

周大福人壽保險有限公司 Chow Tai Fook Life Insurance Company Limited

「樂康保」醫療保障計劃 "BetterCare" Medical Insurance Plan

保障級別 3+超額醫療保障 (港元) Benefit Level 3 with SMM (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0至64歲之受保人 For Insured Persons from age 0 to 64 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual			
	基本計劃 Basic plan		附加契約 Policy rider	
	男性 Male	女性 Female	男性 Male	女性 Female
0	20,996.43	14,432.14	17,846.43	12,267.86
1	20,996.43	14,432.14	17,846.43	12,267.86
2	20,996.43	14,432.14	17,846.43	12,267.86
3	20,996.43	14,432.14	17,846.43	12,267.86
4	20,996.43	14,432.14	17,846.43	12,267.86
5	12,163.10	10,648.81	10,338.10	9,051.19
6	12,163.10	10,648.81	10,338.10	9,051.19
7	12,163.10	10,648.81	10,338.10	9,051.19
8	12,163.10	10,648.81	10,338.10	9,051.19
9	12,163.10	10,648.81	10,338.10	9,051.19
10	10,944.05	10,221.43	9,302.38	8,688.10
11	10,879.76	10,213.10	9,247.62	8,680.95
12	10,876.19	10,232.14	9,245.24	8,697.62
13	10,930.95	10,275.00	9,291.67	8,733.33
14	11,045.24	10,342.86	9,388.10	8,791.67
15	11,221.43	10,436.90	9,538.10	8,871.43
16	11,464.29	10,898.81	9,745.24	9,264.29
17	11,765.48	11,500.00	10,001.19	9,775.00
18	12,133.33	12,242.86	10,313.10	10,405.95
19	12,563.10	13,121.43	10,678.57	11,153.57
20	13,051.19	14,141.67	11,094.05	12,020.24
21	13,373.81	14,778.57	11,367.86	12,561.90
22	13,680.95	15,379.76	11,628.57	13,072.62
23	13,973.81	15,945.24	11,877.38	13,553.57
24	14,252.38	16,478.57	12,114.29	14,007.14
25	14,515.48	16,975.00	12,338.10	14,428.57
26	14,938.10	17,690.48	12,697.62	15,036.90
27	15,401.19	18,453.57	13,090.48	15,685.71
28	15,908.33	19,267.86	13,522.62	16,377.38
29	16,459.52	20,132.14	13,990.48	17,111.90
30	17,053.57	21,044.05	14,495.24	17,886.90
31	17,448.81	21,873.81	14,830.95	18,592.86
32	17,807.14	22,709.52	15,135.71	19,303.57
33	18,129.76	23,548.81	15,410.71	20,016.67
34	18,411.90	24,392.86	15,650.00	20,734.52
35	18,658.33	25,245.24	15,859.52	21,458.33
36	19,151.19	26,070.24	16,278.57	22,159.52
37	19,696.43	26,889.29	16,741.67	22,855.95
38	20,298.81	27,704.76	17,253.57	23,548.81
39	20,957.14	28,515.48	17,813.10	24,238.10
40	21,671.43	29,322.62	18,420.24	24,923.81
41	22,458.33	30,186.90	19,089.29	25,658.33
42	23,308.33	31,069.05	19,811.90	26,408.33
43	24,217.86	31,966.67	20,585.71	27,171.43
44	25,188.10	32,880.95	21,409.52	27,948.81
45	26,222.62	33,811.90	22,289.29	28,740.48
46	27,236.90	34,795.24	23,151.19	29,576.19
47	28,288.10	35,803.57	24,045.24	30,433.33
48	29,371.43	36,842.86	24,965.48	31,316.67
49	30,490.48	37,908.33	25,916.67	32,222.62
50	31,644.05	39,002.38	26,897.62	33,152.38

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保障級別 3+超額醫療保障 (港元) Benefit Level 3 with SMM (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0至64歲之受保人 For Insured Persons from age 0 to 64 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual			
	基本計劃 Basic plan		附加契約 Policy rider	
	男性 Male	女性 Female	男性 Male	女性 Female
51	32,959.52	40,107.14	28,015.48	34,091.67
52	34,353.57	41,235.71	29,200.00	35,050.00
53	35,825.00	42,382.14	30,451.19	36,025.00
54	37,370.24	43,555.95	31,764.29	37,022.62
55	38,996.43	44,751.19	33,146.43	38,038.10
56	40,944.05	46,086.90	34,802.38	39,173.81
57	43,048.81	47,484.52	36,591.67	40,361.90
58	45,317.86	48,942.86	38,520.24	41,601.19
59	47,741.67	50,461.90	40,580.95	42,892.86
60	50,325.00	52,045.24	42,776.19	44,238.10
61	54,671.43	55,089.29	46,470.24	46,826.19
62	59,707.14	58,664.29	50,751.19	49,864.29
63	65,433.33	62,767.86	55,617.86	53,352.38
64	71,855.95	67,398.81	61,077.38	57,289.29
65	78,969.05	72,561.90	67,123.81	61,677.38
66	84,315.48	76,795.24	71,667.86	65,276.19
67	89,535.71	81,071.43	76,105.95	68,910.71
68	94,628.57	85,392.86	80,434.52	72,584.52
69	99,596.43	89,759.52	84,657.14	76,295.24
70	104,434.52	94,169.05	88,769.05	80,044.05
71	107,045.24	96,523.81	90,988.10	82,045.24
72	107,045.24	96,523.81	90,988.10	82,045.24
73	107,045.24	96,523.81	90,988.10	82,045.24
74	107,045.24	96,523.81	90,988.10	82,045.24
75	107,045.24	96,523.81	90,988.10	82,045.24
76	107,045.24	96,523.81	90,988.10	82,045.24
77	107,045.24	96,523.81	90,988.10	82,045.24
78	107,045.24	96,523.81	90,988.10	82,045.24
79	107,045.24	96,523.81	90,988.10	82,045.24
80	107,045.24	96,523.81	90,988.10	82,045.24
81	107,045.24	96,523.81	90,988.10	82,045.24
82	107,045.24	96,523.81	90,988.10	82,045.24
83	107,045.24	96,523.81	90,988.10	82,045.24
84	107,045.24	96,523.81	90,988.10	82,045.24
85	107,045.24	96,523.81	90,988.10	82,045.24
86	107,045.24	96,523.81	90,988.10	82,045.24
87	107,045.24	96,523.81	90,988.10	82,045.24
88	107,045.24	96,523.81	90,988.10	82,045.24
89	107,045.24	96,523.81	90,988.10	82,045.24
90	107,045.24	96,523.81	90,988.10	82,045.24
91	107,045.24	96,523.81	90,988.10	82,045.24
92	107,045.24	96,523.81	90,988.10	82,045.24
93	107,045.24	96,523.81	90,988.10	82,045.24
94	107,045.24	96,523.81	90,988.10	82,045.24
95	107,045.24	96,523.81	90,988.10	82,045.24
96	107,045.24	96,523.81	90,988.10	82,045.24
97	107,045.24	96,523.81	90,988.10	82,045.24
98	107,045.24	96,523.81	90,988.10	82,045.24
99	107,045.24	96,523.81	90,988.10	82,045.24

(只適用於保單生效時年齡介乎65至70歲之受保人 For Insured Persons from age 65 to 70 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual			
	基本計劃 Basic plan		附加契約 Policy rider	
	男性 Male	女性 Female	男性 Male	女性 Female
65	94,762.86	87,074.28	80,548.57	74,012.86
66	101,178.58	92,154.29	86,001.43	78,331.43
67	107,442.85	97,285.72	91,327.14	82,692.85
68	113,554.28	102,471.43	96,521.42	87,101.42
69	119,515.72	107,711.42	101,588.57	91,554.29
70	125,321.42	113,002.86	106,522.86	96,052.86
71	128,454.29	115,828.57	109,185.72	98,454.29
72	128,454.29	115,828.57	109,185.72	98,454.29
73	128,454.29	115,828.57	109,185.72	98,454.29
74	128,454.29	115,828.57	109,185.72	98,454.29
75	128,454.29	115,828.57	109,185.72	98,454.29
76	128,454.29	115,828.57	109,185.72	98,454.29
77	128,454.29	115,828.57	109,185.72	98,454.29
78	128,454.29	115,828.57	109,185.72	98,454.29
79	128,454.29	115,828.57	109,185.72	98,454.29
80	128,454.29	115,828.57	109,185.72	98,454.29
81	128,454.29	115,828.57	109,185.72	98,454.29
82	128,454.29	115,828.57	109,185.72	98,454.29
83	128,454.29	115,828.57	109,185.72	98,454.29
84	128,454.29	115,828.57	109,185.72	98,454.29
85	128,454.29	115,828.57	109,185.72	98,454.29
86	128,454.29	115,828.57	109,185.72	98,454.29
87	128,454.29	115,828.57	109,185.72	98,454.29
88	128,454.29	115,828.57	109,185.72	98,454.29
89	128,454.29	115,828.57	109,185.72	98,454.29
90	128,454.29	115,828.57	109,185.72	98,454.29
91	128,454.29	115,828.57	109,185.72	98,454.29
92	128,454.29	115,828.57	109,185.72	98,454.29
93	128,454.29	115,828.57	109,185.72	98,454.29
94	128,454.29	115,828.57	109,185.72	98,454.29
95	128,454.29	115,828.57	109,185.72	98,454.29
96	128,454.29	115,828.57	109,185.72	98,454.29
97	128,454.29	115,828.57	109,185.72	98,454.29
98	128,454.29	115,828.57	109,185.72	98,454.29
99	128,454.29	115,828.57	109,185.72	98,454.29

(只適用於保單生效時年齡介乎71至75歲之受保人 For Insured Persons from age 71 to 75 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual			
	基本計劃 Basic plan		附加契約 Policy rider	
	男性 Male	女性 Female	男性 Male	女性 Female
71	149,863.34	135,133.33	127,383.34	114,863.34
72	149,863.34	135,133.33	127,383.34	114,863.34
73	149,863.34	135,133.33	127,383.34	114,863.34
74	149,863.34	135,133.33	127,383.34	114,863.34
75	149,863.34	135,133.33	127,383.34	114,863.34
76	149,863.34	135,133.33	127,383.34	114,863.34
77	149,863.34	135,133.33	127,383.34	114,863.34
78	149,863.34	135,133.33	127,383.34	114,863.34
79	149,863.34	135,133.33	127,383.34	114,863.34
80	149,863.34	135,133.33	127,383.34	114,863.34
81	149,863.34	135,133.33	127,383.34	114,863.34
82	149,863.34	135,133.33	127,383.34	114,863.34
83	149,863.34	135,133.33	127,383.34	114,863.34
84	149,863.34	135,133.33	127,383.34	114,863.34
85	149,863.34	135,133.33	127,383.34	114,863.34
86	149,863.34	135,133.33	127,383.34	114,863.34
87	149,863.34	135,133.33	127,383.34	114,863.34
88	149,863.34	135,133.33	127,383.34	114,863.34
89	149,863.34	135,133.33	127,383.34	114,863.34
90	149,863.34	135,133.33	127,383.34	114,863.34
91	149,863.34	135,133.33	127,383.34	114,863.34
92	149,863.34	135,133.33	127,383.34	114,863.34
93	149,863.34	135,133.33	127,383.34	114,863.34
94	149,863.34	135,133.33	127,383.34	114,863.34
95	149,863.34	135,133.33	127,383.34	114,863.34
96	149,863.34	135,133.33	127,383.34	114,863.34
97	149,863.34	135,133.33	127,383.34	114,863.34
98	149,863.34	135,133.33	127,383.34	114,863.34
99	149,863.34	135,133.33	127,383.34	114,863.34

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 保障級別 3+超額醫療保障 (港元) Benefit Level 3 with SMM (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76至80歲之受保人 For Insured Persons from age 76 to 80 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual			
	基本計劃 Basic plan		附加契約 Policy rider	
	男性 Male	女性 Female	男性 Male	女性 Female
76	171,272.38	154,438.10	145,580.96	131,272.38
77	171,272.38	154,438.10	145,580.96	131,272.38
78	171,272.38	154,438.10	145,580.96	131,272.38
79	171,272.38	154,438.10	145,580.96	131,272.38
80	171,272.38	154,438.10	145,580.96	131,272.38
81	171,272.38	154,438.10	145,580.96	131,272.38
82	171,272.38	154,438.10	145,580.96	131,272.38
83	171,272.38	154,438.10	145,580.96	131,272.38
84	171,272.38	154,438.10	145,580.96	131,272.38
85	171,272.38	154,438.10	145,580.96	131,272.38
86	171,272.38	154,438.10	145,580.96	131,272.38
87	171,272.38	154,438.10	145,580.96	131,272.38
88	171,272.38	154,438.10	145,580.96	131,272.38
89	171,272.38	154,438.10	145,580.96	131,272.38
90	171,272.38	154,438.10	145,580.96	131,272.38
91	171,272.38	154,438.10	145,580.96	131,272.38
92	171,272.38	154,438.10	145,580.96	131,272.38
93	171,272.38	154,438.10	145,580.96	131,272.38
94	171,272.38	154,438.10	145,580.96	131,272.38
95	171,272.38	154,438.10	145,580.96	131,272.38
96	171,272.38	154,438.10	145,580.96	131,272.38
97	171,272.38	154,438.10	145,580.96	131,272.38
98	171,272.38	154,438.10	145,580.96	131,272.38
99	171,272.38	154,438.10	145,580.96	131,272.38

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](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](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.
- 若繳費方式不是年繳，請以年繳保費乘以適用之保費繳款因子計算標準保費。保費繳款因子為0.52 (半年繳) 或 0.09 (月繳)。  
If the payment mode is not annual, please calculate the Standard Premium by multiplying the annual premium by the applicable modal factor. The modal factor is 0.52 (semi-annual) or 0.09 (monthly).
- 此標準保費表只供現有保單續保。  
This Standard Premium Schedule is for the renewal of existing policies only.

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 23/11/2025