

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\$15,000

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	6,306	549	50	10,501	914
1	5,675	494	51	11,016	958
2	5,045	439	52	11,556	1,005
3	5,045	439	53	12,122	1,055
4	5,045	439	54	12,716	1,106
5	4,925	428	55	13,339	1,160
6	4,805	418	56	13,993	1,217
7	4,684	408	57	14,679	1,277
8	4,564	397	58	15,398	1,340
9	4,444	387	59	16,153	1,405
10	4,324	376	60	16,944	1,474
11	4,204	366	61	17,774	1,546
12	4,084	355	62	18,645	1,622
13	3,964	345	63	19,559	1,702
14	3,844	334	64	20,517	1,785
15	3,724	324	65	21,522	1,872
16	3,766	328	66	22,577	1,964
17	3,797	330	67	23,683	2,060
18	3,818	332	68	24,843	2,161
19	3,970	345	69	26,060	2,267
20	4,121	359	70	27,337	2,378
21	4,226	368	71	28,677	2,495
22	4,335	377	72	30,082	2,617
23	4,446	387	73	31,556	2,745
24	4,561	397	74	33,102	2,880
25	4,678	407	75	34,724	3,021
26	4,799	418	76	36,425	3,169
27	4,922	428	77	38,210	3,324
28	5,048	439	78	40,082	3,487
29	5,179	451	79	42,046	3,658
30	5,311	462	80	44,106	3,837
31	5,449	474	81*	46,047	4,006
32	5,589	486	82*	48,073	4,182
33	5,733	499	83*	50,188	4,366
34	5,881	512	84*	52,396	4,558
35	6,031	525	85*	54,701	4,759
36	6,187	538	86*	57,108	4,968
37	6,346	552	87*	59,621	5,187
38	6,509	566	88*	62,244	5,415
39	6,675	581	89*	64,983	5,654
40	6,874	598	90*	67,842	5,902
41	7,148	622	91*	70,827	6,162
42	7,460	649	92*	73,943	6,433
43	7,786	677	93*	77,196	6,716
44	8,126	707	94*	80,593	7,012
45	8,480	738	95*	84,139	7,320
46	8,852	770	96*	87,841	7,642
47	9,237	804	97*	91,706	7,978
48	9,641	839	98*	95,741	8,329
49	10,062	875	99*	99,954	8,696

* 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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 （2019年4月1日生效）



Deductible Option 自付費選項:HK\$15,000

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	11,668	1,015
1	-	-	51	12,240	1,065
2	-	-	52	12,840	1,117
3	-	-	53	13,469	1,172
4	-	-	54	14,129	1,229
5	-	-	55	14,821	1,289
6	-	-	56	15,548	1,353
7	-	-	57	16,310	1,419
8	-	-	58	17,109	1,488
9	-	-	59	17,948	1,561
10	-	-	60	18,827	1,638
11	-	-	61	19,749	1,718
12	-	-	62	20,717	1,802
13	-	-	63	21,732	1,891
14	-	-	64	22,797	1,983
15	-	-	65	23,913	2,080
16	-	-	66	25,086	2,182
17	-	-	67	26,314	2,289
18	4,242	369	68	27,603	2,401
19	4,411	384	69	28,956	2,519
20	4,579	398	70	30,374	2,643
21	4,696	409	71	31,863	2,772
22	4,817	419	72	33,424	2,908
23	4,940	430	73	35,062	3,050
24	5,068	441	74	36,780	3,200
25	5,198	452	75	38,582	3,357
26	5,332	464	76	40,472	3,521
27	5,469	476	77	42,456	3,694
28	5,609	488	78	44,536	3,875
29	5,754	501	79	46,718	4,064
30	5,901	513	80	49,007	4,264
31	6,054	527	81*	51,163	4,451
32	6,210	540	82*	53,414	4,647
33	6,370	554	83*	55,764	4,851
34	6,534	568	84*	58,218	5,065
35	6,701	583	85*	60,779	5,288
36	6,874	598	86*	63,453	5,520
37	7,051	613	87*	66,246	5,763
38	7,232	629	88*	69,160	6,017
39	7,417	645	89*	72,203	6,282
40	7,638	665	90*	75,380	6,558
41	7,942	691	91*	78,697	6,847
42	8,289	721	92*	82,159	7,148
43	8,651	753	93*	85,773	7,462
44	9,029	786	94*	89,548	7,791
45	9,422	820	95*	93,488	8,133
46	9,836	856	96*	97,601	8,491
47	10,263	893	97*	101,896	8,865
48	10,712	932	98*	106,379	9,255
49	11,180	973	99*	111,060	9,662

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

Notes -

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