

Cigna VHIS Series – Flexi Plan (SMM) | Standard Premium Schedule (Effective from July 2024)

信諾自願醫保系列 – 靈活計劃 (附加保障) | 標準保費表 (2024 年 7 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	5,790	504	50	9,733	847
1	5,790	504	51	10,162	884
2	5,790	504	52	10,608	923
3	5,790	504	53	11,075	964
4	5,790	504	54	11,563	1,006
5	3,860	336	55	12,349	1,074
6	3,860	336	56	12,919	1,124
7	3,860	336	57	13,513	1,176
8	3,860	336	58	14,134	1,230
9	3,860	336	59	14,783	1,286
10	3,860	336	60	15,673	1,364
11	3,860	336	61	16,425	1,429
12	3,860	336	62	17,214	1,498
13	3,860	336	63	18,040	1,569
14	3,860	336	64	18,905	1,645
15	3,860	336	65	19,813	1,724
16	3,860	336	66	20,803	1,810
17	3,860	336	67	21,845	1,901
18	4,101	357	68	22,936	1,995
19	4,101	357	69	24,082	2,095
20	4,176	363	70	25,286	2,200
21	4,229	368	71	26,601	2,314
22	4,286	373	72	27,984	2,435
23	4,398	383	73	29,439	2,561
24	4,506	392	74	30,970	2,694
25	4,616	402	75	32,580	2,834
26	4,728	411	76	34,339	2,987
27	4,844	421	77	36,194	3,149
28	4,961	432	78	38,149	3,319
29	5,082	442	79	40,208	3,498
30	5,277	459	80	42,379	3,687
31	5,406	470	81*	42,801	3,724
32	5,539	482	82*	43,231	3,761
33	5,674	494	83*	43,663	3,799
34	5,812	506	84*	44,098	3,837
35	5,921	515	85*	44,540	3,875
36	5,938	517	86*	44,986	3,914
37	6,011	523	87*	45,435	3,953
38	6,163	536	88*	45,889	3,992
39	6,296	548	89*	46,348	4,032
40	6,608	575	90*	46,811	4,073
41	6,849	596	91*	47,280	4,113
42	7,100	618	92*	47,753	4,155
43	7,360	640	93*	48,231	4,196
44	7,628	664	94*	48,713	4,238
45	7,984	695	95*	49,201	4,280
46	8,275	720	96*	49,694	4,323
47	8,577	746	97*	50,190	4,367
48	8,891	774	98*	50,691	4,410
49	9,216	802	99*	51,198	4,454

\* 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	11,324	985
1	-	-	51	11,821	1,028
2	-	-	52	12,342	1,074
3	-	-	53	12,882	1,121
4	-	-	54	13,451	1,170
5	-	-	55	14,357	1,249
6	-	-	56	15,019	1,307
7	-	-	57	15,708	1,367
8	-	-	58	16,433	1,430
9	-	-	59	17,188	1,495
10	-	-	60	18,216	1,585
11	-	-	61	19,089	1,661
12	-	-	62	20,006	1,741
13	-	-	63	20,965	1,824
14	-	-	64	21,971	1,911
15	-	-	65	23,025	2,003
16	-	-	66	24,176	2,103
17	-	-	67	25,387	2,209
18	4,779	416	68	26,656	2,319
19	4,779	416	69	27,990	2,435
20	4,865	423	70	29,386	2,557
21	4,927	429	71	30,916	2,690
22	4,995	435	72	32,523	2,830
23	5,124	446	73	34,214	2,977
24	5,250	457	74	35,994	3,131
25	5,378	468	75	37,865	3,294
26	5,509	479	76	39,910	3,472
27	5,644	491	77	42,063	3,659
28	5,780	503	78	44,335	3,857
29	5,921	515	79	46,730	4,066
30	6,146	535	80	49,252	4,285
31	6,298	548	81*	49,746	4,328
32	6,450	561	82*	50,242	4,371
33	6,609	575	83*	50,745	4,415
34	6,769	589	84*	51,251	4,459
35	6,896	600	85*	51,765	4,504
36	6,916	602	86*	52,282	4,549
37	7,002	609	87*	52,804	4,594
38	7,177	624	88*	53,333	4,640
39	7,332	638	89*	53,867	4,686
40	7,693	669	90*	54,405	4,733
41	7,975	694	91*	54,949	4,781
42	8,265	719	92*	55,499	4,828
43	8,569	746	93*	56,054	4,877
44	8,882	773	94*	56,614	4,925
45	9,292	808	95*	57,181	4,975
46	9,632	838	96*	57,752	5,024
47	9,983	869	97*	58,332	5,075
48	10,348	900	98*	58,913	5,125
49	10,726	933	99*	59,502	5,177

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