

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\$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	6,319	550	50	10,366	902
1	5,687	495	51	10,873	946
2	5,055	440	52	11,407	992
3	5,055	440	53	11,965	1,041
4	5,055	440	54	12,552	1,092
5	4,935	429	55	13,458	1,171
6	4,814	419	56	14,118	1,228
7	4,695	408	57	14,809	1,288
8	4,575	398	58	15,535	1,352
9	4,453	387	59	16,296	1,418
10	4,334	377	60	17,657	1,536
11	4,213	367	61	21,135	1,839
12	4,093	356	62	22,854	1,988
13	3,972	346	63	24,456	2,128
14	3,851	335	64	25,655	2,232
15	3,732	325	65	27,818	2,420
16	3,773	328	66	29,183	2,539
17	3,804	331	67	30,611	2,663
18	3,824	333	68	32,111	2,794
19	3,977	346	69	33,685	2,931
20	4,014	349	70	35,335	3,074
21	4,051	352	71	37,067	3,225
22	4,157	362	72	38,884	3,383
23	4,265	371	73	40,788	3,549
24	4,561	397	74	42,786	3,722
25	4,645	404	75	44,884	3,905
26	4,859	423	76	47,082	4,096
27	4,968	432	77	49,388	4,297
28	5,091	443	78	51,810	4,507
29	5,269	458	79	54,349	4,728
30	5,347	465	80	56,671	4,930
31	5,426	472	81*	58,812	5,117
32	5,548	483	82*	61,030	5,310
33	5,735	499	83*	63,033	5,484
34	5,828	507	84*	64,346	5,598
35	5,998	522	85*	65,359	5,686
36	6,200	539	86*	66,497	5,785
37	6,206	540	87*	67,638	5,885
38	6,363	554	88*	69,111	6,013
39	6,528	568	89*	70,995	6,177
40	6,676	581	90*	72,929	6,345
41	6,940	604	91*	74,916	6,518
42	7,243	630	92*	77,168	6,714
43	7,560	658	93*	80,044	6,964
44	7,891	687	94*	83,025	7,223
45	8,292	721	95*	86,111	7,492
46	8,653	753	96*	89,309	7,770
47	9,031	786	97*	92,622	8,058
48	9,425	820	98*	96,052	8,357
49	9,838	856	99*	99,607	8,666

* 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	12,439	1,082
1	-	-	51	13,048	1,135
2	-	-	52	13,688	1,191
3	-	-	53	14,358	1,249
4	-	-	54	15,062	1,310
5	-	-	55	16,150	1,405
6	-	-	56	16,942	1,474
7	-	-	57	17,771	1,546
8	-	-	58	18,642	1,622
9	-	-	59	19,555	1,701
10	-	-	60	21,188	1,843
11	-	-	61	25,362	2,206
12	-	-	62	27,425	2,386
13	-	-	63	29,347	2,553
14	-	-	64	30,786	2,678
15	-	-	65	33,382	2,904
16	-	-	66	35,019	3,047
17	-	-	67	36,733	3,196
18	4,589	399	68	38,533	3,352
19	4,773	415	69	40,422	3,517
20	4,817	419	70	42,402	3,689
21	4,861	423	71	44,480	3,870
22	4,988	434	72	46,660	4,059
23	5,118	445	73	48,946	4,258
24	5,473	476	74	51,343	4,467
25	5,574	485	75	53,860	4,686
26	5,830	507	76	56,498	4,915
27	5,962	519	77	59,266	5,156
28	6,109	531	78	62,172	5,409
29	6,323	550	79	65,219	5,674
30	6,416	558	80	68,005	5,916
31	6,511	566	81*	70,574	6,140
32	6,658	579	82*	73,236	6,372
33	6,882	599	83*	75,639	6,581
34	6,993	608	84*	77,216	6,718
35	7,198	626	85*	78,430	6,823
36	7,440	647	86*	79,796	6,942
37	7,447	648	87*	81,166	7,061
38	7,636	664	88*	82,933	7,215
39	7,834	682	89*	85,194	7,412
40	8,011	697	90*	87,515	7,614
41	8,328	725	91*	89,900	7,821
42	8,692	756	92*	92,601	8,056
43	9,072	789	93*	96,052	8,357
44	9,469	824	94*	99,629	8,668
45	9,950	866	95*	103,333	8,990
46	10,384	903	96*	107,171	9,324
47	10,837	943	97*	111,146	9,670
48	11,310	984	98*	115,262	10,028
49	11,806	1,027	99*	119,529	10,399

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