

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\$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	5,035	438	50	8,668	754
1	4,532	394	51	9,094	791
2	4,025	350	52	9,539	830
3	4,025	350	53	10,006	871
4	4,025	350	54	10,497	913
5	3,930	342	55	11,255	979
6	3,834	334	56	11,807	1,027
7	3,738	325	57	12,385	1,077
8	3,642	317	58	12,993	1,130
9	3,547	309	59	13,630	1,186
10	3,451	300	60	14,768	1,285
11	3,354	292	61	15,492	1,348
12	3,258	283	62	16,250	1,414
13	3,163	275	63	17,048	1,483
14	3,067	267	64	17,882	1,556
15	2,971	258	65	19,391	1,687
16	3,007	262	66	20,340	1,770
17	3,030	264	67	21,338	1,856
18	3,047	265	68	22,383	1,947
19	3,168	276	69	23,480	2,043
20	3,305	288	70	24,631	2,143
21	3,391	295	71	25,837	2,248
22	3,477	302	72	27,103	2,358
23	3,566	310	73	28,432	2,474
24	3,658	318	74	29,824	2,595
25	3,771	328	75	31,285	2,722
26	3,868	337	76	32,819	2,855
27	3,968	345	77	34,426	2,995
28	4,069	354	78	36,113	3,142
29	4,175	363	79	37,883	3,296
30	4,344	378	80	39,501	3,437
31	4,457	388	81*	40,993	3,566
32	4,571	398	82*	42,539	3,701
33	4,688	408	83*	44,142	3,840
34	4,808	418	84*	45,803	3,985
35	4,932	429	85*	47,525	4,135
36	5,058	440	86*	49,311	4,290
37	5,190	452	87*	51,160	4,451
38	5,323	463	88*	53,078	4,618
39	5,460	475	89*	55,066	4,791
40	5,585	486	90*	57,125	4,970
41	5,803	505	91*	59,259	5,156
42	6,057	527	92*	61,470	5,348
43	6,321	550	93*	63,762	5,547
44	6,597	574	94*	66,135	5,754
45	6,932	603	95*	68,595	5,968
46	7,238	630	96*	71,143	6,189
47	7,553	657	97*	73,782	6,419
48	7,882	686	98*	76,515	6,657
49	8,225	716	99*	79,346	6,903

* 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\$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	10,095	878
1	-	-	51	10,590	921
2	-	-	52	11,108	966
3	-	-	53	11,652	1,014
4	-	-	54	12,224	1,063
5	-	-	55	13,097	1,139
6	-	-	56	13,740	1,195
7	-	-	57	14,414	1,254
8	-	-	58	15,121	1,316
9	-	-	59	15,862	1,380
10	-	-	60	17,173	1,494
11	-	-	61	18,014	1,567
12	-	-	62	18,896	1,644
13	-	-	63	19,822	1,725
14	-	-	64	20,794	1,809
15	-	-	65	22,529	1,960
16	-	-	66	23,632	2,056
17	-	-	67	24,790	2,157
18	3,552	309	68	26,005	2,262
19	3,693	321	69	27,278	2,373
20	3,852	335	70	28,615	2,490
21	3,952	344	71	30,019	2,612
22	4,054	353	72	31,489	2,740
23	4,157	362	73	33,031	2,874
24	4,263	371	74	34,651	3,015
25	4,394	382	75	36,347	3,162
26	4,508	392	76	38,128	3,317
27	4,623	402	77	39,997	3,480
28	4,742	413	78	41,956	3,650
29	4,864	423	79	44,011	3,829
30	5,059	440	80	45,900	3,993
31	5,191	452	81*	47,641	4,145
32	5,325	463	82*	49,445	4,302
33	5,460	475	83*	51,316	4,464
34	5,601	487	84*	53,256	4,633
35	5,744	500	85*	55,267	4,808
36	5,893	513	86*	57,353	4,990
37	6,045	526	87*	59,515	5,178
38	6,201	539	88*	61,756	5,373
39	6,359	553	89*	64,080	5,575
40	6,506	566	90*	66,487	5,784
41	6,761	588	91*	68,983	6,002
42	7,057	614	92*	71,570	6,227
43	7,366	641	93*	74,251	6,460
44	7,687	669	94*	77,029	6,702
45	8,075	703	95*	79,909	6,952
46	8,431	733	96*	82,893	7,212
47	8,797	765	97*	85,984	7,481
48	9,181	799	98*	89,186	7,759
49	9,580	833	99*	92,503	8,048

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