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:**	Anthony Chan
		Dept.:	Product Innovation, Development & Delivery Department
Copy:	Mr. Alger Fung / Ms. Alice Liang / Mr. Jim Jan Zen/ Mr. Louie Ho / Mr. Pedro Lei / Mr. Chris Lau / All Department Heads / Heads of Agency Division / BPs / Call Centre	**Total pages:**	29 pages + Appendix
Date:	29 May, 2023		

Subject: **A230534**

2023 年醫療產品保費調整 (香港及澳門地區)
2023 Medical Products Premium Adjustment (Hong Kong and Macau Region)

在醫療通脹持續上升的情況下，為繼續向客戶提供可持續性的優質醫療產品，以下醫療產品的保費將於 **2023 年 7 月 15 日**起作出調整:

高端醫療產品：	大眾醫療產品：
至尊醫療系列 /尊貴醫療系列	特級「健康之寶」2 系列^ / 特級「健康之寶」系列
「亞洲至尊」醫療系列^	AIA 自願醫保靈活計劃^
AIA 自願醫保尊尚計劃^	

新單以申請日期為準，而現有保單的保費將由 **2023 年 7 月 15 日**或以後之保單週年日起作出保費調整。

另外，自悠特級「健康之寶」系列的保險費用亦會於 2023 年 7 月 15 日作出調整，所有保單的保險費用會按保單週年日起作出保費調整。

「亞洲至尊」醫療計劃 2 /「亞洲至尊明珠」醫療計劃 2 (基本計劃)^將於同日**停止銷售**，所有相關產品簡介將不能派發給客戶，並請自行銷毀。已簽署的投保申請書正本須於 2023 年 7 月 14 日或之前遞交，遞交安排詳情如下：

申請方法	遞交安排
傳統投保申請書	所有申請書必須於 2023 年 7 月 14 日當天或之前遞交至各營業辦事處
iPoS 電子申請書	所有申請書必須於 2023 年 7 月 14 日晚上 11 時 59 分或之前成功遞交

^包括 AIA vitality 版本

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線 (852) 3108 1638(香港) 或親臨營運服務中心 (澳門) 查詢。

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Memo

In the situation of continuously inflating medical costs, to provide our customers with sustainable high-quality medical products, the premium rates for the following medical products will be adjusted with effect from **15 July, 2023**:

High-end Medical Product：	**Mass-market Medical Product：**
CEO Medical Series / Executive Health Series	Super Good Health 2^ / Super Good Health
CEOE Medical Series ^	AIA Voluntary Health Insurance Flexi Scheme ^
AIA Voluntary Health Insurance Prime Scheme ^	

For new business, the new premium rate will be applicable from **15 July, 2023** (according to application date). For inforce policies, it will be with effect from the coming policy anniversary on or after 15 July, 2023.

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, 2023 for all policies.

CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2 (basic plan)^ will be shelved on the same day. All relevant product brochures shall not be distributed to customers and you are solely responsible for the disposal accordingly. The original signed application form must be submitted on or before 14th July 2023. Details of the arrangements for submission are as follows:

Application method	Arrangement for submission
Paper form	All application forms must be submitted to agency offices on or before 14th July 2023
iPoS	All application forms must be successfully submitted on or before 14th July 2023 11:59 pm

^including AIA vitality version

Please convey the above message to your fellow agents. Thanks for your attention. If you have any queries, please call our hotline at (852) 3108 1638 (Hong Kong) or visit our Operations Service Center (Macau).

Best regards,

Anthony Chan
Product Innovation, Development & Delivery Department

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

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1. 本港醫療通脹概況

根據 Willis Towers Watson 的《2023 年全球醫療趨勢調查報告》，香港於 2023 年的醫療通脹率將上升至 8.8%，整體高於 2022 年的 8.2%及 2021 年的 7.5%。Mercer Marsh Benefits 2023 醫療趨勢報告亦有類似發現，預計醫療通脹率由 2021 年的 5.8%和 2022 年的 6.0%繼續上升至 2023 年的 7.5%。

保費調整受多種因素影響：

醫療費用成本持續上升

- 處方藥物成本增加
- 醫療技術快速進步

社會人口及醫療系統因素

- 缺乏預防性健康服務
- 癌症、心血管疾病普及，產生巨額治療費用
- 人口老化增加整體疾病風險

新冠疫情的影響

- 延緩的醫療需求於 2022 年逐漸回復並已超越疫情前水平
- 醫療服務使用率或因不良健康習慣而增加

為持續向客戶提供優質的保障，我們會每年覆核醫療產品的保費，並於需要時作出相應調整。

2. 保費 / 保險費用調整詳情及行政安排

保費將由 **2023 年 7 月 15 日**或以後之保單週年日起調整。

產品詳細列表：

高端醫療產品		產品狀況	保費調整幅度（包括基本計劃及附加契約版本）#
至尊醫療系列 /尊貴醫療系列	「至尊醫療 5」及「至尊明珠醫療 5」系列	**銷售中**	4%
	「至尊醫療 3」及「至尊明珠醫療 3」系列	**已停售**	
	「至尊醫療 2」及「至尊明珠醫療 2」系列	**已停售**	
	「至尊醫療」及「富泰醫療」系列	**已停售**	
	「尊貴醫療」系列	**已停售**	
「亞洲至尊」醫療系列^*		**已停售**	9%
AIA 自願醫保尊尚計劃^	基本計劃	**銷售中**	9%
	附加契約	**已停售**	

大眾醫療產品		產品狀況	保費/ 保險費用調整幅度（包括基本計劃及附加契約版本）#
特級「健康之寶」2 系列^		**銷售中**	9%
特級「健康之寶」系列		**已停售**	
自悠附加特級「健康之寶」系列		**已停售**	
AIA 自願醫保靈活計劃^	基本計劃	**銷售中**	9%
	附加契約	**銷售中**	

^包括 AIA vitality 版本

*「亞洲至尊」醫療計劃 2 /「亞洲至尊明珠」醫療計劃 2 (基本計劃)將於 2023 年 7 月 15 日停止銷售；而「亞洲至尊」醫療計劃 2 /「亞洲至尊明珠」醫療計劃 2 (附加契約)已於 2021 年 3 月停止銷售

#或有小數位出入，實際加幅可能高於或低於此數。

保費 / 保險費用調整後的保費 / 保險費用表，請參閱附件 1-5。未來保費 / 保險費用會受持續的醫療通脹及此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年保費 / 保險費用，並不能視為實際未來所需支付的保費 / 保險費用。我們會在每個保單年度終結前以書面通知保單持有人來年實際所需支付的保費 / 保險費用。

行政安排：

保費調整 - 現有客戶安排

受影響之現有客戶將於保費到期日：

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

有關通知書將印有以下有關保費調整之訊息：

*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，上述的醫療保障*保費將由保單週年日起作出調整。如您計劃為醫療附加契約(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 the continuous inflation of general medical expenses and the cost of medication, for us to continue to provide you with quality long-term medical protection, the aforesaid premium of the medical protection will be adjusted from the forthcoming policy anniversary. If you are planning to exercise or have exercised premium offset option for the applicable medical rider, 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 - 現有客戶行政安排 (適用於自悠附加特級「健康之寶」)

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

«持有人姓名»
«持有人地址»

保單號碼 ：«保單號碼»
受保人姓名 ：«受保人姓名»

親愛的客戶：

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

多謝您選擇友邦為您提供醫療保障保險。

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

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

是次保險費用更改不會影響您現有的保障及現正進行的任何索償。

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

產品創新發展及執行部
產品發展及執行總監
陳文翰 謹啟

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

1. Medical Inflation in Hong Kong

According to the "2023 Global Medical Trends Survey Report" by Willis Towers Watson, medical inflation continues to increase to 8.8% in 2023, from 8.2% in 2022 and 7.5% in 2021. Mercer Marsh Benefits also presents similar findings in its 2023 Health Trend report, where the medical inflation rate is projected increase to 7.5% in 2023, from 5.8% in 2021 and 6.0% in 2022.

Premium adjustment is influenced by a multitude of factors:

Medical costs continue to rise

- Increase in cost of prescription medication
- Advancements in medical technology

Demographic factors and health care system

- Lack of preventive health care services
- The prevalence of cancer and heart diseases, incurring substantial treatment costs
- Aging population resulting in increased disease incidence

Impact of COVID pandemic

- Deferred medical needs had gradually returned in 2022, even surpassing pre-pandemic levels
- Increased healthcare utilization, possibly due to unhealthy habits

To provide sustainable high-quality protection to our customers, we will review the premium of the medical products annually and implement adjustments accordingly if necessary.

2. Premium / COI Adjustment Details and Administrative Arrangement

Premium / COI will be increased with effect from the Policy Anniversary on or after **15 July 2023.**

Detailed Product List:

High-end Medical Product		Product status	Premium Adjustment % (Both standalone and rider versions)#
CEO Medical Series / Executive Health Series	CEO Medical 5 Series and CEO Pearl Medical 5 Series	**Available**	4%
	CEO Medical 3 Series and CEO Pearl Medical 3 Series	**Shelved**	
	CEO Medical 2 Series and CEO Pearl Medical 2 Series	**Shelved**	
	CEO Medical Series and Regal Health Series	**Shelved**	
	Executive Health Series	**Shelved**	
CEOE Medical Series^*		**Shelved**	9%
AIA Voluntary Health Insurance Prime Scheme^	Basic Plan	**Available**	9%
	Rider	**Shelved**	

Mass-market Medical Product		Product status	Premium / COI Adjustment % (Both standalone and rider versions)#
Super Good Health 2 Series^		**Available**	9%
Super Good Health Series		**Shelved**	
Cheerful Super Good Health		**Shelved**	
AIA Voluntary Health Insurance Flexi Scheme^	Basic Plan	**Available**	9%
	Rider	**Available**	

^including AIA vitality version

*CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2 (basic plan) will be shelved on 15 July 2023, and CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2 (rider) had been shelved on March 2021

#With rounding adjustment, the actual increase may be higher or lower than stated.

Please refer to Appendix 1-5 for premium / COI tables after adjustment. Future premiums / COI will be revised to reflect continuous medical inflation and overall claim experience under this product. Premiums / COI stated in Appendix are based on the current year of the cover according to insured's current attained age, but cannot be regarded as the actual medical premiums / COI payable in the future. We will give policy owner a written notice before each end of policy year regarding the actual premiums / COI payable of the coming year.

Administrative Arrangement:

Premium adjustment - Arrangement for existing customers

Affected customers will receive:

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

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

*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，上述的醫療保障*保費將由保單週年日起作出調整。如您計劃為醫療附加契約(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 the continuous inflation of general medical expenses and the cost of medication, for us to continue to provide you with quality long-term medical protection, the aforesaid premium of the medical protection will be adjusted from the forthcoming policy anniversary. If you are planning to exercise or have exercised premium offset option for the applicable medical rider, you may request for an updated premium offset option illustration if needed.*

*若醫療計劃為基本計劃，有顏色的地方並不會顯示

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

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

«Letter_Date»

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

«Policyowner_Name»
«Policyowner_Address»

Dear Mr / Ms <Lastname>,

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

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

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

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

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

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

Yours faithfully,

Anthony Chan
Director, Product Development & Delivery
Product Innovation, Development & Delivery Department
Encl.

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

3. 保費加幅比較
Comparison on Premium Increments

至尊醫療系列
CEO Medical Series

	AIA 友邦	MANX 宏記	AXX 盛記	PRX 保記
	CEO Medical Series 至尊醫療計劃系列	ManuX Healthcare Series 晉 X 醫療保障系列	Global X II Health Plan 寰宇 X II 醫療計劃	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃
Deductible 墊底費	16,000	22,800 / 8,000	12,000	25,000 / 8,000
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% (12 Aug 2020)	6%	6%	4% - 6%
2022*	0%	5%	7%	3%
2023*	4% (15 July 2023)	No information 暫未有相關資訊	8% - 9.5% (10 May 2023)	0%

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

保費加幅比較
Comparison on Premium Increments

「亞洲至尊」醫療系列
CEOE Medical Series

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

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

保費加幅比較
Comparison on Premium Increments

AIA 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 實計劃	Manxlife Suprxme VHIS Flexi 宏 X 晉 X 自願醫保靈活計劃	AXX WixeGxard Pxo Medical Insurance Plan AXX 安 X 智 X 守 X 醫療保障
2019	Launch in Apr 2019 於 2019 年 4 月推出			Launch in July 2019 於 2019 年 7 月推出
2020*	0%	Launch in Sep 2020 於 2020 年 9 月推出	Launch in Feb 2020 於 2020 年 2 月推出	0%
2021*	0%	0%	0%	0%
2022*	0%	0%	7%	0%
2023*	9% (July 2023)	2.5% (April 2023)	No information 暫未有相關資訊	4% (10 May 2023)

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

保費加幅比較
Comparison on Premium Increments

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% (15 July 2023)	No information 暫未有相關資訊	No information 暫未有相關資訊	No information 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% (15 July 2023)	No information 暫未有相關資訊	No information 暫未有相關資訊	No information 暫未有相關資訊

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

保費加幅比較
Comparison on Premium Increments

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

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

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

^保 X 自願醫保摯稱 X 計劃 (只限基本計劃)重新推出取代保 X 靈 X 自主醫保計劃(只限基本計劃)，有較低的保費但較少的保障

*Year on year premium increase percentage

*去年同期加價之百分比

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

「至尊醫療 5」系列 CEO Medical 5 Series

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

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「挚為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*		*0*		*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	18,400	19,533	-6%	15,730	17%	18,468	0%
	Age 5 歲	17,920	19,533	-8%	14,904	20%	18,468	-3%
	Age 10 歲	17,920	19,533	-8%	13,473	33%	18,468	-3%
	Age 20 歲	18,560	21,565	-14%	17,186	8%	18,909	-2%
	Age 30 歲	27,840	26,291	6%	22,069	26%	24,907	12%
	Age 40 歲	34,080	33,834	1%	26,728	28%	32,774	4%
	Age 50 歲	49,280	50,271	-2%	39,668	24%	51,138	-4%
	Age 60 歲	80,640	91,760	-12%	65,888	22%	87,612	-8%
	Age 70 歲	154,880	156,387	-1%	133,640	16%	159,127	-3%
	Age 80 歲	228,160	244,693	-7%	201,114	13%	249,886	-9%
Worldwide 全球	Age 0 歲	34,720	30,326	14%	28,315	23%	28,421	22%
	Age 5 歲	34,080	30,326	12%	26,824	27%	28,421	20%
	Age 10 歲	34,080	30,326	12%	24,248	41%	28,421	20%
	Age 20 歲	37,280	33,588	11%	30,439	22%	29,148	28%
	Age 30 歲	57,760	41,204	40%	39,722	45%	38,534	50%
	Age 40 歲	65,760	51,001	29%	47,660	38%	50,822	29%
	Age 50 歲	89,920	75,293	19%	71,075	27%	79,580	13%
	Age 60 歲	144,000	138,528	4%	118,749	21%	136,688	5%
	Age 70 歲	272,000	237,348	15%	240,565	13%	248,684	9%
	Age 80 歲	400,480	366,122	9%	345,973	16%	390,798	2%

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

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

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

Premium in HKD
港幣保費

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

「至尊醫療 5」系列 CEO Medical 5 Series

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

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*22,800*		*12,000*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	8,640	8,304	4%	9,440	-8%	9,115	-5%
	Age 5 歲	8,000	8,304	-4%	8,942	-11%	9,115	-12%
	Age 10 歲	8,000	8,304	-4%	8,085	-1%	9,115	-12%
	Age 20 歲	8,160	9,319	-12%	10,310	-21%	9,328	-13%
	Age 30 歲	12,640	11,736	8%	13,242	-5%	12,145	4%
	Age 40 歲	15,040	15,161	-1%	16,037	-6%	15,846	-5%
	Age 50 歲	22,720	21,754	4%	23,801	-5%	24,786	-8%
	Age 60 歲	37,760	37,667	0%	39,532	-4%	41,590	-9%
	Age 70 歲	72,960	62,197	17%	80,185	-9%	75,215	-3%
	Age 80 歲	109,600	97,745	12%	120,670	-9%	117,814	-7%
Worldwide 全球	Age 0 歲	16,640	13,259	25%	16,988	-2%	15,726	6%
	Age 5 歲	14,880	13,259	12%	16,093	-8%	15,726	-5%
	Age 10 歲	14,880	13,259	12%	14,547	2%	15,726	-5%
	Age 20 歲	16,640	15,131	10%	18,263	-9%	16,113	3%
	Age 30 歲	25,600	19,703	30%	23,836	7%	21,206	21%
	Age 40 歲	30,560	24,828	23%	28,596	7%	27,841	10%
	Age 50 歲	42,720	35,438	21%	42,644	0%	43,946	-3%
	Age 60 歲	65,760	62,266	6%	71,248	-8%	74,184	-11%
	Age 70 歲	133,600	103,770	29%	144,341	-7%	134,719	-1%
	Age 80 歲	198,080	162,573	22%	207,585	-5%	211,390	-6%

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

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

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

「至尊醫療 5」系列 CEO Medical 5 Series

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

	Company 公司	AIA 友邦	MANX 宏記	Difference 差額 (AIA/MANX)-1	AXX 盛記	Difference 差額 (AIA/AXX)-1	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃		Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準		PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*22,800*		*40,000*		*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	8,000	8,304	-4%	7,867	2%	9,115	-12%
	Age 5 歲	7,200	8,304	-13%	7,452	-3%	9,115	-21%
	Age 10 歲	7,200	8,304	-13%	6,737	7%	9,115	-21%
	Age 20 歲	7,680	9,319	-18%	8,591	-11%	9,328	-18%
	Age 30 歲	11,520	11,736	-2%	11,034	4%	12,145	-5%
	Age 40 歲	13,600	15,161	-10%	13,366	2%	15,846	-14%
	Age 50 歲	20,480	21,754	-6%	19,835	3%	24,786	-17%
	Age 60 歲	34,080	37,667	-10%	32,943	3%	41,590	-18%
	Age 70 歲	65,600	62,197	5%	66,821	-2%	75,215	-13%
	Age 80 歲	99,040	97,745	1%	100,558	-2%	117,814	-16%
Worldwide 全球	Age 0 歲	14,880	13,259	12%	14,158	5%	15,726	-5%
	Age 5 歲	13,440	13,259	1%	13,413	0%	15,726	-15%
	Age 10 歲	13,440	13,259	1%	12,126	11%	15,726	-15%
	Age 20 歲	14,880	15,131	-2%	15,222	-2%	16,113	-8%
	Age 30 歲	23,040	19,703	17%	19,862	16%	21,206	9%
	Age 40 歲	27,840	24,828	12%	23,829	17%	27,841	0%
	Age 50 歲	38,240	35,438	8%	35,537	8%	43,946	-13%
	Age 60 歲	59,200	62,266	-5%	59,374	0%	74,184	-20%
	Age 70 歲	120,320	103,770	16%	120,281	0%	134,719	-11%
	Age 80 歲	178,400	162,573	10%	172,987	3%	211,390	-16%

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

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

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

Premium in HKD
港幣保費

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

「至尊醫療 5」系列 CEO Medical 5 Series

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

	Company 公司	AIA 友邦	MANX 宏記		AXX 盛記		PRX 保記	
	Product 產品	CEO Medical 5 至尊醫療計劃 5	ManuX Healthcare Series/Benefit Premier / Elite 晉 X 醫療保障系列/附加保障 優越計劃 / 卓越計劃	Difference 差額 (AIA/MANX)-1	Global X II Health Plan Standard 寰宇 X II 醫療計劃 標準	Difference 差額 (AIA/AXX)-1	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	Difference 差額 (AIA/PRX)-1
	Deductible 自付費	*50,000*			*40,000*		*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	5,552	MANX does not offer a comparable deductible option 宏記沒有提供相近的自付費選項		7,867	-29%	5,428	2%
	Age 5 歲	5,056			7,452	-32%	5,428	-7%
	Age 10 歲	5,056			6,737	-25%	5,428	-7%
	Age 20 歲	5,312			8,591	-38%	5,550	-4%
	Age 30 歲	8,016			11,034	-27%	7,245	11%
	Age 40 歲	9,504			13,366	-29%	9,318	2%
	Age 50 歲	14,320			19,835	-28%	14,398	-1%
	Age 60 歲	23,824			32,943	-28%	23,908	0%
	Age 70 歲	45,920			66,821	-31%	43,517	6%
	Age 80 歲	69,280			100,558	-31%	67,028	3%
Worldwide 全球	Age 0 歲	10,368			14,158	-27%	8,308	25%
	Age 5 歲	9,392			13,413	-30%	8,308	13%
	Age 10 歲	9,392			12,126	-23%	8,308	13%
	Age 20 歲	10,368			15,222	-32%	8,512	22%
	Age 30 歲	16,064			19,862	-19%	11,241	43%
	Age 40 歲	19,504			23,829	-18%	14,634	33%
	Age 50 歲	26,784			35,537	-25%	22,859	17%
	Age 60 歲	41,488			59,374	-30%	38,295	8%
	Age 70 歲	84,192			120,281	-30%	70,178	20%
	Age 80 歲	124,832			172,987	-28%	108,390	15%

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

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

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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

「至尊醫療 5」系列 CEO Medical 5 Series

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

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*0*	*0*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	43,520	41,857	4%
	Age 5 歲	42,080	34,813	21%
	Age 10 歲	42,080	34,813	21%
	Age 20 歲	44,160	34,155	29%
	Age 30 歲	57,120	45,347	26%
	Age 40 歲	70,400	61,790	14%
	Age 50 歲	107,360	96,238	12%
	Age 60 歲	182,880	163,061	12%
	Age 70 歲	372,160	291,506	28%
	Age 80 歲	492,000	445,400	10%
Worldwide 全球	Age 0 歲	64,800	65,051	0%
	Age 5 歲	63,680	54,005	18%
	Age 10 歲	63,680	54,005	18%
	Age 20 歲	67,200	53,017	27%
	Age 30 歲	96,800	70,542	37%
	Age 40 歲	113,760	96,262	18%
	Age 50 歲	168,000	150,179	12%
	Age 60 歲	296,480	254,818	16%
	Age 70 歲	515,840	455,971	13%
	Age 80 歲	673,440	696,939	-3%

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

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

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

「至尊醫療 5」系列　CEO Medical 5 Series

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

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*16,000*	*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	21,440	32,504	-34%
	Age 5 歲	19,520	25,460	-23%
	Age 10 歲	19,520	25,460	-23%
	Age 20 歲	22,400	24,574	-9%
	Age 30 歲	30,560	32,585	-6%
	Age 40 歲	37,600	44,862	-16%
	Age 50 歲	59,040	69,885	-16%
	Age 60 歲	102,080	117,038	-13%
	Age 70 歲	207,680	207,594	0%
	Age 80 歲	274,880	313,329	-12%
Worldwide 全球	Age 0 歲	36,640	52,357	-30%
	Age 5 歲	32,480	41,310	-21%
	Age 10 歲	32,480	41,310	-21%
	Age 20 歲	35,680	39,982	-11%
	Age 30 歲	53,440	53,214	0%
	Age 40 歲	63,520	73,280	-13%
	Age 50 歲	95,840	114,545	-16%
	Age 60 歲	171,680	192,314	-11%
	Age 70 歲	295,040	342,006	-14%
	Age 80 歲	386,560	517,531	-25%

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

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

「至尊醫療 5」系列　CEO Medical 5 Series

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

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*25,000*	*25,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	19,680	32,504	-39%
	Age 5 歲	17,120	25,460	-33%
	Age 10 歲	17,120	25,460	-33%
	Age 20 歲	20,320	24,574	-17%
	Age 30 歲	27,840	32,585	-15%
	Age 40 歲	33,920	44,862	-24%
	Age 50 歲	53,120	69,885	-24%
	Age 60 歲	92,160	117,038	-21%
	Age 70 歲	187,040	207,594	-10%
	Age 80 歲	247,840	313,329	-21%
Worldwide 全球	Age 0 歲	32,800	52,357	-37%
	Age 5 歲	29,440	41,310	-29%
	Age 10 歲	29,440	41,310	-29%
	Age 20 歲	31,840	39,982	-20%
	Age 30 歲	47,840	53,214	-10%
	Age 40 歲	57,600	73,280	-21%
	Age 50 歲	86,400	114,545	-25%
	Age 60 歲	154,560	192,314	-20%
	Age 70 歲	265,920	342,006	-22%
	Age 80 歲	348,320	517,531	-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.

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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

「至尊醫療 5」系列　CEO Medical 5 Series

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

	Company 公司	AIA 友邦	PRX 保記	Difference 差額 (AIA/PRX)-1
	Product 產品	CEO Medical 5 至尊醫療計劃 5	PRUX preX medical plan 「摯為 X」優 X 醫療保險計劃	
	Deductible 自付費	*50,000*	*60,000*	
Worldwide excluding USA 全球(不包括美國)	Age 0 歲	13,712	28,817	-52%
	Age 5 歲	12,096	21,773	-44%
	Age 10 歲	12,096	21,773	-44%
	Age 20 歲	14,192	20,797	-32%
	Age 30 歲	19,376	27,685	-30%
	Age 40 歲	23,696	38,334	-38%
	Age 50 歲	37,168	59,498	-38%
	Age 60 歲	64,448	99,357	-35%
	Age 70 歲	130,976	175,896	-26%
	Age 80 歲	173,360	262,542	-34%
Worldwide 全球	Age 0 歲	22,960	44,938	-49%
	Age 5 歲	20,624	33,892	-39%
	Age 10 歲	20,624	33,892	-39%
	Age 20 歲	22,208	32,381	-31%
	Age 30 歲	33,472	43,248	-23%
	Age 40 歲	40,368	60,073	-33%
	Age 50 歲	60,496	93,458	-35%
	Age 60 歲	108,288	156,426	-31%
	Age 70 歲	186,064	277,466	-33%
	Age 80 歲	243,728	414,531	-41%

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Premium in HKD
港幣保費

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5. 保費比較 – 大眾醫療 (AVF, SGH2)

Premium Comparison – Mass-market Medical (AVF, SGH2)

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

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記		PRX 保記	
Product 產品	AIA Voluntary Health Insurance Flexi Scheme AIA 自願醫保靈活計劃		Manxlife Fixst VHIS Flexi Plan 宏 X 全護 X 自願醫保 靈活計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRXHexlth FlxxiChoixe Medical Plan 保 X 靈 X 自主醫保計劃		PRXHexlth VHIS EaxyChoixe Plan 保 X 自願醫保 摯稱 X 計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	4,800	4,693	4,908	4,908	4,149	4,049	5,712	4,760	5,066	5,066
Age 5 歲	2,848	2,583	3,575	3,575	2,850	2,750	3,988	3,323	3,458	3,458
Age 10 歲	2,848	2,583	2,695	2,695	2,797	2,697	3,155	2,629	2,530	2,530
Age 20 歲	3,507	3,022	3,338	3,338	2,944	2,844	3,509	2,924	2,843	2,843
Age 30 歲	4,236	3,562	4,336	4,336	3,673	3,573	4,171	3,476	3,545	3,545
Age 40 歲	5,685	4,778	5,702	5,702	4,813	4,713	5,796	4,830	4,753	4,753
Age 50 歲	8,912	7,831	8,751	8,751	7,213	7,113	9,472	7,893	7,433	7,433
Age 60 歲	14,755	13,477	14,149	14,149	11,663	11,563	15,271	12,726	11,984	11,984
Age 70 歲	25,099	23,028	23,957	23,957	19,464	19,364	26,731	22,276	21,744	21,744
Age 80 歲	41,678	37,043	35,543	35,543	23,443	23,343	39,795	33,163	33,030	33,030
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	3,715	3,586	4,500	4,500	3,630	3,530	5,029	4,191	3,923	3,923
Age 5 歲	2,838	2,327	3,363	3,363	3,037	2,937	3,534	2,945	2,757	2,757
Age 10 歲	2,838	2,327	2,511	2,511	2,801	2,701	2,635	2,196	2,068	2,068
Age 20 歲	3,595	3,052	3,304	3,304	3,153	3,053	3,216	2,680	2,616	2,616
Age 30 歲	5,255	4,458	4,793	4,793	4,472	4,372	5,548	4,623	4,354	4,354
Age 40 歲	7,922	6,615	7,113	7,113	6,114	6,014	7,798	6,498	6,394	6,394
Age 50 歲	10,571	9,115	9,643	9,643	8,197	8,097	10,791	8,993	8,741	8,741
Age 60 歲	13,434	11,438	12,174	12,174	12,135	12,035	14,497	12,081	10,544	10,544
Age 70 歲	22,966	19,299	19,998	19,998	20,053	19,953	24,186	20,155	18,980	18,980
Age 80 歲	37,570	32,925	30,979	30,979	25,259	25,159	35,557	29,631	28,740	28,740

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

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Premium in HKD
港幣保費

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**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	8,976	7,912	8,237	8,237	8,760	8,660	9,491	7,909	9,111	9,111
Age 5 歲	5,157	4,354	6,001	6,001	5,409	5,309	6,880	5,733	6,536	6,536
Age 10 歲	5,157	4,354	4,523	4,523	5,481	5,381	5,897	4,914	4,954	4,954
Age 20 歲	6,379	5,367	5,603	5,603	6,225	6,125	6,487	5,406	5,275	5,275
Age 30 歲	7,891	6,681	7,279	7,279	7,722	7,622	7,536	6,280	6,653	6,653
Age 40 歲	10,638	8,864	9,571	9,571	10,197	10,097	10,381	8,651	9,032	9,032
Age 50 歲	16,744	14,126	14,688	14,688	14,811	14,711	17,371	14,476	14,592	14,592
Age 60 歲	27,567	22,875	23,748	23,748	23,772	23,672	28,603	23,836	24,313	24,313
Age 70 歲	46,847	38,644	40,211	40,211	36,367	36,267	51,097	42,581	43,943	43,943
Age 80 歲	77,947	70,031	59,658	59,658	43,224	43,124	74,396	61,996	64,724	64,724
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	6,946	6,726	7,553	7,553	7,669	7,569	8,182	6,818	6,954	6,954
Age 5 歲	4,755	4,066	5,645	5,645	6,258	6,158	5,639	4,699	4,793	4,793
Age 10 歲	4,755	4,066	4,215	4,215	5,669	5,569	4,536	3,780	3,855	3,855
Age 20 歲	5,984	5,338	5,545	5,545	6,668	6,568	5,841	4,867	5,198	5,198
Age 30 歲	8,742	7,670	8,044	8,044	9,430	9,330	10,064	8,386	8,252	8,252
Age 40 歲	12,832	11,074	11,938	11,938	12,870	12,770	12,877	10,731	12,225	12,225
Age 50 歲	17,402	15,503	16,184	16,184	17,227	17,127	19,928	16,607	16,740	16,740
Age 60 歲	23,446	19,636	20,433	20,433	24,869	24,769	26,624	22,187	21,832	21,832
Age 70 歲	40,973	36,375	33,564	33,564	39,140	39,040	45,812	38,177	39,399	39,399
Age 80 歲	67,129	62,236	51,993	51,993	48,995	48,895	65,781	54,817	57,887	57,887

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

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**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	14,548	14,329	15,447	15,447	17,216	17,116	19,287	16,772	17,937	17,937
Age 5 歲	8,526	7,809	11,254	11,254	10,217	10,117	12,481	10,853	11,233	11,233
Age 10 歲	8,526	7,809	8,481	8,481	10,677	10,577	10,086	8,770	8,875	8,875
Age 20 歲	11,099	9,643	10,506	10,506	12,159	12,059	10,876	9,458	8,982	8,982
Age 30 歲	13,300	11,454	13,649	13,649	15,180	15,080	14,709	12,790	13,091	13,091
Age 40 歲	18,301	15,401	17,946	17,946	20,033	19,933	20,550	17,869	18,084	18,084
Age 50 歲	29,331	25,423	27,545	27,545	29,039	28,939	31,446	27,345	26,730	26,730
Age 60 歲	47,494	42,470	44,534	44,534	46,010	45,910	52,170	45,365	44,866	44,866
Age 70 歲	88,248	82,201	75,405	75,405	71,381	71,281	97,424	84,717	86,708	86,708
Age 80 歲	147,099	132,524	111,871	111,871	84,371	84,271	137,346	119,431	124,985	124,985
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Basic# 基本計劃#**
Age 0 歲	10,161	9,849	14,163	14,163	15,075	14,975	16,637	14,467	13,976	13,976
Age 5 歲	7,867	6,778	10,586	10,586	12,637	12,537	10,557	9,180	8,657	8,657
Age 10 歲	7,867	6,778	7,903	7,903	11,667	11,567	8,574	7,455	7,202	7,202
Age 20 歲	10,746	9,445	10,400	10,400	13,111	13,011	10,122	8,802	8,604	8,604
Age 30 歲	14,725	12,842	15,087	15,087	18,523	18,423	17,204	14,960	14,796	14,796
Age 40 歲	21,633	18,405	22,387	22,387	25,261	25,161	24,506	21,309	21,565	21,565
Age 50 歲	31,306	27,286	30,351	30,351	33,789	33,689	34,844	30,299	31,011	31,011
Age 60 歲	42,665	36,752	38,318	38,318	49,340	49,240	47,273	41,107	39,237	39,237
Age 70 歲	80,539	69,870	62,944	62,944	78,995	78,895	84,717	72,164	72,200	72,200
Age 80 歲	132,116	119,619	97,505	97,505	98,484	98,384	119,431	105,879	107,149	107,149

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Premium in HKD
港幣保費

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

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

Ward – without SMM (普通房 – 不連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	2,810	2,310	3,383	2,603	3,181	3,081	2,647	2,647
Age 5 歲	1,600	1,171	2,469	1,897	1,941	1,841	1,816	1,816
Age 10 歲	1,600	1,171	1,859	1,430	1,885	1,785	1,398	1,398
Age 20 歲	1,773	1,318	2,183	1,681	1,925	1,825	1,481	1,481
Age 30 歲	2,022	1,498	2,746	2,112	2,366	2,266	1,704	1,704
Age 40 歲	2,579	2,010	3,609	2,777	3,147	3,047	2,345	2,345
Age 50 歲	3,859	3,155	5,540	4,262	4,761	4,661	3,854	3,854
Age 60 歲	6,291	5,536	8,960	6,891	7,899	7,799	6,282	6,282
Age 70 歲	10,202	8,870	15,166	11,667	13,169	13,069	11,360	11,360
Age 80 歲	14,624	12,755	21,032	16,177	15,859	15,759	16,332	16,332
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	2,253	1,798	3,512	2,703	2,767	2,667	2,456	2,456
Age 5 歲	1,734	1,306	2,629	2,020	2,105	2,005	1,685	1,685
Age 10 歲	1,734	1,306	1,963	1,508	2,010	1,910	1,240	1,240
Age 20 歲	2,003	1,555	2,449	1,884	2,242	2,142	1,587	1,587
Age 30 歲	3,123	2,592	3,438	2,643	3,051	2,951	2,301	2,301
Age 40 歲	4,032	3,482	5,104	3,921	4,377	4,277	3,267	3,267
Age 50 歲	5,088	4,467	6,917	5,317	5,779	5,679	4,543	4,543
Age 60 歲	6,208	5,478	8,734	6,713	8,026	7,926	6,100	6,100
Age 70 歲	10,074	8,813	14,340	11,026	13,409	13,309	10,424	10,424
Age 80 歲	14,483	12,640	20,751	15,963	16,898	16,798	14,860	14,860

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

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

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Premium in HKD
港幣保費

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

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

Ward – with SMM (普通房 – 連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Regular) 真智安 X 醫療保障 (標準)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	4,877	4,051	5,356	4,120	4,149	4,049	4,344	4,344
Age 5 歲	3,040	2,342	3,901	3,002	2,850	2,750	2,980	2,980
Age 10 歲	3,040	2,342	2,952	2,270	2,797	2,697	2,500	2,500
Age 20 歲	3,322	2,643	3,461	2,662	2,944	2,844	2,768	2,768
Age 30 歲	3,789	3,072	4,356	3,350	3,673	3,573	3,158	3,158
Age 40 歲	4,883	4,128	5,726	4,405	4,813	4,713	4,345	4,345
Age 50 歲	7,475	6,566	8,785	6,757	7,213	7,113	7,035	7,035
Age 60 歲	12,141	10,458	14,192	10,919	11,663	11,563	11,401	11,401
Age 70 歲	20,550	17,472	24,057	18,504	19,464	19,364	19,580	19,580
Age 80 歲	29,862	25,402	33,455	25,735	23,443	23,343	28,573	28,573
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	3,776	3,091	4,926	3,789	3,630	3,530	3,807	3,807
Age 5 歲	3,040	2,464	3,672	2,825	3,037	2,937	2,612	2,612
Age 10 歲	3,040	2,464	2,756	2,120	2,801	2,701	2,077	2,077
Age 20 歲	3,469	2,918	3,432	2,642	3,153	3,053	2,562	2,562
Age 30 歲	5,594	4,755	4,817	3,704	4,472	4,372	4,143	4,143
Age 40 歲	7,354	6,362	7,136	5,490	6,114	6,014	5,709	5,709
Age 50 歲	9,203	8,013	9,675	7,443	8,197	8,097	7,977	7,977
Age 60 歲	11,334	9,811	12,235	9,412	12,135	12,035	10,820	10,820
Age 70 歲	18,790	16,294	20,160	15,506	20,053	19,953	17,737	17,737
Age 80 歲	27,360	23,712	29,233	22,487	25,259	25,159	25,658	25,658

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

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

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	5,363	4,608	6,786	5,220	6,726	6,626	5,121	5,121
Age 5 歲	2,944	2,342	4,933	3,794	3,703	3,603	3,490	3,490
Age 10 歲	2,944	2,342	3,750	2,885	3,598	3,498	2,711	2,711
Age 20 歲	3,251	2,624	4,405	3,389	4,089	3,989	3,181	3,181
Age 30 歲	3,763	2,970	5,549	4,268	5,017	4,917	3,589	3,589
Age 40 歲	4,915	3,994	7,299	5,615	6,680	6,580	4,840	4,840
Age 50 歲	7,386	6,170	11,204	8,619	9,969	9,869	7,894	7,894
Age 60 歲	12,045	10,944	18,121	13,939	16,445	16,345	13,149	13,149
Age 70 歲	19,507	17,677	30,646	23,573	25,184	25,084	24,441	24,441
Age 80 歲	28,032	25,370	42,370	32,592	29,933	29,833	34,932	34,932
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	4,275	3,584	6,290	4,840	5,855	5,755	4,862	4,862
Age 5 歲	3,034	2,458	4,686	3,605	4,464	4,364	3,312	3,312
Age 10 歲	3,034	2,458	3,533	2,717	4,266	4,166	2,463	2,463
Age 20 歲	3,392	2,970	4,409	3,393	4,756	4,656	3,146	3,146
Age 30 歲	5,389	4,954	6,195	4,766	6,446	6,346	4,601	4,601
Age 40 歲	6,835	6,413	9,193	7,072	9,267	9,167	6,573	6,573
Age 50 歲	8,806	8,320	12,470	9,591	12,162	12,062	9,229	9,229
Age 60 歲	11,443	10,803	15,767	12,129	16,792	16,692	12,584	12,584
Age 70 歲	18,598	17,523	25,893	19,917	27,769	27,669	21,892	21,892
Age 80 歲	26,675	25,216	37,317	28,706	34,763	34,663	30,946	30,946

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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 – with SMM (半私家房 – 連額外醫療保障)

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Superior) 真智安 X 醫療保障 (特級)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	9,370	8,064	8,793	6,764	8,760	8,660	7,822	7,822
Age 5 歲	5,632	4,646	6,397	4,921	5,409	5,309	5,315	5,315
Age 10 歲	5,632	4,646	4,847	3,729	5,481	5,381	4,443	4,443
Age 20 歲	6,208	5,158	5,683	4,372	6,225	6,125	4,895	4,895
Age 30 歲	7,232	6,131	7,157	5,505	7,722	7,622	5,686	5,686
Age 40 歲	9,370	8,128	9,408	7,236	10,197	10,097	7,780	7,780
Age 50 歲	14,362	12,762	14,432	11,101	14,811	14,711	12,928	12,928
Age 60 歲	23,245	20,531	23,301	17,924	23,772	23,672	21,284	21,284
Age 70 歲	39,168	34,611	39,490	30,375	36,367	36,267	37,878	37,878
Age 80 歲	57,011	50,317	54,915	42,242	43,224	43,124	54,939	54,939
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	7,232	6,157	9,314	7,166	7,669	7,569	6,209	6,209
Age 5 歲	5,210	4,531	6,931	5,331	6,258	6,158	4,191	4,191
Age 10 歲	5,210	4,531	5,209	4,007	5,669	5,569	3,402	3,402
Age 20 歲	5,914	5,440	6,488	4,992	6,668	6,568	4,471	4,471
Age 30 歲	9,562	8,666	9,104	7,003	9,430	9,330	7,508	7,508
Age 40 歲	12,186	11,277	13,482	10,371	12,870	12,770	10,536	10,536
Age 50 歲	15,514	14,566	18,280	14,062	17,227	17,127	14,669	14,669
Age 60 歲	20,237	19,059	23,122	17,787	24,869	24,769	19,414	19,414
Age 70 歲	34,253	32,269	38,112	29,316	39,140	39,040	33,206	33,206
Age 80 歲	49,869	46,938	55,262	42,511	48,995	48,895	47,502	47,502

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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

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

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	8,266	7,200	12,118	9,321	13,206	13,106	10,801	10,801
Age 5 歲	4,464	3,715	8,793	6,764	7,289	7,189	6,873	6,873
Age 10 歲	4,464	3,715	6,708	5,161	7,089	6,989	5,070	5,070
Age 20 歲	5,299	4,493	7,888	6,069	8,029	7,929	5,900	5,900
Age 30 歲	6,192	5,155	9,944	7,650	9,620	9,520	6,639	6,639
Age 40 歲	8,179	7,027	13,094	10,075	13,118	13,018	9,071	9,071
Age 50 歲	12,672	11,203	20,122	15,479	19,649	19,549	15,265	15,265
Age 60 歲	20,362	17,914	32,627	25,099	31,340	31,240	25,605	25,605
Age 70 歲	36,000	31,680	55,294	42,535	47,852	47,752	46,013	46,013
Age 80 歲	52,618	46,282	76,385	58,758	56,559	56,459	67,556	67,556
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	5,933	4,925	14,518	11,170	11,498	11,398	9,883	9,883
Age 5 歲	4,810	4,205	10,772	8,285	8,773	8,673	6,289	6,289
Age 10 歲	4,810	4,205	8,152	6,270	8,386	8,286	4,696	4,696
Age 20 歲	5,904	5,126	10,180	7,832	9,346	9,246	5,841	5,841
Age 30 歲	8,842	8,093	14,317	11,014	12,653	12,553	8,521	8,521
Age 40 歲	11,261	10,454	21,283	16,373	18,170	18,070	11,998	11,998
Age 50 歲	15,322	14,256	28,877	22,212	23,824	23,724	17,316	17,316
Age 60 歲	19,526	18,374	36,527	28,099	32,869	32,769	24,348	24,348
Age 70 歲	34,330	32,371	60,126	46,251	54,766	54,666	43,910	43,910
Age 80 歲	50,198	47,376	86,952	66,885	68,278	68,178	63,876	63,876

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

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

Company 公司	AIA 友邦		MANX 宏記		AXX 盛記		PRX 保記	
Product 產品	Super Good Health Medical Plan 2 特級「健康之寶」醫療保障計劃 2		ManXGuxxd Medical Plan 守護 XX 醫療保障計劃		Smaxt Medicaxe (Premier) 真智安 X 醫療保障 (至尊)		PRUX lifeX care plan 終 X 保醫療計劃	
Male 男性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	14,285	12,413	16,498	12,690	17,216	17,116	15,384	15,384
Age 5 歲	9,072	7,114	11,959	9,199	10,217	10,117	9,983	9,983
Age 10 歲	9,072	7,114	9,081	6,984	10,677	10,577	8,058	8,058
Age 20 歲	10,454	8,381	10,651	8,193	12,159	12,059	8,693	8,693
Age 30 歲	11,952	9,907	13,418	10,322	15,180	15,080	11,723	11,723
Age 40 歲	15,667	13,334	17,647	13,576	20,033	19,933	16,248	16,248
Age 50 歲	24,566	21,254	27,083	20,832	29,039	28,939	25,179	25,179
Age 60 歲	39,139	33,926	43,778	33,676	46,010	45,910	42,253	42,253
Age 70 歲	72,288	62,381	74,249	57,116	71,381	71,281	78,076	78,076
Age 80 歲	105,408	90,893	103,203	79,386	84,371	84,271	110,069	110,069
Female 女性	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Basic 基本計劃**	**Rider 附加契約**	**Rider* 附加契約***	**Rider 附加契約**
Age 0 歲	10,339	8,496	16,778	12,905	15,075	14,975	12,901	12,901
Age 5 歲	8,438	7,171	12,439	9,568	12,637	12,537	8,208	8,208
Age 10 歲	8,438	7,171	9,371	7,208	11,667	11,567	6,601	6,601
Age 20 歲	10,426	9,014	11,676	8,983	13,111	13,011	8,029	8,029
Age 30 歲	15,667	13,795	16,404	12,619	18,523	18,423	13,588	13,588
Age 40 歲	20,074	17,683	24,342	18,725	25,261	25,161	19,303	19,303
Age 50 歲	27,245	23,962	33,013	25,395	33,789	33,689	27,295	27,295
Age 60 歲	36,029	32,198	41,762	32,127	49,340	49,240	37,945	37,945
Age 70 歲	65,837	59,011	68,815	52,934	78,995	78,895	66,348	66,348
Age 80 歲	96,192	86,083	99,697	76,691	98,484	98,384	96,338	96,338

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

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

3 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，因此其附加契約保費被用作與友邦的基本計劃保費比較。This product does not offer basic version, its rider plan premium is used to compare with AIA's basic plan premium.

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。AIA 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。AIA 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:**

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聲明：由於以下分析及比較乃根據各公司於 2023 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:**

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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 2023. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

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

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

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

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	34,720	29,120	16,640	14,880	10,368						
5 - 18	34,080	26,080	14,880	13,440	9,392						
19	36,000	28,480	16,320	14,720	10,256						
20	37,280	29,600	16,640	14,880	10,368						
21	38,880	31,040	17,440	15,520	10,864	61	156,640	128,960	72,480	65,120	45,568
22	40,960	32,960	18,240	16,640	11,600	62	170,400	144,000	79,840	72,320	50,624
23	42,880	34,240	19,520	17,440	12,224	63	185,280	161,280	91,680	82,560	57,792
24	45,920	35,200	20,480	18,400	12,960	64	200,640	170,880	96,000	86,240	60,368
25	47,040	36,160	21,600	19,520	13,584	65	216,960	176,480	100,000	90,240	63,104
26	50,880	38,240	23,200	20,960	14,688	66^	235,680	189,760	110,400	99,360	69,504
27	52,960	41,280	24,320	21,760	15,312	67^	252,800	210,720	120,320	108,320	75,808
28	55,040	44,640	24,800	22,560	15,808	68^	262,560	229,280	128,160	115,360	80,752
29	56,480	46,400	25,120	22,720	15,920	69^	267,840	233,280	131,680	118,240	82,848
30	57,760	46,720	25,600	23,040	16,064	70^	272,000	236,160	133,600	120,320	84,192
31	59,200	48,000	26,240	23,680	16,544	71*^	283,200	246,080	138,240	124,160	86,928
32	59,360	48,160	26,560	24,160	16,928	72*^	294,080	254,560	143,040	128,800	90,144
33	60,000	48,640	26,720	24,320	17,040	73*^	305,440	266,240	147,040	132,480	92,720
34	61,120	49,440	27,840	24,800	17,408	74*^	319,680	277,280	153,120	137,600	96,320
35	61,440	50,880	28,320	25,600	17,904	75*^	327,040	284,320	159,360	143,840	100,624
36	61,600	51,680	28,480	25,920	18,160	76*^	341,760	296,480	164,960	148,320	103,840
37	62,240	52,480	29,120	26,080	18,272	77*^	358,240	310,560	172,320	155,040	108,528
38	63,040	52,960	29,760	26,560	18,640	78*^	377,600	328,000	186,240	167,840	117,552
39	63,840	53,920	30,080	27,360	19,136	79*^	389,440	340,320	188,800	170,240	119,136
40	65,760	55,040	30,560	27,840	19,504	80*^	400,480	348,640	198,080	178,400	124,832
41	67,360	56,640	31,520	28,320	19,744	81*^	415,840	362,880	204,800	184,320	129,024
42	69,280	58,400	32,640	29,600	20,752	82*^	429,120	373,440	207,520	186,560	130,624
43	71,200	60,000	33,600	30,080	21,120	83*^	435,200	378,240	210,720	189,440	132,608
44	73,600	62,560	35,040	31,840	22,224	84*^	440,800	383,040	212,800	191,360	133,968
45	76,000	64,320	36,000	32,480	22,720	85*^	446,880	387,840	215,840	194,560	136,176
46	78,080	67,040	37,280	33,280	23,328	86*^	450,560	391,520	217,600	196,000	137,184
47	80,480	68,800	38,080	34,400	24,080	87*^	454,560	394,720	219,680	197,760	138,416
48	83,040	71,200	40,000	36,000	25,200	88*^	457,760	398,240	221,280	199,360	139,520
49	86,240	73,600	40,960	36,960	25,808	89*^	461,920	400,960	223,200	200,800	140,624
50	89,920	77,120	42,720	38,240	26,784	90*^	465,760	404,800	225,120	202,720	141,872
51	93,920	80,640	44,800	40,480	28,272	91*^	469,440	408,000	226,880	204,000	142,848
52	97,120	83,840	46,720	42,240	29,632	92*^	473,600	411,520	229,120	206,240	144,336
53	101,600	87,520	49,120	44,320	30,976	93*^	477,280	414,560	230,400	207,680	145,312
54	105,920	91,360	50,880	45,920	32,096	94*^	481,280	418,240	232,480	209,280	146,560
55	110,400	95,680	53,120	48,160	33,712	95*^	485,280	421,120	234,400	211,200	147,792
56	114,560	99,680	55,040	49,920	34,944	96*^	488,320	424,480	236,000	212,640	148,912
57	119,680	104,160	58,240	52,640	36,784	97*^	492,160	428,320	238,080	214,720	150,256
58	125,280	107,200	60,800	54,720	38,272	98*^	496,000	431,360	239,840	215,680	151,008
59	133,600	112,160	63,040	56,960	39,888	99*^	500,160	434,880	241,600	217,440	152,240
60	144,000	116,800	65,760	59,200	41,488						

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

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

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

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

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

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

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

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

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

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract					保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	18,400	13,600	8,640	8,000	5,552						
5 - 18	17,920	12,000	8,000	7,200	5,056						
19	18,240	12,800	8,160	7,680	5,312						
20	18,560	13,600	8,160	7,680	5,312						
21	19,040	13,760	8,160	7,680	5,312	61	87,360	68,800	40,800	36,640	25,680
22	19,680	14,720	8,800	8,000	5,552	62	94,880	74,720	44,640	40,160	28,016
23	20,480	15,520	9,280	8,160	5,680	63	104,640	82,880	49,280	44,480	31,120
24	20,960	16,480	9,760	8,800	6,176	64	117,280	92,640	54,720	49,280	34,448
25	22,560	16,960	9,920	9,280	6,544	65	129,280	102,240	59,680	54,080	37,904
26	23,680	17,920	10,720	9,600	6,784	66^	140,320	111,040	65,440	59,040	41,360
27	25,120	18,560	11,520	9,920	7,040	67^	142,400	112,640	66,400	59,520	41,728
28	26,240	20,320	11,840	10,720	7,408	68^	145,920	115,680	68,160	61,440	42,960
29	27,360	20,960	12,480	11,360	7,904	69^	150,400	119,360	70,560	63,360	44,336
30	27,840	20,960	12,640	11,520	8,016	70^	154,880	122,880	72,960	65,600	45,920
31	28,640	21,600	12,800	11,680	8,160	71*^	168,000	132,640	78,880	70,880	49,632
32	29,600	22,080	12,960	11,840	8,272	72*^	173,600	137,120	81,920	73,600	51,488
33	29,920	23,040	13,440	12,000	8,400	73*^	179,360	142,080	84,000	75,520	52,848
34	31,040	23,200	13,600	12,480	8,768	74*^	182,880	144,320	86,240	77,760	54,448
35	31,840	23,840	13,760	12,480	8,768	75*^	186,560	147,520	88,480	79,360	55,568
36	32,000	24,480	14,720	12,960	9,136	76*^	198,080	156,800	93,120	83,840	58,656
37	32,480	24,640	14,720	12,960	9,136	77*^	211,840	167,200	99,520	89,600	62,720
38	33,120	25,600	14,880	13,440	9,392	78*^	217,600	172,800	101,600	91,360	63,968
39	33,600	25,920	14,880	13,440	9,392	79*^	224,480	178,240	107,200	96,800	67,792
40	34,080	26,080	15,040	13,600	9,504	80*^	228,160	180,320	109,600	99,040	69,280
41	34,400	26,400	16,000	14,400	10,112	81*^	239,520	189,120	111,680	100,320	70,256
42	35,040	27,360	16,480	14,720	10,256	82*^	243,840	193,120	113,920	102,560	71,728
43	36,640	28,320	16,960	15,360	10,752	83*^	247,840	196,480	115,680	104,000	72,848
44	38,880	30,080	17,600	16,000	11,232	84*^	252,480	199,680	118,080	106,240	74,336
45	41,120	31,840	18,400	16,800	11,728	85*^	256,800	203,040	119,680	107,840	75,440
46	43,200	33,280	19,680	17,600	12,352	86*^	261,120	206,720	121,440	109,120	76,432
47	44,640	34,880	20,800	18,560	13,088	87*^	265,760	210,720	123,680	111,200	77,792
48	46,400	36,000	21,600	19,520	13,584	88*^	269,760	213,600	125,600	112,640	78,896
49	48,320	37,440	22,400	20,160	14,080	89*^	274,080	216,960	127,680	115,040	80,512
50	49,280	38,080	22,720	20,480	14,320	90*^	278,560	220,800	129,760	116,800	81,728
51	50,880	40,160	23,840	21,120	14,816	91*^	282,720	224,160	132,000	118,720	83,104
52	53,120	41,280	24,320	21,760	15,312	92*^	287,040	227,200	134,080	120,480	84,336
53	55,040	42,880	25,920	23,200	16,176	93*^	291,520	231,040	136,000	122,240	85,568
54	57,760	45,120	26,720	24,320	17,040	94*^	296,000	234,400	138,240	124,160	86,928
55	60,000	47,200	27,840	24,800	17,408	95*^	300,320	237,760	139,040	125,600	87,904
56	63,360	50,240	29,280	26,240	18,400	96*^	304,960	241,440	142,080	128,160	89,632
57	67,520	53,920	31,520	28,320	19,744	97*^	308,800	244,480	143,840	129,280	90,512
58	71,040	56,480	33,120	29,920	20,976	98*^	313,120	248,000	146,240	131,680	92,096
59	75,680	59,520	35,840	32,320	22,592	99*^	317,440	252,160	148,000	132,960	93,104
60	80,640	63,840	37,760	34,080	23,824						

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

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

@只適用於至尊醫療計劃 / 附加契約 及至尊醫療計劃 / 附加契約 2

Only Applicable to CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2

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

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

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

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

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

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

保障 Benefit	基本計劃/ 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient					保障 Benefit	基本計劃/ 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	64,800	51,200	36,640	32,800	22,960						
5 - 18	63,680	46,080	32,480	29,440	20,624						
19	65,760	49,280	34,560	31,360	21,856						
20	67,200	50,560	35,680	31,840	22,208						
21	68,960	52,160	36,960	32,960	23,088	61	316,320	259,360	184,160	165,440	115,824
22	72,000	55,520	38,720	35,040	24,560	62	336,960	276,320	194,400	175,680	122,976
23	74,720	57,280	40,480	36,480	25,552	63	358,080	293,760	207,520	186,720	130,752
24	78,240	59,840	43,040	38,720	27,152	64	379,200	311,520	219,840	197,920	138,528
25	81,280	63,840	45,280	40,640	28,400	65	401,280	328,960	232,480	209,760	146,688
26	85,600	67,360	47,360	42,560	29,888	66^	424,000	347,840	245,280	220,960	154,704
27	89,600	70,400	49,440	44,480	31,232	67^	447,840	370,080	257,280	231,840	162,240
28	92,960	73,920	51,200	46,400	32,480	68^	473,920	395,520	271,200	244,160	170,896
29	95,360	75,680	52,800	47,360	33,216	69^	497,440	409,280	284,800	255,840	179,168
30	96,800	76,000	53,440	47,840	33,472	70^	515,840	423,360	295,040	265,920	186,064
31	99,360	77,760	54,560	49,280	34,448	71*^	530,240	437,280	303,680	273,280	191,264
32	99,840	78,400	54,880	49,760	34,832	72*^	543,520	449,760	311,040	279,840	195,952
33	100,960	78,880	55,040	49,920	34,944	73*^	555,680	464,000	317,920	286,240	200,384
34	102,400	80,000	56,320	50,720	35,568	74*^	571,840	476,960	325,920	292,800	204,976
35	103,840	81,920	57,920	52,000	36,432	75*^	584,800	488,960	334,880	301,920	211,248
36	104,480	82,720	58,080	52,320	36,688	76*^	600,000	503,200	343,520	309,120	216,320
37	105,440	83,840	59,200	53,440	37,408	77*^	617,280	518,560	352,480	317,280	222,112
38	107,680	85,440	60,320	54,400	38,144	78*^	638,560	537,440	368,960	332,000	232,496
39	110,400	87,520	61,920	55,840	39,024	79*^	653,920	552,160	375,360	338,240	236,800
40	113,760	90,080	63,520	57,600	40,368	80*^	673,440	564,480	386,560	348,320	243,728
41	117,280	93,600	66,240	59,680	41,600	81*^	698,080	580,480	400,800	360,640	252,496
42	121,920	96,640	68,640	62,080	43,472	82*^	722,560	593,600	415,200	373,440	261,376
43	125,760	100,800	70,880	63,360	44,448	83*^	747,360	613,760	430,240	386,720	270,768
44	131,040	104,800	74,240	67,040	46,912	84*^	772,480	633,760	443,840	399,200	279,424
45	136,800	109,120	76,960	69,440	48,528	85*^	797,280	654,240	458,560	412,800	289,024
46	141,760	114,080	81,280	72,480	50,864	86*^	822,080	674,720	472,640	425,600	297,936
47	147,840	119,040	83,200	75,360	52,720	87*^	847,520	694,880	487,200	438,560	306,944
48	153,920	124,640	88,640	79,360	55,568	88*^	872,000	715,840	501,440	451,680	316,080
49	160,640	129,280	91,520	82,400	57,664	89*^	896,480	736,000	515,520	464,000	324,848
50	168,000	136,160	95,840	86,400	60,496	90*^	921,120	756,640	530,240	477,280	334,112
51	176,640	143,520	100,800	90,720	63,472	91*^	950,240	780,000	550,400	494,880	346,448
52	186,400	151,360	106,720	96,480	67,648	92*^	978,880	803,360	567,680	511,040	357,696
53	197,760	161,280	114,240	103,040	72,096	93*^	1,007,520	826,720	583,840	525,600	367,920
54	209,600	170,720	120,480	108,480	75,920	94*^	1,036,160	850,880	600,480	540,640	378,432
55	221,120	181,440	127,680	115,360	80,752	95*^	1,064,960	874,080	616,960	555,680	388,928
56	232,640	191,360	134,240	121,120	84,832	96*^	1,096,800	900,320	636,000	572,640	400,912
57	244,960	201,280	142,240	128,160	89,632	97*^	1,129,280	927,680	654,560	589,600	412,640
58	259,360	212,640	150,080	135,200	94,704	98*^	1,161,440	954,400	673,120	605,760	424,000
59	277,440	227,520	160,960	144,960	101,504	99*^	1,194,720	981,120	692,320	623,360	436,336
60	296,480	242,560	171,680	154,560	108,288						

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

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

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

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

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

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

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

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

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

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

保障 Benefit	基本計劃 / 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient					保障 Benefit	基本計劃 / 附加契約+ 門診惠益 Basic Plan / Supplementary Contract + Outpatient				
自付費 Deductible	0	4,000@	16,000	25,000#	50,000##	自付費 Deductible	0	4,000@	16,000	25,000#	50,000##
實際年齡 Attained Age						實際年齡 Attained Age					
0-4	43,520	31,040	21,440	19,680	13,712						
5 - 18	42,080	27,520	19,520	17,120	12,096						
19	43,360	30,880	21,920	20,160	14,080						
20	44,160	32,000	22,400	20,320	14,192						
21	44,960	32,800	23,520	21,440	14,944	61	196,480	155,680	109,760	98,560	69,008
22	45,920	34,400	24,160	21,760	15,184	62	212,960	167,840	119,200	107,360	75,056
23	47,040	36,000	25,600	22,880	15,936	63	232,000	183,680	130,560	117,600	82,240
24	48,320	36,960	26,240	23,520	16,432	64	253,760	200,160	141,600	127,360	89,024
25	50,400	38,080	26,720	24,320	17,040	65	275,680	218,080	153,440	138,240	96,800
26	52,000	39,040	27,680	24,960	17,536	66^	296,960	234,720	165,920	149,440	104,576
27	53,600	40,160	28,960	25,440	17,904	67^	316,320	250,240	176,320	158,720	111,120
28	54,880	42,080	29,440	26,720	18,640	68^	337,120	266,880	188,320	169,760	118,768
29	56,480	42,720	30,400	27,680	19,264	69^	354,080	280,800	198,240	178,400	124,848
30	57,120	43,520	30,560	27,840	19,376	70^	372,160	294,400	207,680	187,040	130,976
31	58,720	44,800	31,200	28,480	19,888	71*^	386,720	306,080	216,000	194,560	136,176
32	60,640	45,280	31,520	28,640	20,000	72*^	396,960	314,240	222,400	200,000	140,016
33	61,440	46,720	32,960	29,440	20,624	73*^	405,120	320,640	226,080	203,680	142,480
34	62,880	47,040	33,280	30,080	21,120	74*^	414,560	327,360	231,360	208,160	145,824
35	63,840	48,320	33,920	30,560	21,488	75*^	425,440	332,480	237,280	213,440	149,408
36	64,480	49,120	34,880	31,040	21,856	76*^	438,080	344,320	244,160	219,840	153,856
37	66,080	50,240	35,840	32,000	22,464	77*^	453,920	356,960	251,840	226,720	158,656
38	67,360	51,840	36,000	32,480	22,720	78*^	464,160	367,680	259,520	233,280	163,360
39	68,320	52,480	36,640	33,120	23,104	79*^	477,760	378,560	267,040	240,800	168,544
40	70,400	54,240	37,600	33,920	23,696	80*^	492,000	388,960	274,880	247,840	173,360
41	72,960	55,680	39,680	35,520	24,928	81*^	507,040	400,800	283,040	254,400	178,160
42	76,000	58,720	41,280	37,280	26,064	82*^	521,760	413,280	292,160	263,040	183,968
43	80,640	61,920	43,680	39,680	27,792	83*^	535,840	424,640	300,000	270,240	189,168
44	85,120	65,920	45,920	41,600	29,136	84*^	550,720	435,840	307,840	276,800	193,728
45	89,440	69,120	48,480	44,160	30,864	85*^	565,280	447,200	316,160	284,480	199,152
46	92,480	71,200	50,720	45,760	31,984	86*^	580,320	459,520	324,160	291,360	203,984
47	95,680	75,040	52,800	47,200	33,088	87*^	595,680	472,320	332,960	299,680	209,776
48	99,840	77,440	54,720	49,440	34,560	88*^	610,240	483,200	341,280	307,040	214,960
49	103,840	80,480	57,440	52,000	36,304	89*^	625,760	495,040	349,120	314,720	220,272
50	107,360	83,040	59,040	53,120	37,168	90*^	640,480	507,040	357,920	322,080	225,440
51	111,680	87,200	61,600	55,200	38,640	91*^	656,160	519,680	366,880	330,240	231,152
52	116,960	91,360	64,800	58,080	40,752	92*^	671,360	531,520	375,520	337,920	236,576
53	122,560	96,320	68,160	61,120	42,720	93*^	687,200	543,680	384,000	345,600	241,888
54	128,800	101,440	71,680	65,120	45,568	94*^	702,400	556,000	392,800	353,280	247,328
55	135,680	106,880	75,200	67,680	47,408	95*^	717,760	568,640	400,640	361,120	252,736
56	143,680	113,920	79,840	71,680	50,256	96*^	734,240	581,120	409,920	369,440	258,544
57	152,320	120,320	85,440	76,640	53,568	97*^	749,440	593,120	419,040	376,960	263,872
58	160,640	127,200	89,760	80,800	56,656	98*^	765,440	606,080	428,000	384,960	269,392
59	170,880	134,560	95,520	86,400	60,496	99*^	781,440	619,200	436,640	392,640	274,976
60	182,880	145,120	102,080	92,160	64,448						

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

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

@只適用於至尊醫療計劃 / 附加契約 及至尊醫療計劃 / 附加契約 2

Only Applicable to CEO Medical Plan / Supplementary Contract & CEO Medical Plan / Supplementary Contract 2

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

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

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

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	38,080	17,920	16,320	11,360					
5-18	37,280	16,320	14,720	10,256					
19	39,360	17,600	16,000	11,232					
20	41,120	18,240	16,640	11,600					
21	42,400	19,040	16,960	11,840	61	172,320	79,200	71,200	49,888
22	44,800	20,320	18,240	12,848	62	187,680	88,480	79,360	55,568
23	47,040	21,600	19,520	13,584	63	204,480	100,800	90,720	63,472
24	50,240	22,560	20,320	14,192	64	220,960	105,440	94,880	66,432
25	52,320	23,680	21,120	14,816	65	238,240	109,920	99,200	69,392
26	56,320	25,600	23,040	16,064	66^	259,040	121,120	108,960	76,304
27	58,240	26,560	24,160	16,928	67^	278,080	132,480	119,520	83,584
28	60,800	27,680	24,640	17,296	68^	289,440	141,120	127,200	89,024
29	62,240	27,840	24,800	17,408	69^	294,720	144,320	129,920	91,008
30	63,040	28,160	25,120	17,536	70^	299,360	147,040	132,480	92,720
31	65,600	29,280	26,240	18,400	71*^	311,520	152,000	136,800	95,696
32	65,760	29,760	26,560	18,640	72*^	323,520	157,440	141,760	99,280
33	65,920	30,080	27,360	19,136	73*^	336,320	161,440	145,600	101,872
34	67,040	30,560	27,840	19,504	74*^	351,680	168,800	152,160	106,432
35	67,520	31,360	28,160	19,632	75*^	360,000	175,360	157,920	110,512
36	67,680	31,520	28,320	19,744	76*^	375,360	181,600	163,360	114,336
37	67,840	32,000	28,640	20,000	77*^	394,400	189,440	170,560	119,392
38	69,760	32,480	29,280	20,496	78*^	415,360	204,640	183,840	128,656
39	70,880	32,640	29,600	20,752	79*^	428,640	207,680	186,880	130,752
40	72,480	34,080	30,240	21,232	80*^	440,640	217,760	196,320	137,408
41	74,400	34,880	31,520	21,984	81*^	457,600	225,440	202,880	141,984
42	76,000	36,000	32,480	22,720	82*^	472,000	228,160	205,280	143,712
43	78,240	36,960	33,120	23,216	83*^	478,560	231,520	208,160	145,696
44	80,640	38,240	34,720	24,320	84*^	485,280	234,400	211,200	147,792
45	84,000	40,000	36,000	25,200	85*^	491,360	237,760	213,920	149,760
46	86,240	40,800	36,640	25,680	86*^	495,680	239,520	215,520	150,880
47	88,800	42,240	37,920	26,544	87*^	500,000	241,600	217,440	152,240
48	91,680	44,000	39,200	27,536	88*^	504,000	243,840	219,520	153,584
49	94,880	44,960	40,800	28,528	89*^	508,000	245,920	221,280	154,944
50	99,200	47,040	42,400	29,760	90*^	512,000	247,840	223,200	156,176
51	103,360	49,280	44,480	31,120	91*^	516,480	249,760	224,960	157,424
52	107,040	51,200	46,400	32,464	92*^	520,640	252,160	226,400	158,528
53	111,680	53,920	48,320	33,824	93*^	524,960	253,600	228,320	159,760
54	116,480	56,320	50,560	35,440	94*^	528,800	255,680	229,920	161,008
55	120,800	58,400	52,640	36,784	95*^	533,280	257,920	232,160	162,496
56	125,760	61,120	54,720	38,272	96*^	537,600	259,680	233,920	163,728
57	131,680	63,840	57,600	40,256	97*^	541,440	262,080	235,840	165,088
58	138,080	65,920	59,360	41,616	98*^	545,440	263,840	237,600	166,320
59	147,040	68,960	61,920	43,328	99*^	549,760	266,240	239,840	167,792
60	158,400	72,960	65,600	45,920					

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

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

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

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

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

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

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

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

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

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

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract				保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			
自付費 Deductible	0	16,000	25,000#	50,000##	自付費 Deductible	0	16,000	25,000#	50,000##
實際年齡 Attained Age					實際年齡 Attained Age				
0-4	20,160	9,760	8,800	6,176					
5-18	19,040	8,800	8,000	5,552					
19	20,160	9,440	8,320	5,808					
20	20,480	9,440	8,320	5,808					
21	20,800	9,600	8,640	6,064	61	95,360	44,800	40,480	28,272
22	21,600	9,760	8,800	6,176	62	104,160	48,960	44,000	30,752
23	22,560	9,920	9,280	6,544	63	115,520	54,240	48,960	34,192
24	23,680	10,720	9,600	6,784	64	128,960	59,680	54,080	37,904
25	24,640	11,360	9,920	7,040	65	142,240	65,760	59,200	41,488
26	25,920	11,840	10,720	7,408	66^	153,920	72,480	65,120	45,568
27	28,320	12,640	11,520	8,016	67^	156,960	73,280	65,760	46,064
28	29,120	12,800	11,680	8,160	68^	160,480	75,040	67,520	47,296
29	29,600	13,440	12,000	8,400	69^	165,440	77,440	69,760	48,768
30	30,240	13,600	12,480	8,768	70^	170,400	79,680	71,680	50,256
31	31,520	13,760	12,480	8,768	71*^	184,320	86,240	77,760	54,448
32	32,000	14,400	12,800	9,024	72*^	191,200	89,280	80,480	56,432
33	33,600	14,720	12,960	9,136	73*^	197,280	92,640	83,520	58,528
34	34,240	15,040	13,600	9,504	74*^	200,960	95,200	85,760	60,000
35	34,720	15,520	14,240	10,000	75*^	204,800	97,280	87,680	61,376
36	35,040	16,000	14,400	10,112	76*^	217,600	102,560	92,160	64,576
37	35,840	16,000	14,400	10,112	77*^	232,480	109,280	98,880	69,136
38	36,160	16,640	14,880	10,368	78*^	239,840	111,840	100,480	70,368
39	36,320	16,800	15,040	10,496	79*^	247,200	118,240	106,560	74,576
40	37,440	16,960	15,360	10,752	80*^	251,360	120,480	108,480	75,936
41	38,240	17,440	15,520	10,864	81*^	263,200	122,880	110,560	77,296
42	38,880	17,920	16,320	11,360	82*^	268,000	125,280	112,480	78,768
43	40,800	18,400	16,800	11,728	83*^	272,960	127,360	114,560	80,144
44	43,040	19,520	17,440	12,224	84*^	277,920	129,440	116,640	81,616
45	44,800	20,800	18,560	13,088	85*^	282,560	131,680	118,240	82,848
46	48,160	22,080	20,000	13,952	86*^	287,040	134,080	120,480	84,336
47	49,120	22,720	20,480	14,320	87*^	291,840	136,480	122,880	85,936
48	50,880	23,680	21,120	14,816	88*^	296,640	138,400	124,320	87,040
49	52,960	24,320	21,760	15,312	89*^	301,440	140,640	126,560	88,656
50	54,720	24,800	22,560	15,808	90*^	305,920	142,880	128,640	90,000
51	56,000	26,400	23,840	16,672	91*^	311,040	145,120	130,400	91,376
52	58,240	26,720	24,320	17,040	92*^	316,480	147,200	132,640	92,848
53	60,800	28,160	25,120	17,536	93*^	320,800	149,760	134,720	94,336
54	63,360	29,280	26,240	18,400	94*^	325,600	152,000	136,800	95,696
55	65,920	31,360	28,160	19,632	95*^	330,080	153,920	138,560	97,040
56	69,760	32,480	29,280	20,496	96*^	335,360	156,640	140,800	98,528
57	74,080	34,880	31,520	21,984	97*^	340,160	158,080	142,080	99,520
58	78,720	36,640	32,960	23,104	98*^	344,800	161,120	144,800	101,376
59	83,040	38,880	34,880	24,448	99*^	349,600	162,400	146,240	102,352
60	88,640	41,280	37,280	26,064					

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

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

@只適用於富泰醫療計劃 / 附加契約 及至尊明珠醫療計劃 / 附加契約 2

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

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

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

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

注意事項:

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

Notes:

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

附件 Appendix

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

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

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

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	9,760	4,720	4,080				
5-18	9,760	4,400	3,840				
19	9,840	4,640	3,920				
20	10,000	4,640	3,920				
21	10,080	4,640	3,920	61	45,680	22,640	19,360
22	10,560	4,960	4,160	62	49,760	24,640	21,120
23	10,960	5,120	4,240	63	54,880	27,280	23,520
24	11,280	5,600	4,720	64	61,280	30,400	26,160
25	12,000	5,760	4,800	65	67,760	33,360	28,480
26	12,720	5,920	5,120	66	73,520	36,400	31,120
27	13,520	6,480	5,520	67	74,800	36,960	31,680
28	14,160	6,640	5,680	68	76,480	37,920	32,560
29	14,480	6,880	5,840	69	78,880	39,120	33,600
30	14,800	7,120	5,920	70	81,120	40,480	34,720
31	15,200	7,120	5,920	71*	87,920	43,760	37,520
32	15,360	7,200	6,160	72*	90,960	45,440	38,880
33	15,680	7,360	6,400	73*	93,840	46,640	40,000
34	16,320	7,600	6,480	74*	95,920	48,000	41,120
35	16,640	7,680	6,640	75*	97,760	49,120	42,240
36	16,720	8,000	6,880	76*	103,840	51,680	44,400
37	17,120	8,000	6,880	77*	111,120	55,200	47,440
38	17,440	8,320	6,960	78*	114,160	56,400	48,320
39	17,520	8,320	6,960	79*	117,760	59,680	51,120
40	17,680	8,400	7,200	80*	119,600	60,960	52,240
41	18,080	8,880	7,600	81*	125,360	61,920	53,120
42	18,400	9,040	7,680	82*	127,920	63,200	54,240
43	19,280	9,520	8,000	83*	130,080	64,240	55,040
44	20,400	9,760	8,320	84*	132,320	65,600	56,240
45	21,440	10,240	8,880	85*	134,640	66,480	56,880
46	22,720	10,880	9,440	86*	137,040	67,600	57,840
47	23,440	11,520	9,840	87*	139,280	68,640	58,800
48	24,240	11,920	10,080	88*	141,360	69,760	59,840
49	25,280	12,400	10,640	89*	143,600	70,880	60,880
50	25,920	12,720	10,800	90*	146,000	72,000	61,840
51	26,880	13,200	11,280	91*	148,320	73,280	62,880
52	27,920	13,520	11,600	92*	150,400	74,480	63,760
53	29,040	14,240	12,320	93*	152,720	75,440	64,720
54	30,240	14,880	12,880	94*	155,200	76,800	65,920
55	31,600	15,360	13,200	95*	157,520	77,440	66,480
56	33,360	16,320	13,920	96*	159,840	78,880	67,760
57	35,600	17,440	14,880	97*	161,840	79,840	68,480
58	37,120	18,400	15,840	98*	164,160	81,120	69,600
59	39,600	19,760	17,040	99*	166,560	82,160	70,480
60	42,320	20,960	17,840				

* 此為續保保費率 For Renewal Only

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

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

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

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

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Supplementary Contract		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	10,560	5,600	4,720				
5-18	10,560	5,120	4,240				
19	10,800	5,280	4,400				
20	10,960	5,280	4,400				
21	11,200	5,520	4,560	61	50,080	24,800	21,280
22	11,520	5,600	4,720	62	54,560	27,040	23,200
23	12,000	5,760	4,800	63	60,400	30,160	25,840
24	12,720	5,920	5,120	64	67,680	33,360	28,480
25	13,200	6,240	5,520	65	74,640	36,720	31,280
26	13,840	6,640	5,760	66	80,640	40,080	34,320
27	15,200	7,120	6,080	67	82,240	40,720	34,880
28	15,600	7,200	6,160	68	84,000	41,680	35,760
29	15,920	7,600	6,400	69	86,880	42,960	36,880
30	16,320	7,680	6,480	70	89,360	44,400	38,000
31	16,400	7,680	6,480	71*	96,640	48,000	41,120
32	16,720	7,920	6,720	72*	100,160	49,760	42,560
33	17,520	8,000	6,880	73*	103,600	51,440	44,240
34	17,760	8,400	7,200	74*	105,360	52,880	45,280
35	18,160	8,800	7,440	75*	107,360	54,160	46,320
36	18,400	8,880	7,600	76*	114,160	56,960	48,800
37	18,720	8,880	7,600	77*	121,840	60,800	52,160
38	18,800	9,120	7,840	78*	125,600	62,080	53,200
39	18,960	9,440	7,920	79*	129,520	65,760	56,320
40	19,680	9,520	8,000	80*	131,680	66,960	57,440
41	20,080	9,600	8,080	81*	138,000	68,240	58,480
42	20,400	9,840	8,560	82*	140,640	69,520	59,680
43	21,120	10,240	8,880	83*	143,200	70,640	60,480
44	22,640	10,800	9,360	84*	145,680	71,920	61,760
45	23,600	11,520	9,840	85*	148,240	72,960	62,640
46	25,040	12,320	10,560	86*	150,400	74,480	63,760
47	25,840	12,720	10,800	87*	153,040	75,760	64,960
48	26,880	13,120	11,200	88*	155,600	76,960	66,000
49	27,680	13,520	11,600	89*	158,080	78,160	66,800
50	28,720	13,920	11,920	90*	160,640	79,440	68,080
51	29,360	14,560	12,640	91*	162,880	80,560	69,120
52	30,560	14,880	12,880	92*	165,680	81,760	70,160
53	31,840	15,600	13,280	93*	168,320	83,040	71,120
54	33,360	16,320	13,920	94*	170,720	84,240	72,400
55	34,640	17,360	14,800	95*	173,200	85,520	73,280
56	36,720	18,080	15,440	96*	175,920	86,960	74,640
57	38,880	19,360	16,640	97*	178,240	87,840	75,280
58	41,120	20,400	17,440	98*	180,640	89,440	76,640
59	43,680	21,600	18,560	99*	183,200	90,240	77,360
60	46,560	23,040	19,760				

* 此為續保保費率 For Renewal Only

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

注意事項:

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

Notes:

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

附件 Appendix

3. 保費表 – AIA 自願醫保尊尚計劃 (AVP)

Premium Table – AIA Voluntary Health Insurance Prime Scheme

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

保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider			保障 Benefit	基本計劃 / 附加契約 Basic Plan / Rider		
自付費 Deductible	0	16,000	25,000	自付費 Deductible	0	16,000	25,000
實際年齡 Attained Age				實際年齡 Attained Age			
0-4	8,288	4,008	3,488				
5 - 18	8,288	3,752	3,224				
19	8,368	3,928	3,312				
20	8,544	3,928	3,312				
21	8,632	3,928	3,312	61	38,720	19,096	16,392
22	8,896	4,184	3,576	62	42,120	20,840	17,880
23	9,240	4,272	3,664	63	46,480	23,112	19,880
24	9,504	4,712	4,008	64	51,968	25,728	22,152
25	10,200	4,880	4,096	65	57,288	28,256	24,064
26	10,816	5,056	4,272	66	62,176	30,784	26,336
27	11,424	5,496	4,624	67	63,304	31,304	26,768
28	11,944	5,672	4,800	68	64,704	32,088	27,472
29	12,296	5,840	4,968	69	66,792	33,136	28,424
30	12,472	6,016	5,056	70	68,624	34,184	29,296
31	12,816	6,016	5,056	71	75,872	37,800	32,376
32	12,992	6,104	5,232	72	80,072	39,992	34,192
33	13,344	6,192	5,408	73	84,208	41,776	35,952
34	13,864	6,368	5,496	74	87,680	43,888	37,576
35	14,128	6,456	5,672	75	89,272	44,928	38,520
36	14,128	6,800	5,840	76	94,928	47,280	40,496
37	14,392	6,800	5,840	77	101,520	50,480	43,320
38	14,736	6,976	5,928	78	104,344	51,520	44,168
39	14,824	6,976	5,928	79	107,640	54,528	46,712
40	15,000	7,064	6,104	80	109,344	55,752	47,752
41	15,264	7,496	6,368	81*	115,672	57,032	48,952
42	15,608	7,672	6,456	82*	119,040	58,896	50,456
43	16,304	8,024	6,800	83*	121,144	59,856	51,224
44	17,264	8,288	6,976	84*	123,064	61,104	52,280
45	18,136	8,720	7,496	85*	125,272	61,872	52,944
46	19,184	9,160	7,936	86*	127,576	62,920	53,808
47	19,792	9,680	8,368	87*	129,584	63,880	54,672
48	20,576	10,112	8,632	88*	131,600	64,936	55,632
49	21,448	10,552	8,984	89*	133,712	65,992	56,688
50	21,888	10,816	9,160	90*	135,824	67,048	57,456
51	22,672	11,160	9,504	91*	138,032	68,296	58,512
52	23,632	11,424	9,768	92*	140,040	69,352	59,280
53	24,504	12,032	10,464	93*	142,152	70,216	60,240
54	25,640	12,560	10,904	94*	144,456	71,464	61,296
55	26,680	12,992	11,160	95*	146,568	72,032	61,872
56	28,256	13,864	11,776	96*	148,768	73,472	63,016
57	30,088	14,736	12,560	97*	150,592	74,336	63,688
58	31,480	15,608	13,432	98*	152,800	75,488	64,744
59	33,576	16,744	14,304	99*	155,008	76,448	65,512
60	35,752	17,704	15,176				

* 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

注意事項:

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

Notes:

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

附件 Appendix

4. 保費表 – AIA 自願醫保靈活計劃 (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	4,799.52	8,976.40	14,548.48				
5 - 15	2,847.92	5,157.04	8,525.52				
16	3,045.92	5,583.44	9,503.92				
17	3,236.00	5,786.56	10,057.68				
18	3,364.16	6,045.60	10,655.84				
19	3,435.68	6,374.32	10,999.44				
20	3,506.88	6,378.72	11,098.80				
21	3,670.24	6,644.64	11,175.52	61	15,796.32	29,207.68	50,459.12
22	3,703.36	6,644.64	11,175.52	62	16,806.96	31,024.00	53,864.32
23	3,736.56	6,644.64	11,175.52	63	17,825.44	33,139.52	58,078.72
24	3,744.40	6,836.48	11,536.56	64	18,711.36	34,761.44	62,266.88
25	3,858.64	7,014.40	11,844.40	65	19,437.76	36,460.96	66,280.72
26	3,915.28	7,137.36	11,967.36	66	20,528.64	38,160.48	70,150.64
27	4,013.84	7,403.28	12,337.92	67	21,626.48	40,035.28	74,858.56
28	4,097.52	7,541.92	12,804.48	68	22,733.92	42,088.80	79,075.60
29	4,146.40	7,748.56	13,021.60	69	23,885.84	44,579.28	83,898.64
30	4,236.16	7,890.72	13,299.76	70	25,098.80	46,847.36	88,248.16
31	4,309.44	8,038.96	13,456.72	71	26,757.36	50,329.20	94,786.40
32	4,382.64	8,162.80	13,798.56	72	28,414.96	53,589.60	101,139.76
33	4,456.80	8,356.40	14,078.48	73	30,072.64	57,119.52	107,811.44
34	4,554.48	8,536.00	14,295.60	74	31,730.32	60,803.68	114,800.56
35	4,692.24	8,840.32	14,886.80	75	33,388.88	64,931.76	121,274.24
36	4,881.44	9,020.00	15,445.76	76	35,046.56	67,584.40	127,550.08
37	5,055.84	9,351.36	15,974.16	77	36,704.24	69,572.56	131,397.36
38	5,198.88	9,626.88	16,471.20	78	38,361.92	72,394.32	136,758.40
39	5,410.80	10,041.92	17,248.16	79	40,019.60	75,380.88	142,202.24
40	5,685.44	10,637.52	18,300.64	80	41,678.08	77,947.20	147,098.56
41	5,982.80	11,132.80	19,050.56	81*	43,335.76	80,524.00	151,977.36
42	6,297.60	11,629.84	20,107.44	82*	44,993.44	83,487.92	157,549.44
43	6,667.28	12,320.48	21,350.96	83*	46,651.12	87,479.92	163,304.64
44	6,949.84	12,956.16	22,563.04	84*	48,309.68	90,679.28	171,018.40
45	7,215.84	13,646.80	23,805.60	85*	49,967.36	96,204.24	179,632.00
46	7,499.20	14,226.72	24,955.76	86*	51,625.04	98,579.60	183,938.80
47	7,756.48	14,751.60	25,949.84	87*	53,282.72	100,968.88	190,259.92
48	8,122.72	15,304.48	27,006.72	88*	54,941.20	103,359.04	194,766.40
49	8,475.84	15,884.32	28,156.88	89*	56,598.88	105,859.04	199,272.96
50	8,911.84	16,744.16	29,330.56	90*	58,256.56	109,341.84	205,774.56
51	9,426.32	17,583.04	30,518.24	91*	59,065.76	110,834.72	208,819.60
52	9,810.00	18,343.36	31,637.92	92*	59,868.00	112,397.28	211,613.44
53	10,254.72	18,909.36	32,918.00	93*	60,691.20	113,918.08	214,438.72
54	10,725.60	19,757.76	34,271.36	94*	61,493.44	115,536.48	217,264.00
55	11,231.36	20,530.40	35,444.16	95*	62,344.48	117,099.12	220,277.68
56	11,934.16	21,765.12	37,761.12	96*	63,146.72	118,633.84	223,197.12
57	12,527.12	23,157.68	40,232.32	97*	64,039.68	120,238.32	226,179.36
58	13,147.12	24,538.08	42,347.84	98*	64,869.84	121,814.88	229,130.24
59	13,821.20	26,010.88	44,853.04	99*	65,727.84	123,489.12	232,238.00
60	14,755.12	27,566.56	47,493.52				

* 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	3,714.72	6,946.32	10,161.44				
5 - 15	2,837.52	4,755.04	7,867.20				
16	3,075.52	5,146.56	8,958.08				
17	3,238.64	5,471.84	9,570.24				
18	3,358.96	5,752.56	10,139.60				
19	3,505.44	5,831.92	10,229.44				
20	3,595.28	5,983.68	10,745.68				
21	3,875.20	6,482.48	11,332.48	61	14,274.64	25,081.36	45,227.12
22	4,094.88	6,764.08	11,809.52	62	15,103.04	26,647.44	48,548.64
23	4,241.44	7,111.20	12,246.40	63	16,111.92	28,546.64	52,822.24
24	4,403.60	7,393.68	12,670.16	64	16,963.92	29,907.84	56,519.52
25	4,519.60	7,734.64	13,255.28	65	18,028.64	31,460.88	60,418.24
26	4,550.96	7,857.60	13,370.40	66	18,885.76	33,027.04	64,028.32
27	4,730.64	7,992.72	13,608.40	67	19,858.96	35,067.52	68,360.48
28	4,888.40	8,238.64	14,134.24	68	20,840.80	36,877.76	72,172.80
29	5,045.36	8,441.84	14,304.32	69	21,859.28	38,982.80	76,447.36
30	5,254.64	8,741.84	14,725.44	70	22,965.84	40,972.64	80,538.80
31	5,353.20	8,928.40	15,086.48	71	24,426.48	43,949.68	86,237.28
32	5,559.84	9,235.36	15,584.40	72	25,887.04	46,799.36	91,984.64
33	5,755.20	9,582.40	16,090.16	73	27,346.80	49,893.20	98,079.04
34	5,954.00	10,104.72	16,602.88	74	28,807.36	53,050.72	104,432.48
35	6,154.56	10,628.80	17,735.60	75	30,268.00	56,014.64	110,267.92
36	6,435.36	11,109.28	18,533.52	76	31,728.56	58,335.04	116,128.64
37	6,706.56	11,465.04	19,368.00	77	33,188.32	60,131.36	119,587.84
38	7,021.36	11,796.40	19,853.68	78	34,648.96	62,600.88	124,492.80
39	7,366.64	12,245.52	20,793.68	79	36,109.52	65,188.08	129,596.64
40	7,922.16	12,832.32	21,632.56	80	37,570.16	67,129.20	132,115.84
41	8,505.52	13,554.40	22,959.76	81*	39,029.84	69,260.32	136,246.48
42	9,010.40	14,106.32	24,288.72	82*	40,490.48	71,349.68	140,405.12
43	9,296.40	14,671.44	25,559.20	83*	41,951.04	74,271.76	146,069.60
44	9,511.76	15,402.16	26,859.36	84*	43,411.68	76,477.92	150,454.88
45	9,670.48	15,894.80	27,968.56	85*	44,871.36	81,204.16	159,696.32
46	9,877.12	16,498.24	28,756.80	86*	46,332.00	84,048.56	163,418.88
47	10,028.00	16,682.24	29,597.44	87*	47,792.56	86,079.52	169,158.40
48	10,251.20	17,098.16	30,039.52	88*	49,253.20	88,220.24	173,198.40
49	10,459.68	17,177.52	30,363.92	89*	50,712.88	90,237.20	177,206.96
50	10,571.28	17,401.60	31,305.68	90*	52,173.52	93,324.96	183,109.52
51	10,731.68	17,787.04	32,046.00	91*	52,899.04	94,496.88	185,652.32
52	10,773.60	17,933.52	32,488.96	92*	53,617.52	95,933.92	188,195.04
53	10,913.92	17,967.60	33,020.00	93*	54,343.04	97,189.60	190,769.20
54	11,015.12	18,216.96	33,252.88	94*	55,096.48	98,515.04	193,406.08
55	11,285.44	18,321.60	34,128.32	95*	55,828.96	99,896.32	195,917.44
56	11,583.68	19,190.96	35,792.08	96*	56,561.44	101,179.92	198,648.56
57	11,892.32	20,047.28	36,967.60	97*	57,328.80	102,589.04	201,222.72
58	12,335.28	20,941.92	38,584.24	98*	58,061.28	103,984.24	203,922.40
59	12,819.28	22,045.04	40,375.36	99*	58,821.60	105,323.68	206,590.72
60	13,434.00	23,446.32	42,665.20				

* 此為續保保費 For renewal only

保費表 – AIA 自願醫保靈活計劃

Premium Table – AIA Voluntary Health Insurance Flexi Scheme

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

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	4,693.12	7,911.68	14,328.72				
5 - 15	2,582.88	4,353.92	7,808.80				
16	2,783.44	4,637.28	8,822.88				
17	2,888.96	4,867.52	9,215.28				
18	2,955.20	5,116.88	9,402.80				
19	2,997.04	5,229.36	9,500.48				
20	3,022.32	5,367.20	9,642.56				
21	3,172.32	5,665.36	10,060.24	61	14,371.44	24,395.92	45,089.36
22	3,172.32	5,665.36	10,060.24	62	15,341.12	26,065.84	48,777.92
23	3,172.32	5,724.72	10,060.24	63	16,251.44	27,649.36	52,849.28
24	3,181.04	5,886.88	10,213.76	64	17,212.40	28,937.36	56,803.84
25	3,214.16	5,974.96	10,380.32	65	17,958.00	30,078.80	60,747.92
26	3,291.84	6,070.88	10,535.52	66	18,926.80	31,778.32	64,744.24
27	3,351.12	6,229.60	10,722.08	67	19,889.44	33,032.24	69,253.36
28	3,435.68	6,340.32	10,970.64	68	20,890.48	35,000.32	73,653.52
29	3,494.96	6,546.96	11,312.48	69	21,929.92	36,621.36	78,113.76
30	3,562.16	6,681.28	11,453.76	70	23,027.76	38,644.40	82,200.80
31	3,629.28	6,754.48	11,592.40	71	24,429.12	41,341.52	88,389.44
32	3,697.28	6,948.08	11,996.08	72	25,830.40	44,021.20	94,176.00
33	3,798.40	7,016.96	12,214.08	73	27,231.68	46,915.36	100,443.92
34	3,865.60	7,237.60	12,431.20	74	28,633.84	49,939.44	106,743.28
35	3,992.88	7,445.12	12,773.04	75	30,035.20	53,396.08	112,665.92
36	4,119.36	7,596.88	13,114.88	76	31,436.48	56,882.32	116,106.80
37	4,237.04	7,804.40	13,674.72	77	32,837.76	60,503.76	120,656.88
38	4,364.40	8,149.68	13,953.76	78	34,239.12	63,661.20	124,317.52
39	4,541.36	8,398.24	14,637.36	79	35,641.28	67,626.24	128,040.16
40	4,777.68	8,863.92	15,401.28	80	37,042.56	70,031.20	132,523.92
41	5,115.12	9,337.36	16,067.44	81*	38,443.84	72,206.80	136,623.20
42	5,446.48	9,820.48	16,968.24	82*	39,845.20	74,900.48	141,577.04
43	5,843.28	10,060.24	18,243.12	83*	41,246.48	77,676.00	146,898.88
44	6,115.36	10,354.16	19,392.40	84*	42,648.64	81,314.00	152,220.72
45	6,452.80	11,069.20	20,480.64	85*	44,049.92	85,402.80	159,727.76
46	6,662.08	11,623.76	21,412.80	86*	45,451.28	87,474.72	165,210.88
47	6,897.52	12,153.92	22,438.32	87*	46,852.56	89,670.40	169,002.32
48	7,132.96	12,724.24	23,370.48	88*	48,254.72	91,701.28	172,887.12
49	7,412.00	13,425.28	24,302.64	89*	49,656.08	93,842.00	176,709.92
50	7,830.56	14,126.40	25,423.20	90*	51,057.36	97,078.00	182,701.44
51	8,196.80	14,670.56	26,384.96	91*	51,699.12	98,347.68	185,150.00
52	8,563.04	15,347.20	27,503.76	92*	52,410.72	99,756.80	187,661.36
53	8,911.84	15,666.32	28,456.88	93*	53,101.28	101,082.24	190,141.36
54	9,295.52	16,024.72	29,717.76	94*	53,798.88	102,491.36	192,464.32
55	9,731.52	16,751.12	30,815.60	95*	54,496.48	103,886.56	195,132.64
56	10,420.40	17,803.60	32,848.24	96*	55,236.00	105,267.84	197,644.00
57	11,090.96	18,980.80	35,169.52	97*	55,940.56	106,704.88	200,375.12
58	11,823.44	20,165.84	37,576.24	98*	56,721.84	108,100.08	202,855.12
59	12,525.44	21,444.24	39,954.16	99*	57,433.44	109,495.28	205,492.00
60	13,476.80	22,875.20	42,469.92				

* 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	3,585.68	6,725.76	9,849.28				
5 - 15	2,327.36	4,066.16	6,778.08				
16	2,493.04	4,324.24	7,221.04				
17	2,615.12	4,601.52	7,711.12				
18	2,787.76	4,837.84	8,302.32				
19	2,904.64	5,078.56	8,829.04				
20	3,052.32	5,337.52	9,444.64				
21	3,254.32	5,607.84	9,916.40	61	12,076.32	21,050.96	38,902.56
22	3,427.84	5,862.48	10,312.24	62	12,853.28	22,537.68	42,142.88
23	3,537.68	6,165.92	10,849.44	63	13,643.28	23,945.12	45,624.80
24	3,640.64	6,407.44	11,414.48	64	14,363.60	25,375.20	49,107.52
25	3,779.28	6,664.72	11,788.16	65	15,137.92	26,750.32	51,969.44
26	3,896.08	6,809.44	11,959.52	66	15,890.48	28,313.84	55,560.32
27	3,971.12	6,949.84	12,235.04	67	16,669.12	30,119.76	58,853.92
28	4,149.84	7,120.72	12,281.28	68	17,490.56	31,924.80	62,552.08
29	4,299.84	7,378.00	12,481.84	69	18,373.04	34,166.72	66,332.16
30	4,457.68	7,670.08	12,841.92	70	19,299.12	36,374.64	69,869.84
31	4,673.92	7,868.96	13,184.64	71	20,661.20	39,043.84	74,808.88
32	4,847.44	8,159.28	13,629.36	72	22,024.08	41,527.28	79,614.48
33	5,030.56	8,592.72	14,304.32	73	23,386.16	44,287.12	84,959.84
34	5,245.12	8,989.44	14,714.16	74	24,749.12	47,082.80	90,413.36
35	5,441.28	9,203.12	15,004.48	75	26,112.08	50,314.40	96,438.88
36	5,633.12	9,589.36	15,529.44	76	27,474.08	53,628.88	102,897.76
37	5,797.04	9,844.00	16,198.24	77	28,837.04	55,848.96	109,417.68
38	6,015.92	10,153.60	16,823.52	78	30,200.00	58,104.00	112,840.32
39	6,238.32	10,530.24	17,459.20	79	31,562.08	60,485.44	116,263.76
40	6,614.96	11,073.52	18,405.28	80	32,924.96	62,236.40	119,619.20
41	7,086.72	11,647.28	19,551.12	81*	34,287.04	64,184.40	123,492.64
42	7,315.20	12,280.40	20,850.40	82*	35,650.00	66,828.32	127,210.88
43	7,616.96	12,683.28	22,168.00	83*	37,012.88	70,278.88	130,988.32
44	7,861.92	13,149.76	23,139.36	84*	38,374.96	73,924.64	136,258.72
45	8,219.44	13,628.48	24,231.12	85*	39,737.92	77,653.36	143,088.24
46	8,497.68	14,205.76	25,068.24	86*	41,100.88	79,601.36	147,999.36
47	8,795.84	14,540.64	25,866.16	87*	42,462.88	81,576.48	153,104.00
48	8,920.56	14,892.88	26,158.24	88*	43,825.84	83,537.60	158,281.92
49	9,038.32	15,362.88	26,882.00	89*	45,187.92	85,526.64	163,563.68
50	9,115.04	15,503.28	27,285.76	90*	46,550.88	88,427.76	168,951.76
51	9,292.00	15,672.48	28,741.12	91*	47,206.56	89,697.44	171,243.36
52	9,308.64	15,788.40	28,844.00	92*	47,834.40	90,897.28	173,534.96
53	9,401.04	16,019.52	29,194.56	93*	48,490.16	92,222.72	175,858.00
54	9,468.16	16,237.52	29,429.12	94*	49,097.12	93,450.48	178,086.80
55	9,610.32	16,365.68	30,179.92	95*	49,787.68	94,720.16	180,472.64
56	9,794.32	16,587.20	31,365.84	96*	50,394.64	95,961.84	182,889.76
57	10,120.40	17,098.16	32,604.08	97*	51,050.40	97,315.20	185,306.96
58	10,432.64	17,263.84	33,757.76	98*	51,671.20	98,570.88	187,630.00
59	10,863.36	18,476.80	35,069.20	99*	52,368.80	99,868.40	189,984.40
60	11,438.00	19,635.68	36,752.16				

* 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	605.93	1,122.05	1,818.56				
5 - 15	359.59	644.63	1,065.69				
16	384.55	697.93	1,187.99				
17	408.53	723.32	1,257.21				
18	424.77	755.70	1,331.98				
19	433.71	796.79	1,374.93				
20	442.82	797.34	1,387.35				
21	463.36	830.58	1,396.94	61	1,994.26	3,650.96	6,307.39
22	467.61	830.58	1,396.94	62	2,121.79	3,878.00	6,733.04
23	471.75	830.58	1,396.94	63	2,250.41	4,142.44	7,259.84
24	472.73	854.56	1,442.07	64	2,362.25	4,345.18	7,783.36
25	487.12	876.80	1,480.55	65	2,454.03	4,557.62	8,285.09
26	494.21	892.17	1,495.92	66	2,591.69	4,770.06	8,768.83
27	506.74	925.41	1,542.24	67	2,730.34	5,004.41	9,357.32
28	517.31	942.74	1,600.56	68	2,870.19	5,261.10	9,884.45
29	523.42	968.57	1,627.70	69	3,015.59	5,572.41	10,487.33
30	534.75	986.34	1,662.47	70	3,168.74	5,855.92	11,031.02
31	544.13	1,004.87	1,682.09	71	3,378.02	6,291.15	11,848.30
32	553.39	1,020.35	1,724.82	72	3,587.41	6,698.70	12,642.47
33	562.66	1,044.55	1,759.81	73	3,796.69	7,139.94	13,476.43
34	574.98	1,067.00	1,786.95	74	4,005.97	7,600.46	14,350.07
35	592.42	1,105.04	1,860.85	75	4,215.25	8,116.47	15,159.28
36	616.29	1,127.50	1,930.72	76	4,424.64	8,448.05	15,943.76
37	638.30	1,168.92	1,996.77	77	4,633.92	8,696.57	16,424.67
38	656.29	1,203.36	2,058.90	78	4,843.20	9,049.29	17,094.80
39	683.10	1,255.24	2,156.02	79	5,052.48	9,422.61	17,775.28
40	717.77	1,329.69	2,287.58	80	5,261.87	9,743.40	18,387.32
41	755.37	1,391.60	2,381.32	81*	5,471.15	10,065.50	18,997.17
42	795.16	1,453.73	2,513.43	82*	5,680.43	10,435.99	19,693.68
43	841.70	1,540.06	2,668.87	83*	5,889.71	10,934.99	20,413.08
44	877.45	1,619.52	2,820.38	84*	6,099.10	11,334.91	21,377.30
45	911.02	1,705.85	2,975.70	85*	6,308.38	12,025.53	22,454.00
46	946.77	1,778.34	3,119.47	86*	6,517.66	12,322.45	22,992.35
47	979.26	1,843.95	3,243.73	87*	6,726.94	12,621.11	23,782.49
48	1,025.47	1,913.06	3,375.84	88*	6,936.32	12,919.88	24,345.80
49	1,070.05	1,985.54	3,519.61	89*	7,145.60	13,232.38	24,909.12
50	1,125.10	2,093.02	3,666.32	90*	7,354.45	13,667.73	25,721.82
51	1,190.06	2,197.88	3,814.78	91*	7,456.47	13,854.34	26,102.45
52	1,238.57	2,292.92	3,954.74	92*	7,558.50	14,049.66	26,451.68
53	1,294.70	2,363.67	4,114.75	93*	7,662.26	14,239.76	26,804.84
54	1,354.11	2,469.72	4,283.92	94*	7,763.42	14,442.06	27,158.00
55	1,417.98	2,566.30	4,430.52	95*	7,871.54	14,637.39	27,534.71
56	1,506.60	2,720.64	4,720.14	96*	7,971.82	14,829.23	27,899.64
57	1,581.59	2,894.71	5,029.04	97*	8,085.18	15,029.79	28,272.42
58	1,659.85	3,067.26	5,293.48	98*	8,189.82	15,226.86	28,641.28
59	1,744.87	3,251.36	5,606.63	99*	8,297.95	15,436.14	29,029.75
60	1,862.81	3,445.82	5,936.69				

* 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	469.03	868.29	1,270.18				
5 - 15	358.17	594.38	983.40				
16	388.26	643.32	1,119.76				
17	408.86	683.98	1,196.28				
18	424.12	719.07	1,267.45				
19	442.54	728.99	1,278.68				
20	453.88	747.96	1,343.21				
21	489.19	810.31	1,416.56	61	1,802.21	3,135.17	5,653.39
22	516.99	845.51	1,476.19	62	1,906.74	3,330.93	6,068.58
23	535.41	888.90	1,530.80	63	2,034.05	3,568.33	6,602.78
24	556.01	924.21	1,583.77	64	2,141.74	3,738.48	7,064.94
25	570.62	966.83	1,656.91	65	2,276.03	3,932.61	7,552.28
26	574.54	982.20	1,671.30	66	2,384.27	4,128.38	8,003.54
27	597.21	999.09	1,701.05	67	2,507.11	4,383.44	8,545.06
28	617.16	1,029.83	1,766.78	68	2,631.15	4,609.72	9,021.60
29	637.00	1,055.23	1,788.04	69	2,759.66	4,872.85	9,555.92
30	663.37	1,092.73	1,840.68	70	2,899.51	5,121.58	10,067.35
31	675.80	1,116.05	1,885.81	71	3,083.83	5,493.71	10,779.66
32	701.85	1,154.42	1,948.05	72	3,268.26	5,849.92	11,498.08
33	726.59	1,197.80	2,011.27	73	3,452.58	6,236.65	12,259.88
34	751.66	1,263.09	2,075.36	74	3,637.00	6,631.34	13,054.06
35	777.06	1,328.60	2,216.95	75	3,821.32	7,001.83	13,783.49
36	812.49	1,388.66	2,316.69	76	4,005.75	7,291.88	14,516.08
37	846.71	1,433.13	2,421.00	77	4,190.07	7,516.42	14,948.48
38	886.50	1,474.55	2,481.71	78	4,374.50	7,825.11	15,561.60
39	929.99	1,530.69	2,599.21	79	4,558.82	8,148.51	16,199.58
40	1,000.18	1,604.04	2,704.07	80	4,743.14	8,391.15	16,514.48
41	1,073.87	1,694.30	2,869.97	81*	4,927.56	8,657.54	17,030.81
42	1,137.52	1,763.29	3,036.09	82*	5,111.88	8,918.71	17,550.64
43	1,173.71	1,833.93	3,194.90	83*	5,296.31	9,283.97	18,258.70
44	1,200.85	1,925.27	3,357.42	84*	5,480.63	9,559.74	18,806.86
45	1,220.91	1,986.85	3,496.07	85*	5,665.06	10,150.52	19,962.04
46	1,246.96	2,062.28	3,594.60	86*	5,849.38	10,506.07	20,427.36
47	1,266.04	2,085.28	3,699.68	87*	6,033.80	10,759.94	21,144.80
48	1,294.27	2,137.27	3,754.94	88*	6,218.12	11,027.53	21,649.80
49	1,320.54	2,147.19	3,795.49	89*	6,402.55	11,279.65	22,150.87
50	1,334.71	2,175.20	3,913.21	90*	6,587.09	11,665.62	22,888.69
51	1,354.87	2,223.38	4,005.75	91*	6,678.65	11,812.11	23,206.54
52	1,360.21	2,241.69	4,061.12	92*	6,769.34	11,991.74	23,524.38
53	1,377.87	2,245.95	4,127.50	93*	6,860.90	12,148.70	23,846.15
54	1,390.73	2,277.12	4,156.61	94*	6,955.94	12,314.38	24,175.76
55	1,424.74	2,290.20	4,266.04	95*	7,048.38	12,487.04	24,489.68
56	1,462.45	2,398.87	4,474.01	96*	7,140.81	12,647.49	24,831.07
57	1,501.48	2,505.91	4,620.95	97*	7,237.60	12,823.63	25,152.84
58	1,557.28	2,617.74	4,823.03	98*	7,330.03	12,998.03	25,490.30
59	1,618.43	2,755.63	5,046.92	99*	7,426.82	13,165.46	25,823.84
60	1,696.04	2,930.79	5,333.15				

* 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	592.52	988.96	1,791.09				
5 - 15	326.13	544.24	976.10				
16	351.42	579.66	1,102.86				
17	364.82	608.44	1,151.91				
18	373.11	639.61	1,175.35				
19	378.34	653.67	1,187.56				
20	381.50	670.90	1,205.32				
21	400.58	708.17	1,257.53	61	1,814.41	3,049.49	5,636.17
22	400.58	708.17	1,257.53	62	1,936.82	3,258.23	6,097.24
23	400.58	715.59	1,257.53	63	2,051.82	3,456.17	6,606.16
24	401.56	735.86	1,276.72	64	2,173.02	3,617.17	7,100.48
25	405.81	746.87	1,297.54	65	2,267.20	3,759.85	7,593.49
26	415.62	758.86	1,316.94	66	2,389.50	3,972.29	8,093.03
27	423.03	778.70	1,340.26	67	2,511.03	4,129.03	8,656.67
28	433.71	792.54	1,371.33	68	2,637.36	4,375.04	9,206.69
29	441.23	818.37	1,414.06	69	2,768.71	4,577.67	9,764.22
30	449.73	835.16	1,431.72	70	2,907.25	4,830.55	10,275.10
31	458.24	844.31	1,449.05	71	3,084.16	5,167.69	11,048.68
32	466.74	868.51	1,499.51	72	3,261.06	5,502.65	11,772.00
33	479.60	877.12	1,526.76	73	3,438.08	5,864.42	12,555.49
34	488.10	904.70	1,553.90	74	3,614.99	6,242.43	13,342.91
35	504.02	930.64	1,596.63	75	3,791.89	6,674.51	14,083.24
36	520.04	949.61	1,639.36	76	3,968.80	7,110.29	14,513.35
37	534.97	975.55	1,709.34	77	4,145.82	7,562.97	15,082.11
38	551.00	1,018.71	1,744.22	78	4,322.72	7,957.65	15,539.69
39	573.34	1,049.78	1,829.67	79	4,499.63	8,453.28	16,005.02
40	603.21	1,107.99	1,925.16	80	4,676.65	8,753.90	16,565.49
41	645.83	1,167.17	2,008.43	81*	4,853.55	9,025.85	17,077.90
42	687.68	1,227.56	2,121.03	82*	5,030.46	9,362.56	17,697.13
43	737.71	1,257.53	2,280.39	83*	5,207.48	9,709.50	18,362.36
44	772.16	1,294.27	2,424.05	84*	5,384.38	10,164.25	19,027.59
45	814.67	1,383.65	2,560.08	85*	5,561.29	10,675.35	19,965.97
46	841.04	1,452.97	2,676.60	86*	5,738.20	10,934.34	20,651.36
47	870.80	1,519.24	2,804.79	87*	5,915.21	11,208.80	21,125.29
48	900.56	1,590.53	2,921.31	88*	6,092.12	11,462.66	21,610.89
49	935.77	1,678.16	3,037.83	89*	6,269.03	11,730.25	22,088.74
50	988.63	1,765.80	3,177.90	90*	6,445.82	12,134.75	22,837.68
51	1,034.85	1,833.82	3,298.12	91*	6,526.92	12,293.46	23,143.75
52	1,081.06	1,918.40	3,437.97	92*	6,616.74	12,469.60	23,457.67
53	1,125.10	1,958.29	3,557.11	93*	6,703.94	12,635.28	23,767.67
54	1,173.60	2,003.09	3,714.72	94*	6,792.01	12,811.42	24,058.04
55	1,228.65	2,093.89	3,851.95	95*	6,880.08	12,985.82	24,391.58
56	1,315.63	2,225.45	4,106.03	96*	6,973.38	13,158.48	24,705.50
57	1,400.21	2,372.60	4,396.19	97*	7,063.20	13,338.11	25,046.89
58	1,492.76	2,520.73	4,697.03	98*	7,160.86	13,512.51	25,356.89
59	1,581.37	2,680.53	4,994.27	99*	7,251.55	13,686.91	25,686.50
60	1,701.38	2,859.40	5,308.74				

* 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	452.68	840.72	1,231.16				
5 - 15	293.86	508.27	847.26				
16	314.79	540.53	902.63				
17	330.16	575.19	963.89				
18	351.96	604.73	1,037.79				
19	366.68	634.82	1,103.63				
20	385.36	667.19	1,180.58				
21	410.82	700.98	1,239.55	61	1,524.69	2,631.37	4,862.82
22	432.84	732.81	1,289.03	62	1,622.79	2,817.21	5,267.86
23	446.68	770.74	1,356.18	63	1,722.42	2,993.14	5,703.10
24	459.65	800.93	1,426.81	64	1,813.43	3,171.90	6,138.44
25	477.20	833.09	1,473.52	65	1,911.21	3,343.79	6,496.18
26	491.92	851.18	1,494.94	66	2,006.15	3,539.23	6,945.04
27	501.40	868.73	1,529.38	67	2,104.46	3,764.97	7,356.74
28	523.85	890.09	1,535.16	68	2,208.23	3,990.60	7,819.01
29	542.93	922.25	1,560.23	69	2,319.63	4,270.84	8,291.52
30	562.77	958.76	1,605.24	70	2,436.48	4,546.83	8,733.73
31	590.13	983.62	1,648.08	71	2,608.48	4,880.48	9,351.11
32	612.04	1,019.91	1,703.67	72	2,780.48	5,190.91	9,951.81
33	635.14	1,074.09	1,788.04	73	2,952.59	5,535.89	10,619.98
34	662.18	1,123.68	1,839.27	74	3,124.59	5,885.35	11,301.67
35	686.92	1,150.39	1,875.56	75	3,296.60	6,289.30	12,054.86
36	711.12	1,198.67	1,941.18	76	3,468.60	6,703.61	12,862.22
37	731.94	1,230.50	2,024.78	77	3,640.71	6,981.12	13,677.21
38	759.51	1,269.20	2,102.94	78	3,812.71	7,263.00	14,105.04
39	787.53	1,316.28	2,182.40	79	3,984.71	7,560.68	14,532.97
40	835.16	1,384.19	2,300.66	80	4,156.72	7,779.55	14,952.40
41	894.67	1,455.91	2,443.89	81*	4,328.83	8,023.05	15,436.58
42	923.56	1,535.05	2,606.30	82*	4,500.83	8,353.54	15,901.36
43	961.60	1,585.41	2,771.00	83*	4,672.83	8,784.86	16,373.54
44	992.66	1,643.72	2,892.42	84*	4,844.83	9,240.58	17,032.34
45	1,037.68	1,703.56	3,028.89	85*	5,016.94	9,706.67	17,886.03
46	1,072.89	1,775.72	3,133.53	86*	5,188.95	9,950.17	18,499.92
47	1,110.49	1,817.58	3,233.27	87*	5,360.95	10,197.06	19,138.00
48	1,126.30	1,861.61	3,269.78	88*	5,532.95	10,442.20	19,785.24
49	1,141.12	1,920.36	3,360.25	89*	5,705.06	10,690.83	20,445.46
50	1,150.71	1,937.91	3,410.72	90*	5,876.41	11,053.47	21,118.97
51	1,173.17	1,959.06	3,592.64	91*	5,960.12	11,212.18	21,405.42
52	1,175.24	1,973.55	3,605.50	92*	6,039.47	11,362.16	21,691.87
53	1,186.90	2,002.44	3,649.32	93*	6,121.44	11,527.84	21,982.25
54	1,195.29	2,029.69	3,678.64	94*	6,199.05	11,681.31	22,260.85
55	1,213.28	2,045.71	3,772.49	95*	6,285.38	11,840.02	22,559.08
56	1,236.50	2,073.40	3,920.73	96*	6,362.11	11,995.23	22,861.22
57	1,277.70	2,137.27	4,075.51	97*	6,444.95	12,164.40	23,163.37
58	1,317.16	2,157.98	4,219.72	98*	6,523.43	12,321.36	23,453.75
59	1,371.55	2,309.60	4,383.65	99*	6,611.50	12,483.55	23,748.05
60	1,444.14	2,454.46	4,594.02				

* 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.

5. 保費表 – 特級「健康之寶」2 / 特級「健康之寶」 / 自悠附加特級「健康之寶」

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

SGH2

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	351.20	670.40	1,033.20				
5 - 15	200.00	368.00	558.00				
16	216.00	398.40	622.80				
17	216.80	400.00	658.80				
18	221.60	406.40	662.40				
19	221.60	406.40	662.40				
20	221.60	406.40	662.40				
21	230.40	427.20	705.60	61	845.60	1,616.00	2,692.80
22	230.40	427.20	705.60	62	896.80	1,713.60	2,880.00
23	230.40	427.20	705.60	63	945.60	1,806.40	3,103.20
24	234.40	433.60	712.80	64	987.20	1,892.80	3,312.00
25	235.20	440.00	712.80	65	1,021.60	1,956.80	3,484.80
26	239.20	446.40	723.60	66	1,060.00	2,033.60	3,668.40
27	241.60	449.60	734.40	67	1,108.80	2,123.20	3,877.20
28	245.60	454.40	752.40	68	1,162.40	2,224.00	4,082.40
29	250.40	464.00	766.80	69	1,217.60	2,328.00	4,291.20
30	252.80	470.40	774.00	70	1,275.20	2,438.40	4,500.00
31	259.20	483.20	788.40	71*	1,335.20	2,555.20	4,744.80
32	262.40	491.20	802.80	72*	1,400.80	2,675.20	4,982.40
33	265.60	500.80	835.20	73*	1,464.80	2,803.20	5,241.60
34	271.20	510.40	853.20	74*	1,532.80	2,931.20	5,511.60
35	277.60	523.20	864.00	75*	1,577.60	3,024.00	5,677.20
36	284.00	534.40	889.20	76*	1,624.00	3,113.60	5,846.40
37	291.20	550.40	910.80	77*	1,672.80	3,204.80	6,019.20
38	299.20	569.60	932.40	78*	1,724.00	3,300.80	6,210.00
39	309.60	592.00	982.80	79*	1,775.20	3,403.20	6,397.20
40	322.40	614.40	1,022.40	80*	1,828.00	3,504.00	6,577.20
41	338.40	641.60	1,065.60	81*	1,884.00	3,606.40	6,782.40
42	357.60	665.60	1,123.20	82*	1,939.20	3,718.40	6,984.00
43	374.40	697.60	1,180.80	83*	1,997.60	3,828.80	7,192.80
44	391.20	724.80	1,249.20	84*	2,057.60	3,940.80	7,412.40
45	405.60	760.00	1,306.80	85*	2,120.00	4,064.00	7,635.60
46	417.60	793.60	1,353.60	86*	2,129.60	4,081.60	7,668.00
47	432.80	822.40	1,411.20	87*	2,140.80	4,102.40	7,711.20
48	445.60	852.80	1,472.40	88*	2,150.40	4,121.60	7,747.20
49	460.80	883.20	1,526.40	89*	2,161.60	4,142.40	7,779.60
50	482.40	923.20	1,584.00	90*	2,172.80	4,166.40	7,822.80
51	507.20	972.80	1,648.80	91*	2,183.20	4,184.00	7,858.80
52	529.60	1,016.00	1,728.00	92*	2,192.00	4,204.80	7,905.60
53	553.60	1,065.60	1,803.60	93*	2,202.40	4,227.20	7,945.20
54	578.40	1,110.40	1,900.80	94*	2,214.40	4,246.40	7,984.80
55	607.20	1,163.20	1,980.00	95*	2,224.80	4,268.80	8,028.00
56	635.20	1,217.60	2,080.80	96*	2,236.00	4,291.20	8,064.00
57	666.40	1,275.20	2,196.00	97*	2,248.00	4,313.60	8,100.00
58	700.00	1,336.00	2,314.80	98*	2,260.00	4,329.60	8,150.40
59	736.80	1,406.40	2,440.80	99*	2,270.40	4,356.80	8,190.00
60	786.40	1,505.60	2,545.20				

* 此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃 2

Super Good Health Medical Plan 2

SGH2+SMM

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

保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM			保障 Benefit	基本計劃 + 額外醫療保障 Basic Plan + SMM		
計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private	計劃級別 Plan Level	普通房 Ward	半私家房 Semi-Private	標準私家房 Standard Private
實際年齡 Attained Age				實際年齡 Attained Age			
0 - 4	609.60	1,171.20	1,785.60				
5 - 15	380.00	704.00	1,134.00				
16	400.80	756.80	1,249.20				
17	409.60	766.40	1,296.00				
18	414.40	774.40	1,306.80				
19	415.20	774.40	1,306.80				
20	415.20	776.00	1,306.80				
21	432.80	803.20	1,317.60	61	1,626.40	3,108.80	5,212.80
22	432.80	803.20	1,317.60	62	1,732.80	3,307.20	5,623.20
23	432.80	803.20	1,317.60	63	1,836.80	3,505.60	6,073.20
24	433.60	822.40	1,357.20	64	1,926.40	3,678.40	6,501.60
25	440.00	827.20	1,360.80	65	2,002.40	3,830.40	6,883.20
26	445.60	844.80	1,375.20	66	2,100.00	4,006.40	7,286.40
27	452.00	857.60	1,386.00	67	2,211.20	4,219.20	7,714.80
28	457.60	867.20	1,436.40	68	2,324.80	4,435.20	8,146.80
29	464.00	891.20	1,454.40	69	2,442.40	4,665.60	8,586.00
30	473.60	904.00	1,494.00	70	2,568.80	4,896.00	9,036.00
31	483.20	924.80	1,512.00	71*	2,699.20	5,150.40	9,496.80
32	488.80	942.40	1,540.80	72*	2,836.00	5,406.40	9,997.20
33	500.00	961.60	1,576.80	73*	2,978.40	5,681.60	10,504.80
34	509.60	977.60	1,605.60	74*	3,128.00	5,966.40	11,037.60
35	520.80	1,004.80	1,641.60	75*	3,222.40	6,148.80	11,376.00
36	536.80	1,019.20	1,702.80	76*	3,320.00	6,332.80	11,718.00
37	551.20	1,048.00	1,746.00	77*	3,416.80	6,521.60	12,070.80
38	567.20	1,080.00	1,796.40	78*	3,519.20	6,715.20	12,427.20
39	585.60	1,118.40	1,864.80	79*	3,624.00	6,918.40	12,787.20
40	610.40	1,171.20	1,958.40	80*	3,732.80	7,126.40	13,176.00
41	641.60	1,227.20	2,048.40	81*	3,844.80	7,342.40	13,575.60
42	675.20	1,281.60	2,163.60	82*	3,960.00	7,560.00	13,986.00
43	709.60	1,345.60	2,271.60	83*	4,078.40	7,790.40	14,396.40
44	738.40	1,406.40	2,386.80	84*	4,201.60	8,019.20	14,835.60
45	767.20	1,468.80	2,498.40	85*	4,325.60	8,257.60	15,278.40
46	796.80	1,528.00	2,617.20	86*	4,348.00	8,299.20	15,354.00
47	825.60	1,585.60	2,718.00	87*	4,370.40	8,344.00	15,429.60
48	858.40	1,646.40	2,833.20	88*	4,388.80	8,384.00	15,512.40
49	888.80	1,707.20	2,955.60	89*	4,411.20	8,427.20	15,580.80
50	934.40	1,795.20	3,070.80	90*	4,433.60	8,467.20	15,656.40
51	987.20	1,892.80	3,200.40	91*	4,455.20	8,507.20	15,750.00
52	1,028.00	1,972.80	3,319.20	92*	4,478.40	8,550.40	15,818.40
53	1,073.60	2,054.40	3,492.00	93*	4,499.20	8,595.20	15,901.20
54	1,123.20	2,145.60	3,636.00	94*	4,520.80	8,635.20	15,973.20
55	1,176.00	2,249.60	3,798.00	95*	4,546.40	8,681.60	16,059.60
56	1,229.60	2,355.20	3,985.20	96*	4,566.40	8,720.00	16,135.20
57	1,290.40	2,467.20	4,194.00	97*	4,591.20	8,769.60	16,221.60
58	1,353.60	2,593.60	4,428.00	98*	4,613.60	8,812.80	16,304.40
59	1,424.00	2,728.00	4,651.20	99*	4,638.40	8,852.80	16,383.60
60	1,517.60	2,905.60	4,892.40				

* 此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃 2

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	281.60	534.40	741.60				
5 - 15	216.80	379.20	601.20				
16	226.40	404.80	684.00				
17	229.60	406.40	694.80				
18	234.40	408.00	712.80				
19	241.60	409.60	712.80				
20	250.40	424.00	738.00				
21	276.80	473.60	774.00	61	828.80	1,531.20	2,552.40
22	288.80	496.00	802.80	62	875.20	1,619.20	2,736.00
23	300.80	521.60	856.80	63	926.40	1,716.80	2,937.60
24	312.00	540.80	882.00	64	969.60	1,796.80	3,142.80
25	324.00	558.40	918.00	65	1,004.80	1,860.80	3,312.00
26	339.20	588.80	961.20	66	1,049.60	1,934.40	3,499.20
27	354.40	614.40	1,011.60	67	1,096.80	2,024.00	3,700.80
28	366.40	638.40	1,044.00	68	1,148.80	2,116.80	3,884.40
29	379.20	656.00	1,072.80	69	1,201.60	2,216.00	4,086.00
30	390.40	673.60	1,105.20	70	1,259.20	2,324.80	4,291.20
31	400.80	691.20	1,130.40	71*	1,320.00	2,433.60	4,503.60
32	410.40	708.80	1,166.40	72*	1,380.00	2,550.40	4,741.20
33	422.40	721.60	1,180.80	73*	1,446.40	2,670.40	4,982.40
34	428.80	734.40	1,202.40	74*	1,512.00	2,790.40	5,234.40
35	440.00	750.40	1,227.60	75*	1,559.20	2,875.20	5,396.40
36	451.20	768.00	1,256.40	76*	1,605.60	2,963.20	5,562.00
37	460.80	782.40	1,292.40	77*	1,654.40	3,049.60	5,727.60
38	470.40	798.40	1,332.00	78*	1,704.00	3,142.40	5,914.80
39	482.40	819.20	1,353.60	79*	1,756.80	3,238.40	6,087.60
40	504.00	854.40	1,407.60	80*	1,810.40	3,334.40	6,274.80
41	544.80	907.20	1,501.20	81*	1,863.20	3,435.20	6,469.20
42	575.20	950.40	1,594.80	82*	1,920.00	3,539.20	6,667.20
43	596.80	984.00	1,656.00	83*	1,976.80	3,644.80	6,858.00
44	610.40	1,009.60	1,728.00	84*	2,036.00	3,753.60	7,066.80
45	620.80	1,041.60	1,767.60	85*	2,096.00	3,867.20	7,275.60
46	626.40	1,057.60	1,803.60	86*	2,109.60	3,886.40	7,308.00
47	630.40	1,076.80	1,836.00	87*	2,119.20	3,905.60	7,351.20
48	633.60	1,084.80	1,861.20	88*	2,128.80	3,926.40	7,376.40
49	636.00	1,097.60	1,890.00	89*	2,139.20	3,942.40	7,416.00
50	636.00	1,100.80	1,915.20	90*	2,149.60	3,968.00	7,448.40
51	637.60	1,110.40	1,929.60	91*	2,160.00	3,984.00	7,488.00
52	638.40	1,121.60	1,962.00	92*	2,170.40	4,003.20	7,516.80
53	640.00	1,134.40	1,990.80	93*	2,182.40	4,028.80	7,560.00
54	648.80	1,150.40	2,037.60	94*	2,191.20	4,044.80	7,592.40
55	657.60	1,171.20	2,077.20	95*	2,200.80	4,067.20	7,635.60
56	670.40	1,201.60	2,131.20	96*	2,212.00	4,083.20	7,668.00
57	687.20	1,233.60	2,192.40	97*	2,220.80	4,105.60	7,704.00
58	707.20	1,280.00	2,271.60	98*	2,231.20	4,124.80	7,743.60
59	735.20	1,340.80	2,361.60	99*	2,242.40	4,147.20	7,776.00
60	776.00	1,430.40	2,440.80				

* 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(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	472.00	904.00	1,292.40				
5 - 15	380.00	651.20	1,054.80				
16	389.60	699.20	1,173.60				
17	400.80	705.60	1,216.80				
18	410.40	713.60	1,227.60				
19	422.40	724.80	1,245.60				
20	433.60	739.20	1,303.20				
21	484.80	828.80	1,360.80	61	1,494.40	2,700.80	4,762.80
22	510.40	867.20	1,429.20	62	1,581.60	2,870.40	5,112.00
23	530.40	913.60	1,501.20	63	1,674.40	3,052.80	5,522.40
24	552.80	948.80	1,569.60	64	1,762.40	3,200.00	5,914.80
25	573.60	993.60	1,645.20	65	1,842.40	3,339.20	6,274.80
26	601.60	1,032.00	1,724.40	66	1,932.00	3,505.60	6,642.00
27	625.60	1,078.40	1,789.20	67	2,028.80	3,694.40	7,048.80
28	652.80	1,116.80	1,861.20	68	2,132.00	3,883.20	7,441.20
29	675.20	1,156.80	1,915.20	69	2,236.80	4,076.80	7,815.60
30	699.20	1,195.20	1,958.40	70	2,348.80	4,281.60	8,229.60
31	715.20	1,224.00	2,012.40	71*	2,464.00	4,494.40	8,640.00
32	735.20	1,251.20	2,059.20	72*	2,588.80	4,724.80	9,079.20
33	753.60	1,283.20	2,098.80	73*	2,720.00	4,958.40	9,554.40
34	771.20	1,308.80	2,142.00	74*	2,855.20	5,201.60	10,026.00
35	788.80	1,332.80	2,196.00	75*	2,944.80	5,364.80	10,342.80
36	810.40	1,364.80	2,250.00	76*	3,030.40	5,524.80	10,666.80
37	828.80	1,395.20	2,300.40	77*	3,124.00	5,692.80	10,983.60
38	850.40	1,420.80	2,361.60	78*	3,220.00	5,868.80	11,318.40
39	874.40	1,467.20	2,422.80	79*	3,320.00	6,046.40	11,653.20
40	919.20	1,523.20	2,509.20	80*	3,420.00	6,233.60	12,024.00
41	984.80	1,601.60	2,656.80	81*	3,525.60	6,420.80	12,380.40
42	1,034.40	1,672.00	2,808.00	82*	3,629.60	6,616.00	12,762.00
43	1,068.80	1,724.80	2,926.80	83*	3,738.40	6,816.00	13,129.20
44	1,091.20	1,779.20	3,024.00	84*	3,852.80	7,017.60	13,532.40
45	1,110.40	1,819.20	3,124.80	85*	3,968.00	7,227.20	13,939.20
46	1,133.60	1,867.20	3,211.20	86*	3,986.40	7,259.20	13,989.60
47	1,140.80	1,888.00	3,265.20	87*	4,004.00	7,291.20	14,058.00
48	1,147.20	1,915.20	3,322.80	88*	4,024.80	7,332.80	14,122.80
49	1,150.40	1,926.40	3,358.80	89*	4,045.60	7,363.20	14,194.80
50	1,150.40	1,939.20	3,405.60	90*	4,064.00	7,400.00	14,263.20
51	1,171.20	1,993.60	3,531.60	91*	4,084.80	7,430.40	14,335.20
52	1,173.60	2,008.00	3,592.80	92*	4,104.00	7,468.80	14,403.60
53	1,182.40	2,033.60	3,650.40	93*	4,123.20	7,502.40	14,472.00
54	1,189.60	2,062.40	3,711.60	94*	4,142.40	7,539.20	14,544.00
55	1,210.40	2,096.00	3,801.60	95*	4,163.20	7,579.20	14,608.80
56	1,232.00	2,145.60	3,895.20	96*	4,182.40	7,612.80	14,684.40
57	1,263.20	2,204.80	4,014.00	97*	4,203.20	7,649.60	14,756.40
58	1,301.60	2,284.80	4,158.00	98*	4,222.40	7,688.00	14,832.00
59	1,353.60	2,384.00	4,316.40	99*	4,241.60	7,720.00	14,900.40
60	1,416.80	2,529.60	4,503.60				

* 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	288.80	576.00	900.00				
5 - 15	146.40	292.80	464.40				
16	162.40	321.60	540.00				
17	163.20	324.80	558.00				
18	164.80	328.00	561.60				
19	164.80	328.00	561.60				
20	164.80	328.00	561.60				
21	164.80	328.00	583.20	61	737.60	1,468.80	2,361.60
22	164.80	328.00	583.20	62	780.80	1,548.80	2,530.80
23	164.80	328.00	583.20	63	825.60	1,635.20	2,732.40
24	168.80	334.40	601.20	64	863.20	1,718.40	2,916.00
25	170.40	337.60	601.20	65	897.60	1,771.20	3,067.20
26	172.00	342.40	608.40	66	930.40	1,841.60	3,225.60
27	174.40	347.20	619.20	67	970.40	1,924.80	3,409.20
28	177.60	352.00	626.40	68	1,016.80	2,014.40	3,582.00
29	182.40	360.00	637.20	69	1,060.00	2,110.40	3,762.00
30	187.20	371.20	644.40	70	1,108.80	2,209.60	3,960.00
31	190.40	379.20	684.00	71*	1,163.20	2,318.40	4,168.80
32	192.80	384.00	691.20	72*	1,219.20	2,427.20	4,377.60
33	197.60	392.00	705.60	73*	1,276.00	2,539.20	4,608.00
34	202.40	401.60	716.40	74*	1,335.20	2,656.00	4,838.40
35	207.20	412.80	738.00	75*	1,374.40	2,737.60	4,986.00
36	213.60	425.60	752.40	76*	1,416.80	2,816.00	5,137.20
37	221.60	440.00	774.00	77*	1,457.60	2,902.40	5,302.80
38	228.80	454.40	799.20	78*	1,500.80	2,988.80	5,457.60
39	238.40	473.60	853.20	79*	1,546.40	3,080.00	5,623.20
40	251.20	499.20	878.40	80*	1,594.40	3,171.20	5,785.20
41	265.60	520.00	921.60	81*	1,640.80	3,267.20	5,961.60
42	283.20	540.80	975.60	82*	1,689.60	3,366.40	6,138.00
43	299.20	572.80	1,029.60	83*	1,740.80	3,465.60	6,321.60
44	313.60	598.40	1,090.80	84*	1,792.80	3,569.60	6,512.40
45	328.00	627.20	1,141.20	85*	1,847.20	3,676.80	6,710.40
46	338.40	654.40	1,188.00	86*	1,856.80	3,696.00	6,746.40
47	351.20	681.60	1,245.60	87*	1,865.60	3,716.80	6,771.60
48	362.40	708.80	1,299.60	88*	1,875.20	3,732.80	6,811.20
49	375.20	732.80	1,346.40	89*	1,885.60	3,752.00	6,847.20
50	394.40	771.20	1,400.40	90*	1,893.60	3,772.80	6,876.00
51	449.60	872.00	1,458.00	91*	1,901.60	3,790.40	6,908.40
52	472.00	910.40	1,522.80	92*	1,912.00	3,804.80	6,948.00
53	492.00	955.20	1,598.40	93*	1,921.60	3,825.60	6,980.40
54	515.20	1,003.20	1,674.00	94*	1,931.20	3,844.80	7,016.40
55	539.20	1,049.60	1,749.60	95*	1,940.00	3,864.00	7,052.40
56	562.40	1,099.20	1,843.20	96*	1,949.60	3,883.20	7,092.00
57	589.60	1,152.00	1,947.60	97*	1,960.00	3,900.80	7,120.80
58	621.60	1,208.00	2,044.80	98*	1,967.20	3,924.80	7,156.80
59	652.80	1,275.20	2,145.60	99*	1,977.60	3,939.20	7,192.80
60	692.00	1,368.00	2,239.20				

* 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	506.40	1,008.00	1,551.60				
5 - 15	292.80	580.80	889.20				
16	316.00	617.60	1,008.00				
17	322.40	638.40	1,044.00				
18	327.20	640.00	1,047.60				
19	330.40	640.00	1,047.60				
20	330.40	644.80	1,047.60				
c21	347.20	673.60	1,101.60	61	1,392.00	2,752.00	4,514.40
22	347.20	673.60	1,101.60	62	1,475.20	2,918.40	4,849.20
23	347.20	673.60	1,101.60	63	1,564.00	3,094.40	5,256.00
24	348.00	691.20	1,119.60	64	1,643.20	3,248.00	5,608.80
25	350.40	696.00	1,123.20	65	1,715.20	3,376.00	5,936.40
26	356.80	702.40	1,144.80	66	1,795.20	3,540.80	6,285.60
27	362.40	716.80	1,162.80	67	1,886.40	3,723.20	6,642.00
28	371.20	729.60	1,188.00	68	1,982.40	3,918.40	7,023.60
29	378.40	753.60	1,224.00	69	2,079.20	4,115.20	7,387.20
30	384.00	766.40	1,238.40	70	2,184.00	4,326.40	7,797.60
31	394.40	776.00	1,260.00	71*	2,292.80	4,548.80	8,197.20
32	399.20	796.80	1,296.00	72*	2,411.20	4,771.20	8,618.40
33	411.20	803.20	1,317.60	73*	2,535.20	5,016.00	9,064.80
34	416.80	830.40	1,350.00	74*	2,660.80	5,267.20	9,511.20
35	432.00	856.00	1,382.40	75*	2,739.20	5,427.20	9,802.80
36	445.60	870.40	1,425.60	76*	2,821.60	5,587.20	10,101.60
37	457.60	897.60	1,486.80	77*	2,908.00	5,753.60	10,400.40
38	472.80	932.80	1,515.60	78*	2,991.20	5,928.00	10,717.20
39	491.20	969.60	1,580.40	79*	3,083.20	6,104.00	11,034.00
40	516.00	1,016.00	1,666.80	80*	3,175.20	6,289.60	11,361.60
41	552.00	1,073.60	1,742.40	81*	3,271.20	6,473.60	11,692.80
42	584.00	1,120.00	1,836.00	82*	3,366.40	6,668.80	12,038.40
43	620.80	1,185.60	1,944.00	83*	3,471.20	6,870.40	12,416.40
44	645.60	1,235.20	2,055.60	84*	3,575.20	7,070.40	12,783.60
45	675.20	1,294.40	2,142.00	85*	3,681.60	7,284.80	13,168.80
46	696.80	1,345.60	2,260.80	86*	3,700.00	7,318.40	13,226.40
47	722.40	1,408.00	2,354.40	87*	3,717.60	7,360.00	13,291.20
48	747.20	1,456.00	2,451.60	88*	3,736.80	7,395.20	13,366.80
49	776.80	1,523.20	2,552.40	89*	3,752.00	7,430.40	13,431.60
50	820.80	1,595.20	2,656.80	90*	3,774.40	7,468.80	13,507.20
51	858.40	1,664.00	2,764.80	91*	3,790.40	7,502.40	13,572.00
52	896.80	1,740.80	2,883.60	92*	3,809.60	7,545.60	13,633.20
53	933.60	1,809.60	3,016.80	93*	3,827.20	7,580.80	13,701.60
54	974.40	1,896.00	3,153.60	94*	3,846.40	7,619.20	13,770.00
55	1,017.60	1,982.40	3,304.80	95*	3,865.60	7,656.00	13,838.40
56	1,065.60	2,076.80	3,474.00	96*	3,885.60	7,696.00	13,906.80
57	1,116.80	2,182.40	3,632.40	97*	3,904.00	7,732.80	13,986.00
58	1,173.60	2,288.00	3,823.20	98*	3,927.20	7,771.20	14,043.60
59	1,232.80	2,404.80	4,035.60	99*	3,947.20	7,808.00	14,112.00
60	1,307.20	2,566.40	4,240.80				

* 此為續保保費率 For Renewal Only

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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	224.80	448.00	615.60				
5 - 15	163.20	307.20	525.60				
16	170.40	326.40	558.00				
17	173.60	334.40	568.80				
18	177.60	340.80	597.60				
19	187.20	350.40	619.20				
20	194.40	371.20	640.80				
21	216.00	412.80	694.80	61	729.60	1,446.40	2,404.80
22	228.80	433.60	716.40	62	771.20	1,534.40	2,577.60
23	239.20	457.60	759.60	63	813.60	1,620.80	2,775.60
24	251.20	483.20	799.20	64	851.20	1,697.60	2,959.20
25	263.20	505.60	842.40	65	882.40	1,755.20	3,135.60
26	276.80	528.00	878.40	66	917.60	1,824.00	3,304.80
27	288.80	553.60	914.40	67	959.20	1,910.40	3,481.20
28	301.60	574.40	954.00	68	1,003.20	1,998.40	3,661.20
29	312.80	596.80	975.60	69	1,052.80	2,094.40	3,848.40
30	324.00	619.20	1,011.60	70	1,101.60	2,190.40	4,046.40
31	336.00	638.40	1,033.20	71*	1,153.60	2,294.40	4,255.20
32	346.40	648.00	1,054.80	72*	1,208.80	2,401.60	4,474.80
33	356.80	665.60	1,080.00	73*	1,264.80	2,518.40	4,712.40
34	364.00	678.40	1,105.20	74*	1,324.80	2,635.20	4,935.60
35	373.60	694.40	1,130.40	75*	1,364.00	2,715.20	5,086.80
36	384.00	710.40	1,170.00	76*	1,404.80	2,801.60	5,245.20
37	391.20	728.00	1,188.00	77*	1,447.20	2,884.80	5,403.60
38	403.20	747.20	1,220.40	78*	1,491.20	2,968.00	5,580.00
39	413.60	768.00	1,249.20	79*	1,534.40	3,059.20	5,749.20
40	435.20	801.60	1,306.80	80*	1,580.00	3,152.00	5,922.00
41	474.40	852.80	1,393.20	81*	1,628.80	3,244.80	6,098.40
42	501.60	897.60	1,483.20	82*	1,678.40	3,340.80	6,285.60
43	520.00	928.00	1,540.80	83*	1,727.20	3,443.20	6,476.40
44	532.80	955.20	1,598.40	84*	1,779.20	3,545.60	6,667.20
45	542.40	984.00	1,645.20	85*	1,833.60	3,654.40	6,861.60
46	548.80	1,003.20	1,674.00	86*	1,842.40	3,673.60	6,894.00
47	552.00	1,014.40	1,710.00	87*	1,852.00	3,692.80	6,930.00
48	555.20	1,025.60	1,735.20	88*	1,861.60	3,708.80	6,966.00
49	557.60	1,032.00	1,756.80	89*	1,871.20	3,728.00	6,987.60
50	558.40	1,040.00	1,782.00	90*	1,879.20	3,747.20	7,030.80
51	560.00	1,049.60	1,825.20	91*	1,890.40	3,768.00	7,063.20
52	560.80	1,059.20	1,846.80	92*	1,898.40	3,784.00	7,095.60
53	564.00	1,073.60	1,879.20	93*	1,909.60	3,801.60	7,131.60
54	568.00	1,088.00	1,911.60	94*	1,917.60	3,822.40	7,160.40
55	577.60	1,110.40	1,962.00	95*	1,927.20	3,841.60	7,196.40
56	589.60	1,136.00	2,008.80	96*	1,936.00	3,857.60	7,239.60
57	603.20	1,168.00	2,073.60	97*	1,946.40	3,878.40	7,264.80
58	622.40	1,216.00	2,142.00	98*	1,955.20	3,897.60	7,293.60
59	648.00	1,270.40	2,228.40	99*	1,964.80	3,920.00	7,333.20
60	684.80	1,350.40	2,296.80				

* 此為續保保費率 For Renewal Only

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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	386.40	769.60	1,062.00				
5 - 15	308.00	566.40	896.40				
16	317.60	601.60	961.20				
17	325.60	616.00	975.60				
18	337.60	625.60	1,022.40				
19	349.60	648.00	1,062.00				
20	364.80	680.00	1,126.80				
21	389.60	732.80	1,173.60	61	1,295.20	2,545.60	4,269.60
22	414.40	769.60	1,231.20	62	1,367.20	2,704.00	4,579.20
23	432.80	808.00	1,296.00	63	1,452.00	2,875.20	4,953.60
24	454.40	849.60	1,357.20	64	1,528.80	3,022.40	5,302.80
25	478.40	892.80	1,422.00	65	1,598.40	3,145.60	5,608.80
26	504.80	932.80	1,497.60	66	1,676.00	3,307.20	5,958.00
27	525.60	976.00	1,562.40	67	1,760.00	3,473.60	6,303.60
28	552.80	1,014.40	1,630.80	68	1,846.40	3,656.00	6,656.40
29	573.60	1,051.20	1,666.80	69	1,938.40	3,840.00	7,005.60
30	594.40	1,083.20	1,724.40	70	2,036.80	4,033.60	7,376.40
31	612.00	1,118.40	1,767.60	71*	2,140.80	4,241.60	7,743.60
32	628.00	1,145.60	1,807.20	72*	2,246.40	4,451.20	8,136.00
33	645.60	1,179.20	1,846.80	73*	2,360.00	4,676.80	8,557.20
34	665.60	1,203.20	1,879.20	74*	2,474.40	4,908.80	8,989.20
35	684.80	1,233.60	1,918.80	75*	2,551.20	5,056.00	9,255.60
36	701.60	1,252.80	1,958.40	76*	2,629.60	5,212.80	9,543.60
37	716.80	1,284.80	2,016.00	77*	2,712.80	5,369.60	9,828.00
38	736.00	1,313.60	2,073.60	78*	2,790.40	5,524.80	10,141.20
39	755.20	1,348.80	2,131.20	79*	2,876.00	5,689.60	10,436.40
40	795.20	1,409.60	2,210.40	80*	2,964.00	5,867.20	10,760.40
41	850.40	1,489.60	2,325.60	81*	3,052.00	6,041.60	11,084.40
42	892.80	1,556.80	2,473.20	82*	3,144.80	6,224.00	11,419.20
43	923.20	1,614.40	2,574.00	83*	3,238.40	6,409.60	11,764.80
44	944.00	1,659.20	2,664.00	84*	3,334.40	6,601.60	12,110.40
45	961.60	1,702.40	2,739.60	85*	3,436.00	6,796.80	12,477.60
46	984.00	1,752.00	2,829.60	86*	3,450.40	6,832.00	12,531.60
47	992.00	1,779.20	2,887.20	87*	3,471.20	6,870.40	12,596.40
48	998.40	1,801.60	2,923.20	88*	3,486.40	6,899.20	12,654.00
49	1,001.60	1,816.00	2,970.00	89*	3,504.00	6,934.40	12,715.20
50	1,001.60	1,820.80	2,995.20	90*	3,520.80	6,969.60	12,780.00
51	1,013.60	1,873.60	3,175.20	91*	3,539.20	7,006.40	12,844.80
52	1,015.20	1,888.00	3,222.00	92*	3,556.80	7,040.00	12,898.80
53	1,025.60	1,915.20	3,265.20	93*	3,574.40	7,076.80	12,960.00
54	1,033.60	1,939.20	3,322.80	94*	3,590.40	7,108.80	13,024.80
55	1,048.00	1,976.00	3,405.60	95*	3,608.00	7,145.60	13,086.00
56	1,071.20	2,020.80	3,499.20	96*	3,624.00	7,176.00	13,150.80
57	1,095.20	2,080.00	3,592.80	97*	3,640.80	7,214.40	13,212.00
58	1,129.60	2,152.00	3,715.20	98*	3,656.80	7,248.00	13,273.20
59	1,172.80	2,251.20	3,866.40	99*	3,674.40	7,281.60	13,338.00
60	1,226.40	2,382.40	4,024.80				

* 此為續保保費率 For Renewal Only

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

注意事項:

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

Notes:

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

特級「健康之寶」醫療保障計劃

Super Good Health Medical Plan

SGH

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

保障 Benefit	基本計劃 Basic Plan				保障 Benefit	基本計劃 Basic Plan			
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	351.20	670.40	1,033.20	1,512.50					
5 - 15	200.00	368.00	558.00	808.50					
16	216.00	398.40	622.80	924.00					
17	216.80	400.00	658.80	957.00					
18	221.60	406.40	662.40	957.00					
19	221.60	406.40	662.40	957.00					
20	221.60	406.40	662.40	957.00					
21	230.40	427.20	705.60	1,039.50	61	845.60	1,616.00	2,692.80	3,899.50
22	230.40	427.20	705.60	1,039.50	62	896.80	1,713.60	2,880.00	4,196.50
23	230.40	427.20	705.60	1,039.50	63	945.60	1,806.40	3,103.20	4,515.50
24	234.40	433.60	712.80	1,056.00	64	987.20	1,892.80	3,312.00	4,818.00
25	235.20	440.00	712.80	1,056.00	65	1,021.60	1,956.80	3,484.80	5,071.00
26	239.20	446.40	723.60	1,061.50	66	1,060.00	2,033.60	3,668.40	5,335.00
27	241.60	449.60	734.40	1,078.00	67	1,108.80	2,123.20	3,877.20	5,654.00
28	245.60	454.40	752.40	1,105.50	68	1,162.40	2,224.00	4,082.40	5,934.50
29	250.40	464.00	766.80	1,116.50	69	1,217.60	2,328.00	4,291.20	6,242.50
30	252.80	470.40	774.00	1,127.50	70	1,275.20	2,438.40	4,500.00	6,556.00
31	259.20	483.20	788.40	1,138.50	71	1,335.20	2,555.20	4,744.80	6,886.00
32	262.40	491.20	802.80	1,182.50	72	1,400.80	2,675.20	4,982.40	7,249.00
33	265.60	500.80	835.20	1,210.00	73	1,464.80	2,803.20	5,241.60	7,612.00
34	271.20	510.40	853.20	1,237.50	74	1,532.80	2,931.20	5,511.60	8,013.50
35	277.60	523.20	864.00	1,265.00	75	1,577.60	3,024.00	5,677.20	8,255.50
36	284.00	534.40	889.20	1,303.50	76	1,624.00	3,113.60	5,846.40	8,503.00
37	291.20	550.40	910.80	1,320.00	77	1,672.80	3,204.80	6,019.20	8,767.00
38	299.20	569.60	932.40	1,375.00	78	1,724.00	3,300.80	6,210.00	9,036.50
39	309.60	592.00	982.80	1,435.50	79	1,775.20	3,403.20	6,397.20	9,300.50
40	322.40	614.40	1,022.40	1,523.50	80	1,828.00	3,504.00	6,577.20	9,570.00
41	338.40	641.60	1,065.60	1,556.50	81	1,884.00	3,606.40	6,782.40	9,861.50
42	357.60	665.60	1,123.20	1,628.00	82	1,939.20	3,718.40	6,984.00	10,164.00
43	374.40	697.60	1,180.80	1,727.00	83	1,997.60	3,828.80	7,192.80	10,466.50
44	391.20	724.80	1,249.20	1,826.00	84	2,057.60	3,940.80	7,412.40	10,780.00
45	405.60	760.00	1,306.80	1,914.00	85	2,120.00	4,064.00	7,635.60	11,104.50
46	417.60	793.60	1,353.60	1,996.50	86	2,129.60	4,081.60	7,668.00	11,154.00
47	432.80	822.40	1,411.20	2,062.50	87	2,140.80	4,102.40	7,711.20	11,220.00
48	445.60	852.80	1,472.40	2,150.50	88	2,150.40	4,121.60	7,747.20	11,269.50
49	460.80	883.20	1,526.40	2,227.50	89	2,161.60	4,142.40	7,779.60	11,330.00
50	482.40	923.20	1,584.00	2,332.00	90	2,172.80	4,166.40	7,822.80	11,379.50
51	507.20	972.80	1,648.80	2,414.50	91	2,183.20	4,184.00	7,858.80	11,445.50
52	529.60	1,016.00	1,728.00	2,524.50	92	2,192.00	4,204.80	7,905.60	11,495.00
53	553.60	1,065.60	1,803.60	2,640.00	93	2,202.40	4,227.20	7,945.20	11,566.50
54	578.40	1,110.40	1,900.80	2,777.50	94	2,214.40	4,246.40	7,984.80	11,605.00
55	607.20	1,163.20	1,980.00	2,909.50	95	2,224.80	4,268.80	8,028.00	11,671.00
56	635.20	1,217.60	2,080.80	3,058.00	96	2,236.00	4,291.20	8,064.00	11,720.50
57	666.40	1,275.20	2,196.00	3,223.00	97	2,248.00	4,313.60	8,100.00	11,792.00
58	700.00	1,336.00	2,314.80	3,382.50	98	2,260.00	4,329.60	8,150.40	11,847.00
59	736.80	1,406.40	2,440.80	3,553.00	99	2,270.40	4,356.80	8,190.00	11,907.50
60	786.40	1,505.60	2,545.20	3,712.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃

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	626.40	1,203.20	1,825.20	2,656.50					
5 - 15	390.40	724.80	1,170.00	1,683.00					
16	413.60	776.00	1,288.80	1,881.00					
17	417.60	788.80	1,335.60	1,941.50					
18	426.40	795.20	1,350.00	1,947.00					
19	427.20	795.20	1,350.00	1,947.00					
20	427.20	796.80	1,350.00	1,947.00					
21	444.80	828.80	1,357.20	1,969.00	61	1,672.00	3,196.80	5,346.00	7,810.00
22	444.80	828.80	1,357.20	1,969.00	62	1,778.40	3,395.20	5,767.20	8,437.00
23	444.80	828.80	1,357.20	1,969.00	63	1,886.40	3,600.00	6,238.80	9,119.00
24	445.60	844.80	1,389.60	2,046.00	64	1,979.20	3,776.00	6,685.20	9,724.00
25	451.20	851.20	1,400.40	2,046.00	65	2,056.80	3,931.20	7,066.80	10,279.50
26	457.60	867.20	1,411.20	2,068.00	66	2,154.40	4,115.20	7,480.80	10,895.50
27	464.80	880.00	1,429.20	2,079.00	67	2,270.40	4,329.60	7,923.60	11,522.50
28	471.20	891.20	1,472.40	2,139.50	68	2,386.40	4,553.60	8,370.00	12,199.00
29	476.00	915.20	1,497.60	2,156.00	69	2,508.00	4,788.80	8,816.40	12,804.00
30	486.40	929.60	1,526.40	2,249.50	70	2,636.80	5,030.40	9,273.60	13,475.00
31	495.20	948.80	1,551.60	2,255.00	71	2,771.20	5,289.60	9,748.80	14,168.00
32	503.20	964.80	1,584.00	2,315.50	72	2,912.00	5,550.40	10,256.40	14,916.00
33	512.00	985.60	1,620.00	2,354.00	73	3,058.40	5,833.60	10,785.60	15,669.50
34	523.20	1,006.40	1,645.20	2,387.00	74	3,210.40	6,124.80	11,329.20	16,478.00
35	534.40	1,025.60	1,684.80	2,464.00	75	3,307.20	6,315.20	11,682.00	16,984.00
36	551.20	1,046.40	1,746.00	2,546.50	76	3,408.80	6,504.00	12,027.60	17,479.00
37	565.60	1,076.80	1,792.80	2,612.50	77	3,508.80	6,696.00	12,387.60	18,012.50
38	582.40	1,107.20	1,846.80	2,711.50	78	3,612.80	6,894.40	12,762.00	18,557.00
39	600.80	1,145.60	1,918.80	2,810.50	79	3,720.80	7,104.00	13,129.20	19,107.00
40	626.40	1,201.60	2,016.00	2,948.00	80	3,833.60	7,316.80	13,528.80	19,668.00
41	659.20	1,259.20	2,098.80	3,058.00	81	3,948.80	7,537.60	13,942.80	20,273.00
42	694.40	1,316.80	2,217.60	3,239.50	82	4,066.40	7,763.20	14,356.80	20,878.00
43	728.00	1,380.80	2,340.00	3,410.00	83	4,187.20	7,996.80	14,785.20	21,516.00
44	759.20	1,441.60	2,451.60	3,575.00	84	4,313.60	8,233.60	15,228.00	22,159.50
45	788.00	1,505.60	2,566.80	3,745.50	85	4,440.00	8,480.00	15,688.80	22,819.50
46	820.00	1,569.60	2,689.20	3,927.00	86	4,464.00	8,523.20	15,764.40	22,918.50
47	847.20	1,627.20	2,797.20	4,092.00	87	4,486.40	8,566.40	15,843.60	23,050.50
48	880.00	1,689.60	2,912.40	4,246.00	88	4,506.40	8,606.40	15,922.80	23,138.50
49	911.20	1,752.00	3,034.80	4,444.00	89	4,532.00	8,656.00	16,005.60	23,265.00
50	958.40	1,844.80	3,153.60	4,642.00	90	4,551.20	8,694.40	16,077.60	23,375.00
51	1,013.60	1,940.80	3,283.20	4,790.50	91	4,574.40	8,734.40	16,174.80	23,523.50
52	1,054.40	2,024.00	3,409.20	5,016.00	92	4,596.80	8,780.80	16,250.40	23,628.00
53	1,102.40	2,107.20	3,582.00	5,247.00	93	4,620.80	8,822.40	16,322.40	23,743.50
54	1,152.80	2,203.20	3,729.60	5,467.00	94	4,641.60	8,872.00	16,401.60	23,864.50
55	1,208.00	2,310.40	3,895.20	5,698.00	95	4,667.20	8,915.20	16,488.00	23,980.00
56	1,262.40	2,419.20	4,096.80	5,984.00	96	4,688.00	8,955.20	16,570.80	24,106.50
57	1,325.60	2,532.80	4,298.40	6,308.50	97	4,715.20	9,000.00	16,653.60	24,216.50
58	1,391.20	2,662.40	4,539.60	6,638.50	98	4,737.60	9,044.80	16,736.40	24,343.00
59	1,462.40	2,801.60	4,770.00	7,007.00	99	4,760.80	9,092.80	16,822.80	24,458.50
60	1,560.80	2,982.40	5,022.00	7,364.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃

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	281.60	534.40	741.60	1,089.00					
5 - 15	216.80	379.20	601.20	874.50					
16	226.40	404.80	684.00	962.50					
17	229.60	406.40	694.80	984.50					
18	234.40	408.00	712.80	1,056.00					
19	241.60	409.60	712.80	1,056.00					
20	250.40	424.00	738.00	1,083.50					
21	276.80	473.60	774.00	1,127.50	61	828.80	1,531.20	2,552.40	3,729.00
22	288.80	496.00	802.80	1,182.50	62	875.20	1,619.20	2,736.00	4,004.00
23	300.80	521.60	856.80	1,237.50	63	926.40	1,716.80	2,937.60	4,317.50
24	312.00	540.80	882.00	1,287.00	64	969.60	1,796.80	3,142.80	4,603.50
25	324.00	558.40	918.00	1,347.50	65	1,004.80	1,860.80	3,312.00	4,851.00
26	339.20	588.80	961.20	1,402.50	66	1,049.60	1,934.40	3,499.20	5,142.50
27	354.40	614.40	1,011.60	1,463.00	67	1,096.80	2,024.00	3,700.80	5,412.00
28	366.40	638.40	1,044.00	1,534.50	68	1,148.80	2,116.80	3,884.40	5,676.00
29	379.20	656.00	1,072.80	1,556.50	69	1,201.60	2,216.00	4,086.00	5,984.00
30	390.40	673.60	1,105.20	1,600.50	70	1,259.20	2,324.80	4,291.20	6,286.50
31	400.80	691.20	1,130.40	1,650.00	71	1,320.00	2,433.60	4,503.60	6,605.50
32	410.40	708.80	1,166.40	1,683.00	72	1,380.00	2,550.40	4,741.20	6,935.50
33	422.40	721.60	1,180.80	1,721.50	73	1,446.40	2,670.40	4,982.40	7,282.00
34	428.80	734.40	1,202.40	1,754.50	74	1,512.00	2,790.40	5,234.40	7,667.00
35	440.00	750.40	1,227.60	1,787.50	75	1,559.20	2,875.20	5,396.40	7,898.00
36	451.20	768.00	1,256.40	1,842.50	76	1,605.60	2,963.20	5,562.00	8,145.50
37	460.80	782.40	1,292.40	1,875.50	77	1,654.40	3,049.60	5,727.60	8,393.00
38	470.40	798.40	1,332.00	1,919.50	78	1,704.00	3,142.40	5,914.80	8,651.50
39	482.40	819.20	1,353.60	1,985.50	79	1,756.80	3,238.40	6,087.60	8,904.50
40	504.00	854.40	1,407.60	2,051.50	80	1,810.40	3,334.40	6,274.80	9,168.50
41	544.80	907.20	1,501.20	2,194.50	81	1,863.20	3,435.20	6,469.20	9,443.50
42	575.20	950.40	1,594.80	2,332.00	82	1,920.00	3,539.20	6,667.20	9,718.50
43	596.80	984.00	1,656.00	2,414.50	83	1,976.80	3,644.80	6,858.00	10,015.50
44	610.40	1,009.60	1,728.00	2,508.00	84	2,036.00	3,753.60	7,066.80	10,318.00
45	620.80	1,041.60	1,767.60	2,579.50	85	2,096.00	3,867.20	7,275.60	10,631.50
46	626.40	1,057.60	1,803.60	2,645.50	86	2,109.60	3,886.40	7,308.00	10,675.50
47	630.40	1,076.80	1,836.00	2,684.00	87	2,119.20	3,905.60	7,351.20	10,736.00
48	633.60	1,084.80	1,861.20	2,711.50	88	2,128.80	3,926.40	7,376.40	10,791.00
49	636.00	1,097.60	1,890.00	2,772.00	89	2,139.20	3,942.40	7,416.00	10,840.50
50	636.00	1,100.80	1,915.20	2,799.50	90	2,149.60	3,968.00	7,448.40	10,901.00
51	637.60	1,110.40	1,929.60	2,816.00	91	2,160.00	3,984.00	7,488.00	10,961.50
52	638.40	1,121.60	1,962.00	2,871.00	92	2,170.40	4,003.20	7,516.80	11,000.00
53	640.00	1,134.40	1,990.80	2,909.50	93	2,182.40	4,028.80	7,560.00	11,066.00
54	648.80	1,150.40	2,037.60	2,981.00	94	2,191.20	4,044.80	7,592.40	11,104.50
55	657.60	1,171.20	2,077.20	3,036.00	95	2,200.80	4,067.20	7,635.60	11,148.50
56	670.40	1,201.60	2,131.20	3,118.50	96	2,212.00	4,083.20	7,668.00	11,214.50
57	687.20	1,233.60	2,192.40	3,212.00	97	2,220.80	4,105.60	7,704.00	11,258.50
58	707.20	1,280.00	2,271.60	3,322.00	98	2,231.20	4,124.80	7,743.60	11,319.00
59	735.20	1,340.80	2,361.60	3,470.50	99	2,242.40	4,147.20	7,776.00	11,368.50
60	776.00	1,430.40	2,440.80	3,580.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」醫療保障計劃

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	484.80	929.60	1,324.80	1,919.50					
5 - 15	388.80	670.40	1,080.00	1,573.00					
16	400.80	716.80	1,216.80	1,771.00					
17	410.40	728.00	1,238.40	1,793.00					
18	422.40	732.80	1,256.40	1,864.50					
19	432.80	742.40	1,270.80	1,881.00					
20	445.60	760.00	1,335.60	1,941.50					
21	496.00	852.80	1,404.00	2,024.00	61	1,534.40	2,774.40	4,892.40	7,139.00
22	524.00	891.20	1,465.20	2,145.00	62	1,624.00	2,948.80	5,248.80	7,672.50
23	542.40	934.40	1,533.60	2,227.50	63	1,717.60	3,134.40	5,673.60	8,277.50
24	569.60	972.80	1,609.20	2,337.50	64	1,809.60	3,283.20	6,069.60	8,871.50
25	589.60	1,022.40	1,688.40	2,453.00	65	1,892.00	3,428.80	6,444.00	9,399.50
26	617.60	1,060.80	1,756.80	2,568.50	66	1,983.20	3,600.00	6,825.60	9,993.50
27	641.60	1,107.20	1,839.60	2,656.50	67	2,084.80	3,795.20	7,236.00	10,571.00
28	670.40	1,145.60	1,915.20	2,788.50	68	2,188.00	3,990.40	7,639.20	11,170.50
29	691.20	1,188.80	1,962.00	2,849.00	69	2,295.20	4,185.60	8,031.60	11,742.50
30	717.60	1,225.60	2,012.40	2,937.00	70	2,411.20	4,396.80	8,452.80	12,347.50
31	734.40	1,256.00	2,073.60	2,992.00	71	2,532.00	4,617.60	8,870.40	12,985.50
32	754.40	1,283.20	2,116.80	3,074.50	72	2,657.60	4,848.00	9,331.20	13,634.50
33	773.60	1,318.40	2,152.80	3,151.50	73	2,792.00	5,096.00	9,810.00	14,327.50
34	792.00	1,342.40	2,196.00	3,201.00	74	2,932.80	5,344.00	10,303.20	15,053.50
35	811.20	1,372.80	2,257.20	3,272.50	75	3,022.40	5,505.60	10,623.60	15,515.50
36	832.00	1,401.60	2,307.60	3,355.00	76	3,113.60	5,673.60	10,951.20	15,983.00
37	850.40	1,433.60	2,361.60	3,443.00	77	3,208.80	5,848.00	11,275.20	16,478.00
38	873.60	1,459.20	2,422.80	3,520.00	78	3,304.00	6,024.00	11,617.20	16,995.00
39	900.00	1,504.00	2,487.60	3,608.00	79	3,408.80	6,206.40	11,970.00	17,506.50
40	941.60	1,564.80	2,574.00	3,729.00	80	3,511.20	6,401.60	12,348.00	18,023.50
41	1,011.20	1,649.60	2,721.60	3,960.00	81	3,620.80	6,595.20	12,715.20	18,579.00
42	1,062.40	1,718.40	2,883.60	4,213.00	82	3,728.00	6,795.20	13,104.00	19,140.00
43	1,096.00	1,771.20	3,013.20	4,378.00	83	3,839.20	6,998.40	13,489.20	19,706.50
44	1,121.60	1,824.00	3,103.20	4,526.50	84	3,956.00	7,206.40	13,896.00	20,300.50
45	1,140.00	1,867.20	3,207.60	4,691.50	85	4,073.60	7,422.40	14,310.00	20,905.50
46	1,164.00	1,918.40	3,301.20	4,812.50	86	4,094.40	7,456.00	14,360.40	21,021.00
47	1,172.00	1,939.20	3,358.80	4,928.00	87	4,111.20	7,491.20	14,439.60	21,114.50
48	1,177.60	1,968.00	3,409.20	4,988.50	88	4,134.40	7,531.20	14,511.60	21,202.50
49	1,181.60	1,976.00	3,445.20	5,038.00	89	4,153.60	7,560.00	14,576.40	21,307.00
50	1,181.60	1,993.60	3,495.60	5,087.50	90	4,173.60	7,600.00	14,644.80	21,411.50
51	1,201.60	2,046.40	3,636.00	5,302.00	91	4,194.40	7,627.20	14,720.40	21,516.00
52	1,207.20	2,062.40	3,690.00	5,379.00	92	4,213.60	7,673.60	14,788.80	21,620.50
53	1,212.00	2,089.60	3,747.60	5,472.50	93	4,233.60	7,705.60	14,860.80	21,714.00
54	1,223.20	2,116.80	3,812.40	5,571.50	94	4,254.40	7,742.40	14,940.00	21,829.50
55	1,242.40	2,152.00	3,916.80	5,709.00	95	4,274.40	7,782.40	15,001.20	21,917.50
56	1,265.60	2,201.60	4,006.80	5,841.00	96	4,294.40	7,814.40	15,080.40	22,033.00
57	1,299.20	2,264.00	4,122.00	6,022.50	97	4,315.20	7,854.40	15,145.20	22,137.50
58	1,336.80	2,345.60	4,269.60	6,237.00	98	4,334.40	7,894.40	15,224.40	22,253.00
59	1,388.80	2,449.60	4,435.20	6,479.00	99	4,354.40	7,928.00	15,296.40	22,357.50
60	1,455.20	2,598.40	4,622.40	6,748.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約

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	288.80	576.00	900.00	1,325.50					
5 - 15	146.40	292.80	464.40	676.50					
16	162.40	321.60	540.00	781.00					
17	163.20	324.80	558.00	808.50					
18	164.80	328.00	561.60	825.00					
19	164.80	328.00	561.60	825.00					
20	164.80	328.00	561.60	825.00					
21	164.80	328.00	583.20	852.50	61	737.60	1,468.80	2,361.60	3,421.00
22	164.80	328.00	583.20	852.50	62	780.80	1,548.80	2,530.80	3,679.50
23	164.80	328.00	583.20	852.50	63	825.60	1,635.20	2,732.40	3,976.50
24	168.80	334.40	601.20	874.50	64	863.20	1,718.40	2,916.00	4,224.00
25	170.40	337.60	601.20	874.50	65	897.60	1,771.20	3,067.20	4,466.00
26	172.00	342.40	608.40	891.00	66	930.40	1,841.60	3,225.60	4,691.50
27	174.40	347.20	619.20	913.00	67	970.40	1,924.80	3,409.20	4,955.50
28	177.60	352.00	626.40	924.00	68	1,016.80	2,014.40	3,582.00	5,208.50
29	182.40	360.00	637.20	940.50	69	1,060.00	2,110.40	3,762.00	5,472.50
30	187.20	371.20	644.40	946.00	70	1,108.80	2,209.60	3,960.00	5,753.00
31	190.40	379.20	684.00	962.50	71	1,163.20	2,318.40	4,168.80	6,066.50
32	192.80	384.00	691.20	984.50	72	1,219.20	2,427.20	4,377.60	6,380.00
33	197.60	392.00	705.60	1,039.50	73	1,276.00	2,539.20	4,608.00	6,710.00
34	202.40	401.60	716.40	1,056.00	74	1,335.20	2,656.00	4,838.40	7,051.00
35	207.20	412.80	738.00	1,083.50	75	1,374.40	2,737.60	4,986.00	7,254.50
36	213.60	425.60	752.40	1,105.50	76	1,416.80	2,816.00	5,137.20	7,474.50
37	221.60	440.00	774.00	1,127.50	77	1,457.60	2,902.40	5,302.80	7,711.00
38	228.80	454.40	799.20	1,182.50	78	1,500.80	2,988.80	5,457.60	7,931.00
39	238.40	473.60	853.20	1,237.50	79	1,546.40	3,080.00	5,623.20	8,173.00
40	251.20	499.20	878.40	1,303.50	80	1,594.40	3,171.20	5,785.20	8,415.00
41	265.60	520.00	921.60	1,353.00	81	1,640.80	3,267.20	5,961.60	8,668.00
42	283.20	540.80	975.60	1,435.50	82	1,689.60	3,366.40	6,138.00	8,921.00
43	299.20	572.80	1,029.60	1,523.50	83	1,740.80	3,465.60	6,321.60	9,190.50
44	313.60	598.40	1,090.80	1,595.00	84	1,792.80	3,569.60	6,512.40	9,465.50
45	328.00	627.20	1,141.20	1,683.00	85	1,847.20	3,676.80	6,710.40	9,762.50
46	338.40	654.40	1,188.00	1,743.50	86	1,856.80	3,696.00	6,746.40	9,801.00
47	351.20	681.60	1,245.60	1,815.00	87	1,865.60	3,716.80	6,771.60	9,856.00
48	362.40	708.80	1,299.60	1,903.00	88	1,875.20	3,732.80	6,811.20	9,900.00
49	375.20	732.80	1,346.40	1,969.00	89	1,885.60	3,752.00	6,847.20	9,949.50
50	394.40	771.20	1,400.40	2,051.50	90	1,893.60	3,772.80	6,876.00	9,999.00
51	449.60	872.00	1,458.00	2,139.50	91	1,901.60	3,790.40	6,908.40	10,043.00
52	472.00	910.40	1,522.80	2,244.00	92	1,912.00	3,804.80	6,948.00	10,109.00
53	492.00	955.20	1,598.40	2,337.50	93	1,921.60	3,825.60	6,980.40	10,153.00
54	515.20	1,003.20	1,674.00	2,453.00	94	1,931.20	3,844.80	7,016.40	10,197.00
55	539.20	1,049.60	1,749.60	2,552.00	95	1,940.00	3,864.00	7,052.40	10,252.00
56	562.40	1,099.20	1,843.20	2,700.50	96	1,949.60	3,883.20	7,092.00	10,307.00
57	589.60	1,152.00	1,947.60	2,843.50	97	1,960.00	3,900.80	7,120.80	10,345.50
58	621.60	1,208.00	2,044.80	2,975.50	98	1,967.20	3,924.80	7,156.80	10,411.50
59	652.80	1,275.20	2,145.60	3,124.00	99	1,977.60	3,939.20	7,192.80	10,461.00
60	692.00	1,368.00	2,239.20	3,256.00					

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約

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	521.60	1,033.60	1,587.60	2,321.00					
5 - 15	301.60	600.00	910.80	1,342.00					
16	322.40	638.40	1,033.20	1,479.50					
17	332.00	654.40	1,065.60	1,562.00					
18	336.80	656.00	1,080.00	1,578.50					
19	338.40	656.00	1,080.00	1,578.50					
20	338.40	664.00	1,080.00	1,578.50					
c21	355.20	691.20	1,130.40	1,661.00	61	1,430.40	2,822.40	4,633.20	6,748.50
22	355.20	691.20	1,130.40	1,661.00	62	1,515.20	2,992.00	4,982.40	7,271.00
23	355.20	691.20	1,130.40	1,661.00	63	1,605.60	3,174.40	5,396.40	7,810.00
24	356.80	708.80	1,144.80	1,677.50	64	1,688.00	3,334.40	5,756.40	8,371.00
25	360.00	713.60	1,159.20	1,683.00	65	1,761.60	3,467.20	6,094.80	8,866.00
26	365.60	723.20	1,173.60	1,710.50	66	1,842.40	3,635.20	6,451.20	9,377.50
27	372.00	734.40	1,191.60	1,721.50	67	1,936.80	3,822.40	6,825.60	9,927.50
28	381.60	748.80	1,220.40	1,787.50	68	2,034.40	4,022.40	7,207.20	10,494.00
29	388.00	772.80	1,256.40	1,820.50	69	2,135.20	4,225.60	7,592.40	11,038.50
30	396.00	788.80	1,274.40	1,842.50	70	2,241.60	4,443.20	8,002.80	11,627.00
31	403.20	796.80	1,292.40	1,881.00	71	2,353.60	4,668.80	8,416.80	12,232.00
32	410.40	819.20	1,335.60	1,941.50	72	2,476.00	4,900.80	8,845.20	12,859.00
33	422.40	828.80	1,357.20	1,969.00	73	2,600.80	5,150.40	9,313.20	13,513.50
34	428.80	854.40	1,386.00	2,035.00	74	2,730.40	5,406.40	9,766.80	14,212.00
35	443.20	878.40	1,422.00	2,068.00	75	2,813.60	5,572.80	10,069.20	14,630.00
36	457.60	896.00	1,458.00	2,139.50	76	2,897.60	5,739.20	10,378.80	15,059.00
37	471.20	921.60	1,522.80	2,194.50	77	2,985.60	5,907.20	10,674.00	15,515.50
38	484.80	961.60	1,555.20	2,282.50	78	3,072.80	6,083.20	10,998.00	15,988.50
39	504.00	992.00	1,627.20	2,376.00	79	3,166.40	6,265.60	11,325.60	16,461.50
40	530.40	1,044.80	1,710.00	2,513.50	80	3,260.80	6,454.40	11,660.40	16,940.00
41	568.00	1,102.40	1,789.20	2,612.50	81	3,358.40	6,644.80	12,009.60	17,451.50
42	600.00	1,148.80	1,872.00	2,772.00	82	3,458.40	6,846.40	12,366.00	17,985.00
43	638.40	1,217.60	1,994.40	2,904.00	83	3,564.00	7,052.80	12,747.60	18,513.00
44	662.40	1,267.20	2,102.40	3,080.00	84	3,672.00	7,260.80	13,125.60	19,074.00
45	694.40	1,329.60	2,206.80	3,245.00	85	3,780.00	7,478.40	13,518.00	19,657.00
46	716.00	1,380.80	2,307.60	3,377.00	86	3,800.00	7,515.20	13,593.60	19,756.00
47	741.60	1,446.40	2,415.60	3,520.00	87	3,819.20	7,558.40	13,654.80	19,849.50
48	766.40	1,496.00	2,520.00	3,701.50	88	3,837.60	7,590.40	13,723.20	19,937.50
49	796.80	1,564.80	2,620.80	3,844.50	89	3,854.40	7,627.20	13,784.40	20,047.50
50	841.60	1,641.60	2,736.00	4,004.00	90	3,876.00	7,673.60	13,870.80	20,141.00
51	881.60	1,707.20	2,844.00	4,136.00	91	3,892.00	7,705.60	13,939.20	20,251.00
52	920.80	1,785.60	2,962.80	4,317.50	92	3,912.80	7,748.80	14,007.60	20,361.00
53	958.40	1,860.80	3,096.00	4,504.50	93	3,932.00	7,784.00	14,076.00	20,449.00
54	999.20	1,945.60	3,236.40	4,708.00	94	3,950.40	7,825.60	14,130.00	20,553.50
55	1,046.40	2,033.60	3,387.60	4,928.00	95	3,969.60	7,865.60	14,212.80	20,652.50
56	1,094.40	2,131.20	3,564.00	5,159.00	96	3,990.40	7,902.40	14,281.20	20,768.00
57	1,146.40	2,243.20	3,729.60	5,450.50	97	4,009.60	7,944.00	14,356.80	20,861.50
58	1,203.20	2,352.00	3,934.80	5,709.00	98	4,032.80	7,980.80	14,421.60	20,966.00
59	1,265.60	2,472.00	4,140.00	6,033.50	99	4,051.20	8,019.20	14,493.60	21,059.50
60	1,340.80	2,633.60	4,356.00	6,352.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約

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	224.80	448.00	615.60	891.00					
5 - 15	163.20	307.20	525.60	753.50					
16	170.40	326.40	558.00	808.50					
17	173.60	334.40	568.80	836.00					
18	177.60	340.80	597.60	874.50					
19	187.20	350.40	619.20	913.00					
20	194.40	371.20	640.80	940.50					
21	216.00	412.80	694.80	984.50	61	729.60	1,446.40	2,404.80	3,520.00
22	228.80	433.60	716.40	1,056.00	62	771.20	1,534.40	2,577.60	3,773.00
23	239.20	457.60	759.60	1,116.50	63	813.60	1,620.80	2,775.60	4,059.00
24	251.20	483.20	799.20	1,171.50	64	851.20	1,697.60	2,959.20	4,334.00
25	263.20	505.60	842.40	1,210.00	65	882.40	1,755.20	3,135.60	4,581.50
26	276.80	528.00	878.40	1,287.00	66	917.60	1,824.00	3,304.80	4,818.00
27	288.80	553.60	914.40	1,347.50	67	959.20	1,910.40	3,481.20	5,071.00
28	301.60	574.40	954.00	1,380.50	68	1,003.20	1,998.40	3,661.20	5,329.50
29	312.80	596.80	975.60	1,424.50	69	1,052.80	2,094.40	3,848.40	5,615.50
30	324.00	619.20	1,011.60	1,463.00	70	1,101.60	2,190.40	4,046.40	5,918.00
31	336.00	638.40	1,033.20	1,523.50	71	1,153.60	2,294.40	4,255.20	6,209.50
32	346.40	648.00	1,054.80	1,540.00	72	1,208.80	2,401.60	4,474.80	6,550.50
33	356.80	665.60	1,080.00	1,578.50	73	1,264.80	2,518.40	4,712.40	6,880.50
34	364.00	678.40	1,105.20	1,600.50	74	1,324.80	2,635.20	4,935.60	7,232.50
35	373.60	694.40	1,130.40	1,650.00	75	1,364.00	2,715.20	5,086.80	7,452.50
36	384.00	710.40	1,170.00	1,694.00	76	1,404.80	2,801.60	5,245.20	7,667.00
37	391.20	728.00	1,188.00	1,732.50	77	1,447.20	2,884.80	5,403.60	7,898.00
38	403.20	747.20	1,220.40	1,782.00	78	1,491.20	2,968.00	5,580.00	8,129.00
39	413.60	768.00	1,249.20	1,826.00	79	1,534.40	3,059.20	5,749.20	8,382.00
40	435.20	801.60	1,306.80	1,908.50	80	1,580.00	3,152.00	5,922.00	8,618.50
41	474.40	852.80	1,393.20	2,040.50	81	1,628.80	3,244.80	6,098.40	8,882.50
42	501.60	897.60	1,483.20	2,178.00	82	1,678.40	3,340.80	6,285.60	9,152.00
43	520.00	928.00	1,540.80	2,255.00	83	1,727.20	3,443.20	6,476.40	9,421.50
44	532.80	955.20	1,598.40	2,332.00	84	1,779.20	3,545.60	6,667.20	9,707.50
45	542.40	984.00	1,645.20	2,403.50	85	1,833.60	3,654.40	6,861.60	9,999.00
46	548.80	1,003.20	1,674.00	2,453.00	86	1,842.40	3,673.60	6,894.00	10,043.00
47	552.00	1,014.40	1,710.00	2,502.50	87	1,852.00	3,692.80	6,930.00	10,109.00
48	555.20	1,025.60	1,735.20	2,524.50	88	1,861.60	3,708.80	6,966.00	10,153.00
49	557.60	1,032.00	1,756.80	2,568.50	89	1,871.20	3,728.00	6,987.60	10,197.00
50	558.40	1,040.00	1,782.00	2,590.50	90	1,879.20	3,747.20	7,030.80	10,252.00
51	560.00	1,049.60	1,825.20	2,667.50	91	1,890.40	3,768.00	7,063.20	10,307.00
52	560.80	1,059.20	1,846.80	2,700.50	92	1,898.40	3,784.00	7,095.60	10,345.50
53	564.00	1,073.60	1,879.20	2,744.50	93	1,909.60	3,801.60	7,131.60	10,411.50
54	568.00	1,088.00	1,911.60	2,799.50	94	1,917.60	3,822.40	7,160.40	10,461.00
55	577.60	1,110.40	1,962.00	2,865.50	95	1,927.20	3,841.60	7,196.40	10,505.00
56	589.60	1,136.00	2,008.80	2,942.50	96	1,936.00	3,857.60	7,239.60	10,554.50
57	603.20	1,168.00	2,073.60	3,036.00	97	1,946.40	3,878.40	7,264.80	10,620.50
58	622.40	1,216.00	2,142.00	3,140.50	98	1,955.20	3,897.60	7,293.60	10,664.50
59	648.00	1,270.40	2,228.40	3,256.00	99	1,964.80	3,920.00	7,333.20	10,719.50
60	684.80	1,350.40	2,296.80	3,360.50					

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約

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	396.80	790.40	1,087.20	1,578.50					
5 - 15	316.00	584.00	918.00	1,342.00					
16	325.60	617.60	982.80	1,446.50					
17	335.20	632.00	1,000.80	1,468.50					
18	347.20	643.20	1,051.20	1,529.00					
19	358.40	667.20	1,090.80	1,578.50					
20	373.60	699.20	1,159.20	1,666.50					
21	400.80	753.60	1,216.80	1,771.00	61	1,329.60	2,614.40	4,374.00	6,413.00
22	426.40	788.80	1,260.00	1,864.50	62	1,404.00	2,776.00	4,705.20	6,886.00
23	444.80	828.80	1,332.00	1,925.00	63	1,490.40	2,950.40	5,094.00	7,414.00
24	465.60	870.40	1,396.80	2,024.00	64	1,569.60	3,102.40	5,443.20	7,964.00
25	492.80	916.80	1,458.00	2,134.00	65	1,640.00	3,232.00	5,756.40	8,437.00
26	517.60	956.80	1,530.00	2,227.50	66	1,722.40	3,395.20	6,112.80	8,943.00
27	539.20	1,003.20	1,605.60	2,332.00	67	1,806.40	3,569.60	6,476.40	9,476.50
28	569.60	1,041.60	1,670.40	2,409.00	68	1,896.00	3,755.20	6,836.40	10,015.50
29	589.60	1,078.40	1,717.20	2,513.50	69	1,990.40	3,942.40	7,196.40	10,516.00
30	611.20	1,116.80	1,756.80	2,568.50	70	2,091.20	4,144.00	7,574.40	11,055.00
31	628.00	1,148.80	1,814.40	2,640.00	71	2,198.40	4,356.80	7,948.80	11,649.00
32	645.60	1,177.60	1,850.40	2,711.50	72	2,308.00	4,569.60	8,344.80	12,204.50
33	662.40	1,208.00	1,900.80	2,761.00	73	2,422.40	4,804.80	8,791.20	12,853.50
34	684.80	1,235.20	1,926.00	2,816.00	74	2,539.20	5,040.00	9,234.00	13,475.00
35	703.20	1,265.60	1,965.60	2,871.00	75	2,620.00	5,192.00	9,500.40	13,904.00
36	720.80	1,289.60	2,012.40	2,937.00	76	2,701.60	5,350.40	9,802.80	14,327.50
37	735.20	1,321.60	2,077.20	3,003.00	77	2,784.00	5,512.00	10,087.20	14,767.50
38	755.20	1,348.80	2,131.20	3,091.00	78	2,865.60	5,673.60	10,407.60	15,213.00
39	776.00	1,380.80	2,185.20	3,179.00	79	2,952.80	5,843.20	10,724.40	15,669.50
40	815.20	1,448.00	2,268.00	3,289.00	80	3,041.60	6,022.40	11,055.60	16,159.00
41	873.60	1,529.60	2,394.00	3,487.00	81	3,132.80	6,200.00	11,390.40	16,648.50
42	919.20	1,600.00	2,530.80	3,690.50	82	3,227.20	6,388.80	11,732.40	17,149.00
43	948.00	1,654.40	2,642.40	3,866.50	83	3,324.00	6,577.60	12,081.60	17,644.00
44	969.60	1,702.40	2,736.00	3,998.50	84	3,423.20	6,779.20	12,434.40	18,183.00
45	986.40	1,748.80	2,808.00	4,114.00	85	3,527.20	6,979.20	12,812.40	18,727.50
46	1,010.40	1,801.60	2,908.80	4,235.00	86	3,544.80	7,016.00	12,866.40	18,810.00
47	1,019.20	1,824.00	2,966.40	4,345.00	87	3,564.00	7,052.80	12,934.80	18,892.50
48	1,024.80	1,848.00	2,998.80	4,400.00	88	3,579.20	7,088.00	12,996.00	18,991.50
49	1,028.80	1,865.60	3,049.20	4,449.50	89	3,598.40	7,123.20	13,060.80	19,074.00
50	1,028.80	1,872.00	3,081.60	4,532.00	90	3,615.20	7,156.80	13,122.00	19,173.00
51	1,040.00	1,923.20	3,261.60	4,757.50	91	3,635.20	7,195.20	13,183.20	19,255.50
52	1,042.40	1,939.20	3,308.40	4,823.50	92	3,652.00	7,227.20	13,251.60	19,360.00
53	1,052.80	1,968.00	3,351.60	4,900.50	93	3,671.20	7,268.80	13,312.80	19,453.50
54	1,060.00	1,993.60	3,412.80	4,972.00	94	3,685.60	7,300.80	13,370.40	19,536.00
55	1,076.00	2,030.40	3,495.60	5,109.50	95	3,707.20	7,336.00	13,435.20	19,640.50
56	1,096.80	2,075.20	3,589.20	5,247.00	96	3,720.80	7,368.00	13,503.60	19,745.00
57	1,124.00	2,137.60	3,690.00	5,379.00	97	3,738.40	7,408.00	13,568.40	19,827.50
58	1,159.20	2,209.60	3,819.60	5,577.00	98	3,752.80	7,441.60	13,629.60	19,921.00
59	1,207.20	2,310.40	3,970.80	5,802.50	99	3,772.80	7,476.80	13,687.20	20,020.00
60	1,260.00	2,448.00	4,129.20	6,039.00					

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(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	500.80	716.40			
5 - 15	304.00	453.60			
16	321.60	504.00			
17	326.40	514.80			
18	329.60	522.00			
19	329.60	522.00			
20	331.20	525.60			
21	345.60	529.20	61	1,395.20	2,206.80
22	345.60	529.20	62	1,484.80	2,379.60
23	345.60	529.20	63	1,572.80	2,574.00
24	350.40	547.20	64	1,652.80	2,761.20
25	353.60	550.80	65	1,723.20	2,926.80
26	361.60	558.00	66	1,808.00	3,103.20
27	368.00	561.60	67	1,905.60	3,294.00
28	372.80	572.40	68	2,006.40	3,484.80
29	382.40	594.00	69	2,110.40	3,668.40
30	390.40	604.80	70	2,216.00	3,866.40
31	400.00	615.60	71	2,331.20	4,064.40
32	404.80	626.40	72	2,449.60	4,276.80
33	417.60	640.80	73	2,576.00	4,496.40
34	424.00	655.20	74	2,700.80	4,723.20
35	433.60	669.60	75	2,790.40	4,870.80
36	443.20	694.80	76	2,870.40	5,018.40
37	454.40	716.40	77	2,958.40	5,173.20
38	470.40	738.00	78	3,048.00	5,328.00
39	488.00	774.00	79	3,139.20	5,486.40
40	510.40	810.00	80	3,233.60	5,659.20
41	536.00	842.40	81	3,329.60	5,824.80
42	560.00	889.20	82	3,430.40	5,997.60
43	593.60	943.20	83	3,531.20	6,174.00
44	617.60	990.00	84	3,635.20	6,357.60
45	644.80	1,044.00	85	3,744.00	6,541.20
46	673.60	1,083.60	86	3,758.40	6,570.00
47	702.40	1,130.40	87	3,777.60	6,595.20
48	728.00	1,177.20	88	3,796.80	6,634.80
49	756.80	1,231.20	89	3,816.00	6,660.00
50	795.20	1,288.80	90	3,832.00	6,699.60
51	838.40	1,335.60	91	3,851.20	6,728.40
52	876.80	1,393.20	92	3,870.40	6,757.20
53	916.80	1,465.20	93	3,891.20	6,793.20
54	955.20	1,526.40	94	3,905.60	6,825.60
55	1,004.80	1,598.40	95	3,928.00	6,858.00
56	1,051.20	1,681.20	96	3,942.40	6,894.00
57	1,102.40	1,767.60	97	3,966.40	6,926.40
58	1,160.00	1,861.20	98	3,980.80	6,962.40
59	1,222.40	1,962.00	99	4,000.00	6,991.20
60	1,302.40	2,073.60			

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(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	403.20	550.80			
5 - 15	297.60	453.60			
16	316.80	496.80			
17	318.40	511.20			
18	326.40	522.00			
19	329.60	536.40			
20	337.60	558.00			
21	379.20	579.60	61	1,265.60	2,095.20
22	398.40	612.00	62	1,342.40	2,253.60
23	419.20	640.80	63	1,430.40	2,437.20
24	432.00	669.60	64	1,499.20	2,610.00
25	454.40	705.60	65	1,566.40	2,764.80
26	472.00	738.00	66	1,646.40	2,930.40
27	496.00	770.40	67	1,732.80	3,110.40
28	510.40	799.20	68	1,824.00	3,283.20
29	528.00	828.00	69	1,916.80	3,452.40
30	547.20	846.00	70	2,008.00	3,632.40
31	560.00	867.60	71	2,108.80	3,812.40
32	576.00	889.20	72	2,214.40	4,006.80
33	592.00	907.20	73	2,324.80	4,212.00
34	603.20	939.60	74	2,440.00	4,420.80
35	616.00	957.60	75	2,513.60	4,564.80
36	632.00	972.00	76	2,592.00	4,701.60
37	644.80	1,000.80	77	2,672.00	4,842.00
38	657.60	1,033.20	78	2,753.60	4,989.60
39	678.40	1,058.40	79	2,840.00	5,148.00
40	708.80	1,098.00	80	2,926.40	5,306.40
41	744.00	1,166.40	81	3,016.00	5,464.80
42	777.60	1,234.80	82	3,104.00	5,634.00
43	806.40	1,292.40	83	3,198.40	5,799.60
44	828.80	1,335.60	84	3,294.40	5,972.40
45	852.80	1,375.20	85	3,392.00	6,152.40
46	868.80	1,407.60	86	3,408.00	6,177.60
47	880.00	1,440.00	87	3,422.40	6,202.80
48	892.80	1,458.00	88	3,438.40	6,235.20
49	899.20	1,468.80	89	3,452.80	6,260.40
50	907.20	1,501.20	90	3,470.40	6,292.80
51	923.20	1,537.20	91	3,484.80	6,318.00
52	931.20	1,569.60	92	3,502.40	6,350.40
53	945.60	1,594.80	93	3,520.00	6,379.20
54	956.80	1,620.00	94	3,532.80	6,411.60
55	977.60	1,666.80	95	3,553.60	6,444.00
56	1,001.60	1,706.40	96	3,568.00	6,476.40
57	1,027.20	1,753.20	97	3,584.00	6,501.60
58	1,068.80	1,825.20	98	3,601.60	6,537.60
59	1,115.20	1,893.60	99	3,619.20	6,566.40
60	1,180.80	1,980.00			

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約 (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	432.00	626.40			
5 - 15	249.60	356.40			
16	267.20	403.20			
17	273.60	417.60			
18	273.60	424.80			
19	273.60	424.80			
20	276.80	424.80			
21	286.40	439.20	61	1,233.60	1,918.80
22	286.40	439.20	62	1,315.20	2,066.40
23	286.40	442.80	63	1,392.00	2,235.60
24	296.00	450.00	64	1,465.60	2,397.60
25	297.60	453.60	65	1,528.00	2,534.40
26	304.00	460.80	66	1,603.20	2,692.80
27	308.80	471.60	67	1,688.00	2,858.40
28	313.60	482.40	68	1,779.20	3,020.40
29	321.60	493.20	69	1,868.80	3,182.40
30	329.60	504.00	70	1,964.80	3,351.60
31	337.60	511.20	71	2,067.20	3,524.40
32	345.60	525.60	72	2,172.80	3,708.00
33	350.40	547.20	73	2,281.60	3,898.80
34	361.60	554.40	74	2,396.80	4,100.40
35	371.20	568.80	75	2,472.00	4,226.40
36	379.20	579.60	76	2,544.00	4,356.00
37	393.60	612.00	77	2,620.80	4,489.20
38	408.00	626.40	78	2,700.80	4,618.80
39	424.00	655.20	79	2,777.60	4,759.20
40	448.00	691.20	80	2,867.20	4,906.80
41	470.40	716.40	81	2,948.80	5,050.80
42	496.00	752.40	82	3,038.40	5,191.20
43	521.60	802.80	83	3,126.40	5,349.60
44	545.60	846.00	84	3,219.20	5,511.60
45	574.40	889.20	85	3,315.20	5,670.00
46	596.80	943.20	86	3,328.00	5,698.80
47	624.00	975.60	87	3,345.60	5,720.40
48	643.20	1,018.80	88	3,356.80	5,749.20
49	675.20	1,062.00	89	3,377.60	5,785.20
50	708.80	1,116.00	90	3,395.20	5,806.80
51	739.20	1,166.40	91	3,409.60	5,832.00
52	774.40	1,220.40	92	3,427.20	5,860.80
53	808.00	1,270.80	93	3,441.60	5,889.60
54	848.00	1,332.00	94	3,460.80	5,914.80
55	884.80	1,389.60	95	3,475.20	5,943.60
56	928.00	1,465.20	96	3,494.40	5,968.80
57	977.60	1,537.20	97	3,508.80	6,004.80
58	1,025.60	1,616.40	98	3,526.40	6,026.40
59	1,081.60	1,710.00	99	3,544.00	6,062.40
60	1,152.00	1,803.60			

此為續保保費率 For Renewal Only

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

特級「健康之寶」住院及手術賠償附加契約 (墊底費版本)

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	342.40	439.20			
5 - 15	257.60	385.20			
16	273.60	403.20			
17	280.00	417.60			
18	284.80	439.20			
19	297.60	460.80			
20	310.40	482.40			
21	334.40	504.00	61	1,193.60	1,879.20
22	350.40	525.60	62	1,267.20	2,023.20
23	371.20	558.00	63	1,348.80	2,192.40
24	390.40	579.60	64	1,417.60	2,347.20
25	406.40	612.00	65	1,478.40	2,484.00
26	427.20	640.80	66	1,553.60	2,631.60
27	448.00	669.60	67	1,633.60	2,793.60
28	465.60	694.80	68	1,720.00	2,955.60
29	483.20	716.40	69	1,806.40	3,103.20
30	499.20	741.60	70	1,896.00	3,261.60
31	516.80	766.80	71	1,993.60	3,430.80
32	526.40	781.20	72	2,091.20	3,600.00
33	544.00	799.20	73	2,193.60	3,783.60
34	555.20	813.60	74	2,304.00	3,970.80
35	569.60	838.80	75	2,371.20	4,093.20
36	582.40	856.80	76	2,448.00	4,222.80
37	596.80	882.00	77	2,521.60	4,352.40
38	611.20	907.20	78	2,596.80	4,489.20
39	627.20	939.60	79	2,673.60	4,622.40
40	656.00	972.00	80	2,756.80	4,766.40
41	696.00	1,029.60	81	2,840.00	4,910.40
42	728.00	1,087.20	82	2,923.20	5,058.00
43	753.60	1,141.20	83	3,014.40	5,216.40
44	776.00	1,177.20	84	3,102.40	5,364.00
45	800.00	1,216.80	85	3,196.80	5,526.00
46	817.60	1,238.40	86	3,211.20	5,547.60
47	828.80	1,267.20	87	3,227.20	5,572.80
48	841.60	1,288.80	88	3,243.20	5,598.00
49	849.60	1,303.20	89	3,256.00	5,626.80
50	852.80	1,324.80	90	3,273.60	5,655.60
51	870.40	1,389.60	91	3,291.20	5,677.20
52	876.80	1,404.00	92	3,307.20	5,706.00
53	889.60	1,429.20	93	3,321.60	5,731.20
54	902.40	1,454.40	94	3,339.20	5,752.80
55	923.20	1,494.00	95	3,353.60	5,788.80
56	944.00	1,530.00	96	3,371.20	5,810.40
57	971.20	1,576.80	97	3,384.00	5,842.80
58	1,008.00	1,638.00	98	3,401.60	5,868.00
59	1,051.20	1,702.80	99	3,416.00	5,893.20
60	1,118.40	1,782.00			

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續保此保障時的實際年齡及適用之保費表而定。
- 此年繳保費表只供參考。上表所列之保費為非保證並可以因年齡增長而提高。為了持續向您提供保障，我們會每年覆核此產品的保費。如有需要，我們會於保單年度終結時作出相應調整。我們在覆核時會考慮的因素包括但不限於此產品所有保單的理賠成本及未來的預期理賠支出(反映醫療趨勢、醫療成本通脹和產品內容改動所帶來的影響)。

Notes:

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

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

Cheerful SGHR

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

保障 Benefit	自悠附加特級「健康之寶」(美元) Cheerful SGHR (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	224.87	448.10	701.69	1,032.55					
5 - 15	114.08	228.15	361.93	524.74					
16	126.39	249.49	417.32	609.36					
17	127.20	252.77	432.10	626.30					
18	128.85	256.05	435.78	637.58					
19	128.85	256.05	435.78	637.58					
20	128.85	256.05	435.78	637.58					
21	128.85	256.05	457.94	660.15	61	574.48	1,142.41	1,839.18	2,668.80
22	128.85	256.05	457.94	660.15	62	608.14	1,206.42	1,972.13	2,866.27
23	128.85	256.05	457.94	660.15	63	642.60	1,273.72	2,123.55	3,097.62
24	131.30	260.98	465.33	682.72	64	672.15	1,336.09	2,267.58	3,289.46
25	132.13	262.62	465.33	682.72	65	698.41	1,378.76	2,385.75	3,475.63
26	133.78	265.91	472.72	699.64	66	724.66	1,432.94	2,511.32	3,650.55
27	136.24	270.82	483.81	705.28	67	755.86	1,498.59	2,651.65	3,859.31
28	138.70	275.75	491.19	716.58	68	791.15	1,569.16	2,788.31	4,051.15
29	141.98	280.69	498.57	733.49	69	825.62	1,643.03	2,928.64	4,259.92
30	145.26	287.25	505.97	739.14	70	864.18	1,721.82	3,083.75	4,479.97
31	147.73	293.81	528.12	756.06	71	906.04	1,803.88	3,242.56	4,722.59
32	150.18	298.74	535.51	773.00	72	948.71	1,889.23	3,412.44	4,965.20
33	154.30	305.30	546.59	801.20	73	993.03	1,977.87	3,586.02	5,224.74
34	157.58	313.51	557.65	818.14	74	1,039.83	2,068.16	3,770.68	5,489.93
35	161.68	321.71	576.13	840.71	75	1,070.18	2,130.52	3,885.16	5,647.92
36	166.60	331.56	587.22	857.62	76	1,103.01	2,192.89	4,003.34	5,817.19
37	171.52	341.41	601.97	880.20	77	1,135.02	2,258.55	4,125.21	5,997.75
38	178.10	354.53	624.13	919.70	78	1,168.67	2,327.48	4,247.09	6,172.64
39	185.47	369.31	661.06	964.84	79	1,203.14	2,398.07	4,376.35	6,358.84
40	195.33	387.36	683.22	1,009.96	80	1,240.06	2,468.64	4,501.91	6,550.68
41	207.63	403.79	720.16	1,055.11	81	1,277.82	2,542.51	4,642.26	6,748.16
42	219.95	421.84	760.79	1,117.17	82	1,315.58	2,619.66	4,778.90	6,945.64
43	233.07	444.82	801.41	1,179.24	83	1,354.97	2,696.79	4,922.93	7,154.40
44	244.56	466.16	849.42	1,241.30	84	1,396.00	2,778.87	5,070.66	7,368.80
45	255.23	489.14	890.04	1,309.01	85	1,437.85	2,862.59	5,225.78	7,594.50
46	263.44	508.83	926.97	1,359.80	86	1,444.41	2,877.35	5,251.62	7,634.00
47	273.28	531.81	967.59	1,416.22	87	1,452.63	2,892.13	5,273.78	7,667.84
48	282.32	551.51	1,011.91	1,478.28	88	1,459.19	2,906.90	5,303.32	7,707.34
49	292.16	571.20	1,048.84	1,529.06	89	1,467.40	2,920.02	5,329.17	7,746.84
50	306.94	599.11	1,089.47	1,596.76	90	1,473.96	2,936.44	5,355.03	7,786.34
51	349.62	677.89	1,137.48	1,664.47	91	1,481.35	2,949.57	5,380.87	7,820.19
52	366.85	709.09	1,185.49	1,743.47	92	1,488.74	2,964.34	5,406.74	7,865.32
53	383.27	745.19	1,244.58	1,822.46	93	1,496.12	2,979.11	5,436.28	7,904.82
54	401.33	779.66	1,303.67	1,907.09	94	1,503.50	2,993.89	5,462.12	7,938.68
55	419.37	817.41	1,362.76	1,986.08	95	1,510.90	3,008.67	5,491.67	7,983.81
56	438.25	855.17	1,436.62	2,104.57	96	1,517.47	3,023.43	5,517.53	8,023.32
57	458.76	897.84	1,514.18	2,211.77	97	1,525.66	3,036.57	5,543.37	8,057.16
58	484.21	942.15	1,591.74	2,313.33	98	1,532.23	3,054.63	5,572.93	8,107.94
59	508.83	993.03	1,672.99	2,431.82	99	1,539.63	3,067.76	5,598.77	8,141.80
60	539.19	1,063.62	1,746.84	2,533.38					

此為續保保費率 For Renewal Only

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

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

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

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

Cheerful SGHR

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

保障 Benefit	自悠附加特級「健康之寶」(美元) Cheerful SGHR (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	174.81	347.97	480.10	699.64					
5 - 15	127.20	238.00	406.24	592.45					
16	132.13	254.41	432.10	626.3					
17	135.42	260.98	443.18	643.22					
18	138.70	264.26	461.65	682.72					
19	145.26	274.10	483.81	705.28					
20	151.01	287.25	502.26	733.49					
21	168.24	321.71	539.19	773	61	567.92	1,125.99	1,872.41	2742.15
22	178.10	338.12	557.65	818.14	62	599.93	1,194.92	2,005.37	2933.97
23	186.29	356.18	590.90	868.92	63	633.57	1,262.23	2,160.48	3159.67
24	195.33	375.88	624.13	908.41	64	663.11	1,321.31	2,304.50	3374.07
25	205.17	393.93	653.68	947.9	65	686.92	1,367.29	2,437.46	3565.91
26	215.01	411.99	683.22	998.68	66	714.00	1,419.80	2,570.41	3752.12
27	224.87	430.05	712.77	1049.46	67	746.01	1,487.09	2,710.75	3949.59
28	235.54	446.46	742.31	1077.68	68	781.30	1,556.04	2,851.09	4152.7
29	243.75	464.51	760.79	1111.54	69	819.06	1,628.25	2,995.12	4372.76
30	252.77	480.92	786.63	1139.74	70	857.62	1,705.40	3,150.24	4604.08
31	261.81	495.70	805.10	1179.24	71	897.84	1,785.83	3,309.03	4841.06
32	269.19	505.55	823.56	1196.16	72	940.52	1,871.18	3,478.93	5100.61
33	277.41	518.68	842.04	1230.01	73	984.84	1,959.82	3,663.58	5360.16
34	283.14	528.53	860.50	1246.95	74	1,031.61	2,051.74	3,844.54	5625.35
35	290.53	540.01	878.97	1286.44	75	1,061.98	2,114.11	3,962.72	5794.63
36	297.92	553.15	908.50	1320.3	76	1,093.98	2,179.76	4,088.28	5969.52
37	305.30	566.29	926.97	1348.5	77	1,126.81	2,245.41	4,210.16	6144.44
38	313.51	581.05	952.82	1382.36	78	1,161.29	2,311.07	4,343.12	6324.99
39	321.71	595.83	971.29	1427.5	79	1,194.92	2,381.65	4,472.37	6522.46
40	338.12	625.37	1,015.62	1483.93	80	1,230.22	2,452.24	4,609.02	6714.3
41	369.31	664.76	1,082.09	1585.48	81	1,267.98	2,527.73	4,749.35	6917.42
42	389.83	697.59	1,155.95	1692.68	82	1,306.55	2,601.60	4,893.39	7126.2
43	403.79	723.85	1,200.28	1754.76	83	1,345.13	2,680.39	5,041.12	7334.96
44	414.45	745.19	1,244.58	1816.81	84	1,385.34	2,760.82	5,188.84	7555
45	422.66	766.52	1,281.51	1867.6	85	1,428.01	2,844.53	5,343.94	7786.34
46	426.77	779.66	1,303.67	1907.09	86	1,434.57	2,859.29	5,366.11	7820.19
47	430.05	789.50	1,333.22	1946.6	87	1,441.96	2,874.07	5,395.65	7865.32
48	432.50	799.35	1,347.99	1969.16	88	1,449.35	2,887.20	5,421.50	7904.82
49	433.33	804.28	1,370.15	1997.37	89	1,456.73	2,903.62	5,443.66	7938.68
50	434.15	807.56	1,384.92	2019.93	90	1,463.29	2,916.74	5,473.21	7983.81
51	435.78	817.41	1,421.85	2076.35	91	1,471.51	2,933.16	5,499.06	8023.32
52	436.61	825.62	1,440.32	2104.57	92	1,478.07	2,946.29	5,521.22	8057.16
53	439.06	835.47	1,462.47	2138.42	93	1,486.27	2,961.06	5,550.77	8107.94
54	442.35	846.95	1,488.33	2177.92	94	1,492.84	2,975.83	5,576.61	8141.8
55	449.74	865.01	1,525.26	2228.7	95	1,500.22	2,990.61	5,602.47	8181.29
56	458.76	884.71	1,565.88	2296.41	96	1,507.61	3,003.73	5,632.02	8220.79
57	470.26	909.32	1,613.90	2364.11	97	1,515.00	3,020.15	5,654.18	8265.94
58	485.04	945.43	1,669.29	2443.12	98	1,522.38	3,033.28	5,680.02	8305.42
59	503.91	988.12	1,735.77	2533.38	99	1,529.78	3,051.35	5,709.56	8344.92
60	532.63	1,052.12	1,787.47	2618.02					

此為續保保費率 For Renewal Only

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

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

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

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

Cheerful SGHR + SMM

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

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (美元) Cheerful SGHR + SMM (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	342.58	681.40	1,050.13	1,527.34					
5 - 15	196.96	390.17	596.47	872.76					
16	210.96	416.31	676.29	969.02					
17	216.56	427.51	697.28	1,026.78					
18	219.36	429.38	701.48	1,033.20					
19	221.23	429.38	701.48	1,033.20					
20	221.23	433.11	701.48	1,033.20					
21	232.43	451.78	739.29	1,084.54	61	941.84	1,859.42	3,053.74	4,447.24
22	232.43	451.78	739.29	1,084.54	62	998.78	1,973.28	3,284.77	4,787.39
23	232.43	451.78	739.29	1,084.54	63	1,058.51	2,092.78	3,553.62	5,153.17
24	233.37	462.99	747.69	1,097.38	64	1,112.67	2,197.31	3,797.23	5,518.96
25	235.23	466.72	751.88	1,103.79	65	1,161.19	2,285.05	4,015.66	5,846.25
26	238.97	472.32	768.69	1,116.63	66	1,214.40	2,397.07	4,250.89	6,179.95
27	243.63	479.79	777.09	1,123.05	67	1,276.01	2,520.29	4,498.71	6,545.74
28	249.23	489.13	798.09	1,167.98	68	1,340.43	2,650.97	4,750.74	6,911.54
29	253.89	504.05	819.09	1,187.22	69	1,407.63	2,785.38	5,002.77	7,277.33
30	257.63	513.39	831.69	1,206.47	70	1,478.56	2,927.27	5,271.60	7,662.37
31	264.16	520.86	844.30	1,225.72	71	1,552.30	3,076.61	5,544.62	8,060.24
32	267.90	533.94	869.49	1,264.23	72	1,631.65	3,229.70	5,830.27	8,470.97
33	275.37	541.39	886.30	1,283.48	73	1,714.74	3,393.99	6,132.69	8,907.35
34	280.03	558.19	903.10	1,322.00	74	1,799.67	3,563.86	6,439.34	9,362.99
35	289.36	573.12	928.31	1,347.67	75	1,853.82	3,672.14	6,632.55	9,638.94
36	298.70	586.19	953.51	1,392.56	76	1,908.88	3,780.43	6,834.17	9,927.71
37	307.11	603.01	995.51	1,431.08	77	1,967.69	3,894.31	7,035.80	10,222.91
38	316.43	627.27	1,016.51	1,488.84	78	2,024.63	4,010.06	7,245.82	10,537.37
39	329.50	649.67	1,062.72	1,553.01	79	2,086.24	4,129.53	7,464.24	10,851.82
40	347.25	681.40	1,117.34	1,642.85	80	2,148.78	4,254.61	7,686.88	11,172.69
41	370.58	718.76	1,167.73	1,707.03	81	2,213.19	4,379.71	7,913.69	11,506.39
42	392.04	752.36	1,226.54	1,816.13	82	2,279.46	4,512.24	8,148.93	11,852.93
43	416.31	795.29	1,302.15	1,893.13	83	2,348.54	4,646.66	8,400.96	12,205.90
44	433.11	828.88	1,377.76	2,015.07	84	2,419.47	4,786.67	8,652.99	12,571.68
45	452.72	868.10	1,440.77	2,117.75	85	2,491.35	4,930.43	8,909.21	12,956.73
46	467.65	903.56	1,512.17	2,207.59	86	2,504.42	4,952.84	8,955.42	13,014.48
47	484.45	944.64	1,575.18	2,303.85	87	2,515.62	4,980.84	8,997.43	13,078.66
48	500.32	978.23	1,646.59	2,412.93	88	2,528.68	5,003.23	9,047.82	13,142.83
49	520.86	1,021.18	1,709.60	2,509.21	89	2,539.90	5,029.36	9,089.83	13,213.43
50	549.80	1,071.59	1,785.21	2,611.89	90	2,553.89	5,055.52	9,140.25	13,277.60
51	575.93	1,116.40	1,860.80	2,708.15	91	2,565.09	5,077.91	9,182.26	13,341.76
52	602.07	1,168.67	1,940.61	2,830.07	92	2,578.17	5,105.91	9,228.44	13,412.36
53	628.20	1,219.08	2,028.84	2,952.00	93	2,590.30	5,130.19	9,274.66	13,476.53
54	656.20	1,276.94	2,121.24	3,086.76	94	2,603.36	5,156.32	9,316.67	13,547.13
55	686.08	1,334.82	2,222.05	3,234.37	95	2,616.43	5,182.46	9,367.07	13,611.30
56	718.76	1,400.16	2,339.66	3,388.38	96	2,629.51	5,208.60	9,409.07	13,681.89
57	753.30	1,472.96	2,453.07	3,580.91	97	2,642.56	5,234.73	9,463.67	13,746.07
58	792.48	1,545.77	2,583.30	3,754.17	98	2,657.51	5,258.99	9,505.68	13,823.07
59	833.56	1,627.92	2,726.10	3,972.37	99	2,670.57	5,285.15	9,551.89	13,887.24
60	883.97	1,736.20	2,873.12	4,184.14					

此為續保保費率 For Renewal Only

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

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

Cheerful SGHR + SMM

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

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (美元) Cheerful SGHR + SMM (USD)								
計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe	計劃級別 Plan Level	標準 Standard	舒適 Deluxe	豪華 Super Deluxe	尊尚 Ultra - Deluxe
實際年齡 Attained Age					實際年齡 Attained Age				
0 - 4	261.36	518.99	718.29	1,039.62					
5 - 15	209.87	388.59	610.37	888.39					
16	216.29	410.58	651.61	957.71					
17	222.70	419.75	668.10	976.62					
18	230.02	427.07	696.97	1,020.72					
19	238.27	443.56	725.84	1,052.22					
20	248.37	465.57	767.08	1,108.92					
21	266.69	500.39	800.07	1,171.92	61	876.49	1,723.13	2,885.73	4,222.66
22	283.19	524.22	841.32	1,228.65	62	925.98	1,831.41	3,099.96	4,537.10
23	295.11	551.71	882.56	1,285.35	63	981.98	1,945.28	3,351.98	4,890.07
24	309.77	579.20	927.92	1,342.05	64	1,034.25	2,044.24	3,587.21	5,243.01
25	327.17	608.54	969.16	1,417.66	65	1,080.92	2,130.11	3,797.23	5,557.47
26	344.59	637.86	1,018.66	1,480.67	66	1,134.12	2,236.52	4,028.26	5,891.18
27	359.24	667.18	1,064.01	1,549.97	67	1,190.14	2,352.26	4,263.48	6,244.13
28	377.59	692.86	1,109.38	1,606.69	68	1,248.93	2,473.61	4,507.12	6,597.08
29	392.25	718.52	1,138.25	1,669.69	69	1,311.48	2,598.69	4,742.33	6,930.79
30	406.00	742.33	1,171.25	1,707.50	70	1,377.76	2,731.25	4,990.16	7,283.75
31	417.92	764.33	1,208.36	1,751.60	71	1,448.71	2,869.39	5,238.00	7,675.21
32	428.90	782.67	1,233.12	1,802.00	72	1,520.57	3,013.14	5,502.63	8,047.43
33	440.83	804.65	1,261.98	1,839.81	73	1,596.19	3,166.23	5,792.46	8,464.55
34	454.57	821.15	1,282.60	1,871.31	74	1,674.58	3,321.18	6,082.30	8,881.68
35	466.49	841.32	1,311.47	1,909.12	75	1,726.87	3,421.99	6,262.92	9,157.62
36	478.40	855.99	1,336.22	1,953.23	76	1,780.08	3,526.53	6,456.14	9,439.99
37	488.48	877.98	1,377.45	2,003.63	77	1,835.15	3,632.95	6,653.55	9,728.77
38	502.23	896.31	1,414.57	2,060.34	78	1,888.35	3,739.35	6,859.38	10,023.98
39	515.98	920.15	1,451.68	2,110.74	79	1,946.22	3,851.37	7,065.19	10,332.01
40	542.55	962.28	1,509.42	2,192.64	80	2,005.03	3,968.98	7,283.62	10,646.47
41	580.13	1,017.28	1,587.78	2,318.66	81	2,064.78	4,086.60	7,502.06	10,967.32
42	610.37	1,064.93	1,682.63	2,457.27	82	2,127.30	4,209.82	7,728.87	11,301.03
43	630.53	1,099.76	1,756.86	2,570.69	83	2,190.79	4,336.76	7,959.91	11,628.32
44	645.20	1,132.75	1,818.73	2,658.90	84	2,256.13	4,467.45	8,195.13	11,981.28
45	656.19	1,162.08	1,868.22	2,734.52	85	2,324.26	4,599.99	8,442.97	12,347.07
46	671.52	1,196.89	1,931.32	2,817.06	86	2,335.48	4,622.41	8,480.77	12,398.41
47	677.08	1,213.53	1,968.76	2,887.02	87	2,348.54	4,646.66	8,522.75	12,449.75
48	681.69	1,228.33	1,997.89	2,925.17	88	2,358.80	4,669.07	8,564.76	12,513.93
49	683.54	1,239.44	2,022.88	2,956.96	89	2,371.87	4,693.33	8,606.77	12,571.68
50	683.54	1,243.13	2,047.86	3,007.83	90	2,383.07	4,715.74	8,648.78	12,635.85
51	690.74	1,276.94	2,163.25	3,170.20	91	2,395.21	4,741.87	8,690.79	12,693.62
52	691.68	1,286.28	2,192.64	3,202.29	92	2,406.40	4,764.28	8,728.60	12,757.79
53	697.28	1,303.08	2,222.05	3,247.21	93	2,418.54	4,788.54	8,770.60	12,821.96
54	702.88	1,318.02	2,259.86	3,292.13	94	2,429.74	4,810.94	8,812.61	12,879.72
55	712.22	1,342.29	2,310.26	3,381.98	95	2,441.88	4,835.22	8,854.62	12,937.47
56	726.21	1,372.16	2,373.28	3,471.81	96	2,452.15	4,857.62	8,896.61	13,008.07
57	743.02	1,411.36	2,436.28	3,555.24	97	2,464.28	4,881.88	8,942.81	13,059.40
58	765.42	1,459.89	2,520.29	3,677.16	98	2,474.55	4,904.29	8,984.82	13,123.58
59	795.29	1,525.24	2,621.09	3,824.77	99	2,486.67	4,928.55	9,022.63	13,187.76
60	829.82	1,612.98	2,721.92	3,985.20					

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自悠附加特級「健康之寶」(墊底費版本)
Cheerful Super Good Health Rider (Deductible version)

Cheerful SGHR + SMM (D)

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

保障 Benefit	自悠附加特級「健康之寶」 + 額外醫療保障 (墊底費版本)(美元) Cheerful SGHR + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	347.92	504.05			
5 - 15	198.57	286.40			
16	212.15	320.77			
17	217.25	332.21			
18	217.25	336.04			
19	217.25	336.04			
20	220.63	336.04			
21	229.11	351.32	61	991.15	1,542.73
22	229.11	351.32	62	1,055.63	1,661.09
23	229.11	355.13	63	1,118.44	1,798.57
24	235.91	358.96	64	1,176.13	1,924.59
25	237.61	362.77	65	1,227.05	2,035.31
26	241.00	366.58	66	1,288.15	2,161.34
27	246.09	374.22	67	1,356.04	2,295.00
28	249.48	381.86	68	1,429.01	2,424.82
29	256.27	393.33	69	1,501.99	2,554.65
30	263.06	400.95	70	1,578.36	2,692.11
31	268.15	408.59	71	1,659.83	2,829.59
32	274.94	420.05	72	1,744.69	2,978.52
33	280.03	431.51	73	1,832.93	3,135.09
34	288.52	439.14	74	1,924.59	3,295.46
35	295.30	454.42	75	1,985.69	3,394.75
36	302.10	465.88	76	2,043.38	3,501.67
37	313.97	484.96	77	2,106.17	3,604.77
38	325.86	500.24	78	2,170.67	3,711.69
39	337.74	523.16	79	2,233.46	3,822.43
40	356.40	549.88	80	2,303.05	3,940.81
41	375.08	572.80	81	2,369.25	4,055.37
42	393.74	599.52	82	2,440.52	4,173.75
43	415.80	641.53	83	2,511.80	4,299.76
44	434.47	675.90	84	2,586.47	4,429.59
45	456.54	710.27	85	2,662.85	4,555.61
46	475.21	748.45	86	2,674.73	4,578.52
47	497.27	779.00	87	2,686.61	4,593.79
48	512.55	813.37	88	2,698.49	4,620.53
49	538.00	847.74	89	2,713.76	4,643.43
50	565.15	885.91	90	2,727.34	4,666.36
51	588.91	927.92	91	2,739.22	4,685.44
52	617.77	969.93	92	2,752.80	4,708.35
53	646.62	1,015.76	93	2,764.68	4,731.26
54	677.16	1,061.57	94	2,779.96	4,750.36
55	707.72	1,111.22	95	2,793.54	4,773.27
56	743.36	1,172.32	96	2,807.10	4,796.19
57	784.09	1,233.41	97	2,820.68	4,822.91
58	823.12	1,298.33	98	2,832.56	4,842.01
59	868.95	1,374.70	99	2,847.84	4,868.74
60	924.95	1,451.07			

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自悠附加特級「健康之寶」(墊底費版本)
Cheerful Super Good Health Rider (Deductible version)

Cheerful SGHR + SMM (D)

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

保障 Benefit	自悠附加特級「健康之寶」+ 額外醫療保障 (墊底費版本)(美元) Cheerful SGHR + SMM (Deductible Version) (USD)				
計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe	計劃級別 Plan Level	舒適 Deluxe	豪華 Super Deluxe
實際年齡 Attained Age			實際年齡 Attained Age		
0 - 4	274.94	355.13			
5 - 15	210.45	309.31			
16	222.33	328.41			
17	227.43	339.85			
18	230.81	355.13			
19	241.00	370.40			
20	252.88	389.50			
21	271.54	408.59	61	957.21	1,512.17
22	285.12	427.69	62	1,018.30	1,626.73
23	300.40	450.60	63	1,082.80	1,760.38
24	315.67	473.51	64	1,138.80	1,882.58
25	329.25	496.42	65	1,188.01	1,997.13
26	346.22	519.33	66	1,247.41	2,115.52
27	363.20	542.24	67	1,313.60	2,245.35
28	376.77	565.15	68	1,381.50	2,371.36
29	392.04	584.25	69	1,451.07	2,493.55
30	403.92	599.52	70	1,522.35	2,619.58
31	417.50	618.62	71	1,600.43	2,753.23
32	427.69	633.89	72	1,680.19	2,890.69
33	439.58	649.16	73	1,763.36	3,039.62
34	449.76	660.62	74	1,851.60	3,192.36
35	461.63	679.71	75	1,905.91	3,287.82
36	471.82	694.98	76	1,967.01	3,390.92
37	483.69	714.08	77	2,026.41	3,497.85
38	495.57	736.99	78	2,085.81	3,604.77
39	509.15	756.08	79	2,148.61	3,715.52
40	532.91	790.45	80	2,214.79	3,830.07
41	563.46	832.45	81	2,280.99	3,944.62
42	588.91	882.10	82	2,348.87	4,063.01
43	609.29	924.10	83	2,420.16	4,189.02
44	629.65	954.65	84	2,493.14	4,311.22
45	648.32	981.39	85	2,567.81	4,441.05
46	661.90	1,004.29	86	2,579.69	4,456.33
47	672.08	1,027.21	87	2,591.57	4,475.42
48	682.26	1,042.49	88	2,605.14	4,498.32
49	687.35	1,053.94	89	2,617.02	4,521.24
50	690.74	1,073.03	90	2,628.91	4,540.33
51	704.33	1,122.68	91	2,644.19	4,563.25
52	709.42	1,137.95	92	2,656.07	4,582.34
53	717.90	1,153.22	93	2,669.63	4,605.25
54	728.08	1,176.13	94	2,681.52	4,624.35
55	743.36	1,202.86	95	2,695.09	4,647.26
56	760.33	1,237.23	96	2,706.98	4,670.16
57	782.39	1,271.59	97	2,718.86	4,693.08
58	811.25	1,317.42	98	2,732.42	4,712.17
59	846.89	1,370.89	99	2,744.30	4,735.09
60	897.80	1,428.16			

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

6. 產品內容比較 – 高端醫療 (CEO5)

至尊醫療 5 CEO medical plan 5

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

保險公司	友邦	盛記	保記	宏記
產品名稱	**至尊醫療 5**	**寰宇 X 選 II**	**摯為 X**	**晉 X 醫療**
計劃	**N/A**	**特級 / 全面 / 標準**	**N/A**	**卓越:全球 / 優越:美國除外**
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%
計劃到美國就醫須預先核准(環球計劃)	不須要	建議預先核准	須要預先核准 (否則可獲賠償會減至 50%)	須要預先核准 (否則可獲賠償會減至 50%)
家庭投保保費折扣	沒有提供	沒有提供	沒有提供	沒有提供

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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CEO Medical 5 Benefits Comparison

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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

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

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

7. 產品內容比較 – 大眾醫療 (SGH2, AVF)

有關訂明非手術癌症治療 / 長期治療賠償之索償處理的補充資料：

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

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

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

^就住院個案而言，將於*主診醫生巡房費*及*雜項開支*支付

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

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

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

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

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

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有顏色的地方代表友邦的保費相較優勝

特級「健康之寶 」2 保障比較

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

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有顏色的地方代表友邦的保費相較優勝

A) 普通房 計劃的保障比較

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

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有顏色的地方代表友邦的保費相較優勝

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

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以 “每次手術” 為準則賠償

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有顏色的地方代表友邦的保費相較優勝

B. 半私家房計劃的保障比較

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以 “每次手術” 為準則賠償

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C. 標準私家房計劃的保障比較

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

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

註 1：只適用於特級「健康之寶 」醫療保障計劃 2

註 2：(1) (2) 額外醫療保障提供兩組保障限額供選擇

註 3: 外科手術費、麻醉師費用和手術室費用以 "每次手術" 為準則賠償

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Super Good Health 2 Benefits Comparison

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

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A. Benefits Comparison – Ward plan level

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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

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

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有顏色的地方代表友邦的保費相較優勝

B. Benefits Comparison – Semi-Private plan level

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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

Note 1: Only applicable to Super Good Health Plan 2

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

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

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

C. Benefits Comparison – Standard Private plan level

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

Note 1: Only applicable to Super Good Health Plan 2

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

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

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有顏色的地方代表友邦的保費相較優勝

AIA 自願醫保靈活計劃保障比較

公司名稱 產品名稱	友邦 AIA 自願醫保靈活計劃	保記 保 X 自願醫保摯稱 X 計劃 (附加保障)	保記 保 X 靈 X 自主醫保計劃(基本計劃)	盛記 真智安 X 醫療保障	宏記 宏記全護 X 自願醫保靈活計劃
最新版本	03/15/2021	10/03/2022	10/03/2022	03/22/2021	10/01/2022
投保年齡	15 日至 80 歲	15 日至 80 歲	15 日至 80 歲	14 日至 80 歲	15 日至 80 歲 (最接近一個生日所達之歲數)
保證續保	終身	終身	終身	至 100 歲	終身
每年保障限額	N/A	N/A	N/A	N/A	N/A
醫療網絡	醫療網絡醫生可提供門診及住院服務	醫療網絡醫生可提供門診及住院服務	醫療網絡醫生可提供門診及住院服務	不設醫療網絡	醫療網絡醫生只可提供門診服務
使用醫療網絡的好處	- AIA 代為支付日間手術有關費用(根據批核情況) - 可享較高賠償限額 - 可享較低的額外醫療保障共同保險百分比 - 日間手術後仍可享有無索償折扣優惠	住院、日間手術及診斷成像檢測免找數服務	住院、日間手術及診斷成像檢測免找數服務	不設醫療網絡	日間手術免找數電子服務
無索償折扣 (NCD)	3 年: 5% (忠實客戶*折扣: 5%) 4 年: 10% (忠實客戶*折扣: 10%) 5 年或以上: 15% (忠實客戶*折扣: 25%)	3 年或以上: 15%	N/A	3 年或以上: 15%*	2-4 年: 8% 5 年或以上: 16%
	*此計劃的保單已生效滿 30 年及受保人年滿 65 歲或以上			*真智安心醫療保障及真智住院現金保障均無索償	
	以下情況將不影響享有無索償折扣的資格： - 於網絡內的診所及日間手術中心接受日間手術 - 獲得優化賠償津貼 - 使用個人療程管理服務 - 環球緊急醫療服務	以下情況不會影響受保人獲得無索償折扣的資格: 在日間手術中心或診所進行的 34 項指定外科手術		N/A	N/A
未知的投保前已有病症之保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障	首個保單年度: 0% 保障 第二個保單年度: 25% 保障 第三個保單年度: 50% 保障 第四個保單年度起: 100% 保障	首 30 日 : 0% 保障 31 日起: 100% 保障

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有顏色的地方代表友邦的保費相較優勝

A) 普通房 計劃的保障比較

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

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有顏色的地方代表友邦的保費相較優勝

公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 30%
i. 訂明診斷成像檢測 (每保單年度) - 共同保險%	豁免共同保險: - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎及腦部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合		豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	豁免共同保險(只限指定的網絡成像中心進行訂明診斷成像檢測) - 電腦斷層掃描("CT"掃描) (只限冠狀動脈) - 磁力共振掃描("MRI"掃描) (只限頸椎、腰椎、腦部及腹部) - 正電子放射斷層掃描("PET"掃描) 或 PET-CT 組合	N/A	N/A
j. 訂明非手術癌症治療 (每保單年度)	80,000	96,000	80,000	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	3,000	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 750 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 750 (另加額外 1 次物理治療、職業治療、言語治療、脊椎治療)	1 次, 每次 580	1 次, 每次 1,100
- 出院後 / 日間手術後的 跟進門診 (每次住院/日間手術)	90 日內 3 次		90 日內 3 次	90 日內 3 次	90 日內 3 次	90 日內 10 次
(1) 診症、處方西藥、敷藥、診斷檢測	每次 580	每次 848	每次 750	每次 750	每次 580	每次 1,100
(2) 其他跟進門診: 例:物理治療、職業治療、言語治療、脊椎治療	每次 580	每次 640	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 750 (每保單年度最多 10 次，包括 90 日內及入院前/日間手術前的額外 1 次)	每次 580	每次 1,100

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
l. 精神科治療 (每保單年度)	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	80,000 (超過限額**不會**於雜項開支內扣除)	50,000 (超過限額不會於雜項開支內扣除)	50,000 (只限門診)	90,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 6,900, 每次 353	每保單年度 8,280, 每次 424	每次 600	每次 500	N/A	每保單年度 13,000, 每次 660
	出院後 31 日內最多 15 次，限每日 1 次		出院後 31 日內最多 15 次，限每日 1 次	出院後 31 日內最多 15 次，限每日 1 次		出院後 90 日內最多 15 次
o. 急症門診治療費用賠償 (只限意外)	每次受傷 6,600	每次受傷 7,920	每次受傷 5,600	每次受傷 5,600	每保單年度 5,000	每保單年度 6,600
II. 其他保障						
a. 住院陪床惠益 (每保單年度最高賠償日數)	每日 180 (90)	每日 320 (90)	每日 600 (180)	每日 600 (180)	N/A	每日全數保障 (180)
b. 額外醫療保障 (SMM)						
保障限額	每保單年度每傷病 100,000	每保單年度每傷病 120,000	額外醫療計劃 1: 每保單年度每傷病 100,000	每保單年度每傷病 100,000	每保單年度 116,000	高額醫療保障: 每保單年度每傷病 76 歲前: 100,000 76 歲或以上: 105,000
其他 SMM 選項	N/A	N/A	額外醫療計劃 2: 每保單年度每傷病 200,000	N/A	N/A	特級高額醫療保障: 每保單年度每傷病 76 歲前: 175,000 76 歲或以上: 183,750
SMM 保障範圍	保障項目 I(a)-(i),(k),(n),(o), II(a)		保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20%	20%	20%	20% 以下情況可豁免： - 在香港接受治療;及 - 獲公司簽發初步評估

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

B. 半私家房計劃的保障比較

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

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

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有顏色的地方代表友邦的保費相較優勝

C. 標準私家房計劃的保障比較

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

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有顏色的地方代表友邦的保費相較優勝

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

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公司名稱	友邦		保記	保記	盛記	宏記
產品名稱	AIA 自願醫保靈活計劃		保 X 自願醫保摯稱 X 計劃(附加保障)	保 X 靈 X 自主醫保計劃(基本計劃)	真智安 X 醫療保障	宏記全護 X 自願醫保靈活計劃
l. 精神科治療 (每保單年度)	36,000	39,600	40,000	40,000	30,000	40,000
m. 長期治療賠償-腎臟透析 (每保單年度)	150,000	180,000	160,000 (超過限額**不會**於雜項開支內扣除)	150,000 (超過限額不會於雜項開支內扣除)	200,000 (只限門診)	200,000 (只限門診)
n. 手術後家中每日看護費用賠償	每保單年度 31,000, 每次 1,584	每保單年度 37,200, 每次 1,904	每次 1,360	每次 1,260	N/A	每保單年度 35,000, 每次 1,760
	出院後 31 日內最多 15 次，限每日 1 次		出院後 31 日內最多 15 次，限每日 1 次	出院後 31 日內最多 15 次，限每日 1 次		出院後 90 日內最多 15 次
o. 急症門診治療費用賠償 (只限意外)	每次受傷 15,840	每次受傷 19,000	每次受傷 13,600	每次受傷 13,600	每保單年度 22,000	每保單年度 15,000
II. 其他保障						
a. 住院陪床惠益 (每保單年度最高賠償日數)	每日 380 (90)	每日 760 (90)	每日 1,000 (180)	每日 1,000 (180)	N/A	每日全數保障 (180)
b. 額外醫療保障 (SMM)						
保障限額	每保單年度每傷病 400,000	每保單年度每傷病 480,000	額外醫療計劃: 每保單年度每傷病 400,000	每保單年度每傷病 400,000	每保單年度 420,000	高額醫療保障: 每保單年度每傷病 76 歲前: 250,000 76 歲或以上: 262,500
其他 SMM 選項	N/A	N/A	N/A	N/A	N/A	特級高額醫療保障: 每保單年度每傷病 76 歲前: 525,000 76 歲或以上: 551,250
SMM 保障範圍	保障項目 I(a)-(i),(k),(n),(o), II(a)		保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h),(k),(n),(o), II(a), III(b)-(c)	保障項目 I(a)-(h)	保障項目 I(a)-(h),(o)
SMM 共同保險%	20%	15%	20%	20%	20%	20% 以下情況可豁免： - 在香港接受治療;及 - 獲公司簽發初步評估

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

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有顏色的地方代表友邦的保費相較優勝

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

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

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AIA Voluntary Health Insurance Flexi Scheme Benefit Comparison

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

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A. Benefits Comparison – Ward plan level

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

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
	20,000 30%	22,000 30%	20,000 30%	20,000 30%	20,000 30%	25,000 30%
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A
j. Prescribed non-surgical cancer treatments (per policy year)	80,000	96,000	80,000	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	3,000	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, 750 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 750 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 580 per visit	1 visit, 1,100 per visit
- Follow-up outpatient visit (per confinement / day case procedure)	3 visits within 90 days		3 visits within 90 days	3 visits within 90 days	3 visits within 90 days	10 visits within 90 days
(1) consultation, western medication, dressings, diagnostic tests	580 per visit	848 per visit	750 per visit	750 per visit	580 per visit	1,100 per visit

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
(2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	580 per visit	640 per visit	750 per visit (max 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	750 per visit (max 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	580 per visit	1,100 per visit
l. Psychiatric treatments (per policy year)	30,000	33,000	30,000	30,000	30,000	30,000
m. Long term treatment - dialysis (per policy year)	50,000	60,000	80,000 (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: 100,000 per disability per policy year	100,000 per disability per policy year	116,000 per policy year	SMM: Before Age 76: 100,000 At or above age 76: 105,000 per disability per policy year (effective from 1 January 2021)

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

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

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

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

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B. Benefits Comparison – Semi – Private plan level

Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
Benefits Comparison – Semi-Private Plan (Benefit limit in HKD)						
I. Core Benefits						
Plan Name	Semi-Private Room (embedded SMM) (Non-Network)	Semi-Private Room (embedded SMM) (Network)	Semi-Private Room with SMM 1	Semi-Private Room with SMM	Superior with SMM (No restriction on ward class)	Semi-Private Room with SMM
a. Room & Board (max. no. of day per policy year)	2,200 per day (180)	2,400 per day (180)	2,200 per day (180) (effective from 3 Mar 2020)	2,200 per day (180)	1,600 per day (180)	2,500 per day (180)
b. Miscellaneous charges (per policy year)	21,000	22,500	26,000	24,000	20,000	21,000
c. Attending doctor's visit fee (max. no. of day per policy year)	2,200 per day (180)	2,400 per day (180)	2,000 per day (180)	2,000 per day (180)	1,500 per day (180)	1,900 per day (180)
d. Specialist's fee (per policy year)	5,000	5,400	6,600	6,600	5,000	6,000
e. Intensive Care (max. no. of day per policy year)	6,160 per day (25)	7,400 per day (25)	6,200 per day (90)	6,200 per day (90)	5,000 per day (90)	5,600 per day (25)
f. Surgeon's Fees (per surgery) Complex Major Intermediate Minor	75,000 37,500 22,500 7,500	86,000 43,000 25,800 8,600	75,000 37,500 18,750 7,500	75,000 37,500 18,750 7,500	80,000 40,000 20,000 8,000	73,500 36,750 18,375 7,350
g. Anaesthetist's Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	30,000 30%	33,000 30%	30,000 30%	30,000 30%	25,000 30%	30,000 30%
	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A

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

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

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

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

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

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C. Benefits Comparison – Standard Private plan level

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

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
h. Operating Theatre Fees	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable	35% of surgeon's fees payable
i. Prescribed diagnostic imaging tests (per policy year) Coinsurance %	40,000 30%	44,000 30%	40,000 30%	40,000 30%	30,000 30%	35,000 30%
	Waiver of coinsurance: - CT scan (CT Angiography) - MRI scan (cervical spine, lumbar spine and brain) - PET scan or PET-CT combined		Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	Waiver of coinsurance (only limited to the tests conducted at designated network imaging centres): - CT scan (coronary arteries) - MRI scan (cervical spine, lumbar spine, brain & abdomen) - PET scan or PET-CT combined (effective from 3 Mar 2020)	N/A	N/A
j. Prescribed non-surgical cancer treatments (per policy year)	150,000	180,000	160,000	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	6,000	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, 1,500 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 1,500 per visit (Extra 1 visit on physiotherapy, occupational therapy, speech therapy, chiropractic treatment)	1 visit, 980 per visit	1 visit, 2,000 per visit
- Follow-up outpatient visit (per confinement / day case procedure)	3 visits within 90 days		3 visits within 90 days	3 visits within 90 days	3 visits within 90 days	10 visits within 90 days
(1) consultation, western medication, dressings, diagnostic tests	670 per visit	1,000 per visit	1,500 per visit	1,500 per visit	980 per visit	2,000 per visit

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Company Name	AIA		PRX	PRX	AXA	Manulife
Product Name	AIA Voluntary Health Insurance Flexi Scheme		PRX FleXChoice Medical Plan (Rider)	PRX VHIS EasyX Plan (Basic)	Smart Medicare	Manulife First VHIS Flexi Plan
(2) other follow-up outpatient visits: e.g. physiotherapy, occupational therapy, speech therapy, chiropractic treatment	670 per visit	740 per visit	1,500 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	1,500 per visit (Extra 10 visits per policy year, including follow-up visits within 90 days and the extra 1 prior visit)	980 per visit	2,000 per visit
l. Psychiatric treatments (per policy year)	36,000	39,600	40,000	40,000	30,000	40,000
m. Long term treatment - dialysis (per policy year)	150,000	180,000	160,000 (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)	400,000 per disability per policy year	400,000 per disability per policy year	420,000 per policy year	SMM: Before Age 76: 250,000 At or above age 76: 262,500 Per disability per policy year (effective from 1 January 2021)

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

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

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

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

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