安達人壽保險香港有限公司 Chubb Life Insurance Hong Kong Limited
安達自願醫保（優裕）計劃 Chubb VHIS - Prime Plan
100,000 港元自付費 (全球不包括美國) HKD100,000 Deductible (Worldwide excluding USA)
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81歲之受保人 For Insured Persons from age 0 to 81 years at Policy commencement)

	年繳 Annual			年繳 Annual	
最接近生日年齡 Age Nearest Birthday	非吸煙人士 Non-Smoker	吸煙人士 Smoker	最接近生日年齡 Age Nearest Birthday	非吸煙人士 Non-Smoker	吸煙人士 Smoker
0	10,908.00	10,908.00	51	12,985.00	14,284.00
1	10,908.00	10,908.00	52	13,422.00	14,764.00
2	10,908.00	10,908.00	53	13,782.00	15,160.00
3	10,908.00	10,908.00	54	14,059.00	15,465.00
4	10,908.00	10,908.00	55	14,246.00	15,671.00
5	10,276.00	10,276.00	56	15,137.00	16,651.00
6	10,276.00	10,276.00	57	16,084.00	17,692.00
7	10,276.00	10,276.00	58	17,090.00	18,799.00
8	10,276.00	10,276.00	59	18,159.00	19,975.00
9	10,276.00	10,276.00	60	19,293.00	21,222.00
10	10,276.00	10,276.00	61	21,107.00	23,218.00
11	10,276.00	10,276.00	62	23,092.00	25,401.00
12	10,276.00	10,276.00	63	25,263.00	27,789.00
13	10,276.00	10,276.00	64	27,638.00	30,402.00
14	10,276.00	10,276.00	65	30,237.00	33,261.00
15	10,276.00	10,276.00	66	32,027.00	35,230.00
16	10,276.00	10,276.00	67	33,923.00	37,315.00
17	10,276.00	10,276.00	68	35,931.00	39,524.00
18	5,171.00	5,689.00	69	37,192.00	40,911.00
19	5,205.00	5,726.00	70	38,057.00	41,863.00
20	5,239.00	5,763.00	71	39,079.00	42,987.00
21	5,404.00	5,944.00	72	40,457.00	44,503.00
22	5,574.00	6,131.00	73	42,141.00	46,355.00
23	5,750.00	6,325.00	74	44,164.00	48,580.00
24	5,931.00	6,524.00	75	46,663.00	51,329.00
25	6,118.00	6,730.00	76	49,925.00	54,918.00
26	6,488.00	7,137.00	77	53,251.00	58,576.00
27	6,880.00	7,568.00	78	56,625.00	62,288.00
28	7,296.00	8,026.00	79	60,028.00	66,031.00
29	7,557.00	8,313.00	80	63,441.00	69,785.00
30	7,736.00	8,510.00	81	64,352.00	70,787.00
31	7,859.00	8,645.00	82*	65,768.00	72,345.00
32	7,984.00	8,782.00	83*	66,882.00	73,570.00
33	8,111.00	8,922.00	84*	68,197.00	75,017.00
34	8,188.00	9,007.00	85*	69,108.00	76,019.00
35	8,239.00	9,063.00	86*	70,222.00	77,244.00
36	8,364.00	9,200.00	87*	71,334.00	78,467.00
37	8,459.00	9,305.00	88*	72,549.00	79,804.00
38	8,491.00	9,340.00	89*	73,662.00	81,028.00
39	8,523.00	9,375.00	90*	74,876.00	82,364.00
40	8,555.00	9,411.00	91*	76,192.00	83,811.00
41	9,000.00	9,900.00	92*	77,407.00	85,148.00
42	9,468.00	10,415.00	93*	78,419.00	86,261.00
43	9,961.00	10,957.00	94*	79,735.00	87,709.00
44	10,269.00	11,296.00	95*	80,442.00	88,486.00
45	10,479.00	11,527.00	96*	81,961.00	90,157.00
46	11,043.00	12,147.00	97*	82,973.00	91,270.00
47	11,536.00	12,690.00	98*	84,187.00	92,606.00
48	11,946.00	13,141.00	99*	85,300.00	93,830.00
49	12,263.00	13,489.00	100*	86,453.00	95,098.00
50	12,479.00	13,727.00	101*	87,596.00	96,356.00

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	年繳 Annual	
最接近生日年齡 Age Nearest Birthday	非吸煙人士 Non-Smoker	吸煙人士 Smoker
102*	88,754.00	97,629.00
103*	89,928.00	98,921.00
104*	91,116.00	100,228.00
105*	92,320.00	101,552.00
106*	93,541.00	102,895.00
107*	94,778.00	104,256.00
108*	96,031.00	105,634.00
109*	97,301.00	107,031.00
110*	98,588.00	108,447.00
111*	99,891.00	109,880.00
112*	101,213.00	111,334.00
113*	102,552.00	112,807.00
114*	103,908.00	114,299.00
115*	105,282.00	115,810.00
116*	106,675.00	117,343.00
117*	108,086.00	118,895.00
118*	109,516.00	120,468.00
119*	110,965.00	122,062.00
120*	112,433.00	123,676.00
121*	113,921.00	125,313.00
122*	115,428.00	126,971.00
123*	116,956.00	128,652.00
124*	118,503.00	130,353.00
125*	120,071.00	132,078.00
126*	121,661.00	133,827.00
127*	123,270.00	135,597.00

*只適用於續保。 *For renewal only.

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 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 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. 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。
   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.

生效日期 (日/月/年) Effective Date (DD/MM/YYYY): 01/10/2026