

Standard Premium Schedule 標準保費表 - Annual Mode 年繳 (USD 美元)

| Private Room 私家病房               |                         |               |                                 |                         |               |                                 |                         |               |                                 |                         |               |
|---------------------------------|-------------------------|---------------|---------------------------------|-------------------------|---------------|---------------------------------|-------------------------|---------------|---------------------------------|-------------------------|---------------|
| with PRUHealth Major 附額外醫療計劃    |                         |               |                                 |                         |               |                                 |                         |               |                                 |                         |               |
| Male 男性                         |                         |               |                                 |                         |               | Female 女性                       |                         |               |                                 |                         |               |
| Age Next Birthday<br>下次生日<br>年齡 | Standalone Plan<br>基本計劃 | Rider<br>附加保障 | Age Next Birthday<br>下次生日<br>年齡 | Standalone Plan<br>基本計劃 | Rider<br>附加保障 | Age Next Birthday<br>下次生日<br>年齡 | Standalone Plan<br>基本計劃 | Rider<br>附加保障 | Age Next Birthday<br>下次生日<br>年齡 | Standalone Plan<br>基本計劃 | Rider<br>附加保障 |
| 1                               | 2,675.35                | 2,326.40      | 62                              | 7,939.84                | 6,904.21      | 1                               | 2,307.78                | 2,006.77      | 62                              | 7,004.26                | 6,090.66      |
| 2                               | 2,543.59                | 2,211.81      | 63                              | 8,711.59                | 7,575.29      | 2                               | 2,193.87                | 1,907.72      | 63                              | 7,481.73                | 6,505.86      |
| 3                               | 2,357.37                | 2,049.89      | 64                              | 9,558.34                | 8,311.60      | 3                               | 2,033.31                | 1,768.10      | 64                              | 7,991.77                | 6,949.36      |
| 4                               | 2,164.74                | 1,882.38      | 65                              | 10,487.39               | 9,119.47      | 4                               | 1,867.17                | 1,623.63      | 65                              | 8,536.55                | 7,423.09      |
| 5                               | 1,971.66                | 1,714.49      | 66                              | 10,981.76               | 9,549.35      | 5                               | 1,671.23                | 1,453.24      | 66                              | 8,980.47                | 7,809.11      |
| 6                               | 1,731.24                | 1,505.43      | 67                              | 11,476.13               | 9,979.25      | 6                               | 1,464.41                | 1,273.40      | 67                              | 9,447.49                | 8,215.20      |
| 7                               | 1,558.12                | 1,354.89      | 68                              | 11,970.44               | 10,409.07     | 7                               | 1,347.25                | 1,171.52      | 68                              | 9,938.78                | 8,642.42      |
| 8                               | 1,458.99                | 1,268.68      | 69                              | 12,464.81               | 10,838.97     | 8                               | 1,258.89                | 1,094.68      | 69                              | 10,455.62               | 9,091.84      |
| 9                               | 1,424.05                | 1,238.30      | 70                              | 12,959.19               | 11,268.86     | 9                               | 1,233.23                | 1,072.38      | 70                              | 10,999.35               | 9,564.65      |
| 10                              | 1,409.87                | 1,225.97      | 71                              | 13,513.71               | 11,751.05     | 10                              | 1,201.37                | 1,044.66      | 71                              | 11,511.38               | 10,009.89     |
| 11                              | 1,398.96                | 1,216.49      | 72                              | 14,068.29               | 12,233.30     | 11                              | 1,189.24                | 1,034.12      | 72                              | 12,047.26               | 10,475.88     |
| 12                              | 1,388.15                | 1,207.09      | 73                              | 14,622.81               | 12,715.49     | 12                              | 1,177.22                | 1,023.67      | 73                              | 12,608.07               | 10,963.54     |
| 13                              | 1,377.42                | 1,197.75      | 74                              | 15,177.34               | 13,197.69     | 13                              | 1,165.32                | 1,013.33      | 74                              | 13,194.99               | 11,473.91     |
| 14                              | 1,366.77                | 1,188.49      | 75                              | 15,731.85               | 13,679.87     | 14                              | 1,153.56                | 1,003.09      | 75                              | 13,809.24               | 12,008.03     |
| 15                              | 1,356.19                | 1,179.30      | 76                              | 16,305.18               | 14,178.42     | 15                              | 1,141.91                | 992.97        | 76                              | 14,353.52               | 12,481.32     |
| 16                              | 1,378.18                | 1,198.42      | 77                              | 16,891.46               | 14,688.23     | 16                              | 1,174.57                | 1,021.36      | 77                              | 14,898.03               | 12,954.80     |
| 17                              | 1,400.53                | 1,217.86      | 78                              | 17,440.62               | 15,165.76     | 17                              | 1,208.14                | 1,050.55      | 78                              | 15,442.32               | 13,428.10     |
| 18                              | 1,423.25                | 1,237.60      | 79                              | 17,985.10               | 15,639.22     | 18                              | 1,242.68                | 1,080.59      | 79                              | 15,986.60               | 13,901.39     |
| 19                              | 1,446.33                | 1,257.67      | 80                              | 18,682.16               | 16,245.36     | 19                              | 1,278.21                | 1,111.49      | 80                              | 16,528.57               | 14,372.66     |
| 20                              | 1,469.78                | 1,278.07      | 81                              | 19,051.18               | 16,566.24     | 20                              | 1,314.76                | 1,143.26      | 81                              | 16,889.38               | 14,686.41     |
| 21                              | 1,508.64                | 1,311.87      | 82*                             | 19,360.51               | 16,835.23     | 21                              | 1,403.98                | 1,220.86      | 82*                             | 17,249.64               | 14,999.69     |
| 22                              | 1,548.55                | 1,346.57      | 83*                             | 19,705.09               | 17,134.87     | 22                              | 1,514.68                | 1,317.11      | 83*                             | 17,610.46               | 15,313.44     |
| 23                              | 1,589.50                | 1,382.17      | 84*                             | 20,088.15               | 17,467.95     | 23                              | 1,579.76                | 1,373.70      | 84*                             | 17,970.71               | 15,626.71     |
| 24                              | 1,631.54                | 1,418.73      | 85*                             | 20,449.19               | 17,781.90     | 24                              | 1,691.18                | 1,470.59      | 85*                             | 18,331.55               | 15,940.48     |
| 25                              | 1,674.69                | 1,456.25      | 86*                             | 20,809.16               | 18,094.93     | 25                              | 1,825.77                | 1,587.62      | 86*                             | 18,691.80               | 16,253.74     |
| 26                              | 1,730.33                | 1,504.63      | 87*                             | 21,121.31               | 18,366.35     | 26                              | 1,912.67                | 1,663.20      | 87*                             | 19,009.57               | 16,530.06     |
| 27                              | 1,787.83                | 1,554.63      | 88*                             | 21,438.12               | 18,641.84     | 27                              | 2,003.71                | 1,742.36      | 88*                             | 19,332.72               | 16,811.07     |
| 28                              | 1,847.23                | 1,606.29      | 89*                             | 21,695.38               | 18,865.55     | 28                              | 2,099.09                | 1,825.30      | 89*                             | 19,584.06               | 17,029.61     |
| 29                              | 1,908.61                | 1,659.66      | 90*                             | 21,955.72               | 19,091.94     | 29                              | 2,199.01                | 1,912.18      | 90*                             | 19,838.65               | 17,251.00     |
| 30                              | 1,972.03                | 1,714.81      | 91*                             | 22,153.33               | 19,263.76     | 30                              | 2,303.66                | 2,003.19      | 91*                             | 20,017.20               | 17,406.26     |
| 31                              | 2,040.25                | 1,774.14      | 92*                             | 22,352.70               | 19,437.13     | 31                              | 2,386.40                | 2,075.14      | 92*                             | 20,197.35               | 17,562.91     |
| 32                              | 2,110.85                | 1,835.52      | 93*                             | 22,553.88               | 19,612.06     | 32                              | 2,472.13                | 2,149.68      | 93*                             | 20,379.12               | 17,720.98     |
| 33                              | 2,183.87                | 1,899.02      | 94*                             | 22,682.35               | 19,723.78     | 33                              | 2,560.92                | 2,226.88      | 94*                             | 20,540.23               | 17,861.07     |
| 34                              | 2,259.44                | 1,964.72      | 95*                             | 22,771.99               | 19,801.74     | 34                              | 2,652.91                | 2,306.87      | 95*                             | 20,642.63               | 17,950.11     |
| 35                              | 2,337.60                | 2,032.70      | 96*                             | 22,861.39               | 19,879.47     | 35                              | 2,748.18                | 2,389.73      | 96*                             | 20,744.75               | 18,038.91     |
| 36                              | 2,418.49                | 2,103.03      | 97*                             | 22,950.45               | 19,956.91     | 36                              | 2,846.90                | 2,475.56      | 97*                             | 20,846.65               | 18,127.52     |
| 37                              | 2,502.16                | 2,175.79      | 98*                             | 23,063.22               | 20,054.97     | 37                              | 2,949.14                | 2,564.48      | 98*                             | 20,948.76               | 18,216.32     |
| 38                              | 2,588.73                | 2,251.07      | 99*                             | 23,175.40               | 20,152.52     | 38                              | 3,055.09                | 2,656.59      | 99*                             | 21,051.13               | 18,305.34     |
| 39                              | 2,678.29                | 2,328.94      | 100*                            | 23,288.13               | 20,250.55     | 39                              | 3,164.81                | 2,752.01      | 100*                            | 21,154.00               | 18,394.79     |
| 40                              | 2,770.95                | 2,409.53      | 101*                            | 23,401.42               | 20,349.05     | 40                              | 3,278.48                | 2,850.86      | 101*                            | 21,257.37               | 18,484.68     |
| 41                              | 2,850.47                | 2,478.67      | 102*                            | 23,515.25               | 20,448.04     | 41                              | 3,399.19                | 2,955.82      | 102*                            | 21,361.25               | 18,575.00     |
| 42                              | 2,932.28                | 2,549.80      | 103*                            | 23,629.64               | 20,547.51     | 42                              | 3,524.33                | 3,064.64      | 103*                            | 21,465.62               | 18,665.77     |
| 43                              | 3,016.43                | 2,622.98      | 104*                            | 23,744.59               | 20,647.46     | 43                              | 3,654.10                | 3,177.47      | 104*                            | 21,570.52               | 18,756.99     |
| 44                              | 3,102.99                | 2,698.25      | 105*                            | 23,860.09               | 20,747.90     | 44                              | 3,788.63                | 3,294.47      | 105*                            | 21,675.92               | 18,848.64     |
| 45                              | 3,192.03                | 2,775.68      | 106*                            | 23,976.16               | 20,848.82     | 45                              | 3,928.13                | 3,415.76      | 106*                            | 21,781.84               | 18,940.75     |
| 46                              | 3,372.14                | 2,932.29      | 107*                            | 24,092.78               | 20,950.23     | 46                              | 4,072.73                | 3,541.51      | 107*                            | 21,888.28               | 19,033.31     |
| 47                              | 3,562.40                | 3,097.74      | 108*                            | 24,209.98               | 21,052.14     | 47                              | 4,222.70                | 3,671.91      | 108*                            | 21,995.24               | 19,126.31     |
| 48                              | 3,763.40                | 3,272.53      | 109*                            | 24,327.76               | 21,154.55     | 48                              | 4,378.15                | 3,807.09      | 109*                            | 22,102.72               | 19,219.77     |
| 49                              | 3,975.75                | 3,457.17      | 110*                            | 24,446.09               | 21,257.46     | 49                              | 4,539.35                | 3,947.26      | 110*                            | 22,210.73               | 19,313.69     |
| 50                              | 4,200.07                | 3,652.24      | 111*                            | 24,565.01               | 21,360.86     | 50                              | 4,706.48                | 4,092.59      | 111*                            | 22,319.26               | 19,408.07     |
| 51                              | 4,361.93                | 3,792.99      | 112*                            | 24,684.50               | 21,464.76     | 51                              | 4,833.19                | 4,202.78      | 112*                            | 22,428.32               | 19,502.91     |
| 52                              | 4,530.04                | 3,939.17      | 113*                            | 24,804.58               | 21,569.18     | 52                              | 4,963.33                | 4,315.94      | 113*                            | 22,537.91               | 19,598.21     |
| 53                              | 4,704.64                | 4,090.99      | 114*                            | 24,925.24               | 21,674.10     | 53                              | 5,096.96                | 4,432.14      | 114*                            | 22,648.05               | 19,693.98     |
| 54                              | 4,885.94                | 4,248.65      | 115*                            | 25,046.49               | 21,779.53     | 54                              | 5,234.20                | 4,551.47      | 115*                            | 22,758.72               | 19,790.21     |
| 55                              | 5,074.25                | 4,412.39      | 116*                            | 25,168.32               | 21,885.47     | 55                              | 5,375.13                | 4,674.02      | 116*                            | 22,869.93               | 19,886.92     |
| 56                              | 5,347.44                | 4,649.94      | 117*                            | 25,290.75               | 21,991.93     | 56                              | 5,519.86                | 4,799.88      | 117*                            | 22,981.68               | 19,984.10     |
| 57                              | 5,635.33                | 4,900.29      | 118*                            | 25,413.77               | 22,098.90     | 57                              | 5,668.46                | 4,929.10      | 118*                            | 23,093.99               | 20,081.75     |
| 58                              | 5,938.73                | 5,164.12      | 119*                            | 25,537.40               | 22,206.40     | 58                              | 5,821.09                | 5,061.82      | 119*                            | 23,206.83               | 20,179.89     |
| 59                              | 6,258.47                | 5,442.14      | 120*                            | 25,661.63               | 22,314.43     | 59                              | 5,977.83                | 5,198.11      | 120*                            | 23,320.23               | 20,278.50     |
| 60                              | 6,595.40                | 5,735.14      | 121+*                           | 25,786.46               | 22,422.97     | 60                              | 6,138.78                | 5,338.06      | 121+*                           | 23,434.19               | 20,377.59     |
| 61                              | 7,236.48                | 6,292.59      | *For renewal only. 只供續保之用。      |                         |               | 61                              | 6,557.25                | 5,701.96      | *For renewal only. 只供續保之用。      |                         |               |

Please refer to the relevant remarks. 請參閱相關備註。

## Remarks:

1. Premium rates are valid from July 2023.
2. **PRU**Health FlexiChoice Medical Plan is available for new applications and Renewals as a rider, while standalone plan is only available for Renewals.
3. Premium rates are not guaranteed and are yearly adjustable based on the gender and attained Age of the Insured Person, room level, plan type, attachment of **PRU**Health Major and its level of coverage at the time of plan Renewal. We will determine the relevant premium rates on a Portfolio basis based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
4. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
5. If your premium is paid on a non-annual basis, the modal premium amount will be equal to the annual premium multiplied by the modal factor as shown below:

| Payment mode | As a standalone plan or as a rider attached to life insurance products (except for investment-linked products) | As a rider attached to investment-linked products |
|--------------|--|---|
| Half-yearly  | 0.5150   | 0.5000  |
| Quarterly    | 0.2620   | 0.2500  |
| Monthly      | 0.0892   | 0.0833  |

## 備註:

1. 保費率由 2023 年 7 月起生效。
2. 保誠靈活自主醫保計劃的附加保障適用於新申請及續保，而基本計劃只限續保。
3. 保費率並非保證不變，將按計劃續保時受保人的性別及當時實際年齡、病房級別、計劃類型以及有否附加額外醫療計劃及其保障額選項而按年調整。保費率的調整將適用於所有同一類別保單，並基於不同因素，如保誠的索償及續保經驗、醫療費用通脹、預期未來醫療費用及任何適用之保障修訂。
4. 此標準保費表並未包括由保險業監管局徵收的保費徵費。
5. 如您並非以年繳方式繳付保費，每期保費金額為年繳保費乘以下列保費形式倍數：

| 繳付形式 | 基本計劃或附加於壽險計劃（投資相連壽險計劃除外）的附加保障 | 附加於投資相連壽險計劃的附加保障 |
|------|-------------------------------|------------------|
| 半年繳  | 0.5150                        | 0.5000           |
| 季繳   | 0.2620                        | 0.2500           |
| 月繳   | 0.0892                        | 0.0833           |