

保誠保險有限公司 Prudential Hong Kong Limited
 保誠靈活自主醫療計劃 PRUHealth FlexiChoice Medical Plan
 普通病房+額外醫療計劃二 (港元) Ward with SMM 2 (HKD)
 標準保費表 Standard Premium Schedule - 港元 HKD

(只適用於保單生效時年齡介乎1至81歲之受保人 For Insured Persons from age 1 to 81 years at Policy commencement)

下次生日年齡 Age Next Birthday	年繳 Annual			
	男性 Male		女性 Female	
	基本計劃 Basic plan	附加契約 Policy rider	基本計劃 Basic plan	附加契約 Policy rider
1	8,680.70	7,235.17	7,644.29	6,371.43
2	8,599.71	7,167.67	7,497.27	6,248.90
3	8,269.10	6,892.15	7,144.03	5,954.64
4	7,663.59	6,387.47	6,682.90	5,570.31
5	6,928.04	5,774.60	6,104.68	5,088.42
6	6,063.14	5,053.85	5,374.16	4,479.73
7	5,548.61	4,624.97	4,906.29	4,089.75
8	5,053.93	4,212.90	4,386.73	3,656.84
9	4,827.86	4,024.50	4,100.22	3,418.06
10	4,794.85	3,996.91	4,002.72	3,336.92
11	4,798.03	3,999.54	4,008.38	3,341.57
12	4,801.28	4,002.33	4,014.04	3,346.14
13	4,804.54	4,005.05	4,019.46	3,350.79
14	4,807.95	4,007.76	4,025.27	3,355.44
15	4,811.28	4,010.47	4,030.70	3,360.17
16	4,896.53	4,081.62	4,142.53	3,453.32
17	4,983.33	4,154.08	4,257.62	3,549.27
18	5,071.76	4,227.63	4,375.81	3,647.69
19	5,161.73	4,302.65	4,497.25	3,748.83
20	5,253.26	4,378.98	4,622.10	3,853.07
21	5,336.50	4,448.35	4,891.88	4,077.74
22	5,421.20	4,518.87	5,177.00	4,315.51
23	5,507.00	4,590.40	5,479.17	4,567.23
24	5,594.18	4,663.10	5,798.86	4,833.60
25	5,683.00	4,737.11	6,137.23	5,115.54
26	5,772.98	4,812.05	6,495.12	5,414.00
27	5,864.58	4,888.31	6,874.33	5,729.81
28	5,957.35	4,965.66	7,275.47	6,064.14
29	6,051.90	5,044.48	7,685.37	6,405.69
30	6,147.84	5,124.38	8,149.28	6,792.33
31	6,341.21	5,285.50	8,432.31	7,028.17
32	6,540.54	5,451.66	8,725.18	7,272.21
33	6,746.22	5,623.17	9,027.82	7,524.32
34	6,958.49	5,799.95	9,341.31	7,785.57
35	7,177.35	5,982.30	9,665.49	8,055.82
36	7,403.03	6,170.40	10,001.07	8,335.51
37	7,636.00	6,364.38	10,208.22	8,508.11
38	7,876.02	6,564.72	10,536.59	8,781.76
39	8,123.86	6,771.02	10,864.96	9,055.33
40	8,379.38	6,984.07	11,463.88	9,554.43
41	8,808.73	7,341.73	11,849.44	9,875.75
42	9,259.78	7,717.68	12,260.19	10,218.14
43	9,734.16	8,113.09	12,678.92	10,566.97
44	10,232.87	8,528.57	13,156.25	10,964.70
45	10,751.42	8,960.86	13,868.94	11,558.74
46	11,238.51	9,366.65	14,268.45	11,891.60
47	11,887.42	9,907.37	14,672.07	12,227.87
48	12,496.26	10,414.84	15,081.27	12,569.03
49	13,136.48	10,948.35	15,509.15	12,925.53
50	13,809.57	11,509.22	16,038.78	13,366.81
51	14,390.90	11,993.67	16,394.89	13,663.64

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下次生日年齡 Age Next Birthday	年繳 Annual			
	男性 Male		女性 Female	
	基本計劃 Basic plan	附加契約 Policy rider	基本計劃 Basic plan	附加契約 Policy rider
52	15,060.34	12,551.51	16,750.46	13,959.92
53	15,641.98	13,036.20	17,106.42	14,256.67
54	16,252.68	13,545.22	17,461.99	14,552.87
55	17,157.96	14,299.60	17,817.87	14,849.47
56	18,033.86	15,029.42	18,466.86	15,390.26
57	18,914.96	15,763.66	19,003.62	15,837.51
58	19,784.43	16,488.20	19,517.60	16,265.86
59	20,693.82	17,246.15	20,002.44	16,669.86
60	21,645.44	18,039.06	20,499.53	17,084.10
61	23,197.84	19,332.76	22,021.86	18,352.70
62	24,862.00	20,719.55	23,470.18	19,559.68
63	26,645.35	22,205.53	24,919.35	20,767.44
64	28,556.74	23,798.55	26,107.12	21,757.27
65	30,605.29	25,505.64	27,574.58	22,979.99
66	32,080.12	26,734.63	28,958.73	24,133.50
67	33,626.01	28,022.84	30,412.24	25,344.83
68	35,246.46	29,373.28	31,938.91	26,616.99
69	36,944.95	30,788.66	33,542.16	27,953.01
70	38,725.28	32,272.32	35,225.69	29,355.92
71	40,600.47	33,834.87	36,735.78	30,614.36
72	42,566.10	35,472.91	38,310.73	31,926.82
73	44,627.29	37,190.62	39,953.11	33,295.47
74	46,787.99	38,991.26	41,666.02	34,722.87
75	49,053.39	40,879.00	43,452.24	36,211.41
76	50,963.07	42,470.39	45,251.32	37,710.65
77	52,871.43	44,060.69	47,068.93	39,225.39
78	54,780.18	45,651.38	48,903.97	40,754.54
79	56,685.98	47,239.58	50,765.06	42,305.55
80	59,150.87	49,293.64	52,631.26	43,860.58
81	60,440.00	50,367.95	54,003.78	45,004.33
82*	61,729.45	51,442.41	55,159.85	45,967.73
83*	63,021.92	52,519.58	56,315.30	46,930.59
84*	64,308.73	53,591.87	57,471.37	47,894.07
85*	65,594.84	54,663.62	58,624.49	48,855.07
86*	66,887.38	55,740.71	59,783.19	49,820.49
87*	68,174.04	56,812.93	60,799.45	50,667.41
88*	69,264.62	57,721.69	61,832.91	51,528.59
89*	70,372.87	58,645.18	62,636.59	52,198.34
90*	71,217.08	59,348.96	63,450.72	52,876.86
91*	72,071.82	60,061.03	64,085.37	53,405.72
92*	72,720.27	60,601.44	64,726.06	53,939.54
93*	73,132.26	60,944.76	65,243.76	54,371.06
94*	73,509.76	61,259.41	65,685.51	54,739.10
95*	73,881.29	61,568.87	66,008.61	55,008.42
96*	74,250.04	61,876.23	66,334.81	55,280.21
97*	74,624.36	62,188.09	66,660.70	55,551.77
98*	74,992.88	62,495.38	66,984.03	55,821.31
99*	75,364.64	62,805.15	67,307.51	56,090.86
100*	75,738.19	63,116.47	67,632.39	56,361.57
101*	76,113.68	63,429.33	67,958.90	56,633.59
102*	76,490.95	63,743.60	68,287.03	56,907.09

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103*	76,870.08	64,059.64	68,616.64	57,181.75
104*	77,251.15	64,377.16	68,947.88	57,457.80
105*	77,634.08	64,696.30	69,280.66	57,735.25
106*	78,018.86	65,016.84	69,615.15	58,014.02
107*	78,405.67	65,339.09	69,951.19	58,294.03
108*	78,794.25	65,662.88	70,288.94	58,575.43
109*	79,184.77	65,988.38	70,628.15	58,858.31
110*	79,577.39	66,315.43	70,969.23	59,142.42
111*	79,971.79	66,644.11	71,311.86	59,427.93
112*	80,368.20	66,974.49	71,656.04	59,714.76
113*	80,766.55	67,306.50	72,002.00	60,003.14
114*	81,166.91	67,640.06	72,349.58	60,292.75
115*	81,569.29	67,975.25	72,698.72	60,583.84
116*	81,973.61	68,312.30	73,049.80	60,876.41
117*	82,379.87	68,650.82	73,402.34	61,170.13
118*	82,788.21	68,991.20	73,756.67	61,465.56
119*	83,198.65	69,333.05	74,112.86	61,762.23
120*	83,611.03	69,676.69	74,470.60	62,060.37
121+*	84,025.42	70,021.95	74,830.13	62,360.07

*只適用於續保。 *For renewal only.

備註 Remarks:

- 此標準保費表並未包括由保險業監管局徵收的保費徵費。請瀏覽 https://www.ia.org.hk/tc/infocenter/faqs/faqs_levy.html 了解詳情。
This Standard Premium schedule does not include levy which is collected by the Insurance Authority. Please visit https://www.ia.org.hk/en/infocenter/faqs/faqs_levy.html for details.
- 所需支付保費將於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
The actual premiums payable will be adjusted at each Renewal based on the age of the Insured Person according to the prevailing Standard Premium schedule.
- 本公司在有需要時會向所有同一類別保單調整標準保費表。以上列出的標準保費並不能視為實際未來所需支付的標準保費。本公司會在每個保單年度終結前以書面形式通知保單持有人來年實際所需支付的保費 (包括附加保費 (如適用)) 及保費徵費。
The Company may adjust the Standard Premium schedule on a Portfolio basis if necessary. The listed Standard Premiums above are not indicative of the future Standard Premiums. The Company will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year.
- 保費率的調整可基於不同因素, 如保誠的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
Premium rate adjustment will be based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
- 保誠靈活自主醫保計劃的附加保障適用於新申請及續保, 而基本計劃只限續保。
PRUHealth FlexiChoice Medical Plan is available for new applications and Renewals as a rider, while standalone plan is only available for Renewals.
- 如您並非以年繳方式繳付保費, 每期保費金額為年繳保費乘以下列保費形式倍數:
(i) 基本計劃或附加於壽險計劃 (投資相連壽險計劃除外) 的附加保障
繳付形式 - 半年繳: 0.5150 / 季繳: 0.2620 / 月繳: 0.0892
(ii) 附加於投資相連壽險計劃的附加保障
繳付形式 - 半年繳: 0.5000 / 季繳: 0.2500 / 月繳: 0.0833
If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:
(i) As a standalone plan or as a rider attached to life insurance products (except for investment-linked products)
Payment mode - Half-yearly: 0.5150 / Quarterly: 0.2620 / Monthly: 0.0892
(ii) As a rider attached to investment-linked products
Payment mode - Half-yearly: 0.5000 / Quarterly: 0.2500 / Monthly: 0.0833
- 本計劃保證終身續保, 惟需遵從續保時適用之保費率、條款及細則及保障表。
This plan is guaranteed for lifetime Renewal, subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 1/10/2025