

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\$75,000 | 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	4,245	369	50	7,067	615
1	3,820	332	51	7,414	645
2	3,395	295	52	7,778	677
3	3,395	295	53	8,159	710
4	3,395	295	54	8,559	745
5	3,315	288	55	8,977	781
6	3,234	281	56	9,418	819
7	3,152	274	57	9,879	859
8	3,072	267	58	10,363	902
9	2,992	260	59	10,871	946
10	2,910	253	60	11,404	992
11	2,830	246	61	11,963	1,041
12	2,749	239	62	12,549	1,092
13	2,668	232	63	13,163	1,145
14	2,587	225	64	13,808	1,201
15	2,506	218	65	14,485	1,260
16	2,535	221	66	15,195	1,322
17	2,556	222	67	15,939	1,387
18	2,570	224	68	16,721	1,455
19	2,672	232	69	17,539	1,526
20	2,773	241	70	18,399	1,601
21	2,844	247	71	19,301	1,679
22	2,918	254	72	20,247	1,761
23	2,993	260	73	21,238	1,848
24	3,070	267	74	22,278	1,938
25	3,149	274	75	23,371	2,033
26	3,230	281	76	24,516	2,133
27	3,313	288	77	25,717	2,237
28	3,398	296	78	26,977	2,347
29	3,486	303	79	28,299	2,462
30	3,575	311	80	29,686	2,583
31	3,668	319	81*	30,993	2,696
32	3,761	327	82*	32,356	2,815
33	3,858	336	83*	33,780	2,939
34	3,958	344	84*	35,266	3,068
35	4,060	353	85*	36,818	3,203
36	4,163	362	86*	38,438	3,344
37	4,271	372	87*	40,129	3,491
38	4,381	381	88*	41,895	3,645
39	4,493	391	89*	43,737	3,805
40	4,627	403	90*	45,662	3,973
41	4,811	419	91*	47,672	4,147
42	5,020	437	92*	49,769	4,330
43	5,240	456	93*	51,959	4,520
44	5,469	476	94*	54,245	4,719
45	5,707	497	95*	56,632	4,927
46	5,958	518	96*	59,124	5,144
47	6,217	541	97*	61,725	5,370
48	6,490	565	98*	64,441	5,606
49	6,772	589	99*	67,276	5,853

* 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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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\$75,000 | 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	8,000	696
1	-	-	51	8,392	730
2	-	-	52	8,804	766
3	-	-	53	9,234	803
4	-	-	54	9,687	843
5	-	-	55	10,162	884
6	-	-	56	10,660	927
7	-	-	57	11,182	973
8	-	-	58	11,729	1,020
9	-	-	59	12,305	1,071
10	-	-	60	12,908	1,123
11	-	-	61	13,540	1,178
12	-	-	62	14,204	1,236
13	-	-	63	14,899	1,296
14	-	-	64	15,630	1,360
15	-	-	65	16,396	1,426
16	-	-	66	17,199	1,496
17	-	-	67	18,042	1,570
18	2,908	253	68	18,926	1,647
19	3,024	263	69	19,852	1,727
20	3,139	273	70	20,826	1,812
21	3,219	280	71	21,846	1,901
22	3,303	287	72	22,916	1,994
23	3,388	295	73	24,039	2,091
24	3,475	302	74	25,217	2,194
25	3,564	310	75	26,453	2,301
26	3,656	318	76	27,749	2,414
27	3,750	326	77	29,108	2,532
28	3,847	335	78	30,535	2,657
29	3,946	343	79	32,032	2,787
30	4,046	352	80	33,600	2,923
31	4,152	361	81*	35,079	3,052
32	4,258	370	82*	36,623	3,186
33	4,367	380	83*	38,234	3,326
34	4,480	390	84*	39,917	3,473
35	4,595	400	85*	41,673	3,626
36	4,713	410	86*	43,506	3,785
37	4,834	421	87*	45,421	3,952
38	4,958	431	88*	47,419	4,125
39	5,086	442	89*	49,506	4,307
40	5,237	456	90*	51,685	4,497
41	5,446	474	91*	53,958	4,694
42	5,683	494	92*	56,332	4,901
43	5,931	516	93*	58,811	5,117
44	6,190	539	94*	61,399	5,342
45	6,460	562	95*	64,101	5,577
46	6,743	587	96*	66,921	5,822
47	7,037	612	97*	69,866	6,078
48	7,344	639	98*	72,940	6,346
49	7,665	667	99*	76,148	6,625

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