

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule  
 (Effective from 1 April 2019)  
 信諾自願醫保系列－靈活計劃（優越）| 標準保費表  
 （2019年4月1日生效）



Deductible Option 自付費選項:HK\$50,000

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	4,682	407	50	7,790	678
1	4,214	367	51	8,172	711
2	3,743	326	52	8,572	746
3	3,743	326	53	8,992	782
4	3,743	326	54	9,433	821
5	3,654	318	55	9,895	861
6	3,565	310	56	10,380	903
7	3,476	302	57	10,889	947
8	3,387	295	58	11,423	994
9	3,298	287	59	11,983	1,043
10	3,209	279	60	12,570	1,094
11	3,119	271	61	13,186	1,147
12	3,030	264	62	13,832	1,203
13	2,941	256	63	14,510	1,262
14	2,852	248	64	15,221	1,324
15	2,763	240	65	15,967	1,389
16	2,796	243	66	16,749	1,457
17	2,818	245	67	17,570	1,529
18	2,834	247	68	18,431	1,603
19	2,946	256	69	19,334	1,682
20	3,058	266	70	20,281	1,764
21	3,137	273	71	21,275	1,851
22	3,218	280	72	22,317	1,942
23	3,300	287	73	23,411	2,037
24	3,385	294	74	24,558	2,137
25	3,472	302	75	25,761	2,241
26	3,562	310	76	27,023	2,351
27	3,653	318	77	28,347	2,466
28	3,747	326	78	29,736	2,587
29	3,844	334	79	31,193	2,714
30	3,941	343	80	32,721	2,847
31	4,044	352	81*	34,161	2,972
32	4,148	361	82*	35,664	3,103
33	4,253	370	83*	37,233	3,239
34	4,363	380	84*	38,871	3,382
35	4,475	389	85*	40,581	3,531
36	4,590	399	86*	42,367	3,686
37	4,709	410	87*	44,231	3,848
38	4,830	420	88*	46,177	4,017
39	4,954	431	89*	48,209	4,194
40	5,102	444	90*	50,330	4,379
41	5,302	461	91*	52,545	4,571
42	5,534	481	92*	54,857	4,773
43	5,775	502	93*	57,271	4,983
44	6,027	524	94*	59,791	5,202
45	6,290	547	95*	62,422	5,431
46	6,567	571	96*	65,169	5,670
47	6,853	596	97*	68,036	5,919
48	7,151	622	98*	71,030	6,180
49	7,463	649	99*	74,155	6,451

\* These rates apply only to policy Renewal. 此保費只供續保之用。

Notes -

- 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 at Cigna's sole discretion. 信諾保留權利以不時更新此標準保費表。
- 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\$50,000

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	8,656	753
1	-	-	51	9,080	790
2	-	-	52	9,524	829
3	-	-	53	9,991	869
4	-	-	54	10,481	912
5	-	-	55	10,994	956
6	-	-	56	11,533	1,003
7	-	-	57	12,099	1,053
8	-	-	58	12,692	1,104
9	-	-	59	13,314	1,158
10	-	-	60	13,967	1,215
11	-	-	61	14,651	1,275
12	-	-	62	15,369	1,337
13	-	-	63	16,122	1,403
14	-	-	64	16,912	1,471
15	-	-	65	17,741	1,543
16	-	-	66	18,610	1,619
17	-	-	67	19,522	1,698
18	3,149	274	68	20,479	1,782
19	3,273	285	69	21,482	1,869
20	3,398	296	70	22,534	1,960
21	3,486	303	71	23,639	2,057
22	3,576	311	72	24,797	2,157
23	3,667	319	73	26,012	2,263
24	3,761	327	74	27,287	2,374
25	3,858	336	75	28,623	2,490
26	3,958	344	76	30,026	2,612
27	4,059	353	77	31,497	2,740
28	4,163	362	78	33,040	2,874
29	4,271	372	79	34,659	3,015
30	4,379	381	80	36,357	3,163
31	4,493	391	81*	37,957	3,302
32	4,609	401	82*	39,627	3,448
33	4,726	411	83*	41,370	3,599
34	4,848	422	84*	43,190	3,758
35	4,972	433	85*	45,090	3,923
36	5,100	444	86*	47,074	4,095
37	5,232	455	87*	49,146	4,276
38	5,367	467	88*	51,308	4,464
39	5,504	479	89*	53,566	4,660
40	5,669	493	90*	55,922	4,865
41	5,891	513	91*	58,383	5,079
42	6,149	535	92*	60,952	5,303
43	6,417	558	93*	63,634	5,536
44	6,697	583	94*	66,434	5,780
45	6,989	608	95*	69,358	6,034
46	7,297	635	96*	72,410	6,300
47	7,614	662	97*	75,596	6,577
48	7,946	691	98*	78,922	6,866
49	8,292	721	99*	82,394	7,168

\* These rates apply only to policy Renewal. 此保費只供續保之用。

Notes -

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