

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 HKD25,000) 全球不包括美國 (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	16,218	16,218
1	16,218	16,218
2	16,218	16,218
3	16,218	16,218
4	16,218	16,218
5	15,252	15,252
6	15,252	15,252
7	15,252	15,252
8	15,252	15,252
9	15,252	15,252
10	15,252	15,252
11	15,252	15,252
12	15,252	15,252
13	15,252	15,252
14	15,252	15,252
15	15,252	15,252
16	15,252	15,252
17	15,252	15,252
18	7,680	8,448
19	7,734	8,508
20	7,789	8,568
21	8,084	8,892
22	8,390	9,229
23	8,708	9,579
24	9,038	9,942
25	9,380	10,318
26	9,901	10,891
27	10,450	11,495
28	11,030	12,133
29	11,393	12,532
30	11,642	12,806
31	11,862	13,048
32	12,086	13,295
33	12,315	13,547
34	12,454	13,699
35	12,548	13,803
36	12,680	13,948
37	12,813	14,094
38	12,948	14,243
39	13,029	14,332
40	13,084	14,392
41	13,776	15,154
42	14,504	15,954
43	15,271	16,798
44	15,751	17,326
45	16,079	17,687
46	16,858	18,544
47	17,675	19,443
48	18,531	20,384
49	19,064	20,970
50	19,428	21,371
51	20,163	22,179
52	20,926	23,019
53	21,718	23,890
54	22,540	24,794

55	23,393	25,732
56	24,868	27,355
57	26,436	29,080
58	28,103	30,913
59	29,875	32,863
60	31,760	34,936
61	34,730	38,203
62	37,978	41,776
63	41,530	45,683
64	45,414	49,955
65	49,660	54,626
66	52,406	57,647
67	55,304	60,834
68	58,363	64,199
69	60,279	66,307
70	61,591	67,750
71	64,160	70,576
72	66,836	73,520
73	69,624	76,586
74	72,528	79,781
75	75,553	83,108
76	80,353	88,388
77	85,458	94,004
78	90,888	99,977
79	96,663	106,329
80	102,805	113,086
81	104,285	114,714
82*	106,586	117,245
83*	108,395	119,235
84*	110,532	121,585
85*	112,012	123,213
86*	113,821	125,203
87*	115,627	127,190
88*	117,601	129,361
89*	119,410	131,351
90*	121,382	133,520
91*	123,519	135,871
92*	125,493	138,042
93*	127,137	139,851
94*	129,274	142,201
95*	130,424	143,466
96*	132,891	146,180
97*	134,534	147,987
98*	136,507	150,158
99*	138,316	152,148
100*	140,189	154,208
101*	142,045	156,250
102*	143,925	158,318
103*	145,833	160,416
104*	147,763	162,539
105*	149,720	164,692
106*	151,703	166,873
107*	153,713	169,084
108*	155,748	171,323
109*	157,810	173,591
110*	159,901	175,891
111*	162,018	178,220
112*	164,165	180,582
113*	166,340	182,974
114*	168,543	185,397
115*	170,775	187,853
116*	173,039	190,343
117*	175,330	192,863
118*	177,653	195,418

119*	180,007	198,008
120*	182,392	200,631
121*	184,809	203,290
122*	187,257	205,983
123*	189,739	208,713
124*	192,252	211,477
125*	194,799	214,279
126*	197,382	217,120
127*	199,997	219,997

*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。