

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\$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	4,266	371	50	7,350	639
1	3,839	334	51	7,711	671
2	3,412	297	52	8,089	704
3	3,412	297	53	8,485	738
4	3,412	297	54	8,901	774
5	3,332	290	55	9,543	830
6	3,250	283	56	10,011	871
7	3,168	276	57	10,501	914
8	3,087	269	58	11,016	958
9	3,007	262	59	11,556	1,005
10	2,925	254	60	12,522	1,089
11	2,844	247	61	13,135	1,143
12	2,763	240	62	13,779	1,199
13	2,681	233	63	14,453	1,257
14	2,600	226	64	15,161	1,319
15	2,519	219	65	16,440	1,430
16	2,548	222	66	17,246	1,500
17	2,569	224	67	18,091	1,574
18	2,583	225	68	18,978	1,651
19	2,685	234	69	19,907	1,732
20	2,801	244	70	20,883	1,817
21	2,872	250	71	21,907	1,906
22	2,947	256	72	22,980	1,999
23	3,023	263	73	24,105	2,097
24	3,101	270	74	25,286	2,200
25	3,196	278	75	26,526	2,308
26	3,278	285	76	27,826	2,421
27	3,363	293	77	29,189	2,539
28	3,449	300	78	30,619	2,664
29	3,538	308	79	32,119	2,794
30	3,682	320	80	33,493	2,914
31	3,778	329	81*	34,759	3,024
32	3,874	337	82*	36,069	3,138
33	3,974	346	83*	37,428	3,256
34	4,077	355	84*	38,837	3,379
35	4,182	364	85*	40,297	3,506
36	4,288	373	86*	41,811	3,638
37	4,399	383	87*	43,379	3,774
38	4,512	393	88*	45,006	3,916
39	4,628	403	89*	46,689	4,062
40	4,733	412	90*	48,436	4,214
41	4,922	428	91*	50,246	4,371
42	5,135	447	92*	52,121	4,535
43	5,361	466	93*	54,063	4,703
44	5,595	487	94*	56,076	4,879
45	5,878	511	95*	58,161	5,060
46	6,137	534	96*	60,321	5,248
47	6,404	557	97*	62,558	5,443
48	6,685	582	98*	64,876	5,644
49	6,975	607	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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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	8,560	745
1	-	-	51	8,979	781
2	-	-	52	9,420	820
3	-	-	53	9,880	860
4	-	-	54	10,365	902
5	-	-	55	11,107	966
6	-	-	56	11,651	1,014
7	-	-	57	12,222	1,063
8	-	-	58	12,820	1,115
9	-	-	59	13,449	1,170
10	-	-	60	14,560	1,267
11	-	-	61	15,273	1,329
12	-	-	62	16,022	1,394
13	-	-	63	16,806	1,462
14	-	-	64	17,631	1,534
15	-	-	65	19,101	1,662
16	-	-	66	20,037	1,743
17	-	-	67	21,019	1,829
18	3,010	262	68	22,049	1,918
19	3,130	272	69	23,128	2,012
20	3,265	284	70	24,262	2,111
21	3,348	291	71	25,451	2,214
22	3,435	299	72	26,697	2,323
23	3,524	307	73	28,005	2,436
24	3,614	314	74	29,378	2,556
25	3,724	324	75	30,818	2,681
26	3,821	332	76	32,328	2,813
27	3,919	341	77	33,911	2,950
28	4,020	350	78	35,573	3,095
29	4,124	359	79	37,317	3,247
30	4,289	373	80	38,917	3,386
31	4,401	383	81*	40,393	3,514
32	4,513	393	82*	41,924	3,647
33	4,629	403	83*	43,510	3,785
34	4,749	413	84*	45,156	3,929
35	4,871	424	85*	46,861	4,077
36	4,996	435	86*	48,629	4,231
37	5,124	446	87*	50,463	4,390
38	5,255	457	88*	52,362	4,555
39	5,391	469	89*	54,333	4,727
40	5,515	480	90*	56,375	4,905
41	5,735	499	91*	58,490	5,089
42	5,984	521	92*	60,684	5,280
43	6,245	543	93*	62,957	5,477
44	6,518	567	94*	65,313	5,682
45	6,848	596	95*	67,755	5,895
46	7,148	622	96*	70,284	6,115
47	7,459	649	97*	72,905	6,343
48	7,785	677	98*	75,621	6,579
49	8,125	707	99*	78,432	6,824

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