

中國人壽保險(海外)股份有限公司 China Life Insurance (Overseas) Company Limited  
 健康常伴優越醫療保險計劃 Healthy Life Premier Medical Insurance Plan  
 私家病房連附加保障 Private with SMM  
 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80歲之受保人 For Insured Persons from age 0 to 80 years at Policy commencement)

實際年齡 Attained Age	年繳 Annual		實際年齡 Attained Age	年繳 Annual	
	男性 Male	女性 Female		男性 Male	女性 Female
0	13,908.00	12,996.00	50	14,448.00	18,686.00
1	13,908.00	12,996.00	51	16,041.00	18,825.00
2	13,908.00	12,996.00	52	16,940.00	18,963.00
3	13,908.00	12,996.00	53	17,924.00	19,617.00
4	13,908.00	12,996.00	54	18,974.00	20,295.00
5	13,908.00	12,996.00	55	20,074.00	20,922.00
6	5,244.00	5,244.00	56	21,240.00	21,649.00
7	5,244.00	5,244.00	57	22,469.00	22,400.00
8	5,244.00	5,244.00	58	23,795.00	23,209.00
9	5,244.00	5,244.00	59	25,176.00	24,046.00
10	5,244.00	5,244.00	60	26,629.00	24,676.00
11	5,244.00	5,244.00	61	28,021.00	25,278.00
12	5,244.00	5,244.00	62	29,519.00	26,190.00
13	5,244.00	5,244.00	63	31,086.00	27,132.00
14	5,244.00	5,244.00	64	32,674.00	28,119.00
15	5,244.00	5,244.00	65	35,272.00	29,744.00
16	5,244.00	5,244.00	66	36,904.00	30,847.00
17	5,244.00	5,244.00	67	38,522.00	32,017.00
18	4,381.00	5,380.00	68	40,128.00	33,306.00
19	4,646.00	5,780.00	69	41,862.00	34,588.00
20	4,948.00	6,284.00	70	44,701.00	36,897.00
21	5,236.00	6,688.00	71	45,781.00	37,467.00
22	5,529.00	7,086.00	72	46,895.00	39,333.00
23	5,824.00	7,483.00	73	48,041.00	41,304.00
24	6,118.00	7,868.00	74	49,222.00	43,352.00
25	6,500.00	8,372.00	75	50,438.00	46,197.00
26	6,783.00	8,740.00	76	52,873.00	48,456.00
27	7,059.00	9,097.00	77	55,357.00	50,759.00
28	7,331.00	9,447.00	78	57,856.00	53,086.00
29	7,492.00	9,716.00	79	60,394.00	55,452.00
30	7,657.00	9,994.00	80	63,695.00	58,213.00
31	7,784.00	10,246.00	81*	65,517.00	60,078.00
32	7,979.00	10,524.00	82*	67,306.00	61,918.00
33	8,175.00	10,813.00	83*	68,838.00	63,633.00
34	8,373.00	11,104.00	84*	70,325.00	65,314.00
35	8,682.00	11,633.00	85*	71,846.00	66,888.00
36	8,845.00	11,912.00	86*	73,230.00	68,489.00
37	9,017.00	12,201.00	87*	74,555.00	70,043.00
38	9,211.00	12,518.00	88*	75,816.00	71,546.00
39	9,421.00	12,850.00	89*	77,014.00	72,996.00
40	9,685.00	13,302.00	90*	77,517.00	73,446.00
41	9,929.00	13,734.00	91*	77,601.00	73,898.00
42	10,213.00	14,119.00	92*	77,688.00	74,354.00
43	10,551.00	14,544.00	93*	78,555.00	75,490.00
44	10,926.00	14,991.00	94*	79,580.00	76,542.00
45	11,547.00	15,816.00	95*	80,406.00	77,517.00
46	12,006.00	16,313.00	96*	81,038.00	78,391.00
47	12,515.00	16,832.00	97*	81,532.00	79,184.00
48	13,089.00	17,385.00	98*	81,932.00	79,897.00
49	13,713.00	17,961.00	99*	82,242.00	80,525.00

\*只適用於續保。 \*For renewal only.

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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](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.
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.
4. 若繳費方式不是年繳，請以年繳保費乘以適用之保費繳付因子計算標準保費。保費繳付因子為 0.087 (月繳)。  
If the payment mode is not annual, please calculate the Standard Premium by multiplying the annual premium by the applicable premium modal factor. The premium modal factor is 0.087 (monthly).

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 1/6/2026