

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from July 2023)

信諾自願醫保系列 - 靈活計劃 (優越) | 標準保費表 (2023 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\$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	6,018	524	50	10,366	902
1	5,416	471	51	10,873	946
2	4,814	419	52	11,407	992
3	4,814	419	53	11,965	1,041
4	4,814	419	54	12,552	1,092
5	4,700	409	55	13,458	1,171
6	4,585	399	56	14,118	1,228
7	4,471	389	57	14,809	1,288
8	4,357	379	58	15,535	1,352
9	4,241	369	59	16,296	1,418
10	4,128	359	60	17,657	1,536
11	4,012	349	61	18,522	1,611
12	3,898	339	62	19,429	1,690
13	3,783	329	63	20,380	1,773
14	3,668	319	64	21,379	1,860
15	3,554	309	65	23,182	2,017
16	3,593	313	66	24,319	2,116
17	3,623	315	67	25,509	2,219
18	3,642	317	68	26,759	2,328
19	3,788	330	69	28,071	2,442
20	3,952	344	70	29,446	2,562
21	4,051	352	71	30,889	2,687
22	4,157	362	72	32,403	2,819
23	4,265	371	73	33,990	2,957
24	4,373	380	74	35,655	3,102
25	4,509	392	75	37,403	3,254
26	4,625	402	76	39,235	3,413
27	4,743	413	77	41,157	3,581
28	4,865	423	78	43,175	3,756
29	4,991	434	79	45,291	3,940
30	5,194	452	80	47,226	4,109
31	5,328	464	81*	49,010	4,264
32	5,464	475	82*	50,858	4,425
33	5,604	488	83*	52,774	4,591
34	5,749	500	84*	54,761	4,764
35	5,897	513	85*	56,820	4,943
36	6,047	526	86*	58,955	5,129
37	6,206	540	87*	61,167	5,322
38	6,363	554	88*	63,460	5,521
39	6,528	568	89*	65,836	5,728
40	6,676	581	90*	68,297	5,942
41	6,940	604	91*	70,850	6,164
42	7,243	630	92*	73,493	6,394
43	7,560	658	93*	76,232	6,632
44	7,891	687	94*	79,071	6,879
45	8,292	721	95*	82,010	7,135
46	8,653	753	96*	85,056	7,400
47	9,031	786	97*	88,211	7,674
48	9,425	820	98*	91,478	7,959
49	9,838	856	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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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	12,072	1,050
1	-	-	51	12,662	1,102
2	-	-	52	13,283	1,156
3	-	-	53	13,934	1,212
4	-	-	54	14,616	1,272
5	-	-	55	15,663	1,363
6	-	-	56	16,430	1,429
7	-	-	57	17,236	1,500
8	-	-	58	18,080	1,573
9	-	-	59	18,966	1,650
10	-	-	60	20,532	1,786
11	-	-	61	21,538	1,874
12	-	-	62	22,592	1,966
13	-	-	63	23,698	2,062
14	-	-	64	24,860	2,163
15	-	-	65	26,934	2,343
16	-	-	66	28,252	2,458
17	-	-	67	29,638	2,579
18	4,246	369	68	31,088	2,705
19	4,414	384	69	32,612	2,837
20	4,606	401	70	34,211	2,976
21	4,723	411	71	35,887	3,122
22	4,845	422	72	37,646	3,275
23	4,972	433	73	39,490	3,436
24	5,098	444	74	41,424	3,604
25	5,253	457	75	43,455	3,781
26	5,390	469	76	45,584	3,966
27	5,527	481	77	47,817	4,160
28	5,669	493	78	50,160	4,364
29	5,816	506	79	52,618	4,578
30	6,050	526	80	54,877	4,774
31	6,206	540	81*	56,957	4,955
32	6,365	554	82*	59,115	5,143
33	6,529	568	83*	61,351	5,338
34	6,698	583	84*	63,671	5,539
35	6,868	598	85*	66,077	5,749
36	7,045	613	86*	68,569	5,966
37	7,229	629	87*	71,155	6,190
38	7,413	645	88*	73,835	6,424
39	7,603	661	89*	76,612	6,665
40	7,779	677	90*	79,491	6,916
41	8,085	703	91*	82,475	7,175
42	8,439	734	92*	85,568	7,444
43	8,808	766	93*	88,773	7,723
44	9,194	800	94*	92,096	8,012
45	9,658	840	95*	95,537	8,312
46	10,078	877	96*	99,104	8,622
47	10,518	915	97*	102,799	8,944
48	10,977	955	98*	106,629	9,277
49	11,460	997	99*	110,596	9,622

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