

富衛人壽保險 (百慕達) 有限公司 FWD Life Insurance Company (Bermuda) Limited

更衛您醫療計劃 vCare Medical Plan

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		下次生日年齡 Age Next Birthday	年繳 Annual	
	男性 Male	女性 Female		男性 Male	女性 Female
1	4,971.00	3,819.00	51	6,236.00	7,715.00
2	4,971.00	3,819.00	52	6,553.00	7,965.00
3	4,971.00	3,819.00	53	6,911.00	8,226.00
4	4,971.00	3,819.00	54	7,310.00	8,491.00
5	2,252.00	2,635.00	55	7,738.00	8,773.00
6	2,252.00	2,635.00	56	8,166.00	9,060.00
7	2,252.00	2,635.00	57	8,583.00	9,369.00
8	2,252.00	2,635.00	58	9,009.00	9,687.00
9	2,252.00	2,635.00	59	9,436.00	10,015.00
10	2,252.00	2,635.00	60	9,851.00	10,423.00
11	2,252.00	2,635.00	61	10,416.00	10,787.00
12	2,252.00	2,635.00	62	11,013.00	11,237.00
13	2,252.00	2,635.00	63	11,608.00	11,778.00
14	2,252.00	2,635.00	64	12,236.00	12,345.00
15	2,252.00	2,635.00	65	12,898.00	12,927.00
16	2,292.00	2,737.00	66	13,749.00	13,518.00
17	2,335.00	2,837.00	67	14,597.00	14,226.00
18	2,362.00	2,941.00	68	15,442.00	14,818.00
19	2,378.00	3,028.00	69	16,293.00	15,408.00
20	2,378.00	3,092.00	70	17,148.00	16,141.00
21	2,409.00	3,163.00	71	17,969.00	16,876.00
22	2,450.00	3,230.00	72	19,264.00	17,500.00
23	2,509.00	3,303.00	73	20,105.00	18,583.00
24	2,565.00	3,398.00	74	20,945.00	19,229.00
25	2,610.00	3,497.00	75	21,786.00	20,042.00
26	2,667.00	3,590.00	76	22,632.00	20,865.00
27	2,734.00	3,690.00	77	23,476.00	21,699.00
28	2,798.00	3,791.00	78	24,322.00	22,548.00
29	2,858.00	3,893.00	79	25,022.00	23,398.00
30	2,926.00	3,996.00	80	25,928.00	24,486.00
31	3,002.00	4,104.00	81	27,163.00	25,392.00
32	3,076.00	4,213.00	82*	28,420.00	26,222.00
33	3,151.00	4,321.00	83*	29,664.00	27,005.00
34	3,228.00	4,435.00	84*	30,938.00	27,771.00
35	3,326.00	4,557.00	85*	31,636.00	28,482.00
36	3,410.00	4,707.00	86*	32,344.00	29,141.00
37	3,496.00	4,822.00	87*	32,907.00	29,518.00
38	3,584.00	4,944.00	88*	33,469.00	29,894.00
39	3,695.00	5,073.00	89*	34,044.00	30,265.00
40	3,836.00	5,203.00	90*	34,580.00	30,598.00
41	4,033.00	5,408.00	91*	35,106.00	30,926.00
42	4,199.00	5,613.00	92*	35,625.00	31,248.00
43	4,362.00	5,824.00	93*	36,109.00	31,500.00
44	4,534.00	6,051.00	94*	36,591.00	31,752.00
45	4,715.00	6,282.00	95*	37,082.00	31,996.00
46	4,945.00	6,518.00	96*	37,570.00	32,174.00
47	5,170.00	6,754.00	97*	38,060.00	32,335.00
48	5,423.00	6,990.00	98*	38,537.00	32,501.00
49	5,685.00	7,229.00	99*	39,000.00	32,613.00
50	5,958.00	7,470.00	100*	39,462.00	32,725.00

*只適用於續保。 *For renewal only.

(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	半年繳 Semi-annual		下次生日年齡 Age Next Birthday	半年繳 Semi-annual	
	男性 Male	女性 Female		男性 Male	女性 Female
1	2,584.92	1,985.88	51	3,242.72	4,011.80
2	2,584.92	1,985.88	52	3,407.56	4,141.80
3	2,584.92	1,985.88	53	3,593.72	4,277.52
4	2,584.92	1,985.88	54	3,801.20	4,415.32
5	1,171.04	1,370.20	55	4,023.76	4,561.96
6	1,171.04	1,370.20	56	4,246.32	4,711.20
7	1,171.04	1,370.20	57	4,463.16	4,871.88
8	1,171.04	1,370.20	58	4,684.68	5,037.24
9	1,171.04	1,370.20	59	4,906.72	5,207.80
10	1,171.04	1,370.20	60	5,122.52	5,419.96
11	1,171.04	1,370.20	61	5,416.32	5,609.24
12	1,171.04	1,370.20	62	5,726.76	5,843.24
13	1,171.04	1,370.20	63	6,036.16	6,124.56
14	1,171.04	1,370.20	64	6,362.72	6,419.40
15	1,171.04	1,370.20	65	6,706.96	6,722.04
16	1,191.84	1,423.24	66	7,149.48	7,029.36
17	1,214.20	1,475.24	67	7,590.44	7,397.52
18	1,228.24	1,529.32	68	8,029.84	7,705.36
19	1,236.56	1,574.56	69	8,472.36	8,012.16
20	1,236.56	1,607.84	70	8,916.96	8,393.32
21	1,252.68	1,644.76	71	9,343.88	8,775.52
22	1,274.00	1,679.60	72	10,017.28	9,100.00
23	1,304.68	1,717.56	73	10,454.60	9,663.16
24	1,333.80	1,766.96	74	10,891.40	9,999.08
25	1,357.20	1,818.44	75	11,328.72	10,421.84
26	1,386.84	1,866.80	76	11,768.64	10,849.80
27	1,421.68	1,918.80	77	12,207.52	11,283.48
28	1,454.96	1,971.32	78	12,647.44	11,724.96
29	1,486.16	2,024.36	79	13,011.44	12,166.96
30	1,521.52	2,077.92	80	13,482.56	12,732.72
31	1,561.04	2,134.08	81	14,124.76	13,203.84
32	1,599.52	2,190.76	82*	14,778.40	13,635.44
33	1,638.52	2,246.92	83*	15,425.28	14,042.60
34	1,678.56	2,306.20	84*	16,087.76	14,440.92
35	1,729.52	2,369.64	85*	16,450.72	14,810.64
36	1,773.20	2,447.64	86*	16,818.88	15,153.32
37	1,817.92	2,507.44	87*	17,111.64	15,349.36
38	1,863.68	2,570.88	88*	17,403.88	15,544.88
39	1,921.40	2,637.96	89*	17,702.88	15,737.80
40	1,994.72	2,705.56	90*	17,981.60	15,910.96
41	2,097.16	2,812.16	91*	18,255.12	16,081.52
42	2,183.48	2,918.76	92*	18,525.00	16,248.96
43	2,268.24	3,028.48	93*	18,776.68	16,380.00
44	2,357.68	3,146.52	94*	19,027.32	16,511.04
45	2,451.80	3,266.64	95*	19,282.64	16,637.92
46	2,571.40	3,389.36	96*	19,536.40	16,730.48
47	2,688.40	3,512.08	97*	19,791.20	16,814.20
48	2,819.96	3,634.80	98*	20,039.24	16,900.52
49	2,956.20	3,759.08	99*	20,280.00	16,958.76
50	3,098.16	3,884.40	100*	20,520.24	17,017.00

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下次生日年齡 Age Next Birthday	月繳 Monthly		下次生日年齡 Age Next Birthday	月繳 Monthly	
	男性 Male	女性 Female		男性 Male	女性 Female
1	447.39	343.71	51	561.24	694.35
2	447.39	343.71	52	589.77	716.85
3	447.39	343.71	53	621.99	740.34
4	447.39	343.71	54	657.90	764.19
5	202.68	237.15	55	696.42	789.57
6	202.68	237.15	56	734.94	815.40
7	202.68	237.15	57	772.47	843.21
8	202.68	237.15	58	810.81	871.83
9	202.68	237.15	59	849.24	901.35
10	202.68	237.15	60	886.59	938.07
11	202.68	237.15	61	937.44	970.83
12	202.68	237.15	62	991.17	1,011.33
13	202.68	237.15	63	1,044.72	1,060.02
14	202.68	237.15	64	1,101.24	1,111.05
15	202.68	237.15	65	1,160.82	1,163.43
16	206.28	246.33	66	1,237.41	1,216.62
17	210.15	255.33	67	1,313.73	1,280.34
18	212.58	264.69	68	1,389.78	1,333.62
19	214.02	272.52	69	1,466.37	1,386.72
20	214.02	278.28	70	1,543.32	1,452.69
21	216.81	284.67	71	1,617.21	1,518.84
22	220.50	290.70	72	1,733.76	1,575.00
23	225.81	297.27	73	1,809.45	1,672.47
24	230.85	305.82	74	1,885.05	1,730.61
25	234.90	314.73	75	1,960.74	1,803.78
26	240.03	323.10	76	2,036.88	1,877.85
27	246.06	332.10	77	2,112.84	1,952.91
28	251.82	341.19	78	2,188.98	2,029.32
29	257.22	350.37	79	2,251.98	2,105.82
30	263.34	359.64	80	2,333.52	2,203.74
31	270.18	369.36	81	2,444.67	2,285.28
32	276.84	379.17	82*	2,557.80	2,359.98
33	283.59	388.89	83*	2,669.76	2,430.45
34	290.52	399.15	84*	2,784.42	2,499.39
35	299.34	410.13	85*	2,847.24	2,563.38
36	306.90	423.63	86*	2,910.96	2,622.69
37	314.64	433.98	87*	2,961.63	2,656.62
38	322.56	444.96	88*	3,012.21	2,690.46
39	332.55	456.57	89*	3,063.96	2,723.85
40	345.24	468.27	90*	3,112.20	2,753.82
41	362.97	486.72	91*	3,159.54	2,783.34
42	377.91	505.17	92*	3,206.25	2,812.32
43	392.58	524.16	93*	3,249.81	2,835.00
44	408.06	544.59	94*	3,293.19	2,857.68
45	424.35	565.38	95*	3,337.38	2,879.64
46	445.05	586.62	96*	3,381.30	2,895.66
47	465.30	607.86	97*	3,425.40	2,910.15
48	488.07	629.10	98*	3,468.33	2,925.09
49	511.65	650.61	99*	3,510.00	2,935.17
50	536.22	672.30	100*	3,551.58	2,945.25

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更衛您醫療計劃 vCare Medical Plan
標準保費表 Standard Premium Schedule - 港元 HKD

備註 Remarks:

1. 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.
2. 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.
3. 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.

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 2/2/2026