760	20,872
23	13,216	5,512	5,168	4,040	63	69,056	31,000	29,200	22,784
24	13,584	6,064	5,664	4,416	64	75,720	33,856	31,912	24,904
25	14,568	6,296	5,792	4,520	65	81,832	36,456	34,008	26,528
26	15,456	6,520	6,040	4,712	66	88,816	39,720	37,208	29,024
27	16,320	7,088	6,520	5,096	67	94,064	42,016	39,328	30,680
28	17,056	7,312	6,768	5,296	68	97,968	43,888	41,128	32,080
29	17,568	7,544	7,016	5,480	69	103,048	46,176	43,368	33,832
30	17,816	7,680	7,080	5,520	70	107,848	48,520	45,512	35,512
31	18,312	7,768	7,144	5,576	71	114,888	51,704	48,464	37,816
32	18,560	7,872	7,392	5,776	72	121,264	54,696	51,184	39,928
33	19,072	7,992	7,640	5,968	73	127,512	57,152	53,840	41,992
34	19,800	8,208	7,752	6,048	74	134,024	60,600	56,792	44,296
35	20,176	8,320	8,000	6,240	75	140,296	63,760	59,824	46,664
36	20,176	8,768	8,256	6,448	76	147,808	66,488	62,352	48,640
37	20,544	8,768	8,256	6,448	77	153,728	69,056	64,856	50,592
38	21,048	9,000	8,384	6,544	78	159,488	71,128	66,736	52,064
39	21,184	9,000	8,384	6,544	79	160,680	73,520	68,952	53,784
40	21,432	9,120	8,632	6,744	80	164,008	75,552	70,816	55,240
41	22,024	9,776	9,072	7,080	81	175,160	78,008	73,296	57,176
42	22,968	10,200	9,376	7,320	82	178,560	79,800	74,832	58,376
43	23,992	10,656	9,896	7,728	83	181,728	81,096	75,976	59,264
44	25,640	11,112	10,240	7,992	84	184,600	82,784	77,536	60,488
45	27,208	11,816	11,128	8,680	85	187,912	83,824	78,520	61,256
46	28,496	12,280	11,656	9,104	86	191,360	85,256	79,800	62,248
47	29,696	13,120	12,408	9,688	87	194,384	86,552	81,096	63,256
48	30,872	13,704	12,800	9,984	88	197,408	87,984	82,504	64,360
49	32,320	14,368	13,392	10,448	89	200,560	89,408	84,072	65,576
50	33,768	15,064	13,968	10,896	90	203,736	90,840	85,208	66,472
51	35,640	15,840	14,768	11,528	91	207,040	92,552	86,784	67,696
52	37,120	16,216	15,184	11,848	92	210,080	93,960	87,912	68,584
53	38,512	17,080	16,248	12,680	93	213,232	95,128	89,352	69,696
54	40,280	17,816	16,936	13,224	94	216,680	96,816	90,896	70,920
55	41,936	18,440	17,344	13,528	95	219,848	97,600	91,752	71,568
56	44,392	19,672	18,296	14,280	96	223,160	99,544	93,472	72,920
57	47,264	20,912	19,512	15,224	97	225,888	100,728	94,456	73,680
58	49,464	22,160	20,872	16,280	98	229,192	102,288	96,024	74,912
59	52,760	23,760	22,224	17,344	99	232,504	103,584	97,168	75,800
60	56,184	25,128	23,576	18,392					

* 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	10,752	4,704	4,480	3,504					
5 - 18	10,752	4,400	4,152	3,248					
19	10,872	4,600	4,248	3,320					
20	11,096	4,600	4,248	3,320					
21	11,200	4,600	4,248	3,320	61	54,304	24,192	22,728	17,744
22	11,552	4,896	4,592	3,584	62	57,976	25,920	24,328	18,984
23	12,008	5,016	4,696	3,672	63	62,776	28,184	26,552	20,720
24	12,336	5,520	5,144	4,016	64	68,832	30,776	29,008	22,632
25	13,240	5,736	5,256	4,112	65	74,400	33,136	30,896	24,112
26	14,040	5,936	5,488	4,288	66	80,744	36,112	33,824	26,384
27	14,848	6,448	5,936	4,632	67	85,512	38,192	35,752	27,896
28	15,520	6,648	6,152	4,808	68	89,064	39,896	37,384	29,168
29	15,968	6,848	6,384	4,976	69	93,680	41,984	39,424	30,760
30	16,200	6,992	6,424	5,024	70	98,040	44,104	41,384	32,272
31	16,656	7,056	6,504	5,072	71	104,456	47,000	44,064	34,384
32	16,872	7,152	6,720	5,248	72	110,232	49,720	46,536	36,304
33	17,328	7,264	6,944	5,424	73	115,920	51,960	48,936	38,176
34	18,008	7,456	7,048	5,504	74	121,840	55,096	51,624	40,280
35	18,352	7,568	7,272	5,680	75	127,536	57,968	54,392	42,432
36	18,352	7,984	7,496	5,856	76	134,376	60,448	56,680	44,224
37	18,680	7,984	7,496	5,856	77	139,760	62,776	58,968	46,000
38	19,144	8,184	7,616	5,936	78	145,000	64,664	60,680	47,336
39	19,256	8,184	7,616	5,936	79	146,088	66,832	62,680	48,896
40	19,472	8,288	7,840	6,120	80	149,112	68,688	64,392	50,232
41	20,016	8,888	8,256	6,448	81	159,232	70,928	66,640	51,976
42	20,888	9,264	8,536	6,664	82	162,312	72,528	68,024	53,064
43	21,816	9,688	9,000	7,024	83	165,208	73,728	69,064	53,864
44	23,312	10,104	9,312	7,272	84	167,816	75,256	70,496	54,992
45	24,736	10,744	10,104	7,896	85	170,824	76,200	71,400	55,688
46	25,912	11,168	10,600	8,272	86	173,960	77,512	72,560	56,608
47	27,000	11,912	11,280	8,808	87	176,704	78,688	73,728	57,520
48	28,056	12,456	11,640	9,080	88	179,456	79,984	75,008	58,512
49	29,376	13,056	12,160	9,488	89	182,328	81,288	76,432	59,624
50	30,696	13,704	12,696	9,912	90	185,216	82,584	77,464	60,424
51	32,392	14,400	13,424	10,472	91	188,224	84,120	78,880	61,528
52	33,760	14,744	13,792	10,768	92	190,968	85,432	79,928	62,344
53	35,008	15,520	14,784	11,536	93	193,848	86,480	81,216	63,344
54	36,624	16,200	15,400	12,016	94	196,976	88,016	82,648	64,472
55	38,120	16,760	15,768	12,312	95	199,864	88,728	83,408	65,072
56	40,360	17,888	16,632	12,976	96	202,872	90,504	84,976	66,288
57	42,976	19,016	17,728	13,840	97	205,352	91,560	85,880	66,992
58	44,960	20,144	18,976	14,800	98	208,360	92,992	87,296	68,096
59	47,968	21,608	20,200	15,768	99	211,368	94,168	88,336	68,904
60	51,072	22,840	21,432	16,728					

* 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	13,272	7,064	5,888				
5 - 18	13,272	6,504	5,360				
19	13,632	6,712	5,504				
20	13,896	6,712	5,504				
21	14,144	6,952	5,624	61	63,264	31,224	26,848
22	14,520	7,040	5,904	62	69,040	34,072	29,296
23	15,144	7,160	6,040	63	76,448	38,152	32,536
24	16,120	7,488	6,496	64	85,576	42,152	36,032
25	16,696	7,976	6,952	65	94,296	46,384	39,560
26	17,512	8,440	7,160	66	101,944	50,736	43,400
27	19,208	9,104	7,688	67	103,968	51,392	44,072
28	19,768	9,232	7,840	68	106,176	52,696	45,088
29	20,280	9,520	8,104	69	109,752	54,368	46,656
30	20,536	9,536	8,216	70	116,080	57,608	49,288
31	20,720	9,536	8,216	71	128,024	63,632	54,584
32	21,104	9,896	8,472	72	135,448	67,224	57,456
33	22,200	10,032	8,744	73	142,648	70,816	60,888
34	22,512	10,504	9,224	74	147,840	74,192	63,480
35	23,024	11,104	9,472	75	151,912	76,720	65,512
36	23,240	11,272	9,520	76	161,696	80,616	69,088
37	23,640	11,272	9,520	77	172,408	86,080	73,840
38	23,824	11,544	9,880	78	177,808	87,816	75,280
39	23,952	11,888	9,984	79	183,424	93,128	79,744
40	24,896	12,016	10,008	80	188,136	95,768	82,080
41	25,272	12,104	10,168	81	199,088	98,344	84,296
42	25,800	12,472	10,760	82	204,640	101,224	86,712
43	26,608	12,888	11,272	83	208,344	102,720	88,032
44	28,624	13,608	11,760	84	211,840	104,808	89,688
45	29,808	14,592	12,432	85	215,560	106,264	91,128
46	31,592	15,480	13,200	86	218,904	108,432	92,736
47	32,512	16,040	13,632	87	222,712	110,312	94,480
48	34,024	16,568	14,144	88	226,368	111,976	95,984
49	34,984	17,096	14,648	89	230,080	113,760	97,240
50	36,200	17,624	15,144	90	233,632	115,520	98,952
51	37,016	18,376	16,008	91	237,072	117,344	100,632
52	38,576	18,880	16,272	92	241,136	119,120	102,064
53	40,104	19,792	16,864	93	244,976	120,744	103,584
54	42,256	20,544	17,520	94	248,440	122,552	105,216
55	43,704	21,896	18,712	95	251,992	124,368	106,648
56	46,384	22,864	19,504	96	255,824	126,496	108,568
57	49,112	24,504	20,896	97	259,200	127,840	109,488
58	52,000	25,800	21,976	98	262,912	130,160	111,408
59	55,256	27,392	23,384	99	266,624	131,272	112,472
60	58,728	29,040	25,040				

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	10,656	5,728	4,720				
5 - 18	10,656	5,232	4,328				
19	10,952	5,440	4,416				
20	11,160	5,440	4,416				
21	11,360	5,624	4,512	61	50,840	25,088	21,576
22	11,672	5,656	4,736	62	55,464	27,368	23,544
23	12,184	5,752	4,848	63	61,432	30,632	26,120
24	12,944	6,008	5,272	64	68,744	33,864	28,944
25	13,416	6,408	5,656	65	75,768	37,272	31,784
26	14,072	6,808	5,752	66	81,896	40,768	34,872
27	15,448	7,320	6,176	67	83,536	41,296	35,400
28	15,880	7,424	6,296	68	85,296	42,344	36,232
29	16,312	7,640	6,504	69	88,176	43,680	37,480
30	16,496	7,664	6,608	70	93,288	46,288	39,616
31	16,656	7,664	6,608	71	102,864	51,120	43,856
32	16,952	7,960	6,824	72	108,832	54,008	46,168
33	17,832	8,048	7,032	73	114,616	56,912	48,928
34	18,088	8,448	7,408	74	118,792	59,616	51,000
35	18,512	8,928	7,624	75	122,048	61,648	52,624
36	18,680	9,072	7,640	76	129,920	64,776	55,504
37	18,984	9,072	7,640	77	138,520	69,176	59,336
38	19,144	9,280	7,936	78	142,856	70,568	60,496
39	19,256	9,552	8,024	79	147,384	74,824	64,064
40	20,000	9,664	8,040	80	151,168	76,944	65,968
41	20,312	9,720	8,176	81	159,952	79,024	67,728
42	20,736	10,024	8,648	82	164,424	81,320	69,672
43	21,392	10,344	9,072	83	167,400	82,536	70,744
44	22,976	10,936	9,448	84	170,208	84,200	72,064
45	23,952	11,744	9,992	85	173,192	85,368	73,224
46	25,384	12,432	10,616	86	175,880	87,120	74,504
47	26,112	12,880	10,952	87	178,936	88,632	75,920
48	27,336	13,320	11,360	88	181,888	89,960	77,104
49	28,104	13,760	11,776	89	184,856	91,392	78,128
50	29,080	14,152	12,160	90	187,704	92,816	79,504
51	29,744	14,752	12,864	91	190,488	94,304	80,840
52	30,984	15,168	13,072	92	193,768	95,720	82,000
53	32,224	15,888	13,560	93	196,824	97,008	83,224
54	33,952	16,504	14,080	94	199,608	98,456	84,536
55	35,120	17,584	15,032	95	202,472	99,928	85,696
56	37,272	18,368	15,672	96	205,560	101,632	87,248
57	39,464	19,672	16,784	97	208,272	102,712	87,976
58	41,776	20,736	17,656	98	211,240	104,584	89,496
59	44,400	21,992	18,800	99	214,224	105,464	90,352
60	47,176	23,336	20,120				

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	14,928	6,784	6,240	4,872					
5 - 18	14,928	6,288	5,776	4,512					
19	15,104	6,544	5,928	4,632					
20	15,416	6,544	5,928	4,632					
21	15,544	6,600	5,928	4,632	61	75,360	33,408	31,672	24,712
22	16,024	6,784	6,400	5,000	62	80,456	35,776	33,896	26,448
23	16,664	6,912	6,560	5,120	63	87,120	38,928	36,992	28,864
24	17,128	7,624	7,104	5,544	64	95,536	42,504	40,424	31,520
25	18,384	7,920	7,240	5,648	65	103,248	45,768	43,040	33,592
26	19,496	8,160	7,632	5,968	66	112,056	49,872	47,096	36,736
27	20,584	8,904	8,272	6,464	67	118,656	52,728	49,800	38,848
28	21,528	9,168	8,592	6,704	68	123,608	55,096	52,072	40,624
29	22,152	9,472	8,896	6,944	69	130,008	57,968	54,920	42,840
30	22,480	9,656	8,928	6,976	70	136,040	60,912	57,656	44,968
31	23,096	9,744	9,016	7,040	71	144,936	64,912	61,392	47,888
32	23,416	9,904	9,368	7,320	72	152,968	68,664	64,824	50,576
33	24,056	10,040	9,672	7,552	73	160,856	71,728	68,168	53,168
34	24,984	10,304	9,824	7,672	74	169,072	76,056	71,904	56,096
35	25,448	10,640	10,120	7,904	75	176,960	80,056	75,784	59,112
36	25,456	11,024	10,456	8,160	76	186,456	83,480	78,960	61,592
37	25,944	11,024	10,456	8,160	77	193,912	86,680	82,136	64,072
38	26,568	11,296	10,616	8,288	78	201,208	89,296	84,520	65,944
39	26,728	11,296	10,616	8,288	79	202,720	92,296	87,304	68,104
40	27,024	11,448	10,936	8,528	80	206,912	94,832	89,664	69,960
41	27,784	12,280	11,504	8,968	81*	220,968	97,912	92,808	72,400
42	28,984	12,792	11,888	9,288	82*	225,240	100,168	94,752	73,904
43	30,256	13,392	12,520	9,768	83*	229,240	101,792	96,200	75,032
44	32,360	13,960	12,976	10,136	84*	232,856	103,904	98,176	76,584
45	34,320	14,808	14,088	10,984	85*	237,048	105,216	99,424	77,576
46	35,952	15,424	14,768	11,528	86*	241,384	107,008	101,064	78,840
47	37,464	16,464	15,736	12,288	87*	245,216	108,632	102,688	80,104
48	38,944	17,208	16,208	12,656	88*	249,008	110,432	104,480	81,504
49	40,776	18,008	16,944	13,216	89*	253,008	112,240	106,472	83,048
50	42,600	18,920	17,688	13,792	90*	256,992	114,024	107,904	84,160
51	44,944	19,904	18,704	14,592	91*	261,176	116,144	109,896	85,720
52	46,856	20,352	19,224	15,008	92*	265,000	117,936	111,328	86,840
53	48,568	21,456	20,576	16,048	93*	268,984	119,432	113,128	88,256
54	50,832	22,376	21,456	16,744	94*	273,344	121,528	115,112	89,800
55	52,896	23,160	21,976	17,152	95*	277,328	122,528	116,192	90,632
56	56,016	24,712	23,168	18,064	96*	281,504	124,960	118,344	92,320
57	59,648	26,264	24,712	19,272	97*	284,960	126,432	119,600	93,304
58	62,400	27,808	26,432	20,624	98*	289,128	128,376	121,600	94,864
59	66,552	29,832	28,136	21,960	99*	293,304	130,016	123,040	95,984
60	70,880	31,528	29,848	23,288					

* 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	13,568	6,176	5,688	4,440					
5 - 18	13,568	5,720	5,256	4,112					
19	13,728	5,944	5,392	4,208					
20	14,008	5,944	5,392	4,208					
21	14,144	6,000	5,392	4,208	61	68,496	30,368	28,792	22,464
22	14,568	6,168	5,816	4,552	62	73,144	32,536	30,808	24,048
23	15,136	6,304	5,968	4,664	63	79,192	35,392	33,624	26,232
24	15,584	6,944	6,472	5,048	64	86,848	38,648	36,736	28,664
25	16,704	7,200	6,584	5,144	65	93,872	41,600	39,136	30,528
26	17,720	7,432	6,952	5,424	66	101,856	45,328	42,816	33,408
27	18,712	8,104	7,520	5,880	67	107,864	47,944	45,272	35,328
28	19,576	8,336	7,808	6,104	68	112,368	50,096	47,344	36,944
29	20,144	8,608	8,080	6,312	69	118,192	52,696	49,920	38,944
30	20,424	8,784	8,120	6,336	70	123,664	55,376	52,400	40,880
31	21,008	8,872	8,200	6,400	71	131,752	59,000	55,808	43,528
32	21,296	9,000	8,512	6,656	72	139,064	62,424	58,936	45,968
33	21,864	9,128	8,800	6,864	73	146,232	65,200	61,976	48,336
34	22,728	9,376	8,936	6,976	74	153,696	69,152	65,376	51,000
35	23,144	9,672	9,192	7,176	75	160,888	72,776	68,888	53,736
36	23,152	10,008	9,504	7,432	76	169,520	75,896	71,776	55,992
37	23,568	10,008	9,504	7,432	77	176,280	78,800	74,672	58,248
38	24,160	10,272	9,648	7,544	78	182,912	81,184	76,840	59,952
39	24,296	10,272	9,648	7,544	79	184,280	83,904	79,376	61,920
40	24,568	10,400	9,944	7,760	80	188,088	86,224	81,520	63,592
41	25,256	11,152	10,456	8,160	81*	200,872	89,024	84,376	65,824
42	26,344	11,640	10,816	8,448	82*	204,760	91,056	86,136	67,200
43	27,512	12,176	11,392	8,888	83*	208,392	92,536	87,456	68,216
44	29,432	12,704	11,808	9,200	84*	211,704	94,472	89,256	69,632
45	31,200	13,456	12,792	9,984	85*	215,496	95,656	90,392	70,520
46	32,688	14,024	13,424	10,480	86*	219,456	97,280	91,880	71,672
47	34,048	14,984	14,304	11,160	87*	222,928	98,760	93,360	72,824
48	35,400	15,640	14,744	11,512	88*	226,376	100,400	94,992	74,104
49	37,080	16,368	15,408	12,024	89*	230,016	102,032	96,792	75,496
50	38,736	17,208	16,080	12,536	90*	233,640	103,656	98,080	76,520
51	40,856	18,088	17,008	13,272	91*	237,432	105,584	99,912	77,936
52	42,600	18,496	17,472	13,640	92*	240,896	107,224	101,208	78,960
53	44,168	19,496	18,704	14,592	93*	244,536	108,568	102,856	80,224
54	46,208	20,344	19,496	15,208	94*	248,504	110,480	104,648	81,624
55	48,088	21,048	19,968	15,584	95*	252,120	111,384	105,632	82,408
56	50,920	22,464	21,056	16,440	96*	255,912	113,608	107,600	83,920
57	54,200	23,872	22,464	17,528	97*	259,064	114,936	108,736	84,816
58	56,720	25,288	24,016	18,736	98*	262,840	116,712	110,544	86,232
59	60,512	27,120	25,576	19,960	99*	266,640	118,208	111,864	87,264
60	64,440	28,672	27,136	21,184					

* 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	13,032	6,008	5,416	4,232					
5 - 18	13,032	5,512	5,024	3,928					
19	13,152	5,784	5,144	4,016					
20	13,416	5,784	5,144	4,016					
21	13,560	5,824	5,144	4,016	61	65,712	29,264	27,504	21,456
22	13,976	5,944	5,568	4,344	62	70,160	31,368	29,440	22,968
23	14,536	6,064	5,688	4,448	63	75,968	34,104	32,136	25,064
24	14,944	6,688	6,232	4,856	64	83,304	37,248	35,112	27,392
25	16,024	6,936	6,384	4,968	65	90,024	40,104	37,400	29,184
26	17,000	7,184	6,648	5,192	66	97,704	43,696	40,936	31,944
27	17,952	7,800	7,184	5,608	67	103,464	46,216	43,256	33,744
28	18,784	8,048	7,448	5,824	68	107,768	48,288	45,240	35,296
29	19,328	8,296	7,728	6,032	69	113,368	50,800	47,704	37,216
30	19,600	8,456	7,784	6,088	70	118,624	53,376	50,080	39,072
31	20,160	8,544	7,864	6,144	71	126,392	56,880	53,312	41,608
32	20,424	8,664	8,136	6,360	72	133,384	60,176	56,312	43,928
33	20,976	8,800	8,408	6,576	73	140,272	62,864	59,232	46,192
34	21,776	9,024	8,536	6,656	74	147,432	66,656	62,472	48,728
35	22,192	9,328	8,808	6,872	75	154,328	70,144	65,816	51,344
36	22,192	9,656	9,080	7,088	76	162,600	73,152	68,592	53,512
37	22,600	9,656	9,080	7,088	77	169,112	75,968	71,352	55,656
38	23,152	9,904	9,224	7,200	78	175,440	78,248	73,416	57,272
39	23,312	9,904	9,224	7,200	79	176,760	80,872	75,848	59,168
40	23,576	10,032	9,488	7,416	80	180,424	83,112	77,904	60,776
41	24,232	10,752	9,984	7,784	81*	192,688	85,816	80,624	62,896
42	25,272	11,232	10,328	8,064	82*	196,424	87,784	82,320	64,224
43	26,400	11,728	10,888	8,504	83*	199,912	89,208	83,576	65,192
44	28,208	12,232	11,264	8,800	84*	203,056	91,064	85,296	66,536
45	29,928	12,992	12,248	9,552	85*	206,704	92,208	86,384	67,384
46	31,352	13,520	12,824	10,016	86*	210,488	93,776	87,784	68,472
47	32,680	14,432	13,656	10,656	87*	213,832	95,216	89,208	69,592
48	33,960	15,088	14,080	10,992	88*	217,152	96,792	90,768	70,800
49	35,552	15,792	14,736	11,496	89*	220,624	98,352	92,488	72,144
50	37,152	16,576	15,368	12,000	90*	224,120	99,936	93,736	73,128
51	39,200	17,432	16,248	12,688	91*	227,752	101,808	95,464	74,464
52	40,848	17,840	16,696	13,040	92*	231,080	103,368	96,704	75,440
53	42,360	18,792	17,888	13,952	93*	234,560	104,656	98,296	76,672
54	44,312	19,600	18,632	14,552	94*	238,360	106,512	99,992	78,008
55	46,128	20,288	19,080	14,880	95*	241,848	107,368	100,936	78,728
56	48,832	21,640	20,136	15,704	96*	245,480	109,512	102,824	80,208
57	52,000	23,016	21,456	16,752	97*	248,480	110,800	103,912	81,056
58	54,408	24,376	22,968	17,912	98*	252,120	112,512	105,632	82,408
59	58,048	26,144	24,456	19,080	99*	255,752	113,952	106,888	83,384
60	61,800	27,640	25,936	20,248					

* 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	11,832	5,464	4,936	3,864					
5 - 18	11,832	5,016	4,576	3,576					
19	11,960	5,248	4,688	3,664					
20	12,208	5,248	4,688	3,664					
21	12,336	5,304	4,688	3,664	61	59,736	26,616	25,016	19,520
22	12,712	5,392	5,056	3,944	62	63,784	28,520	26,760	20,888
23	13,216	5,512	5,168	4,040	63	69,064	31,008	29,208	22,792
24	13,584	6,088	5,672	4,424	64	75,728	33,856	31,912	24,904
25	14,568	6,304	5,792	4,520	65	81,856	36,456	34,000	26,528
26	15,456	6,536	6,040	4,712	66	88,816	39,720	37,208	29,016
27	16,328	7,088	6,536	5,104	67	94,072	42,016	39,328	30,688
28	17,088	7,312	6,768	5,296	68	97,968	43,888	41,128	32,080
29	17,576	7,544	7,024	5,488	69	103,048	46,184	43,376	33,840
30	17,824	7,680	7,080	5,520	70	107,856	48,520	45,512	35,512
31	18,320	7,768	7,152	5,584	71	114,896	51,704	48,472	37,824
32	18,568	7,872	7,392	5,784	72	121,272	54,688	51,184	39,944
33	19,072	7,992	7,640	5,968	73	127,520	57,160	53,840	41,992
34	19,816	8,208	7,752	6,056	74	134,032	60,608	56,800	44,312
35	20,184	8,480	8,000	6,264	75	140,296	63,768	59,832	46,696
36	20,184	8,784	8,256	6,448	76	147,824	66,512	62,352	48,648
37	20,552	8,784	8,256	6,448	77	153,736	69,064	64,856	50,600
38	21,064	9,008	8,384	6,536	78	159,504	71,136	66,752	52,072
39	21,184	9,008	8,384	6,536	79	160,704	73,520	68,960	53,784
40	21,432	9,120	8,632	6,744	80	164,016	75,552	70,832	55,256
41	22,024	9,784	9,080	7,088	81*	175,168	78,016	73,304	57,176
42	22,976	10,200	9,400	7,328	82*	178,560	79,800	74,832	58,376
43	24,008	10,656	9,904	7,736	83*	181,728	81,104	75,976	59,264
44	25,640	11,128	10,256	8,000	84*	184,600	82,784	77,544	60,496
45	27,208	11,824	11,128	8,680	85*	187,912	83,824	78,536	61,264
46	28,512	12,280	11,672	9,104	86*	191,360	85,264	79,816	62,256
47	29,696	13,112	12,408	9,688	87*	194,392	86,552	81,104	63,272
48	30,872	13,712	12,808	9,992	88*	197,400	87,984	82,520	64,368
49	32,320	14,376	13,392	10,448	89*	200,560	89,424	84,072	65,584
50	33,768	15,088	13,968	10,912	90*	203,736	90,840	85,216	66,472
51	35,640	15,848	14,768	11,528	91*	207,056	92,536	86,776	67,688
52	37,136	16,216	15,184	11,848	92*	210,064	93,976	87,912	68,584
53	38,512	17,088	16,264	12,696	93*	213,232	95,128	89,336	69,688
54	40,288	17,824	16,936	13,224	94*	216,680	96,816	90,920	70,928
55	41,944	18,448	17,352	13,536	95*	219,848	97,608	91,752	71,584
56	44,400	19,688	18,296	14,280	96*	223,160	99,544	93,480	72,928
57	47,288	20,920	19,512	15,224	97*	225,904	100,728	94,464	73,696
58	49,464	22,168	20,872	16,296	98*	229,200	102,296	96,024	74,912
59	52,760	23,768	22,232	17,352	99*	232,512	103,584	97,168	75,800
60	56,192	25,128	23,576	18,392					

* 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

5. 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	11,688	5,648	4,920				
5 - 18	11,688	5,288	4,536				
19	11,800	5,536	4,664				
20	12,048	5,536	4,664				
21	12,168	5,536	4,664	61	54,568	26,912	23,104
22	12,536	5,896	5,048	62	59,368	29,376	25,200
23	13,024	6,016	5,168	63	65,496	32,568	28,024
24	13,392	6,640	5,648	64	73,240	36,256	31,224
25	14,384	6,880	5,776	65	80,736	39,816	33,920
26	15,240	7,120	6,016	66	87,616	43,392	37,120
27	16,104	7,752	6,520	67	89,208	44,112	37,728
28	16,824	8,000	6,760	68	91,184	45,216	38,712
29	17,328	8,232	7,000	69	94,128	46,696	40,048
30	17,584	8,480	7,120	70	96,712	48,168	41,288
31	18,064	8,480	7,120	71	106,912	53,280	45,632
32	18,312	8,600	7,368	72	112,848	56,360	48,184
33	18,808	8,728	7,624	73	118,672	58,864	50,656
34	19,536	8,976	7,752	74	123,568	61,856	52,952
35	19,912	9,104	8,000	75	125,808	63,320	54,288
36	19,912	9,584	8,232	76	133,784	66,632	57,072
37	20,280	9,584	8,232	77	143,072	71,136	61,056
38	20,760	9,832	8,360	78	147,048	72,600	62,240
39	20,880	9,832	8,360	79	151,696	76,848	65,832
40	21,144	9,952	8,600	80	154,096	78,568	67,296
41	21,512	10,568	8,976	81	163,016	80,376	68,984
42	22,000	10,808	9,104	82	167,760	83,000	71,104
43	22,976	11,312	9,584	83	170,720	84,352	72,184
44	24,336	11,688	9,832	84	173,432	86,112	73,680
45	25,560	12,288	10,568	85	176,544	87,192	74,616
46	27,032	12,912	11,176	86	179,792	88,680	75,832
47	27,888	13,640	11,800	87	182,616	90,024	77,048
48	28,992	14,240	12,168	88	185,456	91,512	78,392
49	30,224	14,872	12,656	89	188,424	93,008	79,888
50	30,856	15,240	12,912	90	191,416	94,488	80,968
51	31,944	15,736	13,392	91	194,512	96,248	82,456
52	33,296	16,104	13,760	92	197,360	97,736	83,544
53	34,528	16,952	14,752	93	200,336	98,952	84,896
54	36,136	17,704	15,368	94	203,584	100,704	86,384
55	37,608	18,312	15,736	95	206,552	101,512	87,192
56	39,816	19,536	16,592	96	209,664	103,536	88,808
57	42,400	20,760	17,704	97	212,216	104,760	89,752
58	44,368	22,000	18,928	98	215,336	106,392	91,232
59	47,320	23,592	20,160	99	218,448	107,736	92,320
60	50,384	24,952	21,392				

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

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

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	454.40	865.60	1,335.60				
5 - 9	257.60	475.20	723.60				
10 - 14	253.60	467.20	709.20				
15	256.00	472.00	712.80				
16	277.60	510.40	799.20				
17	278.40	512.00	846.00				
18	284.00	521.60	849.60				
19	284.00	521.60	849.60				
20	284.00	521.60	849.60				
21	287.20	532.80	882.00	61	1,160.00	2,217.60	3,693.60
22	287.20	532.80	882.00	62	1,232.00	2,353.60	3,956.40
23	287.20	532.80	882.00	63	1,300.80	2,486.40	4,273.20
24	292.00	540.80	889.20	64	1,361.60	2,609.60	4,564.80
25	294.40	547.20	889.20	65	1,411.20	2,702.40	4,816.80
26	298.40	558.40	903.60	66	1,467.20	2,814.40	5,076.00
27	301.60	561.60	918.00	67	1,537.60	2,944.00	5,374.80
28	306.40	566.40	936.00	68	1,614.40	3,089.60	5,670.00
29	312.80	579.20	957.60	69	1,694.40	3,238.40	5,972.40
30	312.80	582.40	961.20	70	1,793.60	3,428.80	6,325.20
31	320.80	600.00	975.60	71*	1,880.80	3,598.40	6,681.60
32	324.80	608.00	993.60	72*	1,976.80	3,774.40	7,030.80
33	329.60	622.40	1,036.80	73*	2,069.60	3,961.60	7,412.40
34	336.80	633.60	1,058.40	74*	2,170.40	4,152.00	7,804.80
35	348.00	657.60	1,080.00	75*	2,237.60	4,289.60	8,053.20
36	356.00	670.40	1,116.00	76*	2,303.20	4,416.00	8,294.40
37	365.60	692.80	1,144.80	77*	2,372.00	4,545.60	8,539.20
38	376.00	715.20	1,173.60	78*	2,445.60	4,681.60	8,809.20
39	390.40	745.60	1,238.40	79*	2,518.40	4,828.80	9,075.60
40	407.20	774.40	1,288.80	80*	2,636.80	5,052.80	9,489.60
41	427.20	812.80	1,350.00	81*	2,717.60	5,203.20	9,784.80
42	452.80	843.20	1,425.60	82*	2,797.60	5,364.80	10,072.80
43	475.20	886.40	1,501.20	83*	2,882.40	5,523.20	10,375.20
44	497.60	921.60	1,587.60	84*	2,968.80	5,684.80	10,692.00
45	507.20	950.40	1,638.00	85*	3,058.40	5,864.00	11,016.00
46	524.00	995.20	1,695.60	86*	3,072.00	5,888.00	11,059.20
47	544.00	1,033.60	1,778.40	87*	3,088.80	5,916.80	11,124.00
48	560.80	1,073.60	1,854.00	88*	3,102.40	5,945.60	11,178.00
49	581.60	1,113.60	1,929.60	89*	3,118.40	5,974.40	11,217.60
50	620.80	1,187.20	2,037.60	90*	3,134.40	6,009.60	11,286.00
51	654.40	1,254.40	2,124.00	91*	3,150.40	6,036.80	11,336.40
52	684.00	1,312.00	2,232.00	92*	3,162.40	6,065.60	11,401.20
53	716.80	1,379.20	2,336.40	93*	3,176.80	6,099.20	11,466.00
54	749.60	1,440.00	2,466.00	94*	3,193.60	6,124.80	11,516.40
55	809.60	1,550.40	2,638.80	95*	3,209.60	6,156.80	11,577.60
56	848.80	1,625.60	2,779.20	96*	3,225.60	6,190.40	11,631.60
57	892.00	1,705.60	2,937.60	97*	3,243.20	6,222.40	11,685.60
58	938.40	1,790.40	3,103.20	98*	3,260.00	6,246.40	11,757.60
59	989.60	1,889.60	3,276.00	99*	3,274.40	6,284.80	11,811.60
60	1,076.80	2,060.80	3,484.80				

* 此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃 2

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	788.00	1,513.60	2,311.20				
5 - 9	490.40	910.40	1,465.20				
10 - 14	483.20	894.40	1,440.00				
15	487.20	900.80	1,454.40				
16	514.40	969.60	1,598.40				
17	524.00	980.80	1,659.60				
18	531.20	992.00	1,674.00				
19	532.00	992.00	1,674.00				
20	532.00	992.00	1,674.00				
21	539.20	1,003.20	1,674.00	61	2,231.20	4,264.00	7,153.20
22	539.20	1,003.20	1,674.00	62	2,380.80	4,542.40	7,725.60
23	539.20	1,003.20	1,674.00	63	2,528.80	4,827.20	8,359.20
24	540.80	1,027.20	1,692.00	64	2,656.80	5,072.00	8,967.60
25	549.60	1,033.60	1,695.60	65	2,766.40	5,289.60	9,511.20
26	555.20	1,054.40	1,717.20	66	2,906.40	5,544.00	10,083.60
27	564.00	1,070.40	1,731.60	67	3,066.40	5,849.60	10,692.00
28	570.40	1,081.60	1,792.80	68	3,228.80	6,160.00	11,318.40
29	578.40	1,110.40	1,814.40	69	3,398.40	6,492.80	11,948.40
30	586.40	1,118.40	1,846.80	70	3,611.20	6,883.20	12,700.80
31	598.40	1,145.60	1,875.60	71*	3,801.60	7,254.40	13,374.00
32	605.60	1,168.00	1,911.60	72*	4,001.60	7,628.80	14,108.40
33	620.00	1,193.60	1,958.40	73*	4,210.40	8,032.00	14,846.40
34	632.80	1,214.40	1,994.40	74*	4,429.60	8,448.00	15,631.20
35	652.80	1,260.80	2,055.60	75*	4,571.20	8,723.20	16,135.20
36	673.60	1,278.40	2,134.80	76*	4,708.80	8,982.40	16,621.20
37	691.20	1,315.20	2,192.40	77*	4,847.20	9,251.20	17,125.20
38	714.40	1,358.40	2,257.20	78*	4,992.00	9,526.40	17,629.20
39	738.40	1,409.60	2,350.80	79*	5,140.80	9,814.40	18,140.40
40	770.40	1,480.00	2,473.20	80*	5,384.80	10,280.00	19,008.00
41	811.20	1,552.00	2,592.00	81*	5,546.40	10,590.40	19,584.00
42	856.00	1,624.00	2,743.20	82*	5,712.80	10,907.20	20,174.40
43	900.80	1,708.80	2,883.60	83*	5,883.20	11,240.00	20,768.40
44	940.00	1,788.80	3,034.80	84*	6,061.60	11,566.40	21,398.40
45	960.80	1,840.00	3,124.80	85*	6,240.00	11,912.00	22,042.80
46	1,000.00	1,915.20	3,279.60	86*	6,271.20	11,972.80	22,147.20
47	1,037.60	1,992.00	3,412.80	87*	6,304.00	12,035.20	22,255.20
48	1,080.00	2,073.60	3,564.00	88*	6,331.20	12,094.40	22,377.60
49	1,120.80	2,153.60	3,726.00	89*	6,363.20	12,156.80	22,474.80
50	1,202.40	2,310.40	3,949.20	90*	6,396.00	12,216.00	22,586.40
51	1,272.80	2,440.00	4,129.20	91*	6,426.40	12,272.00	22,719.60
52	1,327.20	2,547.20	4,287.60	92*	6,460.80	12,334.40	22,816.80
53	1,388.80	2,657.60	4,518.00	93*	6,489.60	12,400.00	22,935.60
54	1,456.00	2,780.80	4,712.40	94*	6,521.60	12,457.60	23,043.60
55	1,568.00	2,998.40	5,061.60	95*	6,557.60	12,524.80	23,166.00
56	1,642.40	3,145.60	5,320.80	96*	6,587.20	12,577.60	23,277.60
57	1,727.20	3,300.80	5,612.40	97*	6,623.20	12,651.20	23,403.60
58	1,814.40	3,478.40	5,940.00	98*	6,655.20	12,712.00	23,518.80
59	1,912.80	3,664.00	6,249.60	99*	6,690.40	12,769.60	23,637.60
60	2,077.60	3,977.60	6,696.00				

* 此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃 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	376.00	713.60	990.00				
5 - 9	272.80	476.80	756.00				
10 - 14	271.20	475.20	752.40				
15	271.20	475.20	752.40				
16	282.40	505.60	853.20				
17	286.40	507.20	864.00				
18	292.00	508.80	889.20				
19	301.60	510.40	889.20				
20	309.60	524.80	914.40				
21	341.60	585.60	957.60	61	1,165.60	2,153.60	3,592.80
22	356.80	612.80	993.60	62	1,232.80	2,281.60	3,855.60
23	372.00	644.80	1,058.40	63	1,308.00	2,424.00	4,147.20
24	385.60	670.40	1,087.20	64	1,372.00	2,542.40	4,442.40
25	397.60	683.20	1,126.80	65	1,423.20	2,638.40	4,694.40
26	416.00	720.00	1,180.80	66	1,490.40	2,745.60	4,968.00
27	434.40	752.00	1,238.40	67	1,560.00	2,878.40	5,266.80
28	448.80	780.80	1,278.00	68	1,636.80	3,016.00	5,533.20
29	464.80	803.20	1,314.00	69	1,715.20	3,161.60	5,832.00
30	464.80	803.20	1,314.00	70	1,800.00	3,323.20	6,138.00
31	474.40	816.00	1,339.20	71*	1,891.20	3,486.40	6,447.60
32	485.60	838.40	1,378.80	72*	1,980.80	3,659.20	6,804.00
33	500.00	854.40	1,400.40	73*	2,079.20	3,836.80	7,160.40
34	508.80	870.40	1,425.60	74*	2,177.60	4,019.20	7,538.40
35	522.40	891.20	1,458.00	75*	2,249.60	4,147.20	7,783.20
36	535.20	912.00	1,490.40	76*	2,316.00	4,273.60	8,024.40
37	548.00	931.20	1,533.60	77*	2,386.40	4,398.40	8,262.00
38	560.00	948.80	1,587.60	78*	2,457.60	4,532.80	8,532.00
39	575.20	976.00	1,612.80	79*	2,533.60	4,672.00	8,780.40
40	619.20	1,049.60	1,731.60	80*	2,611.20	4,809.60	9,050.40
41	671.20	1,116.80	1,846.80	81*	2,688.00	4,956.80	9,331.20
42	708.80	1,172.80	1,965.60	82*	2,769.60	5,105.60	9,615.60
43	737.60	1,216.00	2,048.40	83*	2,852.00	5,259.20	9,892.80
44	755.20	1,249.60	2,138.40	84*	2,937.60	5,416.00	10,195.20
45	784.00	1,315.20	2,235.60	85*	3,024.00	5,579.20	10,494.00
46	792.80	1,337.60	2,282.40	86*	3,043.20	5,606.40	10,540.80
47	799.20	1,366.40	2,329.20	87*	3,056.80	5,635.20	10,602.00
48	804.80	1,377.60	2,361.60	88*	3,071.20	5,664.00	10,641.60
49	808.80	1,396.80	2,404.80	89*	3,085.60	5,686.40	10,699.20
50	847.20	1,467.20	2,556.00	90*	3,100.80	5,723.20	10,746.00
51	851.20	1,483.20	2,574.00	91*	3,116.80	5,745.60	10,800.00
52	853.60	1,500.80	2,624.40	92*	3,130.40	5,774.40	10,843.20
53	857.60	1,520.00	2,667.60	93*	3,147.20	5,811.20	10,904.40
54	871.20	1,545.60	2,736.00	94*	3,160.80	5,835.20	10,954.80
55	914.40	1,630.40	2,890.80	95*	3,174.40	5,867.20	11,016.00
56	934.40	1,675.20	2,970.00	96*	3,191.20	5,889.60	11,059.20
57	960.00	1,721.60	3,056.40	97*	3,204.00	5,923.20	11,113.20
58	989.60	1,790.40	3,178.80	98*	3,219.20	5,950.40	11,170.80
59	1,030.40	1,878.40	3,312.00	99*	3,234.40	5,982.40	11,214.00
60	1,089.60	2,009.60	3,423.60				

* 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	632.00	1,209.60	1,728.00				
5 - 9	477.60	819.20	1,328.40				
10 - 14	476.00	814.40	1,324.80				
15	476.00	814.40	1,324.80				
16	486.40	872.00	1,461.60				
17	500.80	880.00	1,519.20				
18	512.80	891.20	1,530.00				
19	527.20	904.00	1,555.20				
20	536.00	913.60	1,609.20				
21	599.20	1,025.60	1,681.20	61	2,101.60	3,798.40	6,699.60
22	632.00	1,072.00	1,764.00	62	2,228.80	4,044.80	7,200.00
23	656.00	1,129.60	1,857.60	63	2,364.00	4,310.40	7,794.00
24	684.00	1,174.40	1,940.40	64	2,492.80	4,526.40	8,366.40
25	702.40	1,217.60	2,016.00	65	2,610.40	4,731.20	8,892.00
26	737.60	1,265.60	2,113.20	66	2,741.60	4,974.40	9,428.40
27	767.20	1,321.60	2,192.40	67	2,885.60	5,252.80	10,026.00
28	800.00	1,368.00	2,278.80	68	3,037.60	5,532.80	10,598.40
29	827.20	1,417.60	2,347.20	69	3,192.00	5,817.60	11,152.80
30	827.20	1,417.60	2,347.20	70	3,358.40	6,121.60	11,764.80
31	846.40	1,448.00	2,383.20	71*	3,528.80	6,438.40	12,373.20
32	870.40	1,481.60	2,437.20	72*	3,714.40	6,780.80	13,024.80
33	892.00	1,520.00	2,487.60	73*	3,909.60	7,128.00	13,734.00
34	914.40	1,552.00	2,538.00	74*	4,111.20	7,489.60	14,439.60
35	936.00	1,580.80	2,602.80	75*	4,248.00	7,739.20	14,914.80
36	962.40	1,620.80	2,671.20	76*	4,371.20	7,969.60	15,390.00
37	984.80	1,657.60	2,732.40	77*	4,506.40	8,211.20	15,843.60
38	1,012.00	1,691.20	2,811.60	78*	4,645.60	8,465.60	16,326.00
39	1,043.20	1,750.40	2,887.20	79*	4,788.80	8,723.20	16,812.00
40	1,129.60	1,873.60	3,081.60	80*	4,933.60	8,992.00	17,341.20
41	1,212.00	1,972.80	3,268.80	81*	5,086.40	9,264.00	17,856.00
42	1,276.00	2,062.40	3,463.20	82*	5,236.00	9,544.00	18,414.00
43	1,321.60	2,131.20	3,618.00	83*	5,392.80	9,832.00	18,939.60
44	1,350.40	2,203.20	3,744.00	84*	5,557.60	10,123.20	19,522.80
45	1,403.20	2,297.60	3,945.60	85*	5,724.00	10,425.60	20,106.00
46	1,434.40	2,363.20	4,064.40	86*	5,750.40	10,472.00	20,181.60
47	1,446.40	2,393.60	4,143.60	87*	5,776.00	10,518.40	20,278.80
48	1,457.60	2,432.00	4,219.20	88*	5,806.40	10,577.60	20,376.00
49	1,464.80	2,452.80	4,276.80	89*	5,835.20	10,620.80	20,480.40
50	1,532.80	2,584.00	4,536.00	90*	5,862.40	10,675.20	20,574.00
51	1,564.00	2,662.40	4,712.40	91*	5,892.00	10,718.40	20,678.40
52	1,568.80	2,686.40	4,809.60	92*	5,920.00	10,774.40	20,775.60
53	1,584.00	2,724.80	4,892.40	93*	5,948.00	10,820.80	20,876.40
54	1,596.80	2,769.60	4,982.40	94*	5,976.00	10,875.20	20,980.80
55	1,684.00	2,915.20	5,288.40	95*	6,004.80	10,932.80	21,074.40
56	1,717.60	2,992.00	5,428.80	96*	6,033.60	10,980.80	21,182.40
57	1,763.20	3,080.00	5,605.20	97*	6,063.20	11,033.60	21,286.80
58	1,820.80	3,196.80	5,817.60	98*	6,091.20	11,091.20	21,394.80
59	1,896.80	3,339.20	6,048.00	99*	6,118.40	11,136.00	21,492.00
60	1,988.80	3,552.00	6,321.60				

* 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

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	372.80	744.00	1,159.20				
5 - 9	188.80	377.60	601.20				
10 - 14	186.40	372.80	590.40				
15	188.00	376.00	594.00				
16	208.00	411.20	691.20				
17	208.80	416.00	712.80				
18	211.20	420.80	723.60				
19	211.20	420.80	723.60				
20	211.20	420.80	723.60				
21	211.20	420.80	730.80	61	1,012.00	2,014.40	3,240.00
22	211.20	420.80	730.80	62	1,072.80	2,128.00	3,477.60
23	211.20	420.80	730.80	63	1,136.00	2,251.20	3,762.00
24	211.20	420.80	748.80	64	1,191.20	2,371.20	4,021.20
25	212.80	422.40	748.80	65	1,240.00	2,446.40	4,237.20
26	214.40	427.20	756.00	66	1,288.00	2,548.80	4,464.00
27	217.60	433.60	774.00	67	1,344.80	2,668.80	4,730.40
28	221.60	440.00	781.20	68	1,412.00	2,796.80	4,975.20
29	228.00	448.00	795.60	69	1,475.20	2,936.00	5,234.40
30	232.00	460.80	799.20	70	1,559.20	3,105.60	5,569.20
31	235.20	468.80	846.00	71*	1,638.40	3,264.00	5,875.20
32	239.20	476.80	853.20	72*	1,720.00	3,425.60	6,177.60
33	244.80	484.80	878.40	73*	1,803.20	3,588.80	6,512.40
34	251.20	499.20	889.20	74*	1,891.20	3,760.00	6,850.80
35	259.20	516.80	925.20	75*	1,949.60	3,884.80	7,074.00
36	268.00	534.40	939.60	76*	2,010.40	3,995.20	7,282.80
37	279.20	552.00	972.00	77*	2,068.00	4,116.80	7,524.00
38	288.00	571.20	1,004.40	78*	2,129.60	4,238.40	7,740.00
39	300.80	596.80	1,076.40	79*	2,194.40	4,368.00	7,981.20
40	317.60	630.40	1,112.40	80*	2,300.80	4,574.40	8,344.80
41	336.00	657.60	1,162.80	81*	2,366.40	4,712.00	8,600.40
42	358.40	684.80	1,234.80	82*	2,437.60	4,857.60	8,856.00
43	380.00	728.00	1,306.80	83*	2,510.40	4,998.40	9,122.40
44	399.20	761.60	1,389.60	84*	2,585.60	5,148.80	9,396.00
45	409.60	785.60	1,429.20	85*	2,664.80	5,304.00	9,680.40
46	424.80	819.20	1,490.40	86*	2,678.40	5,331.20	9,734.40
47	440.80	857.60	1,566.00	87*	2,691.20	5,363.20	9,766.80
48	456.00	892.80	1,634.40	88*	2,704.80	5,384.00	9,824.40
49	472.80	924.80	1,702.80	89*	2,720.00	5,411.20	9,878.40
50	507.20	992.00	1,803.60	90*	2,732.00	5,443.20	9,918.00
51	580.00	1,123.20	1,879.20	91*	2,743.20	5,467.20	9,968.40
52	608.80	1,176.00	1,965.60	92*	2,757.60	5,488.00	10,026.00
53	636.00	1,235.20	2,066.40	93*	2,772.00	5,518.40	10,069.20
54	668.00	1,300.80	2,170.80	94*	2,785.60	5,545.60	10,123.20
55	719.20	1,400.00	2,332.80	95*	2,798.40	5,572.80	10,177.20
56	751.20	1,468.80	2,462.40	96*	2,812.00	5,603.20	10,227.60
57	788.80	1,542.40	2,610.00	97*	2,826.40	5,625.60	10,274.40
58	833.60	1,619.20	2,743.20	98*	2,837.60	5,662.40	10,328.40
59	876.80	1,712.00	2,880.00	99*	2,852.80	5,683.20	10,375.20
60	947.20	1,873.60	3,067.20				

* 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 +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	654.40	1,302.40	2,005.20				
5 - 9	379.20	748.80	1,148.40				
10 - 14	372.00	737.60	1,130.40				
15	374.40	744.00	1,137.60				
16	404.80	792.00	1,288.80				
17	413.60	817.60	1,339.20				
18	419.20	819.20	1,342.80				
19	423.20	819.20	1,342.80				
20	423.20	819.20	1,342.80				
21	433.60	840.00	1,375.20	61	1,909.60	3,774.40	6,188.40
22	433.60	840.00	1,375.20	62	2,027.20	4,009.60	6,660.00
23	433.60	840.00	1,375.20	63	2,152.80	4,260.80	7,236.00
24	434.40	862.40	1,400.40	64	2,265.60	4,478.40	7,732.80
25	436.80	868.80	1,404.00	65	2,369.60	4,664.00	8,204.40
26	445.60	876.80	1,425.60	66	2,484.80	4,899.20	8,701.20
27	452.00	894.40	1,450.80	67	2,615.20	5,163.20	9,208.80
28	463.20	910.40	1,483.20	68	2,753.60	5,443.20	9,756.00
29	472.00	940.80	1,526.40	69	2,892.80	5,726.40	10,281.60
30	474.40	947.20	1,530.00	70	3,070.40	6,081.60	10,962.00
31	488.80	961.60	1,562.40	71*	3,229.60	6,408.00	11,545.20
32	494.40	987.20	1,605.60	72*	3,403.20	6,731.20	12,160.80
33	509.60	996.80	1,638.00	73*	3,583.20	7,089.60	12,816.00
34	517.60	1,032.00	1,677.60	74*	3,767.20	7,459.20	13,467.60
35	540.80	1,073.60	1,731.60	75*	3,885.60	7,699.20	13,906.80
36	558.40	1,092.80	1,789.20	76*	4,001.60	7,924.80	14,331.60
37	574.40	1,128.00	1,868.40	77*	4,125.60	8,161.60	14,752.80
38	595.20	1,174.40	1,904.40	78*	4,244.00	8,409.60	15,202.80
39	619.20	1,220.80	1,990.80	79*	4,373.60	8,659.20	15,652.80
40	652.00	1,283.20	2,106.00	80*	4,580.80	9,072.00	16,387.20
41	698.40	1,356.80	2,206.80	81*	4,719.20	9,337.60	16,866.00
42	740.00	1,419.20	2,329.20	82*	4,856.00	9,619.20	17,366.40
43	788.80	1,507.20	2,469.60	83*	5,007.20	9,910.40	17,910.00
44	821.60	1,571.20	2,617.20	84*	5,156.80	10,200.00	18,442.80
45	844.80	1,620.80	2,678.40	85*	5,310.40	10,508.80	18,993.60
46	873.60	1,688.00	2,836.80	86*	5,337.60	10,556.80	19,076.40
47	907.20	1,769.60	2,959.20	87*	5,362.40	10,617.60	19,173.60
48	940.80	1,833.60	3,088.80	88*	5,390.40	10,668.80	19,281.60
49	979.20	1,920.00	3,222.00	89*	5,412.80	10,718.40	19,375.20
50	1,056.00	2,052.80	3,416.40	90*	5,444.00	10,774.40	19,483.20
51	1,106.40	2,145.60	3,564.00	91*	5,467.20	10,820.80	19,580.40
52	1,158.40	2,249.60	3,722.40	92*	5,495.20	10,884.80	19,666.80
53	1,208.00	2,342.40	3,902.40	93*	5,521.60	10,934.40	19,764.00
54	1,262.40	2,456.00	4,086.00	94*	5,548.00	10,990.40	19,864.80
55	1,356.80	2,643.20	4,406.40	95*	5,576.00	11,044.80	19,962.00
56	1,423.20	2,774.40	4,640.40	96*	5,604.80	11,100.80	20,059.20
57	1,494.40	2,920.00	4,860.00	97*	5,631.20	11,153.60	20,174.40
58	1,574.40	3,067.20	5,126.40	98*	5,664.80	11,209.60	20,257.20
59	1,656.80	3,230.40	5,421.60	99*	5,694.40	11,262.40	20,358.00
60	1,789.60	3,513.60	5,803.20				

* 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(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	300.00	598.40	820.80				
5 - 9	205.60	387.20	662.40				
10 - 14	204.80	384.00	658.80				
15	204.80	384.00	658.80				
16	212.80	408.00	694.80				
17	216.80	416.00	709.20				
18	221.60	425.60	745.20				
19	233.60	436.80	774.00				
20	240.00	459.20	795.60				
21	267.20	510.40	856.80	61	1,025.60	2,035.20	3,384.00
22	283.20	536.00	885.60	62	1,087.20	2,161.60	3,632.40
23	296.00	566.40	936.00	63	1,148.00	2,288.00	3,920.40
24	311.20	598.40	990.00	64	1,204.00	2,400.00	4,183.20
25	322.40	619.20	1,033.20	65	1,250.40	2,486.40	4,442.40
26	339.20	646.40	1,076.40	66	1,303.20	2,588.80	4,694.40
27	353.60	678.40	1,123.20	67	1,364.00	2,716.80	4,946.40
28	369.60	704.00	1,173.60	68	1,428.80	2,848.00	5,212.80
29	383.20	732.80	1,195.20	69	1,502.40	2,988.80	5,493.60
30	383.20	732.80	1,195.20	70	1,575.20	3,131.20	5,788.80
31	398.40	753.60	1,224.00	71*	1,652.00	3,286.40	6,098.40
32	409.60	768.00	1,249.20	72*	1,734.40	3,446.40	6,422.40
33	422.40	787.20	1,278.00	73*	1,818.40	3,619.20	6,775.20
34	432.00	804.80	1,310.40	74*	1,908.00	3,795.20	7,110.00
35	442.40	824.00	1,342.80	75*	1,968.00	3,916.80	7,336.80
36	456.00	843.20	1,389.60	76*	2,027.20	4,041.60	7,567.20
37	465.60	865.60	1,411.20	77*	2,088.00	4,161.60	7,794.00
38	480.80	888.00	1,454.40	78*	2,151.20	4,281.60	8,053.20
39	493.60	915.20	1,490.40	79*	2,214.40	4,411.20	8,294.40
40	535.20	985.60	1,605.60	80*	2,279.20	4,545.60	8,542.80
41	584.00	1,051.20	1,717.20	81*	2,349.60	4,681.60	8,794.80
42	619.20	1,107.20	1,825.20	82*	2,421.60	4,819.20	9,068.40
43	642.40	1,147.20	1,904.40	83*	2,491.20	4,968.00	9,345.60
44	660.00	1,182.40	1,976.40	84*	2,566.40	5,113.60	9,615.60
45	684.80	1,243.20	2,080.80	85*	2,644.80	5,272.00	9,896.40
46	694.40	1,270.40	2,120.40	86*	2,657.60	5,299.20	9,946.80
47	700.80	1,284.80	2,170.80	87*	2,671.20	5,328.00	9,997.20
48	705.60	1,302.40	2,206.80	88*	2,685.60	5,350.40	10,047.60
49	708.80	1,313.60	2,235.60	89*	2,699.20	5,377.60	10,076.40
50	743.20	1,385.60	2,376.00	90*	2,710.40	5,406.40	10,144.80
51	748.00	1,401.60	2,437.20	91*	2,726.40	5,435.20	10,188.00
52	750.40	1,417.60	2,473.20	92*	2,738.40	5,457.60	10,234.80
53	756.00	1,438.40	2,516.40	93*	2,755.20	5,484.80	10,285.20
54	761.60	1,459.20	2,563.20	94*	2,766.40	5,513.60	10,332.00
55	804.00	1,544.00	2,732.40	95*	2,779.20	5,542.40	10,382.40
56	821.60	1,584.00	2,800.80	96*	2,792.00	5,566.40	10,443.60
57	842.40	1,632.00	2,894.40	97*	2,808.00	5,595.20	10,483.20
58	870.40	1,702.40	2,998.80	98*	2,820.00	5,622.40	10,519.20
59	908.00	1,780.80	3,121.20	99*	2,835.20	5,652.80	10,576.80
60	961.60	1,896.00	3,225.60				

* 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(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	516.80	1,030.40	1,418.40				
5 - 9	387.20	712.00	1,130.40				
10 - 14	386.40	710.40	1,123.20				
15	386.40	710.40	1,123.20				
16	396.80	748.80	1,198.80				
17	405.60	769.60	1,216.80				
18	420.80	779.20	1,274.40				
19	436.00	808.00	1,328.40				
20	451.20	840.00	1,393.20				
21	481.60	907.20	1,450.80	61	1,820.80	3,582.40	6,001.20
22	512.80	950.40	1,522.80	62	1,927.20	3,809.60	6,454.80
23	535.20	1,000.00	1,602.00	63	2,050.40	4,059.20	6,998.40
24	561.60	1,049.60	1,677.60	64	2,162.40	4,275.20	7,498.80
25	585.60	1,094.40	1,742.40	65	2,265.60	4,457.60	7,945.20
26	619.20	1,144.00	1,832.40	66	2,379.20	4,694.40	8,460.00
27	643.20	1,196.80	1,915.20	67	2,502.40	4,939.20	8,964.00
28	677.60	1,243.20	1,998.00	68	2,630.40	5,208.00	9,482.40
29	702.40	1,286.40	2,044.80	69	2,766.40	5,480.00	9,997.20
30	702.40	1,286.40	2,044.80	70	2,912.00	5,768.00	10,548.00
31	724.00	1,323.20	2,091.60	71*	3,066.40	6,075.20	11,091.60
32	743.20	1,355.20	2,138.40	72*	3,223.20	6,385.60	11,671.20
33	764.80	1,398.40	2,185.20	73*	3,392.00	6,723.20	12,301.20
34	789.60	1,425.60	2,232.00	74*	3,563.20	7,068.80	12,942.00
35	812.00	1,464.00	2,278.80	75*	3,680.00	7,292.80	13,352.40
36	832.80	1,488.00	2,325.60	76*	3,793.60	7,520.00	13,766.40
37	852.00	1,526.40	2,397.60	77*	3,913.60	7,747.20	14,180.40
38	876.00	1,564.80	2,469.60	78*	4,025.60	7,969.60	14,630.40
39	901.60	1,608.00	2,541.60	79*	4,148.80	8,208.00	15,055.20
40	976.80	1,732.80	2,718.00	80*	4,276.00	8,464.00	15,523.20
41	1,047.20	1,835.20	2,865.60	81*	4,402.40	8,715.20	15,991.20
42	1,102.40	1,921.60	3,052.80	82*	4,536.00	8,977.60	16,473.60
43	1,140.80	1,995.20	3,182.40	83*	4,672.00	9,244.80	16,974.00
44	1,168.80	2,052.80	3,297.60	84*	4,809.60	9,521.60	17,467.20
45	1,214.40	2,150.40	3,459.60	85*	4,956.00	9,804.80	18,000.00
46	1,245.60	2,217.60	3,578.40	86*	4,976.80	9,854.40	18,079.20
47	1,258.40	2,254.40	3,661.20	87*	5,007.20	9,910.40	18,169.20
48	1,268.80	2,288.00	3,711.60	88*	5,028.80	9,952.00	18,259.20
49	1,275.20	2,312.00	3,780.00	89*	5,054.40	10,003.20	18,342.00
50	1,334.40	2,425.60	3,992.40	90*	5,079.20	10,054.40	18,439.20
51	1,353.60	2,500.80	4,237.20	91*	5,105.60	10,107.20	18,529.20
52	1,357.60	2,524.80	4,309.20	92*	5,130.40	10,153.60	18,604.80
53	1,374.40	2,566.40	4,374.00	93*	5,156.00	10,208.00	18,694.80
54	1,388.00	2,601.60	4,464.00	94*	5,179.20	10,254.40	18,788.40
55	1,457.60	2,748.80	4,737.60	95*	5,205.60	10,308.80	18,878.40
56	1,492.80	2,817.60	4,878.00	96*	5,228.00	10,350.40	18,968.40
57	1,528.80	2,904.00	5,018.40	97*	5,252.80	10,406.40	19,058.40
58	1,580.00	3,011.20	5,194.80	98*	5,275.20	10,456.00	19,144.80
59	1,644.00	3,155.20	5,421.60	99*	5,300.80	10,505.60	19,242.00
60	1,722.40	3,345.60	5,652.00				

* 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	454.40	865.60	1,335.60	1,952.50					
5 – 9	257.60	475.20	723.60	1,045.00					
10-14	253.60	467.20	709.20	1,028.50					
15	256.00	472.00	712.80	1,034.00					
16	277.60	510.40	799.20	1,182.50					
17	278.40	512.00	846.00	1,226.50					
18	284.00	521.60	849.60	1,226.50					
19	284.00	521.60	849.60	1,226.50					
20	284.00	521.60	849.60	1,226.50					
21	287.20	532.80	882.00	1,298.00	61	1,160.00	2,217.60	3,693.60	5,346.00
22	287.20	532.80	882.00	1,298.00	62	1,232.00	2,353.60	3,956.40	5,764.00
23	287.20	532.80	882.00	1,298.00	63	1,300.80	2,486.40	4,273.20	6,215.00
24	292.00	540.80	889.20	1,314.50	64	1,361.60	2,609.60	4,564.80	6,649.50
25	294.40	547.20	889.20	1,314.50	65	1,411.20	2,702.40	4,816.80	7,007.00
26	298.40	558.40	903.60	1,320.00	66	1,467.20	2,814.40	5,076.00	7,386.50
27	301.60	561.60	918.00	1,347.50	67	1,537.60	2,944.00	5,374.80	7,843.00
28	306.40	566.40	936.00	1,380.50	68	1,614.40	3,089.60	5,670.00	8,244.50
29	312.80	579.20	957.60	1,397.00	69	1,694.40	3,238.40	5,972.40	8,684.50
30	312.80	582.40	961.20	1,397.00	70	1,793.60	3,428.80	6,325.20	9,218.00
31	320.80	600.00	975.60	1,408.00	71	1,880.80	3,598.40	6,681.60	9,702.00
32	324.80	608.00	993.60	1,468.50	72	1,976.80	3,774.40	7,030.80	10,235.50
33	329.60	622.40	1,036.80	1,496.00	73	2,069.60	3,961.60	7,412.40	10,763.50
34	336.80	633.60	1,058.40	1,534.50	74	2,170.40	4,152.00	7,804.80	11,346.50
35	348.00	657.60	1,080.00	1,589.50	75	2,237.60	4,289.60	8,053.20	11,709.50
36	356.00	670.40	1,116.00	1,639.00	76	2,303.20	4,416.00	8,294.40	12,061.50
37	365.60	692.80	1,144.80	1,655.50	77	2,372.00	4,545.60	8,539.20	12,441.00
38	376.00	715.20	1,173.60	1,727.00	78	2,445.60	4,681.60	8,809.20	12,815.00
39	390.40	745.60	1,238.40	1,815.00	79	2,518.40	4,828.80	9,075.60	13,189.00
40	407.20	774.40	1,288.80	1,930.50	80	2,636.80	5,052.80	9,489.60	13,810.50
41	427.20	812.80	1,350.00	1,969.00	81	2,717.60	5,203.20	9,784.80	14,223.00
42	452.80	843.20	1,425.60	2,068.00	82	2,797.60	5,364.80	10,072.80	14,657.50
43	475.20	886.40	1,501.20	2,194.50	83	2,882.40	5,523.20	10,375.20	15,103.00
44	497.60	921.60	1,587.60	2,321.00	84	2,968.80	5,684.80	10,692.00	15,554.00
45	507.20	950.40	1,638.00	2,398.00	85	3,058.40	5,864.00	11,016.00	16,021.50
46	524.00	995.20	1,695.60	2,508.00	86	3,072.00	5,888.00	11,059.20	16,093.00
47	544.00	1,033.60	1,778.40	2,590.50	87	3,088.80	5,916.80	11,124.00	16,186.50
48	560.80	1,073.60	1,854.00	2,700.50	88	3,102.40	5,945.60	11,178.00	16,258.00
49	581.60	1,113.60	1,929.60	2,810.50	89	3,118.40	5,974.40	11,217.60	16,346.00
50	620.80	1,187.20	2,037.60	2,997.50	90	3,134.40	6,009.60	11,286.00	16,417.50
51	654.40	1,254.40	2,124.00	3,113.00	91	3,150.40	6,036.80	11,336.40	16,511.00
52	684.00	1,312.00	2,232.00	3,261.50	92	3,162.40	6,065.60	11,401.20	16,582.50
53	716.80	1,379.20	2,336.40	3,415.50	93	3,176.80	6,099.20	11,466.00	16,692.50
54	749.60	1,440.00	2,466.00	3,597.00	94	3,193.60	6,124.80	11,516.40	16,742.00
55	809.60	1,550.40	2,638.80	3,883.00	95	3,209.60	6,156.80	11,577.60	16,841.00
56	848.80	1,625.60	2,779.20	4,081.00	96	3,225.60	6,190.40	11,631.60	16,901.50
57	892.00	1,705.60	2,937.60	4,306.50	97	3,243.20	6,222.40	11,685.60	17,011.50
58	938.40	1,790.40	3,103.20	4,532.00	98	3,260.00	6,246.40	11,757.60	17,088.50
59	989.60	1,889.60	3,276.00	4,774.00	99	3,274.40	6,284.80	11,811.60	17,176.50
60	1,076.80	2,060.80	3,484.80	5,082.00					

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	809.60	1,553.60	2,358.00	3,437.50					
5 – 9	504.80	937.60	1,512.00	2,172.50					
10-14	496.00	920.00	1,486.80	2,139.50					
15	500.80	928.00	1,497.60	2,156.00					
16	530.40	993.60	1,652.40	2,414.50					
17	535.20	1,009.60	1,713.60	2,486.00					
18	546.40	1,017.60	1,731.60	2,491.50					
19	548.00	1,017.60	1,731.60	2,491.50					
20	548.00	1,017.60	1,731.60	2,491.50					
21	554.40	1,035.20	1,731.60	2,491.50	61	2,293.60	4,385.60	7,333.20	10,714.00
22	554.40	1,035.20	1,731.60	2,491.50	62	2,443.20	4,665.60	7,923.60	11,588.50
23	554.40	1,035.20	1,731.60	2,491.50	63	2,596.80	4,956.80	8,586.00	12,556.50
24	555.20	1,054.40	1,735.20	2,552.00	64	2,728.80	5,208.00	9,219.60	13,409.00
25	563.20	1,062.40	1,746.00	2,552.00	65	2,841.60	5,432.00	9,763.20	14,206.50
26	570.40	1,081.60	1,756.80	2,574.00	66	2,982.40	5,696.00	10,353.60	15,081.00
27	580.00	1,099.20	1,785.60	2,590.50	67	3,147.20	6,004.80	10,983.60	15,972.00
28	588.00	1,110.40	1,832.40	2,667.50	68	3,314.40	6,324.80	11,628.00	16,945.50
29	593.60	1,140.80	1,868.40	2,684.00	69	3,490.40	6,664.00	12,268.80	17,814.50
30	601.60	1,148.80	1,890.00	2,783.00	70	3,708.00	7,073.60	13,035.60	18,942.00
31	613.60	1,176.00	1,922.40	2,794.00	71	3,902.40	7,449.60	13,730.40	19,954.00
32	624.00	1,196.80	1,965.60	2,871.00	72	4,108.80	7,832.00	14,472.00	21,043.00
33	635.20	1,220.80	2,012.40	2,920.50	73	4,322.40	8,244.80	15,246.00	22,154.00
34	650.40	1,249.60	2,044.80	2,964.50	74	4,545.60	8,672.00	16,041.60	23,331.00
35	670.40	1,286.40	2,113.20	3,091.00	75	4,691.20	8,958.40	16,567.20	24,095.50
36	691.20	1,312.00	2,192.40	3,195.50	76	4,835.20	9,227.20	17,064.00	24,794.00
37	710.40	1,350.40	2,250.00	3,272.50	77	4,976.80	9,497.60	17,571.60	25,553.00
38	732.80	1,392.00	2,322.00	3,415.50	78	5,124.00	9,779.20	18,108.00	26,323.00
39	757.60	1,444.80	2,415.60	3,547.50	79	5,278.40	10,078.40	18,622.80	27,104.00
40	791.20	1,516.80	2,548.80	3,723.50	80	5,529.60	10,553.60	19,512.00	28,374.50
41	834.40	1,592.00	2,656.80	3,872.00	81	5,696.00	10,873.60	20,109.60	29,243.50
42	880.00	1,670.40	2,811.60	4,108.50	82	5,866.40	11,198.40	20,710.80	30,118.00
43	924.00	1,752.00	2,970.00	4,334.00	83	6,040.80	11,536.00	21,330.00	31,036.50
44	966.40	1,835.20	3,117.60	4,548.50	84	6,222.40	11,875.20	21,967.20	31,966.00
45	986.40	1,884.80	3,214.80	4,691.50	85	6,404.80	12,232.00	22,629.60	32,917.50
46	1,028.80	1,969.60	3,373.20	4,928.00	86	6,439.20	12,296.00	22,741.20	33,060.50
47	1,064.00	2,044.80	3,510.00	5,142.50	87	6,471.20	12,356.80	22,856.40	33,247.50
48	1,108.00	2,128.00	3,668.40	5,346.00	88	6,500.80	12,416.00	22,968.00	33,379.50
49	1,148.80	2,211.20	3,826.80	5,610.00	89	6,537.60	12,486.40	23,086.80	33,561.00
50	1,232.80	2,374.40	4,057.20	5,973.00	90	6,564.80	12,540.80	23,194.80	33,720.50
51	1,306.40	2,500.80	4,230.00	6,171.00	91	6,598.40	12,598.40	23,335.20	33,935.00
52	1,360.80	2,614.40	4,402.80	6,473.50	92	6,631.20	12,667.20	23,439.60	34,078.00
53	1,426.40	2,724.80	4,633.20	6,787.00	93	6,665.60	12,726.40	23,544.00	34,254.00
54	1,493.60	2,856.00	4,834.80	7,084.00	94	6,696.00	12,798.40	23,659.20	34,424.50
55	1,610.40	3,081.60	5,194.80	7,595.50	95	6,732.80	12,860.80	23,788.80	34,595.00
56	1,685.60	3,230.40	5,472.00	7,991.50	96	6,763.20	12,916.80	23,904.00	34,776.50
57	1,774.40	3,390.40	5,749.20	8,442.50	97	6,802.40	12,982.40	24,026.40	34,930.50
58	1,865.60	3,568.00	6,087.60	8,899.00	98	6,833.60	13,046.40	24,138.00	35,117.50
59	1,964.00	3,761.60	6,408.00	9,405.00	99	6,868.00	13,115.20	24,267.60	35,288.00
60	2,136.80	4,084.80	6,876.00	10,081.50					

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

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	376.00	713.60	990.00	1,457.50					
5 – 9	272.80	476.80	756.00	1,105.50					
10-14	271.20	475.20	752.40	1,100.00					
15	271.20	475.20	752.40	1,100.00					
16	282.40	505.60	853.20	1,199.00					
17	286.40	507.20	864.00	1,232.00					
18	292.00	508.80	889.20	1,314.50					
19	301.60	510.40	889.20	1,314.50					
20	309.60	524.80	914.40	1,342.00					
21	341.60	585.60	957.60	1,397.00	61	1,165.60	2,153.60	3,592.80	5,241.50
22	356.80	612.80	993.60	1,463.00	62	1,232.80	2,281.60	3,855.60	5,643.00
23	372.00	644.80	1,058.40	1,529.00	63	1,308.00	2,424.00	4,147.20	6,099.50
24	385.60	670.40	1,087.20	1,595.00	64	1,372.00	2,542.40	4,442.40	6,506.50
25	397.60	683.20	1,126.80	1,650.00	65	1,423.20	2,638.40	4,694.40	6,875.00
26	416.00	720.00	1,180.80	1,721.50	66	1,490.40	2,745.60	4,968.00	7,298.50
27	434.40	752.00	1,238.40	1,798.50	67	1,560.00	2,878.40	5,266.80	7,700.00
28	448.80	780.80	1,278.00	1,875.50	68	1,636.80	3,016.00	5,533.20	8,085.00
29	464.80	803.20	1,314.00	1,914.00	69	1,715.20	3,161.60	5,832.00	8,541.50
30	464.80	803.20	1,314.00	1,914.00	70	1,800.00	3,323.20	6,138.00	8,992.50
31	474.40	816.00	1,339.20	1,952.50	71	1,891.20	3,486.40	6,447.60	9,460.00
32	485.60	838.40	1,378.80	1,991.00	72	1,980.80	3,659.20	6,804.00	9,949.50
33	500.00	854.40	1,400.40	2,040.50	73	2,079.20	3,836.80	7,160.40	10,466.50
34	508.80	870.40	1,425.60	2,079.00	74	2,177.60	4,019.20	7,538.40	11,044.00
35	522.40	891.20	1,458.00	2,117.50	75	2,249.60	4,147.20	7,783.20	11,396.00
36	535.20	912.00	1,490.40	2,183.50	76	2,316.00	4,273.60	8,024.40	11,753.50
37	548.00	931.20	1,533.60	2,227.50	77	2,386.40	4,398.40	8,262.00	12,111.00
38	560.00	948.80	1,587.60	2,282.50	78	2,457.60	4,532.80	8,532.00	12,479.50
39	575.20	976.00	1,612.80	2,370.50	79	2,533.60	4,672.00	8,780.40	12,842.50
40	619.20	1,049.60	1,731.60	2,524.50	80	2,611.20	4,809.60	9,050.40	13,227.50
41	671.20	1,116.80	1,846.80	2,700.50	81	2,688.00	4,956.80	9,331.20	13,623.50
42	708.80	1,172.80	1,965.60	2,882.00	82	2,769.60	5,105.60	9,615.60	14,014.00
43	737.60	1,216.00	2,048.40	2,986.50	83	2,852.00	5,259.20	9,892.80	14,448.50
44	755.20	1,249.60	2,138.40	3,102.00	84	2,937.60	5,416.00	10,195.20	14,883.00
45	784.00	1,315.20	2,235.60	3,256.00	85	3,024.00	5,579.20	10,494.00	15,339.50
46	792.80	1,337.60	2,282.40	3,344.00	86	3,043.20	5,606.40	10,540.80	15,394.50
47	799.20	1,366.40	2,329.20	3,399.00	87	3,056.80	5,635.20	10,602.00	15,482.50
48	804.80	1,377.60	2,361.60	3,448.50	88	3,071.20	5,664.00	10,641.60	15,565.00
49	808.80	1,396.80	2,404.80	3,531.00	89	3,085.60	5,686.40	10,699.20	15,636.50
50	847.20	1,467.20	2,556.00	3,729.00	90	3,100.80	5,723.20	10,746.00	15,724.50
51	851.20	1,483.20	2,574.00	3,762.00	91	3,116.80	5,745.60	10,800.00	15,818.00
52	853.60	1,500.80	2,624.40	3,839.00	92	3,130.40	5,774.40	10,843.20	15,867.50
53	857.60	1,520.00	2,667.60	3,899.50	93	3,147.20	5,811.20	10,904.40	15,961.00
54	871.20	1,545.60	2,736.00	4,004.00	94	3,160.80	5,835.20	10,954.80	16,021.50
55	914.40	1,630.40	2,890.80	4,224.00	95	3,174.40	5,867.20	11,016.00	16,076.50
56	934.40	1,675.20	2,970.00	4,350.50	96	3,191.20	5,889.60	11,059.20	16,175.50
57	960.00	1,721.60	3,056.40	4,482.50	97	3,204.00	5,923.20	11,113.20	16,241.50
58	989.60	1,790.40	3,178.80	4,642.00	98	3,219.20	5,950.40	11,170.80	16,329.50
59	1,030.40	1,878.40	3,312.00	4,862.00	99	3,234.40	5,982.40	11,214.00	16,395.50
60	1,089.60	2,009.60	3,423.60	5,032.50					

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	648.80	1,243.20	1,771.20	2,563.00					
5 – 9	489.60	843.20	1,357.20	1,974.50					
10-14	487.20	840.00	1,353.60	1,969.00					
15	487.20	840.00	1,353.60	1,969.00					
16	500.80	894.40	1,519.20	2,211.00					
17	512.80	908.80	1,544.40	2,233.00					
18	527.20	913.60	1,566.00	2,326.50					
19	539.20	926.40	1,587.60	2,343.00					
20	551.20	940.80	1,652.40	2,403.50					
21	613.60	1,054.40	1,735.20	2,508.00	61	2,159.20	3,902.40	6,879.60	10,043.00
22	648.80	1,102.40	1,810.80	2,651.00	62	2,288.00	4,155.20	7,398.00	10,813.00
23	670.40	1,155.20	1,893.60	2,755.50	63	2,424.80	4,425.60	8,010.00	11,687.50
24	704.00	1,203.20	1,990.80	2,887.50	64	2,559.20	4,641.60	8,586.00	12,545.50
25	722.40	1,252.80	2,066.40	3,003.00	65	2,680.80	4,859.20	9,133.20	13,321.00
26	756.80	1,300.80	2,149.20	3,146.00	66	2,815.20	5,108.80	9,687.60	14,184.50
27	786.40	1,356.80	2,257.20	3,256.00	67	2,965.60	5,398.40	10,288.80	15,031.50
28	821.60	1,403.20	2,347.20	3,415.50	68	3,117.60	5,683.20	10,886.40	15,911.50
29	846.40	1,456.00	2,404.80	3,487.00	69	3,276.00	5,974.40	11,462.40	16,758.50
30	848.80	1,456.00	2,404.80	3,487.00	70	3,447.20	6,284.80	12,085.20	17,655.00
31	868.80	1,484.80	2,451.60	3,542.00	71	3,626.40	6,614.40	12,704.40	18,601.00
32	893.60	1,518.40	2,505.60	3,641.00	72	3,813.60	6,955.20	13,388.40	19,558.00
33	916.80	1,560.00	2,548.80	3,734.50	73	4,012.80	7,324.80	14,104.80	20,597.50
34	938.40	1,590.40	2,602.80	3,800.50	74	4,223.20	7,694.40	14,835.60	21,675.50
35	962.40	1,627.20	2,674.80	3,883.00	75	4,360.00	7,942.40	15,325.20	22,385.00
36	988.00	1,664.00	2,739.60	3,987.50	76	4,491.20	8,185.60	15,796.80	23,056.00
37	1,010.40	1,704.00	2,804.40	4,086.50	77	4,628.80	8,436.80	16,264.80	23,771.00
38	1,040.80	1,737.60	2,883.60	4,191.00	78	4,766.40	8,691.20	16,761.60	24,513.50
39	1,073.60	1,793.60	2,966.40	4,301.00	79	4,916.80	8,952.00	17,265.60	25,256.00
40	1,156.80	1,923.20	3,164.40	4,587.00	80	5,065.60	9,233.60	17,812.80	25,998.50
41	1,244.80	2,030.40	3,351.60	4,878.50	81	5,223.20	9,515.20	18,342.00	26,801.50
42	1,310.40	2,120.00	3,556.80	5,197.50	82	5,377.60	9,803.20	18,903.60	27,604.50
43	1,355.20	2,188.80	3,722.40	5,406.50	83	5,539.20	10,094.40	19,458.00	28,424.00
44	1,389.60	2,259.20	3,841.20	5,610.00	84	5,707.20	10,393.60	20,044.80	29,287.50
45	1,440.00	2,360.00	4,053.60	5,929.00	85	5,876.00	10,707.20	20,642.40	30,156.50
46	1,473.60	2,427.20	4,179.60	6,094.00	86	5,907.20	10,755.20	20,714.40	30,327.00
47	1,487.20	2,459.20	4,258.80	6,248.00	87	5,930.40	10,806.40	20,829.60	30,464.50
48	1,496.00	2,500.80	4,330.80	6,341.50	88	5,964.00	10,864.00	20,934.00	30,585.50
49	1,504.00	2,515.20	4,384.80	6,418.50	89	5,992.00	10,907.20	21,027.60	30,739.50
50	1,575.20	2,657.60	4,658.40	6,781.50	90	6,020.80	10,963.20	21,124.80	30,882.50
51	1,604.80	2,731.20	4,856.40	7,073.00	91	6,050.40	11,001.60	21,236.40	31,036.50
52	1,614.40	2,758.40	4,935.60	7,188.50	92	6,078.40	11,068.80	21,333.60	31,185.00
53	1,624.00	2,798.40	5,022.00	7,337.00	93	6,108.00	11,115.20	21,441.60	31,322.50
54	1,642.40	2,841.60	5,115.60	7,480.00	94	6,136.80	11,168.00	21,549.60	31,493.00
55	1,728.80	2,993.60	5,450.40	7,947.50	95	6,165.60	11,227.20	21,639.60	31,619.50
56	1,764.00	3,068.80	5,587.20	8,134.50	96	6,195.20	11,273.60	21,754.80	31,779.00
57	1,813.60	3,160.00	5,756.40	8,409.50	97	6,224.80	11,329.60	21,848.40	31,938.50
58	1,869.60	3,283.20	5,972.40	8,728.50	98	6,252.00	11,388.80	21,963.60	32,098.00
59	1,946.40	3,433.60	6,217.20	9,086.00	99	6,281.60	11,435.20	22,064.40	32,252.00
60	2,044.00	3,648.00	6,490.80	9,476.50					

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	372.80	744.00	1,159.20	1,716.00					
5 – 9	188.80	377.60	601.20	880.00					
10-14	186.40	372.80	590.40	852.50					
15	188.00	376.00	594.00	874.50					
16	208.00	411.20	691.20	1,001.00					
17	208.80	416.00	712.80	1,034.00					
18	211.20	420.80	723.60	1,056.00					
19	211.20	420.80	723.60	1,056.00					
20	211.20	420.80	723.60	1,056.00					
21	211.20	420.80	730.80	1,061.50	61	1,012.00	2,014.40	3,240.00	4,691.50
22	211.20	420.80	730.80	1,061.50	62	1,072.80	2,128.00	3,477.60	5,054.50
23	211.20	420.80	730.80	1,061.50	63	1,136.00	2,251.20	3,762.00	5,472.50
24	211.20	420.80	748.80	1,089.00	64	1,191.20	2,371.20	4,021.20	5,819.00
25	212.80	422.40	748.80	1,089.00	65	1,240.00	2,446.40	4,237.20	6,171.00
26	214.40	427.20	756.00	1,116.50	66	1,288.00	2,548.80	4,464.00	6,490.00
27	217.60	433.60	774.00	1,138.50	67	1,344.80	2,668.80	4,730.40	6,875.00
28	221.60	440.00	781.20	1,149.50	68	1,412.00	2,796.80	4,975.20	7,238.00
29	228.00	448.00	795.60	1,177.00	69	1,475.20	2,936.00	5,234.40	7,612.00
30	232.00	460.80	799.20	1,177.00	70	1,559.20	3,105.60	5,569.20	8,085.00
31	235.20	468.80	846.00	1,188.00	71	1,638.40	3,264.00	5,875.20	8,547.00
32	239.20	476.80	853.20	1,221.00	72	1,720.00	3,425.60	6,177.60	9,003.50
33	244.80	484.80	878.40	1,287.00	73	1,803.20	3,588.80	6,512.40	9,487.50
34	251.20	499.20	889.20	1,309.00	74	1,891.20	3,760.00	6,850.80	9,982.50
35	259.20	516.80	925.20	1,358.50	75	1,949.60	3,884.80	7,074.00	10,290.50
36	268.00	534.40	939.60	1,386.00	76	2,010.40	3,995.20	7,282.80	10,604.00
37	279.20	552.00	972.00	1,413.50	77	2,068.00	4,116.80	7,524.00	10,939.50
38	288.00	571.20	1,004.40	1,490.50	78	2,129.60	4,238.40	7,740.00	11,247.50
39	300.80	596.80	1,076.40	1,562.00	79	2,194.40	4,368.00	7,981.20	11,594.00
40	317.60	630.40	1,112.40	1,644.50	80	2,300.80	4,574.40	8,344.80	12,144.00
41	336.00	657.60	1,162.80	1,716.00	81	2,366.40	4,712.00	8,600.40	12,501.50
42	358.40	684.80	1,234.80	1,826.00	82	2,437.60	4,857.60	8,856.00	12,864.50
43	380.00	728.00	1,306.80	1,941.50	83	2,510.40	4,998.40	9,122.40	13,260.50
44	399.20	761.60	1,389.60	2,029.50	84	2,585.60	5,148.80	9,396.00	13,651.00
45	409.60	785.60	1,429.20	2,106.50	85	2,664.80	5,304.00	9,680.40	14,085.50
46	424.80	819.20	1,490.40	2,189.00	86	2,678.40	5,331.20	9,734.40	14,135.00
47	440.80	857.60	1,566.00	2,282.50	87	2,691.20	5,363.20	9,766.80	14,217.50
48	456.00	892.80	1,634.40	2,398.00	88	2,704.80	5,384.00	9,824.40	14,283.50
49	472.80	924.80	1,702.80	2,486.00	89	2,720.00	5,411.20	9,878.40	14,355.00
50	507.20	992.00	1,803.60	2,640.00	90	2,732.00	5,443.20	9,918.00	14,421.00
51	580.00	1,123.20	1,879.20	2,755.50	91	2,743.20	5,467.20	9,968.40	14,487.00
52	608.80	1,176.00	1,965.60	2,893.00	92	2,757.60	5,488.00	10,026.00	14,580.50
53	636.00	1,235.20	2,066.40	3,019.50	93	2,772.00	5,518.40	10,069.20	14,646.50
54	668.00	1,300.80	2,170.80	3,184.50	94	2,785.60	5,545.60	10,123.20	14,707.00
55	719.20	1,400.00	2,332.80	3,399.00	95	2,798.40	5,572.80	10,177.20	14,789.50
56	751.20	1,468.80	2,462.40	3,602.50	96	2,812.00	5,603.20	10,227.60	14,872.00
57	788.80	1,542.40	2,610.00	3,806.00	97	2,826.40	5,625.60	10,274.40	14,921.50
58	833.60	1,619.20	2,743.20	3,993.00	98	2,837.60	5,662.40	10,328.40	15,015.00
59	876.80	1,712.00	2,880.00	4,196.50	99	2,852.80	5,683.20	10,375.20	15,092.00
60	947.20	1,873.60	3,067.20	4,460.50					

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 (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	673.60	1,336.00	2,052.00	2,997.50					
5 – 9	389.60	774.40	1,180.80	1,732.50					
10-14	383.20	763.20	1,155.60	1,705.00					
15	386.40	769.60	1,162.80	1,721.50					
16	413.60	817.60	1,324.80	1,897.50					
17	425.60	838.40	1,364.40	2,002.00					
18	432.00	840.00	1,382.40	2,024.00					
19	433.60	840.00	1,382.40	2,024.00					
20	433.60	840.00	1,382.40	2,024.00					
21	443.20	862.40	1,411.20	2,073.50	61	1,962.40	3,872.00	6,354.00	9,256.50
22	443.20	862.40	1,411.20	2,073.50	62	2,082.40	4,110.40	6,847.20	9,993.50
23	443.20	862.40	1,411.20	2,073.50	63	2,210.40	4,369.60	7,426.80	10,752.50
24	445.60	884.80	1,425.60	2,095.50	64	2,328.00	4,598.40	7,938.00	11,544.50
25	448.80	891.20	1,447.20	2,101.00	65	2,434.40	4,792.00	8,420.40	12,248.50
26	456.00	902.40	1,461.60	2,139.50	66	2,550.40	5,032.00	8,928.00	12,980.00
27	464.00	916.80	1,486.80	2,150.50	67	2,685.60	5,300.80	9,460.80	13,766.50
28	476.00	936.00	1,522.80	2,227.50	68	2,825.60	5,587.20	10,008.00	14,575.00
29	484.80	963.20	1,566.00	2,271.50	69	2,971.20	5,880.00	10,566.00	15,361.50
30	489.60	976.00	1,576.80	2,282.50	70	3,152.00	6,248.00	11,250.00	16,351.50
31	500.00	985.60	1,602.00	2,326.50	71	3,315.20	6,576.00	11,854.80	17,231.50
32	508.80	1,016.00	1,656.00	2,403.50	72	3,493.60	6,913.60	12,481.20	18,139.00
33	524.00	1,027.20	1,684.80	2,442.00	73	3,676.00	7,281.60	13,161.60	19,101.50
34	532.00	1,060.80	1,720.80	2,524.50	74	3,866.40	7,656.00	13,831.20	20,124.50
35	555.20	1,100.80	1,785.60	2,585.00	75	3,992.00	7,904.00	14,281.20	20,751.50
36	573.60	1,123.20	1,828.80	2,684.00	76	4,111.20	8,140.80	14,724.00	21,362.00
37	591.20	1,156.80	1,911.60	2,755.50	77	4,234.40	8,377.60	15,141.60	22,016.50
38	609.60	1,209.60	1,954.80	2,871.00	78	4,358.40	8,628.80	15,598.80	22,676.50
39	635.20	1,249.60	2,052.00	2,992.00	79	4,491.20	8,889.60	16,066.80	23,353.00
40	669.60	1,318.40	2,160.00	3,168.00	80	4,703.20	9,310.40	16,822.80	24,436.50
41	719.20	1,395.20	2,264.40	3,305.50	81	4,844.80	9,585.60	17,326.80	25,173.50
42	760.80	1,456.00	2,372.40	3,509.00	82	4,988.80	9,876.80	17,838.00	25,943.50
43	811.20	1,545.60	2,534.40	3,690.50	83	5,140.80	10,174.40	18,388.80	26,708.00
44	842.40	1,612.80	2,674.80	3,921.50	84	5,296.80	10,473.60	18,932.40	27,511.00
45	869.60	1,665.60	2,764.80	4,064.50	85	5,453.60	10,787.20	19,501.20	28,358.00
46	897.60	1,732.80	2,894.40	4,235.00	86	5,481.60	10,841.60	19,609.20	28,501.00
47	932.80	1,817.60	3,034.80	4,422.00	87	5,509.60	10,905.60	19,699.20	28,633.00
48	964.80	1,883.20	3,175.20	4,658.50	88	5,536.00	10,950.40	19,796.40	28,765.00
49	1,005.60	1,974.40	3,308.40	4,851.00	89	5,560.00	11,001.60	19,886.40	28,919.00
50	1,082.40	2,112.00	3,520.80	5,153.50	90	5,591.20	11,068.80	20,008.80	29,056.50
51	1,136.00	2,201.60	3,668.40	5,329.50	91	5,614.40	11,115.20	20,106.00	29,210.50
52	1,188.80	2,307.20	3,830.40	5,571.50	92	5,644.00	11,177.60	20,203.20	29,370.00
53	1,240.00	2,408.00	4,006.80	5,824.50	93	5,672.80	11,228.80	20,307.60	29,496.50
54	1,295.20	2,521.60	4,197.60	6,105.00	94	5,699.20	11,288.00	20,383.20	29,650.50
55	1,395.20	2,712.00	4,518.00	6,567.00	95	5,726.40	11,347.20	20,502.00	29,793.50
56	1,462.40	2,846.40	4,759.20	6,897.00	96	5,756.80	11,400.00	20,602.80	29,958.50
57	1,533.60	3,001.60	4,989.60	7,293.00	97	5,783.20	11,459.20	20,710.80	30,096.00
58	1,612.80	3,153.60	5,277.60	7,656.00	98	5,816.80	11,513.60	20,800.80	30,244.50
59	1,700.00	3,320.00	5,562.00	8,107.00	99	5,844.00	11,566.40	20,908.80	30,382.00
60	1,836.00	3,604.80	5,965.20	8,695.50					

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(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	300.00	598.40	820.80	1,193.50					
5 – 9	205.60	387.20	662.40	946.00					
10-14	204.80	384.00	658.80	940.50					
15	204.80	384.00	658.80	940.50					
16	212.80	408.00	694.80	1,012.00					
17	216.80	416.00	709.20	1,039.50					
18	221.60	425.60	745.20	1,089.00					
19	233.60	436.80	774.00	1,138.50					
20	240.00	459.20	795.60	1,160.50					
21	267.20	510.40	856.80	1,221.00	61	1,025.60	2,035.20	3,384.00	4,955.50
22	283.20	536.00	885.60	1,303.50	62	1,087.20	2,161.60	3,632.40	5,318.50
23	296.00	566.40	936.00	1,386.00	63	1,148.00	2,288.00	3,920.40	5,731.00
24	311.20	598.40	990.00	1,452.00	64	1,204.00	2,400.00	4,183.20	6,127.00
25	322.40	619.20	1,033.20	1,485.00	65	1,250.40	2,486.40	4,442.40	6,490.00
26	339.20	646.40	1,076.40	1,578.50	66	1,303.20	2,588.80	4,694.40	6,836.50
27	353.60	678.40	1,123.20	1,650.00	67	1,364.00	2,716.80	4,946.40	7,205.00
28	369.60	704.00	1,173.60	1,694.00	68	1,428.80	2,848.00	5,212.80	7,595.50
29	383.20	732.80	1,195.20	1,743.50	69	1,502.40	2,988.80	5,493.60	8,008.00
30	383.20	732.80	1,195.20	1,743.50	70	1,575.20	3,131.20	5,788.80	8,459.00
31	398.40	753.60	1,224.00	1,804.00	71	1,652.00	3,286.40	6,098.40	8,893.50
32	409.60	768.00	1,249.20	1,826.00	72	1,734.40	3,446.40	6,422.40	9,394.00
33	422.40	787.20	1,278.00	1,870.00	73	1,818.40	3,619.20	6,775.20	9,889.00
34	432.00	804.80	1,310.40	1,897.50	74	1,908.00	3,795.20	7,110.00	10,411.50
35	442.40	824.00	1,342.80	1,958.00	75	1,968.00	3,916.80	7,336.80	10,747.00
36	456.00	843.20	1,389.60	2,013.00	76	2,027.20	4,041.60	7,567.20	11,060.50
37	465.60	865.60	1,411.20	2,057.00	77	2,088.00	4,161.60	7,794.00	11,396.00
38	480.80	888.00	1,454.40	2,123.00	78	2,151.20	4,281.60	8,053.20	11,726.00
39	493.60	915.20	1,490.40	2,178.00	79	2,214.40	4,411.20	8,294.40	12,089.00
40	535.20	985.60	1,605.60	2,348.50	80	2,279.20	4,545.60	8,542.80	12,435.50
41	584.00	1,051.20	1,717.20	2,513.50	81	2,349.60	4,681.60	8,794.80	12,815.00
42	619.20	1,107.20	1,825.20	2,684.00	82	2,421.60	4,819.20	9,068.40	13,200.00
43	642.40	1,147.20	1,904.40	2,783.00	83	2,491.20	4,968.00	9,345.60	13,590.50
44	660.00	1,182.40	1,976.40	2,887.50	84	2,566.40	5,113.60	9,615.60	14,003.00
45	684.80	1,243.20	2,080.80	3,036.00	85	2,644.80	5,272.00	9,896.40	14,421.00
46	694.40	1,270.40	2,120.40	3,107.50	86	2,657.60	5,299.20	9,946.80	14,487.00
47	700.80	1,284.80	2,170.80	3,179.00	87	2,671.20	5,328.00	9,997.20	14,580.50
48	705.60	1,302.40	2,206.80	3,206.50	88	2,685.60	5,350.40	10,047.60	14,646.50
49	708.80	1,313.60	2,235.60	3,267.00	89	2,699.20	5,377.60	10,076.40	14,707.00
50	743.20	1,385.60	2,376.00	3,454.00	90	2,710.40	5,406.40	10,144.80	14,789.50
51	748.00	1,401.60	2,437.20	3,564.00	91	2,726.40	5,435.20	10,188.00	14,872.00
52	750.40	1,417.60	2,473.20	3,608.00	92	2,738.40	5,457.60	10,234.80	14,921.50
53	756.00	1,438.40	2,516.40	3,674.00	93	2,755.20	5,484.80	10,285.20	15,015.00
54	761.60	1,459.20	2,563.20	3,762.00	94	2,766.40	5,513.60	10,332.00	15,092.00
55	804.00	1,544.00	2,732.40	3,993.00	95	2,779.20	5,542.40	10,382.40	15,152.50
56	821.60	1,584.00	2,800.80	4,108.50	96	2,792.00	5,566.40	10,443.60	15,229.50
57	842.40	1,632.00	2,894.40	4,240.50	97	2,808.00	5,595.20	10,483.20	15,323.00
58	870.40	1,702.40	2,998.80	4,394.50	98	2,820.00	5,622.40	10,519.20	15,383.50
59	908.00	1,780.80	3,121.20	4,565.00	99	2,835.20	5,652.80	10,576.80	15,466.00
60	961.60	1,896.00	3,225.60	4,719.00					

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(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	531.20	1,056.00	1,454.40	2,112.00					
5 – 9	398.40	736.00	1,152.00	1,694.00					
10-14	396.80	732.80	1,148.40	1,688.50					
15	396.80	732.80	1,148.40	1,688.50					
16	405.60	771.20	1,224.00	1,809.50					
17	418.40	790.40	1,252.80	1,831.50					
18	433.60	803.20	1,310.40	1,914.00					
19	447.20	832.00	1,360.80	1,969.00					
20	462.40	865.60	1,432.80	2,062.50					
21	496.00	931.20	1,508.40	2,189.00	61	1,869.60	3,676.80	6,148.80	9,020.00
22	527.20	976.00	1,558.80	2,310.00	62	1,979.20	3,912.00	6,631.20	9,707.50
23	550.40	1,025.60	1,648.80	2,381.50	63	2,103.20	4,166.40	7,189.20	10,466.50
24	576.00	1,075.20	1,728.00	2,508.00	64	2,219.20	4,388.80	7,700.40	11,264.00
25	604.00	1,123.20	1,789.20	2,618.00	65	2,323.20	4,579.20	8,154.00	11,957.00
26	634.40	1,171.20	1,875.60	2,733.50	66	2,445.60	4,819.20	8,676.00	12,694.00
27	660.80	1,228.80	1,965.60	2,860.00	67	2,568.80	5,075.20	9,212.40	13,475.00
28	698.40	1,276.80	2,048.40	2,953.50	68	2,700.80	5,350.40	9,741.60	14,272.50
29	722.40	1,321.60	2,106.00	3,080.00	69	2,840.80	5,625.60	10,270.80	15,004.00
30	722.40	1,321.60	2,106.00	3,080.00	70	2,989.60	5,924.80	10,828.80	15,807.00
31	742.40	1,358.40	2,145.60	3,118.50	71	3,148.00	6,240.00	11,386.80	16,681.50
32	763.20	1,395.20	2,188.80	3,212.00	72	3,312.00	6,556.80	11,973.60	17,512.00
33	785.60	1,432.00	2,250.00	3,272.50	73	3,482.40	6,907.20	12,636.00	18,480.00
34	811.20	1,465.60	2,282.40	3,338.50	74	3,656.80	7,257.60	13,298.40	19,398.50
35	835.20	1,502.40	2,332.80	3,410.00	75	3,779.20	7,489.60	13,701.60	20,058.50
36	856.00	1,531.20	2,390.40	3,487.00	76	3,897.60	7,718.40	14,140.80	20,669.00
37	873.60	1,569.60	2,469.60	3,569.50	77	4,015.20	7,950.40	14,547.60	21,301.50
38	900.00	1,604.80	2,538.00	3,679.50	78	4,133.60	8,185.60	15,015.60	21,945.00
39	925.60	1,648.00	2,610.00	3,789.50	79	4,260.00	8,428.80	15,472.80	22,605.00
40	1,002.40	1,779.20	2,786.40	4,037.00	80	4,387.20	8,689.60	15,948.00	23,314.50
41	1,075.20	1,883.20	2,948.40	4,295.50	81	4,519.20	8,944.00	16,430.40	24,013.00
42	1,134.40	1,974.40	3,121.20	4,548.50	82	4,655.20	9,216.00	16,923.60	24,739.00
43	1,172.00	2,044.80	3,265.20	4,774.00	83	4,794.40	9,486.40	17,431.20	25,448.50
44	1,200.00	2,108.80	3,387.60	4,950.00	84	4,938.40	9,779.20	17,935.20	26,229.50
45	1,246.40	2,209.60	3,549.60	5,197.50	85	5,088.00	10,068.80	18,478.80	27,010.50
46	1,278.40	2,280.00	3,682.80	5,357.00	86	5,113.60	10,120.00	18,561.60	27,131.50
47	1,292.00	2,313.60	3,762.00	5,511.00	87	5,140.80	10,174.40	18,658.80	27,252.50
48	1,302.40	2,347.20	3,805.20	5,588.00	88	5,162.40	10,224.00	18,748.80	27,395.50
49	1,309.60	2,374.40	3,880.80	5,665.00	89	5,190.40	10,275.20	18,838.80	27,511.00
50	1,371.20	2,492.80	4,107.60	6,039.00	90	5,214.40	10,323.20	18,928.80	27,665.00
51	1,388.80	2,568.00	4,356.00	6,352.50	91	5,243.20	10,379.20	19,018.80	27,780.50
52	1,394.40	2,593.60	4,428.00	6,451.50	92	5,268.80	10,425.60	19,116.00	27,929.00
53	1,411.20	2,638.40	4,489.20	6,567.00	93	5,295.20	10,484.80	19,202.40	28,061.00
54	1,423.20	2,676.80	4,582.80	6,677.00	94	5,316.00	10,531.20	19,288.80	28,182.00
55	1,496.80	2,824.00	4,860.00	7,111.50	95	5,347.20	10,584.00	19,378.80	28,330.50
56	1,528.80	2,892.80	5,000.40	7,315.00	96	5,368.00	10,628.80	19,479.60	28,490.00
57	1,568.80	2,985.60	5,151.60	7,513.00	97	5,392.80	10,686.40	19,573.20	28,605.50
58	1,621.60	3,091.20	5,342.40	7,804.50	98	5,413.60	10,736.00	19,659.60	28,737.50
59	1,692.00	3,236.80	5,569.20	8,129.00	99	5,442.40	10,785.60	19,742.40	28,880.50
60	1,769.60	3,436.80	5,799.60	8,481.00					

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(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	646.40	925.20			
5 – 9	393.60	586.80			
10-14	387.20	579.60			
15	390.40	583.20			
16	411.20	648.00			
17	417.60	662.40			
18	422.40	669.60			
19	422.40	669.60			
20	422.40	669.60			
21	432.00	669.60	61	1,913.60	3,027.60
22	432.00	669.60	62	2,041.60	3,268.80
23	432.00	669.60	63	2,164.80	3,542.40
24	436.80	680.40	64	2,280.00	3,805.20
25	441.60	687.60	65	2,380.80	4,046.40
26	449.60	694.80	66	2,500.80	4,294.80
27	459.20	702.00	67	2,643.20	4,564.80
28	465.60	712.80	68	2,785.60	4,842.00
29	476.80	741.60	69	2,936.00	5,104.80
30	481.60	748.80	70	3,116.80	5,436.00
31	496.00	763.20	71	3,284.80	5,724.00
32	502.40	774.00	72	3,456.00	6,033.60
33	516.80	799.20	73	3,640.00	6,354.00
34	526.40	813.60	74	3,825.60	6,685.20
35	544.00	842.40	75	3,958.40	6,908.40
36	556.80	871.20	76	4,072.00	7,117.20
37	569.60	900.00	77	4,196.80	7,336.80
38	593.60	928.80	78	4,324.80	7,560.00
39	614.40	975.60	79	4,452.80	7,783.20
40	644.80	1,022.40	80	4,664.00	8,164.80
41	678.40	1,065.60	81	4,803.20	8,402.40
42	708.80	1,126.80	82	4,948.80	8,650.80
43	753.60	1,198.80	83	5,096.00	8,906.40
44	785.60	1,260.00	84	5,244.80	9,169.20
45	808.00	1,303.20	85	5,400.00	9,435.60
46	844.80	1,357.20	86	5,420.80	9,475.20
47	881.60	1,422.00	87	5,449.60	9,514.80
48	916.80	1,483.20	88	5,476.80	9,568.80
49	953.60	1,555.20	89	5,504.00	9,608.40
50	1,022.40	1,656.00	90	5,528.00	9,666.00
51	1,080.00	1,724.40	91	5,555.20	9,705.60
52	1,132.80	1,800.00	92	5,582.40	9,745.20
53	1,185.60	1,893.60	93	5,612.80	9,799.20
54	1,238.40	1,976.40	94	5,635.20	9,846.00
55	1,340.80	2,131.20	95	5,665.60	9,892.80
56	1,404.80	2,250.00	96	5,686.40	9,946.80
57	1,475.20	2,365.20	97	5,720.00	9,993.60
58	1,553.60	2,494.80	98	5,742.40	10,044.00
59	1,641.60	2,635.20	99	5,771.20	10,083.60
60	1,782.40	2,836.80			

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

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	539.20	738.00			
5 – 9	374.40	576.00			
10-14	372.80	572.40			
15	372.80	572.40			
16	395.20	619.20			
17	396.80	637.20			
18	408.00	655.20			
19	411.20	669.60			
20	416.00	687.60			
21	468.80	720.00	61	1,780.80	2,948.40
22	494.40	756.00	62	1,891.20	3,175.20
23	516.80	795.60	63	2,019.20	3,441.60
24	534.40	828.00	64	2,120.00	3,693.60
25	558.40	864.00	65	2,219.20	3,916.80
26	579.20	907.20	66	2,337.60	4,161.60
27	606.40	946.80	67	2,464.00	4,424.40
28	625.60	979.20	68	2,598.40	4,676.40
29	646.40	1,011.60	69	2,736.00	4,928.40
30	646.40	1,011.60	70	2,870.40	5,194.80
31	662.40	1,029.60	71	3,020.80	5,461.20
32	681.60	1,051.20	72	3,177.60	5,749.20
33	702.40	1,072.80	73	3,340.80	6,051.60
34	715.20	1,116.00	74	3,515.20	6,364.80
35	731.20	1,134.00	75	3,627.20	6,584.40
36	750.40	1,152.00	76	3,739.20	6,786.00
37	768.00	1,191.60	77	3,856.00	6,980.40
38	782.40	1,231.20	78	3,971.20	7,200.00
39	809.60	1,263.60	79	4,097.60	7,423.20
40	870.40	1,350.00	80	4,222.40	7,653.60
41	915.20	1,432.80	81	4,352.00	7,880.40
42	960.00	1,522.80	82	4,476.80	8,132.40
43	996.80	1,598.40	83	4,614.40	8,366.40
44	1,027.20	1,656.00	84	4,752.00	8,614.80
45	1,076.80	1,735.20	85	4,892.80	8,874.00
46	1,099.20	1,782.00	86	4,915.20	8,913.60
47	1,115.20	1,825.20	87	4,937.60	8,946.00
48	1,134.40	1,854.00	88	4,960.00	8,992.80
49	1,144.00	1,868.40	89	4,980.80	9,036.00
50	1,208.00	1,998.00	90	5,006.40	9,075.60
51	1,233.60	2,052.00	91	5,027.20	9,115.20
52	1,246.40	2,098.80	92	5,051.20	9,162.00
53	1,267.20	2,134.80	93	5,076.80	9,201.60
54	1,283.20	2,174.40	94	5,097.60	9,248.40
55	1,361.60	2,318.40	95	5,126.40	9,295.20
56	1,396.80	2,376.00	96	5,145.60	9,345.60
57	1,435.20	2,448.00	97	5,169.60	9,378.00
58	1,496.00	2,556.00	98	5,195.20	9,432.00
59	1,563.20	2,653.20	99	5,220.80	9,471.60
60	1,656.00	2,782.80			

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

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	558.40	810.00			
5 – 9	323.20	460.80			
10-14	316.80	453.60			
15	321.60	457.20			
16	342.40	518.40			
17	350.40	536.40			
18	350.40	543.60			
19	350.40	543.60			
20	350.40	543.60			
21	358.40	547.20	61	1,691.20	2,631.60
22	358.40	547.20	62	1,808.00	2,840.40
23	358.40	550.80	63	1,916.80	3,078.00
24	368.00	558.00	64	2,020.80	3,308.40
25	372.80	561.60	65	2,110.40	3,499.20
26	379.20	576.00	66	2,217.60	3,726.00
27	384.00	590.40	67	2,340.80	3,963.60
28	392.00	601.20	68	2,472.00	4,190.40
29	401.60	615.60	69	2,600.00	4,428.00
30	408.00	622.80	70	2,761.60	4,712.40
31	416.00	633.60	71	2,912.00	4,964.40
32	428.80	651.60	72	3,065.60	5,230.80
33	433.60	680.40	73	3,224.00	5,511.60
34	448.00	687.60	74	3,393.60	5,806.80
35	465.60	712.80	75	3,507.20	5,990.40
36	476.80	727.20	76	3,608.00	6,181.20
37	494.40	770.40	77	3,716.80	6,368.40
38	513.60	784.80	78	3,832.00	6,552.00
39	534.40	824.40	79	3,939.20	6,750.00
40	566.40	874.80	80	4,136.00	7,081.20
41	596.80	907.20	81	4,252.80	7,282.80
42	630.40	954.00	82	4,382.40	7,488.00
43	662.40	1,022.40	83	4,510.40	7,718.40
44	694.40	1,072.80	84	4,643.20	7,952.40
45	718.40	1,116.00	85	4,780.80	8,179.20
46	748.80	1,180.80	86	4,800.00	8,222.40
47	782.40	1,224.00	87	4,825.60	8,251.20
48	809.60	1,285.20	88	4,843.20	8,294.40
49	851.20	1,342.80	89	4,872.00	8,344.80
50	912.00	1,436.40	90	4,899.20	8,377.20
51	952.00	1,504.80	91	4,916.80	8,413.20
52	1,001.60	1,576.80	92	4,944.00	8,452.80
53	1,044.80	1,645.20	93	4,964.80	8,496.00
54	1,099.20	1,728.00	94	4,993.60	8,532.00
55	1,180.80	1,854.00	95	5,012.80	8,571.60
56	1,240.00	1,954.80	96	5,040.00	8,611.20
57	1,307.20	2,055.60	97	5,062.40	8,661.60
58	1,376.00	2,170.80	98	5,086.40	8,690.40
59	1,452.80	2,296.80	99	5,112.00	8,744.40
60	1,577.60	2,473.20			

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	457.60	590.40			
5 – 9	324.80	482.40			
10-14	323.20	478.80			
15	323.20	478.80			
16	342.40	507.60			
17	348.80	522.00			
18	356.80	547.20			
19	372.80	576.00			
20	384.00	597.60			
21	412.80	622.80	61	1,678.40	2,642.40
22	433.60	651.60	62	1,785.60	2,851.20
23	459.20	687.60	63	1,904.00	3,092.40
24	481.60	720.00	64	2,004.80	3,319.20
25	499.20	748.80	65	2,094.40	3,520.80
26	524.80	784.80	66	2,204.80	3,733.20
27	547.20	820.80	67	2,321.60	3,974.40
28	569.60	849.60	68	2,449.60	4,212.00
29	593.60	878.40	69	2,579.20	4,428.00
30	593.60	878.40	70	2,710.40	4,665.60
31	611.20	907.20	71	2,854.40	4,914.00
32	624.00	921.60	72	3,000.00	5,166.00
33	644.80	950.40	73	3,153.60	5,436.00
34	659.20	964.80	74	3,316.80	5,720.40
35	676.80	993.60	75	3,420.80	5,907.60
36	691.20	1,022.40	76	3,532.80	6,094.80
37	708.80	1,047.60	77	3,636.80	6,278.40
38	728.00	1,076.40	78	3,744.00	6,480.00
39	747.20	1,123.20	79	3,857.60	6,667.20
40	806.40	1,195.20	80	3,976.00	6,876.00
41	859.20	1,267.20	81	4,097.60	7,084.80
42	897.60	1,339.20	82	4,217.60	7,297.20
43	932.80	1,411.20	83	4,348.80	7,524.00
44	961.60	1,458.00	84	4,475.20	7,732.80
45	1,011.20	1,537.20	85	4,611.20	7,970.40
46	1,035.20	1,566.00	86	4,632.00	8,002.80
47	1,049.60	1,605.60	87	4,656.00	8,038.80
48	1,068.80	1,638.00	88	4,676.80	8,078.40
49	1,081.60	1,659.60	89	4,697.60	8,114.40
50	1,137.60	1,764.00	90	4,723.20	8,161.20
51	1,163.20	1,857.60	91	4,745.60	8,190.00
52	1,172.80	1,879.20	92	4,769.60	8,233.20
53	1,193.60	1,915.20	93	4,792.00	8,265.60
54	1,211.20	1,951.20	94	4,816.00	8,298.00
55	1,284.80	2,073.60	95	4,836.80	8,348.40
56	1,316.80	2,131.20	96	4,864.00	8,380.80
57	1,355.20	2,199.60	97	4,881.60	8,424.00
58	1,411.20	2,289.60	98	4,905.60	8,467.20
59	1,473.60	2,386.80	99	4,928.00	8,499.60
60	1,569.60	2,498.40			

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

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.

自您附加特級「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	自您附加特級「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	290.57	579.02	906.72	1,334.26					
5 – 9	147.42	294.81	467.68	678.06					
10 – 14	144.88	289.74	459.63	666.38					
15	146.15	292.28	463.65	672.23					
16	161.91	319.61	534.62	780.62					
17	162.95	323.82	553.55	802.33					
18	165.07	328.01	558.25	816.77					
19	165.07	328.01	558.25	816.77					
20	165.07	328.01	558.25	816.77					
21	165.07	328.01	571.36	823.65	61	787.91	1,566.81	2,522.44	3,660.26
22	165.07	328.01	571.36	823.65	62	835.58	1,657.62	2,709.70	3,938.26
23	165.07	328.01	571.36	823.65	63	884.53	1,753.28	2,923.07	4,263.87
24	165.07	328.01	580.58	851.81	64	926.90	1,842.47	3,126.99	4,536.17
25	165.07	328.01	580.58	851.81	65	964.86	1,904.76	3,295.91	4,801.58
26	166.92	331.78	589.81	872.93	66	1,002.93	1,983.19	3,475.67	5,052.36
27	169.98	337.90	603.63	879.96	67	1,047.99	2,077.79	3,676.51	5,350.93
28	173.05	344.05	612.84	894.06	68	1,098.91	2,179.57	3,872.96	5,627.04
29	177.15	350.21	622.05	915.15	69	1,148.85	2,286.28	4,075.20	5,927.68
30	179.76	355.47	626.15	915.15	70	1,214.96	2,420.71	4,335.45	6,298.39
31	182.96	363.88	654.07	936.37	71	1,276.09	2,540.62	4,566.89	6,651.40
32	186.14	370.27	663.74	958.09	72	1,338.58	2,665.59	4,814.76	7,005.62
33	191.40	378.70	678.01	993.83	73	1,403.62	2,795.65	5,068.72	7,384.99
34	195.62	389.19	692.27	1,015.63	74	1,472.38	2,928.49	5,339.23	7,773.66
35	202.67	403.28	722.21	1,053.87	75	1,518.06	3,022.15	5,511.12	8,011.61
36	209.00	415.96	736.68	1,075.91	76	1,564.63	3,110.63	5,678.76	8,251.72
37	215.34	428.64	755.78	1,105.09	77	1,610.04	3,203.77	5,851.63	8,507.85
38	224.03	445.97	785.10	1,156.89	78	1,657.77	3,301.54	6,024.52	8,755.93
39	233.74	465.44	833.13	1,215.99	79	1,706.66	3,401.67	6,207.88	9,020.06
40	246.63	489.11	862.70	1,275.28	80	1,788.82	3,561.09	6,494.13	9,449.55
41	262.67	510.83	911.06	1,334.80	81	1,843.29	3,667.64	6,696.59	9,734.41
42	278.78	534.67	964.29	1,415.99	82	1,897.76	3,778.93	6,893.70	10,019.28
43	295.96	564.86	1,017.68	1,497.49	83	1,954.59	3,890.19	7,101.47	10,320.42
44	311.15	593.08	1,080.68	1,579.26	84	2,013.77	4,008.60	7,314.57	10,629.71
45	319.53	612.36	1,114.25	1,638.77	85	2,074.14	4,129.37	7,538.34	10,955.28
46	330.42	638.20	1,162.67	1,705.55	86	2,083.61	4,150.66	7,575.61	11,012.26
47	343.40	668.27	1,215.89	1,779.65	87	2,095.46	4,171.99	7,607.58	11,061.09
48	355.43	694.33	1,273.95	1,861.10	88	2,104.92	4,193.29	7,650.20	11,118.06
49	368.51	720.46	1,322.92	1,928.63	89	2,116.77	4,212.21	7,687.48	11,175.03
50	394.92	770.83	1,401.74	2,054.43	90	2,126.24	4,235.89	7,724.79	11,232.02
51	450.66	873.80	1,466.23	2,145.52	91	2,136.89	4,254.83	7,762.05	11,280.85
52	473.75	915.73	1,530.94	2,251.53	92	2,147.55	4,276.15	7,799.37	11,345.95
53	495.88	964.13	1,610.23	2,357.90	93	2,158.19	4,297.45	7,841.99	11,402.93
54	520.20	1,010.59	1,689.80	2,471.95	94	2,168.84	4,318.77	7,879.27	11,451.77
55	559.16	1,089.88	1,817.03	2,648.11	95	2,179.52	4,340.09	7,921.89	11,516.88
56	585.42	1,142.33	1,919.03	2,811.27	96	2,188.99	4,361.39	7,959.19	11,573.88
57	613.94	1,201.53	2,026.35	2,959.91	97	2,200.81	4,380.34	7,996.47	11,622.68
58	649.18	1,263.14	2,134.05	3,101.49	98	2,210.29	4,406.39	8,039.12	11,695.94
59	683.43	1,333.80	2,247.09	3,266.33	99	2,220.97	4,425.33	8,076.38	11,744.78
60	738.15	1,456.10	2,391.43	3,468.20					

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

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自您附加特級「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	自您附加特級「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	233.68	465.13	641.76	935.22					
5 – 9	160.11	299.60	511.38	745.77					
10 – 14	159.41	298.27	509.12	742.49					
15	159.41	298.27	509.12	742.49					
16	164.86	317.42	539.11	781.41					
17	168.97	325.62	552.94	802.53					
18	173.05	329.71	575.99	851.81					
19	181.24	342.00	603.63	879.96					
20	186.73	355.19	621.06	906.99					
21	208.03	397.81	666.73	955.85	61	798.86	1,583.85	2,633.80	3,857.22
22	220.23	418.10	689.56	1,011.66	62	845.43	1,683.89	2,825.97	4,134.56
23	230.36	440.43	730.67	1,074.45	63	894.45	1,781.98	3,050.09	4,460.72
24	241.53	464.79	771.76	1,123.28	64	937.86	1,868.76	3,259.32	4,772.05
25	251.41	482.73	801.02	1,161.57	65	973.29	1,937.31	3,453.62	5,052.52
26	263.48	504.86	837.23	1,223.80	66	1,013.49	2,015.35	3,648.58	5,325.98
27	275.55	527.00	873.44	1,286.03	67	1,060.85	2,114.68	3,854.74	5,616.40
28	288.63	547.09	909.64	1,320.61	68	1,113.02	2,216.71	4,061.62	5,915.87
29	298.69	569.23	932.28	1,362.10	69	1,168.92	2,323.76	4,274.48	6,240.57
30	298.73	569.23	932.28	1,362.10	70	1,226.15	2,438.24	4,503.93	6,582.50
31	309.66	586.29	952.23	1,394.74	71	1,285.96	2,557.80	4,739.45	6,933.73
32	318.63	598.41	974.83	1,415.87	72	1,349.49	2,684.84	4,991.70	7,318.54
33	328.62	614.43	997.48	1,457.07	73	1,415.61	2,817.05	5,266.03	7,704.70
34	335.67	626.59	1,020.15	1,478.30	74	1,485.48	2,954.44	5,536.00	8,100.31
35	344.69	640.70	1,042.86	1,526.30	75	1,531.94	3,049.67	5,716.34	8,358.92
36	353.75	656.80	1,078.74	1,567.71	76	1,578.10	3,144.36	5,897.45	8,611.20
37	362.79	672.92	1,101.53	1,602.45	77	1,625.45	3,239.07	6,073.27	8,863.53
38	373.25	691.78	1,134.41	1,645.80	78	1,675.19	3,333.79	6,265.08	9,123.98
39	383.74	710.73	1,158.60	1,702.79	79	1,723.71	3,435.60	6,451.53	9,408.83
40	415.52	768.52	1,248.09	1,823.61	80	1,774.63	3,537.43	6,648.64	9,685.57
41	454.71	818.46	1,332.30	1,952.09	81	1,829.09	3,646.31	6,851.07	9,978.58
42	480.87	860.52	1,425.93	2,088.01	82	1,884.74	3,752.88	7,058.86	10,279.75
43	499.03	894.60	1,483.42	2,168.68	83	1,940.39	3,866.54	7,271.96	10,580.89
44	513.18	922.70	1,541.06	2,249.60	84	1,998.39	3,982.56	7,485.05	10,898.31
45	533.95	968.33	1,618.91	2,359.31	85	2,059.94	4,103.32	7,708.79	11,232.02
46	540.14	986.78	1,650.00	2,413.73	86	2,069.41	4,124.61	7,740.77	11,280.85
47	545.32	1,001.10	1,690.56	2,468.34	87	2,080.06	4,145.94	7,783.39	11,345.95
48	549.45	1,015.50	1,712.49	2,501.63	88	2,090.73	4,164.88	7,820.66	11,402.93
49	551.53	1,023.67	1,743.89	2,542.20	89	2,101.38	4,188.56	7,852.65	11,451.77
50	578.52	1,076.10	1,845.45	2,691.62	90	2,110.84	4,207.48	7,895.27	11,516.88
51	581.77	1,091.24	1,898.18	2,771.94	91	2,122.69	4,231.17	7,932.55	11,573.88
52	583.96	1,104.25	1,926.40	2,814.84	92	2,132.15	4,250.11	7,964.52	11,622.68
53	588.33	1,119.50	1,959.66	2,865.41	93	2,143.98	4,271.41	8,007.14	11,695.94
54	593.83	1,136.98	1,997.99	2,923.74	94	2,153.47	4,292.72	8,044.42	11,744.78
55	625.71	1,203.46	2,122.03	3,100.69	95	2,164.10	4,314.04	8,081.72	11,801.75
56	639.43	1,233.13	2,182.55	3,200.79	96	2,174.77	4,332.97	8,124.35	11,858.73
57	656.66	1,269.75	2,253.63	3,301.21	97	2,185.44	4,356.65	8,156.32	11,923.85
58	678.54	1,322.60	2,335.25	3,417.80	98	2,196.08	4,375.59	8,193.59	11,980.80
59	706.24	1,384.86	2,432.70	3,550.56	99	2,206.75	4,401.66	8,236.20	12,037.79
60	747.85	1,477.26	2,509.74	3,675.89					

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

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自您附加特級「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	自您附加特級「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	442.68	880.51	1,356.97	1,973.61					
5 – 9	254.51	504.18	770.75	1,127.77					
10 – 14	250.12	495.48	757.47	1,108.35					
15	252.32	499.84	764.12	1,118.06					
16	270.25	533.32	866.37	1,241.37					
17	277.43	547.66	893.26	1,315.37					
18	281.01	550.06	898.63	1,323.59					
19	283.42	550.06	898.63	1,323.59					
20	283.42	550.06	898.63	1,323.59					
21	289.99	563.68	922.38	1,353.16	61	1,291.73	2,550.20	4,188.21	6,099.40
22	289.99	563.68	922.38	1,353.16	62	1,372.32	2,711.29	4,513.29	6,577.87
23	289.99	563.68	922.38	1,353.16	63	1,457.04	2,880.72	4,891.56	7,093.34
24	291.18	577.66	932.87	1,369.17	64	1,534.38	3,030.09	5,236.39	7,610.65
25	293.49	582.31	938.10	1,377.17	65	1,604.18	3,156.79	5,547.63	8,076.60
26	298.16	589.30	959.07	1,393.18	66	1,680.72	3,317.55	5,883.22	8,553.05
27	303.98	598.62	969.56	1,401.20	67	1,769.19	3,494.38	6,237.46	9,075.66
28	310.96	610.27	995.76	1,457.26	68	1,861.85	3,682.20	6,598.78	9,600.12
29	316.77	628.89	1,021.95	1,481.26	69	1,958.71	3,875.85	6,961.34	10,126.39
30	318.82	635.33	1,029.23	1,493.03	70	2,078.72	4,115.46	7,411.35	10,772.55
31	327.16	645.08	1,045.65	1,518.03	71	2,186.30	4,333.17	7,809.18	11,352.22
32	332.05	661.79	1,077.69	1,566.96	72	2,302.17	4,556.93	8,226.18	11,952.07
33	341.59	671.55	1,099.39	1,592.07	73	2,423.73	4,797.28	8,668.35	12,590.22
34	347.62	692.94	1,121.11	1,641.13	74	2,548.31	5,046.37	9,118.01	13,257.86
35	362.72	718.44	1,163.69	1,689.38	75	2,629.65	5,208.96	9,408.32	13,672.90
36	374.72	735.40	1,196.20	1,747.01	76	2,707.76	5,362.57	9,694.31	14,082.53
37	385.58	757.08	1,249.88	1,796.74	77	2,791.18	5,524.10	9,980.33	14,501.27
38	398.04	789.04	1,278.68	1,872.82	78	2,871.95	5,688.29	10,278.24	14,947.33
39	415.26	818.78	1,339.35	1,957.25	79	2,959.34	5,857.76	10,588.07	15,393.38
40	438.47	860.40	1,410.85	2,074.41	80	3,099.67	6,137.40	11,088.55	16,116.92
41	468.81	909.29	1,477.29	2,159.54	81	3,192.59	6,317.86	11,415.73	16,598.30
42	496.90	953.60	1,554.61	2,301.90	82	3,288.18	6,509.03	11,755.05	17,098.19
43	528.65	1,009.91	1,653.56	2,404.03	83	3,387.84	6,702.94	12,118.63	17,607.37
44	551.03	1,054.55	1,752.87	2,563.69	84	3,490.15	6,904.91	12,482.19	18,135.01
45	566.76	1,086.79	1,803.72	2,651.24	85	3,593.85	7,112.29	12,851.79	18,690.45
46	586.55	1,133.31	1,896.67	2,768.90	86	3,612.70	7,144.61	12,918.45	18,773.76
47	608.77	1,187.05	1,979.39	2,895.05	87	3,628.85	7,185.00	12,979.05	18,866.34
48	629.88	1,231.56	2,073.00	3,037.80	88	3,647.69	7,217.30	13,051.74	18,958.92
49	656.97	1,288.04	2,156.34	3,164.90	89	3,663.88	7,255.00	13,112.35	19,060.76
50	707.39	1,378.72	2,296.89	3,360.51	90	3,684.06	7,292.73	13,185.07	19,153.32
51	742.38	1,439.05	2,398.60	3,490.84	91	3,700.21	7,325.03	13,245.67	19,245.87
52	777.51	1,509.23	2,506.11	3,654.77	92	3,719.08	7,365.42	13,312.30	19,347.71
53	812.76	1,577.25	2,624.91	3,819.29	93	3,736.58	7,400.45	13,378.96	19,440.28
54	850.56	1,655.16	2,749.53	4,001.04	94	3,755.43	7,438.14	13,439.56	19,542.12
55	914.78	1,779.77	2,962.74	4,312.51	95	3,774.28	7,475.84	13,512.27	19,634.69
56	960.11	1,870.32	3,125.30	4,526.18	96	3,793.15	7,513.56	13,572.85	19,736.52
57	1,008.11	1,971.20	3,282.81	4,792.16	97	3,811.96	7,551.24	13,651.62	19,829.10
58	1,062.47	2,072.43	3,463.45	5,033.24	98	3,833.54	7,586.25	13,712.21	19,940.18
59	1,119.62	2,186.57	3,661.60	5,335.54	99	3,852.37	7,623.99	13,778.88	20,032.75
60	1,210.16	2,376.86	3,933.30	5,728.10					

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自您附加特級「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	自您附加特級「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	349.36	693.75	960.15	1,389.66					
5 – 9	264.18	489.16	768.34	1,118.31					
10 – 14	263.01	486.99	764.95	1,113.37					
15	263.01	486.99	764.95	1,113.37					
16	269.86	512.27	812.99	1,194.91					
17	277.86	523.71	833.57	1,218.50					
18	286.99	532.85	869.59	1,273.52					
19	297.29	553.41	905.61	1,312.83					
20	307.13	575.70	948.53	1,371.23					
21	329.77	618.75	989.32	1,449.13	61	1,232.90	2,423.82	4,059.17	5,939.76
22	350.18	648.22	1,040.33	1,519.28	62	1,304.89	2,580.83	4,368.47	6,393.69
23	364.92	682.22	1,091.32	1,589.39	63	1,386.33	2,746.28	4,732.21	6,903.62
24	383.04	716.21	1,147.42	1,659.50	64	1,462.77	2,891.23	5,073.50	7,415.35
25	400.91	745.71	1,187.62	1,737.21	65	1,531.54	3,018.13	5,380.26	7,874.34
26	422.26	781.64	1,248.27	1,814.43	66	1,609.84	3,174.64	5,717.94	8,362.27
27	440.21	817.57	1,303.86	1,899.36	67	1,692.40	3,344.95	6,062.75	8,879.28
28	462.70	849.04	1,359.46	1,968.87	68	1,779.20	3,523.87	6,420.77	9,398.09
29	480.67	880.49	1,394.82	2,046.06	69	1,871.68	3,708.72	6,768.01	9,891.26
30	480.67	880.49	1,394.82	2,046.06	70	1,969.80	3,904.90	7,134.49	10,413.65
31	494.29	904.01	1,429.19	2,071.70	71	2,074.95	4,109.75	7,502.26	10,993.01
32	507.68	926.43	1,459.62	2,132.98	72	2,181.76	4,323.36	7,895.38	11,546.76
33	522.21	953.19	1,494.95	2,179.44	73	2,294.37	4,551.14	8,326.09	12,166.95
34	538.91	973.50	1,520.57	2,218.49	74	2,411.34	4,782.38	8,758.30	12,789.32
35	553.48	998.19	1,556.01	2,265.09	75	2,491.06	4,936.32	9,034.44	13,210.12
36	568.04	1,016.40	1,586.61	2,319.24	76	2,567.82	5,087.11	9,313.16	13,617.46
37	580.47	1,043.32	1,636.83	2,380.94	77	2,647.26	5,240.63	9,597.93	14,034.03
38	597.94	1,067.13	1,684.16	2,453.00	78	2,724.00	5,394.12	9,894.85	14,459.88
39	615.48	1,097.60	1,731.63	2,517.78	79	2,807.48	5,555.72	10,191.73	14,904.21
40	666.74	1,182.55	1,854.93	2,694.53	80	2,892.31	5,725.37	10,506.84	15,357.84
41	714.27	1,252.50	1,954.92	2,854.80	81	2,978.50	5,895.05	10,821.93	15,820.68
42	752.92	1,313.66	2,075.62	3,031.18	82	3,068.70	6,072.78	11,149.11	16,302.07
43	779.27	1,359.18	2,171.27	3,177.08	83	3,160.28	6,255.90	11,482.40	16,774.18
44	798.89	1,402.59	2,251.98	3,292.29	84	3,254.53	6,444.43	11,821.71	17,283.35
45	828.95	1,468.04	2,360.10	3,454.48	85	3,352.82	6,635.62	12,179.23	17,811.00
46	849.91	1,514.85	2,444.39	3,565.42	86	3,369.00	6,667.95	12,233.75	17,885.06
47	858.56	1,538.79	2,496.44	3,660.83	87	3,387.84	6,702.94	12,294.31	17,959.13
48	866.02	1,560.47	2,538.12	3,716.13	88	3,402.64	6,735.27	12,354.92	18,051.71
49	869.99	1,577.53	2,574.66	3,763.53	89	3,421.50	6,770.26	12,415.52	18,135.01
50	910.83	1,656.50	2,728.83	4,008.02	90	3,437.65	6,802.58	12,476.11	18,227.58
51	922.14	1,704.73	2,887.95	4,232.24	91	3,455.16	6,840.29	12,536.72	18,310.92
52	925.11	1,720.38	2,932.63	4,283.02	92	3,471.31	6,872.61	12,591.25	18,403.49
53	934.33	1,746.09	2,977.46	4,351.15	93	3,488.81	6,907.61	12,651.84	18,496.04
54	943.57	1,769.37	3,033.73	4,419.49	94	3,504.97	6,939.92	12,712.43	18,579.36
55	990.89	1,867.47	3,214.17	4,705.21	95	3,522.49	6,974.94	12,773.05	18,662.67
56	1,012.21	1,912.54	3,307.93	4,839.07	96	3,537.29	7,007.26	12,833.61	18,764.51
57	1,037.55	1,970.80	3,401.98	4,964.47	97	3,554.80	7,042.26	12,900.26	18,838.56
58	1,070.78	2,042.31	3,525.75	5,144.16	98	3,569.60	7,074.57	12,960.86	18,931.14
59	1,114.61	2,137.64	3,673.49	5,360.46	99	3,587.09	7,109.58	13,015.40	19,023.72
60	1,165.12	2,264.75	3,821.79	5,595.52					

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

自您附加特級「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	自您附加特級「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	449.59	651.33			
5 – 9	256.59	370.08			
10 – 14	252.17	363.71			
15	254.37	366.90			
16	271.77	410.93			
17	278.30	425.58			
18	278.30	430.49			
19	278.30	430.49			
20	278.30	430.49			
21	285.85	438.33	61	1,359.37	2,115.87
22	285.85	438.33	62	1,450.44	2,282.34
23	285.85	443.09	63	1,539.53	2,475.74
24	294.35	447.86	64	1,621.88	2,654.00
25	296.46	452.62	65	1,695.17	2,811.78
26	300.69	457.38	66	1,782.80	2,991.29
27	307.04	466.90	67	1,880.14	3,182.03
28	311.27	476.44	68	1,984.89	3,368.06
29	319.75	490.75	69	2,090.01	3,554.80
30	325.54	496.19	70	2,219.02	3,784.84
31	332.09	506.03	71	2,337.74	3,985.26
32	340.78	520.64	72	2,461.66	4,202.52
33	347.35	535.26	73	2,590.78	4,431.34
34	358.18	545.14	74	2,725.19	4,666.33
35	370.18	569.64	75	2,816.72	4,815.48
36	378.99	584.46	76	2,898.55	4,967.14
37	394.19	608.87	77	2,987.62	5,113.38
38	409.90	629.25	78	3,079.10	5,265.06
39	425.66	659.34	79	3,168.19	5,422.15
40	450.02	694.33	80	3,322.21	5,684.73
41	474.51	724.65	81	3,417.71	5,849.99
42	499.05	759.87	82	3,520.51	6,020.75
43	528.01	814.66	83	3,623.34	6,202.53
44	552.76	859.92	84	3,731.06	6,389.82
45	571.55	889.20	85	3,841.24	6,571.60
46	596.04	938.75	86	3,858.37	6,604.65
47	624.88	978.90	87	3,875.52	6,626.68
48	645.29	1,024.00	88	3,892.65	6,665.25
49	678.59	1,069.27	89	3,914.68	6,698.29
50	727.13	1,139.84	90	3,934.28	6,731.36
51	759.12	1,196.11	91	3,951.40	6,758.88
52	797.79	1,252.58	92	3,970.98	6,791.94
53	836.60	1,314.19	93	3,988.13	6,824.98
54	877.74	1,375.99	94	4,010.17	6,852.53
55	943.64	1,481.62	95	4,029.76	6,885.59
56	992.97	1,565.98	96	4,049.33	6,918.64
57	1,049.31	1,650.61	97	4,068.92	6,957.18
58	1,103.56	1,740.68	98	4,086.04	6,984.74
59	1,167.14	1,846.45	99	4,108.09	7,023.30
60	1,266.26	1,986.52			

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

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自您附加特級「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	自您附加特級「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	367.51	474.71			
5 – 9	264.92	389.36			
10 – 14	263.75	387.64			
15	263.75	387.64			
16	277.39	409.75			
17	283.76	424.02			
18	287.97	443.09			
19	300.69	462.14			
20	312.70	481.62			
21	335.77	505.24	61	1,346.45	2,127.08
22	352.57	528.85	62	1,434.99	2,292.39
23	371.45	557.19	63	1,528.65	2,485.25
24	390.34	585.51	64	1,610.64	2,662.59
25	403.46	608.32	65	1,683.29	2,829.72
26	424.26	636.39	66	1,770.65	3,002.88
27	445.06	664.47	67	1,867.96	3,192.93
28	461.70	692.54	68	1,968.06	3,378.20
29	480.42	715.95	69	2,070.89	3,558.66
30	480.42	715.95	70	2,176.51	3,745.25
31	493.80	731.67	71	2,292.26	3,943.38
32	506.25	750.32	72	2,410.80	4,147.68
33	520.73	769.00	73	2,534.66	4,369.16
34	533.21	783.18	74	2,666.23	4,596.88
35	547.70	806.44	75	2,749.33	4,742.78
36	560.23	825.21	76	2,837.47	4,891.50
37	574.78	848.56	77	2,923.16	5,045.75
38	590.02	877.45	78	3,008.85	5,199.99
39	607.34	901.89	79	3,099.43	5,359.75
40	654.89	971.39	80	3,194.90	5,524.98
41	693.75	1,024.94	81	3,290.40	5,690.23
42	726.45	1,088.12	82	3,388.31	5,861.02
43	753.02	1,142.07	83	3,491.15	6,042.78
44	779.65	1,182.06	84	3,596.43	6,219.07
45	819.01	1,239.77	85	3,704.14	6,406.34
46	837.73	1,271.09	86	3,721.28	6,428.38
47	852.21	1,302.54	87	3,738.42	6,455.93
48	866.74	1,324.39	88	3,757.98	6,488.96
49	874.84	1,341.43	89	3,775.13	6,522.02
50	920.43	1,429.85	90	3,792.27	6,549.56
51	940.29	1,498.78	91	3,814.31	6,582.62
52	948.84	1,522.00	92	3,831.46	6,610.16
53	961.96	1,545.27	93	3,851.02	6,643.21
54	977.40	1,578.90	94	3,868.18	6,670.76
55	1,034.21	1,673.48	95	3,887.74	6,703.81
56	1,059.77	1,724.48	96	3,904.90	6,736.84
57	1,092.51	1,775.63	97	3,922.03	6,769.91
58	1,134.89	1,843.00	98	3,941.60	6,797.45
59	1,186.92	1,921.32	99	3,958.73	6,830.50
60	1,260.58	2,005.25			

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

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「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	337.60	646.40	968.40	572.00	1,096.00	1,670.40
5 - 15	180.00	329.60	478.80	332.00	612.80	925.20
16	195.20	358.40	540.00	351.20	657.60	1,022.40
17	196.00	360.00	572.40	353.60	665.60	1,062.00
18	197.60	366.40	576.00	359.20	670.40	1,065.60
19	197.60	366.40	576.00	362.40	670.40	1,065.60
20	197.60	366.40	576.00	362.40	672.00	1,065.60
21	197.60	366.40	579.60	362.40	672.00	1,069.20
22	197.60	366.40	579.60	362.40	672.00	1,069.20
23	197.60	366.40	579.60	362.40	672.00	1,069.20
24	202.40	372.80	586.80	363.20	683.20	1,090.80
25	203.20	374.40	586.80	368.00	691.20	1,098.00
26	204.80	379.20	597.60	371.20	704.00	1,116.00
27	206.40	384.00	608.40	379.20	712.00	1,134.00
28	211.20	390.40	619.20	383.20	726.40	1,152.00
29	214.40	398.40	626.40	388.80	740.80	1,180.80
30	217.60	406.40	644.40	397.60	758.40	1,198.80
31	221.60	412.80	658.80	402.40	771.20	1,224.00
32	224.80	422.40	669.60	410.40	782.40	1,249.20
33	228.00	428.80	684.00	416.80	800.00	1,281.60
34	233.60	436.80	694.80	426.40	820.80	1,303.20
35	237.60	448.00	712.80	436.00	833.60	1,332.00
36	244.00	457.60	734.40	448.00	852.80	1,375.20
37	248.80	472.00	752.40	460.00	873.60	1,422.00
38	256.00	488.00	777.60	473.60	899.20	1,454.40
39	265.60	504.00	810.00	490.40	932.80	1,512.00
40	276.00	524.80	842.40	510.40	980.80	1,587.60
41	290.40	544.00	882.00	536.80	1,020.80	1,659.60
42	305.60	568.00	925.20	564.80	1,072.00	1,746.00
43	321.60	595.20	975.60	594.40	1,121.60	1,846.80
44	335.20	622.40	1,026.00	619.20	1,168.00	1,940.40
45	345.60	646.40	1,072.80	640.00	1,216.00	2,023.20
46	355.20	673.60	1,119.60	664.00	1,267.20	2,109.60
47	368.00	702.40	1,159.20	686.40	1,312.00	2,206.80
48	380.00	726.40	1,206.00	711.20	1,356.80	2,286.00
49	391.20	748.80	1,260.00	736.00	1,404.80	2,372.40
50	409.60	782.40	1,306.80	771.20	1,475.20	2,469.60
51	429.60	820.80	1,353.60	812.00	1,552.00	2,566.80
52	448.00	857.60	1,407.60	845.60	1,622.40	2,674.80
53	465.60	892.80	1,465.20	884.80	1,691.20	2,800.80
54	486.40	931.20	1,537.20	925.60	1,769.60	2,923.20
55	515.20	985.60	1,634.40	980.80	1,880.00	3,096.00

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

「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	539.20	1,032.00	1,717.20	1,030.40	1,974.40	3,258.00
57	567.20	1,081.60	1,807.20	1,084.80	2,076.80	3,434.40
58	596.80	1,140.80	1,904.40	1,142.40	2,187.20	3,636.00
59	628.80	1,203.20	2,019.60	1,205.60	2,307.20	3,837.60
60	672.80	1,288.00	2,106.00	1,289.60	2,467.20	4,060.80
61	724.00	1,387.20	2,217.60	1,383.20	2,646.40	4,316.40
62	768.80	1,472.00	2,390.40	1,475.20	2,820.80	4,665.60
63	812.80	1,556.80	2,581.20	1,567.20	2,996.80	5,058.00
64	853.60	1,633.60	2,754.00	1,648.80	3,153.60	5,410.80
65	884.00	1,691.20	2,912.40	1,716.80	3,288.00	5,742.00
66	920.80	1,764.80	3,070.80	1,804.00	3,452.80	6,080.40
67	966.40	1,848.00	3,243.60	1,904.00	3,636.80	6,454.80
68	1,012.80	1,939.20	3,423.60	2,004.80	3,836.80	6,836.40
69	1,063.20	2,035.20	3,607.20	2,112.00	4,038.40	7,210.80
70	1,116.00	2,134.40	3,798.00	2,226.40	4,256.00	7,603.20
71	1,171.20	2,241.60	4,010.40	2,345.60	4,483.20	8,020.80
72	1,228.00	2,348.80	4,219.20	2,463.20	4,712.00	8,438.40
73	1,287.20	2,459.20	4,438.80	2,588.00	4,947.20	8,866.80
74	1,345.60	2,576.00	4,662.00	2,717.60	5,195.20	9,320.40
75	1,386.40	2,654.40	4,802.40	1,386.40	2,654.40	4,802.40
76	1,427.20	2,734.40	4,942.80	1,427.20	2,734.40	4,942.80
77	1,470.40	2,817.60	5,090.40	1,470.40	2,817.60	5,090.40
78	1,514.40	2,900.80	5,241.60	1,514.40	2,900.80	5,241.60
79	1,559.20	2,987.20	5,400.00	1,559.20	2,987.20	5,400.00
80	1,606.40	3,078.40	5,565.60	1,606.40	3,078.40	5,565.60
81	1,655.20	3,169.60	5,731.20	1,655.20	3,169.60	5,731.20
82	1,703.20	3,265.60	5,900.40	1,703.20	3,265.60	5,900.40
83	1,754.40	3,363.20	6,076.80	1,754.40	3,363.20	6,076.80
84	1,808.80	3,464.00	6,260.40	1,808.80	3,464.00	6,260.40
85	1,862.40	3,568.00	6,447.60	1,862.40	3,568.00	6,447.60
86	1,872.00	3,587.20	6,483.60	1,872.00	3,587.20	6,483.60
87	1,881.60	3,604.80	6,516.00	1,881.60	3,604.80	6,516.00
88	1,891.20	3,624.00	6,544.80	1,891.20	3,624.00	6,544.80
89	1,899.20	3,641.60	6,577.20	1,899.20	3,641.60	6,577.20
90	1,908.80	3,660.80	6,609.60	1,908.80	3,660.80	6,609.60
91	1,917.60	3,681.60	6,642.00	1,917.60	3,681.60	6,642.00
92	1,927.20	3,699.20	6,674.40	1,927.20	3,699.20	6,674.40
93	1,936.00	3,716.80	6,710.40	1,936.00	3,716.80	6,710.40
94	1,946.40	3,734.40	6,739.20	1,946.40	3,734.40	6,739.20
95	1,955.20	3,753.60	6,775.20	1,955.20	3,753.60	6,775.20
96	1,964.80	3,771.20	6,804.00	1,964.80	3,771.20	6,804.00
97	1,975.20	3,790.40	6,836.40	1,975.20	3,790.40	6,836.40
98	1,984.80	3,809.60	6,868.80	1,984.80	3,809.60	6,868.80
99	1,996.00	3,828.80	6,901.20	1,996.00	3,828.80	6,901.20

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「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	264.80	504.00	637.20	455.20	873.60	1,180.80
5 - 15	196.00	337.60	478.80	359.20	614.40	932.40
16	204.00	364.80	536.40	368.80	662.40	1,022.40
17	206.40	366.40	550.80	380.00	665.60	1,044.00
18	212.00	368.00	572.40	388.00	670.40	1,065.60
19	217.60	369.60	572.40	400.00	673.60	1,080.00
20	224.80	382.40	590.40	412.80	699.20	1,134.00
21	232.80	395.20	619.20	429.60	732.80	1,180.80
22	242.40	414.40	648.00	449.60	771.20	1,231.20
23	252.00	435.20	676.80	468.00	804.80	1,303.20
24	262.40	451.20	709.20	488.80	838.40	1,357.20
25	272.00	470.40	738.00	508.80	873.60	1,425.60
26	284.00	492.80	774.00	531.20	916.80	1,494.00
27	296.80	512.00	806.40	554.40	953.60	1,555.20
28	307.20	532.80	831.60	576.80	985.60	1,609.20
29	318.40	550.40	860.40	596.80	1,020.80	1,659.60
30	326.40	564.80	882.00	617.60	1,054.40	1,710.00
31	336.00	579.20	910.80	633.60	1,081.60	1,746.00
32	344.80	593.60	925.20	649.60	1,108.80	1,792.80
33	353.60	604.80	950.40	667.20	1,136.00	1,818.00
34	361.60	617.60	964.80	684.00	1,155.20	1,864.80
35	368.80	628.80	982.80	697.60	1,179.20	1,904.40
36	376.80	643.20	1,008.00	715.20	1,209.60	1,947.60
37	385.60	659.20	1,029.60	732.00	1,230.40	2,008.80
38	395.20	670.40	1,062.00	753.60	1,254.40	2,052.00
39	404.00	686.40	1,083.60	772.00	1,286.40	2,098.80
40	423.20	716.80	1,130.40	812.00	1,344.00	2,174.40
41	456.00	761.60	1,202.40	869.60	1,417.60	2,307.60
42	483.20	796.80	1,274.40	913.60	1,476.80	2,440.80
43	499.20	824.00	1,328.40	941.60	1,531.20	2,541.60
44	512.80	846.40	1,375.20	963.20	1,568.00	2,628.00
45	520.00	867.20	1,414.80	983.20	1,603.20	2,721.60
46	524.80	883.20	1,447.20	992.80	1,630.40	2,768.40
47	528.00	897.60	1,465.20	1,000.00	1,649.60	2,808.00
48	531.20	904.00	1,490.40	1,005.60	1,665.60	2,858.40
49	534.40	913.60	1,512.00	1,007.20	1,678.40	2,887.20
50	534.40	920.00	1,533.60	1,009.60	1,689.60	2,934.00
51	535.20	926.40	1,544.40	1,009.60	1,700.80	2,955.60
52	535.20	932.80	1,566.00	1,010.40	1,712.00	3,002.40
53	536.00	942.40	1,591.20	1,013.60	1,728.00	3,042.00
54	539.20	953.60	1,616.40	1,021.60	1,747.20	3,092.40
55	554.40	984.00	1,677.60	1,051.20	1,804.80	3,204.00

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

「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	565.60	1,008.00	1,720.80	1,073.60	1,848.00	3,301.20
57	580.00	1,036.80	1,778.40	1,101.60	1,899.20	3,394.80
58	597.60	1,076.80	1,836.00	1,136.00	1,974.40	3,524.40
59	620.80	1,128.00	1,918.80	1,181.60	2,067.20	3,661.20
60	658.40	1,206.40	1,980.00	1,238.40	2,195.20	3,826.80
61	702.40	1,289.60	2,070.00	1,308.80	2,350.40	4,057.20
62	744.00	1,371.20	2,217.60	1,384.80	2,500.80	4,370.40
63	786.40	1,449.60	2,397.60	1,470.40	2,656.00	4,730.40
64	824.00	1,518.40	2,559.60	1,548.00	2,788.80	5,068.80
65	853.60	1,572.80	2,703.60	1,621.60	2,908.80	5,374.80
66	888.80	1,640.00	2,854.80	1,698.40	3,056.00	5,695.20
67	932.80	1,720.00	3,016.80	1,785.60	3,224.00	6,055.20
68	978.40	1,803.20	3,175.20	1,880.80	3,396.80	6,404.40
69	1,026.40	1,891.20	3,351.60	1,979.20	3,574.40	6,750.00
70	1,076.80	1,987.20	3,528.00	2,084.00	3,764.80	7,128.00
71	1,131.20	2,083.20	3,718.80	2,194.40	3,961.60	7,502.40
72	1,185.60	2,184.00	3,920.40	2,305.60	4,169.60	7,905.60
73	1,242.40	2,288.00	4,122.00	2,423.20	4,377.60	8,305.20
74	1,298.40	2,393.60	4,327.20	2,545.60	4,600.00	8,733.60
75	1,338.40	2,465.60	4,456.80	1,338.40	2,465.60	4,456.80
76	1,378.40	2,540.80	4,593.60	1,378.40	2,540.80	4,593.60
77	1,420.00	2,616.00	4,734.00	1,420.00	2,616.00	4,734.00
78	1,461.60	2,694.40	4,878.00	1,461.60	2,694.40	4,878.00
79	1,506.40	2,776.00	5,022.00	1,506.40	2,776.00	5,022.00
80	1,551.20	2,857.60	5,180.40	1,551.20	2,857.60	5,180.40
81	1,597.60	2,944.00	5,335.20	1,597.60	2,944.00	5,335.20
82	1,646.40	3,032.00	5,500.80	1,646.40	3,032.00	5,500.80
83	1,696.00	3,124.80	5,662.80	1,696.00	3,124.80	5,662.80
84	1,746.40	3,216.00	5,835.60	1,746.40	3,216.00	5,835.60
85	1,799.20	3,313.60	6,015.60	1,799.20	3,313.60	6,015.60
86	1,808.80	3,329.60	6,040.80	1,808.80	3,329.60	6,040.80
87	1,816.80	3,345.60	6,069.60	1,816.80	3,345.60	6,069.60
88	1,826.40	3,361.60	6,105.60	1,826.40	3,361.60	6,105.60
89	1,835.20	3,379.20	6,134.40	1,835.20	3,379.20	6,134.40
90	1,844.80	3,395.20	6,170.40	1,844.80	3,395.20	6,170.40
91	1,853.60	3,412.80	6,202.80	1,853.60	3,412.80	6,202.80
92	1,863.20	3,427.20	6,238.80	1,863.20	3,427.20	6,238.80
93	1,873.60	3,444.80	6,267.60	1,873.60	3,444.80	6,267.60
94	1,882.40	3,460.80	6,300.00	1,882.40	3,460.80	6,300.00
95	1,892.00	3,478.40	6,336.00	1,892.00	3,478.40	6,336.00
96	1,900.80	3,494.40	6,361.20	1,900.80	3,494.40	6,361.20
97	1,909.60	3,508.80	6,397.20	1,909.60	3,508.80	6,397.20
98	1,918.40	3,528.00	6,429.60	1,918.40	3,528.00	6,429.60
99	1,928.00	3,547.20	6,458.40	1,928.00	3,547.20	6,458.40

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	278.40	555.20	849.60	476.80	950.40	1,479.60
5 - 15	131.20	262.40	399.60	255.20	505.60	788.40
16	146.40	289.60	464.40	273.60	544.00	874.80
17	147.20	292.80	478.80	280.00	550.40	918.00
18	148.80	296.00	482.40	284.80	555.20	921.60
19	148.80	296.00	482.40	286.40	555.20	921.60
20	148.80	296.00	482.40	286.40	560.00	921.60
21	148.80	296.00	486.00	286.40	560.00	925.20
22	148.80	296.00	486.00	286.40	560.00	925.20
23	148.80	296.00	486.00	286.40	560.00	925.20
24	152.00	300.80	496.80	287.20	569.60	936.00
25	152.80	304.00	496.80	290.40	574.40	950.40
26	154.40	307.20	514.80	292.80	582.40	961.20
27	157.60	313.60	522.00	300.80	598.40	982.80
28	160.80	320.00	529.20	306.40	603.20	997.20
29	164.00	326.40	536.40	313.60	617.60	1,022.40
30	167.20	331.20	543.60	318.40	633.60	1,044.00
31	169.60	337.60	561.60	323.20	644.80	1,065.60
32	173.60	345.60	576.00	332.00	662.40	1,083.60
33	178.40	353.60	586.80	336.80	670.40	1,116.00
34	182.40	363.20	601.20	346.40	691.20	1,137.60
35	186.40	369.60	615.60	356.00	705.60	1,159.20
36	192.00	382.40	626.40	368.00	724.80	1,198.80
37	196.80	392.00	651.60	380.00	742.40	1,238.40
38	204.00	406.40	673.20	388.80	771.20	1,281.60
39	212.80	424.00	705.60	404.00	800.00	1,346.40
40	223.20	443.20	738.00	426.40	840.00	1,411.20
41	236.80	462.40	774.00	451.20	880.00	1,458.00
42	252.00	481.60	817.20	481.60	926.40	1,544.40
43	267.20	508.80	860.40	508.80	977.60	1,634.40
44	280.80	532.80	910.80	531.20	1,017.60	1,717.20
45	291.20	556.80	954.00	552.00	1,060.80	1,807.20
46	300.80	580.80	997.20	570.40	1,104.00	1,886.40
47	311.20	603.20	1,029.60	589.60	1,150.40	1,962.00
48	321.60	627.20	1,069.20	608.00	1,190.40	2,030.40
49	332.00	648.00	1,116.00	632.80	1,238.40	2,124.00
50	349.60	680.00	1,155.60	665.60	1,304.00	2,210.40
51	368.80	712.00	1,206.00	702.40	1,371.20	2,289.60
52	385.60	745.60	1,260.00	736.00	1,430.40	2,386.80
53	401.60	779.20	1,310.40	767.20	1,496.00	2,494.80
54	420.00	817.60	1,371.60	801.60	1,566.40	2,610.00
55	445.60	867.20	1,458.00	847.20	1,659.20	2,772.00

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

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「健康之寶」住院及手術賠償附加契約 **GHR**

Good Health Hospital & Surgical Rider

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

年齡 Age	GHR(US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
56	466.40	910.40	1,530.00	891.20	1,748.80	2,916.00
57	489.60	958.40	1,616.40	936.80	1,840.00	3,067.20
58	517.60	1,008.00	1,702.80	988.00	1,937.60	3,243.60
59	544.00	1,062.40	1,796.40	1,043.20	2,044.80	3,427.20
60	578.40	1,142.40	1,882.80	1,107.20	2,182.40	3,618.00
61	618.40	1,227.20	1,980.00	1,181.60	2,339.20	3,855.60
62	656.00	1,302.40	2,131.20	1,256.80	2,494.40	4,161.60
63	694.40	1,377.60	2,307.60	1,336.00	2,649.60	4,507.20
64	728.00	1,444.80	2,462.40	1,408.00	2,788.80	4,827.60
65	758.40	1,499.20	2,599.20	1,472.00	2,908.80	5,126.40
66	788.00	1,560.00	2,739.60	1,541.60	3,056.00	5,432.40
67	824.00	1,635.20	2,894.40	1,623.20	3,224.00	5,770.80
68	865.60	1,715.20	3,049.20	1,708.80	3,396.80	6,094.80
69	904.80	1,801.60	3,218.40	1,797.60	3,574.40	6,436.80
70	949.60	1,889.60	3,391.20	1,892.00	3,764.80	6,793.20
71	996.80	1,984.00	3,574.80	1,994.40	3,961.60	7,164.00
72	1,044.00	2,078.40	3,765.60	2,094.40	4,169.60	7,538.40
73	1,093.60	2,179.20	3,963.60	2,200.80	4,377.60	7,920.00
74	1,144.00	2,280.00	4,161.60	2,311.20	4,600.00	8,323.20
75	1,177.60	2,347.20	4,291.20	1,177.60	2,347.20	4,291.20
76	1,213.60	2,416.00	4,413.60	1,213.60	2,416.00	4,413.60
77	1,248.80	2,489.60	4,550.40	1,248.80	2,489.60	4,550.40
78	1,287.20	2,561.60	4,687.20	1,287.20	2,561.60	4,687.20
79	1,324.80	2,640.00	4,824.00	1,324.80	2,640.00	4,824.00
80	1,364.80	2,718.40	4,968.00	1,364.80	2,718.40	4,968.00
81	1,406.40	2,800.00	5,115.60	1,406.40	2,800.00	5,115.60
82	1,448.80	2,884.80	5,274.00	1,448.80	2,884.80	5,274.00
83	1,492.00	2,969.60	5,428.80	1,492.00	2,969.60	5,428.80
84	1,535.20	3,060.80	5,590.80	1,535.20	3,060.80	5,590.80
85	1,582.40	3,152.00	5,756.40	1,582.40	3,152.00	5,756.40
86	1,590.40	3,168.00	5,788.80	1,590.40	3,168.00	5,788.80
87	1,598.40	3,185.60	5,810.40	1,598.40	3,185.60	5,810.40
88	1,607.20	3,200.00	5,839.20	1,607.20	3,200.00	5,839.20
89	1,615.20	3,217.60	5,871.60	1,615.20	3,217.60	5,871.60
90	1,624.00	3,233.60	5,896.80	1,624.00	3,233.60	5,896.80
91	1,631.20	3,251.20	5,922.00	1,631.20	3,251.20	5,922.00
92	1,640.00	3,267.20	5,950.80	1,640.00	3,267.20	5,950.80
93	1,648.00	3,283.20	5,979.60	1,648.00	3,283.20	5,979.60
94	1,656.80	3,299.20	6,012.00	1,656.80	3,299.20	6,012.00
95	1,664.80	3,316.80	6,033.60	1,664.80	3,316.80	6,033.60
96	1,672.80	3,332.80	6,066.00	1,672.80	3,332.80	6,066.00
97	1,680.80	3,350.40	6,102.00	1,680.80	3,350.40	6,102.00
98	1,689.60	3,364.80	6,130.80	1,689.60	3,364.80	6,130.80
99	1,697.60	3,382.40	6,166.80	1,697.60	3,382.40	6,166.80

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

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「健康之寶」住院及手術賠償附加契約 **GHR**

Good Health Hospital & Surgical Rider

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

年齡 Age	GHR (US$)			GHR + SMM (US$)		
	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	標準 Standard	舒適 Deluxe	豪華 Super Deluxe
0 - 4	212.00	422.40	558.00	372.80	737.60	1,054.80
5 - 15	147.20	273.60	432.00	284.80	528.00	846.00
16	152.80	294.40	468.00	291.20	550.40	914.40
17	156.80	300.80	475.20	301.60	569.60	925.20
18	160.80	305.60	493.20	313.60	579.20	979.20
19	167.20	316.80	522.00	322.40	601.60	1,015.20
20	174.40	331.20	540.00	335.20	632.00	1,065.60
21	181.60	347.20	576.00	349.60	664.00	1,116.00
22	192.00	364.80	597.60	368.80	692.80	1,177.20
23	201.60	384.00	626.40	387.20	732.80	1,227.60
24	211.20	406.40	666.00	404.00	766.40	1,288.80
25	221.60	425.60	691.20	429.60	804.80	1,353.60
26	232.80	444.80	730.80	448.80	841.60	1,422.00
27	242.40	465.60	759.60	468.80	880.00	1,490.40
28	253.60	480.00	788.40	492.00	918.40	1,537.20
29	263.20	500.80	817.20	512.80	953.60	1,587.60
30	272.00	515.20	831.60	530.40	984.00	1,634.40
31	281.60	532.80	860.40	547.20	1,014.40	1,670.40
32	290.40	544.00	878.40	561.60	1,038.40	1,717.20
33	299.20	560.00	896.40	576.80	1,062.40	1,749.60
34	304.80	568.00	918.00	592.80	1,084.80	1,792.80
35	312.80	582.40	936.00	608.00	1,110.40	1,818.00
36	321.60	595.20	964.80	624.00	1,137.60	1,868.40
37	329.60	609.60	986.40	639.20	1,161.60	1,918.80
38	336.80	625.60	1,011.60	656.00	1,188.80	1,965.60
39	345.60	643.20	1,040.40	673.60	1,217.60	2,019.60
40	365.60	672.00	1,080.00	708.80	1,275.20	2,098.80
41	397.60	712.00	1,152.00	757.60	1,347.20	2,217.60
42	420.00	748.80	1,224.00	799.20	1,408.00	2,350.80
43	434.40	776.00	1,278.00	824.00	1,456.00	2,458.80
44	446.40	800.00	1,324.80	844.00	1,500.80	2,527.20
45	453.60	819.20	1,360.80	858.40	1,534.40	2,599.20
46	458.40	835.20	1,393.20	868.80	1,564.80	2,660.40
47	460.80	843.20	1,414.80	872.80	1,582.40	2,696.40
48	464.00	854.40	1,440.00	879.20	1,600.00	2,739.60
49	465.60	860.80	1,454.40	880.00	1,606.40	2,786.40
50	466.40	865.60	1,468.80	880.80	1,622.40	2,808.00
51	466.40	873.60	1,490.40	880.80	1,630.40	2,851.20
52	466.40	880.00	1,508.40	880.80	1,641.60	2,880.00
53	468.00	888.00	1,530.00	887.20	1,659.20	2,934.00
54	471.20	900.80	1,555.20	894.40	1,681.60	2,977.20
55	484.00	931.20	1,612.80	917.60	1,734.40	3,085.20

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	493.60	950.40	1,656.00	939.20	1,774.40	3,168.00
57	506.40	979.20	1,710.00	960.80	1,827.20	3,265.20
58	522.40	1,016.00	1,767.60	993.60	1,899.20	3,384.00
59	543.20	1,065.60	1,839.60	1,033.60	1,988.80	3,528.00
60	575.20	1,136.00	1,897.20	1,084.00	2,110.40	3,686.40
61	613.60	1,219.20	1,987.20	1,143.20	2,257.60	3,906.00
62	649.60	1,291.20	2,134.80	1,212.00	2,403.20	4,197.60
63	687.20	1,366.40	2,307.60	1,283.20	2,550.40	4,543.20
64	720.00	1,433.60	2,462.40	1,352.80	2,681.60	4,870.80
65	744.80	1,483.20	2,599.20	1,414.40	2,800.00	5,162.40
66	776.00	1,545.60	2,739.60	1,483.20	2,937.60	5,475.60
67	815.20	1,619.20	2,894.40	1,560.80	3,099.20	5,814.00
68	854.40	1,702.40	3,049.20	1,643.20	3,265.60	6,156.00
69	897.60	1,784.00	3,218.40	1,728.80	3,438.40	6,498.00
70	941.60	1,873.60	3,391.20	1,820.00	3,620.80	6,854.40
71	988.80	1,968.00	3,574.80	1,917.60	3,814.40	7,225.20
72	1,036.00	2,059.20	3,765.60	2,015.20	4,009.60	7,603.20
73	1,084.80	2,158.40	3,963.60	2,119.20	4,219.20	7,988.40
74	1,135.20	2,260.80	4,161.60	2,221.60	4,424.00	8,398.80
75	1,169.60	2,328.00	4,291.20	1,169.60	2,328.00	4,291.20
76	1,204.80	2,396.80	4,413.60	1,204.80	2,396.80	4,413.60
77	1,240.00	2,470.40	4,550.40	1,240.00	2,470.40	4,550.40
78	1,277.60	2,545.60	4,687.20	1,277.60	2,545.60	4,687.20
79	1,315.20	2,620.80	4,824.00	1,315.20	2,620.80	4,824.00
80	1,355.20	2,697.60	4,968.00	1,355.20	2,697.60	4,968.00
81	1,394.40	2,779.20	5,115.60	1,394.40	2,779.20	5,115.60
82	1,437.60	2,860.80	5,274.00	1,437.60	2,860.80	5,274.00
83	1,480.80	2,948.80	5,428.80	1,480.80	2,948.80	5,428.80
84	1,524.80	3,035.20	5,590.80	1,524.80	3,035.20	5,590.80
85	1,568.80	3,128.00	5,756.40	1,568.80	3,128.00	5,756.40
86	1,577.60	3,145.60	5,788.80	1,577.60	3,145.60	5,788.80
87	1,585.60	3,160.00	5,810.40	1,585.60	3,160.00	5,810.40
88	1,595.20	3,177.60	5,839.20	1,595.20	3,177.60	5,839.20
89	1,603.20	3,193.60	5,871.60	1,603.20	3,193.60	5,871.60
90	1,610.40	3,211.20	5,896.80	1,610.40	3,211.20	5,896.80
91	1,619.20	3,227.20	5,922.00	1,619.20	3,227.20	5,922.00
92	1,628.00	3,243.20	5,950.80	1,628.00	3,243.20	5,950.80
93	1,636.00	3,259.20	5,979.60	1,636.00	3,259.20	5,979.60
94	1,644.80	3,276.80	6,012.00	1,644.80	3,276.80	6,012.00
95	1,652.00	3,292.80	6,033.60	1,652.00	3,292.80	6,033.60
96	1,660.80	3,310.40	6,066.00	1,660.80	3,310.40	6,066.00
97	1,668.80	3,324.80	6,102.00	1,668.80	3,324.80	6,102.00
98	1,677.60	3,340.80	6,130.80	1,677.60	3,340.80	6,130.80
99	1,685.60	3,358.40	6,166.80	1,685.60	3,358.40	6,166.80

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

「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	91.88	177.75	303.75	319.88	621.00	1,218.75
5 - 15	88.50	171.75	290.63	308.25	599.25	1,175.63
16	89.63	174.75	292.50	310.50	601.50	1,179.38
17	91.13	176.25	298.13	313.88	611.25	1,188.75
18	91.88	177.00	300.00	318.00	616.50	1,192.50
19	92.25	177.00	300.00	320.63	616.50	1,192.50
20	92.25	177.75	300.00	320.63	620.25	1,192.50
21	92.25	177.75	301.88	320.63	620.25	1,224.38
22	92.63	179.25	301.88	321.00	621.00	1,224.38
23	93.00	179.25	301.88	322.13	621.00	1,224.38
24	93.38	182.25	305.63	322.88	627.75	1,230.00
25	95.25	183.75	307.50	329.25	636.00	1,237.50
26	96.00	186.00	315.00	332.25	644.25	1,254.38
27	97.13	190.50	318.75	338.63	658.50	1,284.38
28	99.75	192.75	326.25	345.75	666.75	1,316.25
29	102.38	198.00	335.63	353.63	685.50	1,333.13
30	104.25	201.00	341.25	361.88	704.25	1,366.88
31	106.50	207.00	346.88	369.75	710.25	1,395.00
32	108.75	210.75	352.50	375.38	731.25	1,421.25
33	111.00	214.50	365.63	382.88	749.25	1,462.50
34	113.63	220.50	371.25	393.38	765.00	1,498.13
35	117.38	226.50	382.50	407.25	783.00	1,528.13
36	120.38	233.25	390.00	417.00	804.75	1,569.38
37	124.50	240.75	405.00	429.75	834.00	1,627.50
38	128.25	249.00	420.00	445.13	859.50	1,678.13
39	133.50	258.00	436.88	462.00	896.25	1,738.13
40	139.13	271.50	459.38	481.88	938.25	1,839.38
41	145.13	283.50	480.00	501.75	982.50	1,925.63
42	151.50	297.00	508.13	524.63	1,033.50	2,038.13
43	157.88	312.00	534.38	548.25	1,083.75	2,148.75
44	165.38	328.50	566.25	570.38	1,137.75	2,266.88
45	172.50	345.00	592.50	595.88	1,191.75	2,386.88
46	178.88	358.50	622.50	616.88	1,238.25	2,493.75
47	185.25	372.75	645.00	641.25	1,292.25	2,593.13
48	192.00	387.00	671.25	664.50	1,341.00	2,709.38
49	199.13	402.00	701.25	687.75	1,389.75	2,797.50
50	206.63	416.25	725.63	716.63	1,443.75	2,911.88
51	214.88	435.00	757.50	743.63	1,506.75	3,035.63
52	223.88	451.50	787.50	775.13	1,566.00	3,161.25
53	233.63	473.25	825.00	808.13	1,635.75	3,311.25
54	243.75	495.00	864.38	843.00	1,713.00	3,465.00
55	259.50	524.25	913.13	898.50	1,819.50	3,661.88

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

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	272.25	550.50	960.00	942.00	1,905.00	3,868.13
57	286.13	581.25	1,014.38	990.38	2,010.00	4,072.50
58	301.13	612.00	1,070.63	1,042.13	2,121.75	4,297.50
59	317.63	647.25	1,132.50	1,101.00	2,243.25	4,552.50
60	335.63	684.00	1,196.25	335.63	684.00	1,196.25
61	353.63	720.75	1,269.38	353.63	720.75	1,269.38
62	372.00	762.00	1,344.38	372.00	762.00	1,344.38
63	391.88	804.00	1,419.38	391.88	804.00	1,419.38
64	412.50	851.25	1,503.75	412.50	851.25	1,503.75
65	429.38	881.25	1,584.38	429.38	881.25	1,584.38
66	447.00	917.25	1,670.63	447.00	917.25	1,670.63
67	466.50	962.25	1,770.00	466.50	962.25	1,770.00
68	489.38	1,008.75	1,867.50	489.38	1,008.75	1,867.50
69	512.63	1,059.00	1,966.88	512.63	1,059.00	1,966.88
70	537.75	1,111.50	2,073.75	537.75	1,111.50	2,073.75
71	564.38	1,167.75	2,188.13	564.38	1,167.75	2,188.13
72	591.75	1,224.00	2,300.63	591.75	1,224.00	2,300.63
73	619.13	1,281.75	2,422.50	619.13	1,281.75	2,422.50
74	648.38	1,339.50	2,544.38	648.38	1,339.50	2,544.38
75	667.88	1,380.00	2,623.13	667.88	1,380.00	2,623.13
76	687.38	1,421.25	2,701.88	687.38	1,421.25	2,701.88
77	708.38	1,464.75	2,784.38	708.38	1,464.75	2,784.38
78	729.75	1,507.50	2,868.75	729.75	1,507.50	2,868.75
79	751.50	1,553.25	2,955.00	751.50	1,553.25	2,955.00
80	773.63	1,599.75	3,043.13	773.63	1,599.75	3,043.13
81	797.25	1,648.50	3,136.88	797.25	1,648.50	3,136.88
82	821.25	1,697.25	3,230.63	821.25	1,697.25	3,230.63
83	845.63	1,748.25	3,328.13	845.63	1,748.25	3,328.13
84	871.88	1,799.25	3,425.63	871.88	1,799.25	3,425.63
85	897.75	1,854.00	3,530.63	897.75	1,854.00	3,530.63
86	902.25	1,863.75	3,547.50	902.25	1,863.75	3,547.50
87	906.38	1,873.50	3,564.38	906.38	1,873.50	3,564.38
88	910.88	1,883.25	3,579.38	910.88	1,883.25	3,579.38
89	915.00	1,893.00	3,596.25	915.00	1,893.00	3,596.25
90	919.13	1,902.75	3,615.00	919.13	1,902.75	3,615.00
91	924.00	1,911.75	3,630.00	924.00	1,911.75	3,630.00
92	928.88	1,921.50	3,650.63	928.88	1,921.50	3,650.63
93	933.75	1,932.00	3,669.38	933.75	1,932.00	3,669.38
94	938.25	1,941.00	3,690.00	938.25	1,941.00	3,690.00
95	943.50	1,950.75	3,708.75	943.50	1,950.75	3,708.75
96	948.00	1,959.75	3,727.50	948.00	1,959.75	3,727.50
97	952.88	1,970.25	3,746.25	952.88	1,970.25	3,746.25
98	958.13	1,980.00	3,766.88	958.13	1,980.00	3,766.88
99	962.63	1,989.00	3,785.63	962.63	1,989.00	3,785.63

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$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	99.38	190.50	315.00	343.13	659.25	1,275.00
5 - 15	95.63	183.75	305.63	331.13	636.00	1,230.00
16	96.38	186.00	315.00	333.38	644.25	1,254.38
17	99.00	192.00	320.63	342.75	664.50	1,293.75
18	102.75	198.75	337.50	354.75	687.75	1,348.13
19	106.50	207.75	350.63	369.75	718.50	1,419.38
20	111.38	217.50	369.38	385.13	750.75	1,485.00
21	117.38	228.75	388.13	407.25	789.00	1,560.00
22	123.38	240.75	406.88	426.75	834.00	1,631.25
23	129.38	253.50	429.38	450.38	879.00	1,728.75
24	136.88	267.00	450.00	473.63	924.00	1,818.75
25	144.00	281.25	476.25	498.75	974.25	1,903.13
26	151.88	294.00	496.88	525.00	1,017.75	1,993.13
27	159.38	309.00	517.50	551.25	1,068.75	2,073.75
28	166.50	320.25	536.25	578.25	1,110.75	2,169.38
29	174.00	333.00	556.88	603.38	1,156.50	2,233.13
30	180.75	345.75	575.63	625.13	1,195.50	2,308.13
31	187.13	355.50	588.75	646.50	1,228.50	2,358.75
32	192.38	364.50	601.88	664.88	1,264.50	2,413.13
33	198.38	372.75	616.88	684.75	1,292.25	2,475.00
34	202.88	381.75	626.25	701.25	1,321.50	2,527.50
35	208.13	389.25	637.50	721.88	1,347.75	2,557.50
36	214.13	398.25	646.88	742.13	1,375.50	2,602.50
37	219.75	407.25	663.75	761.25	1,416.00	2,666.25
38	225.38	419.25	680.63	781.50	1,448.25	2,720.63
39	231.75	429.00	701.25	801.75	1,486.50	2,797.50
40	237.75	442.50	718.13	825.00	1,531.50	2,883.75
41	244.13	456.75	740.63	848.25	1,580.25	2,983.13
42	251.25	470.25	772.50	871.13	1,631.25	3,095.63
43	257.63	485.25	798.75	890.25	1,675.50	3,206.25
44	262.50	498.00	826.88	910.13	1,725.00	3,316.88
45	267.00	510.00	849.38	926.25	1,764.75	3,406.88
46	270.38	519.00	868.13	936.38	1,797.00	3,485.63
47	272.25	525.00	879.38	943.13	1,820.25	3,541.88
48	273.38	531.00	896.25	945.75	1,836.75	3,596.25
49	273.75	534.00	907.50	948.00	1,852.50	3,646.88
50	273.75	538.50	915.00	948.00	1,863.00	3,673.13
51	273.75	540.75	926.25	948.00	1,872.75	3,716.25
52	274.13	545.25	937.50	950.25	1,890.75	3,766.88
53	275.25	552.00	948.75	951.38	1,908.00	3,819.38
54	277.13	557.25	967.50	959.63	1,932.00	3,892.50
55	283.88	575.25	1,006.88	983.25	1,988.25	4,018.13

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	289.88	588.00	1,029.38	1,002.38	2,035.50	4,141.88
57	297.38	605.25	1,061.25	1,028.63	2,095.50	4,263.75
58	306.38	627.75	1,098.75	1,062.00	2,172.75	4,411.88
59	319.13	651.75	1,147.50	1,105.13	2,260.50	4,603.13
60	335.63	684.00	1,196.25	335.63	684.00	1,196.25
61	353.63	720.75	1,269.38	353.63	720.75	1,269.38
62	372.00	762.00	1,344.38	372.00	762.00	1,344.38
63	391.88	804.00	1,419.38	391.88	804.00	1,419.38
64	412.50	851.25	1,503.75	412.50	851.25	1,503.75
65	427.50	881.25	1,590.00	427.50	881.25	1,590.00
66	445.88	918.00	1,678.13	445.88	918.00	1,678.13
67	466.88	963.75	1,771.88	466.88	963.75	1,771.88
68	490.13	1,010.25	1,867.50	490.13	1,010.25	1,867.50
69	514.88	1,059.00	1,970.63	514.88	1,059.00	1,970.63
70	540.38	1,113.00	2,077.50	540.38	1,113.00	2,077.50
71	567.75	1,167.00	2,191.88	567.75	1,167.00	2,191.88
72	594.00	1,224.00	2,310.00	594.00	1,224.00	2,310.00
73	622.88	1,281.00	2,431.88	622.88	1,281.00	2,431.88
74	652.13	1,341.00	2,553.75	652.13	1,341.00	2,553.75
75	671.63	1,382.25	2,630.63	671.63	1,382.25	2,630.63
76	691.88	1,422.75	2,709.38	691.88	1,422.75	2,709.38
77	712.88	1,466.25	2,791.88	712.88	1,466.25	2,791.88
78	733.88	1,509.75	2,874.38	733.88	1,509.75	2,874.38
79	756.38	1,555.50	2,962.50	756.38	1,555.50	2,962.50
80	778.88	1,602.75	3,052.50	778.88	1,602.75	3,052.50
81	802.13	1,650.75	3,142.50	802.13	1,650.75	3,142.50
82	826.13	1,699.50	3,236.25	826.13	1,699.50	3,236.25
83	850.88	1,750.50	3,333.75	850.88	1,750.50	3,333.75
84	876.38	1,803.75	3,433.13	876.38	1,803.75	3,433.13
85	902.63	1,857.00	3,538.13	902.63	1,857.00	3,538.13
86	906.75	1,866.75	3,553.13	906.75	1,866.75	3,553.13
87	911.25	1,875.75	3,571.88	911.25	1,875.75	3,571.88
88	915.75	1,886.25	3,588.75	915.75	1,886.25	3,588.75
89	920.25	1,895.25	3,605.63	920.25	1,895.25	3,605.63
90	924.75	1,905.00	3,620.63	924.75	1,905.00	3,620.63
91	929.63	1,914.75	3,639.38	929.63	1,914.75	3,639.38
92	934.50	1,924.50	3,661.88	934.50	1,924.50	3,661.88
93	939.38	1,934.25	3,676.88	939.38	1,934.25	3,676.88
94	944.25	1,943.25	3,697.50	944.25	1,943.25	3,697.50
95	949.13	1,953.00	3,716.25	949.13	1,953.00	3,716.25
96	953.63	1,963.50	3,738.75	953.63	1,963.50	3,738.75
97	958.88	1,972.50	3,757.50	958.88	1,972.50	3,757.50
98	963.38	1,982.25	3,774.38	963.38	1,982.25	3,774.38
99	968.25	1,992.75	3,795.00	968.25	1,992.75	3,795.00

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$)	37.50	75.00	187.50	37.50	75.00	187.50
R&B(HK$)	300.00	600.00	1,500.00	300.00	600.00	1,500.00
0 – 4	91.88	177.75	303.75	319.88	776.25	1,218.75
5 - 15	88.50	171.75	290.63	308.25	749.25	1,175.63
16	89.63	174.75	292.50	310.50	750.75	1,179.38
17	91.13	176.25	298.13	313.88	761.25	1,188.75
18	91.88	177.00	300.00	318.00	770.25	1,192.50
19	92.25	177.00	300.00	320.63	770.25	1,192.50
20	92.25	177.75	300.00	320.63	776.25	1,192.50
21	92.25	177.75	301.88	320.63	776.25	1,224.38
22	92.63	179.25	301.88	321.00	777.00	1,224.38
23	93.00	179.25	301.88	322.13	777.00	1,224.38
24	93.38	182.25	305.63	322.88	786.75	1,230.00
25	95.25	183.75	307.50	329.25	794.25	1,237.50
26	96.00	186.00	315.00	332.25	804.75	1,254.38
27	97.13	190.50	318.75	338.63	819.00	1,284.38
28	99.75	192.75	326.25	345.75	834.00	1,316.25
29	102.38	198.00	335.63	353.63	856.50	1,333.13
30	104.25	201.00	341.25	361.88	874.50	1,366.88
31	106.50	207.00	346.88	369.75	893.25	1,395.00
32	108.75	210.75	352.50	375.38	912.75	1,421.25
33	111.00	214.50	365.63	382.88	933.00	1,462.50
34	113.63	220.50	371.25	393.38	956.25	1,498.13
35	117.38	226.50	382.50	407.25	979.50	1,528.13
36	120.38	233.25	390.00	417.00	1,011.00	1,569.38
37	124.50	240.75	405.00	429.75	1,041.00	1,627.50
38	128.25	249.00	420.00	445.13	1,072.50	1,678.13
39	133.50	258.00	436.88	462.00	1,118.25	1,738.13
40	139.13	271.50	459.38	481.88	1,173.75	1,839.38
41	145.13	283.50	480.00	501.75	1,228.50	1,925.63
42	151.50	297.00	508.13	524.63	1,292.25	2,038.13
43	157.88	312.00	534.38	548.25	1,355.25	2,148.75
44	165.38	328.50	566.25	570.38	1,419.00	2,266.88
45	172.50	345.00	592.50	595.88	1,486.50	2,386.88
46	178.88	358.50	622.50	616.88	1,548.00	2,493.75
47	185.25	372.75	645.00	641.25	1,615.50	2,593.13
48	192.00	387.00	671.25	664.50	1,674.00	2,709.38
49	199.13	402.00	701.25	687.75	1,740.75	2,797.50
50	206.63	416.25	725.63	716.63	1,805.25	2,911.88
51	214.88	435.00	757.50	743.63	1,884.75	3,035.63
52	223.88	451.50	787.50	775.13	1,957.50	3,161.25
53	233.63	473.25	825.00	808.13	2,045.25	3,311.25
54	243.75	495.00	864.38	843.00	2,137.50	3,465.00
55	259.50	524.25	913.13	898.50	2,272.50	3,661.88

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

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$) R&B(HK$)	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	272.25	550.50	960.00	942.00	2,382.00	3,868.13
57	286.13	581.25	1,014.38	990.38	2,513.25	4,072.50
58	301.13	612.00	1,070.63	1,042.13	2,652.75	4,297.50
59	317.63	647.25	1,132.50	1,101.00	2,800.50	4,552.50
60	335.63	684.00	1,196.25	1,162.13	2,957.25	4,805.63
61	353.63	720.75	1,269.38	1,223.63	3,120.75	5,083.13
62	372.00	762.00	1,344.38	1,288.50	3,295.50	5,390.63
63	391.88	804.00	1,419.38	1,355.25	3,486.00	5,703.75
64	412.50	851.25	1,503.75	1,428.38	3,680.25	6,039.38
65	429.38	881.25	1,584.38	429.38	881.25	1,584.38
66	447.00	917.25	1,670.63	447.00	917.25	1,670.63
67	466.50	962.25	1,770.00	466.50	962.25	1,770.00
68	489.38	1,008.75	1,867.50	489.38	1,008.75	1,867.50
69	512.63	1,059.00	1,966.88	512.63	1,059.00	1,966.88
70	537.75	1,111.50	2,073.75	537.75	1,111.50	2,073.75
71	564.38	1,167.75	2,188.13	564.38	1,167.75	2,188.13
72	591.75	1,224.00	2,300.63	591.75	1,224.00	2,300.63
73	619.13	1,281.75	2,422.50	619.13	1,281.75	2,422.50
74	648.38	1,339.50	2,544.38	648.38	1,339.50	2,544.38
75	667.88	1,380.00	2,623.13	667.88	1,380.00	2,623.13
76	687.38	1,421.25	2,701.88	687.38	1,421.25	2,701.88
77	708.38	1,464.75	2,784.38	708.38	1,464.75	2,784.38
78	729.75	1,507.50	2,868.75	729.75	1,507.50	2,868.75
79	751.50	1,553.25	2,955.00	751.50	1,553.25	2,955.00
80	773.63	1,599.75	3,043.13	773.63	1,599.75	3,043.13
81	797.25	1,648.50	3,136.88	797.25	1,648.50	3,136.88
82	821.25	1,697.25	3,230.63	821.25	1,697.25	3,230.63
83	845.63	1,748.25	3,328.13	845.63	1,748.25	3,328.13
84	871.88	1,799.25	3,425.63	871.88	1,799.25	3,425.63
85	897.75	1,854.00	3,530.63	897.75	1,854.00	3,530.63
86	902.25	1,863.75	3,547.50	902.25	1,863.75	3,547.50
87	906.38	1,873.50	3,564.38	906.38	1,873.50	3,564.38
88	910.88	1,883.25	3,579.38	910.88	1,883.25	3,579.38
89	915.00	1,893.00	3,596.25	915.00	1,893.00	3,596.25
90	919.13	1,902.75	3,615.00	919.13	1,902.75	3,615.00
91	924.00	1,911.75	3,630.00	924.00	1,911.75	3,630.00
92	928.88	1,921.50	3,650.63	928.88	1,921.50	3,650.63
93	933.75	1,932.00	3,669.38	933.75	1,932.00	3,669.38
94	938.25	1,941.00	3,690.00	938.25	1,941.00	3,690.00
95	943.50	1,950.75	3,708.75	943.50	1,950.75	3,708.75
96	948.00	1,959.75	3,727.50	948.00	1,959.75	3,727.50
97	952.88	1,970.25	3,746.25	952.88	1,970.25	3,746.25
98	958.13	1,980.00	3,766.88	958.13	1,980.00	3,766.88
99	962.63	1,989.00	3,785.63	962.63	1,989.00	3,785.63

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	99.38	190.50	315.00	343.13	762.00	1,275.00
5 - 15	95.63	183.75	305.63	331.13	735.75	1,230.00
16	96.38	186.00	315.00	333.38	750.00	1,254.38
17	99.00	192.00	320.63	342.75	770.25	1,293.75
18	102.75	198.75	337.50	354.75	797.25	1,348.13
19	106.50	207.75	350.63	369.75	834.00	1,419.38
20	111.38	217.50	369.38	385.13	873.00	1,485.00
21	117.38	228.75	388.13	407.25	916.50	1,560.00
22	123.38	240.75	406.88	426.75	965.25	1,631.25
23	129.38	253.50	429.38	450.38	1,018.50	1,728.75
24	136.88	267.00	450.00	473.63	1,071.75	1,818.75
25	144.00	281.25	476.25	498.75	1,128.00	1,903.13
26	151.88	294.00	496.88	525.00	1,180.50	1,993.13
27	159.38	309.00	517.50	551.25	1,238.25	2,073.75
28	166.50	320.25	536.25	578.25	1,287.75	2,169.38
29	174.00	333.00	556.88	603.38	1,341.00	2,233.13
30	180.75	345.75	575.63	625.13	1,386.00	2,308.13
31	187.13	355.50	588.75	646.50	1,422.75	2,358.75
32	192.38	364.50	601.88	664.88	1,465.50	2,413.13
33	198.38	372.75	616.88	684.75	1,499.25	2,475.00
34	202.88	381.75	626.25	701.25	1,531.50	2,527.50
35	208.13	389.25	637.50	721.88	1,563.00	2,557.50
36	214.13	398.25	646.88	742.13	1,599.75	2,602.50
37	219.75	407.25	663.75	761.25	1,636.50	2,666.25
38	225.38	419.25	680.63	781.50	1,682.25	2,720.63
39	231.75	429.00	701.25	801.75	1,725.00	2,797.50
40	237.75	442.50	718.13	825.00	1,779.00	2,883.75
41	244.13	456.75	740.63	848.25	1,832.25	2,983.13
42	251.25	470.25	772.50	871.13	1,890.75	3,095.63
43	257.63	485.25	798.75	890.25	1,944.00	3,206.25
44	262.50	498.00	826.88	910.13	1,998.75	3,316.88
45	267.00	510.00	849.38	926.25	2,050.50	3,406.88
46	270.38	519.00	868.13	936.38	2,085.75	3,485.63
47	272.25	525.00	879.38	943.13	2,110.50	3,541.88
48	273.38	531.00	896.25	945.75	2,130.00	3,596.25
49	273.75	534.00	907.50	948.00	2,150.25	3,646.88
50	273.75	538.50	915.00	948.00	2,154.75	3,673.13
51	273.75	540.75	926.25	948.00	2,172.00	3,716.25
52	274.13	545.25	937.50	950.25	2,193.00	3,766.88
53	275.25	552.00	948.75	951.38	2,215.50	3,819.38
54	277.13	557.25	967.50	959.63	2,237.25	3,892.50
55	283.88	575.25	1,006.88	983.25	2,307.75	4,018.13

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$) R&B(HK$)	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	289.88	588.00	1,029.38	1,002.38	2,364.00	4,141.88
57	297.38	605.25	1,061.25	1,028.63	2,433.75	4,263.75
58	306.38	627.75	1,098.75	1,062.00	2,518.50	4,411.88
59	319.13	651.75	1,147.50	1,105.13	2,619.00	4,603.13
60	335.63	684.00	1,196.25	1,162.13	2,743.50	4,805.63
61	353.63	720.75	1,269.38	1,223.63	2,897.25	5,083.13
62	372.00	762.00	1,344.38	1,288.50	3,058.50	5,390.63
63	391.88	804.00	1,419.38	1,355.25	3,233.25	5,703.75
64	412.50	851.25	1,503.75	1,428.38	3,415.50	6,039.38
65	427.50	881.25	1,590.00	427.50	881.25	1,590.00
66	445.88	918.00	1,678.13	445.88	918.00	1,678.13
67	466.88	963.75	1,771.88	466.88	963.75	1,771.88
68	490.13	1,010.25	1,867.50	490.13	1,010.25	1,867.50
69	514.88	1,059.00	1,970.63	514.88	1,059.00	1,970.63
70	540.38	1,113.00	2,077.50	540.38	1,113.00	2,077.50
71	567.75	1,167.00	2,191.88	567.75	1,167.00	2,191.88
72	594.00	1,224.00	2,310.00	594.00	1,224.00	2,310.00
73	622.88	1,281.00	2,431.88	622.88	1,281.00	2,431.88
74	652.13	1,341.00	2,553.75	652.13	1,341.00	2,553.75
75	671.63	1,382.25	2,630.63	671.63	1,382.25	2,630.63
76	691.88	1,422.75	2,709.38	691.88	1,422.75	2,709.38
77	712.88	1,466.25	2,791.88	712.88	1,466.25	2,791.88
78	733.88	1,509.75	2,874.38	733.88	1,509.75	2,874.38
79	756.38	1,555.50	2,962.50	756.38	1,555.50	2,962.50
80	778.88	1,602.75	3,052.50	778.88	1,602.75	3,052.50
81	802.13	1,650.75	3,142.50	802.13	1,650.75	3,142.50
82	826.13	1,699.50	3,236.25	826.13	1,699.50	3,236.25
83	850.88	1,750.50	3,333.75	850.88	1,750.50	3,333.75
84	876.38	1,803.75	3,433.13	876.38	1,803.75	3,433.13
85	902.63	1,857.00	3,538.13	902.63	1,857.00	3,538.13
86	906.75	1,866.75	3,553.13	906.75	1,866.75	3,553.13
87	911.25	1,875.75	3,571.88	911.25	1,875.75	3,571.88
88	915.75	1,886.25	3,588.75	915.75	1,886.25	3,588.75
89	920.25	1,895.25	3,605.63	920.25	1,895.25	3,605.63
90	924.75	1,905.00	3,620.63	924.75	1,905.00	3,620.63
91	929.63	1,914.75	3,639.38	929.63	1,914.75	3,639.38
92	934.50	1,924.50	3,661.88	934.50	1,924.50	3,661.88
93	939.38	1,934.25	3,676.88	939.38	1,934.25	3,676.88
94	944.25	1,943.25	3,697.50	944.25	1,943.25	3,697.50
95	949.13	1,953.00	3,716.25	949.13	1,953.00	3,716.25
96	953.63	1,963.50	3,738.75	953.63	1,963.50	3,738.75
97	958.88	1,972.50	3,757.50	958.88	1,972.50	3,757.50
98	963.38	1,982.25	3,774.38	963.38	1,982.25	3,774.38
99	968.25	1,992.75	3,795.00	968.25	1,992.75	3,795.00

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	222.60	441.60	840.00	885.60	1,749.60	2,841.00
5 - 15	118.80	236.40	453.00	454.80	907.20	1,482.00
16	122.40	241.20	483.00	480.00	950.40	1,674.00
17	123.00	244.80	483.00	489.00	962.40	1,722.00
18	123.60	246.00	489.00	496.20	981.60	1,734.00
19	124.20	247.20	489.00	496.80	986.40	1,734.00
20	124.20	247.20	489.00	496.80	986.40	1,734.00
21	127.20	250.80	504.00	499.20	992.40	1,806.00
22	127.20	250.80	504.00	499.20	992.40	1,824.00
23	129.00	254.40	504.00	501.60	993.60	1,824.00
24	129.60	258.00	507.00	508.80	1,004.40	1,860.00
25	130.20	259.20	507.00	520.80	1,030.80	1,881.00
26	133.80	265.20	522.00	533.40	1,059.60	1,893.00
27	135.00	268.80	537.00	544.80	1,083.60	1,926.00
28	137.40	273.60	552.00	565.20	1,112.40	1,977.00
29	141.00	280.80	570.00	580.80	1,144.80	2,010.00
30	143.40	284.40	591.00	599.40	1,184.40	2,058.00
31	147.00	291.60	612.00	621.00	1,225.20	2,106.00
32	149.40	297.60	627.00	635.40	1,258.80	2,133.00
33	153.00	304.80	648.00	647.40	1,284.00	2,202.00
34	155.40	309.60	675.00	667.20	1,327.20	2,247.00
35	160.20	319.20	684.00	682.80	1,354.80	2,283.00
36	166.80	332.40	705.00	706.20	1,399.20	2,373.00
37	171.00	340.80	735.00	725.40	1,444.80	2,466.00
38	177.60	352.80	747.00	750.60	1,489.20	2,526.00
39	184.80	366.00	792.00	780.60	1,552.80	2,640.00
40	190.80	379.20	822.00	810.60	1,605.60	2,766.00
41	201.00	398.40	867.00	850.80	1,686.00	2,904.00
42	210.00	414.00	915.00	888.60	1,761.60	3,045.00
43	218.40	434.40	954.00	926.40	1,831.20	3,210.00
44	228.60	452.40	1,002.00	968.40	1,921.20	3,387.00
45	237.00	470.40	1,044.00	1,003.80	1,996.80	3,561.00
46	247.20	488.40	1,092.00	1,048.20	2,086.80	3,699.00
47	258.60	512.40	1,143.00	1,086.00	2,162.40	3,861.00
48	271.20	536.40	1,185.00	1,122.00	2,230.80	4,044.00
49	285.00	565.20	1,242.00	1,160.40	2,306.40	4,191.00
50	299.40	594.00	1,260.00	1,288.20	2,530.80	4,353.00
51	313.80	622.80	1,293.00	1,365.00	2,648.40	4,524.00
52	329.40	651.60	1,350.00	1,425.00	2,763.60	4,713.00
53	345.60	685.20	1,398.00	1,483.20	2,877.60	4,914.00
54	361.20	718.80	1,467.00	1,551.60	3,015.60	5,151.00
55	385.20	762.00	1,563.00	1,651.20	3,200.40	5,466.00

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	403.80	804.00	1,641.00	1,731.60	3,358.80	5,754.00
57	424.20	841.20	1,722.00	1,821.60	3,532.80	6,054.00
58	445.20	883.20	1,824.00	1,914.60	3,714.00	6,399.00
59	467.40	926.40	1,929.00	2,023.20	3,920.40	6,756.00
60	490.20	974.40	2,040.00	2,134.20	4,141.20	7,146.00
61	515.40	1,023.60	2,163.00	2,250.00	4,359.60	7,605.00
62	540.00	1,074.00	2,295.00	2,364.60	4,582.80	8,202.00
63	567.60	1,124.40	2,418.00	2,487.60	4,826.40	8,886.00
64	595.20	1,183.20	2,568.00	2,623.80	5,090.40	9,525.00
65	625.80	1,239.60	2,673.00	2,710.80	5,254.80	10,098.00
66	656.40	1,303.20	2,823.00	2,860.80	5,542.80	10,707.00
67	690.00	1,370.40	2,982.00	2,993.40	5,802.00	11,355.00
68	723.60	1,437.60	3,150.00	3,144.60	6,100.80	12,036.00
69	760.80	1,510.80	3,315.00	3,297.00	6,394.80	12,702.00
70	799.20	1,587.60	3,498.00	799.20	1,587.60	3,498.00
71	840.00	1,668.00	3,681.00	840.00	1,668.00	3,681.00
72	880.20	1,747.20	3,879.00	880.20	1,747.20	3,879.00
73	921.00	1,832.40	4,080.00	921.00	1,832.40	4,080.00
74	965.40	1,914.00	4,287.00	965.40	1,914.00	4,287.00
75	993.60	1,971.60	4,413.00	993.60	1,971.60	4,413.00
76	1,023.60	2,030.40	4,548.00	1,023.60	2,030.40	4,548.00
77	1,054.80	2,090.40	4,680.00	1,054.80	2,090.40	4,680.00
78	1,086.60	2,152.80	4,824.00	1,086.60	2,152.80	4,824.00
79	1,119.00	2,218.80	4,965.00	1,119.00	2,218.80	4,965.00
80	1,151.40	2,286.00	5,112.00	1,151.40	2,286.00	5,112.00
81	1,186.80	2,352.00	5,268.00	1,186.80	2,352.00	5,268.00
82	1,222.20	2,424.00	5,430.00	1,222.20	2,424.00	5,430.00
83	1,258.80	2,497.20	5,592.00	1,258.80	2,497.20	5,592.00
84	1,296.60	2,570.40	5,754.00	1,296.60	2,570.40	5,754.00
85	1,335.00	2,647.20	5,931.00	1,335.00	2,647.20	5,931.00
86	1,342.20	2,662.80	5,961.00	1,342.20	2,662.80	5,961.00
87	1,349.40	2,676.00	5,991.00	1,349.40	2,676.00	5,991.00
88	1,356.60	2,690.40	6,024.00	1,356.60	2,690.40	6,024.00
89	1,362.60	2,703.60	6,054.00	1,362.60	2,703.60	6,054.00
90	1,369.80	2,718.00	6,087.00	1,369.80	2,718.00	6,087.00
91	1,376.40	2,731.20	6,114.00	1,376.40	2,731.20	6,114.00
92	1,383.60	2,745.60	6,147.00	1,383.60	2,745.60	6,147.00
93	1,390.20	2,761.20	6,177.00	1,390.20	2,761.20	6,177.00
94	1,397.40	2,774.40	6,210.00	1,397.40	2,774.40	6,210.00
95	1,405.20	2,787.60	6,240.00	1,405.20	2,787.60	6,240.00
96	1,411.80	2,800.80	6,270.00	1,411.80	2,800.80	6,270.00
97	1,419.00	2,815.20	6,300.00	1,419.00	2,815.20	6,300.00
98	1,425.60	2,828.40	6,333.00	1,425.60	2,828.40	6,333.00
99	1,432.20	2,842.80	6,363.00	1,432.20	2,842.80	6,363.00

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	153.00	304.80	618.00	695.40	1,368.00	2,199.00
5 - 15	127.20	252.00	507.00	459.00	909.60	1,620.00
16	130.20	259.20	546.00	479.40	938.40	1,722.00
17	133.80	265.20	558.00	493.20	964.80	1,770.00
18	138.00	274.80	585.00	513.00	1,004.40	1,833.00
19	142.20	283.20	615.00	528.00	1,041.60	1,908.00
20	149.40	297.60	636.00	552.60	1,089.60	2,028.00
21	160.20	319.20	681.00	585.00	1,161.60	2,118.00
22	170.40	338.40	705.00	621.00	1,225.20	2,244.00
23	178.80	356.40	744.00	651.60	1,287.60	2,337.00
24	188.40	373.20	792.00	685.20	1,354.80	2,454.00
25	198.00	393.60	828.00	721.20	1,434.00	2,568.00
26	211.20	417.60	858.00	770.40	1,530.00	2,685.00
27	219.00	435.60	900.00	814.20	1,618.80	2,826.00
28	229.80	457.20	942.00	858.00	1,710.00	2,931.00
29	241.80	475.20	966.00	904.80	1,786.80	3,024.00
30	252.00	494.40	987.00	942.60	1,869.60	3,108.00
31	262.80	505.20	1,014.00	982.20	1,942.80	3,189.00
32	274.20	524.40	1,035.00	1,020.60	2,023.20	3,261.00
33	284.40	552.00	1,065.00	1,059.60	2,101.20	3,336.00
34	294.00	576.00	1,089.00	1,099.80	2,162.40	3,408.00
35	305.40	598.80	1,122.00	1,133.40	2,214.00	3,471.00
36	318.00	622.80	1,146.00	1,167.00	2,265.60	3,552.00
37	329.40	644.40	1,176.00	1,192.80	2,311.20	3,651.00
38	340.80	664.80	1,206.00	1,223.40	2,362.80	3,732.00
39	353.40	685.20	1,236.00	1,262.40	2,436.00	3,852.00
40	366.00	706.80	1,281.00	1,293.00	2,533.20	3,987.00
41	376.20	726.00	1,368.00	1,332.00	2,641.20	4,215.00
42	387.00	745.20	1,455.00	1,365.00	2,715.60	4,467.00
43	396.00	769.20	1,515.00	1,396.20	2,785.20	4,641.00
44	403.80	782.40	1,569.00	1,425.60	2,839.20	4,803.00
45	412.20	794.40	1,620.00	1,456.80	2,888.40	4,935.00
46	415.80	796.80	1,650.00	1,470.00	2,919.60	5,058.00
47	418.80	796.80	1,683.00	1,482.00	2,938.80	5,130.00
48	420.60	796.80	1,695.00	1,483.20	2,953.20	5,220.00
49	420.60	799.20	1,719.00	1,491.60	2,964.00	5,286.00
50	420.60	799.20	1,737.00	1,754.40	3,223.20	5,340.00
51	420.60	802.80	1,773.00	1,776.60	3,247.20	5,610.00
52	420.60	811.20	1,800.00	1,776.60	3,267.60	5,679.00
53	423.60	830.40	1,824.00	1,788.00	3,306.00	5,775.00
54	426.60	847.20	1,854.00	1,803.60	3,345.60	5,862.00
55	437.40	866.40	1,929.00	1,851.60	3,452.40	6,081.00

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
56	445.80	884.40	1,974.00	1,891.80	3,537.60	6,261.00
57	457.20	907.20	2,034.00	1,940.40	3,643.20	6,444.00
58	472.80	939.60	2,112.00	2,003.40	3,776.40	6,675.00
59	490.80	976.80	2,190.00	2,080.20	3,960.00	6,945.00
60	517.20	1,026.00	2,283.00	2,187.00	4,197.60	7,269.00
61	543.00	1,077.60	2,388.00	2,301.60	4,482.00	7,695.00
62	571.80	1,134.00	2,565.00	2,441.40	4,782.00	8,286.00
63	602.40	1,195.20	2,721.00	2,592.60	5,049.60	8,970.00
64	634.80	1,260.00	2,880.00	2,726.40	5,342.40	9,615.00
65	654.60	1,299.60	3,003.00	2,819.40	5,414.40	10,179.00
66	690.60	1,374.00	3,171.00	2,973.60	5,696.40	10,809.00
67	722.40	1,435.20	3,354.00	3,110.40	6,002.40	11,472.00
68	759.60	1,508.40	3,528.00	3,268.80	6,300.00	12,138.00
69	797.40	1,584.00	3,723.00	3,427.80	6,622.80	12,795.00
70	836.40	1,663.20	3,927.00	836.40	1,663.20	3,927.00
71	878.40	1,743.60	4,140.00	878.40	1,743.60	4,140.00
72	919.20	1,828.80	4,362.00	919.20	1,828.80	4,362.00
73	964.20	1,916.40	4,593.00	964.20	1,916.40	4,593.00
74	1,008.60	2,007.60	4,824.00	1,008.60	2,007.60	4,824.00
75	1,038.00	2,067.60	4,965.00	1,038.00	2,067.60	4,965.00
76	1,069.20	2,130.00	5,112.00	1,069.20	2,130.00	5,112.00
77	1,101.60	2,192.40	5,268.00	1,101.60	2,192.40	5,268.00
78	1,135.20	2,259.60	5,430.00	1,135.20	2,259.60	5,430.00
79	1,168.80	2,326.80	5,592.00	1,168.80	2,326.80	5,592.00
80	1,204.20	2,396.40	5,754.00	1,204.20	2,396.40	5,754.00
81	1,240.20	2,469.60	5,931.00	1,240.20	2,469.60	5,931.00
82	1,276.80	2,544.00	6,108.00	1,276.80	2,544.00	6,108.00
83	1,315.20	2,619.60	6,291.00	1,315.20	2,619.60	6,291.00
84	1,354.80	2,698.80	6,480.00	1,354.80	2,698.80	6,480.00
85	1,396.20	2,778.00	6,672.00	1,396.20	2,778.00	6,672.00
86	1,402.80	2,792.40	6,705.00	1,402.80	2,792.40	6,705.00
87	1,410.60	2,805.60	6,741.00	1,410.60	2,805.60	6,741.00
88	1,416.60	2,821.20	6,774.00	1,416.60	2,821.20	6,774.00
89	1,423.80	2,833.20	6,810.00	1,423.80	2,833.20	6,810.00
90	1,431.00	2,847.60	6,846.00	1,431.00	2,847.60	6,846.00
91	1,437.60	2,862.00	6,879.00	1,437.60	2,862.00	6,879.00
92	1,444.80	2,875.20	6,915.00	1,444.80	2,875.20	6,915.00
93	1,451.40	2,889.60	6,948.00	1,451.40	2,889.60	6,948.00
94	1,458.60	2,902.80	6,984.00	1,458.60	2,902.80	6,984.00
95	1,465.80	2,917.20	7,020.00	1,465.80	2,917.20	7,020.00
96	1,473.00	2,931.60	7,056.00	1,473.00	2,931.60	7,056.00
97	1,480.80	2,946.00	7,092.00	1,480.80	2,946.00	7,092.00
98	1,488.00	2,961.60	7,122.00	1,488.00	2,961.60	7,122.00
99	1,496.40	2,976.00	7,158.00	1,496.40	2,976.00	7,158.00

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	268.80	536.20	851.20	840.70	1,675.80	2,579.20
5 - 15	129.50	254.80	403.20	449.40	887.60	1,382.40
16	140.70	280.00	476.80	483.00	959.00	1,523.20
17	143.50	281.40	496.00	494.20	970.20	1,593.60
18	144.20	287.00	499.20	502.60	982.80	1,606.40
19	145.60	287.00	499.20	503.30	982.80	1,606.40
20	145.60	287.00	499.20	503.30	988.40	1,606.40
21	146.30	288.40	512.00	532.70	1,041.60	1,651.20
22	146.30	288.40	512.00	532.70	1,041.60	1,651.20
23	146.30	288.40	512.00	532.70	1,041.60	1,651.20
24	148.40	292.60	521.60	535.50	1,059.80	1,676.80
25	150.50	296.80	521.60	544.60	1,065.40	1,680.00
26	151.90	302.40	531.20	545.30	1,083.60	1,724.80
27	153.30	306.60	537.60	554.40	1,094.80	1,731.20
28	158.90	312.20	553.60	572.60	1,108.80	1,798.40
29	160.30	319.20	556.80	579.60	1,145.20	1,804.80
30	163.80	327.60	572.80	593.60	1,170.40	1,836.80
31	165.90	330.40	588.80	602.70	1,197.00	1,900.80
32	170.10	340.20	595.20	614.60	1,215.20	1,926.40
33	172.90	344.40	601.60	623.00	1,232.00	1,993.60
34	177.80	355.60	627.20	644.70	1,279.60	2,019.20
35	180.60	361.20	633.60	661.50	1,297.80	2,073.60
36	186.20	372.40	659.20	679.00	1,335.60	2,121.60
37	193.20	386.40	672.00	700.70	1,380.40	2,208.00
38	198.80	397.60	694.40	718.90	1,428.00	2,275.20
39	205.80	411.60	729.60	749.00	1,482.60	2,348.80
40	215.60	431.20	758.40	782.60	1,554.00	2,496.00
41	232.40	450.80	809.60	840.70	1,629.60	2,595.20
42	247.80	473.20	844.80	891.10	1,692.60	2,739.20
43	263.90	497.00	889.60	945.70	1,797.60	2,896.00
44	275.80	523.60	940.80	984.90	1,873.20	3,052.80
45	287.70	541.80	988.80	1,024.80	1,955.80	3,203.20
46	297.50	565.60	1,030.40	1,062.60	2,031.40	3,356.80
47	308.00	589.40	1,072.00	1,099.70	2,112.60	3,491.20
48	319.20	611.80	1,113.60	1,133.30	2,199.40	3,635.20
49	327.60	632.80	1,161.60	1,176.70	2,280.60	3,750.40
50	340.20	655.20	1,206.40	1,222.20	2,360.40	3,932.80
51	350.00	679.00	1,267.20	1,271.90	2,472.40	4,112.00
52	364.70	704.20	1,321.60	1,324.40	2,556.40	4,256.00
53	378.70	733.60	1,382.40	1,372.70	2,667.00	4,470.40
54	395.50	768.60	1,446.40	1,438.50	2,798.60	4,684.80
55	420.00	819.00	1,532.80	1,523.90	2,963.80	4,934.40

此為續保保費率 For Renewal Only

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

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

Hospital & Surgical Rider (applicable to Hong Kong)

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

	HS (US$)			HS + SMM (US$)		
年齡 Age	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private	HS 70 大房 Ward	HS140 半私家 Semi-Private	HS 320 私家 Private
R&B(US$)	70.00	140.00	320.00	70.00	140.00	320.00
R&B(HK$)	560.00	1,120.00	2,560.00	560.00	1,120.00	2,560.00
56	438.90	855.40	1,606.40	1,596.00	3,105.20	5,228.80
57	460.60	901.60	1,696.00	1,687.00	3,280.20	5,497.60
58	485.80	950.60	1,798.40	1,765.40	3,459.40	5,817.60
59	515.90	1,001.00	1,888.00	1,873.20	3,645.60	6,121.60
60	539.00	1,058.40	2,003.20	1,963.50	3,854.20	6,496.00
61	587.30	1,166.20	2,051.20	2,126.60	4,207.00	6,851.20
62	617.40	1,233.40	2,230.40	2,251.90	4,456.20	7,411.20
63	655.20	1,297.80	2,416.00	2,396.80	4,736.20	8,067.20
64	690.20	1,373.40	2,620.80	2,532.60	5,026.00	8,732.80
65	718.20	1,416.80	2,736.00	2,637.60	5,192.60	9,152.00
66	743.40	1,461.60	2,892.80	2,760.10	5,425.00	9,731.20
67	776.30	1,541.40	3,049.60	2,909.90	5,755.40	10,326.40
68	814.10	1,615.60	3,219.20	3,063.90	6,063.40	10,966.40
69	854.00	1,699.60	3,395.20	3,223.50	6,385.40	11,548.80
70	896.70	1,783.60	3,574.40	896.70	1,783.60	3,574.40
71	942.20	1,874.60	3,769.60	942.20	1,874.60	3,769.60
72	987.00	1,964.20	3,968.00	987.00	1,964.20	3,968.00
73	1,033.20	2,056.60	4,169.60	1,033.20	2,056.60	4,169.60
74	1,082.90	2,150.40	4,380.80	1,082.90	2,150.40	4,380.80
75	1,115.10	2,214.80	4,515.20	1,115.10	2,214.80	4,515.20
76	1,148.00	2,283.40	4,652.80	1,148.00	2,283.40	4,652.80
77	1,182.30	2,350.60	4,790.40	1,182.30	2,350.60	4,790.40
78	1,218.00	2,420.60	4,934.40	1,218.00	2,420.60	4,934.40
79	1,254.40	2,493.40	5,084.80	1,254.40	2,493.40	5,084.80
80	1,292.20	2,566.20	5,238.40	1,292.20	2,566.20	5,238.40
81	1,332.10	2,644.60	5,392.00	1,332.10	2,644.60	5,392.00
82	1,370.60	2,724.40	5,555.20	1,370.60	2,724.40	5,555.20
83	1,412.60	2,805.60	5,718.40	1,412.60	2,805.60	5,718.40
84	1,454.60	2,888.20	5,894.40	1,454.60	2,888.20	5,894.40
85	1,498.00	2,976.40	6,067.20	1,498.00	2,976.40	6,067.20
86	1,505.00	2,991.80	6,099.20	1,505.00	2,991.80	6,099.20
87	1,512.70	3,005.80	6,128.00	1,512.70	3,005.80	6,128.00
88	1,519.70	3,021.20	6,156.80	1,519.70	3,021.20	6,156.80
89	1,526.70	3,033.80	6,185.60	1,526.70	3,033.80	6,185.60
90	1,533.70	3,049.20	6,220.80	1,533.70	3,049.20	6,220.80
91	1,542.10	3,063.20	6,252.80	1,542.10	3,063.20	6,252.80
92	1,549.80	3,078.60	6,288.00	1,549.80	3,078.60	6,288.00
93	1,558.20	3,094.00	6,316.80	1,558.20	3,094.00	6,316.80
94	1,567.30	3,110.80	6,352.00	1,567.30	3,110.80	6,352.00
95	1,575.00	3,124.80	6,384.00	1,575.00	3,124.80	6,384.00
96	1,583.40	3,141.60	6,419.20	1,583.40	3,141.60	6,419.20
97	1,591.10	3,157.00	6,451.20	1,591.10	3,157.00	6,451.20
98	1,598.80	3,173.80	6,480.00	1,598.80	3,173.80	6,480.00
99	1,606.50	3,192.00	6,515.20	1,606.50	3,192.00	6,515.20

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(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	203.00	406.00	576.00	669.20	1,335.60	1,792.00
5 - 15	144.90	273.00	464.00	510.30	957.60	1,472.00
16	156.10	289.80	492.80	529.20	995.40	1,574.40
17	158.90	296.80	499.20	545.30	1,020.60	1,606.40
18	163.80	302.40	524.80	561.40	1,047.20	1,676.80
19	170.10	313.60	547.20	579.60	1,089.20	1,747.20
20	177.80	329.00	576.00	601.30	1,135.40	1,836.80
21	189.70	355.60	633.60	648.90	1,215.20	1,916.80
22	199.50	371.00	662.40	690.20	1,283.80	2,019.20
23	208.60	390.60	694.40	724.50	1,355.20	2,121.60
24	219.80	411.60	732.80	760.20	1,416.80	2,220.80
25	230.30	431.20	764.80	800.10	1,488.20	2,332.80
26	241.50	449.40	809.60	841.40	1,554.00	2,435.20
27	253.40	471.80	844.80	877.10	1,632.40	2,560.00
28	264.60	492.80	876.80	917.00	1,685.60	2,662.40
29	275.10	509.60	902.40	954.80	1,759.80	2,742.40
30	284.90	527.80	928.00	995.40	1,820.00	2,825.60
31	294.00	540.40	950.40	1,017.10	1,867.60	2,896.00
32	302.40	553.00	976.00	1,044.40	1,909.60	2,953.60
33	310.80	567.00	1,004.80	1,079.40	1,960.00	3,030.40
34	319.90	579.60	1,014.40	1,106.70	2,000.60	3,097.60
35	324.80	589.40	1,030.40	1,131.90	2,034.20	3,139.20
36	336.00	606.20	1,056.00	1,166.20	2,088.80	3,200.00
37	343.00	620.20	1,068.80	1,195.60	2,136.40	3,248.00
38	351.40	635.60	1,100.80	1,222.20	2,193.80	3,340.80
39	362.60	649.60	1,132.80	1,261.40	2,251.20	3,424.00
40	370.30	672.00	1,161.60	1,291.50	2,328.20	3,516.80
41	413.70	726.60	1,235.20	1,421.00	2,482.20	3,731.20
42	446.60	770.00	1,353.60	1,508.50	2,615.20	4,025.60
43	456.40	789.60	1,398.40	1,544.20	2,690.80	4,163.20
44	469.00	814.80	1,449.60	1,576.40	2,770.60	4,316.80
45	476.00	835.80	1,484.80	1,610.00	2,842.00	4,425.60
46	480.90	847.00	1,520.00	1,626.80	2,884.00	4,537.60
47	481.60	858.20	1,542.40	1,628.90	2,917.60	4,576.00
48	485.10	868.00	1,561.60	1,640.10	2,949.80	4,678.40
49	487.90	872.20	1,580.80	1,646.40	2,959.60	4,739.20
50	487.90	883.40	1,606.40	1,646.40	2,987.60	4,771.20
51	487.90	886.20	1,616.00	1,646.40	3,046.40	5,059.20
52	487.90	891.80	1,641.60	1,646.40	3,057.60	5,145.60
53	487.90	898.80	1,657.60	1,647.10	3,094.00	5,174.40
54	490.70	911.40	1,696.00	1,663.20	3,140.20	5,264.00
55	504.00	938.00	1,753.60	1,708.00	3,225.60	5,484.80

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
56	513.80	959.00	1,798.40	1,745.10	3,308.20	5,612.80
57	527.10	989.80	1,859.20	1,792.70	3,407.60	5,801.60
58	543.20	1,024.80	1,920.00	1,845.90	3,519.60	5,993.60
59	563.50	1,073.80	2,003.20	1,917.30	3,690.40	6,259.20
60	592.20	1,136.80	2,089.60	2,013.90	3,897.60	6,524.80
61	623.70	1,239.00	2,118.40	2,126.60	4,216.80	6,851.20
62	655.90	1,310.40	2,304.00	2,251.90	4,474.40	7,411.20
63	697.20	1,381.80	2,496.00	2,396.80	4,755.80	8,067.20
64	733.60	1,461.60	2,704.00	2,532.60	5,049.80	8,732.80
65	764.40	1,506.40	2,819.20	2,637.60	5,215.00	9,152.00
66	790.30	1,555.40	2,979.20	2,760.10	5,455.80	9,731.20
67	826.70	1,642.20	3,148.80	2,909.90	5,787.60	10,326.40
68	866.60	1,720.60	3,321.60	3,063.90	6,092.80	10,966.40
69	908.60	1,806.00	3,500.80	3,223.50	6,416.20	11,548.80
70	953.40	1,898.40	3,696.00	953.40	1,898.40	3,696.00
71	1,001.00	1,989.40	3,897.60	1,001.00	1,989.40	3,897.60
72	1,047.90	2,086.00	4,105.60	1,047.90	2,086.00	4,105.60
73	1,098.30	2,182.60	4,320.00	1,098.30	2,182.60	4,320.00
74	1,148.00	2,286.20	4,537.60	1,148.00	2,286.20	4,537.60
75	1,182.30	2,354.80	4,672.00	1,182.30	2,354.80	4,672.00
76	1,218.00	2,426.20	4,816.00	1,218.00	2,426.20	4,816.00
77	1,254.40	2,497.60	4,956.80	1,254.40	2,497.60	4,956.80
78	1,292.20	2,573.20	5,104.00	1,292.20	2,573.20	5,104.00
79	1,332.10	2,650.20	5,257.60	1,332.10	2,650.20	5,257.60
80	1,370.60	2,728.60	5,414.40	1,370.60	2,728.60	5,414.40
81	1,412.60	2,811.20	5,574.40	1,412.60	2,811.20	5,574.40
82	1,454.60	2,896.60	5,740.80	1,454.60	2,896.60	5,740.80
83	1,498.00	2,980.60	5,916.80	1,498.00	2,980.60	5,916.80
84	1,542.80	3,070.20	6,096.00	1,542.80	3,070.20	6,096.00
85	1,589.00	3,165.40	6,272.00	1,589.00	3,165.40	6,272.00
86	1,597.40	3,179.40	6,307.20	1,597.40	3,179.40	6,307.20
87	1,605.10	3,196.20	6,339.20	1,605.10	3,196.20	6,339.20
88	1,613.50	3,211.60	6,374.40	1,613.50	3,211.60	6,374.40
89	1,621.20	3,228.40	6,406.40	1,621.20	3,228.40	6,406.40
90	1,629.60	3,243.80	6,438.40	1,629.60	3,243.80	6,438.40
91	1,638.00	3,260.60	6,470.40	1,638.00	3,260.60	6,470.40
92	1,646.40	3,278.80	6,505.60	1,646.40	3,278.80	6,505.60
93	1,654.80	3,294.20	6,537.60	1,654.80	3,294.20	6,537.60
94	1,661.80	3,311.00	6,576.00	1,661.80	3,311.00	6,576.00
95	1,670.20	3,326.40	6,601.60	1,670.20	3,326.40	6,601.60
96	1,677.90	3,341.80	6,636.80	1,677.90	3,341.80	6,636.80
97	1,686.30	3,357.20	6,668.80	1,686.30	3,357.20	6,668.80
98	1,694.00	3,374.00	6,707.20	1,694.00	3,374.00	6,707.20
99	1,703.10	3,390.80	6,739.20	1,703.10	3,390.80	6,739.20

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	292.00	582.40	914.40	872.00	1,739.20	2,678.40
5 - 15	137.60	275.20	442.80	472.00	926.40	1,425.60
16	152.80	300.80	504.00	503.20	996.80	1,609.20
17	154.40	305.60	525.60	513.60	1,014.40	1,670.40
18	156.80	312.00	529.20	524.80	1,017.60	1,677.60
19	156.80	312.00	529.20	527.20	1,017.60	1,677.60
20	156.80	312.00	529.20	527.20	1,027.20	1,677.60
21	156.80	312.00	554.40	552.00	1,072.00	1,771.20
22	156.80	312.00	554.40	552.00	1,072.00	1,771.20
23	156.80	312.00	554.40	552.00	1,072.00	1,771.20
24	160.00	316.80	561.60	554.40	1,100.80	1,789.20
25	160.80	320.00	561.60	561.60	1,108.80	1,792.80
26	163.20	324.80	576.00	570.40	1,129.60	1,846.80
27	165.60	329.60	586.80	581.60	1,148.80	1,857.60
28	168.00	334.40	597.60	595.20	1,166.40	1,890.00
29	172.00	339.20	608.40	605.60	1,198.40	1,947.60
30	176.80	347.20	615.60	612.00	1,217.60	1,965.60
31	179.20	356.80	644.40	626.40	1,246.40	2,023.20
32	182.40	363.20	651.60	640.00	1,278.40	2,066.40
33	187.20	369.60	662.40	657.60	1,297.60	2,124.00
34	191.20	379.20	673.20	668.80	1,334.40	2,149.20
35	196.00	388.80	702.00	687.20	1,369.60	2,224.80
36	202.40	403.20	712.80	711.20	1,392.00	2,271.60
37	206.40	411.20	734.40	733.60	1,444.80	2,372.40
38	213.60	425.60	756.00	754.40	1,489.60	2,412.00
39	223.20	444.80	799.20	784.80	1,548.80	2,541.60
40	234.40	465.60	828.00	828.00	1,622.40	2,653.20
41	248.80	483.20	871.20	879.20	1,702.40	2,786.40
42	264.80	505.60	921.60	933.60	1,788.80	2,923.20
43	281.60	534.40	964.80	985.60	1,883.20	3,088.80
44	294.40	561.60	1,022.40	1,028.00	1,966.40	3,265.20
45	305.60	584.00	1,072.80	1,070.40	2,054.40	3,409.20
46	315.20	609.60	1,119.60	1,103.20	2,128.00	3,596.40
47	325.60	632.00	1,173.60	1,142.40	2,220.80	3,729.60
48	336.80	659.20	1,213.20	1,176.00	2,304.00	3,873.60
49	349.60	681.60	1,263.60	1,216.80	2,385.60	4,024.80
50	366.40	712.00	1,310.40	1,287.20	2,513.60	4,197.60
51	416.80	806.40	1,360.80	1,348.80	2,619.20	4,352.40
52	436.00	840.00	1,414.80	1,409.60	2,732.80	4,546.80
53	453.60	880.00	1,479.60	1,467.20	2,852.80	4,755.60
54	473.60	920.00	1,544.40	1,537.60	2,990.40	4,964.40
55	503.20	977.60	1,638.00	1,629.60	3,169.60	5,274.00

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	525.60	1,028.80	1,728.00	1,711.20	3,329.60	5,558.40
57	552.00	1,081.60	1,821.60	1,798.40	3,508.80	5,842.80
58	584.00	1,136.00	1,918.80	1,897.60	3,700.80	6,177.60
59	614.40	1,201.60	2,023.20	1,998.40	3,904.00	6,526.80
60	652.80	1,289.60	2,116.80	2,122.40	4,163.20	6,901.20
61	697.60	1,387.20	2,232.00	2,265.60	4,472.00	7,340.40
62	740.00	1,470.40	2,401.20	2,409.60	4,766.40	7,930.80
63	784.80	1,555.20	2,588.40	2,559.20	5,057.60	8,593.20
64	822.40	1,633.60	2,775.60	2,696.80	5,323.20	9,205.20
65	855.20	1,689.60	2,923.20	2,820.80	5,550.40	9,748.80
66	891.20	1,758.40	3,085.20	2,956.00	5,832.00	10,350.00
67	929.60	1,844.80	3,265.20	3,110.40	6,148.80	10,972.80
68	975.20	1,936.00	3,445.20	3,273.60	6,483.20	11,613.60
69	1,021.60	2,030.40	3,625.20	3,450.40	6,824.00	12,258.00
70	1,072.00	2,134.40	3,823.20	3,634.40	7,192.00	12,952.80
71	1,125.60	2,241.60	4,024.80	3,824.00	7,579.20	13,640.40
72	1,180.00	2,347.20	4,244.40	4,015.20	7,956.80	14,353.20
73	1,233.60	2,457.60	4,456.80	4,222.40	8,356.80	15,098.40
74	1,293.60	2,571.20	4,687.20	4,431.20	8,774.40	15,861.60
75	1,330.40	2,648.00	4,831.20	4,566.40	9,036.80	16,326.00
76	1,370.40	2,724.80	4,971.60	4,700.80	9,310.40	16,815.60
77	1,410.40	2,808.00	5,130.00	4,843.20	9,587.20	17,326.80
78	1,452.00	2,891.20	5,277.60	4,986.40	9,881.60	17,845.20
79	1,495.20	2,982.40	5,436.00	5,138.40	10,176.00	18,374.40
80	1,541.60	3,067.20	5,601.60	5,292.80	10,476.80	18,928.80
81	1,588.00	3,160.00	5,763.60	5,447.20	10,782.40	19,486.80
82	1,636.00	3,256.00	5,940.00	5,613.60	11,105.60	20,073.60
83	1,684.80	3,355.20	6,120.00	5,784.80	11,449.60	20,671.20
84	1,734.40	3,456.00	6,303.60	5,956.00	11,790.40	21,301.20
85	1,787.20	3,558.40	6,494.40	6,134.40	12,147.20	21,938.40
86	1,795.20	3,576.00	6,526.80	6,164.00	12,200.00	22,053.60
87	1,804.00	3,595.20	6,555.60	6,197.60	12,260.80	22,147.20
88	1,813.60	3,612.80	6,591.60	6,228.00	12,323.20	22,269.60
89	1,824.00	3,630.40	6,624.00	6,258.40	12,382.40	22,377.60
90	1,832.80	3,649.60	6,652.80	6,289.60	12,449.60	22,510.80
91	1,841.60	3,667.20	6,685.20	6,318.40	12,510.40	22,608.00
92	1,851.20	3,684.80	6,721.20	6,347.20	12,569.60	22,712.40
93	1,860.00	3,704.00	6,753.60	6,380.00	12,636.80	22,820.40
94	1,868.00	3,721.60	6,793.20	6,409.60	12,694.40	22,935.60
95	1,877.60	3,739.20	6,822.00	6,444.00	12,763.20	23,072.40
96	1,885.60	3,756.80	6,858.00	6,476.80	12,828.80	23,173.20
97	1,896.80	3,772.80	6,894.00	6,508.80	12,891.20	23,306.40
98	1,904.80	3,796.80	6,926.40	6,541.60	12,953.60	23,410.80
99	1,913.60	3,814.40	6,962.40	6,580.00	13,017.60	23,518.80

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(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	227.20	451.20	626.40	699.20	1,385.60	1,922.40
5 - 15	154.40	289.60	486.00	534.40	992.00	1,555.20
16	160.80	308.80	525.60	550.40	1,044.80	1,656.00
17	164.80	316.80	536.40	565.60	1,068.80	1,688.40
18	168.00	321.60	558.00	587.20	1,094.40	1,778.40
19	176.80	332.80	586.80	606.40	1,129.60	1,857.60
20	183.20	347.20	612.00	632.80	1,179.20	1,947.60
21	204.80	392.00	655.20	678.40	1,278.40	2,030.40
22	216.80	411.20	673.20	722.40	1,334.40	2,145.60
23	225.60	433.60	720.00	754.40	1,408.00	2,257.20
24	237.60	456.00	756.00	788.80	1,475.20	2,361.60
25	248.80	480.00	795.60	832.80	1,548.80	2,469.60
26	262.40	500.80	828.00	876.80	1,622.40	2,588.40
27	272.80	524.80	864.00	914.40	1,700.80	2,721.60
28	285.60	542.40	907.20	960.80	1,760.00	2,815.20
29	296.00	564.80	925.20	1,000.80	1,828.80	2,894.40
30	307.20	584.00	954.00	1,035.20	1,886.40	2,980.80
31	316.80	603.20	979.20	1,063.20	1,947.20	3,081.60
32	326.40	614.40	1,000.80	1,092.80	2,000.00	3,132.00
33	336.80	628.80	1,022.40	1,120.00	2,048.00	3,200.40
34	343.20	643.20	1,047.60	1,156.00	2,089.60	3,265.20
35	352.80	657.60	1,069.20	1,188.80	2,140.80	3,337.20
36	362.40	672.00	1,105.20	1,216.00	2,182.40	3,405.60
37	371.20	686.40	1,126.80	1,246.40	2,235.20	3,510.00
38	381.60	705.60	1,155.60	1,276.80	2,284.80	3,603.60
39	390.40	724.80	1,184.40	1,311.20	2,344.00	3,697.20
40	412.00	760.00	1,227.60	1,380.00	2,456.00	3,848.40
41	448.80	806.40	1,314.00	1,478.40	2,587.20	4,046.40
42	473.60	846.40	1,404.00	1,556.00	2,707.20	4,287.60
43	490.40	876.80	1,458.00	1,606.40	2,795.20	4,478.40
44	504.80	902.40	1,508.40	1,643.20	2,883.20	4,626.00
45	512.80	926.40	1,555.20	1,670.40	2,942.40	4,755.60
46	517.60	942.40	1,584.00	1,688.80	2,995.20	4,863.60
47	520.00	952.00	1,612.80	1,702.40	3,041.60	4,953.60
48	522.40	963.20	1,634.40	1,712.00	3,075.20	5,014.80
49	524.80	972.80	1,663.20	1,712.80	3,094.40	5,094.00
50	527.20	977.60	1,677.60	1,717.60	3,113.60	5,140.80
51	527.20	984.00	1,724.40	1,717.60	3,166.40	5,367.60
52	527.20	993.60	1,742.40	1,717.60	3,180.80	5,450.40
53	529.60	1,003.20	1,764.00	1,725.60	3,217.60	5,536.80
54	532.00	1,016.00	1,796.40	1,743.20	3,259.20	5,612.40
55	546.40	1,049.60	1,864.80	1,790.40	3,368.00	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

「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	558.40	1,075.20	1,911.60	1,827.20	3,440.00	5,990.40
57	571.20	1,104.00	1,976.40	1,874.40	3,552.00	6,166.80
58	589.60	1,147.20	2,041.20	1,936.00	3,681.60	6,393.60
59	613.60	1,203.20	2,124.00	2,014.40	3,852.80	6,656.40
60	650.40	1,281.60	2,196.00	2,109.60	4,096.00	6,944.40
61	693.60	1,374.40	2,296.80	2,227.20	4,377.60	7,354.80
62	734.40	1,457.60	2,466.00	2,360.80	4,659.20	7,930.80
63	774.40	1,540.80	2,664.00	2,504.00	4,947.20	8,593.20
64	811.20	1,616.00	2,844.00	2,635.20	5,209.60	9,205.20
65	841.60	1,673.60	3,006.00	2,756.00	5,428.80	9,748.80
66	876.80	1,745.60	3,168.00	2,890.40	5,707.20	10,346.40
67	919.20	1,832.00	3,344.40	3,041.60	6,009.60	10,969.20
68	964.00	1,921.60	3,524.40	3,197.60	6,336.00	11,613.60
69	1,012.80	2,012.80	3,715.20	3,366.40	6,675.20	12,258.00
70	1,061.60	2,115.20	3,916.80	3,545.60	7,030.40	12,934.80
71	1,116.00	2,219.20	4,129.20	3,735.20	7,401.60	13,636.80
72	1,169.60	2,326.40	4,348.80	3,928.80	7,771.20	14,338.80
73	1,224.80	2,433.60	4,582.80	4,123.20	8,172.80	15,091.20
74	1,280.80	2,550.40	4,809.60	4,328.80	8,582.40	15,858.00
75	1,320.00	2,628.80	4,957.20	4,459.20	8,825.60	16,322.40
76	1,360.00	2,710.40	5,104.80	4,592.00	9,097.60	16,808.40
77	1,400.80	2,792.00	5,256.00	4,732.00	9,364.80	17,316.00
78	1,443.20	2,870.40	5,421.60	4,872.80	9,652.80	17,834.40
79	1,484.80	2,958.40	5,576.40	5,023.20	9,934.40	18,363.60
80	1,530.40	3,048.00	5,742.00	5,172.00	10,235.20	18,910.80
81	1,576.00	3,144.00	5,914.80	5,328.80	10,542.40	19,479.60
82	1,624.00	3,233.60	6,098.40	5,487.20	10,864.00	20,066.40
83	1,672.00	3,331.20	6,282.00	5,651.20	11,180.80	20,664.00
84	1,722.40	3,430.40	6,458.40	5,818.40	11,531.20	21,286.80
85	1,775.20	3,536.00	6,656.40	5,996.00	11,873.60	21,927.60
86	1,783.20	3,555.20	6,685.20	6,025.60	11,926.40	22,028.40
87	1,792.80	3,571.20	6,724.80	6,058.40	11,987.20	22,143.60
88	1,801.60	3,588.80	6,757.20	6,085.60	12,049.60	22,255.20
89	1,811.20	3,606.40	6,793.20	6,116.80	12,115.20	22,374.00
90	1,819.20	3,625.60	6,825.60	6,148.80	12,160.00	22,496.40
91	1,829.60	3,643.20	6,865.20	6,180.80	12,232.00	22,604.40
92	1,836.80	3,664.00	6,894.00	6,208.00	12,289.60	22,705.20
93	1,846.40	3,681.60	6,933.60	6,241.60	12,360.00	22,816.80
94	1,856.80	3,700.80	6,966.00	6,271.20	12,412.80	22,928.40
95	1,864.80	3,716.80	7,002.00	6,300.00	12,476.80	23,036.40
96	1,875.20	3,732.80	7,038.00	6,328.00	12,539.20	23,162.40
97	1,883.20	3,753.60	7,074.00	6,364.00	12,598.40	23,281.20
98	1,893.60	3,769.60	7,099.20	6,392.80	12,656.00	23,403.60
99	1,901.60	3,793.60	7,135.20	6,424.00	12,728.00	23,497.20

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

「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	522.00	972.00	1,986.00	3,249.00
5 - 15	296.40	522.00	1,066.80	1,761.00
16	296.40	543.00	1,100.40	2,079.00
17	296.40	543.00	1,106.40	2,157.00
18	296.40	543.00	1,112.40	2,178.00
19	296.40	543.00	1,131.60	2,178.00
20	296.40	546.00	1,144.80	2,178.00
21	296.40	555.00	1,242.00	2,181.00
22	296.40	564.00	1,242.00	2,181.00
23	296.40	579.00	1,242.00	2,181.00
24	296.40	588.00	1,252.80	2,223.00
25	296.40	600.00	1,268.40	2,247.00
26	297.60	615.00	1,290.00	2,271.00
27	298.80	627.00	1,315.20	2,283.00
28	304.80	645.00	1,328.40	2,346.00
29	307.20	663.00	1,363.20	2,406.00
30	309.60	684.00	1,396.80	2,448.00
31	316.80	702.00	1,424.40	2,481.00
32	321.60	729.00	1,452.00	2,544.00
33	328.80	747.00	1,483.20	2,628.00
34	337.20	771.00	1,518.00	2,640.00
35	348.00	783.00	1,567.20	2,712.00
36	356.40	813.00	1,605.60	2,793.00
37	369.60	846.00	1,657.20	2,874.00
38	379.20	867.00	1,714.80	2,961.00
39	394.80	906.00	1,777.20	3,105.00
40	412.80	951.00	1,863.60	3,237.00
41	435.60	1,005.00	1,957.20	3,393.00
42	457.20	1,056.00	2,047.20	3,555.00
43	471.60	1,089.00	2,140.80	3,753.00
44	494.40	1,128.00	2,230.80	3,930.00
45	518.40	1,167.00	2,310.00	4,134.00
46	544.80	1,212.00	2,389.20	4,290.00
47	570.00	1,254.00	2,475.60	4,473.00
48	594.00	1,305.00	2,553.60	4,659.00
49	619.20	1,359.00	2,647.20	4,827.00
50	643.20	1,383.00	2,810.40	5,028.00
51	688.80	1,422.00	2,901.60	5,217.00
52	712.80	1,470.00	2,998.80	5,451.00
53	739.20	1,536.00	3,129.60	5,679.00
54	770.40	1,599.00	3,258.00	5,946.00
55	813.60	1,683.00	3,456.00	6,297.00

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	852.00	1,749.00	3,631.20	6,639.00
57	890.40	1,830.00	3,816.00	6,999.00
58	932.40	1,923.00	4,015.20	7,410.00
59	978.00	2,022.00	4,234.80	7,809.00
60	1,022.40	2,118.00	4,465.20	8,211.00
61	1,071.60	2,250.00	4,682.40	8,790.00
62	1,119.60	2,379.00	4,950.00	9,378.00
63	1,174.80	2,505.00	5,230.80	9,900.00
64	1,232.40	2,658.00	5,534.40	10,515.00
65	1,290.00	2,775.00	5,598.00	10,977.00
66	1,354.80	2,931.00	5,887.20	11,586.00
67	1,424.40	3,087.00	6,204.00	12,207.00
68	1,494.00	3,267.00	6,508.80	12,894.00
69	1,572.00	3,444.00	6,849.60	13,566.00
70	1,651.20	3,618.00	1,651.20	3,618.00
71	1,732.80	3,822.00	1,732.80	3,822.00
72	1,818.00	4,017.00	1,818.00	4,017.00
73	1,900.80	4,224.00	1,900.80	4,224.00
74	1,992.00	4,443.00	1,992.00	4,443.00
75	2,052.00	4,581.00	2,052.00	4,581.00
76	2,114.40	4,716.00	2,114.40	4,716.00
77	2,176.80	4,860.00	2,176.80	4,860.00
78	2,241.60	5,010.00	2,241.60	5,010.00
79	2,311.20	5,160.00	2,311.20	5,160.00
80	2,378.40	5,313.00	2,378.40	5,313.00
81	2,450.40	5,472.00	2,450.40	5,472.00
82	2,523.60	5,631.00	2,523.60	5,631.00
83	2,600.40	5,802.00	2,600.40	5,802.00
84	2,677.20	5,976.00	2,677.20	5,976.00
85	2,757.60	6,153.00	2,757.60	6,153.00
86	2,772.00	6,183.00	2,772.00	6,183.00
87	2,786.40	6,216.00	2,786.40	6,216.00
88	2,799.60	6,246.00	2,799.60	6,246.00
89	2,814.00	6,279.00	2,814.00	6,279.00
90	2,827.20	6,306.00	2,827.20	6,306.00
91	2,841.60	6,339.00	2,841.60	6,339.00
92	2,854.80	6,369.00	2,854.80	6,369.00
93	2,870.40	6,402.00	2,870.40	6,402.00
94	2,883.60	6,432.00	2,883.60	6,432.00
95	2,898.00	6,462.00	2,898.00	6,462.00
96	2,911.20	6,492.00	2,911.20	6,492.00
97	2,924.40	6,525.00	2,924.40	6,525.00
98	2,938.80	6,555.00	2,938.80	6,555.00
99	2,953.20	6,588.00	2,953.20	6,588.00

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	381.60	651.00	1,482.00	2,637.00
5 - 15	284.40	546.00	1,026.00	1,893.00
16	294.00	570.00	1,066.80	2,133.00
17	297.60	588.00	1,096.80	2,178.00
18	308.40	612.00	1,134.00	2,223.00
19	321.60	630.00	1,183.20	2,247.00
20	338.40	669.00	1,243.20	2,340.00
21	370.80	708.00	1,303.20	2,454.00
22	392.40	741.00	1,375.20	2,571.00
23	412.80	774.00	1,449.60	2,709.00
24	434.40	822.00	1,515.60	2,835.00
25	457.20	858.00	1,561.20	2,958.00
26	474.00	906.00	1,653.60	3,105.00
27	499.20	942.00	1,765.20	3,237.00
28	519.60	990.00	1,880.40	3,336.00
29	542.40	1,026.00	1,996.80	3,465.00
30	559.20	1,062.00	2,114.40	3,537.00
31	576.00	1,089.00	2,200.80	3,630.00
32	588.00	1,113.00	2,258.40	3,723.00
33	604.80	1,134.00	2,310.00	3,789.00
34	618.00	1,161.00	2,352.00	3,861.00
35	628.80	1,179.00	2,398.80	3,957.00
36	651.60	1,212.00	2,452.80	4,059.00
37	676.80	1,239.00	2,505.60	4,149.00
38	699.60	1,275.00	2,560.80	4,263.00
39	721.20	1,305.00	2,620.80	4,353.00
40	744.00	1,359.00	2,737.20	4,524.00
41	765.60	1,446.00	2,888.40	4,788.00
42	783.60	1,533.00	3,015.60	5,094.00
43	804.00	1,599.00	3,103.20	5,289.00
44	820.80	1,653.00	3,164.40	5,478.00
45	830.40	1,704.00	3,216.00	5,646.00
46	836.40	1,740.00	3,249.60	5,754.00
47	838.80	1,758.00	3,279.60	5,859.00
48	840.00	1,767.00	3,291.60	5,943.00
49	841.20	1,782.00	3,306.00	6,024.00
50	847.20	1,839.00	3,442.80	6,090.00
51	854.40	1,902.00	3,459.60	6,309.00
52	866.40	1,926.00	3,487.20	6,375.00
53	885.60	1,953.00	3,523.20	6,462.00
54	910.80	1,992.00	3,562.80	6,600.00
55	951.60	2,061.00	3,669.60	6,822.00

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	985.20	2,115.00	3,759.60	7,008.00
57	1,018.80	2,178.00	3,872.40	7,230.00
58	1,050.00	2,238.00	4,015.20	7,485.00
59	1,094.40	2,307.00	4,203.60	7,794.00
60	1,147.20	2,388.00	4,465.20	8,148.00
61	1,207.20	2,532.00	4,722.00	8,637.00
62	1,267.20	2,685.00	4,994.40	9,282.00
63	1,330.80	2,838.00	5,277.60	10,059.00
64	1,400.40	3,003.00	5,586.00	10,767.00
65	1,444.80	3,132.00	5,642.40	11,355.00
66	1,520.40	3,312.00	5,942.40	11,991.00
67	1,605.60	3,486.00	6,262.80	12,645.00
68	1,682.40	3,693.00	6,562.80	13,359.00
69	1,770.00	3,888.00	6,903.60	14,064.00
70	1,860.00	4,095.00	1,860.00	4,095.00
71	1,947.60	4,317.00	1,947.60	4,317.00
72	2,042.40	4,545.00	2,042.40	4,545.00
73	2,142.00	4,779.00	2,142.00	4,779.00
74	2,238.00	5,025.00	2,238.00	5,025.00
75	2,302.80	5,175.00	2,302.80	5,175.00
76	2,373.60	5,331.00	2,373.60	5,331.00
77	2,444.40	5,487.00	2,444.40	5,487.00
78	2,517.60	5,655.00	2,517.60	5,655.00
79	2,593.20	5,823.00	2,593.20	5,823.00
80	2,670.00	5,997.00	2,670.00	5,997.00
81	2,750.40	6,180.00	2,750.40	6,180.00
82	2,830.80	6,366.00	2,830.80	6,366.00
83	2,917.20	6,555.00	2,917.20	6,555.00
84	3,006.00	6,753.00	3,006.00	6,753.00
85	3,094.80	6,951.00	3,094.80	6,951.00
86	3,109.20	6,987.00	3,109.20	6,987.00
87	3,124.80	7,026.00	3,124.80	7,026.00
88	3,141.60	7,059.00	3,141.60	7,059.00
89	3,156.00	7,095.00	3,156.00	7,095.00
90	3,171.60	7,128.00	3,171.60	7,128.00
91	3,188.40	7,161.00	3,188.40	7,161.00
92	3,202.80	7,194.00	3,202.80	7,194.00
93	3,218.40	7,230.00	3,218.40	7,230.00
94	3,232.80	7,266.00	3,232.80	7,266.00
95	3,249.60	7,302.00	3,249.60	7,302.00
96	3,266.40	7,335.00	3,266.40	7,335.00
97	3,283.20	7,371.00	3,283.20	7,371.00
98	3,301.20	7,410.00	3,301.20	7,410.00
99	3,318.00	7,449.00	3,318.00	7,449.00

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	618.80	1,008.00	1,929.20	2,953.60
5 - 15	319.20	512.00	1,089.20	1,651.20
16	344.40	572.80	1,157.80	1,801.60
17	347.20	592.00	1,178.80	1,878.40
18	348.60	598.40	1,183.00	1,910.40
19	348.60	598.40	1,183.00	1,910.40
20	354.20	598.40	1,187.20	1,910.40
21	354.20	624.00	1,244.60	2,041.60
22	355.60	624.00	1,244.60	2,041.60
23	355.60	624.00	1,244.60	2,041.60
24	358.40	627.20	1,264.20	2,089.60
25	359.80	627.20	1,279.60	2,099.20
26	362.60	640.00	1,290.80	2,112.00
27	371.00	643.20	1,318.80	2,140.80
28	373.80	665.60	1,323.00	2,208.00
29	383.60	668.80	1,358.00	2,246.40
30	390.60	688.00	1,384.60	2,275.20
31	397.60	707.20	1,411.20	2,332.80
32	406.00	716.80	1,437.80	2,371.20
33	411.60	729.60	1,451.80	2,425.60
34	422.80	748.80	1,496.60	2,492.80
35	432.60	764.80	1,534.40	2,544.00
36	442.40	787.20	1,569.40	2,611.20
37	457.80	816.00	1,624.00	2,710.40
38	467.60	828.80	1,667.40	2,784.00
39	483.00	873.60	1,723.40	2,889.60
40	506.80	902.40	1,801.80	3,027.20
41	527.80	947.20	1,881.60	3,164.80
42	550.20	995.20	1,958.60	3,331.20
43	578.20	1,052.80	2,060.80	3,507.20
44	603.40	1,104.00	2,158.80	3,705.60
45	625.80	1,161.60	2,242.80	3,872.00
46	649.60	1,206.40	2,332.40	4,048.00
47	677.60	1,257.60	2,427.60	4,201.60
48	702.80	1,302.40	2,507.40	4,387.20
49	722.40	1,360.00	2,597.00	4,544.00
50	751.80	1,414.40	2,685.20	4,726.40
51	784.00	1,497.60	2,846.20	4,857.60
52	810.60	1,561.60	2,949.80	5,036.80
53	847.00	1,635.20	3,080.00	5,280.00
54	884.80	1,705.60	3,221.40	5,513.60
55	936.60	1,814.40	3,404.80	5,824.00

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
56	980.00	1,900.80	3,577.00	6,144.00
57	1,030.40	2,000.00	3,759.00	6,460.80
58	1,086.40	2,118.40	3,960.60	6,835.20
59	1,143.80	2,227.20	4,173.40	7,225.60
60	1,208.20	2,358.40	4,401.60	7,628.80
61	1,323.00	2,422.40	4,782.40	8,060.80
62	1,394.40	2,627.20	5,086.20	8,745.60
63	1,472.80	2,844.80	5,385.80	9,472.00
64	1,556.80	3,084.80	5,723.20	10,272.00
65	1,605.80	3,219.20	5,913.60	10,761.60
66	1,659.00	3,408.00	6,182.40	11,449.60
67	1,752.80	3,590.40	6,549.20	12,112.00
68	1,839.60	3,792.00	6,899.20	12,889.60
69	1,932.00	4,003.20	7,271.60	13,596.80
70	2,025.80	4,204.80	2,025.80	4,204.80
71	2,125.20	4,438.40	2,125.20	4,438.40
72	2,228.80	4,662.40	2,228.80	4,662.40
73	2,331.00	4,905.60	2,331.00	4,905.60
74	2,443.00	5,158.40	2,443.00	5,158.40
75	2,517.20	5,315.20	2,517.20	5,315.20
76	2,592.80	5,478.40	2,592.80	5,478.40
77	2,669.80	5,641.60	2,669.80	5,641.60
78	2,751.00	5,808.00	2,751.00	5,808.00
79	2,830.80	5,980.80	2,830.80	5,980.80
80	2,916.20	6,166.40	2,916.20	6,166.40
81	3,005.80	6,352.00	3,005.80	6,352.00
82	3,095.40	6,537.60	3,095.40	6,537.60
83	3,187.80	6,739.20	3,187.80	6,739.20
84	3,284.40	6,937.60	3,284.40	6,937.60
85	3,383.80	7,148.80	3,383.80	7,148.80
86	3,400.60	7,184.00	3,400.60	7,184.00
87	3,416.00	7,219.20	3,416.00	7,219.20
88	3,431.40	7,260.80	3,431.40	7,260.80
89	3,449.60	7,299.20	3,449.60	7,299.20
90	3,467.80	7,334.40	3,467.80	7,334.40
91	3,486.00	7,372.80	3,486.00	7,372.80
92	3,502.80	7,408.00	3,502.80	7,408.00
93	3,522.40	7,446.40	3,522.40	7,446.40
94	3,539.20	7,481.60	3,539.20	7,481.60
95	3,557.40	7,523.20	3,557.40	7,523.20
96	3,577.00	7,555.20	3,577.00	7,555.20
97	3,593.80	7,593.60	3,593.80	7,593.60
98	3,612.00	7,632.00	3,612.00	7,632.00
99	3,628.80	7,667.20	3,628.80	7,667.20

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

「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	487.20	745.60	1,568.00	2,275.20
5 - 15	334.60	556.80	1,089.20	1,785.60
16	369.60	627.20	1,157.80	1,936.00
17	373.80	643.20	1,178.80	2,012.80
18	375.20	659.20	1,183.00	2,028.80
19	375.20	659.20	1,185.80	2,099.20
20	387.80	691.20	1,232.00	2,188.80
21	411.60	726.40	1,380.40	2,275.20
22	432.60	752.00	1,451.80	2,371.20
23	456.40	790.40	1,512.00	2,496.00
24	471.80	825.60	1,590.40	2,627.20
25	494.20	857.60	1,661.80	2,742.40
26	509.60	899.20	1,724.80	2,848.00
27	536.20	940.80	1,801.80	2,966.40
28	551.60	976.00	1,867.60	3,104.00
29	569.80	1,008.00	1,933.40	3,200.00
30	589.40	1,027.20	2,000.60	3,267.20
31	606.20	1,056.00	2,058.00	3,356.80
32	617.40	1,078.40	2,088.80	3,440.00
33	634.20	1,104.00	2,149.00	3,516.80
34	646.80	1,126.40	2,193.80	3,577.60
35	656.60	1,142.40	2,231.60	3,641.60
36	673.40	1,164.80	2,283.40	3,705.60
37	686.00	1,184.00	2,332.40	3,766.40
38	702.80	1,209.60	2,385.60	3,865.60
39	718.20	1,244.80	2,444.40	3,955.20
40	742.00	1,267.20	2,522.80	4,073.60
41	798.00	1,360.00	2,685.20	4,316.80
42	840.00	1,481.60	2,815.40	4,630.40
43	862.40	1,529.60	2,899.40	4,774.40
44	887.60	1,584.00	2,979.20	4,950.40
45	908.60	1,619.20	3,049.20	5,091.20
46	924.00	1,657.60	3,096.80	5,212.80
47	936.60	1,680.00	3,140.20	5,283.20
48	945.00	1,708.80	3,173.80	5,363.20
49	949.20	1,728.00	3,190.60	5,443.20
50	959.00	1,753.60	3,220.00	5,472.00
51	964.60	1,772.80	3,235.40	5,564.80
52	974.40	1,798.40	3,260.60	5,638.40
53	980.00	1,824.00	3,294.20	5,708.80
54	996.80	1,856.00	3,348.80	5,820.80
55	1,024.80	1,929.60	3,437.00	6,032.00

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	1,050.00	1,977.60	3,518.20	6,192.00
57	1,082.20	2,035.20	3,624.60	6,387.20
58	1,117.20	2,118.40	3,756.20	6,614.40
59	1,171.80	2,201.60	3,929.80	6,912.00
60	1,241.80	2,297.60	4,141.20	7,216.00
61	1,349.60	2,339.20	4,478.60	7,561.60
62	1,422.40	2,540.80	4,746.00	8,198.40
63	1,500.80	2,745.60	5,038.60	8,860.80
64	1,586.20	2,969.60	5,343.80	9,625.60
65	1,635.20	3,100.80	5,514.60	10,099.20
66	1,687.00	3,280.00	5,773.60	10,704.00
67	1,783.60	3,465.60	6,115.20	11,363.20
68	1,869.00	3,654.40	6,445.60	12,051.20
69	1,961.40	3,856.00	6,785.80	12,713.60
70	2,059.40	4,067.20	2,059.40	4,067.20
71	2,157.40	4,281.60	2,157.40	4,281.60
72	2,263.80	4,505.60	2,263.80	4,505.60
73	2,373.00	4,742.40	2,373.00	4,742.40
74	2,479.40	4,985.60	2,479.40	4,985.60
75	2,553.60	5,132.80	2,553.60	5,132.80
76	2,627.80	5,286.40	2,627.80	5,286.40
77	2,707.60	5,443.20	2,707.60	5,443.20
78	2,788.80	5,606.40	2,788.80	5,606.40
79	2,871.40	5,776.00	2,871.40	5,776.00
80	2,958.20	5,948.80	2,958.20	5,948.80
81	3,046.40	6,128.00	3,046.40	6,128.00
82	3,138.80	6,310.40	3,138.80	6,310.40
83	3,231.20	6,502.40	3,231.20	6,502.40
84	3,329.20	6,697.60	3,329.20	6,697.60
85	3,428.60	6,896.00	3,428.60	6,896.00
86	3,445.40	6,928.00	3,445.40	6,928.00
87	3,465.00	6,963.20	3,465.00	6,963.20
88	3,481.80	6,995.20	3,481.80	6,995.20
89	3,500.00	7,033.60	3,500.00	7,033.60
90	3,519.60	7,068.80	3,519.60	7,068.80
91	3,536.40	7,104.00	3,536.40	7,104.00
92	3,554.60	7,139.20	3,554.60	7,139.20
93	3,572.80	7,177.60	3,572.80	7,177.60
94	3,591.00	7,212.80	3,591.00	7,212.80
95	3,609.20	7,251.20	3,609.20	7,251.20
96	3,626.00	7,286.40	3,626.00	7,286.40
97	3,644.20	7,328.00	3,644.20	7,328.00
98	3,663.80	7,366.40	3,663.80	7,366.40
99	3,680.60	7,401.60	3,680.60	7,401.60

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	355.20	676.80	1,047.60	1,054.40	2,022.40	3,070.80
5 - 15	188.80	345.60	525.60	608.00	1,131.20	1,814.40
16	204.80	376.00	590.40	643.20	1,211.20	2,016.00
17	205.60	377.60	619.20	654.40	1,217.60	2,066.40
18	207.20	384.00	622.80	665.60	1,244.80	2,084.40
19	207.20	384.00	622.80	667.20	1,244.80	2,084.40
20	207.20	384.00	622.80	667.20	1,246.40	2,084.40
21	218.40	406.40	662.40	688.80	1,297.60	2,113.20
22	218.40	406.40	662.40	688.80	1,297.60	2,113.20
23	218.40	406.40	662.40	688.80	1,297.60	2,113.20
24	222.40	411.20	669.60	696.00	1,313.60	2,156.40
25	223.20	412.80	669.60	702.40	1,323.20	2,167.20
26	225.60	417.60	676.80	711.20	1,352.00	2,206.80
27	228.00	424.00	694.80	723.20	1,371.20	2,224.80
28	232.80	428.80	712.80	733.60	1,392.00	2,282.40
29	236.80	438.40	723.60	744.00	1,422.40	2,329.20
30	240.00	446.40	734.40	756.80	1,446.40	2,376.00
31	244.00	456.00	748.80	772.00	1,481.60	2,408.40
32	248.00	465.60	759.60	783.20	1,507.20	2,469.60
33	252.00	473.60	781.20	800.00	1,532.80	2,527.20
34	256.80	481.60	802.80	816.00	1,566.40	2,566.80
35	263.20	494.40	817.20	832.80	1,601.60	2,624.40
36	268.00	505.60	842.40	856.00	1,632.00	2,725.20
37	273.60	523.20	860.40	882.40	1,678.40	2,804.40
38	283.20	536.00	885.60	908.00	1,726.40	2,876.40
39	292.00	560.00	925.20	937.60	1,788.80	2,995.20
40	304.80	579.20	964.80	977.60	1,875.20	3,153.60
41	320.00	603.20	1,008.00	1,028.00	1,963.20	3,268.80
42	336.80	627.20	1,058.40	1,080.80	2,054.40	3,448.80
43	353.60	657.60	1,116.00	1,136.80	2,150.40	3,643.20
44	370.40	683.20	1,180.80	1,184.80	2,238.40	3,826.80
45	382.40	712.00	1,227.60	1,228.00	2,339.20	3,996.00
46	392.00	744.00	1,281.60	1,271.20	2,428.80	4,176.00
47	404.80	771.20	1,332.00	1,311.20	2,515.20	4,334.40
48	418.40	800.00	1,378.80	1,363.20	2,609.60	4,510.80
49	432.00	827.20	1,440.00	1,408.80	2,694.40	4,683.60
50	451.20	864.00	1,490.40	1,476.00	2,825.60	4,870.80
51	472.80	904.00	1,544.40	1,556.00	2,974.40	5,065.20
52	492.80	944.00	1,609.20	1,619.20	3,099.20	5,274.00
53	513.60	984.00	1,677.60	1,695.20	3,236.80	5,533.20
54	536.00	1,027.20	1,760.40	1,769.60	3,382.40	5,763.60
55	568.00	1,086.40	1,868.40	1,884.00	3,590.40	6,109.20

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

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「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	596.80	1,139.20	1,962.00	1,977.60	3,780.80	6,440.40
57	624.80	1,196.80	2,066.40	2,081.60	3,968.00	6,778.80
58	657.60	1,256.00	2,185.20	2,189.60	4,188.80	7,178.40
59	693.60	1,323.20	2,307.60	2,313.60	4,424.00	7,563.60
60	741.60	1,420.80	2,404.80	2,472.80	4,712.00	7,999.20
61	799.20	1,529.60	2,541.60	2,653.60	5,072.00	8,532.00
62	848.80	1,622.40	2,732.40	2,827.20	5,400.00	9,216.00
63	896.80	1,716.80	2,952.00	3,001.60	5,736.00	9,968.40
64	940.00	1,801.60	3,153.60	3,159.20	6,033.60	10,681.20
65	975.20	1,868.80	3,330.00	3,292.80	6,291.20	11,322.00
66	1,014.40	1,942.40	3,517.20	3,460.80	6,606.40	12,009.60
67	1,064.00	2,038.40	3,715.20	3,648.80	6,960.00	12,747.60
68	1,117.60	2,136.00	3,920.40	3,848.00	7,339.20	13,503.60
69	1,172.00	2,243.20	4,136.40	4,049.60	7,729.60	14,234.40
70	1,230.40	2,353.60	4,348.80	4,270.40	8,140.80	15,019.20
71	1,292.80	2,470.40	4,590.00	4,492.00	8,580.80	15,811.20
72	1,355.20	2,590.40	4,824.00	4,725.60	9,016.00	16,657.20
73	1,418.40	2,712.00	5,076.00	4,964.80	9,467.20	17,521.20
74	1,483.20	2,840.00	5,335.20	5,209.60	9,937.60	18,392.40
75	1,526.40	2,924.80	5,497.20	5,366.40	10,251.20	18,946.80
76	1,572.80	3,012.80	5,659.20	5,527.20	10,550.40	19,501.20
77	1,619.20	3,102.40	5,828.40	5,692.00	10,867.20	20,106.00
78	1,667.20	3,195.20	6,012.00	5,862.40	11,196.80	20,703.60
79	1,717.60	3,292.80	6,192.00	6,037.60	11,531.20	21,312.00
80	1,768.80	3,390.40	6,361.20	6,217.60	11,880.00	21,974.40
81	1,821.60	3,492.80	6,562.80	6,405.60	12,232.00	22,611.60
82	1,876.80	3,598.40	6,757.20	6,599.20	12,598.40	23,302.80
83	1,932.80	3,705.60	6,962.40	6,796.80	12,972.80	23,994.00
84	1,991.20	3,816.00	7,171.20	7,001.60	13,363.20	24,724.80
85	2,050.40	3,931.20	7,383.60	7,206.40	13,766.40	25,466.40
86	2,061.60	3,950.40	7,419.60	7,241.60	13,827.20	25,592.40
87	2,071.20	3,968.00	7,462.80	7,278.40	13,902.40	25,696.80
88	2,080.80	3,990.40	7,495.20	7,317.60	13,972.80	25,848.00
89	2,092.00	4,009.60	7,534.80	7,356.00	14,043.20	25,963.20
90	2,101.60	4,030.40	7,570.80	7,386.40	14,112.00	26,096.40
91	2,112.80	4,051.20	7,606.80	7,423.20	14,176.00	26,236.80
92	2,121.60	4,072.00	7,646.40	7,460.00	14,249.60	26,366.40
93	2,133.60	4,092.80	7,693.20	7,495.20	14,323.20	26,506.80
94	2,143.20	4,110.40	7,722.00	7,532.80	14,390.40	26,632.80
95	2,152.80	4,132.80	7,772.40	7,575.20	14,467.20	26,762.40
96	2,164.00	4,153.60	7,801.20	7,612.00	14,537.60	26,899.20
97	2,176.00	4,172.80	7,844.40	7,648.80	14,604.80	27,018.00
98	2,186.40	4,193.60	7,884.00	7,691.20	14,686.40	27,158.40
99	2,197.60	4,214.40	7,920.00	7,725.60	14,752.00	27,309.60

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「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	284.00	542.40	756.00	853.60	1,635.20	2,340.00
5 - 15	205.60	356.80	561.60	657.60	1,131.20	1,821.60
16	213.60	382.40	644.40	677.60	1,212.80	2,026.80
17	217.60	384.00	655.20	696.00	1,217.60	2,084.40
18	222.40	387.20	669.60	711.20	1,244.80	2,124.00
19	228.00	388.80	669.60	733.60	1,251.20	2,156.40
20	236.80	403.20	702.00	756.00	1,283.20	2,264.40
21	262.40	448.00	734.40	840.80	1,444.80	2,372.40
22	272.80	468.80	759.60	885.60	1,512.00	2,476.80
23	284.80	492.80	806.40	917.60	1,582.40	2,613.60
24	295.20	510.40	831.60	960.80	1,648.00	2,725.20
25	307.20	529.60	871.20	1,000.80	1,721.60	2,851.20
26	321.60	556.80	914.40	1,044.80	1,793.60	2,977.20
27	335.20	580.80	954.00	1,088.80	1,875.20	3,092.40
28	346.40	603.20	986.40	1,136.00	1,936.00	3,243.60
29	358.40	619.20	1,011.60	1,176.00	2,011.20	3,333.60
30	370.40	640.00	1,047.60	1,213.60	2,073.60	3,405.60
31	380.00	651.20	1,069.20	1,242.40	2,126.40	3,492.00
32	388.80	670.40	1,098.00	1,275.20	2,177.60	3,596.40
33	399.20	683.20	1,116.00	1,309.60	2,228.80	3,650.40
34	407.20	696.00	1,137.60	1,340.80	2,273.60	3,729.60
35	416.80	708.80	1,159.20	1,368.00	2,316.80	3,826.80
36	426.40	724.80	1,191.60	1,408.80	2,369.60	3,888.00
37	436.00	742.40	1,220.40	1,441.60	2,422.40	3,996.00
38	444.00	753.60	1,260.00	1,478.40	2,473.60	4,096.80
39	456.00	776.00	1,281.60	1,520.80	2,542.40	4,197.60
40	476.80	809.60	1,332.00	1,592.80	2,644.80	4,348.80
41	516.00	859.20	1,418.40	1,708.00	2,784.00	4,622.40
42	546.40	899.20	1,508.40	1,796.00	2,907.20	4,885.20
43	564.00	931.20	1,573.20	1,850.40	2,995.20	5,104.80
44	577.60	953.60	1,630.80	1,896.80	3,081.60	5,270.40
45	588.00	979.20	1,674.00	1,934.40	3,147.20	5,425.20
46	592.80	998.40	1,710.00	1,952.80	3,198.40	5,540.40
47	596.80	1,012.80	1,735.20	1,964.00	3,236.80	5,626.80
48	599.20	1,020.80	1,756.80	1,976.00	3,273.60	5,720.40
49	601.60	1,033.60	1,789.20	1,977.60	3,296.00	5,767.20
50	601.60	1,038.40	1,814.40	1,984.00	3,326.40	5,864.40
51	603.20	1,043.20	1,828.80	1,993.60	3,371.20	6,022.80
52	603.20	1,054.40	1,846.80	1,994.40	3,390.40	6,112.80
53	604.00	1,064.00	1,879.20	2,003.20	3,435.20	6,202.80
54	609.60	1,076.80	1,918.80	2,017.60	3,480.00	6,289.20
55	625.60	1,110.40	1,976.40	2,076.00	3,579.20	6,534.00

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「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	639.20	1,139.20	2,034.00	2,119.20	3,664.00	6,706.80
57	655.20	1,169.60	2,095.20	2,174.40	3,766.40	6,922.80
58	673.60	1,216.00	2,170.80	2,240.00	3,912.00	7,178.40
59	700.80	1,273.60	2,260.80	2,332.80	4,091.20	7,455.60
60	742.40	1,361.60	2,343.60	2,448.00	4,352.00	7,783.20
61	793.60	1,462.40	2,444.40	2,586.40	4,654.40	8,247.60
62	839.20	1,545.60	2,628.00	2,737.60	4,956.80	8,884.80
63	887.20	1,636.80	2,829.60	2,901.60	5,265.60	9,615.60
64	929.60	1,713.60	3,024.00	3,055.20	5,531.20	10,324.80
65	963.20	1,779.20	3,186.00	3,197.60	5,768.00	10,944.00
66	1,004.80	1,851.20	3,376.80	3,353.60	6,059.20	11,610.00
67	1,052.80	1,939.20	3,560.40	3,528.80	6,385.60	12,308.40
68	1,103.20	2,033.60	3,754.80	3,710.40	6,737.60	13,035.60
69	1,158.40	2,137.60	3,956.40	3,904.00	7,094.40	13,748.40
70	1,214.40	2,244.80	4,168.80	4,112.80	7,467.20	14,508.00
71	1,276.80	2,352.00	4,392.00	4,331.20	7,864.00	15,271.20
72	1,337.60	2,465.60	4,626.00	4,551.20	8,272.00	16,077.60
73	1,401.60	2,587.20	4,867.20	4,782.40	8,694.40	16,909.20
74	1,465.60	2,700.80	5,115.60	5,024.00	9,123.20	17,766.00
75	1,510.40	2,782.40	5,274.00	5,173.60	9,388.80	18,302.40
76	1,556.00	2,865.60	5,428.80	5,331.20	9,678.40	18,856.80
77	1,601.60	2,952.00	5,587.20	5,489.60	9,966.40	19,418.40
78	1,648.80	3,041.60	5,756.40	5,652.00	10,257.60	19,987.20
79	1,699.20	3,132.80	5,929.20	5,825.60	10,568.00	20,581.20
80	1,751.20	3,228.80	6,109.20	5,997.60	10,889.60	21,222.00
81	1,802.40	3,324.80	6,296.40	6,180.80	11,211.20	21,866.40
82	1,857.60	3,424.00	6,487.20	6,366.40	11,558.40	22,514.40
83	1,912.00	3,526.40	6,674.40	6,557.60	11,894.40	23,176.80
84	1,970.40	3,632.00	6,876.00	6,756.00	12,252.80	23,896.80
85	2,029.60	3,744.00	7,084.80	6,958.40	12,620.80	24,602.40
86	2,039.20	3,761.60	7,117.20	6,992.80	12,691.20	24,710.40
87	2,049.60	3,777.60	7,156.80	7,032.00	12,739.20	24,840.00
88	2,060.80	3,798.40	7,189.20	7,068.00	12,811.20	24,966.00
89	2,070.40	3,817.60	7,225.20	7,104.80	12,872.00	25,074.00
90	2,080.00	3,836.80	7,264.80	7,139.20	12,939.20	25,214.40
91	2,090.40	3,856.00	7,297.20	7,176.00	13,004.80	25,322.40
92	2,100.80	3,875.20	7,329.60	7,208.80	13,065.60	25,466.40
93	2,112.00	3,896.00	7,376.40	7,247.20	13,126.40	25,596.00
94	2,120.80	3,912.00	7,408.80	7,284.00	13,198.40	25,722.00
95	2,132.00	3,934.40	7,452.00	7,321.60	13,268.80	25,848.00
96	2,142.40	3,952.00	7,488.00	7,356.80	13,329.60	25,963.20
97	2,151.20	3,972.80	7,516.80	7,392.80	13,396.80	26,114.40
98	2,162.40	3,993.60	7,560.00	7,428.00	13,468.80	26,236.80
99	2,172.00	4,012.80	7,599.60	7,464.00	13,532.80	26,373.60

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

「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	76.13	147.75	249.38	205.88	399.00	671.25
5 - 15	73.50	142.50	241.88	198.75	384.75	646.88
16	74.25	144.00	243.75	200.25	387.00	658.13
17	75.38	146.25	245.63	202.13	392.25	661.88
18	76.13	147.00	247.50	203.63	397.50	665.63
19	76.50	147.00	247.50	205.88	397.50	665.63
20	76.50	147.75	247.50	205.88	399.75	665.63
21	76.50	147.75	249.38	205.88	399.75	671.25
22	76.88	148.50	249.38	206.63	400.50	671.25
23	77.25	148.50	249.38	207.75	400.50	671.25
24	77.63	150.75	251.25	209.25	404.25	686.25
25	78.38	152.25	253.13	211.13	407.25	691.88
26	79.13	154.50	258.75	213.00	415.50	695.63
27	81.00	156.75	266.25	217.50	422.25	710.63
28	82.88	159.00	271.88	222.75	432.00	731.25
29	84.38	163.50	275.63	226.88	440.25	738.75
30	86.25	167.25	281.25	232.50	451.50	757.50
31	88.13	171.00	286.88	237.75	459.75	776.25
32	90.00	174.75	292.50	242.63	471.00	789.38
33	91.88	177.75	301.88	247.13	480.75	811.88
34	94.50	183.00	307.50	253.13	492.75	830.63
35	96.75	186.75	315.00	261.75	504.00	843.75
36	99.75	192.75	322.50	269.25	519.75	877.50
37	102.75	199.50	337.50	277.88	538.50	907.50
38	106.50	205.50	346.88	286.88	555.75	935.63
39	110.63	213.75	360.00	298.50	579.00	967.50
40	115.50	223.50	380.63	310.50	603.00	1,018.13
41	120.00	235.50	395.63	322.88	632.25	1,065.00
42	125.25	247.50	420.00	338.63	664.50	1,132.50
43	131.25	258.75	442.50	352.50	699.00	1,190.63
44	136.88	272.25	466.88	368.63	732.75	1,260.00
45	142.13	284.25	489.38	383.63	767.25	1,327.50
46	147.75	296.25	513.75	398.63	798.75	1,389.38
47	153.00	309.00	534.38	412.13	832.50	1,447.50
48	159.00	320.25	556.88	428.25	863.25	1,500.00
49	165.00	332.25	579.38	444.00	896.25	1,558.13
50	171.38	345.75	600.00	462.00	930.75	1,614.38
51	178.50	360.00	626.25	480.38	970.50	1,693.13
52	185.63	375.00	652.50	500.63	1,011.00	1,753.13
53	193.50	391.50	682.50	521.25	1,055.25	1,841.25
54	202.13	409.50	714.38	544.50	1,103.25	1,925.63
55	214.50	435.00	757.50	577.88	1,170.75	2,038.13

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	225.38	456.75	795.00	606.38	1,230.00	2,146.88
57	237.38	480.75	840.00	639.75	1,296.00	2,261.25
58	249.38	507.00	886.88	672.00	1,365.75	2,386.88
59	262.88	535.50	937.50	709.50	1,443.75	2,529.38
60	277.88	566.25	990.00	277.88	566.25	990.00
61	292.50	597.00	1,051.88	292.50	597.00	1,051.88
62	307.88	631.50	1,111.88	307.88	631.50	1,111.88
63	324.00	666.00	1,177.50	324.00	666.00	1,177.50
64	341.63	704.25	1,245.00	341.63	704.25	1,245.00
65	355.88	729.75	1,316.25	355.88	729.75	1,316.25
66	370.50	759.75	1,387.50	370.50	759.75	1,387.50
67	387.00	797.25	1,466.25	387.00	797.25	1,466.25
68	406.13	836.25	1,546.88	406.13	836.25	1,546.88
69	425.63	877.50	1,629.38	425.63	877.50	1,629.38
70	446.25	921.75	1,717.50	446.25	921.75	1,717.50
71	468.00	966.75	1,809.38	468.00	966.75	1,809.38
72	490.50	1,012.50	1,903.13	490.50	1,012.50	1,903.13
73	513.00	1,061.25	2,004.38	513.00	1,061.25	2,004.38
74	537.38	1,109.25	2,103.75	537.38	1,109.25	2,103.75
75	553.50	1,142.25	2,167.50	553.50	1,142.25	2,167.50
76	569.63	1,176.75	2,235.00	569.63	1,176.75	2,235.00
77	587.25	1,212.75	2,298.75	587.25	1,212.75	2,298.75
78	604.13	1,248.00	2,370.00	604.13	1,248.00	2,370.00
79	622.50	1,286.25	2,441.25	622.50	1,286.25	2,441.25
80	641.25	1,324.50	2,512.50	641.25	1,324.50	2,512.50
81	660.75	1,364.25	2,587.50	660.75	1,364.25	2,587.50
82	680.25	1,405.50	2,664.38	680.25	1,405.50	2,664.38
83	700.50	1,447.50	2,746.88	700.50	1,447.50	2,746.88
84	722.25	1,491.00	2,827.50	722.25	1,491.00	2,827.50
85	743.25	1,536.00	2,911.88	743.25	1,536.00	2,911.88
86	747.75	1,543.50	2,925.00	747.75	1,543.50	2,925.00
87	751.50	1,551.75	2,941.88	751.50	1,551.75	2,941.88
88	754.88	1,558.50	2,955.00	754.88	1,558.50	2,955.00
89	759.00	1,566.00	2,968.13	759.00	1,566.00	2,968.13
90	763.13	1,574.25	2,985.00	763.13	1,574.25	2,985.00
91	766.88	1,581.75	2,998.13	766.88	1,581.75	2,998.13
92	771.00	1,590.00	3,015.00	771.00	1,590.00	3,015.00
93	774.38	1,596.75	3,026.25	774.38	1,596.75	3,026.25
94	778.50	1,605.00	3,041.25	778.50	1,605.00	3,041.25
95	782.25	1,612.50	3,058.13	782.25	1,612.50	3,058.13
96	786.38	1,620.75	3,071.25	786.38	1,620.75	3,071.25
97	790.13	1,628.25	3,084.38	790.13	1,628.25	3,084.38
98	793.88	1,635.75	3,099.38	793.88	1,635.75	3,099.38
99	797.63	1,643.25	3,114.38	797.63	1,643.25	3,114.38

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
0 – 4	81.75	157.50	262.50	219.75	422.25	710.63
5 - 15	78.75	152.25	251.25	211.88	407.25	686.25
16	79.50	154.50	258.75	216.00	415.50	695.63
17	81.75	158.25	268.13	220.13	426.00	718.13
18	85.13	164.25	277.50	229.50	441.75	751.88
19	88.13	171.75	290.63	237.75	462.00	787.50
20	92.25	180.00	305.63	248.63	485.25	828.75
21	96.75	189.75	320.63	261.75	510.75	866.25
22	102.00	199.50	339.38	274.50	538.50	911.25
23	107.25	210.00	356.25	289.88	566.25	961.88
24	113.25	221.25	375.00	305.63	597.00	1,008.75
25	119.25	232.50	391.88	321.75	626.25	1,055.63
26	125.63	244.50	410.63	339.00	657.00	1,104.38
27	132.00	255.00	427.50	355.88	687.75	1,149.38
28	138.38	265.50	444.38	370.88	714.75	1,201.88
29	144.00	276.75	461.25	388.50	741.75	1,243.13
30	150.00	285.75	476.25	403.50	770.25	1,282.50
31	154.88	294.00	485.63	417.38	790.50	1,310.63
32	159.38	302.25	498.75	428.63	815.25	1,346.25
33	164.25	309.00	510.00	441.00	832.50	1,372.50
34	168.00	315.75	519.38	452.25	852.75	1,398.75
35	172.88	321.75	526.88	465.38	870.00	1,419.38
36	177.75	330.00	536.25	477.38	888.00	1,449.38
37	181.88	337.50	549.38	489.38	912.00	1,483.13
38	187.13	346.50	562.50	502.88	933.75	1,518.75
39	192.00	356.25	579.38	516.75	958.50	1,558.13
40	196.88	366.00	594.38	530.63	989.25	1,605.00
41	202.50	377.25	616.88	545.63	1,017.00	1,657.50
42	207.75	389.25	637.50	561.00	1,049.25	1,719.38
43	213.00	402.00	661.88	574.50	1,081.50	1,781.25
44	217.50	412.50	684.38	586.13	1,111.50	1,843.13
45	221.25	422.25	703.13	596.25	1,138.50	1,888.13
46	223.88	429.75	718.13	604.50	1,158.75	1,936.88
47	225.38	435.00	731.25	606.75	1,172.25	1,966.88
48	226.50	439.50	740.63	610.50	1,181.25	1,996.88
49	226.88	442.50	751.88	611.63	1,192.50	2,021.25
50	226.88	445.50	757.50	611.63	1,200.00	2,041.88
51	226.88	447.75	765.00	611.63	1,209.00	2,060.63
52	227.63	451.50	776.25	612.00	1,216.50	2,090.63
53	228.00	456.75	787.50	613.50	1,231.50	2,120.63
54	229.50	461.25	800.63	619.13	1,242.75	2,158.13
55	235.50	475.50	830.63	633.38	1,281.75	2,236.88

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	239.63	486.75	853.13	646.50	1,313.25	2,295.00
57	246.00	501.75	879.38	662.25	1,354.50	2,370.00
58	253.88	519.00	911.25	683.25	1,398.75	2,454.38
59	264.38	540.75	948.75	712.13	1,455.00	2,561.25
60	277.88	566.25	990.00	277.88	566.25	990.00
61	292.50	597.00	1,051.88	292.50	597.00	1,051.88
62	307.88	631.50	1,111.88	307.88	631.50	1,111.88
63	324.00	666.00	1,177.50	324.00	666.00	1,177.50
64	341.63	704.25	1,245.00	341.63	704.25	1,245.00
65	354.38	729.75	1,316.25	354.38	729.75	1,316.25
66	369.00	759.75	1,387.50	369.00	759.75	1,387.50
67	387.00	797.25	1,466.25	387.00	797.25	1,466.25
68	406.50	836.25	1,546.88	406.50	836.25	1,546.88
69	426.38	876.75	1,629.38	426.38	876.75	1,629.38
70	447.75	921.75	1,717.50	447.75	921.75	1,717.50
71	470.25	966.00	1,809.38	470.25	966.00	1,809.38
72	492.75	1,011.75	1,903.13	492.75	1,011.75	1,903.13
73	516.00	1,061.25	2,004.38	516.00	1,061.25	2,004.38
74	540.00	1,110.75	2,103.75	540.00	1,110.75	2,103.75
75	556.13	1,145.25	2,167.50	556.13	1,145.25	2,167.50
76	573.38	1,179.00	2,235.00	573.38	1,179.00	2,235.00
77	590.25	1,215.00	2,298.75	590.25	1,215.00	2,298.75
78	608.25	1,252.50	2,370.00	608.25	1,252.50	2,370.00
79	627.00	1,290.00	2,441.25	627.00	1,290.00	2,441.25
80	645.75	1,328.25	2,512.50	645.75	1,328.25	2,512.50
81	664.88	1,368.00	2,587.50	664.88	1,368.00	2,587.50
82	684.75	1,407.75	2,664.38	684.75	1,407.75	2,664.38
83	705.75	1,450.50	2,746.88	705.75	1,450.50	2,746.88
84	726.75	1,494.00	2,827.50	726.75	1,494.00	2,827.50
85	748.50	1,538.25	2,911.88	748.50	1,538.25	2,911.88
86	752.63	1,545.75	2,925.00	752.63	1,545.75	2,925.00
87	756.38	1,554.00	2,941.88	756.38	1,554.00	2,941.88
88	760.13	1,561.50	2,955.00	760.13	1,561.50	2,955.00
89	763.88	1,569.75	2,968.13	763.88	1,569.75	2,968.13
90	768.00	1,576.50	2,985.00	768.00	1,576.50	2,985.00
91	771.75	1,584.75	2,998.13	771.75	1,584.75	2,998.13
92	775.88	1,592.25	3,015.00	775.88	1,592.25	3,015.00
93	779.25	1,600.50	3,026.25	779.25	1,600.50	3,026.25
94	783.00	1,608.00	3,041.25	783.00	1,608.00	3,041.25
95	787.13	1,615.50	3,058.13	787.13	1,615.50	3,058.13
96	790.88	1,623.00	3,071.25	790.88	1,623.00	3,071.25
97	795.00	1,631.25	3,084.38	795.00	1,631.25	3,084.38
98	798.38	1,638.75	3,099.38	798.38	1,638.75	3,099.38
99	802.50	1,647.00	3,114.38	802.50	1,647.00	3,114.38

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	76.13	147.75	249.38	205.88	399.00	671.25
5 - 15	73.50	142.50	241.88	198.75	384.75	646.88
16	74.25	144.00	243.75	200.25	387.00	658.13
17	75.38	146.25	245.63	202.13	392.25	661.88
18	76.13	147.00	247.50	203.63	397.50	665.63
19	76.50	147.00	247.50	205.88	397.50	665.63
20	76.50	147.75	247.50	205.88	399.75	665.63
21	76.50	147.75	249.38	205.88	399.75	671.25
22	76.88	148.50	249.38	206.63	400.50	671.25
23	77.25	148.50	249.38	207.75	400.50	671.25
24	77.63	150.75	251.25	209.25	404.25	686.25
25	78.38	152.25	253.13	211.13	407.25	691.88
26	79.13	154.50	258.75	213.00	415.50	695.63
27	81.00	156.75	266.25	217.50	422.25	710.63
28	82.88	159.00	271.88	222.75	432.00	731.25
29	84.38	163.50	275.63	226.88	440.25	738.75
30	86.25	167.25	281.25	232.50	451.50	757.50
31	88.13	171.00	286.88	237.75	459.75	776.25
32	90.00	174.75	292.50	242.63	471.00	789.38
33	91.88	177.75	301.88	247.13	480.75	811.88
34	94.50	183.00	307.50	253.13	492.75	830.63
35	96.75	186.75	315.00	261.75	504.00	843.75
36	99.75	192.75	322.50	269.25	519.75	877.50
37	102.75	199.50	337.50	277.88	538.50	907.50
38	106.50	205.50	346.88	286.88	555.75	935.63
39	110.63	213.75	360.00	298.50	579.00	967.50
40	115.50	223.50	380.63	310.50	603.00	1,018.13
41	120.00	235.50	395.63	322.88	632.25	1,065.00
42	125.25	247.50	420.00	338.63	664.50	1,132.50
43	131.25	258.75	442.50	352.50	699.00	1,190.63
44	136.88	272.25	466.88	368.63	732.75	1,260.00
45	142.13	284.25	489.38	383.63	767.25	1,327.50
46	147.75	296.25	513.75	398.63	798.75	1,389.38
47	153.00	309.00	534.38	412.13	832.50	1,447.50
48	159.00	320.25	556.88	428.25	863.25	1,500.00
49	165.00	332.25	579.38	444.00	896.25	1,558.13
50	171.38	345.75	600.00	462.00	930.75	1,614.38
51	178.50	360.00	626.25	480.38	970.50	1,693.13
52	185.63	375.00	652.50	500.63	1,011.00	1,753.13
53	193.50	391.50	682.50	521.25	1,055.25	1,841.25
54	202.13	409.50	714.38	544.50	1,103.25	1,925.63
55	214.50	435.00	757.50	577.88	1,170.75	2,038.13

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	225.38	456.75	795.00	606.38	1,230.00	2,146.88
57	237.38	480.75	840.00	639.75	1,296.00	2,261.25
58	249.38	507.00	886.88	672.00	1,365.75	2,386.88
59	262.88	535.50	937.50	709.50	1,443.75	2,529.38
60	277.88	566.25	990.00	747.75	1,527.00	2,673.75
61	292.50	597.00	1,051.88	788.63	1,611.75	2,829.38
62	307.88	631.50	1,111.88	830.25	1,700.25	2,992.50
63	324.00	666.00	1,177.50	873.38	1,794.75	3,166.88
64	341.63	704.25	1,245.00	921.00	1,899.00	3,356.25
65	355.88	729.75	1,316.25	355.88	729.75	1,316.25
66	370.50	759.75	1,387.50	370.50	759.75	1,387.50
67	387.00	797.25	1,466.25	387.00	797.25	1,466.25
68	406.13	836.25	1,546.88	406.13	836.25	1,546.88
69	425.63	877.50	1,629.38	425.63	877.50	1,629.38
70	446.25	921.75	1,717.50	446.25	921.75	1,717.50
71	468.00	966.75	1,809.38	468.00	966.75	1,809.38
72	490.50	1,012.50	1,903.13	490.50	1,012.50	1,903.13
73	513.00	1,061.25	2,004.38	513.00	1,061.25	2,004.38
74	537.38	1,109.25	2,103.75	537.38	1,109.25	2,103.75
75	553.50	1,142.25	2,167.50	553.50	1,142.25	2,167.50
76	569.63	1,176.75	2,235.00	569.63	1,176.75	2,235.00
77	587.25	1,212.75	2,298.75	587.25	1,212.75	2,298.75
78	604.13	1,248.00	2,370.00	604.13	1,248.00	2,370.00
79	622.50	1,286.25	2,441.25	622.50	1,286.25	2,441.25
80	641.25	1,324.50	2,512.50	641.25	1,324.50	2,512.50
81	660.75	1,364.25	2,587.50	660.75	1,364.25	2,587.50
82	680.25	1,405.50	2,664.38	680.25	1,405.50	2,664.38
83	700.50	1,447.50	2,746.88	700.50	1,447.50	2,746.88
84	722.25	1,491.00	2,827.50	722.25	1,491.00	2,827.50
85	743.25	1,536.00	2,911.88	743.25	1,536.00	2,911.88
86	747.75	1,543.50	2,925.00	747.75	1,543.50	2,925.00
87	751.50	1,551.75	2,941.88	751.50	1,551.75	2,941.88
88	754.88	1,558.50	2,955.00	754.88	1,558.50	2,955.00
89	759.00	1,566.00	2,968.13	759.00	1,566.00	2,968.13
90	763.13	1,574.25	2,985.00	763.13	1,574.25	2,985.00
91	766.88	1,581.75	2,998.13	766.88	1,581.75	2,998.13
92	771.00	1,590.00	3,015.00	771.00	1,590.00	3,015.00
93	774.38	1,596.75	3,026.25	774.38	1,596.75	3,026.25
94	778.50	1,605.00	3,041.25	778.50	1,605.00	3,041.25
95	782.25	1,612.50	3,058.13	782.25	1,612.50	3,058.13
96	786.38	1,620.75	3,071.25	786.38	1,620.75	3,071.25
97	790.13	1,628.25	3,084.38	790.13	1,628.25	3,084.38
98	793.88	1,635.75	3,099.38	793.88	1,635.75	3,099.38
99	797.63	1,643.25	3,114.38	797.63	1,643.25	3,114.38

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	81.75	157.50	262.50	219.75	422.25	710.63
5 - 15	78.75	152.25	251.25	211.88	407.25	686.25
16	79.50	154.50	258.75	216.00	415.50	695.63
17	81.75	158.25	268.13	220.13	426.00	718.13
18	85.13	164.25	277.50	229.50	441.75	751.88
19	88.13	171.75	290.63	237.75	462.00	787.50
20	92.25	180.00	305.63	248.63	485.25	828.75
21	96.75	189.75	320.63	261.75	510.75	866.25
22	102.00	199.50	339.38	274.50	538.50	911.25
23	107.25	210.00	356.25	289.88	566.25	961.88
24	113.25	221.25	375.00	305.63	597.00	1,008.75
25	119.25	232.50	391.88	321.75	626.25	1,055.63
26	125.63	244.50	410.63	339.00	657.00	1,104.38
27	132.00	255.00	427.50	355.88	687.75	1,149.38
28	138.38	265.50	444.38	370.88	714.75	1,201.88
29	144.00	276.75	461.25	388.50	741.75	1,243.13
30	150.00	285.75	476.25	403.50	770.25	1,282.50
31	154.88	294.00	485.63	417.38	790.50	1,310.63
32	159.38	302.25	498.75	428.63	815.25	1,346.25
33	164.25	309.00	510.00	441.00	832.50	1,372.50
34	168.00	315.75	519.38	452.25	852.75	1,398.75
35	172.88	321.75	526.88	465.38	870.00	1,419.38
36	177.75	330.00	536.25	477.38	888.00	1,449.38
37	181.88	337.50	549.38	489.38	912.00	1,483.13
38	187.13	346.50	562.50	502.88	933.75	1,518.75
39	192.00	356.25	579.38	516.75	958.50	1,558.13
40	196.88	366.00	594.38	530.63	989.25	1,605.00
41	202.50	377.25	616.88	545.63	1,017.00	1,657.50
42	207.75	389.25	637.50	561.00	1,049.25	1,719.38
43	213.00	402.00	661.88	574.50	1,081.50	1,781.25
44	217.50	412.50	684.38	586.13	1,111.50	1,843.13
45	221.25	422.25	703.13	596.25	1,138.50	1,888.13
46	223.88	429.75	718.13	604.50	1,158.75	1,936.88
47	225.38	435.00	731.25	606.75	1,172.25	1,966.88
48	226.50	439.50	740.63	610.50	1,181.25	1,996.88
49	226.88	442.50	751.88	611.63	1,192.50	2,021.25
50	226.88	445.50	757.50	611.63	1,200.00	2,041.88
51	226.88	447.75	765.00	611.63	1,209.00	2,060.63
52	227.63	451.50	776.25	612.00	1,216.50	2,090.63
53	228.00	456.75	787.50	613.50	1,231.50	2,120.63
54	229.50	461.25	800.63	619.13	1,242.75	2,158.13
55	235.50	475.50	830.63	633.38	1,281.75	2,236.88

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	239.63	486.75	853.13	646.50	1,313.25	2,295.00
57	246.00	501.75	879.38	662.25	1,354.50	2,370.00
58	253.88	519.00	911.25	683.25	1,398.75	2,454.38
59	264.38	540.75	948.75	712.13	1,455.00	2,561.25
60	277.88	566.25	990.00	747.75	1,527.00	2,673.75
61	292.50	597.00	1,051.88	788.63	1,611.75	2,829.38
62	307.88	631.50	1,111.88	830.25	1,700.25	2,992.50
63	324.00	666.00	1,177.50	873.38	1,794.75	3,166.88
64	341.63	704.25	1,245.00	921.00	1,899.00	3,356.25
65	354.38	729.75	1,316.25	354.38	729.75	1,316.25
66	369.00	759.75	1,387.50	369.00	759.75	1,387.50
67	387.00	797.25	1,466.25	387.00	797.25	1,466.25
68	406.50	836.25	1,546.88	406.50	836.25	1,546.88
69	426.38	876.75	1,629.38	426.38	876.75	1,629.38
70	447.75	921.75	1,717.50	447.75	921.75	1,717.50
71	470.25	966.00	1,809.38	470.25	966.00	1,809.38
72	492.75	1,011.75	1,903.13	492.75	1,011.75	1,903.13
73	516.00	1,061.25	2,004.38	516.00	1,061.25	2,004.38
74	540.00	1,110.75	2,103.75	540.00	1,110.75	2,103.75
75	556.13	1,145.25	2,167.50	556.13	1,145.25	2,167.50
76	573.38	1,179.00	2,235.00	573.38	1,179.00	2,235.00
77	590.25	1,215.00	2,298.75	590.25	1,215.00	2,298.75
78	608.25	1,252.50	2,370.00	608.25	1,252.50	2,370.00
79	627.00	1,290.00	2,441.25	627.00	1,290.00	2,441.25
80	645.75	1,328.25	2,512.50	645.75	1,328.25	2,512.50
81	664.88	1,368.00	2,587.50	664.88	1,368.00	2,587.50
82	684.75	1,407.75	2,664.38	684.75	1,407.75	2,664.38
83	705.75	1,450.50	2,746.88	705.75	1,450.50	2,746.88
84	726.75	1,494.00	2,827.50	726.75	1,494.00	2,827.50
85	748.50	1,538.25	2,911.88	748.50	1,538.25	2,911.88
86	752.63	1,545.75	2,925.00	752.63	1,545.75	2,925.00
87	756.38	1,554.00	2,941.88	756.38	1,554.00	2,941.88
88	760.13	1,561.50	2,955.00	760.13	1,561.50	2,955.00
89	763.88	1,569.75	2,968.13	763.88	1,569.75	2,968.13
90	768.00	1,576.50	2,985.00	768.00	1,576.50	2,985.00
91	771.75	1,584.75	2,998.13	771.75	1,584.75	2,998.13
92	775.88	1,592.25	3,015.00	775.88	1,592.25	3,015.00
93	779.25	1,600.50	3,026.25	779.25	1,600.50	3,026.25
94	783.00	1,608.00	3,041.25	783.00	1,608.00	3,041.25
95	787.13	1,615.50	3,058.13	787.13	1,615.50	3,058.13
96	790.88	1,623.00	3,071.25	790.88	1,623.00	3,071.25
97	795.00	1,631.25	3,084.38	795.00	1,631.25	3,084.38
98	798.38	1,638.75	3,099.38	798.38	1,638.75	3,099.38
99	802.50	1,647.00	3,114.38	802.50	1,647.00	3,114.38

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	91.20	169.20	303.00	268.80	504.00	885.00
5 - 15	88.20	162.00	291.00	259.80	486.00	855.00
16	89.40	165.60	294.00	262.20	496.80	858.00
17	90.00	168.00	294.00	267.00	502.80	873.00
18	90.60	170.40	297.00	268.80	504.00	882.00
19	91.80	170.40	297.00	270.00	504.00	882.00
20	91.80	171.60	297.00	270.00	508.80	882.00
21	91.80	171.60	300.00	270.00	508.80	891.00
22	91.80	171.60	300.00	270.00	508.80	891.00
23	92.40	171.60	300.00	272.40	508.80	891.00
24	93.00	174.00	303.00	274.80	514.80	900.00
25	93.60	175.20	303.00	277.80	522.00	903.00
26	96.00	177.60	315.00	281.40	531.60	921.00
27	97.20	180.00	318.00	285.60	537.60	930.00
28	99.60	183.60	327.00	292.20	544.80	960.00
29	101.40	187.20	330.00	299.40	562.80	978.00
30	103.20	193.20	336.00	305.40	576.00	987.00
31	105.00	196.80	342.00	312.60	585.60	1,020.00
32	108.60	201.60	354.00	319.80	600.00	1,035.00
33	110.40	204.00	360.00	323.40	610.80	1,065.00
34	112.80	208.80	372.00	334.80	626.40	1,098.00
35	115.80	217.20	378.00	340.80	645.60	1,113.00
36	120.00	222.00	390.00	353.40	662.40	1,146.00
37	123.60	229.20	402.00	364.80	681.60	1,200.00
38	127.20	236.40	414.00	376.80	706.80	1,224.00
39	133.20	246.00	435.00	393.00	734.40	1,275.00
40	138.00	258.00	453.00	408.60	769.20	1,344.00
41	145.20	270.00	480.00	426.00	806.40	1,407.00
42	151.20	283.20	504.00	444.60	847.20	1,491.00
43	156.60	297.60	537.00	463.80	891.60	1,566.00
44	164.40	312.00	561.00	486.00	930.00	1,662.00
45	171.00	327.60	591.00	504.60	975.60	1,740.00
46	177.60	340.80	618.00	525.60	1,016.40	1,824.00
47	184.80	355.20	645.00	543.60	1,058.40	1,899.00
48	190.80	369.60	669.00	562.80	1,099.20	1,977.00
49	198.00	381.60	693.00	582.60	1,140.00	2,049.00
50	205.20	397.20	726.00	604.80	1,180.80	2,130.00
51	213.60	414.00	756.00	631.20	1,233.60	2,223.00
52	222.60	429.60	780.00	656.40	1,282.80	2,316.00
53	232.20	450.00	819.00	685.20	1,338.00	2,412.00
54	242.40	471.60	855.00	715.20	1,404.00	2,526.00
55	258.60	501.60	906.00	759.00	1,486.80	2,673.00

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	270.00	524.40	957.00	797.40	1,562.40	2,832.00
57	284.40	552.00	1,008.00	840.60	1,651.20	2,970.00
58	299.40	583.20	1,065.00	882.60	1,740.00	3,141.00
59	315.60	615.60	1,125.00	932.40	1,837.20	3,315.00
60	333.00	650.40	1,191.00	984.00	1,938.00	3,516.00
61	351.60	687.60	1,260.00	1,035.00	2,036.40	3,777.00
62	369.60	726.00	1,335.00	1,088.40	2,146.80	4,008.00
63	388.80	766.80	1,410.00	1,146.00	2,271.60	4,224.00
64	410.40	810.00	1,494.00	1,207.20	2,401.20	4,485.00
65	423.60	820.80	1,560.00	1,248.60	2,428.80	4,680.00
66	447.60	864.00	1,644.00	1,318.20	2,556.00	4,950.00
67	466.80	912.00	1,737.00	1,377.60	2,695.20	5,217.00
68	490.80	955.20	1,833.00	1,448.40	2,830.80	5,508.00
69	515.40	1,004.40	1,935.00	1,519.20	2,972.40	5,805.00
70	540.00	1,053.60	2,037.00	540.00	1,053.60	2,037.00
71	566.40	1,107.60	2,151.00	566.40	1,107.60	2,151.00
72	594.00	1,160.40	2,265.00	594.00	1,160.40	2,265.00
73	622.20	1,215.60	2,385.00	622.20	1,215.60	2,385.00
74	651.00	1,270.80	2,505.00	651.00	1,270.80	2,505.00
75	670.80	1,310.40	2,577.00	670.80	1,310.40	2,577.00
76	690.60	1,348.80	2,655.00	690.60	1,348.80	2,655.00
77	711.00	1,389.60	2,733.00	711.00	1,389.60	2,733.00
78	733.20	1,431.60	2,817.00	733.20	1,431.60	2,817.00
79	754.80	1,472.40	2,901.00	754.80	1,472.40	2,901.00
80	777.60	1,518.00	2,988.00	777.60	1,518.00	2,988.00
81	801.00	1,563.60	3,081.00	801.00	1,563.60	3,081.00
82	824.40	1,610.40	3,171.00	824.40	1,610.40	3,171.00
83	849.00	1,657.20	3,270.00	849.00	1,657.20	3,270.00
84	874.20	1,708.80	3,363.00	874.20	1,708.80	3,363.00
85	901.20	1,759.20	3,465.00	901.20	1,759.20	3,465.00
86	905.40	1,766.40	3,480.00	905.40	1,766.40	3,480.00
87	910.20	1,777.20	3,501.00	910.20	1,777.20	3,501.00
88	914.40	1,786.80	3,519.00	914.40	1,786.80	3,519.00
89	919.20	1,795.20	3,540.00	919.20	1,795.20	3,540.00
90	924.00	1,806.00	3,555.00	924.00	1,806.00	3,555.00
91	928.80	1,813.20	3,579.00	928.80	1,813.20	3,579.00
92	933.60	1,822.80	3,597.00	933.60	1,822.80	3,597.00
93	937.20	1,833.60	3,615.00	937.20	1,833.60	3,615.00
94	942.60	1,842.00	3,636.00	942.60	1,842.00	3,636.00
95	947.40	1,850.40	3,657.00	947.40	1,850.40	3,657.00
96	952.20	1,860.00	3,672.00	952.20	1,860.00	3,672.00
97	956.40	1,869.60	3,696.00	956.40	1,869.60	3,696.00
98	960.60	1,880.40	3,711.00	960.60	1,880.40	3,711.00
99	966.00	1,887.60	3,732.00	966.00	1,887.60	3,732.00

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	98.40	181.20	315.00	291.60	542.40	936.00
5 - 15	95.40	175.20	303.00	280.80	522.00	900.00
16	96.60	177.60	315.00	282.60	531.60	921.00
17	98.40	181.20	321.00	291.60	540.00	951.00
18	102.00	190.80	333.00	302.40	565.20	984.00
19	105.00	196.80	351.00	312.60	585.60	1,032.00
20	111.00	206.40	369.00	324.00	618.00	1,074.00
21	115.80	218.40	387.00	340.80	646.80	1,137.00
22	123.00	229.20	402.00	362.40	681.60	1,200.00
23	129.60	243.60	429.00	380.40	724.80	1,260.00
24	136.20	253.20	447.00	400.80	759.60	1,329.00
25	143.40	267.60	468.00	423.60	798.00	1,389.00
26	151.80	279.60	492.00	445.80	832.80	1,458.00
27	158.40	294.00	513.00	465.00	874.80	1,518.00
28	166.20	306.00	540.00	489.00	908.40	1,587.00
29	174.00	318.00	555.00	513.60	949.20	1,620.00
30	180.00	328.80	570.00	530.40	981.60	1,683.00
31	186.00	337.20	585.00	546.00	1,009.20	1,728.00
32	190.80	348.00	600.00	562.80	1,032.00	1,767.00
33	197.40	355.20	615.00	579.60	1,058.40	1,812.00
34	202.20	362.40	624.00	593.40	1,083.60	1,839.00
35	207.00	370.80	633.00	612.00	1,104.00	1,881.00
36	213.00	379.20	648.00	628.20	1,129.20	1,902.00
37	218.40	391.20	657.00	643.20	1,159.20	1,941.00
38	224.40	398.40	675.00	658.80	1,185.60	1,995.00
39	230.40	408.00	693.00	678.60	1,216.80	2,049.00
40	236.40	422.40	711.00	697.80	1,262.40	2,097.00
41	243.00	434.40	738.00	718.20	1,293.60	2,178.00
42	249.60	448.80	768.00	734.40	1,336.80	2,262.00
43	255.60	460.80	795.00	754.80	1,376.40	2,334.00
44	262.20	474.00	822.00	770.40	1,412.40	2,430.00
45	265.80	486.00	843.00	784.80	1,447.20	2,484.00
46	268.80	494.40	867.00	793.80	1,468.80	2,541.00
47	270.00	501.60	879.00	797.40	1,492.80	2,580.00
48	271.80	505.20	888.00	801.00	1,509.60	2,628.00
49	272.40	508.80	900.00	803.40	1,516.80	2,652.00
50	272.40	512.40	909.00	803.40	1,527.60	2,682.00
51	272.40	514.80	924.00	803.40	1,537.20	2,718.00
52	272.40	519.60	933.00	803.40	1,548.00	2,751.00
53	273.60	525.60	945.00	804.60	1,566.00	2,790.00
54	276.00	531.60	960.00	811.80	1,587.60	2,838.00
55	282.00	547.20	999.00	829.80	1,629.60	2,940.00

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	288.60	560.40	1,020.00	849.60	1,670.40	3,015.00
57	296.40	577.20	1,056.00	872.40	1,719.60	3,114.00
58	305.40	597.60	1,092.00	900.00	1,783.20	3,225.00
59	316.80	620.40	1,137.00	934.20	1,857.60	3,357.00
60	333.00	650.40	1,191.00	984.00	1,938.00	3,516.00
61	351.60	687.60	1,260.00	1,035.00	2,036.40	3,777.00
62	369.60	726.00	1,335.00	1,088.40	2,146.80	4,008.00
63	388.80	766.80	1,410.00	1,146.00	2,271.60	4,224.00
64	410.40	810.00	1,494.00	1,207.20	2,401.20	4,485.00
65	423.60	820.80	1,560.00	1,248.60	2,428.80	4,680.00
66	447.60	864.00	1,644.00	1,318.20	2,556.00	4,950.00
67	466.80	912.00	1,737.00	1,377.60	2,695.20	5,217.00
68	490.80	955.20	1,833.00	1,448.40	2,830.80	5,508.00
69	515.40	1,004.40	1,935.00	1,519.20	2,972.40	5,805.00
70	541.20	1,053.60	2,037.00	541.20	1,053.60	2,037.00
71	568.80	1,106.40	2,151.00	568.80	1,106.40	2,151.00
72	595.20	1,159.20	2,265.00	595.20	1,159.20	2,265.00
73	624.00	1,214.40	2,385.00	624.00	1,214.40	2,385.00
74	653.40	1,269.60	2,505.00	653.40	1,269.60	2,505.00
75	672.00	1,309.20	2,577.00	672.00	1,309.20	2,577.00
76	692.40	1,346.40	2,655.00	692.40	1,346.40	2,655.00
77	713.40	1,387.20	2,733.00	713.40	1,387.20	2,733.00
78	734.40	1,430.40	2,817.00	734.40	1,430.40	2,817.00
79	757.20	1,471.20	2,901.00	757.20	1,471.20	2,901.00
80	779.40	1,516.80	2,988.00	779.40	1,516.80	2,988.00
81	802.80	1,562.40	3,081.00	802.80	1,562.40	3,081.00
82	826.80	1,608.00	3,171.00	826.80	1,608.00	3,171.00
83	851.40	1,656.00	3,270.00	851.40	1,656.00	3,270.00
84	877.20	1,705.20	3,363.00	877.20	1,705.20	3,363.00
85	903.60	1,758.00	3,465.00	903.60	1,758.00	3,465.00
86	907.80	1,765.20	3,480.00	907.80	1,765.20	3,480.00
87	912.00	1,774.80	3,501.00	912.00	1,774.80	3,501.00
88	917.40	1,785.60	3,519.00	917.40	1,785.60	3,519.00
89	921.60	1,794.00	3,540.00	921.60	1,794.00	3,540.00
90	926.40	1,803.60	3,555.00	926.40	1,803.60	3,555.00
91	931.20	1,812.00	3,579.00	931.20	1,812.00	3,579.00
92	935.40	1,821.60	3,597.00	935.40	1,821.60	3,597.00
93	940.80	1,832.40	3,615.00	940.80	1,832.40	3,615.00
94	944.40	1,839.60	3,636.00	944.40	1,839.60	3,636.00
95	949.20	1,849.20	3,657.00	949.20	1,849.20	3,657.00
96	954.60	1,858.80	3,672.00	954.60	1,858.80	3,672.00
97	958.80	1,868.40	3,696.00	958.80	1,868.40	3,696.00
98	964.20	1,879.20	3,711.00	964.20	1,879.20	3,711.00
99	967.80	1,886.40	3,732.00	967.80	1,886.40	3,732.00

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	219.80	438.20	681.60	494.20	975.80	1,536.00
5 - 15	105.00	207.20	320.00	263.20	519.40	825.60
16	114.80	228.20	364.80	282.80	561.40	912.00
17	116.90	229.60	384.00	289.80	567.00	950.40
18	117.60	233.80	390.40	294.00	571.20	960.00
19	119.00	233.80	390.40	294.70	571.20	960.00
20	119.00	233.80	390.40	294.70	579.60	960.00
21	119.00	233.80	393.60	294.70	579.60	963.20
22	119.00	233.80	393.60	294.70	579.60	963.20
23	119.00	233.80	393.60	294.70	579.60	963.20
24	119.70	238.00	400.00	296.80	588.00	982.40
25	120.40	239.40	400.00	298.90	593.60	992.00
26	121.80	242.20	406.40	300.30	597.80	1,004.80
27	122.50	245.00	412.80	305.90	609.00	1,014.40
28	128.10	252.00	425.60	315.00	618.80	1,049.60
29	129.50	257.60	428.80	320.60	635.60	1,056.00
30	131.60	263.20	438.40	328.30	648.20	1,081.60
31	134.40	267.40	454.40	333.20	663.60	1,104.00
32	137.20	274.40	460.80	340.20	677.60	1,129.60
33	140.00	277.20	467.20	346.50	683.20	1,171.20
34	143.50	287.00	480.00	356.30	708.40	1,184.00
35	146.30	292.60	489.60	365.40	722.40	1,212.80
36	151.20	302.40	508.80	375.20	746.20	1,248.00
37	155.40	310.80	521.60	387.80	768.60	1,292.80
38	160.30	320.60	537.60	395.50	789.60	1,340.80
39	165.90	331.80	556.80	414.40	821.80	1,372.80
40	173.60	347.20	588.80	431.20	859.60	1,462.40
41	187.60	364.00	617.60	464.10	905.80	1,520.00
42	199.50	382.20	652.80	490.00	940.80	1,600.00
43	213.50	400.40	688.00	522.20	994.00	1,696.00
44	222.60	421.40	726.40	543.20	1,041.60	1,795.20
45	231.70	439.60	758.40	567.70	1,083.60	1,878.40
46	239.40	457.80	793.60	588.70	1,134.00	1,964.80
47	248.50	476.00	825.60	608.30	1,177.40	2,041.60
48	257.60	494.20	857.60	628.60	1,218.00	2,128.00
49	264.60	511.00	892.80	651.00	1,265.60	2,195.20
50	275.10	529.20	931.20	676.20	1,309.00	2,307.20
51	284.90	553.00	966.40	703.50	1,374.80	2,387.20
52	297.50	575.40	1,004.80	732.90	1,419.60	2,476.80
53	309.40	599.20	1,052.80	760.90	1,486.80	2,595.20
54	323.40	627.20	1,094.40	796.60	1,554.00	2,716.80
55	341.60	667.80	1,161.60	841.40	1,649.20	2,867.20

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

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「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	357.70	698.60	1,222.40	882.70	1,729.00	3,033.60
57	376.60	735.00	1,286.40	932.40	1,822.80	3,196.80
58	396.20	774.20	1,363.20	974.40	1,916.60	3,372.80
59	421.40	817.60	1,433.60	1,040.90	2,023.00	3,564.80
60	439.60	862.40	1,520.00	1,087.10	2,143.40	3,763.20
61	478.80	950.60	1,558.40	1,177.40	2,331.00	3,968.00
62	503.30	1,005.20	1,696.00	1,244.60	2,475.20	4,310.40
63	534.10	1,059.80	1,833.60	1,325.80	2,633.40	4,678.40
64	562.10	1,121.40	1,990.40	1,402.10	2,790.20	5,084.80
65	585.90	1,155.00	2,076.80	1,460.20	2,885.40	5,321.60
66	605.50	1,192.80	2,198.40	1,528.80	3,017.00	5,648.00
67	633.50	1,260.00	2,313.60	1,607.90	3,197.60	5,993.60
68	665.00	1,320.20	2,441.60	1,694.00	3,375.40	6,364.80
69	697.20	1,384.60	2,576.00	1,783.60	3,551.80	6,713.60
70	730.80	1,456.00	2,713.60	730.80	1,456.00	2,713.60
71	767.20	1,528.80	2,870.40	767.20	1,528.80	2,870.40
72	805.00	1,600.20	3,014.40	805.00	1,600.20	3,014.40
73	842.80	1,678.60	3,174.40	842.80	1,678.60	3,174.40
74	882.70	1,755.60	3,337.60	882.70	1,755.60	3,337.60
75	908.60	1,808.80	3,433.60	908.60	1,808.80	3,433.60
76	935.90	1,860.60	3,542.40	935.90	1,860.60	3,542.40
77	963.90	1,916.60	3,648.00	963.90	1,916.60	3,648.00
78	992.60	1,975.40	3,756.80	992.60	1,975.40	3,756.80
79	1,022.00	2,035.60	3,872.00	1,022.00	2,035.60	3,872.00
80	1,053.50	2,095.80	3,984.00	1,053.50	2,095.80	3,984.00
81	1,084.30	2,158.80	4,105.60	1,084.30	2,158.80	4,105.60
82	1,116.50	2,224.60	4,230.40	1,116.50	2,224.60	4,230.40
83	1,150.10	2,291.80	4,358.40	1,150.10	2,291.80	4,358.40
84	1,184.40	2,359.00	4,489.60	1,184.40	2,359.00	4,489.60
85	1,219.40	2,430.40	4,624.00	1,219.40	2,430.40	4,624.00
86	1,225.70	2,443.00	4,646.40	1,225.70	2,443.00	4,646.40
87	1,232.70	2,455.60	4,672.00	1,232.70	2,455.60	4,672.00
88	1,237.60	2,468.20	4,697.60	1,237.60	2,468.20	4,697.60
89	1,244.60	2,480.80	4,723.20	1,244.60	2,480.80	4,723.20
90	1,250.90	2,493.40	4,745.60	1,250.90	2,493.40	4,745.60
91	1,257.90	2,506.00	4,771.20	1,257.90	2,506.00	4,771.20
92	1,263.50	2,518.60	4,793.60	1,263.50	2,518.60	4,793.60
93	1,269.80	2,529.80	4,822.40	1,269.80	2,529.80	4,822.40
94	1,276.80	2,543.80	4,848.00	1,276.80	2,543.80	4,848.00
95	1,282.40	2,556.40	4,867.20	1,282.40	2,556.40	4,867.20
96	1,289.40	2,569.00	4,896.00	1,289.40	2,569.00	4,896.00
97	1,295.70	2,581.60	4,918.40	1,295.70	2,581.60	4,918.40
98	1,301.30	2,594.20	4,947.20	1,301.30	2,594.20	4,947.20
99	1,307.60	2,608.20	4,969.60	1,307.60	2,608.20	4,969.60

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
0 – 4	163.10	326.20	451.20	384.30	767.20	1,084.80
5 - 15	117.60	214.20	352.00	294.00	546.00	889.60
16	121.80	228.20	380.80	300.30	567.00	950.40
17	126.00	235.20	390.40	311.50	588.00	966.40
18	128.80	238.00	403.20	320.60	595.00	1,020.80
19	133.70	245.00	422.40	332.50	620.20	1,056.00
20	140.00	259.00	441.60	346.50	648.20	1,123.20
21	144.90	270.20	467.20	360.50	681.80	1,177.60
22	153.30	285.60	483.20	380.10	718.20	1,225.60
23	160.30	301.00	515.20	397.60	754.60	1,292.80
24	168.00	315.00	540.80	420.70	789.60	1,356.80
25	177.10	330.40	560.00	443.10	831.60	1,424.00
26	186.20	344.40	592.00	465.50	868.00	1,481.60
27	193.90	361.20	617.60	485.10	917.00	1,558.40
28	203.70	375.20	643.20	507.50	945.00	1,619.20
29	210.70	390.60	665.60	528.50	988.40	1,670.40
30	219.80	406.00	678.40	551.60	1,016.40	1,715.20
31	224.70	414.40	700.80	562.80	1,045.80	1,763.20
32	231.70	424.20	716.80	579.60	1,071.00	1,801.60
33	238.70	435.40	736.00	596.40	1,103.20	1,852.80
34	245.70	443.80	748.80	613.20	1,120.00	1,878.40
35	249.20	450.80	758.40	626.50	1,142.40	1,907.20
36	257.60	464.80	777.60	644.70	1,176.00	1,936.00
37	263.20	476.00	787.20	658.70	1,199.80	1,971.20
38	268.80	487.20	812.80	676.20	1,229.20	2,032.00
39	277.20	498.40	828.80	700.00	1,257.20	2,080.00
40	283.50	515.20	854.40	714.70	1,302.00	2,140.80
41	317.10	557.20	908.80	784.00	1,390.20	2,268.80
42	342.30	589.40	995.20	836.50	1,465.80	2,448.00
43	350.70	606.20	1,024.00	853.30	1,506.40	2,537.60
44	359.10	623.00	1,065.60	872.20	1,549.80	2,617.60
45	365.40	641.20	1,091.20	890.40	1,591.80	2,694.40
46	368.20	649.60	1,120.00	898.80	1,612.80	2,752.00
47	368.90	656.60	1,136.00	900.90	1,635.20	2,793.60
48	371.70	666.40	1,145.60	907.90	1,647.80	2,835.20
49	373.80	669.20	1,164.80	911.40	1,659.00	2,873.60
50	373.80	674.80	1,180.80	911.40	1,675.80	2,899.20
51	373.80	679.00	1,190.40	911.40	1,681.40	2,944.00
52	373.80	683.20	1,206.40	911.40	1,698.20	2,982.40
53	373.80	688.80	1,219.20	912.80	1,710.80	3,008.00
54	377.30	700.00	1,248.00	923.30	1,737.40	3,065.60
55	385.70	718.20	1,292.80	945.00	1,786.40	3,184.00

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 （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	394.80	735.00	1,321.60	964.60	1,827.00	3,270.40
57	404.60	757.40	1,363.20	991.20	1,884.40	3,366.40
58	416.50	785.40	1,411.20	1,020.60	1,946.00	3,488.00
59	431.90	823.20	1,472.00	1,061.20	2,045.40	3,635.20
60	455.00	872.20	1,536.00	1,112.30	2,150.40	3,785.60
61	478.80	950.60	1,558.40	1,177.40	2,331.00	3,968.00
62	503.30	1,005.20	1,696.00	1,244.60	2,475.20	4,310.40
63	534.10	1,059.80	1,833.60	1,325.80	2,633.40	4,678.40
64	562.10	1,121.40	1,990.40	1,402.10	2,790.20	5,084.80
65	585.90	1,155.00	2,076.80	1,460.20	2,885.40	5,321.60
66	605.50	1,192.80	2,198.40	1,528.80	3,017.00	5,648.00
67	633.50	1,260.00	2,313.60	1,607.90	3,197.60	5,993.60
68	665.00	1,320.20	2,441.60	1,694.00	3,375.40	6,364.80
69	697.20	1,384.60	2,576.00	1,783.60	3,551.80	6,713.60
70	731.50	1,456.00	2,713.60	731.50	1,456.00	2,713.60
71	767.90	1,527.40	2,870.40	767.90	1,527.40	2,870.40
72	805.00	1,598.80	3,014.40	805.00	1,598.80	3,014.40
73	842.80	1,675.80	3,174.40	842.80	1,675.80	3,174.40
74	882.70	1,754.20	3,337.60	882.70	1,754.20	3,337.60
75	908.60	1,806.00	3,433.60	908.60	1,806.00	3,433.60
76	935.90	1,859.20	3,542.40	935.90	1,859.20	3,542.40
77	963.90	1,915.20	3,648.00	963.90	1,915.20	3,648.00
78	992.60	1,974.00	3,756.80	992.60	1,974.00	3,756.80
79	1,022.00	2,032.80	3,872.00	1,022.00	2,032.80	3,872.00
80	1,053.50	2,094.40	3,984.00	1,053.50	2,094.40	3,984.00
81	1,084.30	2,157.40	4,105.60	1,084.30	2,157.40	4,105.60
82	1,116.50	2,223.20	4,230.40	1,116.50	2,223.20	4,230.40
83	1,150.10	2,289.00	4,358.40	1,150.10	2,289.00	4,358.40
84	1,184.40	2,357.60	4,489.60	1,184.40	2,357.60	4,489.60
85	1,219.40	2,429.00	4,624.00	1,219.40	2,429.00	4,624.00
86	1,225.70	2,440.20	4,646.40	1,225.70	2,440.20	4,646.40
87	1,232.70	2,452.80	4,672.00	1,232.70	2,452.80	4,672.00
88	1,237.60	2,466.80	4,697.60	1,237.60	2,466.80	4,697.60
89	1,244.60	2,479.40	4,723.20	1,244.60	2,479.40	4,723.20
90	1,250.90	2,492.00	4,745.60	1,250.90	2,492.00	4,745.60
91	1,257.90	2,503.20	4,771.20	1,257.90	2,503.20	4,771.20
92	1,263.50	2,517.20	4,793.60	1,263.50	2,517.20	4,793.60
93	1,269.80	2,528.40	4,822.40	1,269.80	2,528.40	4,822.40
94	1,276.80	2,541.00	4,848.00	1,276.80	2,541.00	4,848.00
95	1,282.40	2,555.00	4,867.20	1,282.40	2,555.00	4,867.20
96	1,289.40	2,566.20	4,896.00	1,289.40	2,566.20	4,896.00
97	1,295.70	2,580.20	4,918.40	1,295.70	2,580.20	4,918.40
98	1,301.30	2,592.80	4,947.20	1,301.30	2,592.80	4,947.20
99	1,307.60	2,606.80	4,969.60	1,307.60	2,606.80	4,969.60

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(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	251.20	500.80	766.80	423.20	843.20	1,310.40
5 - 15	113.60	227.20	349.20	217.60	430.40	676.80
16	126.40	249.60	399.60	236.00	462.40	745.20
17	127.20	252.80	417.60	239.20	473.60	774.00
18	128.80	256.00	421.20	241.60	475.20	777.60
19	128.80	256.00	421.20	242.40	475.20	777.60
20	128.80	256.00	421.20	242.40	478.40	777.60
21	128.80	256.00	424.80	242.40	478.40	781.20
22	128.80	256.00	424.80	242.40	478.40	781.20
23	128.80	256.00	424.80	242.40	478.40	781.20
24	132.00	262.40	432.00	244.00	483.20	810.00
25	132.80	264.00	432.00	248.00	488.00	813.60
26	134.40	267.20	439.20	251.20	499.20	820.80
27	136.00	270.40	450.00	256.00	507.20	831.60
28	138.40	275.20	457.20	261.60	513.60	849.60
29	141.60	281.60	468.00	267.20	532.80	871.20
30	145.60	288.00	475.20	271.20	539.20	889.20
31	148.00	294.40	486.00	276.00	550.40	900.00
32	150.40	299.20	496.80	282.40	558.40	932.40
33	153.60	305.60	507.60	288.00	572.80	950.40
34	156.80	312.00	522.00	295.20	588.80	968.40
35	167.20	332.80	547.20	313.60	619.20	1,029.60
36	172.00	342.40	568.80	324.80	640.00	1,058.40
37	178.40	355.20	586.80	335.20	664.00	1,108.80
38	184.00	366.40	612.00	348.00	686.40	1,137.60
39	193.60	384.00	637.20	365.60	713.60	1,198.80
40	204.00	403.20	676.80	385.60	752.00	1,267.20
41	218.40	425.60	709.20	410.40	798.40	1,328.40
42	233.60	444.80	752.40	439.20	843.20	1,411.20
43	248.00	472.00	799.20	464.80	886.40	1,494.00
44	261.60	496.00	842.40	488.00	934.40	1,576.80
45	272.80	521.60	892.80	507.20	976.00	1,663.20
46	283.20	544.00	932.40	527.20	1,019.20	1,738.80
47	292.00	568.00	975.60	546.40	1,067.20	1,818.00
48	302.40	592.00	1,008.00	564.00	1,107.20	1,893.60
49	312.80	611.20	1,054.80	584.80	1,145.60	1,976.40
50	329.60	640.00	1,090.80	616.80	1,203.20	2,041.20
51	347.20	673.60	1,137.60	651.20	1,268.80	2,124.00
52	364.00	702.40	1,184.40	681.60	1,328.00	2,210.40
53	379.20	736.00	1,234.80	710.40	1,387.20	2,314.80
54	396.80	769.60	1,292.40	744.00	1,452.80	2,415.60
55	413.60	804.80	1,353.60	776.00	1,524.80	2,534.40

*此為續保保費率 For Renewal Only

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

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

Hospital & Surgical Rider 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	432.00	843.20	1,425.60	811.20	1,593.60	2,664.00
57	452.80	884.80	1,494.00	854.40	1,673.60	2,790.00
58	477.60	931.20	1,573.20	895.20	1,758.40	2,952.00
59	502.40	979.20	1,656.00	945.60	1,849.60	3,099.60
60	532.00	1,048.00	1,728.00	1,001.60	1,972.80	3,272.40
61	567.20	1,126.40	1,814.40	1,067.20	2,113.60	3,474.00
62	600.80	1,188.80	1,947.60	1,131.20	2,244.80	3,751.20
63	633.60	1,257.60	2,102.40	1,197.60	2,384.00	4,046.40
64	664.00	1,315.20	2,242.80	1,260.80	2,504.00	4,323.60
65	688.80	1,363.20	2,361.60	1,315.20	2,600.00	4,575.60
66*	715.20	1,414.40	2,487.60	1,376.80	2,726.40	4,842.00
67*	745.60	1,478.40	2,620.80	1,445.60	2,865.60	5,130.00
68*	779.20	1,547.20	2,754.00	1,516.80	3,014.40	5,425.20
69*	816.00	1,620.80	2,898.00	1,595.20	3,171.20	5,716.80
70*	853.60	1,699.20	3,045.60	1,675.20	3,329.60	6,004.80
71*	893.60	1,780.80	3,207.60	1,759.20	3,497.60	6,318.00
72*	936.80	1,862.40	3,376.80	1,847.20	3,673.60	6,649.20
73*	980.00	1,952.00	3,553.20	1,944.00	3,864.00	6,980.40
74*	1,026.40	2,041.60	3,729.60	2,039.20	4,056.00	7,329.60
75*	1,056.80	2,104.00	3,841.20	2,098.40	4,179.20	7,567.20
76*	1,088.80	2,164.80	3,952.80	2,162.40	4,302.40	7,783.20
77*	1,120.80	2,230.40	4,075.20	2,227.20	4,435.20	8,017.20
78*	1,154.40	2,297.60	4,197.60	2,295.20	4,566.40	8,258.40
79*	1,188.80	2,364.80	4,323.60	2,362.40	4,699.20	8,506.80
80*	1,224.00	2,438.40	4,453.20	2,434.40	4,846.40	8,758.80
81*	1,260.80	2,512.00	4,586.40	2,508.80	4,990.40	9,021.60
82*	1,298.40	2,587.20	4,726.80	2,582.40	5,142.40	9,298.80
83*	1,337.60	2,664.00	4,860.00	2,659.20	5,292.80	9,579.60
84*	1,376.80	2,744.00	5,011.20	2,738.40	5,454.40	9,860.40
85*	1,417.60	2,827.20	5,158.80	2,820.00	5,617.60	10,152.00
86*	1,424.80	2,841.60	5,191.20	2,836.80	5,641.60	10,209.60
87*	1,432.80	2,854.40	5,216.40	2,850.40	5,675.20	10,256.40
88*	1,440.00	2,868.80	5,241.60	2,865.60	5,702.40	10,306.80
89*	1,446.40	2,883.20	5,274.00	2,880.00	5,732.80	10,364.40
90*	1,454.40	2,896.00	5,299.20	2,896.00	5,763.20	10,418.40
91*	1,460.80	2,912.00	5,320.80	2,908.00	5,793.60	10,479.60
92*	1,467.20	2,924.80	5,356.80	2,924.80	5,819.20	10,530.00
93*	1,475.20	2,937.60	5,378.40	2,939.20	5,851.20	10,573.20
94*	1,481.60	2,955.20	5,407.20	2,954.40	5,881.60	10,630.80
95*	1,488.80	2,968.00	5,432.40	2,968.80	5,913.60	10,681.20
96*	1,496.80	2,982.40	5,461.20	2,984.80	5,940.80	10,746.00
97*	1,504.00	2,996.80	5,490.00	3,000.00	5,971.20	10,789.20
98*	1,510.40	3,011.20	5,515.20	3,011.20	6,001.60	10,843.20
99*	1,517.60	3,024.00	5,544.00	3,027.20	6,032.00	10,904.40

*此為續保保費率 For Renewal Only

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

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(80/160/360)**
Hospital & Surgical Rider (applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （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	190.40	379.20	511.20	331.20	659.20	932.40
5 - 15	127.20	236.80	370.80	241.60	448.00	727.20
16	132.80	254.40	403.20	249.60	473.60	770.40
17	135.20	262.40	410.40	256.80	483.20	781.20
18	138.40	265.60	428.40	267.20	494.40	824.40
19	145.60	273.60	450.00	275.20	512.00	864.00
20	151.20	288.00	471.60	286.40	537.60	900.00
21	156.00	300.80	496.80	296.80	564.80	950.40
22	166.40	313.60	518.40	315.20	590.40	1,000.80
23	172.80	332.80	547.20	329.60	624.00	1,054.80
24	182.40	350.40	576.00	348.00	656.00	1,090.80
25	191.20	368.00	601.20	365.60	686.40	1,152.00
26	200.80	384.00	630.00	383.20	718.40	1,209.60
27	210.40	401.60	662.40	399.20	752.00	1,256.40
28	219.20	416.00	684.00	418.40	780.80	1,314.00
29	228.00	433.60	702.00	436.80	812.80	1,353.60
30	236.80	448.00	727.20	452.00	836.80	1,389.60
31	244.00	460.80	745.20	466.40	864.00	1,432.80
32	251.20	473.60	759.60	481.60	883.20	1,461.60
33	258.40	483.20	774.00	491.20	907.20	1,497.60
34	264.00	492.80	795.60	506.40	929.60	1,519.20
35	280.00	521.60	842.40	535.20	977.60	1,612.80
36	288.00	534.40	864.00	552.80	1,004.80	1,652.40
37	296.80	548.80	892.80	568.00	1,032.00	1,710.00
38	305.60	568.00	918.00	587.20	1,064.00	1,753.20
39	315.20	584.00	946.80	604.00	1,094.40	1,814.40
40	334.40	616.00	990.00	638.40	1,148.80	1,890.00
41	364.80	657.60	1,062.00	687.20	1,219.20	2,008.80
42	388.80	692.80	1,134.00	724.00	1,280.00	2,138.40
43	404.00	720.00	1,188.00	752.80	1,332.80	2,242.80
44	416.80	745.60	1,234.80	774.40	1,374.40	2,329.20
45	424.80	768.00	1,278.00	791.20	1,412.80	2,397.60
46	431.20	784.00	1,306.80	804.00	1,444.80	2,466.00
47	434.40	796.80	1,335.60	809.60	1,467.20	2,502.00
48	438.40	804.80	1,353.60	816.00	1,480.00	2,548.80
49	439.20	811.20	1,371.60	816.80	1,492.80	2,577.60
50	440.00	816.00	1,386.00	817.60	1,502.40	2,613.60
51	440.00	820.80	1,404.00	817.60	1,508.80	2,642.40
52	440.00	828.80	1,425.60	817.60	1,526.40	2,671.20
53	440.80	840.00	1,440.00	823.20	1,540.80	2,707.20
54	444.00	849.60	1,465.20	828.80	1,558.40	2,761.20
55	450.40	864.00	1,497.60	839.20	1,584.00	2,818.80

*此為續保保費率 For Renewal Only

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

「永無憂」住院及手術賠償附加契約 (適用於澳門) **HS(80/160/360)**
Hospital & Surgical Rider (applicable to Macau)

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

	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	458.40	881.60	1,537.20	856.00	1,619.20	2,894.40
57	468.00	905.60	1,580.40	875.20	1,667.20	2,973.60
58	483.20	939.20	1,634.40	901.60	1,721.60	3,078.00
59	501.60	980.80	1,695.60	937.60	1,801.60	3,189.60
60	529.60	1,044.80	1,746.00	978.40	1,908.80	3,326.40
61	563.20	1,118.40	1,825.20	1,031.20	2,033.60	3,524.40
62	593.60	1,182.40	1,951.20	1,090.40	2,164.80	3,776.40
63	626.40	1,248.00	2,102.40	1,154.40	2,296.00	4,093.20
64	655.20	1,304.00	2,242.80	1,212.00	2,406.40	4,370.40
65	676.80	1,348.80	2,361.60	1,264.80	2,505.60	4,622.40
66*	704.00	1,403.20	2,487.60	1,324.80	2,617.60	4,892.40
67*	736.00	1,467.20	2,620.80	1,390.40	2,760.00	5,173.20
68*	771.20	1,536.00	2,754.00	1,458.40	2,899.20	5,461.20
69*	808.00	1,608.00	2,898.00	1,532.00	3,046.40	5,756.40
70*	846.40	1,683.20	3,045.60	1,608.80	3,201.60	6,055.20
71*	887.20	1,761.60	3,207.60	1,691.20	3,366.40	6,372.00
72*	928.80	1,846.40	3,376.80	1,778.40	3,536.00	6,696.00
73*	972.00	1,937.60	3,553.20	1,868.80	3,720.00	7,048.80
74*	1,018.40	2,025.60	3,729.60	1,959.20	3,900.80	7,405.20
75*	1,048.00	2,086.40	3,841.20	2,020.00	4,020.80	7,617.60
76*	1,079.20	2,150.40	3,952.80	2,080.00	4,140.80	7,858.80
77*	1,112.00	2,216.00	4,075.20	2,142.40	4,265.60	8,085.60
78*	1,145.60	2,281.60	4,197.60	2,204.80	4,393.60	8,326.80
79*	1,180.00	2,350.40	4,323.60	2,272.80	4,520.00	8,571.60
80*	1,216.00	2,422.40	4,453.20	2,340.80	4,660.80	8,834.40
81*	1,252.80	2,494.40	4,586.40	2,409.60	4,796.80	9,100.80
82*	1,290.40	2,568.00	4,726.80	2,482.40	4,944.00	9,374.40
83*	1,328.00	2,646.40	4,860.00	2,556.80	5,092.80	9,655.20
84*	1,367.20	2,726.40	5,011.20	2,635.20	5,246.40	9,943.20
85*	1,408.80	2,808.00	5,158.80	2,712.00	5,404.80	10,238.40
86*	1,416.00	2,820.80	5,191.20	2,725.60	5,432.00	10,292.40
87*	1,423.20	2,835.20	5,216.40	2,738.40	5,456.00	10,353.60
88*	1,429.60	2,849.60	5,241.60	2,754.40	5,486.40	10,400.40
89*	1,437.60	2,865.60	5,274.00	2,764.80	5,512.00	10,447.20
90*	1,444.00	2,880.00	5,299.20	2,779.20	5,534.40	10,504.80
91*	1,451.20	2,892.80	5,320.80	2,792.00	5,563.20	10,555.20
92*	1,459.20	2,908.80	5,356.80	2,806.40	5,588.80	10,616.40
93*	1,465.60	2,921.60	5,378.40	2,819.20	5,617.60	10,670.40
94*	1,473.60	2,934.40	5,407.20	2,834.40	5,641.60	10,713.60
95*	1,480.00	2,950.40	5,432.40	2,849.60	5,675.20	10,774.80
96*	1,487.20	2,963.20	5,461.20	2,864.80	5,702.40	10,825.20
97*	1,494.40	2,977.60	5,490.00	2,878.40	5,732.80	10,879.20
98*	1,500.80	2,993.60	5,515.20	2,895.20	5,763.20	10,933.20
99*	1,508.00	3,008.00	5,544.00	2,907.20	5,793.60	10,983.60

*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$) R&B(MOP)	60.00 480.00	120.00 960.00	300.00 2,400.00	60.00 480.00	120.00 960.00	300.00 2,400.00
0 – 4	114.21	193.20	348.00	324.00	560.40	996.00
5 - 15	110.19	184.80	333.00	312.60	540.00	960.00
16	110.19	186.00	336.00	312.60	544.80	966.00
17	110.19	187.20	336.00	313.20	549.60	978.00
18	110.19	190.80	339.00	313.20	554.40	984.00
19	110.19	190.80	339.00	313.20	554.40	984.00
20	110.19	192.00	339.00	313.20	555.60	984.00
21	110.38	192.00	342.00	313.20	555.60	987.00
22	110.62	192.00	342.00	313.20	555.60	987.00
23	111.13	192.00	342.00	313.20	555.60	987.00
24	111.64	194.40	351.00	313.20	565.20	1,011.00
25	112.16	195.60	351.00	313.20	571.20	1,014.00
26	112.68	200.40	360.00	318.00	583.20	1,032.00
27	113.44	202.80	366.00	321.60	586.80	1,035.00
28	115.04	205.20	375.00	329.40	598.80	1,074.00
29	116.57	208.80	381.00	336.60	615.60	1,110.00
30	119.11	217.20	390.00	345.60	627.60	1,125.00
31	121.72	220.80	396.00	351.00	643.20	1,146.00
32	123.97	224.40	402.00	356.40	651.60	1,173.00
33	127.10	229.20	414.00	364.80	669.60	1,203.00
34	130.10	235.20	429.00	376.20	681.60	1,224.00
35	133.91	243.60	435.00	387.00	706.80	1,257.00
36	137.74	248.40	447.00	397.80	724.80	1,287.00
37	142.30	258.00	465.00	410.40	752.40	1,344.00
38	146.87	265.20	480.00	423.60	774.00	1,386.00
39	153.00	274.80	501.00	441.00	801.60	1,440.00
40	158.98	288.00	522.00	457.20	838.80	1,518.00
41	166.55	303.60	555.00	478.20	882.00	1,599.00
42	173.30	318.00	585.00	498.60	926.40	1,683.00
43	178.40	328.80	612.00	514.80	960.00	1,755.00
44	185.12	342.00	633.00	536.40	1,008.00	1,842.00
45	190.28	354.00	663.00	552.60	1,039.20	1,923.00
46	196.28	366.00	687.00	577.20	1,077.60	2,004.00
47	202.82	378.00	711.00	600.00	1,116.00	2,079.00
48	210.09	391.20	738.00	619.80	1,149.60	2,163.00
49	219.34	402.00	765.00	646.80	1,186.80	2,223.00
50	228.31	417.60	792.00	674.40	1,232.40	2,313.00
51	237.28	430.80	816.00	699.60	1,282.80	2,388.00
52	249.30	450.00	846.00	734.40	1,332.00	2,484.00
53	259.98	468.00	879.00	766.80	1,382.40	2,574.00
54	271.50	486.00	915.00	801.60	1,441.20	2,685.00
55	291.23	517.20	963.00	857.40	1,531.20	2,838.00

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$) R&B(MOP)	60.00 480.00	120.00 960.00	300.00 2,400.00	60.00 480.00	120.00 960.00	300.00 2,400.00
56	305.42	540.00	1,005.00	903.00	1,611.60	2,964.00
57	321.33	567.60	1,053.00	946.80	1,689.60	3,114.00
58	341.18	597.60	1,104.00	1,005.60	1,783.20	3,264.00
59	359.95	630.00	1,158.00	1,062.00	1,873.20	3,426.00
60	380.52	663.60	1,212.00	1,122.60	1,983.60	3,600.00
61	403.84	700.80	1,287.00	1,192.20	2,073.60	3,891.00
62	424.78	740.40	1,365.00	1,252.80	2,194.80	4,113.00
63	447.56	782.40	1,437.00	1,319.40	2,316.00	4,356.00
64	471.31	826.80	1,524.00	1,388.40	2,448.00	4,611.00
65	486.39	836.40	1,590.00	1,437.00	2,478.00	4,809.00
66	513.84	880.80	1,680.00	1,514.40	2,610.00	5,088.00
67	537.00	930.00	1,770.00	1,584.00	2,754.00	5,358.00
68	564.68	975.60	1,875.00	1,666.20	2,878.80	5,667.00
69	592.46	1,024.80	1,971.00	1,747.80	3,033.60	5,967.00
70	621.92	1,075.20	2,076.00	622.20	1,075.20	2,076.00
71	652.66	1,128.00	2,190.00	653.40	1,128.00	2,190.00
72	684.50	1,183.20	2,307.00	684.60	1,183.20	2,307.00
73	716.94	1,237.20	2,427.00	717.00	1,237.20	2,427.00
74	750.16	1,296.00	2,547.00	750.60	1,296.00	2,547.00
75	772.57	1,334.40	2,628.00	772.20	1,334.40	2,628.00
76	795.74	1,375.20	2,703.00	795.60	1,375.20	2,703.00
77	819.70	1,417.20	2,784.00	819.60	1,417.20	2,784.00
78	844.42	1,460.40	2,871.00	844.20	1,460.40	2,871.00
79	869.91	1,503.60	2,958.00	870.00	1,503.60	2,958.00
80	896.18	1,548.00	3,045.00	896.40	1,548.00	3,045.00
81	923.21	1,593.60	3,138.00	923.40	1,593.60	3,138.00
82	951.03	1,641.60	3,231.00	950.40	1,641.60	3,231.00
83	979.61	1,692.00	3,327.00	979.80	1,692.00	3,327.00
84	1,008.97	1,742.40	3,426.00	1,009.20	1,742.40	3,426.00
85	1,039.10	1,795.20	3,528.00	1,039.80	1,795.20	3,528.00
86	1,044.51	1,806.00	3,549.00	1,044.60	1,806.00	3,549.00
87	1,049.92	1,813.20	3,570.00	1,050.00	1,813.20	3,570.00
88	1,055.33	1,822.80	3,588.00	1,056.00	1,822.80	3,588.00
89	1,060.74	1,833.60	3,606.00	1,060.20	1,833.60	3,606.00
90	1,066.14	1,842.00	3,630.00	1,066.20	1,842.00	3,630.00
91	1,071.55	1,850.40	3,645.00	1,071.60	1,850.40	3,645.00
92	1,076.96	1,860.00	3,666.00	1,076.40	1,860.00	3,666.00
93	1,082.36	1,869.60	3,681.00	1,082.40	1,869.60	3,681.00
94	1,087.78	1,880.40	3,705.00	1,087.80	1,880.40	3,705.00
95	1,093.18	1,887.60	3,723.00	1,093.80	1,887.60	3,723.00
96	1,098.59	1,897.20	3,741.00	1,098.60	1,897.20	3,741.00
97	1,104.00	1,906.80	3,762.00	1,104.00	1,906.80	3,762.00
98	1,109.41	1,916.40	3,783.00	1,109.40	1,916.40	3,783.00
99	1,114.82	1,924.80	3,798.00	1,114.20	1,924.80	3,798.00

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	121.83	201.60	363.00	342.60	590.40	1,050.00
5 - 15	117.53	195.60	351.00	330.60	571.20	1,011.00
16	118.36	200.40	360.00	338.40	583.20	1,032.00
17	121.07	204.00	372.00	348.00	596.40	1,065.00
18	124.57	210.00	387.00	362.40	618.00	1,113.00
19	129.05	220.80	399.00	372.60	643.20	1,170.00
20	134.22	231.60	426.00	393.00	674.40	1,215.00
21	140.44	244.80	444.00	411.00	710.40	1,281.00
22	147.21	258.00	465.00	424.80	752.40	1,344.00
23	154.90	272.40	489.00	437.40	790.80	1,413.00
24	159.97	284.40	513.00	452.40	822.00	1,491.00
25	165.05	298.80	543.00	474.60	852.00	1,563.00
26	174.34	312.00	564.00	493.80	878.40	1,620.00
27	181.82	328.80	591.00	516.60	906.00	1,695.00
28	191.11	342.00	618.00	543.00	950.40	1,782.00
29	199.57	355.20	636.00	569.40	992.40	1,839.00
30	207.21	369.60	654.00	589.80	1,032.00	1,887.00
31	214.15	379.20	672.00	607.20	1,074.00	1,941.00
32	219.47	386.40	687.00	624.60	1,116.00	1,989.00
33	226.43	398.40	705.00	652.20	1,159.20	2,043.00
34	232.65	406.80	720.00	669.60	1,184.40	2,079.00
35	238.03	414.00	732.00	685.20	1,207.20	2,100.00
36	244.99	424.80	741.00	705.60	1,233.60	2,139.00
37	251.06	436.80	759.00	722.40	1,267.20	2,178.00
38	258.04	446.40	777.00	743.40	1,303.20	2,241.00
39	264.89	457.20	798.00	763.20	1,332.00	2,295.00
40	271.64	471.60	819.00	782.40	1,376.40	2,364.00
41	280.96	487.20	855.00	808.80	1,420.80	2,463.00
42	286.76	501.60	885.00	825.60	1,460.40	2,547.00
43	290.98	511.20	909.00	839.40	1,492.80	2,634.00
44	293.58	518.40	930.00	849.00	1,516.80	2,685.00
45	294.68	525.60	948.00	864.60	1,540.80	2,748.00
46	296.00	529.20	957.00	872.40	1,556.40	2,790.00
47	297.36	532.80	966.00	877.20	1,569.60	2,814.00
48	298.97	534.00	981.00	880.80	1,576.80	2,850.00
49	302.51	536.40	987.00	893.40	1,587.60	2,874.00
50	302.51	537.60	993.00	893.40	1,588.80	2,892.00
51	302.51	538.80	999.00	893.40	1,597.20	2,925.00
52	305.23	540.00	1,005.00	898.80	1,604.40	2,949.00
53	306.05	543.60	1,017.00	902.40	1,620.00	2,967.00
54	308.53	548.40	1,026.00	910.20	1,632.00	3,015.00
55	319.01	562.80	1,056.00	940.20	1,677.60	3,111.00

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	325.66	576.00	1,080.00	959.40	1,714.80	3,186.00
57	334.02	589.20	1,107.00	986.40	1,760.40	3,255.00
58	348.01	609.60	1,134.00	1,027.20	1,816.80	3,351.00
59	361.66	633.60	1,173.00	1,065.00	1,891.20	3,471.00
60	380.52	663.60	1,212.00	1,122.60	1,983.60	3,600.00
61	403.84	700.80	1,287.00	1,192.20	2,073.60	3,891.00
62	424.78	740.40	1,365.00	1,252.80	2,194.80	4,113.00
63	447.56	782.40	1,437.00	1,319.40	2,316.00	4,356.00
64	471.31	826.80	1,524.00	1,388.40	2,448.00	4,611.00
65	486.39	836.40	1,590.00	1,437.00	2,478.00	4,809.00
66	513.84	880.80	1,680.00	1,514.40	2,610.00	5,088.00
67	537.00	930.00	1,770.00	1,584.00	2,754.00	5,358.00
68	564.68	975.60	1,875.00	1,666.20	2,878.80	5,667.00
69	592.46	1,024.80	1,971.00	1,747.80	3,033.60	5,967.00
70	622.69	1,076.40	2,076.00	622.80	1,076.40	2,076.00
71	654.20	1,129.20	2,190.00	654.60	1,129.20	2,190.00
72	685.27	1,184.40	2,307.00	685.20	1,184.40	2,307.00
73	717.71	1,239.60	2,427.00	717.60	1,239.60	2,427.00
74	750.16	1,298.40	2,547.00	750.60	1,298.40	2,547.00
75	772.57	1,336.80	2,628.00	772.20	1,336.80	2,628.00
76	795.74	1,377.60	2,703.00	795.60	1,377.60	2,703.00
77	819.70	1,418.40	2,784.00	819.60	1,418.40	2,784.00
78	844.42	1,462.80	2,871.00	844.20	1,462.80	2,871.00
79	869.91	1,504.80	2,958.00	870.00	1,504.80	2,958.00
80	896.18	1,550.40	3,045.00	896.40	1,550.40	3,045.00
81	923.21	1,594.80	3,138.00	923.40	1,594.80	3,138.00
82	951.03	1,642.80	3,231.00	950.40	1,642.80	3,231.00
83	979.61	1,693.20	3,327.00	979.80	1,693.20	3,327.00
84	1,008.97	1,744.80	3,426.00	1,009.20	1,744.80	3,426.00
85	1,039.10	1,796.40	3,528.00	1,039.80	1,796.40	3,528.00
86	1,044.51	1,807.20	3,549.00	1,044.60	1,807.20	3,549.00
87	1,049.92	1,815.60	3,570.00	1,050.00	1,815.60	3,570.00
88	1,055.33	1,824.00	3,588.00	1,056.00	1,824.00	3,588.00
89	1,060.74	1,834.80	3,606.00	1,060.20	1,834.80	3,606.00
90	1,066.14	1,843.20	3,630.00	1,066.20	1,843.20	3,630.00
91	1,071.55	1,852.80	3,645.00	1,071.60	1,852.80	3,645.00
92	1,076.96	1,862.40	3,666.00	1,076.40	1,862.40	3,666.00
93	1,082.36	1,870.80	3,681.00	1,082.40	1,870.80	3,681.00
94	1,087.78	1,881.60	3,705.00	1,087.80	1,881.60	3,705.00
95	1,093.18	1,888.80	3,723.00	1,093.80	1,888.80	3,723.00
96	1,098.59	1,898.40	3,741.00	1,098.60	1,898.40	3,741.00
97	1,104.00	1,909.20	3,762.00	1,104.00	1,909.20	3,762.00
98	1,109.41	1,917.60	3,783.00	1,109.40	1,917.60	3,783.00
99	1,114.82	1,928.40	3,798.00	1,114.20	1,928.40	3,798.00

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
			56	813.40	1,974.00
			57	854.00	2,077.60
			58	900.20	2,195.20
0 – 4	511.00	1,125.60	59	946.40	2,312.80
5 - 15	263.20	635.60	60	1,001.00	2,436.00
16	285.60	680.40	61	1,094.80	2,646.00
17	288.40	684.60	62	1,153.60	2,809.80
18	289.80	693.00	63	1,220.80	2,979.20
19	289.80	693.00	64	1,289.40	3,164.00
20	291.20	698.60	65	1,330.00	3,271.80
21	291.20	698.60	66	1,374.80	3,416.00
22	292.60	698.60	67	1,449.00	3,621.80
23	292.60	698.60	68	1,521.80	3,817.80
24	295.40	708.40	69	1,597.40	4,022.20
25	296.80	715.40	70	1,675.80	1,675.80
26	302.40	722.40	71	1,759.80	1,759.80
27	306.60	732.20	72	1,842.40	1,842.40
28	310.80	742.00	73	1,929.20	1,929.20
29	317.80	756.00	74	2,018.80	2,018.80
30	323.40	775.60	75	2,080.40	2,080.40
31	329.00	788.20	76	2,143.40	2,143.40
32	336.00	809.20	77	2,209.20	2,209.20
33	341.60	814.80	78	2,273.60	2,273.60
34	348.60	841.40	79	2,343.60	2,343.60
35	358.40	859.60	80	2,413.60	2,413.60
36	365.40	880.60	81	2,486.40	2,486.40
37	378.00	907.20	82	2,559.20	2,559.20
38	387.80	936.60	83	2,637.60	2,637.60
39	400.40	968.80	84	2,716.00	2,716.00
40	417.20	1,012.20	85	2,797.20	2,797.20
41	438.20	1,055.60	86	2,812.60	2,812.60
42	457.80	1,103.20	87	2,826.60	2,826.60
43	477.40	1,157.80	88	2,842.00	2,842.00
44	498.40	1,205.40	89	2,854.60	2,854.60
45	519.40	1,257.20	90	2,870.00	2,870.00
46	537.60	1,306.20	91	2,884.00	2,884.00
47	561.40	1,359.40	92	2,899.40	2,899.40
48	581.00	1,407.00	93	2,913.40	2,913.40
49	597.80	1,451.80	94	2,927.40	2,927.40
50	621.60	1,506.40	95	2,941.40	2,941.40
51	648.20	1,577.80	96	2,956.80	2,956.80
52	670.60	1,632.40	97	2,970.80	2,970.80
53	701.40	1,702.40	98	2,986.20	2,986.20
54	732.20	1,782.20	99	2,998.80	2,998.80
55	775.60	1,881.60			

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

「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
			56	791.00	1,929.20
			57	814.80	1,988.00
			58	842.80	2,060.80
0 – 4	392.00	900.20	59	882.00	2,154.60
5 - 15	263.20	635.60	60	933.80	2,273.60
16	285.60	680.40	61	1,016.40	2,457.00
17	288.40	684.60	62	1,071.00	2,608.20
18	289.80	693.00	63	1,132.60	2,765.00
19	289.80	695.80	64	1,194.20	2,934.40
20	296.80	722.40	65	1,230.60	3,024.00
21	310.80	754.60	66	1,269.80	3,168.20
22	326.20	791.00	67	1,341.20	3,351.60
23	341.60	831.60	68	1,407.00	3,530.80
24	355.60	869.40	69	1,475.60	3,725.40
25	371.00	910.00	70	1,549.80	1,549.80
26	383.60	945.00	71	1,625.40	1,625.40
27	404.60	991.20	72	1,703.80	1,703.80
28	415.80	1,024.80	73	1,785.00	1,785.00
29	431.20	1,059.80	74	1,867.60	1,867.60
30	443.80	1,100.40	75	1,922.20	1,922.20
31	457.80	1,125.60	76	1,979.60	1,979.60
32	464.80	1,149.40	77	2,038.40	2,038.40
33	476.00	1,177.40	78	2,100.00	2,100.00
34	487.20	1,201.20	79	2,164.40	2,164.40
35	495.60	1,226.40	80	2,228.80	2,228.80
36	506.80	1,251.60	81	2,294.60	2,294.60
37	518.00	1,282.40	82	2,363.20	2,363.20
38	527.80	1,306.20	83	2,434.60	2,434.60
39	540.40	1,341.20	84	2,507.40	2,507.40
40	557.20	1,381.80	85	2,583.00	2,583.00
41	599.20	1,474.20	86	2,595.60	2,595.60
42	632.80	1,548.40	87	2,609.60	2,609.60
43	649.60	1,591.80	88	2,620.80	2,620.80
44	669.20	1,635.20	89	2,634.80	2,634.80
45	683.20	1,675.80	90	2,646.00	2,646.00
46	695.80	1,702.40	91	2,658.60	2,658.60
47	704.20	1,720.60	92	2,671.20	2,671.20
48	711.20	1,741.60	93	2,683.80	2,683.80
49	715.40	1,745.80	94	2,697.80	2,697.80
50	722.40	1,765.40	95	2,709.00	2,709.00
51	726.60	1,775.20	96	2,724.40	2,724.40
52	732.20	1,789.20	97	2,738.40	2,738.40
53	737.80	1,806.00	98	2,753.80	2,753.80
54	751.80	1,832.60	99	2,767.80	2,767.80
55	771.40	1,885.80			

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

「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	305.60	582.40	882.00	508.00	976.00	1,486.80
5 - 15	155.20	286.40	417.60	282.40	523.20	781.20
16	168.80	308.80	471.60	299.20	556.80	871.20
17	169.60	310.40	493.20	301.60	566.40	896.40
18	171.20	316.80	496.80	305.60	572.80	900.00
19	171.20	316.80	496.80	308.00	572.80	900.00
20	171.20	316.80	496.80	308.00	574.40	900.00
21	171.20	316.80	500.40	308.00	574.40	907.20
22	171.20	316.80	500.40	308.00	574.40	907.20
23	171.20	316.80	500.40	308.00	574.40	907.20
24	173.60	324.80	507.60	308.80	584.00	936.00
25	175.20	326.40	507.60	314.40	588.80	939.60
26	178.40	329.60	518.40	318.40	600.00	950.40
27	180.00	332.80	525.60	320.80	608.00	961.20
28	182.40	337.60	536.40	328.00	617.60	986.40
29	185.60	344.00	547.20	332.80	633.60	1,004.40
30	188.00	350.40	554.40	336.80	641.60	1,022.40
31	191.20	360.00	568.80	343.20	657.60	1,040.40
32	195.20	364.80	579.60	349.60	668.80	1,069.20
33	198.40	371.20	594.00	354.40	678.40	1,087.20
34	201.60	377.60	604.80	364.80	699.20	1,112.40
35	212.80	400.00	633.60	383.20	732.80	1,173.60
36	218.40	412.80	658.80	395.20	756.80	1,209.60
37	224.80	427.20	680.40	407.20	776.00	1,260.00
38	232.80	441.60	702.00	423.20	804.80	1,303.20
39	240.80	460.80	738.00	437.60	836.80	1,360.80
40	252.80	478.40	774.00	459.20	878.40	1,429.20
41	266.40	502.40	813.60	484.00	921.60	1,504.80
42	282.40	526.40	856.80	515.20	971.20	1,587.60
43	298.40	552.00	903.60	544.00	1,025.60	1,684.80
44	313.60	577.60	961.20	566.40	1,072.00	1,771.20
45	324.00	606.40	1,008.00	590.40	1,120.00	1,868.40
46	335.20	635.20	1,054.80	613.60	1,172.80	1,951.20
47	346.40	660.80	1,098.00	638.40	1,219.20	2,037.60
48	357.60	684.80	1,137.60	658.40	1,260.80	2,120.40
49	369.60	705.60	1,184.40	681.60	1,302.40	2,203.20
50	386.40	739.20	1,227.60	716.00	1,369.60	2,289.60
51	404.00	774.40	1,274.40	752.00	1,440.00	2,376.00
52	421.60	806.40	1,328.40	786.40	1,502.40	2,487.60
53	439.20	841.60	1,382.40	821.60	1,572.80	2,588.40
54	458.40	878.40	1,450.80	856.80	1,643.20	2,703.60
55	479.20	916.80	1,519.20	895.20	1,716.80	2,836.80

*此為續保保費率 For Renewal Only

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

「倍無憂」醫療保障計劃(適用於澳門) **IMP(80/160/360)**
Individual Medical Plan(applicable to Macau)

年繳保費 Annual Premium (美元 US$/ 澳門幣 MOP) - 標準級別 （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	501.60	958.40	1,587.60	940.00	1,801.60	2,973.60
57	524.00	1,003.20	1,670.40	987.20	1,891.20	3,124.80
58	550.40	1,052.80	1,756.80	1,038.40	1,990.40	3,301.20
59	580.00	1,107.20	1,857.60	1,092.80	2,089.60	3,474.00
60	618.40	1,184.00	1,933.20	1,165.60	2,232.00	3,672.00
61	664.80	1,272.00	2,034.00	1,248.00	2,387.20	3,902.40
62	704.00	1,347.20	2,185.20	1,327.20	2,542.40	4,201.20
63	742.40	1,420.80	2,354.40	1,408.80	2,691.20	4,539.60
64	776.80	1,488.00	2,505.60	1,477.60	2,827.20	4,842.00
65	804.00	1,539.20	2,642.40	1,536.00	2,942.40	5,119.20
66*	835.20	1,598.40	2,782.80	1,608.80	3,080.00	5,428.80
67*	873.60	1,672.00	2,934.00	1,692.80	3,243.20	5,745.60
68*	913.60	1,748.80	3,092.40	1,781.60	3,408.00	6,073.20
69*	957.60	1,833.60	3,250.80	1,871.20	3,580.80	6,397.20
70*	1,002.40	1,916.80	3,412.80	1,968.00	3,764.80	6,721.20
71*	1,051.20	2,008.00	3,592.80	2,068.00	3,955.20	7,070.40
72*	1,101.60	2,105.60	3,780.00	2,172.80	4,156.80	7,441.20
73*	1,153.60	2,204.80	3,981.60	2,283.20	4,364.80	7,833.60
74*	1,205.60	2,308.80	4,179.60	2,396.80	4,580.80	8,226.00
75*	1,242.40	2,377.60	4,302.00	2,469.60	4,721.60	8,470.80
76*	1,280.00	2,448.00	4,428.00	2,543.20	4,860.80	8,715.60
77*	1,319.20	2,521.60	4,561.20	2,620.80	5,004.80	8,978.40
78*	1,358.40	2,596.80	4,698.00	2,699.20	5,158.40	9,241.20
79*	1,398.40	2,675.20	4,842.00	2,780.80	5,312.00	9,522.00
80*	1,440.80	2,753.60	4,989.60	2,864.80	5,472.00	9,813.60
81*	1,484.00	2,835.20	5,137.20	2,949.60	5,636.80	10,108.80
82*	1,528.80	2,921.60	5,292.00	3,038.40	5,804.80	10,404.00
83*	1,575.20	3,009.60	5,454.00	3,130.40	5,979.20	10,713.60
84*	1,622.40	3,097.60	5,616.00	3,223.20	6,158.40	11,041.20
85*	1,670.40	3,192.00	5,788.80	3,319.20	6,342.40	11,372.40
86*	1,679.20	3,206.40	5,817.60	3,336.80	6,376.00	11,430.00
87*	1,687.20	3,224.00	5,842.80	3,352.80	6,408.00	11,498.40
88*	1,695.20	3,240.00	5,868.00	3,369.60	6,441.60	11,548.80
89*	1,703.20	3,256.00	5,900.40	3,386.40	6,472.00	11,613.60
90*	1,711.20	3,273.60	5,922.00	3,404.00	6,507.20	11,674.80
91*	1,720.00	3,289.60	5,950.80	3,416.80	6,539.20	11,728.80
92*	1,728.00	3,304.00	5,979.60	3,436.00	6,571.20	11,793.60
93*	1,736.80	3,321.60	6,019.20	3,453.60	6,604.80	11,858.40
94*	1,746.40	3,337.60	6,048.00	3,471.20	6,636.80	11,908.80
95*	1,754.40	3,355.20	6,080.40	3,490.40	6,672.00	11,973.60
96*	1,764.80	3,369.60	6,112.80	3,507.20	6,699.20	12,027.60
97*	1,773.60	3,385.60	6,141.60	3,525.60	6,737.60	12,092.40
98*	1,783.20	3,403.20	6,177.60	3,542.40	6,771.20	12,153.60
99*	1,792.00	3,419.20	6,206.40	3,559.20	6,800.00	12,218.40

*此為續保保費率 For Renewal Only

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

「倍無憂」醫療保障計劃(適用於澳門) **IMP(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	239.20	454.40	576.00	404.80	777.60	1,047.60
5 - 15	169.60	294.40	417.60	305.60	524.80	806.40
16	176.80	313.60	468.00	315.20	558.40	871.20
17	180.00	316.80	478.80	321.60	566.40	889.20
18	183.20	321.60	493.20	331.20	572.80	900.00
19	188.00	323.20	493.20	339.20	576.00	928.80
20	195.20	331.20	511.20	352.00	593.60	961.20
21	200.80	342.40	536.40	365.60	624.00	1,004.40
22	210.40	361.60	558.00	384.00	657.60	1,062.00
23	218.40	376.00	590.40	398.40	686.40	1,112.40
24	227.20	393.60	612.00	414.40	710.40	1,155.60
25	236.80	406.40	637.20	434.40	745.60	1,213.20
26	246.40	425.60	669.60	453.60	779.20	1,270.80
27	256.80	444.80	694.80	472.00	812.80	1,324.80
28	266.40	460.80	727.20	491.20	841.60	1,371.60
29	275.20	476.80	745.20	509.60	870.40	1,418.40
30	284.00	489.60	763.20	525.60	900.80	1,447.20
31	291.20	499.20	781.20	540.00	924.80	1,490.40
32	299.20	513.60	806.40	552.00	944.00	1,519.20
33	305.60	524.80	820.80	567.20	968.00	1,566.00
34	313.60	534.40	835.20	580.80	984.00	1,587.60
35	329.60	563.20	882.00	614.40	1,036.80	1,670.40
36	339.20	576.00	903.60	632.80	1,062.40	1,724.40
37	348.80	593.60	932.40	649.60	1,094.40	1,778.40
38	356.80	608.00	964.80	672.00	1,121.60	1,828.80
39	368.80	627.20	990.00	692.80	1,155.20	1,882.80
40	388.00	657.60	1,036.80	729.60	1,211.20	1,962.00
41	419.20	700.80	1,105.20	787.20	1,283.20	2,088.00
42	446.40	734.40	1,180.80	830.40	1,344.00	2,224.80
43	463.20	764.80	1,234.80	860.80	1,392.00	2,329.20
44	477.60	792.00	1,285.20	884.80	1,440.00	2,412.00
45	487.20	812.80	1,328.40	905.60	1,478.40	2,491.20
46	493.60	833.60	1,360.80	920.00	1,507.20	2,563.20
47	498.40	844.80	1,382.40	926.40	1,531.20	2,613.60
48	501.60	852.80	1,404.00	931.20	1,542.40	2,649.60
49	503.20	860.80	1,429.20	935.20	1,556.80	2,674.80
50	503.20	867.20	1,443.60	937.60	1,568.00	2,707.20
51	504.00	875.20	1,458.00	937.60	1,577.60	2,750.40
52	504.00	880.00	1,476.00	938.40	1,585.60	2,779.20
53	504.80	888.00	1,497.60	940.00	1,606.40	2,818.80
54	508.80	900.80	1,526.40	948.00	1,620.80	2,880.00
55	515.20	915.20	1,558.80	960.80	1,652.80	2,930.40

*此為續保保費率 For Renewal Only

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

「倍無憂」醫療保障計劃(適用於澳門) **IMP(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	524.00	934.40	1,594.80	978.40	1,686.40	3,009.60
57	536.00	960.00	1,641.60	1,002.40	1,731.20	3,092.40
58	551.20	993.60	1,695.60	1,031.20	1,788.80	3,196.80
59	572.00	1,041.60	1,760.40	1,071.20	1,875.20	3,319.20
60	604.80	1,107.20	1,818.00	1,121.60	1,988.80	3,463.20
61	644.00	1,184.00	1,897.20	1,180.80	2,120.00	3,650.40
62	681.60	1,252.80	2,030.40	1,245.60	2,248.00	3,934.80
63	716.80	1,323.20	2,185.20	1,322.40	2,385.60	4,244.40
64	751.20	1,382.40	2,332.80	1,388.80	2,504.00	4,539.60
65	776.00	1,430.40	2,458.80	1,448.00	2,600.00	4,813.20
66*	806.40	1,488.00	2,584.80	1,516.00	2,726.40	5,086.80
67*	844.00	1,555.20	2,725.20	1,592.00	2,865.60	5,378.40
68*	882.40	1,627.20	2,865.60	1,667.20	3,014.40	5,680.80
69*	924.80	1,705.60	3,016.80	1,752.00	3,171.20	5,979.60
70*	968.80	1,785.60	3,175.20	1,842.40	3,329.60	6,296.40
71*	1,014.40	1,870.40	3,337.20	1,935.20	3,497.60	6,631.20
72*	1,062.40	1,956.80	3,506.40	2,033.60	3,673.60	6,969.60
73*	1,113.60	2,052.80	3,693.60	2,136.00	3,864.00	7,322.40
74*	1,163.20	2,145.60	3,877.20	2,244.00	4,056.00	7,700.40
75*	1,198.40	2,209.60	3,996.00	2,311.20	4,179.20	7,941.60
76*	1,235.20	2,278.40	4,111.20	2,380.00	4,302.40	8,168.40
77*	1,271.20	2,347.20	4,237.20	2,452.00	4,435.20	8,416.80
78*	1,308.80	2,419.20	4,366.80	2,525.60	4,566.40	8,672.40
79*	1,348.00	2,489.60	4,500.00	2,602.40	4,699.20	8,931.60
80*	1,389.60	2,564.80	4,636.80	2,680.00	4,846.40	9,198.00
81*	1,430.40	2,643.20	4,770.00	2,759.20	4,990.40	9,471.60
82*	1,474.40	2,721.60	4,914.00	2,842.40	5,142.40	9,759.60
83*	1,518.40	2,803.20	5,058.00	2,928.00	5,292.80	10,051.20
84*	1,564.00	2,886.40	5,212.80	3,017.60	5,454.40	10,357.20
85*	1,611.20	2,974.40	5,367.60	3,107.20	5,617.60	10,670.40
86*	1,619.20	2,988.80	5,392.80	3,121.60	5,641.60	10,713.60
87*	1,627.20	3,001.60	5,421.60	3,139.20	5,675.20	10,774.80
88*	1,635.20	3,016.00	5,450.40	3,152.80	5,702.40	10,825.20
89*	1,644.00	3,032.00	5,475.60	3,170.40	5,732.80	10,879.20
90*	1,651.20	3,046.40	5,504.40	3,187.20	5,763.20	10,933.20
91*	1,660.00	3,059.20	5,533.20	3,203.20	5,793.60	10,983.60
92*	1,667.20	3,076.80	5,562.00	3,219.20	5,819.20	11,041.20
93*	1,676.80	3,091.20	5,587.20	3,235.20	5,851.20	11,091.60
94*	1,684.00	3,110.40	5,612.40	3,252.00	5,881.60	11,145.60
95*	1,692.00	3,124.80	5,644.80	3,266.40	5,913.60	11,199.60
96*	1,700.80	3,139.20	5,666.40	3,284.80	5,940.80	11,250.00
97*	1,708.80	3,158.40	5,691.60	3,299.20	5,971.20	11,311.20
98*	1,716.80	3,172.80	5,724.00	3,316.80	6,001.60	11,354.40
99*	1,724.80	3,190.40	5,749.20	3,332.80	6,032.00	11,422.80

*此為續保保費率 For Renewal Only

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

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

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

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

實際年齡 Attained Age	男性 Male	女性 Female	實際年齡 Attained Age	男性 Male	女性 Female
0-4	3,132.00	2,508.00			
5 - 15	1,780.80	1,940.00			
16	1,933.60	2,020.00			
17	1,940.00	2,049.60			
18	1,969.60	2,092.80			
19	1,969.60	2,158.40			
20	1,970.40	2,232.00			
21	2,042.40	2,452.00	61	9,101.60	8,915.20
22	2,050.40	2,570.40	62	9,647.20	9,423.20
23	2,057.60	2,689.60	63	10,170.40	9,968.00
24	2,101.60	2,802.40	64	10,626.40	10,432.00
25	2,116.80	2,916.00	65	11,403.20	11,216.00
26	2,161.60	3,067.20	66	11,829.60	11,716.80
27	2,191.20	3,211.20	67	12,374.40	12,240.00
28	2,234.40	3,332.80	68	12,972.80	12,816.00
29	2,271.20	3,452.80	69	13,593.60	13,413.60
30	2,324.80	3,586.40	70	14,228.00	14,048.00
31	2,368.80	3,676.80	71	15,108.80	14,937.60
32	2,406.40	3,766.40	72	16,073.60	15,849.60
33	2,442.40	3,870.40	73	17,052.80	16,836.00
34	2,480.80	3,937.60	74	18,084.00	17,837.60
35	2,540.80	4,042.40	75	18,868.80	18,644.00
36	2,600.80	4,132.80	76	19,676.00	19,459.20
37	2,676.00	4,222.40	77	20,527.20	20,310.40
38	2,742.40	4,304.00	78	21,440.00	21,192.80
39	2,840.00	4,416.00	79	22,365.60	22,127.20
40	2,959.20	4,625.60	80	23,315.20	23,091.20
41	3,132.00	5,036.80	81*	24,331.20	24,069.60
42	3,385.60	5,462.40	82*	25,354.40	25,100.80
43	3,609.60	5,754.40	83*	26,431.20	26,161.60
44	3,840.80	5,985.60	84*	27,559.20	27,268.00
45	4,042.40	6,187.20	85*	28,725.60	28,404.00
46	4,169.60	6,239.20	86*	29,203.20	28,919.20
47	4,304.00	6,284.80	87*	29,696.80	29,383.20
48	4,439.20	6,315.20	88*	30,167.20	29,868.00
49	4,588.00	6,337.60	89*	30,675.20	30,353.60
50	4,804.80	6,337.60	90*	31,176.00	30,840.00
51	5,133.60	6,456.00	91*	31,676.80	31,332.80
52	5,448.00	6,560.80	92*	32,162.40	31,832.80
53	5,784.00	6,688.80	93*	32,663.20	32,356.80
54	6,135.20	6,875.20	94*	33,185.60	32,842.40
55	6,524.00	7,069.60	95*	33,694.40	33,336.00
56	6,829.60	7,212.00	96*	34,217.60	33,858.40
57	7,173.60	7,398.40	97*	34,762.40	34,344.00
58	7,532.80	7,607.20	98*	35,316.00	34,860.80
59	7,928.80	7,906.40	99*	35,839.20	35,405.60
60	8,466.40	8,354.40			

* 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	3,000.80	2,336.80			
5 - 15	1,518.40	1,695.20			
16	1,681.60	1,761.60			
17	1,695.20	1,799.20			
18	1,710.40	1,850.40			
19	1,710.40	1,946.40			
20	1,710.40	2,013.60			
21	1,732.00	2,272.00	61	8,352.80	8,270.40
22	1,737.60	2,413.60	62	8,839.20	8,725.60
23	1,744.00	2,527.20	63	9,346.40	9,210.40
24	1,787.20	2,663.20	64	9,771.20	9,635.20
25	1,809.60	2,808.00	65	10,158.40	9,984.00
26	1,830.40	2,952.80	66	10,537.60	10,392.80
27	1,867.20	3,099.20	67	10,984.80	10,855.20
28	1,918.40	3,244.00	68	11,515.20	11,356.00
29	1,955.20	3,365.60	69	12,000.00	11,916.80
30	2,000.80	3,464.80	70	12,552.80	12,470.40
31	2,031.20	3,586.40	71	13,356.80	13,251.20
32	2,061.60	3,692.00	72	14,190.40	14,068.80
33	2,115.20	3,804.80	73	15,063.20	14,933.60
34	2,160.00	3,881.60	74	15,979.20	15,851.20
35	2,213.60	3,979.20	75	16,669.60	16,548.00
36	2,281.60	4,094.40	76	17,420.00	17,268.00
37	2,364.80	4,184.00	77	18,155.20	18,027.20
38	2,440.80	4,305.60	78	18,936.80	18,815.20
39	2,538.40	4,412.80	79	19,747.20	19,603.20
40	2,684.00	4,639.20	80	20,619.20	20,452.80
41	2,842.40	5,063.20	81*	21,505.60	21,346.40
42	3,024.80	5,352.00	82*	22,416.00	22,264.00
43	3,191.20	5,540.80	83*	23,370.40	23,188.80
44	3,350.40	5,684.80	84*	24,363.20	24,173.60
45	3,638.40	6,011.20	85*	25,387.20	25,205.60
46	3,752.80	6,072.00	86*	25,819.20	25,637.60
47	3,896.00	6,118.40	87*	26,251.20	26,061.60
48	4,017.60	6,155.20	88*	26,683.20	26,494.40
49	4,154.40	6,170.40	89*	27,137.60	26,933.60
50	4,358.40	6,178.40	90*	27,562.40	27,357.60
51	4,988.00	6,200.80	91*	27,994.40	27,827.20
52	5,222.40	6,208.80	92*	28,297.60	28,244.80
53	5,450.40	6,254.40	93*	28,592.80	28,722.40
54	5,715.20	6,292.00	94*	28,889.60	29,154.40
55	6,102.40	6,534.40	95*	29,184.80	29,609.60
56	6,368.00	6,677.60	96*	29,488.80	30,056.80
57	6,677.60	6,837.60	97*	29,798.40	30,525.60
58	7,034.40	7,049.60	98*	30,072.00	30,996.00
59	7,398.40	7,330.40	99*	30,389.60	31,459.20
60	7,845.60	7,747.20			

* 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

8. 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	6,089.60	11,390.40	18,460.80				
5 - 9	3,613.60	6,544.00	10,817.60				
10 - 15	3,425.60	6,202.40	10,254.40				
16	3,663.20	6,715.20	11,431.20				
17	3,892.00	6,959.20	12,096.80				
18	4,046.40	7,272.00	12,816.00				
19	4,132.00	7,667.20	13,228.80				
20	4,132.00	7,667.20	13,228.80				
21	4,308.80	7,800.00	13,326.40	61	19,460.00	35,981.60	62,162.40
22	4,355.20	7,814.40	13,350.40	62	20,704.00	38,219.20	66,356.00
23	4,403.20	7,828.00	13,374.40	63	21,959.20	40,825.60	71,548.80
24	4,419.20	8,069.60	13,617.60	64	23,051.20	42,824.00	76,708.00
25	4,572.00	8,310.40	14,032.00	65	24,604.00	46,152.00	83,898.40
26	4,660.00	8,493.60	14,243.20	66	25,984.80	48,303.20	88,796.80
27	4,797.60	8,848.80	14,747.20	67	27,374.40	50,676.00	94,756.80
28	4,905.60	9,028.80	15,330.40	68	28,776.00	53,276.00	100,093.60
29	4,967.20	9,283.20	15,600.80	69	30,235.20	56,428.80	106,199.20
30	5,075.20	9,452.80	15,933.60	70	32,052.80	59,827.20	112,700.80
31	5,162.40	9,631.20	16,121.60	71	34,171.20	64,275.20	121,050.40
32	5,249.60	9,779.20	16,531.20	72	36,288.80	68,438.40	129,164.00
33	5,340.00	10,011.20	16,867.20	73	38,404.80	72,947.20	137,684.00
34	5,456.00	10,227.20	17,127.20	74	40,522.40	77,651.20	146,610.40
35	5,621.60	10,590.40	17,835.20	75	43,017.60	83,656.80	156,247.20
36	5,848.00	10,807.20	18,504.80	76	45,153.60	87,073.60	164,332.80
37	6,056.80	11,203.20	19,137.60	77	47,288.00	89,636.00	169,289.60
38	6,228.00	11,534.40	19,733.60	78	49,424.80	93,271.20	176,196.80
39	6,482.40	12,030.40	20,663.20	79	51,560.80	97,119.20	183,210.40
40	6,810.40	12,744.80	21,924.80	80	54,167.20	101,305.60	191,179.20
41	7,168.00	13,337.60	22,823.20	81*	56,322.40	104,654.40	197,520.00
42	7,544.80	13,932.80	24,088.80	82*	58,476.00	108,507.20	204,762.40
43	7,987.20	14,760.80	25,580.00	83*	60,631.20	113,695.20	212,243.20
44	8,325.60	15,521.60	27,032.00	84*	62,787.20	117,853.60	222,268.00
45	8,645.60	16,349.60	28,520.00	85*	64,941.60	125,033.60	233,463.20
46	8,984.80	17,044.00	29,898.40	86*	67,096.00	128,120.80	239,060.00
47	9,292.80	17,672.80	31,089.60	87*	69,250.40	131,226.40	247,275.20
48	9,732.00	18,336.00	32,356.00	88*	71,405.60	134,332.80	253,132.80
49	10,154.40	19,030.40	33,733.60	89*	73,560.80	137,582.40	258,989.60
50	10,979.20	20,628.00	36,133.60	90*	75,714.40	142,108.80	267,440.00
51	11,612.00	21,660.80	37,595.20	91*	76,766.40	144,048.00	271,396.80
52	12,084.80	22,597.60	38,975.20	92*	77,808.80	146,080.00	275,028.80
53	12,632.80	23,295.20	40,552.80	93*	78,878.40	148,056.80	278,700.00
54	13,212.80	24,340.00	42,220.00	94*	79,921.60	150,159.20	282,372.80
55	13,836.00	25,292.00	43,664.00	95*	81,028.00	152,190.40	286,289.60
56	14,701.60	26,812.80	46,518.40	96*	82,070.40	154,184.80	290,083.20
57	15,432.80	28,528.80	49,563.20	97*	83,230.40	156,270.40	293,960.00
58	16,196.00	30,228.80	52,169.60	98*	84,308.80	158,320.00	297,794.40
59	17,027.20	32,043.20	55,254.40	99*	85,424.80	160,495.20	301,832.80
60	18,176.80	33,960.00	58,508.00				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

基本計劃標準保費表 - 年繳保費 Standard Premium Schedule for Basic Plan - Annual Premium (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	4,714.40	8,814.40	12,893.60				
5 - 9	3,600.00	6,032.80	9,982.40				
10 - 14	3,444.00	5,771.20	9,548.80				
15	3,445.60	5,774.40	9,552.00				
16	3,699.20	6,190.40	10,774.40				
17	3,895.20	6,580.80	11,509.60				
18	4,040.00	6,919.20	12,195.20				
19	4,216.80	7,013.60	12,302.40				
20	4,216.80	7,013.60	12,591.20				
21	4,548.80	7,609.60	13,304.00	61	17,745.60	31,181.60	56,227.20
22	4,816.00	7,955.20	13,888.80	62	18,776.80	33,128.80	60,356.80
23	4,996.80	8,378.40	14,429.60	63	20,030.40	35,488.80	65,669.60
24	5,197.60	8,728.00	14,956.00	64	21,090.40	37,182.40	70,265.60
25	5,353.60	9,163.20	15,703.20	65	22,820.80	39,824.00	76,477.60
26	5,416.00	9,351.20	15,912.00	66	23,905.60	41,805.60	81,046.40
27	5,654.40	9,552.80	16,265.60	67	25,137.60	44,388.00	86,530.40
28	5,852.00	9,863.20	16,923.20	68	26,380.00	46,680.00	91,356.00
29	6,044.80	10,113.60	17,137.60	69	27,668.80	49,344.00	96,766.40
30	6,296.00	10,473.60	17,641.60	70	29,329.60	52,325.60	102,855.20
31	6,413.60	10,696.00	18,073.60	71	31,195.20	56,127.20	110,132.80
32	6,660.80	11,064.00	18,671.20	72	33,060.00	59,767.20	117,472.80
33	6,894.40	11,480.80	19,277.60	73	34,924.80	63,718.40	125,255.20
34	7,132.80	12,105.60	19,891.20	74	36,789.60	67,749.60	133,368.80
35	7,372.80	12,733.60	21,248.80	75	38,996.80	72,168.80	142,067.20
36	7,710.40	13,309.60	22,203.20	76	40,878.40	75,156.80	149,617.60
37	8,035.20	13,736.00	23,204.00	77	42,759.20	77,472.00	154,074.40
38	8,411.20	14,132.00	23,786.40	78	44,640.80	80,654.40	160,394.40
39	8,825.60	14,670.40	24,912.00	79	46,523.20	83,986.40	166,969.60
40	9,491.20	15,373.60	25,916.80	80	48,829.60	87,246.40	171,707.20
41	10,189.60	16,239.20	27,506.40	81*	50,726.40	90,016.00	177,076.00
42	10,795.20	16,900.80	29,099.20	82*	52,624.80	92,730.40	182,480.80
43	11,136.80	17,576.80	30,620.80	83*	54,522.40	96,528.80	189,843.20
44	11,396.00	18,452.00	32,178.40	84*	56,421.60	99,396.80	195,542.40
45	11,585.60	19,041.60	33,507.20	85*	58,318.40	105,538.40	207,553.60
46	11,833.60	19,765.60	34,452.00	86*	60,216.00	109,236.00	212,391.20
47	12,014.40	19,986.40	35,460.00	87*	62,115.20	111,875.20	219,851.20
48	12,281.60	20,484.00	35,988.80	88*	64,013.60	114,657.60	225,100.80
49	12,530.40	20,579.20	36,377.60	89*	65,910.40	117,278.40	230,312.00
50	13,142.40	21,633.60	38,919.20	90*	67,808.80	121,291.20	237,982.40
51	13,340.80	22,112.80	39,839.20	91*	68,750.40	122,815.20	241,286.40
52	13,393.60	22,295.20	40,391.20	92*	69,684.80	124,682.40	244,592.00
53	13,568.00	22,337.60	41,051.20	93*	70,628.80	126,315.20	247,937.60
54	13,694.40	22,648.00	41,340.80	94*	71,607.20	128,037.60	251,364.80
55	14,031.20	22,777.60	42,428.80	95*	72,559.20	129,832.80	254,628.80
56	14,400.80	23,859.20	44,496.80	96*	73,511.20	131,500.80	258,178.40
57	14,784.80	24,923.20	45,959.20	97*	74,508.80	133,332.00	261,523.20
58	15,334.40	26,035.20	47,968.80	98*	75,460.80	135,144.80	265,032.00
59	15,937.60	27,406.40	50,195.20	99*	76,448.80	136,885.60	268,500.00
60	16,701.60	29,148.80	53,041.60				

* 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	6,040.80	10,184.00	18,443.20				
5 - 9	3,324.80	5,604.00	10,051.20				
10 - 15	3,150.40	5,312.00	9,527.20				
16	3,396.00	5,657.60	10,764.00				
17	3,524.80	5,938.40	11,243.20				
18	3,605.60	6,243.20	11,472.00				
19	3,656.00	6,380.80	11,590.40				
20	3,656.00	6,380.80	11,590.40				
21	3,777.60	6,747.20	11,980.00	61	17,959.20	30,488.00	56,348.00
22	3,784.80	6,759.20	12,001.60	62	19,171.20	32,574.40	60,956.80
23	3,791.20	6,842.40	12,024.00	63	20,308.80	34,553.60	66,044.80
24	3,808.80	7,048.00	12,230.40	64	21,510.40	36,162.40	70,987.20
25	3,863.20	7,180.80	12,476.00	65	23,060.00	38,623.20	78,003.20
26	3,975.20	7,331.20	12,722.40	66	24,303.20	40,804.80	83,135.20
27	4,063.20	7,552.80	13,000.00	67	25,539.20	42,414.40	88,924.80
28	4,173.60	7,700.80	13,324.80	68	26,824.80	44,942.40	94,575.20
29	4,247.20	7,956.00	13,748.00	69	28,159.20	47,024.00	100,302.40
30	4,328.80	8,120.00	13,920.00	70	29,832.00	50,064.00	106,492.00
31	4,410.40	8,208.80	14,088.00	71	31,648.00	53,558.40	114,509.60
32	4,493.60	8,444.00	14,579.20	72	33,464.00	57,029.60	122,005.60
33	4,616.80	8,528.00	14,844.00	73	35,279.20	60,780.00	130,126.40
34	4,698.40	8,796.00	15,108.80	74	37,095.20	64,696.80	138,287.20
35	4,852.80	9,048.80	15,523.20	75	39,255.20	69,786.40	147,250.40
36	5,005.60	9,232.80	15,939.20	76	41,085.60	74,343.20	151,747.20
37	5,149.60	9,484.80	16,619.20	77	42,918.40	79,076.00	157,693.60
38	5,304.00	9,904.80	16,958.40	78	44,749.60	83,203.20	162,478.40
39	5,519.20	10,206.40	17,788.80	79	46,581.60	88,385.60	167,343.20
40	5,805.60	10,772.80	18,717.60	80	48,837.60	92,330.40	174,722.40
41	6,216.80	11,348.80	19,526.40	81*	50,684.80	95,199.20	180,126.40
42	6,618.40	11,935.20	20,621.60	82*	52,532.00	98,749.60	186,657.60
43	7,101.60	12,226.40	22,171.20	83*	54,380.00	102,409.60	193,674.40
44	7,431.20	12,583.20	23,568.00	84*	56,228.80	107,206.40	200,690.40
45	7,842.40	13,453.60	24,890.40	85*	58,076.80	112,596.00	210,587.20
46	8,097.60	14,127.20	26,024.00	86*	59,924.00	115,328.00	217,816.80
47	8,382.40	14,771.20	27,269.60	87*	61,771.20	118,222.40	222,815.20
48	8,668.80	15,464.80	28,402.40	88*	63,619.20	120,900.80	227,937.60
49	9,008.00	16,316.00	29,535.20	89*	65,467.20	123,723.20	232,976.80
50	9,786.40	17,653.60	31,771.20	90*	67,315.20	127,989.60	240,876.80
51	10,242.40	18,333.60	32,972.80	91*	68,160.80	129,664.00	244,104.80
52	10,700.80	19,180.00	34,371.20	92*	69,099.20	131,521.60	247,416.00
53	11,137.60	19,578.40	35,561.60	93*	70,008.80	133,268.80	250,685.60
54	11,616.80	20,026.40	37,138.40	94*	70,928.80	135,126.40	253,748.80
55	12,160.80	20,933.60	38,510.40	95*	71,848.80	136,966.40	257,266.40
56	13,022.40	22,249.60	41,050.40	96*	72,824.80	138,786.40	260,577.60
57	13,860.00	23,720.00	43,950.40	97*	73,752.80	140,682.40	264,178.40
58	14,775.20	25,200.80	46,959.20	98*	74,783.20	142,521.60	267,447.20
59	15,653.60	26,798.40	49,930.40	99*	75,720.80	144,360.00	270,924.80
60	16,842.40	28,587.20	53,074.40				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

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

女性 Female

保障 Benefit	附加契約 Rider			保障 Benefit	附加契約 Rider		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	4,616.00	8,657.60	12,677.60				
5 - 9	2,995.20	5,233.60	8,724.80				
10 - 14	2,865.60	5,006.40	8,345.60				
15	2,867.20	5,008.00	8,348.80				
16	3,041.60	5,276.00	8,810.40				
17	3,190.40	5,614.40	9,408.00				
18	3,401.60	5,903.20	10,128.80				
19	3,544.00	6,196.80	10,772.00				
20	3,628.00	6,344.00	11,227.20				
21	3,876.00	6,677.60	11,809.60	61	15,229.60	26,548.00	49,061.60
22	4,088.80	6,994.40	12,303.20	62	16,209.60	28,422.40	53,148.00
23	4,228.80	7,369.60	12,967.20	63	17,206.40	30,197.60	57,540.00
24	4,359.20	7,672.80	13,668.00	64	18,114.40	32,001.60	61,932.00
25	4,541.60	8,010.40	14,167.20	65	19,438.40	34,348.80	66,732.00
26	4,704.80	8,223.20	14,441.60	66	20,404.80	36,356.80	71,342.40
27	4,815.20	8,426.40	14,835.20	67	21,404.80	38,675.20	75,572.00
28	5,040.00	8,649.60	14,916.80	68	22,459.20	40,993.60	80,320.00
29	5,226.40	8,966.40	15,169.60	69	23,591.20	43,872.00	85,173.60
30	5,417.60	9,320.80	15,607.20	70	25,001.60	47,124.00	90,516.80
31	5,680.00	9,563.20	16,023.20	71	26,766.40	50,581.60	96,916.00
32	5,891.20	9,916.00	16,564.00	72	28,532.80	53,799.20	103,140.80
33	6,113.60	10,443.20	17,384.80	73	30,296.80	57,374.40	110,066.40
34	6,373.60	10,924.80	17,882.40	74	32,062.40	60,996.00	117,131.20
35	6,612.80	11,185.60	18,235.20	75	34,127.20	65,759.20	126,042.40
36	6,846.40	11,653.60	18,873.60	76	35,908.00	70,091.20	134,484.00
37	7,044.80	11,964.00	19,686.40	77	37,688.80	72,992.80	143,004.80
38	7,311.20	12,340.00	20,445.60	78	39,470.40	75,940.00	147,479.20
39	7,581.60	12,797.60	21,218.40	79	41,250.40	79,051.20	151,952.00
40	8,039.20	13,457.60	22,368.80	80	43,409.60	82,053.60	157,708.00
41	8,612.80	14,154.40	23,760.80	81*	45,204.00	84,621.60	162,815.20
42	8,890.40	14,924.80	25,340.00	82*	47,001.60	88,108.00	167,716.80
43	9,256.80	15,413.60	26,941.60	83*	48,798.40	92,656.80	172,696.80
44	9,555.20	15,980.80	28,122.40	84*	50,594.40	97,463.20	179,645.60
45	9,989.60	16,563.20	29,448.80	85*	52,391.20	102,380.00	188,650.40
46	10,327.20	17,264.00	30,466.40	86*	54,188.00	104,947.20	195,125.60
47	10,689.60	17,672.00	31,436.00	87*	55,983.20	107,552.00	201,854.40
48	10,840.80	18,100.80	31,790.40	88*	57,780.00	110,137.60	208,681.60
49	10,984.80	18,671.20	32,670.40	89*	59,576.00	112,759.20	215,645.60
50	11,496.00	19,551.20	34,411.20	90*	61,372.80	116,584.00	222,748.80
51	11,718.40	19,764.80	36,246.40	91*	62,237.60	118,258.40	225,770.40
52	11,739.20	19,912.00	36,377.60	92*	63,066.40	119,840.80	228,791.20
53	11,856.00	20,203.20	36,818.40	93*	63,930.40	121,587.20	231,854.40
54	11,940.80	20,477.60	37,115.20	94*	64,729.60	123,207.20	234,792.00
55	12,120.00	20,639.20	38,060.80	95*	65,641.60	124,880.80	237,937.60
56	12,352.00	20,918.40	39,556.80	96*	66,440.80	126,517.60	241,125.60
57	12,763.20	21,563.20	41,117.60	97*	67,305.60	128,301.60	244,312.00
58	13,156.80	21,772.00	42,572.80	98*	68,124.00	129,957.60	247,374.40
59	13,700.80	23,301.60	44,227.20	99*	69,044.00	131,668.00	250,479.20
60	14,425.60	24,764.00	46,349.60				

* 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	768.80	1,423.80	2,307.60				
5 - 9	456.20	818.00	1,352.20				
10 - 15	432.40	775.30	1,281.80				
16	462.50	839.40	1,428.90				
17	491.30	869.90	1,512.10				
18	510.80	909.00	1,602.00				
19	521.70	958.40	1,653.60				
20	521.70	958.40	1,653.60				
21	543.90	975.00	1,653.60	61	2,456.70	4,497.70	7,770.30
22	550.00	976.80	1,656.60	62	2,613.90	4,777.40	8,294.50
23	555.80	978.50	1,659.60	63	2,772.30	5,103.20	8,943.60
24	558.10	1,008.70	1,702.20	64	2,910.10	5,353.00	9,588.50
25	577.00	1,038.80	1,754.00	65	3,106.40	5,769.00	10,487.30
26	588.20	1,061.70	1,780.40	66	3,280.60	6,037.90	11,099.60
27	605.70	1,106.10	1,843.40	67	3,456.00	6,334.50	11,844.60
28	619.40	1,128.60	1,916.30	68	3,633.10	6,659.50	12,511.70
29	627.00	1,160.40	1,950.10	69	3,817.10	7,053.60	13,274.90
30	640.60	1,181.60	1,991.70	70	4,046.70	7,478.40	14,087.60
31	651.90	1,203.90	2,015.20	71	4,314.00	8,034.40	15,131.30
32	662.90	1,222.40	2,066.40	72	4,581.50	8,554.80	16,145.50
33	674.10	1,251.40	2,108.40	73	4,848.80	9,118.40	17,210.50
34	688.90	1,278.40	2,140.90	74	5,116.10	9,706.40	18,326.30
35	709.80	1,323.80	2,229.40	75	5,430.90	10,457.10	19,530.90
36	738.40	1,350.90	2,313.10	76	5,700.70	10,884.20	20,541.60
37	764.70	1,400.40	2,392.20	77	5,970.20	11,204.50	21,161.20
38	786.20	1,441.80	2,466.70	78	6,239.90	11,658.90	22,024.60
39	818.40	1,503.80	2,582.90	79	6,509.60	12,139.90	22,901.30
40	860.00	1,593.10	2,740.60	80	6,838.70	12,663.20	23,897.40
41	904.90	1,667.20	2,852.90	81*	7,110.70	13,081.80	24,690.00
42	952.60	1,741.60	3,011.10	82*	7,382.80	13,563.40	25,595.30
43	1,008.40	1,845.10	3,197.50	83*	7,654.70	14,211.90	26,530.40
44	1,051.20	1,940.20	3,379.00	84*	7,926.90	14,731.70	27,783.50
45	1,091.50	2,043.70	3,565.00	85*	8,198.70	15,629.20	29,182.90
46	1,134.20	2,130.50	3,737.30	86*	8,470.80	16,015.10	29,882.50
47	1,173.20	2,209.10	3,886.20	87*	8,742.80	16,403.30	30,909.40
48	1,228.60	2,292.00	4,044.50	88*	9,014.90	16,791.60	31,641.60
49	1,281.90	2,378.80	4,216.70	89*	9,287.00	17,197.80	32,373.70
50	1,386.00	2,578.50	4,516.70	90*	9,558.40	17,763.60	33,430.00
51	1,466.10	2,707.60	4,699.40	91*	9,690.90	18,006.00	33,924.60
52	1,525.90	2,824.70	4,871.90	92*	9,823.50	18,260.00	34,378.60
53	1,594.90	2,911.90	5,069.10	93*	9,958.50	18,507.10	34,837.50
54	1,668.20	3,042.50	5,277.50	94*	10,089.90	18,769.90	35,296.60
55	1,746.80	3,161.50	5,458.00	95*	10,230.40	19,023.80	35,786.20
56	1,856.00	3,351.60	5,814.80	96*	10,360.80	19,273.10	36,260.40
57	1,948.30	3,566.10	6,195.40	97*	10,508.10	19,533.80	36,745.00
58	2,044.80	3,778.60	6,521.20	98*	10,644.10	19,790.00	37,224.30
59	2,149.60	4,005.40	6,906.80	99*	10,784.60	20,061.90	37,729.10
60	2,294.80	4,245.00	7,313.50				

* 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	595.20	1,101.80	1,611.70				
5 - 9	454.50	754.10	1,247.80				
10 - 14	434.70	721.40	1,193.60				
15	434.90	721.80	1,194.00				
16	467.00	773.80	1,346.80				
17	491.80	822.60	1,438.70				
18	510.10	864.90	1,524.40				
19	532.30	876.70	1,537.80				
20	532.30	876.70	1,573.90				
21	574.30	951.20	1,663.00	61	2,240.50	3,897.70	7,028.40
22	608.00	994.40	1,736.10	62	2,370.50	4,141.10	7,544.60
23	630.90	1,047.30	1,803.70	63	2,528.80	4,436.10	8,208.70
24	656.20	1,091.00	1,869.50	64	2,662.70	4,647.80	8,783.20
25	676.00	1,145.40	1,962.90	65	2,881.00	4,978.00	9,559.70
26	683.80	1,168.90	1,989.00	66	3,018.10	5,225.70	10,130.80
27	713.80	1,194.10	2,033.20	67	3,173.60	5,548.50	10,816.30
28	738.90	1,232.90	2,115.40	68	3,330.50	5,835.00	11,419.50
29	763.30	1,264.20	2,142.20	69	3,493.20	6,168.00	12,095.80
30	794.70	1,309.20	2,205.20	70	3,702.90	6,540.70	12,856.90
31	809.60	1,337.00	2,259.20	71	3,938.30	7,015.90	13,766.60
32	840.80	1,383.00	2,333.90	72	4,173.80	7,470.90	14,684.10
33	870.50	1,435.10	2,409.70	73	4,409.30	7,964.80	15,656.90
34	900.50	1,513.20	2,486.40	74	4,644.70	8,468.70	16,671.10
35	931.00	1,591.70	2,656.10	75	4,923.30	9,021.10	17,758.40
36	973.40	1,663.70	2,775.40	76	5,161.00	9,394.60	18,702.20
37	1,014.40	1,717.00	2,900.50	77	5,398.40	9,684.00	19,259.30
38	1,062.00	1,766.50	2,973.30	78	5,636.00	10,081.80	20,049.30
39	1,114.20	1,833.80	3,114.00	79	5,873.50	10,498.30	20,871.20
40	1,198.30	1,921.70	3,239.60	80	6,164.60	10,905.80	21,463.40
41	1,286.60	2,029.90	3,438.30	81*	6,404.20	11,252.00	22,134.50
42	1,362.80	2,112.60	3,637.40	82*	6,643.80	11,591.30	22,810.10
43	1,406.20	2,197.10	3,827.60	83*	6,883.60	12,066.10	23,730.40
44	1,438.60	2,306.50	4,022.30	84*	7,123.10	12,424.60	24,442.80
45	1,462.80	2,380.20	4,188.40	85*	7,362.80	13,192.30	25,944.20
46	1,493.90	2,470.70	4,306.50	86*	7,602.20	13,654.50	26,548.90
47	1,516.80	2,498.30	4,432.50	87*	7,841.90	13,984.40	27,481.40
48	1,550.50	2,560.50	4,498.60	88*	8,081.50	14,332.20	28,137.60
49	1,582.00	2,572.40	4,547.20	89*	8,321.10	14,659.80	28,789.00
50	1,659.30	2,704.20	4,864.90	90*	8,561.00	15,161.40	29,747.80
51	1,684.40	2,764.10	4,979.90	91*	8,680.00	15,351.90	30,160.80
52	1,691.00	2,786.90	5,048.90	92*	8,797.90	15,585.30	30,574.00
53	1,713.00	2,792.20	5,131.40	93*	8,917.00	15,789.40	30,992.20
54	1,729.00	2,831.00	5,167.60	94*	9,040.40	16,004.70	31,420.60
55	1,771.20	2,847.20	5,303.60	95*	9,160.60	16,229.10	31,828.60
56	1,818.20	2,982.40	5,562.10	96*	9,280.80	16,437.60	32,272.30
57	1,866.60	3,115.40	5,744.90	97*	9,406.50	16,666.50	32,690.40
58	1,936.10	3,254.40	5,996.10	98*	9,526.70	16,893.10	33,129.00
59	2,012.10	3,425.80	6,274.40	99*	9,652.40	17,110.70	33,562.50
60	2,108.50	3,643.60	6,630.20				

* 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	762.70	1,273.00	2,305.40				
5 - 9	419.80	700.50	1,256.40				
10 - 15	397.80	664.00	1,190.90				
16	428.80	707.20	1,345.50				
17	445.10	742.30	1,405.40				
18	455.20	780.40	1,434.00				
19	461.70	797.60	1,448.80				
20	461.70	797.60	1,448.80				
21	477.10	843.40	1,497.50	61	2,267.40	3,811.00	7,043.50
22	477.90	844.90	1,500.20	62	2,420.50	4,071.80	7,619.60
23	478.80	855.30	1,503.00	63	2,564.10	4,319.20	8,255.60
24	480.90	881.00	1,528.80	64	2,715.70	4,520.30	8,873.40
25	487.70	897.60	1,559.50	65	2,911.20	4,827.90	9,750.40
26	501.90	916.40	1,590.30	66	3,068.30	5,100.60	10,391.90
27	512.80	944.10	1,625.00	67	3,224.30	5,301.80	11,115.60
28	526.90	962.60	1,665.60	68	3,386.60	5,617.80	11,821.90
29	536.20	994.50	1,718.50	69	3,555.10	5,878.00	12,537.80
30	546.60	1,015.00	1,740.00	70	3,766.40	6,258.00	13,311.50
31	556.90	1,026.10	1,761.00	71	3,995.60	6,694.80	14,313.70
32	567.30	1,055.50	1,822.40	72	4,224.70	7,128.70	15,250.70
33	582.90	1,066.00	1,855.50	73	4,454.10	7,597.50	16,265.80
34	593.20	1,099.50	1,888.60	74	4,683.30	8,087.10	17,285.90
35	612.60	1,131.10	1,940.40	75	4,955.80	8,723.30	18,406.30
36	632.10	1,154.10	1,992.40	76	5,187.10	9,292.90	18,968.40
37	650.20	1,185.60	2,077.40	77	5,418.50	9,884.50	19,711.70
38	669.60	1,238.10	2,119.80	78	5,649.60	10,400.40	20,309.80
39	696.80	1,275.80	2,223.60	79	5,880.90	11,048.20	20,917.90
40	733.10	1,346.60	2,339.70	80	6,165.70	11,541.30	21,840.30
41	784.80	1,418.60	2,440.80	81*	6,399.00	11,899.90	22,515.80
42	835.80	1,491.90	2,577.70	82*	6,632.30	12,343.70	23,332.20
43	896.50	1,528.30	2,771.40	83*	6,865.60	12,801.20	24,209.30
44	938.40	1,572.90	2,946.00	84*	7,098.90	13,400.80	25,086.30
45	990.10	1,681.70	3,111.30	85*	7,332.00	14,074.50	26,323.40
46	1,022.10	1,765.90	3,253.00	86*	7,565.40	14,416.00	27,227.10
47	1,058.30	1,846.40	3,408.70	87*	7,798.70	14,777.80	27,851.90
48	1,094.50	1,933.10	3,550.30	88*	8,031.90	15,112.60	28,492.20
49	1,137.30	2,039.50	3,691.90	89*	8,265.30	15,465.40	29,122.10
50	1,235.50	2,206.70	3,971.40	90*	8,498.20	15,998.70	30,109.60
51	1,293.20	2,291.70	4,121.60	91*	8,605.20	16,208.00	30,513.10
52	1,350.90	2,397.50	4,296.40	92*	8,723.70	16,440.20	30,927.00
53	1,406.00	2,447.30	4,445.20	93*	8,838.60	16,658.60	31,335.70
54	1,466.70	2,503.30	4,642.30	94*	8,954.70	16,890.80	31,718.60
55	1,535.40	2,616.70	4,813.80	95*	9,070.90	17,120.80	32,158.30
56	1,644.20	2,781.20	5,131.30	96*	9,193.90	17,348.30	32,572.20
57	1,749.80	2,965.00	5,493.80	97*	9,312.20	17,585.30	33,022.30
58	1,865.50	3,150.10	5,869.90	98*	9,441.00	17,815.20	33,430.90
59	1,976.20	3,349.80	6,241.30	99*	9,560.50	18,045.00	33,865.60
60	2,126.10	3,573.40	6,634.30				

* 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	582.70	1,082.20	1,584.70				
5 - 9	378.20	654.20	1,090.60				
10 - 14	361.80	625.80	1,043.20				
15	362.00	626.00	1,043.60				
16	384.00	659.50	1,101.30				
17	402.80	701.80	1,176.00				
18	429.40	737.90	1,266.10				
19	447.30	774.60	1,346.50				
20	458.10	793.00	1,403.40				
21	489.20	834.70	1,476.20	61	1,922.80	3,318.50	6,132.70
22	516.30	874.30	1,537.90	62	2,046.60	3,552.80	6,643.50
23	533.80	921.20	1,620.90	63	2,172.20	3,774.70	7,192.50
24	550.40	959.10	1,708.50	64	2,287.00	4,000.20	7,741.50
25	573.50	1,001.30	1,770.90	65	2,454.10	4,293.60	8,341.50
26	594.00	1,027.90	1,805.20	66	2,576.00	4,544.60	8,917.80
27	608.00	1,053.30	1,854.40	67	2,702.30	4,834.40	9,446.50
28	636.30	1,081.20	1,864.60	68	2,835.40	5,124.20	10,040.00
29	659.80	1,120.80	1,896.20	69	2,978.50	5,484.00	10,646.70
30	684.00	1,165.10	1,950.90	70	3,156.60	5,890.50	11,314.60
31	717.20	1,195.40	2,002.90	71	3,379.30	6,322.70	12,114.50
32	743.90	1,239.50	2,070.50	72	3,602.10	6,724.90	12,892.60
33	771.90	1,305.40	2,173.10	73	3,825.10	7,171.80	13,758.30
34	804.80	1,365.60	2,235.30	74	4,047.90	7,624.50	14,641.40
35	834.80	1,398.20	2,279.40	75	4,308.50	8,219.90	15,755.30
36	864.30	1,456.70	2,359.20	76	4,533.30	8,761.40	16,810.50
37	889.60	1,495.50	2,460.80	77	4,758.40	9,124.10	17,875.60
38	923.00	1,542.50	2,555.70	78	4,983.10	9,492.50	18,434.90
39	957.10	1,599.70	2,652.30	79	5,207.90	9,881.40	18,994.00
40	1,015.00	1,682.20	2,796.10	80	5,480.30	10,256.70	19,713.50
41	1,087.30	1,769.30	2,970.10	81*	5,707.20	10,577.70	20,351.90
42	1,122.40	1,865.60	3,167.50	82*	5,934.10	11,013.50	20,964.60
43	1,168.70	1,926.70	3,367.70	83*	6,160.70	11,582.10	21,587.10
44	1,206.40	1,997.60	3,515.30	84*	6,387.50	12,182.90	22,455.70
45	1,261.10	2,070.40	3,681.10	85*	6,614.40	12,797.50	23,581.30
46	1,303.90	2,158.00	3,808.30	86*	6,841.30	13,118.40	24,390.70
47	1,349.60	2,209.00	3,929.50	87*	7,068.00	13,444.00	25,231.80
48	1,368.90	2,262.60	3,973.80	88*	7,294.70	13,767.20	26,085.20
49	1,386.80	2,333.90	4,083.80	89*	7,521.60	14,094.90	26,955.70
50	1,451.20	2,443.90	4,301.40	90*	7,747.50	14,573.00	27,843.60
51	1,479.50	2,470.60	4,530.80	91*	7,858.00	14,782.30	28,221.30
52	1,482.10	2,489.00	4,547.20	92*	7,962.50	14,980.10	28,598.90
53	1,496.80	2,525.40	4,602.30	93*	8,070.60	15,198.40	28,981.80
54	1,507.40	2,559.70	4,639.40	94*	8,173.00	15,400.90	29,349.00
55	1,530.10	2,579.90	4,757.60	95*	8,286.80	15,610.10	29,742.20
56	1,559.40	2,614.80	4,944.60	96*	8,387.90	15,814.70	30,140.70
57	1,611.30	2,695.40	5,139.70	97*	8,497.10	16,037.70	30,539.00
58	1,661.10	2,721.50	5,321.60	98*	8,600.70	16,244.70	30,921.80
59	1,729.80	2,912.70	5,528.40	99*	8,716.70	16,458.50	31,309.90
60	1,821.20	3,095.50	5,793.70				

* 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.

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9. 產品內容比較 – 高端醫療 (CEO5, OPCEO)

市場分析 – 與主要競爭對手比較重點

友邦的高端市場產品提供更全面的保障範圍、市場罕見的專屬惠益及無索償惠益。全面照顧客戶於疾病治療、康復及長期健康管理的需要，為客戶帶來更安心、更優越的健康保障體驗。例如：

a. **【極臻•至尊醫療計劃及 至尊醫療計劃 5 系列】**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，提供更全面的癌症保障。

b. **【極臻•至尊醫療計劃及 至尊醫療計劃 5 系列】**在美國地區靈活運用預先批核服務（僅適用於極臻•至尊醫療環球計劃及至尊醫療計劃 5 環球計劃）：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，極臻•至尊醫療環球計劃及至尊醫療 5 環球計劃不强制要求對於在美國進行計劃治療要進行預先批核，為客戶提供更大靈活性。

c. **【至尊醫療計劃 5 系列】**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，讓客戶享受額外節省。現時只有宏記提供相似惠益（保記及盛記並不提供）。

d. **【極臻•至尊醫療計劃】**市場罕有的長者癌症支援 – 癌症豁免墊底費：如不幸患上癌症並因而接受相關醫療服務，其癌症相關醫療服務的每年墊底費餘額可豁免至 0 元，為客戶減輕突如其來的醫療開支壓力。目前僅盛記提供類似安排（保記及宏記並不提供）。

e. **【極臻•至尊醫療計劃】**指定疾病康復惠益 – 包括全球臨床試驗藥物賠償，為客戶提供更廣泛及創新的治療方案。目前亦只有盛記提供類似保障（保記及宏記並不提供）。

Market analysis - Market Comparison Highlights against key competitors

AIA's high-end market products offers rare-in-market medical coverage and "No Claims" benefit, ensuring access to advanced and comprehensive medical care while incentivizing those who maintain their health ande delivering a more reassuring and superior health protection experience. For instance:

a. **[OptimaCEO series and CEO 5 series]** 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. **[OptimaCEO series and CEO 5 series]** 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. **[CEO 5 series]** 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)

d. **[OptimaCEO series]** Rare-in-market Elderly Cancer Support – Wavier of Deductible for Cancer: If the insured suffers from cancer and receives any medical services as a result of cancer. The remaining balance of annual deductible (if any) shall be reduced to $0 in the relevant year to help reduce the financial stress caused by unforeseen medical costs. A benefit matched only by AXX (PRX and ManX do not offer this benefit).

e. **[OptimaCEO series]** Desginated illness rehabilitation benefit: including worldwide Experimental drugs for cancer providing with brodaer and more innovative treatment options. A benefit matched only by AXX (PRX and ManX do not offer this benefit).

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(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	半私家房 (香港、澳門及 中國大陸境內住院) / 標準私家房(香港、澳門及 中國大陸境外住院)	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	當入住病房高於半私家房時適用 應支付的所有賠償將調低至 50%	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	現時適用於 •香港 13 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	適用於醫療網絡機構、大灣區癌症醫療機構及大灣區醫療機構	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

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
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	提供，惟於有關資料中沒有提及詳情	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所有的日間手術	適用於 8 項專科之合資格手術 (只適用於 0 墊底費)
保費結構	每年續保 男女均一保費	每年續保 男女均一保費	每年續保 男女均一保費	每年續保 男女均一保費	每年續保 男女均一保費
最高保障額	每年限額： 美元 2,500,000/ 港元 20,000,000 個人終身賠償限額： 美元 6,250,000/ 港元 50,000,000	每年限額： 美元 3,750,000/港元 30,000,000 個人終身賠償限額： 沒有	每年限額： 美元 3,750,000/ 港元 30,000,000 個人終身賠償限額： 美元 8,750,000/ 港元 70,000,000	每年限額： 美元 3,750,000/ 港元 30,000,000 個人終身賠償限額： 美元 8,750,000/ 港元 70,000,000	每年限額： 全球：美元 2,750,000/ 港元 22,000,000 全球(美國除外)：美元 2,500,000/ 港元 20,000,000 個人終身賠償限額： 全球：美元 8,250,000/ 港元 66,000,000 全球(美國除外)：美元 7,500,000/ 港元 60,000,000
附加保障選擇	• 門診惠益 • 牙科惠益	不設此惠益	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	不設此惠益
每年墊底費	四個選擇： • 美元 0/ 港元 0 • 美元 2,000/ 港元 16,000 • 美元 3,125/ 港元 25,000 • 美元 6,250/ 港元 50,000	四個選擇： • 美元 0/ 港元 0 • 美元 3,125/ 港元 25,000 • 美元 6,250/ 港元 50,000 • 美元 12,500/ 港元 100,000	兩個選擇： • 美元 0/ 港元 0 • 中國內地：美元 1,250/ 港元 10,000; • 中國內地以外：美元 3,750/ 港元 30,000	五個選擇： • 美元 0/ 港元 0 • 美元 1,000/ 港元 8,000 • 美元 3,125/ 港元 25,000 • 美元 7,500/ 港元 60,000 • 美元 12,000/ 港元 96,000	三個選擇： • 美元 0/ 港元 0 • 美元 1,000/ 港元 8,000 • 美元 2,850/ 港元 22,800

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
免再核保減低墊底費金額	適用於受保人年滿 50/55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)	沒有提供	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 (以終身計，只可行使一次)	適用於受保人年滿 55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)	適用於受保人年滿 55/60/65 歲的保障週年日行使此權利 (以終身計，只可行使一次)
無索償墊底費折扣	保單於每連續 2 年內沒有作出賠償，可獲得 10%墊底費折扣，並可累積至 100%折扣	沒有提供	沒有提供	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)	不需要	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

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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	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	每日美元 310/ 港元 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	每日美元 100/ 港元 800 每年最多 90 日 (豁免墊底費)	每日 美元 100/ 港元 800 每年自付額及每年保障限額不適用	不設此惠益	不設此惠益	每日 全球：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 1,200
9. 次級病房現金惠益	每日美元 250/ 港元 2,000 每次最多住院 10 日		不設此惠益	每日美元 187.5/ 港元 1,500	每日 全球：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 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					

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有顏色的地方代表友邦相較優勝

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	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：美元 132,000 / 港元 1,056,000 全球(美國除外)：美元 110,000/ 港元 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	全數保障	全數受保
b) 其他項目	每項美元 12,000/ 港元 96,000 (以個人計)	其它項目： 美元 25,000 / 港元 200,000	每保單年度 美元 43,750/ 港元 350,000	每保單年度 美元 43,750/ 港元 350,000	每年美元 12,500/ 港元 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 美元 200/ 港元 1,600 每年 1 項手術 (豁免墊底費)	不設此惠益	不設此惠益	不設此惠益	每項手術 (每日最多一項手術) 全球：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 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 (每天就診 1 次)	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)
15. 手術後家中看護惠益	全數受保 每年最多 28 星期	全數受保 (須預先核准)	全數受保 每年最多 30 日	全數受保 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

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
16. 康復惠益	每年 美元 10,000/ 港元 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 美元 10,000/ 港元 80,000 每年最多 60 日	每年 美元 10,000/ 港元 80,000 每年最多 60 日	每年 全球：美元 13,750/ 港元 110,000 全球(美國除外)：美元 11,000/ 港元 88,000
17. 善終關懷服務惠益	美元 10,000/ 港元 80,000 以個人計	美元 6,300/ 港元 50,000 以個人計 (等待期：12 月)	美元 25,000/ 港元 200,000 以個人計	美元 25,000/ 港元 200,000 以個人計	全球：美元 27,500/ 港元 220,000 全球(美國除外)：美元 16,500/ 港元 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 / 日間手術美元 3,750/ 港元 30,000 • a)及 b)合共每日最多 1 次診療	全數保障 出院/日間手術後 90 日內	全數保障 • 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	全數保障 • 出院/門診手術後 90 日內 • 每類別每日最多 1 次診療	全數保障 • 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	每次美元 125/ 港元 1,000	• 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 美元 200 / 港元 1,600 (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 (每天就診 1 次)	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	全數受保 脊椎治療師 / 物理治療師 / 言語治療師 / 職業治療師：全數受保(每日最多 1 次) ，如指定治療緊接出院後的 90 天內發生	每年 全球：美元 7,500/ 港元 60,000 全球(美國除外)：美元 5,625/ 港元 45,000 (每年最多 60 次)
b) 中醫	每次美元 75/ 港元 600 (每次住院 / 日間手術最多 15 次)	不設此惠益	每次 美元 100/ 港元 800 (每日最多 1 次診療) (每年最多 美元 6,250/ 港元 50,000，包括住院期間每日 美元 65/ 港元 520	每次美元 100/ 港元 800 (每日最多 1 次診療) (每年最多美元 6,250/ 港元 50,000，包括住院期間每日美元 65/ 港元 520)	每次 全球：美元 110/ 港元 880 全球(美國除外)：美元 97/ 港元 770 (每年最多 20 次， 包括住院期間的中醫治療)
IV. 延伸惠益					

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
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、放射治療、 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 、 數碼導航刀、伽瑪刀	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	美元 100,000/ 港元 800,000 以個人計 (等待期：5 年)	美元 125,000/ 港元 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：美元 125,000/ 港元 1,000,000 全球(美國除外)：美元 112,500/ 港元 900,000 以個人計 (等待期：5 年)
23. 精神疾病或神經疾病惠益	每年 美元 5,000/ 港元 40,000 每年最多 30 日	門診及住院綜合每年限額 美元 4,000/ 港元 30,000	每年 美元 7,500/ 港元 60,000 每年最多 30 日	每年 美元 7,500/ 港元 60,000 每年最多 30 日	每年 全球：美元 8,250/ 港元 66,000 全球(美國除外)：美元 6,875/ 港元 55,000
24. 重建手術惠益	每次受保受傷 / 受保疾病 美元 20,000/ 港元 160,000	不設此惠益	美元 43,750/ 港元 350,000 每個保單年度	美元 30,000/ 港元 240,000 每個保單年度	每項受保癌症 全球：美元 41,250/ 港元 330,000 全球(美國除外)：美元 34,375/ 港元 275,000

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
25. 中風康復惠益					
a) 家居設備提升惠益	美元 6,250/ 港元 50,000 以個人計	不設此惠益	每項事故美元 6,250 / 港元 50,000	每項事故美元 6,250 / 港元 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	每次美元 125/ 港元 1,000 每年最多 30 次 (美元 12,500/ 港元 100,000 以個人計)	全額賠償 (出院後的 90 日內; 每天 1 次就診)	每次美元 125 / 港元 1,000 每項事故美元 12,500 / 港元 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)	每次美元 125 / 港元 1,000 每項事故美元 12,500 / 港元 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	每月美元 625/ 港元 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	不設此惠益	
26. 妊娠併發症惠益	全數受保 等待期 10 個月	不設此惠益	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)
29. 環球緊急支援服務	(豁免墊底費) 每旅程 美元 625,000/ 港元 5,000,000	全數受保	全數受保	全數受保	全數受保
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		不設此惠益			
VI. 身故賠償					
30. 身故恩恤賠償	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
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	不提供門診惠益	門診惠益每年限額: 美元 3,750 / 港元 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		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 美元 625 / 港元 5,000	全數受保	
33. 處方藥物	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 美元 12,500/ 港元 100,000	
34. 另類治療	中醫 + 物理治療師 +脊骨神經科醫生： 每年美元 1,000/ 港元 8,000 以每日一次診療爲限		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： 每年美元 1,200/ 港元 9,600	
35. 精神病治療	每次美元 125/ 港元 1,000 每年最多 10 次		每次美元 125/ 港元 1,000 每保單年度最多 5 次 每日最多 1 次	每年美元 2,500/ 港元 20,000 (每年最多 15 次)	

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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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
36. 接種疫苗及健康檢查	每年美元 300/ 港元 2,400 (每年一次健康檢查)		健康檢查 / 疫苗： 美元 188 / $HK1,500 (每第 2 次保單周年日續保後的保單年度內選擇 1 項指定健康檢查 / 疫苗)	每年美元 500/ 港元 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	不提供牙科惠益	不提供牙科惠益	不提供牙科惠益	不提供牙科惠益
37. 例行牙科治療	每年美元 700/ 港元 5,600				
38. 主要之恢復性治療	每年 美元 1,500/ 港元 12,000				
其他保障項目					

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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	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	1. 住院期間之中醫治療: 每日 美元 65 / 港元 520 (每個保單年度 美元 6,250 / HKS50,000) 2. 兒童發展障礙治療： 設 20%共同保險， 每次美元 250 / 港元 2,000， 每個保單年度最多 24 次 3. 意外身故賠償：美元 10,000/ 港元 80,000 4. 緊接在每第 2 次保單周年日續保後的保單年度內，選擇任何 1 項健康保障項目	1. 意外身故賠償：美元 10,000/ 港元 80,000 2. 住院期間中醫治療每日美元 65/ 港元 520 (每個保單年度美元 6,250 / 港元 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	1. 意外身故賠償：美元 10,000/ 港元 80,000 2. 第二醫療意見 3. 健康檢查：年滿 30 歲(最近生日年齡) 開始，提供每兩年一次的免費健康檢查 (等待期：2 年)

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CEO Medical 5 Benefits Comparison

Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	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	Hong Kong, Macau and Mainland China: Semi-private Others: 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 Semi-private room the benefit payable for the confinement will be reduced to 50%	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 • Over 800 specified China hospitals • Hospitals in other countries, e.g. Singapore, Thailand and Malysia	Available in Network healthcare facilities, GBA Cancer Healthcare Facilities and GBA Healthcare Facilities	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 that policy need to be effective over 180 days

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Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
Cashless Arrangement for Day Surgery	Applicable to all surgeries at the designated Specialist Network day surgery centres / clinics	Available but with no info	Available but with no info	Applicable to all day surgeries performed within the designated specialist network	Applicable to eligible medical treatments under 8 specialties (only applicable to 0 deductible)
Premium Structure	YRT; Unisex	YRT; Unisex	YRT; Unisex	YRT; Unisex	YRT; Unisex
Maximum Benefit	Annual Limit: US$2,500,000/ HK$20,000,000	Annual Limit: 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	Not available	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)	Not available	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

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Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
Impact of change of residence	Present in North America / Western Europe for 365 or more consecutive days: • reimbursement for treatment in the resided country reduced to 60% US Citizen stays in US for 182 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%	Moves to USA: • reimbursement for treatment in the resided country reduced to 60% Lives/ Intends to live outside the area of cover for 185 days or more of the year: • premium will be adjusted, and the company reserves the right to terminate the policy	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from "Worldwide" to Worldwide ex-US" Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from "Worldwide" to Worldwide ex-US" Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from "Worldwide" to Worldwide ex-US" Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment in US reduced to 50%
Pre-approval for planned treatment in US (worldwide plan only)	Not required	Recommend getting a pre-approval	Required (otherwise the benefit payable will be reduced to 50%)	Required (otherwise the benefit payable will be reduced to 50%)	Required (otherwise the benefit payable will be reduced to 50%)
Family Discount	Not available	Not available	Not available	Not available	Not available

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	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 US$100/ HK$800 Annual deductible and annual benefit limit do not apply	No such benefit	No such benefit	Per day WW: US$ 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	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/ HK$880,000

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
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	Full cover	Full Cover
b) Other items	US$12,000/ HK$96,000 per item per life	Other items: US$25,000 / HK$200,000	US$43,750 / HK$350,000 per policy year	US$43,750 / HK$ 350,000 per policy year	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 1 visit per day	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. 30 days per year)	Full Cover (max. 30 days/year)	Full Cover WW: max. 120 days per year WW Ex-US: max. 60 days per 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 mustbe 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
17. Hospice Care Benefit	US$10,000/ HK$80,000 per life	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

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
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	Full cover Within 90 days after discharge/ day surgery	Full cover • 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	Full cover • Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day per category	Full cover • 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	• Chiropractic Treatment, Acupuncture, Homeopathy, Osteopathy and Physiotherapy: US$200/ HK$1,600 per year (up to 10 visits) • Speech Therapy and Occupational Therapy: Full Cover if treatment within 90 days after discharge/ day surgery (once per day)	Full cover Registered doctor, registered physiotherapist, registered occupational therapist, registered speech therapist and registered chiropractor	Full cover • For consultations / medical treatments provided by registered chiropractor / registered occupational therapist / registered physiotherapist / registered speech therapist • Within 90 days after hospital stay / surgery in a day case centre • Up to 1 visit per day for each type of the above medical professionals	Per year WW: US$ 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)	Not available	US$100/ HK$800 per visit (max. 1 visit/ day) (Max. US$6,250/ HK$50,000 per year, including US$65/ HK$520 per day during confinement)	US$100/ HK$800 per visit (max. 1 visit/ day) (Max. US$6,250/ HK$50,000 per year, including US$65/ HK$520 per day during confinement)	Per visit WW: US$110/ HK$880 WW Ex-US:US$97/ HK$770 (max. 20 visits/ year, including inpatient Traditional Chinese Medicine Practitioner)
IV. Extended Benefits					
19. Pre-Hospitalization / Day Surgery Outpatient Consultation	Full Cover within 30 days before admission/ day surgery (consultation fee, medication and diagnostic tests	Full Cover within 90 days before admission/ outpatient surgery (diagnostic tests, prescribed drugs	Full Cover within 30 days before admission/ outpatient surgery 1 prior outpatient visit (more than	Full Cover within 30 days before admission/ outpatient surgery 1 prior outpatient visit (more than	Full Cover within 31 days before admission/ outpatient surgery (consultation fee,

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
	covered)	and dressings covered)	30 days before admission/day surgery (consultation fee, medication and diagnostic tests covered)	30 days before admission/day surgery (consultation fee, medication and diagnostic tests covered)	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 • 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 • CyberKnife • Gamma Knife)	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$900,000 per life (waiting period: 5 years)
23. Mental or Nervous Disorder Benefit	US$ 5,000 / HK$ 40,000 per year (max. 30 days/ year)	Aggregate annual limit for both in-patient and out-patient treatments 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	Not available	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	US$6,250/ HK$50,000 per life	Not available	USD 6,250 / HKD 50,000 per incident	USD 6,250 / HKD 50,000 per incident	Not available

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
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)		US$125 / HK$1,000 per visit US$12,500 / HK$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)	US$125 / HK$1,000 per visit US$12,500 / HK$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)		Not available	Not available	
26. Pregnancy Complications Benefit	Full cover (waiting period: 10 months)	Not available	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) US$625,000/ HK$5,000,000 per trip	Full Cover	Full Cover	Full Cover	Full Cover
a) Emergency Medical Evacuation					
b) Repatriation of Remains					
c) Compassionate Visit					
d) Return of children under the age of 18		Not available			
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	Outpatient Benefit is not available	Annual limit for outpatient benefits: US$3,750 / HK$30,000 (cover region: mainland China,	Annual Limit: Share with Basic Hospitalization Benefit	Outpatient Benefit is not available

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
			Hong Kong and Macau)	Deductible is not applicable	
31. Outpatient Consultation	Fully Cover (max. 45 visits/ year)		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		Full Cover	Full Cover	
33. Prescribed Medicines and Drugs	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		30% coinsurance (Covered consultations and / or medical treatments provided by registered doctor, registered physiotherapist, registered occupational therapist, registered speech therapist, registered chiropractor and registered Chinese medicine practitioner) (Max 12 visits of consultations and / or treatment per policy year) (Up to 1 visit per day for consultation visits and /or medical treatments to each of the above health professionals (per visit)	Chinese Medicine Practitioner + Chiropractor+ Physiotherapy: US$1,200/ HK$9,600 per year	
35. Psychiatric Treatment	US$125/ HK$1,000 per visit (max. 10 visits per year)		US$125 / HK$1,000 Per year (max. 5 visits per year)	US$2,500/ HK$20,000 Per year (max. 15 visits per year)	

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
36. Vaccinations and health check-up	US$300/ HK$2,400 per year (1 check up per year)		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	Dental Benefit is not available	Dental Benefit is not available	Dental Benefit is not available	Dental Benefit is not available

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	CEO Medical 5	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
A) Protection					
37. Routine Dental Treatment	US$ 700/ HK$5,600 per year				
38. Major Restorative Treatment	US$1,500/HK$12,000 per year				
Others	N/A	1. Ambulance transport: Full Cover 2. Maintenance of Non Pre-existing Chronic Conditions: Full Cover 3. Second Medical Opinion	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	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)

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極臻•至尊醫療計劃 保障比較

保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(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	半私家房 (香港、澳門及 中國大陸境內住院) / 標準私家房(香港、澳門及 中國大陸境外住院)	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	當入住病房高於半私家房時適用 應支付的所有賠償將調低至 50%	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	現時適用於 •香港 13 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	適用於醫療網絡機構、大灣區癌症醫療機構及大灣區醫療機構	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的所有日間手術	提供，惟於有關資料中沒有提及詳情	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所有的日間手術	適用於 8 項專科之合資格手術 (只適用於 0 墊底費)
保費結構	每年續保	每年續保	每年續保	每年續保	每年續保

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
	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
最高保障額	每年限額： 美元 3,750,000/ 港元 30,000,000 (額外每年限額美元 1,250,000/港元 10,000,000) 以每保單年度計	每年限額： 美元 3,750,000/港元 30,000,000	每年限額： 美元 3,750,000/ 港元 30,000,000	每年限額： 美元 3,750,000/ 港元 30,000,000	每年限額： 全球：美元 2,750,000/ 港元 22,000,000 全球(美國除外)：美元 2,500,000/ 港元 20,000,000
	個人終身賠償限額： 美元 8,750,000/ 港元 70,000,000 以個人計	個人終身賠償限額： 沒有	個人終身賠償限額： 美元 8,750,000/ 港元 70,000,000	個人終身賠償限額： 美元 8,750,000/ 港元 70,000,000	個人終身賠償限額： 全球：美元 8,250,000/ 港元 66,000,000 全球(美國除外)：美元 7,500,000/ 港元 60,000,000
附加保障選擇	• 門診惠益 • 牙科惠益	不設此惠益	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	不設此惠益
每年墊底費	五個選擇： • 美元 0/ 港元 0 • 美元 2,000/ 港元 16,000 • 美元 3,125/ 港元 25,000 • 美元 6,250/ 港元 50,000 • 美元 11,000/ 港元 88,000	四個選擇： • 美元 0/ 港元 0 • 美元 3,125/ 港元 25,000 • 美元 6,250/ 港元 50,000 • 美元 12,500/ 港元 100,000	兩個選擇： • 美元 0/ 港元 0 • 中國內地：美元 1,250/ 港元 10,000; • 中國內地以外：美元 3,750/ 港元 30,000	五個選擇： • 美元 0/ 港元 0 • 美元 1,000/ 港元 8,000 • 美元 3,125/ 港元 25,000 • 美元 7,500/ 港元 60,000 • 美元 12,000/ 港元 96,000	三個選擇： • 美元 0/ 港元 0 • 美元 1,000/ 港元 8,000 • 美元 2,850/ 港元 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	沒有提供	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）

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
長者癌症支援 – 癌症豁免墊底費	若受保人 – • 年滿 75 歲或以上；及 • 患上癌症及因該癌症而接受醫療服務 則就癌症所引起的該醫療服務有關的每年墊底費餘額（如有）將被減少至$0	重大事件豁免自付額（包括重大疾病、 末期病症，以至深切治療）	不設此惠益	不設此惠益	不設此惠益
無索償墊底費折扣	在連續 3 個保單年度期間在主要保障的賠償項目沒有支付賠償或應付賠償：在緊接之前的一個保單年度 5%保費總額存入健康賞	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)	不需要	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

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	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	每日美元 310/ 港元 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	受保於健康賞* (每日美元 100/ 港元 800 每保單年度最多 90 日 等候期：120 日)	每日 美元 100/ 港元 800 每年自付額及每年保障限額不適用	不設此惠益	不設此惠益	每日 全球：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 1,200
9. 次級病房現金惠益	受保於健康賞* (每日美元 250/ 港元 2,000 每次最多住院 10 日 等候期：120 日)		不設此惠益	每日美元 187.5/ 港元 1,500	每日 全球：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 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					
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

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
為器官捐贈者進行的手術	不得超過捐贈者及接受者之移植費用總和的 30%	不設此惠益	不設此惠益	不設此惠益	每項傷病 全球：美元 132,000 / 港元 1,056,000 全球(美國除外)：美元 110,000/ 港元 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	全數保障	全數受保
b) 其他項目	每項美元 12,000/ 港元 96,000 (以個人計)	其它項目： 美元 25,000 / 港元 200,000	每保單年度 美元 43,750/ 港元 350,000	每保單年度 美元 43,750 / 港元 350,000	每年美元 12,500/ 港元 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	受保於健康賞 (每項手術美元 200/ 港元 1,600 每保單年度 1 項手術 等候期：120 日)	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：美元 225/ 港元 1,800 全球(美國除外)：美元 150/ 港元 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	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	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)
15. 手術後家中看護惠益	全數受保 每保單年度最多 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	每保單年度 美元 10,000/ 港元 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 美元 10,000/ 港元 80,000 每年最多 60 日	每年 美元 10,000/ 港元 80,000 每年最多 60 日	每年 全球：美元 13,750/ 港元 110,000 全球(美國除外)：美元 11,000/ 港元 88,000

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計劃	N/A	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
17. 善終關懷服務惠益	美元 40,000/ 港元 320,000 以個人計 每保單一次	美元 6,300/ 港元 50,000 以個人計 (等待期：12 月)	美元 25,000/ 港元 200,000 以個人計	美元 25,000/ 港元 200,000 以個人計	全球：美元 27,500/ 港元 220,000 全球(美國除外)：美元 16,500/ 港元 132,000 以個人計
18. 出院/日間手術後輔助惠益	- 網絡保障: 全數受保 - 非網絡保障: 美元 3,750 / 港元 30,000 (每次住院 / 日間手術計) • 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 *每次門診受限於分項限額，以每日最多接受一次為限	全額賠償 出院/日間手術後 90 日內	全額賠償 • 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	全額賠償 • 出院/門診手術後 90 日內 • 每類別每日最多 1 次診療	全額賠償 • 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	• 脊骨神經科醫生 / 物理治療師 / 言語治療師 / 職業治療師：
	  • 網絡保障: 全數受保
	  • 非網絡保障: 每次美元 125/ 港元 1,000
	• 營養師：每次美元 85/ 港元 680
	  • 就同一受保疾病 / 受保受傷的每次住院/日間手術 4 次
		• 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 美元 200 / 港元 1,600 (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
				全數受保
				- 脊椎治療師 / 物理治療師 / 言語治療師 / 職業治療師
				- 每日最多 1 次 ，如指定治療緊接出院後的 90 天內發生
					每年
					全球：美元 7,500/ 港元 60,000
					全球(美國除外)：美元 5,625/ 港元 45,000
					(每年最多 60 次)

b) 中醫	網絡保障: 每次美元 110/ 港元 880 非網絡保障: 每次美元 75/ 港元 600 (每次住院 / 日間手術最多 15 次)	不設此惠益	每次 美元 100/ 港元 800 (每日最多 1 次診療) (每年最多 美元 6,250/ 港元 50,000，包括住院期間每日 美元 65/ 港元 520	每次美元 100/ 港元 800 (每日最多 1 次診療) (每年最多美元 6,250/ 港元 50,000，包括住院期間每日美元 65/ 港元 520)	每次 全球：美元 110/ 港元 880 全球(美國除外)：美元 97/ 港元 770 (每年最多 20 次，包括住院期間的中醫治療)

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
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 日內所有門診 • 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 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 日內所有門診 • 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 日內所有門診 • 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 日內所有門診 (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、放射治療、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	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)	美元 125,000/ 港元 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：美元 125,000/ 港元 1,000,000 全球(美國除外)：美元 112,500/ 港元 900,000 以個人計 (等待期：5 年)
23. 精神疾病或神經疾病惠益	每年 美元 10,000/ 港元 80,000 每年最多 30 日	門診及住院綜合每年限額 美元 4,000/ 港元 30,000	每年 美元 7,500/ 港元 60,000 每年最多 30 日	每年 美元 7,500/ 港元 60,000 每年最多 30 日	每年 全球：美元 8,250/ 港元 66,000 全球(美國除外)：美元 6,875/ 港元 55,000
24. 重建手術惠益	每次受保受傷 / 受保疾病 美元 60,000/ 港元 480,000	不設此惠益	每次受保受傷 / 受保疾病 美元 43,750/ 港元 350,000	每次受保受傷 / 受保疾病 美元 30,000/ 港元 240,000	每項受保癌症 全球：美元 41,250/ 港元 330,000 全球(美國除外)：美元 34,375/ 港元 275,000
25. 指定疾病康復惠益					
a) 家居設備提升惠益	美元 6,250/ 港元 50,000 以每次事故計	不設此惠益	每項事故美元 6,250 / 港元 50,000	每項事故美元 6,250 / 港元 50,000	不設此惠益
b) 中風輔助惠益					

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
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	每次美元 125/ 港元 1,000 每年最多 30 次 (美元 12,500/ 港元 100,000 以個人計)	全額賠償 (出院後的 90 日內; 每天 1 次就診)	每次美元 125 / 港元 1,000 每項事故美元 12,500 / 港元 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)	每次美元 125 / 港元 1,000 每項事故美元 12,500 / 港元 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	每月美元 625/ 港元 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	不設此惠益	
26. 臨床試驗藥物賠償	每保單年度美元 62,500 / 港元 500,000 (香港、澳門或中國內地以外之地區處方之藥物賠償額最高為實際費用之 60%)	美元 62,500 /港元 500,000 以個人計 (香港、澳門或中國內地以外之地區處方之藥物賠償額最高為實際費用之 60%)	受保 (只限香港處方之藥物賠償)	不設此惠益	不設此惠益
27. 妊娠併發症惠益	全數受保 等待期 10 個月	不設此惠益	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					
28. 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
29. 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)
30. 環球緊急支援服務	(豁免墊底費) 每旅程 美元 625,000/ 港元 5,000,000	全數受保	全數受保	全數受保	全數受保
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		不設此惠益			
e) 24 小時全球電話諮詢服	已包括	已包括	已包括	已包括	已包括

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
VI. 身故賠償					
31. 身故恩恤賠償	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000	美元 10,000/ 港元 80,000
附加保障					
VII. 門診惠益					
共同保險費用 / 每年限額	20% (適用於項目 32-36) (應支付的門診惠益均計入基本保單的每年限額、額外每年限額（如適用）及個人終身賠償限額) 墊底費不適用於此惠益	不提供門診惠益	門診惠益每年限額: 美元 3,750 / 港元 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
32. 門診諮詢	全數受保 每年最多 45 次		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	
33. 診斷程序及化驗室測試	全數受保 設 20%共同保險費用		每保單年度 美元 625 / 港元 5,000	全數受保	
34. 處方藥物			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 美元 12,500/ 港元 100,000	
35. 另類治療	中醫 + 物理治療師 +脊骨神經科醫生： 每年美元 1,000/ 港元 8,000 以每日一次診療爲限		• 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： 每年美元 1,200/ 港元 9,600	
36. 精神病治療	每次美元 125/ 港元 1,000 每保單年度最多 10 次		每年美元 125/ 港元 1,000 每保單年度最多 5 次	每年美元 2,500/ 港元 20,000 (每年最多 15 次)	
37. 接種疫苗、健康檢查及兒童發展評估	每保單年度美元 300/ 港元 2,400 (每保單年度一次檢查及一次兒童發展評估) (共同保險費用:不適用)		健康檢查 / 疫苗： 美元 188 / $HK1,500 (每第 2 次保單周年日續保後的保單年度內選擇 1 項指定健康檢查 / 疫苗)	每年美元 500/ 港元 4,000 (每年一次健康檢查及一個疫苗療程) (等候期：90 日)	

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保險公司	友邦	盛記	保記	保記	宏記
產品名稱	極臻•至尊醫療計劃	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	精選	計劃四	N/A	卓越:全球 優越: 全球(美國除外)
38. 耐用醫療設備	不設此惠益		全數保障 租賃或購買指定的非一次性耐用醫療設備的收費或費用 每項合資格的耐用醫療設備每保單最多只限 1 件	不設此惠益	不設此惠益
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	不提供牙科惠益	不提供牙科惠益	不提供牙科惠益	不提供牙科惠益
38. 例行牙科治療	每年美元 700/ 港元 5,600				
38. 主要之恢復性治療	每年 美元 1,500/ 港元 12,000				
其他保障項目					
其他	健康賞: 1. 網絡治療獎賞惠益 2. 無索償獎金惠益: 3. 健康賞獎賞的賠償: a.指定檢查服務或指定健康計劃的費用 b.不獲賠償的合理及慣常之費用： (1) 費用超出計劃下的任何相關保障限額; (2) 作為墊底費被扣除;或 (3) 已存在的情況、或受保人年屆八歲前發病或確診的任何先天性疾病	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	1. 住院期間之中醫治療: 每日 美元 65 / 港元 520 (每個保單年度 美元 6,250 / HKS50,000) 2. 兒童發展障礙治療： 設 20%共同保險， 每次美元 250 / 港元 2,000， 每個保單年度最多 24 次 3. 意外身故賠償: 美元 10,000/ 港元 80,000 4. 健康保障：在每第 2 次保單周年續保後緊接的 1 年內 (即在第 3、5、7 等保單年度) 為計劃下受保障的人士 (即「受保人」) ， 提供健康保障，就 1 項健康檢查或疫苗支付合資格費用 1 次	1. 意外身故賠償：美元 10,000/ 港元 80,000 2. 住院期間中藥治療每日美元 65/ 港元 520 (每個保單年度美元 6,250 / 港元 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	1. 意外身故賠償：美元 10,000/ 港元 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)

^附加牙科惠益必須與附加門診惠益一同申請。附加牙科惠益將在附加門診惠益終止日時終止

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OptimaCEO Medical Plan Benefits Comparison

Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	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	Hong Kong, Macau, Mainland China: Semi-private Room Others: Standard Private 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 • Over 800 specified China hospitals • Hospitals in other countries, e.g. Singapore, Thailand and Malysia	Available in Network healthcare facilities, GBA Cancer Healthcare Facilities and GBA Healthcare Facilities	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 that policy need to be effective over 180 days
Cashless Arrangement for Day Surgery	Applicable to all surgeries at the designated Specialist Network day surgery centres / clinics	Available but with no info	Available but with no info	Applicable to all day surgeries performed within the designated specialist network	Applicable to eligible medical treatments under 8 specialties (only applicable to 0 deductible)
Premium Structure	YRT; Unisex	YRT; Unisex	YRT; Unisex	YRT; Unisex	YRT; Unisex

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Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
Maximum Benefit	Annual Limit: US$3,750,000/ HK$30,000,000 per policy year (Extra annual limit of US$1,250,000 / HK$10,000,000 per policy year)	Annual Limit: 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$8,750,000/ HK$70,000,000 per life	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	No optional benefits available	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	5 options: • US$0/ HK$0 • US$2,000/ HK$16,000 • US$3,125/ HK$25,000 • US$6,250/ HK$50,000 • US$11,000/ HK$88,000	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)	Not available	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	if no benefits have been paid or are payable under core benefits for 3 consecutive policy years: 5% of total premiums paid for the immediately preceding policy year to be credited to the Health Wallet	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% US Citizen stays in US for 182 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment	Moves to USA: • reimbursement for treatment in the resided country reduced to 60% Lives/ Intends to live outside the area of cover for 185 days or more of the year: • premium will be adjusted, and the company reserves the right to terminate the policy	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from “Worldwide” to Worldwide ex-US” Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from “Worldwide” to Worldwide ex-US” Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment	Live in USA for at least 183 days in the past 12 months: • company has right to change the coverage from “Worldwide" to Worldwide ex-US" Stay in US for 183 days or more in a year preceding the claims incurred in the US: • reimbursement for treatment

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Company Name	AIA	AXX	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PremierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW Premier: WW Ex-US
	in US reduced to 50%		in US reduced to 50%	in US reduced to 50%	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

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產品內容比較 – 高端醫療 Product Comparison – High-end Medical (CEO5, OPCEO) 附件 8 Appendix 8

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
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	Under Health Wallet* US$100/ HK$800 per day (max. 90 days/ year) (Waiting period: 120 days)	Per day US$100/ HK$800 Payable when no other benefit is claimed	Not available	Not available	Per day WW: US$ 225/ HK$1,800 WW Ex-US: US$150/ HK$1,200
9. Lower Room Class Cash Benefit	Under Health Wallet* US$250/ HK$2,000 per day (max. 10 days per confinement) (Wating period: 120 days)		Not available	US$187.5/ HK$1,500 per day	Per day WW: US$ 225/ HK$1,800 WW Ex-US: US$150/ HK$1,200
II. Surgical Benefits					
10. Surgery Benefit including surgeon's fee, anesthetist's fee and operating theatre fee					
a) All surgeries	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
b) Organ Transplant					
Treatment for insured	Full Cover	Full Cover	Full Cover	Full Cover	Full Cover
Surgery of the donor	30% of the total transplantation costs of donor and receiver	Not available	Not available	Not available	Per Illness WW:US$ 132,000/ HK$1,056,000 WW Ex-US: US$110,000/ HK$880,000

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
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	Full cover	Full Cover
b) Other items	US$12,000/ HK$96,000 per item per life	Other items: US$25,000 / HK$200,000	US$43,750 / HK$350,000 per policy year	US$43,750 / HK$350,000 per policy year	US$12,500/ HK$100,000 per year
c) Reconstructive devices or materials			Covered under reconstructive surgery benefit	Not available	
13. Day Surgery Cash Benefit	Under Health Wallet US$200/ HK$1,600 per procedure 1 procedure per year (Waiting period: 120 days)	Not available	Not available	Not available	Per surgery (max. 1 sugery per day) WW: US$ 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 90 days after discharge/ day surgery within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure cateorised as complex or major	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 per 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 per year)	US$10,000/ HK$80,000 per year (max. 60 days per year)	WW: US$13,750/ HK$110,000 WW Ex-US: US$11,000/ HK$88,000 per year

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
17. Hospice Care Benefit	US$10,000/ HK$80,000 per life once per policy	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	b) Netowrk: Full cover c) Non-network: US$3,750 / HK$30,000 per confinement / day procedure • All follow-up outpatient visits per confinement/ day surgery (within 90 days after each hospital discharge / completion of day procedure) • All follow-up outpatient visits (within 365 days after each hospital discharge / completion of day surgery procedure for performing the surgical procedure cateorised as complex or major) *Each outpatient visit is subject to the sub-limits and max. 1 visit per day	Full cover (Within 90 days after discharge per day surgery)	Full cover • 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 per day	Full cover • Within 90 days after discharge/ outpatient surgery • Max. 1 visit/ day per category	Full cover • Within 90 days after discharge/ outpatient surgery • Max. 1 visit per day
b) Chiropractor/ Physiotherapist/ Speech Therapist/ Occupational Therapist/ Dietetic Consultation	US$125/ HK$1,000 per visit	• Chiropractic Treatment, Acupuncture, Homeopathy, Osteopathy and Physiotherapy: US$200/ HK$1,600 per year (up to 10 visits) • Speech Therapy and Occupational Therapy: Full Cover if treatment within 90 days after discharge per day surgery	Full cover (Registered doctor, registered physiotherapist, registered occupational therapist, registered speech therapist and registered chiropractor)	Full cover • Chiropractor / Physiotherapist/ Speech Therapist/ Occupational Therapist • Within 90 days after hospital stay / surgery in a day case centre and up to 1 visit per day for each type of above medical professionals	WW: US$ 7,500/ HK$60,000 WW Ex-US: US$ 5,625/ HK$ 45,000 per year (max. 60 visits per year)

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	**OptimaCEO Medical Plan**	**GlobalRexch**	**PrxmierFlex Medical Plan**	**PresX Medical**	**ManXMasXXX**
Plan	**N/A**	**Essential**	**Plan 4**	**N/A**	**Elite: WW**
A) Protection					**Premier: WW Ex-US**
b) Chinese Medicine Practitioner	- Network: US$110/ HK$880 per visit - Non- network: US$75/ HK$600 per visit (max.15 visits per confinement/ day surgery)	No applicable	US$100/ HK$800 per visit (max. 1 visit per day) (Max. US$6,250/ HK$50,000 per year, including US$65/ HK$520 per day during confinement)	US$100/ HK$800 per visit (max. 1 visit per day) (Max. US$6,250/ HK$50,000 per year, including US$65/ HK$520 per day during confinement)	Per visit WW: US$110/ HK$880 WW Ex-US:US$97/ HK$770 (max. 20 visits per year, including inpatient Traditional Chinese Medicine Practitioner)
IV. Extended Benefits					
19. Pre-Hospitalization / Day Surgery Outpatient Consultation	Full Cover • All prior outpatient visits within 30 days before each confinement / day sugery procedure • 1 prior outpatient visit (more than 30 days before each confinement / day sugery procedure) (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 • all prior outpatient visits 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 • all prior outpatient visits 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 • 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	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)	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)

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
23. Mental or Nervous Disorder Benefit	US$ 10,000 / HK$ 80,000 per year (max. 30 days per year)	Aggregate annual limit for both in-patient and out-patient treatments US$4,000/ HK$30,000 per year	US$7,500 / HK$60,000 per year (max. 30 days per year)	US$7,500 / HK$60,000 per year (max. 30 days per year)	WW:US$ 8,250/ HK$66,000 WW Ex-US:US$ 6,875/ HK$55,000 per year
24.Reconstructive Surgery Benefit	US$60,000/ HK$480,000 per covered injury/ covered illness	No applicable	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$50,000 per incident	No applicable	US$ 6,250 / HK$ 50,000 per incident	US$ 6,250 / HK$ 50,000 per incident	No applicable
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 per 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 applicable	No applicable	
26. Expreimental drugs	US$62,500 / HK$500,000 per policy year (For reasonable and customary charges incurred outside Hong Kong, Macau and Mainland China, such charges shall be reduced to 60% in the calculation of the benefit amount payable)	US$62,500 / HK$500,000 per life (For reasonable and customary charges incurred outside Hong Kong, Macau and Mainland China, such charges shall be reduced to 60% in the calculation of the benefit amount payable)	Applicable (only Hong Kong prescribed medicine and drugs)	No applicable	No applicable
26. Pregnancy Complications Benefit	Full cover (waiting period: 10 months)	No applicable	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

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
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) US$625,000/HK$5,000,000 per trip	Full Cover	Full Cover	Full Cover	Full Cover
a) Emergency Medical Evacuation					
b) Repatriation of Remains					
c) Compassionate Visit					
d) Return of children under the age of 18		No such benefit			
e) 24-hour worldwide telephone enquiring services	Covered	Covered	Covered	Covered	Covered
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	subject to 20% coinsurance for item 32-36 (count towards the Annual Limit, Extra Annual Limit (if applicable) and Over Lifetime Limit of the Basic Policy) Deudctible is not applicable	Outpatient Benefitis not available	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
32. Outpatient Consultation	Fully Cover (max. 45 visits per year)		30% coinsurance (12 visits per policy, subject to 1 visit per day)	Full Cover (max. 50 visits per year)	
33. Diagnostic Procedure and Laboratory Tests	Full Cover Subject to 20% coinsurance		US$625 / HK$5,000 per policy year	Full Cover	
34. Prescribed Medicines and Drugs			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	
35. AlternativeTreatment	Chinese Medicine Practitioner, Physiotherapy, Chiropractor: US$1,000/ HK$8,000 per year Max. 1 vist per day		• 30% coinsurance (Covered consultations and / or medical treatments provided by registered doctor, registered	Chinese Medicine Practitioner + Chiropractor + Physiotherapy: US$1,200/ HK$9,600 per year	

Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
			physiotherapist, registered occupational therapist, registered speech therapist, registered chiropractor and registered Chinese medicine practitioner) • Max. 12 visits per policy year • Max. 1 visit per day		
36. Psychiatric Treatment	US$125/ HK$1,000 per visit (max. 10 visits/ year)		US$125 / HK$1,000 Per year (max. 5 visits/ year)	US$2,500/ HK$20,000 Per year (max. 15 visits/ year)	
37. Vaccinations and health check-up	US$300/ HK$2,400 per year (1 check up per year)		Not available	US$500/ HK$4,000 per year (max. 1 health check-up and 1 course of vaccination) (waiting period: 90 days)	
VIII. Dental Benefits					
	• Waiting period: 6 months • Cover up to age 65 (age last birthday) • Only available to customers who choose Outpatient Benefit^ • Deductible is not applicable	Dental Benefit is not available	Dental Benefit is not available	Dental Benefit is not available	Dental Benefit is not available
38. Routine Dental Treatment	US$ 700/ HK$5,600 per year				
39. Major Restorative Treatment	US$1,500/HK$12,000 per year				

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Company Name	AIA	AXA	PRX	PRX	ManX
Product Name	OptimaCEO Medical Plan	GlobalRexch	PrxmierFlex Medical Plan	PresX Medical	ManXMasXXX
Plan	N/A	Essential	Plan 4	N/A	Elite: WW
A) Protection					Premier: WW Ex-US
Others	Health Wallet: 1. Network treatment reward 2. No claim bonus benefit 3. Usage of Health Wallet: a) expenses for wellness treatment, check-up or vaccinations b) reimburse the reasonable and customary charges but are not payable under the core benefits of the policy solely due to the following reason(s): i. the charges exceed the relevant benefit limits; ii. such amount has been deducted from the benefit amount payable under the policy as deductible; or iii. the charges are incurred for any pre-existing condition, or any congenital condition which manifested or has been diagnosed before the insured attained age 8	1. Ambulance transport: Full Cover 2. Maintenance of Non Pre-existing Chronic Conditions: Full Cover 3. Second Medical Opinion	1. Traditional Chinese medicine during confinement: US$ 65/ HK$ 520 per day (US$6,250 / HK$ 50,000 per policy year) 2. Treatment for juvenile developmental disorder: US$ 250 / HK$ 2,000 per visit with 205 coinsurance, 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	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)

^ The optional dental benefits must be applied together with the optional outpatient benefits. The optional dental benefits will terminate simultaneously when the optional outpatient benefits is terminated.

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10. 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、比提供市場上更具周全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：涵蓋第三期臨床試驗藥物及長者癌症支援 ，就指定癌症提供豁免自付費，減輕客戶抗癌期間的經濟壓力。
b. 市場罕有的額外保障：包括捐贈者費用（盛記，保記并未提供）以及中風康復惠益（盛記，宏記并未提供），提供更完整、更貼心的保障。
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，支援術後長期復原。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. 市場最早期保障的妊娠併發症惠益：享有最短 300 天等候期，讓準媽媽更早獲得保障。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. 市場最多的定期身體檢查惠益：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，有助客戶更有效管理健康狀況。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:

a. Cancer-related unique benefits: Phase 3 Clinical Trial Drugs Benefit and Elderly support - Waiver of deductibles
b. Coverage not commonly available with other insurers: Donor's benefit (AXX, PRX) and stroke rehabilitation benefit (AXX, ManX)
c. 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).
d. 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)
e. Regular check-up benefit: Based on the lifestage of the insured, provided in the policy year immediately following every third consecutive renewal to help customers manage their health conditions more effectively. PRX offers a list of screening tests or vaccinations, while AXX and ManX do not have such benefits

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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	香港身份證持有人	香港身份證持有人	香港身份證持有人	香港身份證持有人
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及於入住半私家或以下病房– 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	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	於香港、澳門及中國大陸住院：半私家房 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 亞洲以外（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
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	基本計劃 ：港元 附加契約：港元 / 美元	港元 / 美元

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有顏色的地方代表友邦相較優勝

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 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)**
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 13 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 7 間私家醫院 • 免費中國大陸住院按金保證服務
日間手術免找數服務	適用於指定專科網絡進行所有的日間手術	適用於指定專科網絡進行所有的日間手術		
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 3,125,000
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
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	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 歲	於受保人年滿 50 / 55 / 60 / 65 / 70 / 75 / 80 / 85 歲	於受保人年滿 55 / 60 / 65 / 70 / 75 歲

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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)**
	生日後的保障週年日行使此權利 （以終身計，只可行使一次）	生日後的保障週年日行使此權利 （以終身計，只可行使一次）	生日後的保障週年日行使此權利 （以終身計，只可行使一次）	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^ ^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

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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 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)	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	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)	全數賠償* 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	全數賠償* 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 次營養師諮詢門診	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* 於出院 / 日間手後 90 日內 : 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

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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* (入住香港醫院半私家病房以下的病房)	全數賠償* (入住香港及澳門醫院)	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 / 美元 25,000 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	指定重建手術 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「醫療裝置」	受保於「醫療裝置」	受保於「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

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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 / 美元 80,000	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 / 美元 75 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 / 美元 6,250	沒有提供
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 / 美元 10,000	沒有提供

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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)**
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 (每項受保治療每日最多診治 1 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% (只適用於「宏 X 晉 X 自願醫保靈活計劃」)	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「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「入院前或出院後/日間手術前後的門診護理」	全數受保* 所有跟進門診治療於 「入院前或出院後/日間手術前後的門診護理」	每次診症港元 1,000 每日最多 1 次診症 每保單年度最多 30 次	物理治療 / 脊椎治療 / 職業治療 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「雜項開支」 及 「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 / 美元 100,000 其他項目： 每保單年度港元 200,000 / 美元 25,000	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

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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 / 美元 125 (只適用於入住香港及澳門私家醫院房間級別低於保障表列明的指定病房級別)	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 / 美元 125 只適用於食道胃十二指腸鏡檢查及結腸鏡檢查	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 / 美元 10,000	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 / 美元 10,000	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及海外醫療禮賓服務) - 綠色醫療通道	醫療轉介服務	第二醫療意見、病人特別協助服務及 AXA 安盛護士熱線
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。

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AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU) Benefits Comparison

Company Name	AIA	PRX	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PRXHealth 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 ID cardholders
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	up to the benefit limits as stated in ManXlife SupXeme (Lite) 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	Hong Kong, Macau or Mainland China: Semi-Private Room other Asia countries (excluding Hong Kong, Macau and Mainland China): Standard Private Room Outside Asia – 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
Guaranteed Renewal	Yes, lifetime renewal	Yes, lifetime renewal	Yes, lifetime renewal	Yes, renewal up to age 100
Currency Options	HKD / USD	HKD / USD	Basic plan: HKD Rider: 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

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Company Name	AIA	PRX	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PRXHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance plan)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
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: • 7 Hong Kong private hospitals • Free hospital admission deposit guarantee service in Mainland China
Cashless arrangement for day case procedure	Applicable to day surgeries performed at the specialist network	Applicable to 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 (once per lifetime)
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

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Company Name	AIA	PRX	ManX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PRXHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance plan)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
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

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Company Name	AIA	PRX	MANX	AXX
Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PRXHealth 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

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Company Name	AIA	PRX	MANX	AXX
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· 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 Wthin inpatient / day sugery 90 days: 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	Not available
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)

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Company Name	AIA	PRX	MANX	AXX
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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 / USD25,000 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)	Desginated reconstructive surgery: 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 Medical implants (Medical devices)	Covered under Medical implants	Covered under 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)	Not available	Not available	Not available
Lifestage check-up Benefit	Receive one check-up in the policy year immediately following every 3rd consecutive renewal of the Policy	Not available	Not available	Not available
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[#]	Not available	Not available	Not available
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	Not available	HKD640,000 / USD80,000 per living donor surgery	Not available

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	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 / USD75 per visit Max. 20 outpatient visits per confinement/ day case procedure, 1 visit per day	Not available
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 / USD 6,250 per policy year	Not available
Hospice care benefit	HKD80,000 / USD10,000 per policy year	HKD60,000 / USD7,500 per policy year	HKD80,000 / USD10,000 per policy year	Not available
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 Maximium 1 vist per day	Not available	Not available
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% (only applicable to ManXlife Supreme VHIS Flexi Plan)	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)	Not available
Additional benefit for Post-Confinement / day case procedure outpatient treatment	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	HKD1,000 per visit 1 visit per day Max. 30 outpatient visits per policy year	Physiotherapy / chiropractic treatment / occupational therapy and/or speech therapy: HKD6,000 / USD750 per policy year,

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Product Name	**AIA Voluntary Health Insurance Privilege Ultra Scheme (AVPU)**	**PRXHealth VHIS VIX Plan**	**ManXlife SupXeme VHIS Flexi Plan / SupXeme Lite Supplementary Benefit (Advance)**	**AXX XiseXuard Xro Medical Insurance Plan (Enhance)**
within 90 days (payable only if benefit item I.(k) pre-and post-confinement / day case procedure outpatient care is exhausted)				1 visit per day
Medical implants	Covered under Miscellaneous charges and Medical appliances benefit for reconstructive surgery	Specified items: Fully covered* Other items: HKD250,000 / USD31,250 per policy year	Specified items: HKD800,000 / USD100,000 per policy year Other items: HKD200,000 / USD25,000 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 / USD125 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	Not available	HKD1,000 / USD125 per day applicable to oesophago-gastro-duodenscopy (OGD) and colonoscopy only	Not available
IV. Death Benefits				
Accidental death benefit	Not available	HKD80,000 / USD10,000	HKD80,000 / USD10,000	Not available
Compassionate death benefit	HKD10,000 / USD1,250	HKD80,000 / USD10,000	HKD80,000/ USD10,000	HKD10,000 / USD1,250
V. Value-added Services				
Personal medical case management services with rehabilitation management	✓	- Medical concierge service (Second medical opinion) - Medical Green Channel	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.

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11. 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】友邦選用醫療網絡的客戶可享更高的分項限額和較高的額外醫療保障 (SMM) 賠償百分比，令整體保障更全面。
- 【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，令客戶更容易維持長期「無索償」的累積優惠。現時只有保記提供相似惠益（宏記及盛記並不提供）。
- 【AIA 自願醫保標準計劃】市場罕有的 Vitality 保費折扣 ，為客戶帶來即時且可持續的實際節省。市場上主要的自願醫保標準計劃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 to provide more comprehensive coverage
- [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. This makes it easier for customers to maintain their long-term accumulated “no-claim” rewards. Currently, only PRX Insurance provides similar benefits (while ManX and AXX do not). Other insurers impose different restrictions on this type of benefit
- [AVS] Vitality discount on premium - Delivers immediate and sustainable real savings for customer, no key competitors provide similar options

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	基本計劃：15 日-70 歲 附加契約：15 日-75 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 • 可享較高的額外醫療保障 (SMM) 賠償百分比(如適用) • 設有網絡專享的保障項目	不設醫療網絡	不設醫療網絡	住院、日間手術及診斷成像檢測可享免找數服務
無索償獎金	回贈百分比(無索償保單年度) 5% (3 年) 10% (4 年) 15% (5 年或以上) 此外，網絡門診手術或在獲得優化賠償津貼的情況下，該次賠償將不影響無索償獎金的資格。	回贈百分比(無索償保單年度) 8% (2 – 4 年) 16% (5 年或以上)	回贈百分比(無索償保單年度) 15% (3 年)	回贈百分比(無索償保單年度) 15% (3 年)

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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	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	沒有提供	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)	沒有提供	每日 320 (90)	全數保障	沒有提供	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)	沒有提供	每次 424 (以出院後 31 日內計，以 15 次為限)	每次 660 (以出院後 90 日內計，以 15 次為限)	沒有提供	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)	沒有提供	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)	沒有提供	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)	沒有提供	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	沒有提供

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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**	**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	沒有提供
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)	沒有提供	沒有提供
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	沒有提供	8,000
12. 捐血恩恤惠益	4,400(註 1)	4,400(註 1)	沒有提供	沒有提供	沒有提供
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)	沒有提供	沒有提供	每日 300 (120)	沒有提供	沒有提供
其他保障項目	沒有提供	沒有提供	• 特定疾病:最高賠償日數增加及/或保額提升至兩倍 • 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 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	48%	51%	50%	不適用	50%
普通房至私家房	32%	34%	25%	不適用	25%
普通房至高於私家房	16%	17%	25%	不適用	25%
每次住院、傷病或每合約年度最高賠償限額	74,800	90,000	(1) 100,000 (2) 175,000 (註 2)	116,000	100,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	59,840	72,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	179,520	216,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以"每次手術"為準則賠償

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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 2,000 (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	沒有提供	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)	沒有提供	每日 640 (90)	全數保障	沒有提供	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)	沒有提供	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)	沒有提供	每次 560 (以出院後 90 日內計，以 10 次為限)

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (SGH2)

附件 8 Appendix 8

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)	沒有提供	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	沒有提供
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	沒有提供
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)	沒有提供	沒有提供
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	沒有提供	20,000
12.捐血恩恤惠益	8,800(註 1)	8,800(註 1)	沒有提供	沒有提供	沒有提供
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)	沒有提供	沒有提供	每日 600 (120)	沒有提供	沒有提供
其他保障項目	沒有提供	沒有提供	• 特定疾病: 最高賠償日數增加及/或保額提升至兩倍 • 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 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相較優勝

產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (SGH2)

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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	48%	51%	50%	不適用	50%
半私家房至高於私家房	32%	34%	50%	不適用	50%
每次住院、傷病或每合約年度最高賠償限額	149,600	180,000	(1) 160,000 (2) 305,000 (註 2)	180,000	180,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	119,680	144,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	359,040	432,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以"每次手術"為準則賠償

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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 3,800 (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	沒有提供	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)	沒有提供	每日 760 (90)	全數保障	沒有提供	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)	沒有提供	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)	沒有提供	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)	沒有提供	每次 3,800 (手術前後各一次)	每次 2,000 (住院前一次及出院後三次)	每次 980 最多 7,000 (住院前一次及出院後三次)	每次 3,000 (住院前一次及出院後三次)

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (SGH2)

附件 8 Appendix 8

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	沒有提供
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	沒有提供
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)	沒有提供	沒有提供
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	沒有提供	40,000
12.捐血恩恤惠益	17,600(註 1)	17,600(註 1)	沒有提供	沒有提供	沒有提供
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)	沒有提供	沒有提供	每日 1,200 (120)	沒有提供	沒有提供
其他保障項目	沒有提供	沒有提供	• 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 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	48%	51%	50%	不適用	沒有資料
每次住院、傷病或每合約年度最高賠償限額	290,400	360,000	(1) 250,000 (2) 525,000 (註 2)	420,000	336,000
調整額外醫療保障限額的年齡(指定年齡)	75	75	75	--	74
指定年齡後的： 每次住院、傷病或每合約年度最高賠償限額	232,320	288,000	不設此限額	不設此限額	不設此限額
指定年齡後的： 每保單最高賠償限額	696,960	864,000	1,300,000	不設此限額	1,200,000
指定年齡後的： 額外醫療保障終身賠償限額	1,048,320	1,048,320	1,300,000	不設此限額	1,200,000

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以"每次手術"為準則賠償

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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	Basic: 15 days – Age 70 Rider: 15 days – Age 75	14 days – Age 80	15 days - Age 74
Cover Age	Whole Life	Whole life	To age 100	Whole Life
Renewal arrangement	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Network services	Network doctors can provide both outpatient and inpatient services	No network services	No network services	Network doctors can provide both outpatient and inpatient services
Advantages of using network services	• AIA directly pays the expenses to network clinic with credit facility (applicable to day surgery) • Enjoy higher benefit limits • Enjoy higher SMM reimbursement percentage (if applicable) • Provide network exclusive benefit items	No network services	No network services	Cashless service for hospitalisation, day surgery and diagnostic imaging test
No Claim Bonus	Refund % (No. of no claim years) 5% (3 years) 10% (4 years) 15% (5 or more years) In addition, No Claim Bonus will not be affected for the medical expenses incurred by network clinical surgery or when Top-Up Subsidy Benefit is payable.	Refund % (No. of no claim years) 8% (2 - 4 years) 16% (5 or more years)	Refund % (No. of no claim years) 15% (3 years)	Refund % (No. of no claim years) 15% (3 years)

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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	Not available	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)	Not available	320 per day (90)	Fully covered	Not available	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)	Not available	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)	Not available	400 per visit (within 90 days after confinement, max. 10 visits)

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有顏色的地方代表友邦相較優勝

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)	Not available	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	Not available
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	Not available
9. Top-Up Subsidy Benefit (max. no. of day)	300 per day (90)	300 per day (90)	300 per day (120)	Not available	Not available
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	Not available	8,000
12.Blood Donation Benefit	4,400(Note 1)	4,400(Note 1)	Not available	Not available	Not available
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	48%	51%	50%	N/A	50%
Ward to Private	32%	34%	25%	N/A	25%
Ward to above Private	16%	17%	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

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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

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有顏色的地方代表友邦相較優勝

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)	2,000 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	Not available	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)	Not available	640 per day (90)	Fully covered	Not available	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)	Not available	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)	Not available	560 per visit (within 90 days after confinement, max. 10 visits)

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有顏色的地方代表友邦相較優勝

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)	Not available	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	Not available
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	Not available
9. Top-Up Subsidy Benefit (max. no. of day)	600 per day (90)	600 per day (90)	600 per day (120)	Not available	Not available
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	Not available	20,000
12.Blood Donation Benefit	8,800(Note 1)	8,800(Note 1)	Not available	Not available	Not available
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)	Not available	Not available	600 per day (120)	Not available	Not available
Other covered items	Not available	Not available	• 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	48%	51%	50%	N/A	50%
Semi- Private to above Private	32%	34%	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)	3,800 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	Not available	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)	Not available	760 per day (90)	Fully covered	Not available	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)	Not available	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)	Not available	720 per visit (within 90 days after confinement, max. 10 visits)

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (SGH2) 附件 8 Appendix 8

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)	Not available	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	Not available
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	Not available
9. Top-Up Subsidy Benefit (max. no. of day)	1,200 per day (90)	1,200 per day (90)	1,200 per day (120)	Not available	Not available
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	Not available	40,000
12.Blood Donation Benefit	17,600(Note 1)	17,600(Note 1)	Not available	Not available	Not available
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)	Not available	Not available	1,200 per day (120)	Not available	Not available
Other covered items	Not available	Not available	• 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
Reimbursement %	80%	85%	80%	80%	80%
Adjustment Factor	Yes	Yes	Yes	No	Yes

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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
Private to above Private	48%	51%	50%	N/A	No information
Max. limit per Confinement, illness or per policy year	290,400	360,000	(1) 250,000 (2) 525,000 (Note 2)	420,000	336,000
SMM limit adjustment age (specified age)	75	75	75	--	74
After specified age: Max. limit per Confinement, illness or per policy year	232,320	288,000	No such limit	No such limit	No such limit
After specified age: Max. limit per policy	696,960	864,000	1,300,000	No such limit	1,200,000
After specified age: Overall SMM lifetime limit	1,048,320	1,048,320	1,300,000	No such limit	1,200,000

Note 1: Only applicable to Super Good Health Plan 2

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

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

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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 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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
保證續保	終身	終身	終身	至 100 歲	終身
每年保障限額	無	無	無	無	無
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	設有醫療網絡
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 - 為日間手術提供免找數服務	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 - 訂明診斷成像檢測在指定網絡成像中心進行則可獲豁免共同保險
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%) *此計劃的保單已生效滿 30 年及受保人年滿 65 歲或以上	3 年或以上: 15%	沒有提供	3 年或以上: 15%* *真智安心醫療保障及真智住院現金保障均無索償	2-4 年: 8% 5 年或以上: 16%
	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指定外科手術 - 接受由網絡醫療服務提供者所進行的日間手術 (2020 年 3 月 3 日起生效)		沒有提供	沒有提供
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)

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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 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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 1,000 (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%

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
i. 訂明診斷成像檢測 (每保單年度) - 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)、PET-CT 組合及 PET–MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 組合	N/A	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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET–CT 組合及 PET–MRI 組合
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	1 次, 每次 750	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、數藥、診斷檢測	每次 580	每次 848	每次 1,100	每次 750	每次 580	每次 1,100

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	**AIA 自願醫保靈活計劃**		**保 X 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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**
(2) 其他跟進門診: 例:物理治療、職業治療、言語治療、脊椎治療	每次 580	每次 640	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 580	每次 1,100
l. 精神科治療 (每保單年度)	30,000	33,000	30,000	30,000	30,000	30,000
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	沒有提供	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)	沒有提供	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 (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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	沒有提供	沒有提供	額外醫療計劃 2: 每保單年度每傷病 230,000	沒有提供	沒有提供	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

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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
			(適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)			
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), (c) & (e)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20% (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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 (例普通房升至半私家房)	60%	60%	50%	50%	無	50%
病房級別升兩級 (即普通房升至標準私家房)	40%	40%	25%	25%	無	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%	無	25%
SMM 調整基數 (地區)	無	無	無	無	無	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 1,200 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,100 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	沒有提供	超出下列賠償限額的費用 15,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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
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 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 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	沒有提供	超出下列賠償限額的費用 4,300
v. SMM - 深切治療	每日 3,740 超出於保障項目內可保障的 25 日日數後開始賠償	每日 4,480 超出於保障項目內可保障的 25 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 3,500 超出於保障項目內可保障的 90 日日數後開始賠償	每日 4,200 超出於保障項目內可保障的 25 日日數後開始賠償
vi. SMM - 外科醫生費	超出於保障項目 I(f)賠償限額的費用		超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	沒有提供	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	沒有提供	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	沒有提供	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	沒有提供	沒有提供	沒有提供	沒有提供
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	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 1,100 每保單年度 4,400 - 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,	沒有提供	沒有提供

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (AVF) 附件 8 Appendix 8

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 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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**
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	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	沒有提供	沒有提供
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	沒有提供	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	沒有提供	沒有提供
c. 優化賠償津貼 (每保單年度最高賠償日數)	每日 300 (90)		沒有提供	沒有提供	沒有提供	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	沒有提供	10,000
f. 捐血恩恤惠益 (身故賠償)	4,400		沒有提供	沒有提供	沒有提供	沒有提供
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		沒有提供	沒有提供	沒有提供	沒有提供
i. 環球緊急醫療服務	有		有	有	有	有

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	**AIA 自願醫保靈活計劃**		**保 X 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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**
III. 其他額外保障						
a. 隔離病房	沒有提供	沒有提供	沒有提供	沒有提供	沒有提供	每日 1,100 每保單年度最多 180 日
b. 中醫癌症治療	沒有提供	沒有提供	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	沒有提供	沒有提供
c. 妊娠期併發症	沒有提供	沒有提供	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	沒有提供	沒有提供

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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 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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 2,200 (180)	每日 2,000 (180)	每日 1,500 (180)	每日 1,900 (180)
d. 專科醫生費 (每保單年度)	5,000	5,400	6,600	6,600	5,000	6,000
e. 深切治療 (每保單年度最高賠償日數)	每日 6,160 (25)	每日 7,400 (25)	每日 6,200 (90)	每日 6,200 (90)	每日 5,000 (90)	每日 5,600 (25)
f. 外科醫生費(每次手術) - 複雜 - 大型 - 中型 - 小型	75,000 37,500 22,500 7,500	86,000 43,000 25,800 8,600	75,000 37,500 18,750 7,500	75,000 37,500 18,750 7,500	80,000 40,000 20,000 8,000	73,500 36,750 18,375 7,350
g. 麻醉科醫生費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%

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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 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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)						
	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)、PET-CT 組合及 PET–MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 組合	沒有提供	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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET–CT 組合及 PET–MRI 組合
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	1 次, 每次 1,150	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 1,400	每次 1,150	每次 780	每次 1,400

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	**AIA 自願醫保靈活計劃**		**保 X 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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)						
(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
l. 精神科治療 (每保單年度)	34,500	38,000	35,000	35,000	30,000	35,000
m. 長期治療賠償-腎臟透析 (每保單年度)	100,000	120,000	135,000 (超過限額**不會**於雜項開支內扣除)	110,000 (超過限額不會於雜項開支內扣除)	100,000 (只限門診)	135,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 13,600, 每次 704	每保單年度 16,320, 每次 848	每次 960	每次 860	沒有提供	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)	沒有提供	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 (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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)

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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)						
其他 SMM 選項	沒有提供	沒有提供	額外醫療計劃 2: 每保單年度每傷病 345,000 (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	沒有提供	沒有提供	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), (c) & (e)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20% (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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%	無	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%	無	25%
SMM 調整基數 (地區)	N/A	N/A	無	無	無	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 2,500 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	沒有提供	超出下列賠償限額的費用 21,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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)						
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 2,200 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 2,000 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,500 超出於保障項目內可保障的 180 日日數後開始賠償	每日 1,900 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 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	沒有提供	超出下列賠償限額的費用 6,000
v. SMM - 深切治療	每日 6,160 超出於保障項目內可保障的 25 日日數後開始賠償	每日 7,400 超出於保障項目內可保障的 25 日日數後開始賠償	每日 6,200 超出於保障項目內可保障的 90 日日數後開始賠償	每日 6,200 超出於保障項目內可保障的 90 日日數後開始賠償	每日 5,000 超出於保障項目內可保障的 90 日日數後開始賠償	每日 5,600 超出於保障項目內可保障的 25 日日數後開始賠償
vi. SMM - 外科醫生費	超出於保障項目 I(f)賠償限額的費用		超出於保障項目 I(f)賠償限額的費用	超出於保障項目 I(f)賠償限額的費用	沒有提供	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	沒有提供	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	沒有提供	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	沒有提供	沒有提供	沒有提供	沒有提供
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 1,400 每保單年度 5,600 - 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	沒有提供	沒有提供
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		

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃 (附加保障)	保 X 自願醫保摯稱 X 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)						
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	沒有提供	沒有提供
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	沒有提供	超出下列賠償限額的費用 每保單年度 11,000
xiii. SMM - 住院陪床惠益	每日 280 超出於保障項目內可保障的 90 日日數後開始賠償	每日 640 超出於保障項目內可保障的 90 日日數後開始賠償	每日 800 超出於保障項目內可保障的 180 日日數後開始賠償	每日 800 超出於保障項目內可保障的 180 日日數後開始賠償	沒有提供	沒有提供
c. 優化賠償津貼 (每保單年度最高賠償日數)	每日 600 (90)		沒有提供	沒有提供	沒有提供	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	沒有提供	10,000
f. 捐血恩恤惠益 (身故賠償)	8,800		沒有提供	沒有提供	沒有提供	沒有提供
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		沒有提供	沒有提供	沒有提供	沒有提供
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	沒有提供	沒有提供	沒有提供	沒有提供	沒有提供	每日 2,300 每保單年度最多 180 日

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	**AIA 自願醫保靈活計劃**		**保 X 靈 X 自主醫保計劃 (附加保障)**	**保 X 自願醫保摯稱 X 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)						
b. 中醫癌症治療	沒有提供	沒有提供	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	沒有提供	沒有提供
c. 妊娠期併發症	沒有提供	沒有提供	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	沒有提供	沒有提供

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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 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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 4,000 (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%

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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)						
h. 手術室費	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%	外科醫生費賠償額的 35%
i. 訂明診斷成像檢測 (每保單年度) - 共同保險%	40,000 30%	44,000 30%	40,000 30%	40,000 30%	30,000 30%	35,000 30%
	豁免共同保險: - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎及腦部) - 正電子放射斷層掃描("PET"掃描)、PET–CT 組合及 PET–MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET-CT 組合或 PET-MRI 組合	沒有提供	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) - 磁力共振掃描("MRI"掃描) - 正電子放射斷層掃描("PET"掃描)、PET–CT 組合及 PET–MRI 組合
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	1 次, 每次 1,500	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

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (AVF) 附件 8 Appendix 8

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 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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)						
(1) 診症、處方西藥、敷藥、診斷檢測	每次 670	每次 1,000	每次 2,000	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
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	沒有提供	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)	沒有提供	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 (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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)						
						(2021 年 1 月 1 日起生效)
其他 SMM 選項	沒有提供	沒有提供	沒有提供	沒有提供	沒有提供	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), (c) & (e)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20% (適用於網絡關懷保障及非網絡關懷保的 80%賠償合資格費用)	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
病房級別升一級 (即標準私家房升至高於標準私家房)	60%	60%	沒有提供	沒有提供	沒有提供	50%
SMM 調整基數 (地區)	沒有提供	沒有提供	沒有提供	沒有提供	沒有提供	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 4,500 超出於保障項目內可保障的 180 日日數後開始賠償	每日 4,000 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	沒有提供	超出下列賠償限額的費用 35,000

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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)						
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 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 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	每日 3,900 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 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	沒有提供	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	沒有提供	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	沒有提供	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	沒有提供	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	沒有提供	沒有提供	沒有提供	沒有提供
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 2,000 每保單年度 8,000 - 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	沒有提供	沒有提供
其他跟進門診: 只限物理治療、			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		

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 靈 X 自主醫保計劃(附加保障)	保 X 自願醫保摯稱 X 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)						
職業治療、言語治療及脊椎治療						
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	沒有提供	沒有提供
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	沒有提供	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	沒有提供	沒有提供
c. 優化賠償津貼 (每保單年度最高賠償日數)	每日 1,200 (90)		沒有提供	沒有提供	沒有提供	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		沒有提供	沒有提供	沒有提供	沒有提供
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		沒有提供	沒有提供	沒有提供	沒有提供
i. 環球緊急醫療服務	有		有	有	有	有
III. 其他額外保障						

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產品內容比較 – 大眾醫療 Product Comparison – Mass-market Medical (AVF) 附件 8 Appendix 8

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 靈 X 自主醫保計劃(附加保障)**	**保 X 自願醫保摯稱 X 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)					
a. 隔離病房	沒有提供	沒有提供	沒有提供	沒有提供	每日 4,000 每保單年度最多 180 日
b. 中醫癌症治療	沒有提供	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	沒有提供	沒有提供
c. 妊娠期併發症	沒有提供	可獲保障 (包括 SMM) (等候期 300 天)	可獲保障 (包括 SMM) (等候期 300 天)	沒有提供	沒有提供

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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 services is available
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 - 30% coinsurance applies to prescribed diagnostic imaging tests, except for prescribed diagnostic imaging tests performed at a designated network imaging centre
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*)	3+Yr: 15%	N/A	3+Yr: 15%*	2-4Yr: 8% 5+Yr: 16%
	*the policy of this plan has been effective for 30 years and the insured person is aged 65 or above.			*No claims from both Smart MedXare and Smart Xoney	
	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)

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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)	1,000per day (180)	960 per day (180)	750 per day (180)	900 per day (180)
d. Specialist's fee (per policy year)	4,300	4,600	4,300	4,300	4,300	4,300
e. Intensive Care (max. no. of day per policy year)	3,740 per day (25)	4,480 per day (25)	3,500 per day (90)	3,500 per day (90)	3,500 per day (90)	4,200 per day (25)
f. Surgeon's Fees (per surgery) - Complex - Major - Intermediate - Minor	50,000 25,000 12,500 5,000	55,000 27,500 13,750 5,500	50,000 25,000 12,500 5,000	50,000 25,000 12,500 5,000	50,000 25,000 12,500 5,000	52,500 26,250 13,125 5,250
g. Anaesthetist's Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable

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Company Name	AIA		PRX	PRX	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**
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 30%
	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined and PET-MRI combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined	N/A	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined
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	1 visit, 750 per visit	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	1,100 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
l. Psychiatric treatments (per policy year)	30,000	33,000	30,000	30,000	30,000	30,000

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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**
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 (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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: 230,000 per disability per policy year (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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),(c) & (e)	Items I(a)-(h) & (o)

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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% (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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	1,200per 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	N/A	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	1,000per 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

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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	N/A	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)	N/A	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)	N/A	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)	N/A	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)	1,100per visit 4,400per 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		

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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
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

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**
c. Pregnancy complications	N/A	N/A	Covered (Excess expenses covered under SMM) (Waiting period:300 days)	Covered (Excess expenses covered under SMM) (Waiting period:300 days)	N/A	N/A

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B. Benefits Comparison – Semi – Private plan level

Company Name	AIA		PRX	PRX	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)	2,200 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%

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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 and PET-MRI combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined	N/A	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined
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	1 visit, 1,150 per visit	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	1,400per 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

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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 (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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 (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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),(c) & (e)	Items I(a)-(h) & (o)

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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% (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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	2,500per 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	N/A	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	2,200per day Payable after exceeding the 180 days (effective from 3 Mar 2020)	2,000 per day Payable after exceeding the 180 days	1,500per 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	N/A	Payable after exceeding 6,000

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)	N/A	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)	N/A	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)	N/A	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)	1,400per visit 5,600per 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		

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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

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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)	4,000 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

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 and PET-MRI combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined (effective from 3 Mar 2020)	N/A	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan - MRI scan - PET scan or PET-CT combined and PET-MRI combined
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	1 visit, 1,500 per visit	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	2,000 per visit	1,500 per visit	980 per visit	2,000 per visit

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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 (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	400,000 per disability per policy year	420,000 per policy year	SMM: Before Age 76: 250,000 At or above age 76: 262,500 Per disability per policy year (effective from 1 January 2021)

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Company Name	AIA		PRX	PRX	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)	Item I(a),(c) & (e)	Items I(a)-(h) & (o)
SMM Coinsurance %	20%	15%	20% (Applicable to 80% reimbursement of eligible expenses under Network Care Coverage and Non-Network Care Coverage)	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	4,500 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	N/A	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	N/A	Payable after exceeding 12,000

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有顏色的地方代表友邦相較優勝

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)	N/A	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)	N/A	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)	N/A	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	2,000 per visit 8,000 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)		

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有顏色的地方代表友邦相較優勝

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	1,584 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,904 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,360 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	1,260 per visit Payable for 1 visit per day from 16th visits to 31st visits within 31 days after discharged from hospital	N/A	N/A
xii. SMM - Emergency outpatient treatment benefit (accident only)	Payable after exceeding 15,840 per injury	Payable after exceeding 19,000 per injury	Payable after exceeding 13,600 per injury	Payable after exceeding 13,600 per injury	N/A	Payable after exceeding 15,000 per policy year
xiii. SMM - Hospital companion bed benefit	380 per day Payable after exceeding the 90 days	760 per day Payable after exceeding the 90 days	1,000 per day Payable after exceeding the 180 days	1,000 per day Payable after exceeding the 180 days	N/A	N/A
c. Top-up subsidy benefit(max. no. of day per policy year)	1,200 per day(90)		N/A	N/A	N/A	1,200 per day(180)
d. Compassionate death benefit	35,200		40,000	40,000	30,000	10,000
e. Accidental death benefit	35,200		40,000	40,000	N/A	10,000
f. Blood donation benefit for death	17,600		N/A	N/A	N/A	N/A
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

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	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

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有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保標準計劃保障比較

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	8,800		10,000		10,000	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	15%	連續 5 個保單年度或以上	16%		
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		**ManulifeMOVE 保費折扣：** 由下一個保單年度起，提供 5% 至 10% 的保費折扣。		沒有提供	沒有提供

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有顏色的地方代表友邦的保費相較優勝

AIA Voluntary Health Insurance Standard Scheme Benefit Comparison

Company	AIA		ManX		AXX	PRX
Product	AIA Voluntary Health Insurance Standard Scheme		Manxlife Shextxr VHIS Standard Plan		AXX WixeGxard Medical Insurance Plan	PRXHealth CoxxChoice Medical Plan
Basic Plan / Rider option	Basic Plan / Rider		Basic Plan		Basic Plan / Rider	Basic Plan / Rider
Compassionate Death Benefit	8,800		10,000		10,000	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 or above	15%	5 years above	16%		
Other Benefit	**AIA Vitality premium discount** AIA Vitality premium discount and no claim discount can be used at the same time		**ManulifeMove discount:** Starting from next policy year, provide 5-10% premium discount		No such benefit	No such benefit

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