

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from April 2022)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2022 年 4 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\$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	6,747	587	50	11,236	978
1	6,072	528	51	11,787	1,025
2	5,398	470	52	12,365	1,076
3	5,398	470	53	12,971	1,128
4	5,398	470	54	13,606	1,184
5	5,270	458	55	14,273	1,242
6	5,141	447	56	14,973	1,303
7	5,012	436	57	15,707	1,367
8	4,883	425	58	16,476	1,433
9	4,755	414	59	17,284	1,504
10	4,627	403	60	18,130	1,577
11	4,498	391	61	19,018	1,655
12	4,370	380	62	19,950	1,736
13	4,241	369	63	20,928	1,821
14	4,113	358	64	21,953	1,910
15	3,985	347	65	23,029	2,004
16	4,030	351	66	24,157	2,102
17	4,063	353	67	25,341	2,205
18	4,085	355	68	26,582	2,313
19	4,248	370	69	27,884	2,426
20	4,409	384	70	29,251	2,545
21	4,522	393	71	30,684	2,670
22	4,638	404	72	32,188	2,800
23	4,757	414	73	33,765	2,938
24	4,880	425	74	35,419	3,081
25	5,005	435	75	37,155	3,232
26	5,135	447	76	38,975	3,391
27	5,267	458	77	40,885	3,557
28	5,401	470	78	42,888	3,731
29	5,542	482	79	44,989	3,914
30	5,683	494	80	47,193	4,106
31	5,830	507	81*	49,270	4,286
32	5,980	520	82*	51,438	4,475
33	6,134	534	83*	53,701	4,672
34	6,293	547	84*	56,064	4,878
35	6,453	561	85*	58,530	5,092
36	6,620	576	86*	61,106	5,316
37	6,790	591	87*	63,794	5,550
38	6,965	606	88*	66,601	5,794
39	7,142	621	89*	69,532	6,049
40	7,355	640	90*	72,591	6,315
41	7,648	665	91*	75,785	6,593
42	7,982	694	92*	79,119	6,883
43	8,331	725	93*	82,600	7,186
44	8,695	756	94*	86,235	7,502
45	9,074	789	95*	90,029	7,833
46	9,472	824	96*	93,990	8,177
47	9,884	860	97*	98,125	8,537
48	10,316	897	98*	102,443	8,913
49	10,766	937	99*	106,951	9,305

* 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	12,718	1,106
1	-	-	51	13,342	1,161
2	-	-	52	13,996	1,218
3	-	-	53	14,681	1,277
4	-	-	54	15,401	1,340
5	-	-	55	16,155	1,405
6	-	-	56	16,947	1,474
7	-	-	57	17,778	1,547
8	-	-	58	18,649	1,622
9	-	-	59	19,563	1,702
10	-	-	60	20,521	1,785
11	-	-	61	21,526	1,873
12	-	-	62	22,582	1,965
13	-	-	63	23,688	2,061
14	-	-	64	24,849	2,162
15	-	-	65	26,065	2,268
16	-	-	66	27,344	2,379
17	-	-	67	28,682	2,495
18	4,624	402	68	30,087	2,618
19	4,808	418	69	31,562	2,746
20	4,991	434	70	33,108	2,880
21	5,119	445	71	34,731	3,022
22	5,251	457	72	36,432	3,170
23	5,385	468	73	38,218	3,325
24	5,524	481	74	40,090	3,488
25	5,666	493	75	42,054	3,659
26	5,812	506	76	44,114	3,838
27	5,961	519	77	46,277	4,026
28	6,114	532	78	48,544	4,223
29	6,272	546	79	50,923	4,430
30	6,432	560	80	53,418	4,647
31	6,599	574	81*	55,768	4,852
32	6,769	589	82*	58,221	5,065
33	6,943	604	83*	60,783	5,288
34	7,122	620	84*	63,458	5,521
35	7,304	635	85*	66,249	5,764
36	7,493	652	86*	69,164	6,017
37	7,686	669	87*	72,208	6,282
38	7,883	686	88*	75,384	6,558
39	8,085	703	89*	78,701	6,847
40	8,325	724	90*	82,164	7,148
41	8,657	753	91*	85,780	7,463
42	9,035	786	92*	89,553	7,791
43	9,430	820	93*	93,493	8,134
44	9,842	856	94*	97,607	8,492
45	10,270	893	95*	101,902	8,865
46	10,721	933	96*	106,385	9,255
47	11,187	973	97*	111,067	9,663
48	11,676	1,016	98*	115,953	10,088
49	12,186	1,060	99*	121,055	10,532

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