

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from July 2023)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2023 年 7 月生效)

Accommodation Room Type: Semi-Private Room 病房級別: 半私家病房

Deductible Option 自付費選項: HK\$15,000 | Premium for Non Smoker 非吸煙人士保費



Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	6,848	596	50	11,798	1,026
1	6,163	536	51	12,376	1,077
2	5,479	477	52	12,983	1,130
3	5,479	477	53	13,620	1,185
4	5,479	477	54	14,286	1,243
5	5,349	465	55	15,315	1,332
6	5,218	454	56	16,066	1,398
7	5,087	443	57	16,854	1,466
8	4,956	431	58	17,679	1,538
9	4,826	420	59	18,546	1,614
10	4,696	409	60	20,088	1,748
11	4,565	397	61	21,072	1,833
12	4,436	386	62	22,105	1,923
13	4,305	375	63	23,188	2,017
14	4,175	363	64	24,324	2,116
15	4,045	352	65	26,368	2,294
16	4,090	356	66	27,660	2,406
17	4,124	359	67	29,015	2,524
18	4,146	361	68	30,436	2,648
19	4,312	375	69	31,927	2,778
20	4,497	391	70	33,492	2,914
21	4,612	401	71	35,133	3,057
22	4,731	412	72	36,855	3,206
23	4,852	422	73	38,661	3,364
24	4,978	433	74	40,555	3,528
25	5,130	446	75	42,542	3,701
26	5,263	458	76	44,626	3,882
27	5,399	470	77	46,813	4,073
28	5,536	482	78	49,107	4,272
29	5,681	494	79	51,512	4,482
30	5,910	514	80	53,717	4,673
31	6,063	527	81*	55,749	4,850
32	6,219	541	82*	57,855	5,033
33	6,379	555	83*	60,038	5,223
34	6,545	569	84*	62,301	5,420
35	6,711	584	85*	64,646	5,624
36	6,885	599	86*	67,079	5,836
37	7,062	614	87*	69,599	6,055
38	7,244	630	88*	72,212	6,282
39	7,428	646	89*	74,921	6,518
40	7,598	661	90*	77,727	6,762
41	7,900	687	91*	80,635	7,015
42	8,245	717	92*	83,649	7,277
43	8,606	749	93*	86,771	7,549
44	8,982	781	94*	90,008	7,831
45	9,437	821	95*	93,360	8,122
46	9,851	857	96*	96,833	8,424
47	10,279	894	97*	100,431	8,737
48	10,729	933	98*	104,159	9,062
49	11,197	974	99*	108,021	9,398

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會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。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

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Deductible Option 自付費選項: HK\$15,000 | Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	13,735	1,195
1	-	-	51	14,409	1,254
2	-	-	52	15,116	1,315
3	-	-	53	15,855	1,379
4	-	-	54	16,633	1,447
5	-	-	55	17,819	1,550
6	-	-	56	18,693	1,626
7	-	-	57	19,609	1,706
8	-	-	58	20,570	1,790
9	-	-	59	21,578	1,877
10	-	-	60	23,353	2,032
11	-	-	61	24,497	2,131
12	-	-	62	25,698	2,236
13	-	-	63	26,957	2,345
14	-	-	64	28,278	2,460
15	-	-	65	30,626	2,664
16	-	-	66	32,129	2,795
17	-	-	67	33,701	2,932
18	4,832	420	68	35,352	3,076
19	5,024	437	69	37,085	3,226
20	5,241	456	70	38,902	3,384
21	5,375	468	71	40,809	3,550
22	5,514	480	72	42,808	3,724
23	5,654	492	73	44,906	3,907
24	5,800	505	74	47,106	4,098
25	5,978	520	75	49,413	4,299
26	6,132	533	76	51,834	4,510
27	6,289	547	77	54,375	4,731
28	6,450	561	78	57,039	4,962
29	6,617	576	79	59,835	5,206
30	6,882	599	80	62,406	5,429
31	7,061	614	81*	64,775	5,635
32	7,243	630	82*	67,231	5,849
33	7,429	646	83*	69,779	6,071
34	7,621	663	84*	72,421	6,301
35	7,815	680	85*	75,159	6,539
36	8,018	698	86*	78,000	6,786
37	8,224	715	87*	80,945	7,042
38	8,435	734	88*	83,997	7,308
39	8,651	753	89*	87,161	7,583
40	8,849	770	90*	90,442	7,868
41	9,202	801	91*	93,843	8,164
42	9,604	836	92*	97,366	8,471
43	10,024	872	93*	101,019	8,789
44	10,462	910	94*	104,806	9,118
45	10,989	956	95*	108,729	9,459
46	11,471	998	96*	112,795	9,813
47	11,970	1,041	97*	117,009	10,180
48	12,493	1,087	98*	121,374	10,560
49	13,039	1,134	99*	125,897	10,953

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