

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule  
 (Effective from 1 April 2019)  
 信諾自願醫保系列－靈活計劃（優越）| 標準保費表  
 （2019年4月1日生效）



Deductible Option 自付費選項:HK\$0

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	10,171	885	50	16,937	1,474
1	9,154	796	51	17,767	1,546
2	8,137	708	52	18,638	1,622
3	8,137	708	53	19,551	1,701
4	8,137	708	54	20,509	1,784
5	7,943	691	55	21,514	1,872
6	7,749	674	56	22,568	1,963
7	7,555	657	57	23,674	2,060
8	7,362	640	58	24,834	2,161
9	7,168	624	59	26,051	2,266
10	6,974	607	60	27,327	2,377
11	6,781	590	61	28,666	2,494
12	6,587	573	62	30,071	2,616
13	6,393	556	63	31,544	2,744
14	6,199	539	64	33,090	2,879
15	6,006	523	65	34,711	3,020
16	6,074	528	66	36,412	3,168
17	6,125	533	67	38,196	3,323
18	6,158	536	68	40,068	3,486
19	6,402	557	69	42,031	3,657
20	6,646	578	70	44,091	3,836
21	6,816	593	71	46,251	4,024
22	6,993	608	72	48,517	4,221
23	7,171	624	73	50,894	4,428
24	7,357	640	74	53,388	4,645
25	7,546	657	75	56,004	4,872
26	7,740	673	76	58,748	5,111
27	7,938	691	77	61,627	5,362
28	8,143	708	78	64,647	5,624
29	8,353	727	79	67,815	5,900
30	8,566	745	80	71,138	6,189
31	8,789	765	81*	74,268	6,461
32	9,014	784	82*	77,536	6,746
33	9,246	804	83*	80,948	7,042
34	9,485	825	84*	84,510	7,352
35	9,728	846	85*	88,228	7,676
36	9,978	868	86*	92,110	8,014
37	10,236	891	87*	96,163	8,366
38	10,498	913	88*	100,394	8,734
39	10,767	937	89*	104,811	9,119
40	11,088	965	90*	109,423	9,520
41	11,529	1,003	91*	114,238	9,939
42	12,031	1,047	92*	119,264	10,376
43	12,557	1,092	93*	124,512	10,833
44	13,106	1,140	94*	129,991	11,309
45	13,678	1,190	95*	135,711	11,807
46	14,276	1,242	96*	141,682	12,326
47	14,898	1,296	97*	147,916	12,869
48	15,550	1,353	98*	154,424	13,435
49	16,229	1,412	99*	161,219	14,026

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

Notes -

- 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 at Cigna's sole discretion. 信諾保留權利以不時更新此標準保費表。
- 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。

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Deductible Option 自付費選項:HK\$0

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	18,819	1,637
1	-	-	51	19,741	1,717
2	-	-	52	20,709	1,802
3	-	-	53	21,723	1,890
4	-	-	54	22,788	1,983
5	-	-	55	23,904	2,080
6	-	-	56	25,076	2,182
7	-	-	57	26,304	2,288
8	-	-	58	27,593	2,401
9	-	-	59	28,946	2,518
10	-	-	60	30,363	2,642
11	-	-	61	31,851	2,771
12	-	-	62	33,412	2,907
13	-	-	63	35,049	3,049
14	-	-	64	36,767	3,199
15	-	-	65	38,568	3,355
16	-	-	66	40,458	3,520
17	-	-	67	42,440	3,692
18	6,842	595	68	44,520	3,873
19	7,113	619	69	46,701	4,063
20	7,384	642	70	48,990	4,262
21	7,573	659	71	51,390	4,471
22	7,770	676	72	53,908	4,690
23	7,968	693	73	56,549	4,920
24	8,174	711	74	59,320	5,161
25	8,384	729	75	62,227	5,414
26	8,600	748	76	65,276	5,679
27	8,820	767	77	68,474	5,957
28	9,048	787	78	71,830	6,249
29	9,281	807	79	75,350	6,555
30	9,518	828	80	79,042	6,877
31	9,766	850	81*	82,520	7,179
32	10,016	871	82*	86,151	7,495
33	10,273	894	83*	89,942	7,825
34	10,539	917	84*	93,900	8,169
35	10,809	940	85*	98,031	8,529
36	11,087	965	86*	102,344	8,904
37	11,373	989	87*	106,848	9,296
38	11,664	1,015	88*	111,549	9,705
39	11,963	1,041	89*	116,457	10,132
40	12,320	1,072	90*	121,581	10,578
41	12,810	1,114	91*	126,931	11,043
42	13,368	1,163	92*	132,516	11,529
43	13,952	1,214	93*	138,347	12,036
44	14,562	1,267	94*	144,434	12,566
45	15,198	1,322	95*	150,790	13,119
46	15,862	1,380	96*	157,424	13,696
47	16,553	1,440	97*	164,351	14,299
48	17,278	1,503	98*	171,582	14,928
49	18,032	1,569	99*	179,132	15,584

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

Notes -

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