

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\$25,000 | 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	5,988	521	50	9,967	867
1	5,389	469	51	10,455	910
2	4,790	417	52	10,968	954
3	4,790	417	53	11,505	1,001
4	4,790	417	54	12,069	1,050
5	4,677	407	55	12,660	1,101
6	4,562	397	56	13,281	1,155
7	4,449	387	57	13,931	1,212
8	4,335	377	58	14,614	1,271
9	4,220	367	59	15,330	1,334
10	4,107	357	60	16,081	1,399
11	3,992	347	61	16,869	1,468
12	3,879	337	62	17,695	1,539
13	3,764	327	63	18,561	1,615
14	3,650	318	64	19,471	1,694
15	3,536	308	65	20,425	1,777
16	3,575	311	66	21,426	1,864
17	3,605	314	67	22,475	1,955
18	3,624	315	68	23,576	2,051
19	3,769	328	69	24,732	2,152
20	3,913	340	70	25,944	2,257
21	4,011	349	71	27,215	2,368
22	4,116	358	72	28,549	2,484
23	4,223	367	73	29,947	2,605
24	4,330	377	74	31,414	2,733
25	4,442	386	75	32,954	2,867
26	4,557	396	76	34,568	3,007
27	4,673	407	77	36,262	3,155
28	4,793	417	78	38,040	3,309
29	4,917	428	79	39,904	3,472
30	5,043	439	80	41,858	3,642
31	5,173	450	81*	43,700	3,802
32	5,305	462	82*	45,623	3,969
33	5,441	473	83*	47,630	4,144
34	5,582	486	84*	49,726	4,326
35	5,725	498	85*	51,914	4,517
36	5,871	511	86*	54,199	4,715
37	6,025	524	87*	56,584	4,923
38	6,178	537	88*	59,074	5,139
39	6,338	551	89*	61,673	5,366
40	6,526	568	90*	64,386	5,602
41	6,784	590	91*	67,220	5,848
42	7,080	616	92*	70,177	6,105
43	7,390	643	93*	73,265	6,374
44	7,714	671	94*	76,489	6,655
45	8,050	700	95*	79,854	6,947
46	8,401	731	96*	83,368	7,253
47	8,768	763	97*	87,036	7,572
48	9,150	796	98*	90,865	7,905
49	9,551	831	99*	94,864	8,253

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

Deductible Option 自付費選項: HK\$25,000 | 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	11,282	982
1	-	-	51	11,834	1,030
2	-	-	52	12,414	1,080
3	-	-	53	13,022	1,133
4	-	-	54	13,660	1,188
5	-	-	55	14,330	1,247
6	-	-	56	15,032	1,308
7	-	-	57	15,769	1,372
8	-	-	58	16,542	1,439
9	-	-	59	17,352	1,510
10	-	-	60	18,202	1,584
11	-	-	61	19,094	1,661
12	-	-	62	20,028	1,742
13	-	-	63	21,009	1,828
14	-	-	64	22,039	1,917
15	-	-	65	23,119	2,011
16	-	-	66	24,251	2,110
17	-	-	67	25,440	2,213
18	4,102	357	68	26,685	2,322
19	4,265	371	69	27,993	2,435
20	4,429	385	70	29,366	2,555
21	4,541	395	71	30,804	2,680
22	4,659	405	72	32,314	2,811
23	4,781	416	73	33,897	2,949
24	4,902	426	74	35,557	3,093
25	5,027	437	75	37,300	3,245
26	5,158	449	76	39,128	3,404
27	5,289	460	77	41,045	3,571
28	5,425	472	78	43,056	3,746
29	5,566	484	79	45,166	3,929
30	5,708	497	80	47,379	4,122
31	5,855	509	81*	49,463	4,303
32	6,005	522	82*	51,640	4,493
33	6,159	536	83*	53,911	4,690
34	6,319	550	84*	56,284	4,897
35	6,479	564	85*	58,761	5,112
36	6,646	578	86*	61,346	5,337
37	6,820	593	87*	64,046	5,572
38	6,993	608	88*	66,864	5,817
39	7,173	624	89*	69,806	6,073
40	7,387	643	90*	72,877	6,340
41	7,678	668	91*	76,084	6,619
42	8,014	697	92*	79,432	6,911
43	8,365	728	93*	82,927	7,215
44	8,731	760	94*	86,577	7,532
45	9,111	793	95*	90,385	7,863
46	9,508	827	96*	94,362	8,209
47	9,923	863	97*	98,514	8,571
48	10,356	901	98*	102,849	8,948
49	10,811	941	99*	107,375	9,342

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