

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 HKD150,000) 全球不包括美國 (自付費港元150,000)	
Age Nearest Birthday 最接近生日 之年齡	Non-Smoker 非吸煙	Smoker 吸煙
0	9,810	9,810
1	9,810	9,810
2	9,810	9,810
3	9,810	9,810
4	9,810	9,810
5	9,248	9,248
6	9,248	9,248
7	9,248	9,248
8	9,248	9,248
9	9,248	9,248
10	9,248	9,248
11	9,248	9,248
12	9,248	9,248
13	9,248	9,248
14	9,248	9,248
15	9,248	9,248
16	9,248	9,248
17	9,248	9,248
18	4,672	5,139
19	4,720	5,191
20	4,768	5,245
21	4,925	5,418
22	5,088	5,597
23	5,256	5,782
24	5,430	5,973
25	5,609	6,170
26	5,862	6,448
27	6,127	6,740
28	6,404	7,044
29	6,576	7,234
30	6,693	7,362
31	6,857	7,543
32	7,025	7,728
33	7,197	7,917
34	7,302	8,032
35	7,374	8,111
36	7,448	8,193
37	7,504	8,254
38	7,523	8,275
39	7,542	8,296
40	7,560	8,316
41	8,195	9,015
42	8,706	9,577
43	8,883	9,771
44	9,064	9,970
45	9,250	10,175
46	9,807	10,788
47	10,296	11,326
48	10,705	11,776
49	11,022	12,124
50	11,239	12,363
51	11,650	12,815
52	12,004	13,204
53	12,295	13,525
54	12,518	13,770

55	12,670	13,937
56	13,460	14,806
57	14,299	15,729
58	15,190	16,709
59	16,137	17,751
60	17,142	18,856
61	18,712	20,583
62	20,426	22,469
63	22,296	24,526
64	24,338	26,772
65	26,566	29,223
66	27,902	30,692
67	29,306	32,237
68	30,780	33,858
69	31,700	34,870
70	32,329	35,562
71	33,346	36,681
72	34,537	37,991
73	36,067	39,674
74	37,977	41,775
75	39,742	43,716
76	42,766	47,043
77	45,866	50,453
78	49,028	53,931
79	52,233	57,456
80	55,462	61,008
81	56,258	61,884
82*	57,494	63,243
83*	58,467	64,314
84*	59,616	65,578
85*	60,412	66,453
86*	61,384	67,522
87*	62,356	68,592
88*	63,417	69,759
89*	64,389	70,828
90*	65,450	71,995
91*	66,599	73,259
92*	67,660	74,426
93*	68,544	75,398
94*	69,693	76,662
95*	70,311	77,342
96*	71,638	78,802
97*	72,521	79,773
98*	73,582	80,940
99*	74,554	82,009
100*	75,561	83,117
101*	76,559	84,215
102*	77,570	85,327
103*	78,596	86,456
104*	79,634	87,597
105*	80,686	88,755
106*	81,752	89,927
107*	82,833	91,116
108*	83,927	92,320
109*	85,036	93,540
110*	86,160	94,776
111*	87,298	96,028
112*	88,452	97,297
113*	89,622	98,584
114*	90,806	99,887
115*	92,006	101,207
116*	93,223	102,545
117*	94,455	103,901
118*	95,704	105,274

119*	96,970	106,667
120*	98,252	108,077
121*	99,552	109,507
122*	100,868	110,955
123*	102,202	112,422
124*	103,554	113,909
125*	104,923	115,415
126*	106,312	116,943
127*	107,717	118,489

*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。