

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\$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	7,190	626	50	12,424	1,081
1	6,471	563	51	13,438	1,169
2	5,753	501	52	13,746	1,196
3	5,753	501	53	14,485	1,260
4	5,753	501	54	15,110	1,315
5	5,616	489	55	16,081	1,399
6	5,479	477	56	16,869	1,468
7	5,341	465	57	17,741	1,543
8	5,204	453	58	18,788	1,635
9	5,067	441	59	20,152	1,753
10	4,931	429	60	21,305	1,854
11	4,793	417	61	22,986	2,000
12	4,658	405	62	25,089	2,183
13	4,520	393	63	27,817	2,420
14	4,384	381	64	30,405	2,645
15	4,301	374	65	32,960	2,868
16	4,301	374	66	34,575	3,008
17	4,330	377	67	36,269	3,155
18	4,353	379	68	38,045	3,310
19	4,528	394	69	39,890	3,470
20	4,570	398	70	41,149	3,580
21	4,612	401	71	43,916	3,821
22	4,805	418	72	46,069	4,008
23	4,906	427	73	48,326	4,204
24	5,410	471	74	50,694	4,410
25	5,611	488	75	53,178	4,626
26	5,757	501	76	55,783	4,853
27	5,905	514	77	58,516	5,091
28	6,055	527	78	61,384	5,340
29	6,214	541	79	63,380	5,514
30	6,464	562	80	64,542	5,615
31	6,548	570	81*	66,172	5,757
32	6,654	579	82*	68,198	5,933
33	6,762	588	83*	69,235	6,023
34	6,938	604	84*	70,668	6,148
35	7,047	613	85*	71,567	6,226
36	7,229	629	86*	72,743	6,329
37	7,415	645	87*	73,909	6,430
38	7,606	662	88*	75,823	6,597
39	7,866	684	89*	78,667	6,844
40	8,114	706	90*	81,613	7,100
41	8,610	749	91*	84,667	7,366
42	8,812	767	92*	87,831	7,641
43	9,215	802	93*	91,110	7,927
44	9,517	828	94*	94,508	8,222
45	9,996	870	95*	98,028	8,528
46	10,517	915	96*	101,675	8,846
47	11,122	968	97*	105,453	9,174
48	11,617	1,011	98*	109,367	9,515
49	12,104	1,053	99*	113,422	9,868

* 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	14,908	1,297
1	-	-	51	16,125	1,403
2	-	-	52	16,495	1,435
3	-	-	53	17,382	1,512
4	-	-	54	18,132	1,577
5	-	-	55	19,297	1,679
6	-	-	56	20,243	1,761
7	-	-	57	21,289	1,852
8	-	-	58	22,546	1,962
9	-	-	59	24,182	2,104
10	-	-	60	25,566	2,224
11	-	-	61	27,583	2,400
12	-	-	62	30,107	2,619
13	-	-	63	33,380	2,904
14	-	-	64	36,486	3,174
15	-	-	65	39,552	3,441
16	-	-	66	41,490	3,610
17	-	-	67	43,523	3,787
18	5,224	454	68	45,654	3,972
19	5,433	473	69	47,868	4,165
20	5,484	477	70	49,379	4,296
21	5,534	481	71	52,700	4,585
22	5,766	502	72	55,283	4,810
23	5,887	512	73	57,992	5,045
24	6,492	565	74	60,833	5,292
25	6,733	586	75	63,813	5,552
26	6,908	601	76	66,939	5,824
27	7,087	617	77	70,220	6,109
28	7,266	632	78	73,661	6,409
29	7,457	649	79	76,056	6,617
30	7,757	675	80	77,450	6,738
31	7,858	684	81*	79,407	6,908
32	7,985	695	82*	81,838	7,120
33	8,114	706	83*	83,083	7,228
34	8,325	724	84*	84,802	7,378
35	8,456	736	85*	85,881	7,472
36	8,675	755	86*	87,292	7,594
37	8,898	774	87*	88,691	7,716
38	9,127	794	88*	90,987	7,916
39	9,439	821	89*	94,400	8,213
40	9,737	847	90*	97,936	8,520
41	10,332	899	91*	101,600	8,839
42	10,574	920	92*	105,398	9,170
43	11,058	962	93*	109,331	9,512
44	11,421	994	94*	113,410	9,867
45	11,995	1,044	95*	117,634	10,234
46	12,620	1,098	96*	122,010	10,615
47	13,346	1,161	97*	126,543	11,009
48	13,941	1,213	98*	131,240	11,418
49	14,525	1,264	99*	136,106	11,841

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