

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 HKD50,000) 全球不包括美國 (自付費港元50,000)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	12,590	12,590
1	12,590	12,590
2	12,590	12,590
3	12,590	12,590
4	12,590	12,590
5	11,852	11,852
6	11,852	11,852
7	11,852	11,852
8	11,852	11,852
9	11,852	11,852
10	11,852	11,852
11	11,852	11,852
12	11,852	11,852
13	11,852	11,852
14	11,852	11,852
15	11,852	11,852
16	11,852	11,852
17	11,852	11,852
18	5,944	6,538
19	5,961	6,557
20	5,979	6,577
21	6,187	6,806
22	6,402	7,042
23	6,625	7,288
24	6,855	7,541
25	7,093	7,802
26	7,462	8,208
27	7,851	8,636
28	8,260	9,086
29	8,515	9,367
30	8,690	9,559
31	8,853	9,738
32	9,019	9,921
33	9,188	10,107
34	9,291	10,220
35	9,360	10,296
36	9,556	10,512
37	9,756	10,732
38	9,960	10,956
39	10,084	11,092
40	10,167	11,184
41	10,671	11,738
42	11,200	12,320
43	11,755	12,931
44	12,101	13,311
45	12,338	13,572
46	12,929	14,222
47	13,443	14,787
48	13,869	15,256
49	14,198	15,618
50	14,422	15,864
51	14,964	16,460
52	15,527	17,080
53	16,111	17,722
54	16,717	18,389

55	17,346	19,081
56	18,435	20,279
57	19,592	21,551
58	20,822	22,904
59	22,129	24,342
60	23,517	25,869
61	25,632	28,195
62	27,937	30,731
63	30,450	33,495
64	33,189	36,508
65	36,173	39,790
66	38,313	42,144
67	40,580	44,638
68	42,981	47,279
69	44,489	48,938
70	45,525	50,078
71	47,421	52,163
72	49,396	54,336
73	51,454	56,599
74	53,597	58,957
75	55,830	61,413
76	59,426	65,369
77	63,253	69,578
78	67,327	74,060
79	71,663	78,829
80	76,278	83,906
81	77,375	85,113
82*	79,079	86,987
83*	80,420	88,462
84*	82,003	90,203
85*	83,100	91,410
86*	84,440	92,884
87*	85,779	94,357
88*	87,241	95,965
89*	88,581	97,439
90*	90,043	99,047
91*	91,626	100,789
92*	93,088	102,397
93*	94,307	103,738
94*	95,890	105,479
95*	96,742	106,416
96*	98,570	108,427
97*	99,788	109,767
98*	101,249	111,374
99*	102,590	112,849
100*	103,977	114,375
101*	105,353	115,888
102*	106,746	117,421
103*	108,159	118,975
104*	109,590	120,549
105*	111,039	122,143
106*	112,509	123,760
107*	113,998	125,398
108*	115,506	127,057
109*	117,034	128,737
110*	118,583	130,441
111*	120,152	132,167
112*	121,742	133,916
113*	123,354	135,689
114*	124,987	137,486
115*	126,640	139,304
116*	128,317	141,149
117*	130,015	143,017
118*	131,737	144,911

119*	133,481	146,829
120*	135,248	148,773
121*	137,039	150,743
122*	138,852	152,737
123*	140,691	154,760
124*	142,554	156,809
125*	144,441	158,885
126*	146,354	160,989
127*	148,292	163,121

*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。