

Cigna VHIS Series – Flexi Plan (SMM) | Standard Premium Schedule (Effective from March 2021)

信諾自願醫保系列 – 靈活計劃 (附加保障) | 標準保費表 (2021年3月生效)



Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	4,676	407	50	7,430	646
1	4,676	407	51	7,757	675
2	4,676	407	52	8,098	705
3	4,676	407	53	8,454	735
4	4,676	407	54	8,826	768
5	3,117	271	55	9,214	802
6	3,117	271	56	9,638	839
7	3,117	271	57	10,081	877
8	3,117	271	58	10,545	917
9	3,117	271	59	11,030	960
10	3,117	271	60	11,537	1,004
11	3,117	271	61	12,091	1,052
12	3,117	271	62	12,671	1,102
13	3,117	271	63	13,279	1,155
14	3,117	271	64	13,916	1,211
15	3,117	271	65	14,584	1,269
16	3,117	271	66	15,313	1,332
17	3,117	271	67	16,079	1,399
18	3,312	288	68	16,883	1,469
19	3,312	288	69	17,727	1,542
20	3,372	293	70	18,613	1,619
21	3,415	297	71	19,581	1,704
22	3,461	301	72	20,599	1,792
23	3,551	309	73	21,670	1,885
24	3,638	317	74	22,797	1,983
25	3,727	324	75	23,982	2,086
26	3,818	332	76	25,277	2,199
27	3,911	340	77	26,642	2,318
28	4,006	349	78	28,081	2,443
29	4,104	357	79	29,597	2,575
30	4,204	366	80	31,195	2,714
31	4,307	375	81*	31,507	2,741
32	4,412	384	82*	31,822	2,769
33	4,520	393	83*	32,140	2,796
34	4,630	403	84*	32,461	2,824
35	4,716	410	85*	32,786	2,852
36	4,730	412	86*	33,114	2,881
37	4,789	417	87*	33,445	2,910
38	4,909	427	88*	33,779	2,939
39	5,015	436	89*	34,117	2,968
40	5,188	451	90*	34,458	2,998
41	5,378	468	91*	34,803	3,028
42	5,575	485	92*	35,151	3,058
43	5,779	503	93*	35,503	3,089
44	5,990	521	94*	35,858	3,120
45	6,209	540	95*	36,217	3,151
46	6,436	560	96*	36,579	3,182
47	6,671	580	97*	36,945	3,214
48	6,915	602	98*	37,314	3,246
49	7,168	624	99*	37,687	3,279

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會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。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。



Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	8,256	718
1	-	-	51	8,619	750
2	-	-	52	8,998	783
3	-	-	53	9,393	817
4	-	-	54	9,807	853
5	-	-	55	10,238	891
6	-	-	56	10,709	932
7	-	-	57	11,201	974
8	-	-	58	11,717	1,019
9	-	-	59	12,256	1,066
10	-	-	60	12,819	1,115
11	-	-	61	13,434	1,169
12	-	-	62	14,079	1,225
13	-	-	63	14,754	1,284
14	-	-	64	15,462	1,345
15	-	-	65	16,204	1,410
16	-	-	66	17,014	1,480
17	-	-	67	17,866	1,554
18	3,680	320	68	18,759	1,632
19	3,680	320	69	19,697	1,714
20	3,747	326	70	20,681	1,799
21	3,794	330	71	21,757	1,893
22	3,846	335	72	22,888	1,991
23	3,946	343	73	24,078	2,095
24	4,042	352	74	25,330	2,204
25	4,141	360	75	26,647	2,318
26	4,242	369	76	28,086	2,443
27	4,346	378	77	29,602	2,575
28	4,451	387	78	31,201	2,714
29	4,560	397	79	32,886	2,861
30	4,671	406	80	34,661	3,016
31	4,786	416	81*	35,008	3,046
32	4,902	426	82*	35,358	3,076
33	5,022	437	83*	35,711	3,107
34	5,144	448	84*	36,068	3,138
35	5,240	456	85*	36,429	3,169
36	5,256	457	86*	36,793	3,201
37	5,321	463	87*	37,161	3,233
38	5,454	474	88*	37,532	3,265
39	5,572	485	89*	37,908	3,298
40	5,764	501	90*	38,287	3,331
41	5,976	520	91*	38,670	3,364
42	6,194	539	92*	39,057	3,398
43	6,421	559	93*	39,448	3,432
44	6,656	579	94*	39,842	3,466
45	6,899	600	95*	40,241	3,501
46	7,151	622	96*	40,643	3,536
47	7,412	645	97*	41,050	3,571
48	7,683	668	98*	41,460	3,607
49	7,964	693	99*	41,874	3,643

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