

Cigna VHIS Series – Flexi Plan (SMM) | Standard Premium Schedule (Effective from April 2022)

信諾自願醫保系列 – 靈活計劃 (附加保障) | 標準保費表 (2022 年 4 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	5,003	435	50	7,950	692
1	5,003	435	51	8,300	722
2	5,003	435	52	8,665	754
3	5,003	435	53	9,046	787
4	5,003	435	54	9,444	822
5	3,335	290	55	9,859	858
6	3,335	290	56	10,313	897
7	3,335	290	57	10,787	938
8	3,335	290	58	11,283	982
9	3,335	290	59	11,802	1,027
10	3,335	290	60	12,345	1,074
11	3,335	290	61	12,937	1,126
12	3,335	290	62	13,558	1,180
13	3,335	290	63	14,209	1,236
14	3,335	290	64	14,890	1,295
15	3,335	290	65	15,605	1,358
16	3,335	290	66	16,385	1,425
17	3,335	290	67	17,205	1,497
18	3,544	308	68	18,065	1,572
19	3,544	308	69	18,968	1,650
20	3,608	314	70	19,916	1,733
21	3,654	318	71	20,952	1,823
22	3,703	322	72	22,041	1,918
23	3,800	331	73	23,187	2,017
24	3,893	339	74	24,393	2,122
25	3,988	347	75	25,661	2,233
26	4,085	355	76	27,046	2,353
27	4,185	364	77	28,507	2,480
28	4,286	373	78	30,047	2,614
29	4,391	382	79	31,669	2,755
30	4,498	391	80	33,379	2,904
31	4,608	401	81*	33,712	2,933
32	4,721	411	82*	34,050	2,962
33	4,836	421	83*	34,390	2,992
34	4,954	431	84*	34,733	3,022
35	5,046	439	85*	35,081	3,052
36	5,061	440	86*	35,432	3,083
37	5,124	446	87*	35,786	3,113
38	5,253	457	88*	36,144	3,145
39	5,366	467	89*	36,505	3,176
40	5,551	483	90*	36,870	3,208
41	5,754	501	91*	37,239	3,240
42	5,965	519	92*	37,612	3,272
43	6,184	538	93*	37,988	3,305
44	6,409	558	94*	38,368	3,338
45	6,644	578	95*	38,752	3,371
46	6,887	599	96*	39,140	3,405
47	7,138	621	97*	39,531	3,439
48	7,399	644	98*	39,926	3,474
49	7,670	667	99*	40,325	3,508

* 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	8,999	783
1	-	-	51	9,395	817
2	-	-	52	9,808	853
3	-	-	53	10,238	891
4	-	-	54	10,690	930
5	-	-	55	11,159	971
6	-	-	56	11,673	1,016
7	-	-	57	12,209	1,062
8	-	-	58	12,772	1,111
9	-	-	59	13,359	1,162
10	-	-	60	13,973	1,216
11	-	-	61	14,643	1,274
12	-	-	62	15,346	1,335
13	-	-	63	16,082	1,399
14	-	-	64	16,854	1,466
15	-	-	65	17,662	1,537
16	-	-	66	18,545	1,613
17	-	-	67	19,474	1,694
18	4,011	349	68	20,447	1,779
19	4,011	349	69	21,470	1,868
20	4,084	355	70	22,542	1,961
21	4,135	360	71	23,715	2,063
22	4,192	365	72	24,948	2,170
23	4,301	374	73	26,245	2,283
24	4,406	383	74	27,610	2,402
25	4,514	393	75	29,045	2,527
26	4,624	402	76	30,614	2,663
27	4,737	412	77	32,266	2,807
28	4,852	422	78	34,009	2,959
29	4,970	432	79	35,846	3,119
30	5,091	443	80	37,780	3,287
31	5,217	454	81*	38,159	3,320
32	5,343	465	82*	38,540	3,353
33	5,474	476	83*	38,925	3,386
34	5,607	488	84*	39,314	3,420
35	5,712	497	85*	39,708	3,455
36	5,729	498	86*	40,104	3,489
37	5,800	505	87*	40,505	3,524
38	5,945	517	88*	40,910	3,559
39	6,073	528	89*	41,320	3,595
40	6,283	547	90*	41,733	3,631
41	6,514	567	91*	42,150	3,667
42	6,751	587	92*	42,572	3,704
43	6,999	609	93*	42,998	3,741
44	7,255	631	94*	43,428	3,778
45	7,520	654	95*	43,863	3,816
46	7,795	678	96*	44,301	3,854
47	8,079	703	97*	44,745	3,893
48	8,374	729	98*	45,191	3,932
49	8,681	755	99*	45,643	3,971

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