

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

信諾自願醫保系列 – 靈活計劃 (優越) | 標準保費表 (2024 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	12,922	1,124	50	25,312	2,202
1	11,630	1,012	51	26,633	2,317
2	10,338	899	52	28,025	2,438
3	10,338	899	53	29,489	2,566
4	10,338	899	54	30,862	2,685
5	10,092	878	55	32,120	2,794
6	9,845	857	56	34,012	2,959
7	9,599	835	57	36,101	3,141
8	9,353	814	58	37,893	3,297
9	9,108	792	59	39,917	3,473
10	8,998	783	60	41,971	3,651
11	8,992	782	61	44,035	3,831
12	8,986	782	62	46,198	4,019
13	8,720	759	63	50,864	4,425
14	8,456	736	64	55,936	4,866
15	8,586	747	65	58,684	5,106
16	8,809	766	66	61,565	5,356
17	9,032	786	67	64,584	5,619
18	9,289	808	68	67,752	5,894
19	9,516	828	69	71,079	6,184
20	9,747	848	70	74,566	6,487
21	9,985	869	71	77,075	6,706
22	10,335	899	72	79,670	6,931
23	10,693	930	73	82,353	7,165
24	11,064	963	74	85,124	7,406
25	11,334	986	75	87,989	7,655
26	11,832	1,029	76	89,603	7,795
27	12,496	1,087	77	91,247	7,938
28	12,841	1,117	78	92,920	8,084
29	12,968	1,128	79	94,625	8,232
30	13,098	1,140	80	96,360	8,383
31	13,407	1,166	81*	98,794	8,595
32	13,723	1,194	82*	101,818	8,858
33	14,046	1,222	83*	104,714	9,110
34	14,378	1,251	84*	108,590	9,447
35	14,716	1,280	85*	112,603	9,796
36	15,300	1,331	86*	116,760	10,158
37	15,744	1,370	87*	121,064	10,533
38	16,128	1,403	88*	125,521	10,920
39	16,224	1,411	89*	130,136	11,322
40	16,408	1,427	90*	134,915	11,738
41	16,910	1,471	91*	139,862	12,168
42	17,590	1,530	92*	144,981	12,613
43	18,301	1,592	93*	150,282	13,075
44	19,038	1,656	94*	155,770	13,552
45	19,848	1,727	95*	161,448	14,046
46	20,992	1,826	96*	167,325	14,557
47	21,847	1,901	97*	173,406	15,086
48	22,946	1,996	98*	179,697	15,634
49	24,100	2,097	99*	186,208	16,200

* 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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Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	30,374	2,643
1	-	-	51	31,960	2,781
2	-	-	52	33,630	2,926
3	-	-	53	35,387	3,079
4	-	-	54	37,034	3,222
5	-	-	55	38,544	3,353
6	-	-	56	40,814	3,551
7	-	-	57	43,321	3,769
8	-	-	58	45,471	3,956
9	-	-	59	47,900	4,167
10	-	-	60	50,365	4,382
11	-	-	61	52,842	4,597
12	-	-	62	55,438	4,823
13	-	-	63	61,037	5,310
14	-	-	64	67,123	5,840
15	-	-	65	70,421	6,127
16	-	-	66	73,878	6,427
17	-	-	67	77,501	6,743
18	11,147	970	68	81,303	7,073
19	11,419	993	69	85,294	7,421
20	11,696	1,018	70	89,479	7,785
21	11,982	1,042	71	92,490	8,047
22	12,402	1,079	72	95,604	8,318
23	12,832	1,116	73	98,823	8,598
24	13,277	1,155	74	102,148	8,887
25	13,601	1,183	75	105,587	9,186
26	14,198	1,235	76	107,523	9,355
27	14,995	1,305	77	109,497	9,526
28	15,410	1,341	78	111,504	9,701
29	15,561	1,354	79	113,550	9,879
30	15,717	1,367	80	115,632	10,060
31	16,088	1,400	81*	118,553	10,314
32	16,467	1,433	82*	122,182	10,630
33	16,855	1,466	83*	125,657	10,932
34	17,254	1,501	84*	130,308	11,337
35	17,659	1,536	85*	135,124	11,756
36	18,360	1,597	86*	140,112	12,190
37	18,893	1,644	87*	145,277	12,639
38	19,354	1,684	88*	150,625	13,104
39	19,469	1,694	89*	156,163	13,586
40	19,690	1,713	90*	161,897	14,085
41	20,292	1,765	91*	167,835	14,602
42	21,108	1,836	92*	173,977	15,136
43	21,961	1,911	93*	180,339	15,689
44	22,846	1,988	94*	186,924	16,262
45	23,818	2,072	95*	193,738	16,855
46	25,190	2,192	96*	200,790	17,469
47	26,216	2,281	97*	208,088	18,104
48	27,535	2,396	98*	215,636	18,760
49	28,920	2,516	99*	223,450	19,440

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