

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	Worldwide excluding USA (Deductible HKD0) 全球不包括美國 (自付費港元0)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	25,600	25,600
1	25,600	25,600
2	25,600	25,600
3	25,600	25,600
4	25,600	25,600
5	23,994	23,994
6	23,994	23,994
7	23,994	23,994
8	23,994	23,994
9	23,994	23,994
10	23,994	23,994
11	23,994	23,994
12	23,994	23,994
13	23,994	23,994
14	23,994	23,994
15	23,994	23,994
16	23,994	23,994
17	23,994	23,994
18	12,096	13,305
19	12,195	13,414
20	12,295	13,525
21	12,545	13,800
22	12,801	14,081
23	13,328	14,661
24	14,017	15,419
25	15,042	16,546
26	15,886	17,475
27	16,778	18,456
28	17,720	19,492
29	18,310	20,141
30	18,715	20,587
31	18,998	20,898
32	19,286	21,215
33	19,578	21,536
34	19,755	21,731
35	19,875	21,863
36	20,325	22,358
37	20,785	22,864
38	21,255	23,381
39	21,542	23,696
40	21,736	23,910
41	22,784	25,062
42	23,883	26,271
43	25,035	27,539
44	25,753	28,328
45	26,243	28,867
46	27,531	30,284
47	28,883	31,771
48	30,301	33,331
49	31,185	34,304
50	31,789	34,968
51	33,128	36,441
52	34,524	37,976
53	35,979	39,577
54	37,495	41,245

55	39,075	42,983
56	41,718	45,890
57	44,539	48,993
58	47,551	52,306
59	50,767	55,844
60	54,200	59,620
61	59,230	65,153
62	64,727	71,200
63	70,734	77,807
64	77,299	85,029
65	84,474	92,921
66	88,603	97,463
67	92,933	102,226
68	97,475	107,223
69	100,306	110,337
70	102,239	112,463
71	106,506	117,157
72	110,951	122,046
73	115,581	127,139
74	120,405	132,446
75	125,429	137,972
76	134,006	147,407
77	143,170	157,487
78	152,960	168,256
79	163,420	179,762
80	174,595	192,055
81	177,112	194,823
82*	181,025	199,128
83*	184,102	202,512
84*	187,737	206,511
85*	190,254	209,279
86*	193,331	212,664
87*	196,404	216,044
88*	199,761	219,737
89*	202,838	223,122
90*	206,193	226,812
91*	209,828	230,811
92*	213,185	234,504
93*	215,982	237,580
94*	219,617	241,579
95*	221,573	243,730
96*	225,769	248,346
97*	228,564	251,420
98*	231,919	255,111
99*	234,996	258,496
100*	238,182	262,000
101*	241,339	265,473
102*	244,538	268,992
103*	247,782	272,560
104*	251,066	276,173
105*	254,394	279,833
106*	257,767	283,544
107*	261,186	287,305
108*	264,648	291,113
109*	268,156	294,972
110*	271,713	298,884
111*	275,313	302,844
112*	278,964	306,860
113*	282,665	310,932
114*	286,412	315,053
115*	290,209	319,230
116*	294,058	323,464
117*	297,957	327,753
118*	301,908	332,099

119*	305,912	336,503
120*	309,968	340,965
121*	314,079	345,487
122*	318,243	350,067
123*	322,465	354,712
124*	326,740	359,414
125*	331,072	364,179
126*	335,465	369,012
127*	339,913	373,904

*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。