

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from July 2023)

信諾自願醫保系列 – 靈活計劃 (優越) | 標準保費表 (2023 年 7 月生效)

Accommodation Room Type: Semi-Private Room 病房級別: 半私家病房

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	12,307	1,071	50	21,146	1,840
1	11,076	964	51	22,182	1,930
2	9,846	857	52	23,270	2,024
3	9,846	857	53	24,409	2,124
4	9,846	857	54	25,606	2,228
5	9,611	836	55	27,096	2,357
6	9,376	816	56	28,425	2,473
7	9,142	795	57	29,817	2,594
8	8,908	775	58	31,278	2,721
9	8,674	755	59	32,811	2,855
10	8,438	734	60	34,569	3,008
11	8,205	714	61	36,263	3,155
12	7,971	693	62	38,040	3,309
13	7,735	673	63	39,903	3,472
14	7,501	653	64	41,859	3,642
15	7,268	632	65	43,909	3,820
16	7,349	639	66	46,061	4,007
17	7,412	645	67	48,318	4,204
18	7,451	648	68	50,686	4,410
19	7,746	674	69	53,169	4,626
20	8,042	700	70	55,775	4,852
21	8,248	718	71	58,507	5,090
22	8,461	736	72	61,374	5,340
23	8,677	755	73	64,380	5,601
24	8,902	774	74	67,536	5,876
25	9,173	798	75	70,845	6,164
26	9,408	818	76	74,316	6,465
27	9,649	839	77	77,959	6,782
28	9,897	861	78	81,779	7,115
29	10,153	883	79	85,787	7,463
30	10,412	906	80	89,403	7,778
31	10,683	929	81*	92,724	8,067
32	10,956	953	82*	96,164	8,366
33	11,239	978	83*	99,728	8,676
34	11,530	1,003	84*	103,419	8,997
35	11,878	1,033	85*	107,241	9,330
36	12,183	1,060	86*	111,200	9,674
37	12,499	1,087	87*	115,299	10,031
38	12,818	1,115	88*	119,544	10,400
39	13,147	1,144	89*	123,939	10,783
40	13,539	1,178	90*	128,490	11,179
41	14,077	1,225	91*	133,202	11,589
42	14,690	1,278	92*	138,077	12,013
43	15,332	1,334	93*	143,126	12,452
44	16,003	1,392	94*	148,352	12,907
45	16,701	1,453	95*	153,760	13,377
46	17,431	1,516	96*	159,357	13,864
47	18,191	1,583	97*	165,149	14,368
48	18,987	1,652	98*	171,140	14,889
49	19,816	1,724	99*	177,341	15,429

* 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。

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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	24,555	2,136
1	-	-	51	25,758	2,241
2	-	-	52	27,021	2,351
3	-	-	53	28,344	2,466
4	-	-	54	29,734	2,587
5	-	-	55	31,457	2,737
6	-	-	56	33,000	2,871
7	-	-	57	34,616	3,012
8	-	-	58	36,312	3,159
9	-	-	59	38,094	3,314
10	-	-	60	40,128	3,491
11	-	-	61	42,094	3,662
12	-	-	62	44,157	3,842
13	-	-	63	46,321	4,030
14	-	-	64	48,591	4,227
15	-	-	65	50,971	4,434
16	-	-	66	53,469	4,652
17	-	-	67	56,089	4,880
18	8,659	753	68	58,837	5,119
19	9,003	783	69	61,720	5,370
20	9,345	813	70	64,745	5,633
21	9,585	834	71	67,917	5,909
22	9,833	855	72	71,245	6,198
23	10,084	877	73	74,735	6,502
24	10,345	900	74	78,397	6,821
25	10,658	927	75	82,239	7,155
26	10,932	951	76	86,269	7,505
27	11,212	975	77	90,495	7,873
28	11,502	1,001	78	94,931	8,259
29	11,798	1,026	79	99,583	8,664
30	12,099	1,053	80	103,798	9,030
31	12,415	1,080	81*	107,672	9,367
32	12,732	1,108	82*	111,686	9,717
33	13,059	1,136	83*	115,845	10,079
34	13,398	1,166	84*	120,154	10,453
35	13,801	1,201	85*	124,617	10,842
36	14,155	1,231	86*	129,240	11,244
37	14,521	1,263	87*	134,030	11,661
38	14,893	1,296	88*	138,990	12,092
39	15,275	1,329	89*	144,127	12,539
40	15,730	1,369	90*	149,448	13,002
41	16,356	1,423	91*	154,958	13,481
42	17,068	1,485	92*	160,662	13,978
43	17,814	1,550	93*	166,570	14,492
44	18,592	1,618	94*	172,685	15,024
45	19,405	1,688	95*	179,018	15,575
46	20,252	1,762	96*	185,572	16,145
47	21,134	1,839	97*	192,356	16,735
48	22,060	1,919	98*	199,378	17,346
49	23,023	2,003	99*	206,647	17,978

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