

Chubb VHIS – Prime Plan  
Standard Premium Schedule  
安達自願醫保(優裕)計劃 – 標準保費表

HKD 港元	Asia (Deductible HKD25,000) 亞洲 (自付費港元25,000)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	8,962	8,962
1	8,962	8,962
2	8,962	8,962
3	8,962	8,962
4	8,962	8,962
5	8,456	8,456
6	8,456	8,456
7	8,456	8,456
8	8,456	8,456
9	8,456	8,456
10	8,456	8,456
11	8,456	8,456
12	8,456	8,456
13	8,456	8,456
14	8,456	8,456
15	8,456	8,456
16	8,456	8,456
17	8,456	8,456
18	4,236	4,659
19	4,243	4,668
20	4,251	4,676
21	4,389	4,828
22	4,531	4,984
23	4,678	5,146
24	4,830	5,313
25	4,987	5,486
26	5,195	5,715
27	5,411	5,952
28	5,636	6,200
29	5,776	6,354
30	5,871	6,458
31	5,997	6,597
32	6,125	6,738
33	6,256	6,882
34	6,336	6,970
35	6,390	7,029
36	6,446	7,091
37	6,503	7,153
38	6,560	7,216
39	6,594	7,253
40	6,617	7,279
41	7,201	7,921
42	7,672	8,439
43	7,836	8,620
44	8,003	8,803
45	8,174	8,991
46	8,605	9,466
47	9,059	9,965
48	9,537	10,491
49	9,836	10,820
50	10,041	11,045
51	10,434	11,477
52	10,773	11,850
53	11,053	12,158
54	11,267	12,394

55	11,413	12,554
56	12,097	13,307
57	12,822	14,104
58	13,590	14,949
59	14,404	15,844
60	15,266	16,793
61	16,401	18,041
62	18,047	19,852
63	20,338	22,372
64	22,379	24,617
65	24,625	27,088
66	26,316	28,948
67	27,691	30,460
68	28,945	31,840
69	30,055	33,061
70	30,729	33,802
71	31,555	34,711
72	32,669	35,936
73	34,029	37,432
74	35,664	39,230
75	37,683	41,451
76	39,978	43,976
77	42,312	46,543
78	44,677	49,145
79	46,620	51,282
80	47,735	52,509
81	48,419	53,261
82*	49,483	54,431
83*	50,320	55,352
84*	51,307	56,438
85*	53,200	58,520
86*	54,056	59,462
87*	54,911	60,402
88*	55,844	61,428
89*	56,699	62,369
90*	58,311	64,142
91*	59,334	65,267
92*	60,278	66,306
93*	61,064	67,170
94*	62,087	68,296
95*	62,639	68,903
96*	63,818	70,200
97*	64,605	71,066
98*	65,549	72,104
99*	66,414	73,055
100*	67,310	74,041
101*	68,199	75,019
102*	69,099	76,009
103*	70,011	77,012
104*	70,935	78,029
105*	71,873	79,060
106*	72,821	80,103
107*	73,783	81,161
108*	74,757	82,233
109*	75,744	83,318
110*	76,745	84,420
111*	77,759	85,535
112*	78,785	86,664
113*	79,825	87,808
114*	80,881	88,969
115*	81,949	90,144
116*	83,032	91,335
117*	84,129	92,542
118*	85,240	93,764

119*	86,367	95,004
120*	87,509	96,260
121*	88,665	97,532
122*	89,837	98,821
123*	91,024	100,126
124*	92,228	101,451
125*	93,446	102,791
126*	94,682	104,150
127*	95,934	105,527

\*For renewal only 只供續保。

Note:

1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time on a Portfolio basis upon prior written notice to Policy Holders.
2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

備註：

1. 保費率並非保證及會每年隨著**受保人**年齡增長而調整。**本公司**保留權利不時檢討**標準保費**率並在事先以書面通知**保單持有人**的情況下向所有同一類別保單作出調整。
2. 此**標準保費**表並未包括保險業監管局徵收的保費徵費。
3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳=1.0000；半年繳=0.5125；季繳=0.2594；月繳=0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。