

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\$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	4,479	390	50	8,286	721
1	4,273	372	51	8,693	756
2	3,846	335	52	9,119	793
3	3,846	335	53	9,565	832
4	3,846	335	54	10,034	873
5	3,756	327	55	10,758	936
6	3,413	297	56	11,285	982
7	3,326	289	57	11,838	1,030
8	3,241	282	58	12,661	1,102
9	3,157	275	59	13,551	1,179
10	3,071	267	60	14,441	1,256
11	2,986	260	61	15,331	1,334
12	2,901	252	62	16,221	1,411
13	2,817	245	63	17,473	1,520
14	2,731	238	64	18,725	1,629
15	2,840	247	65	19,977	1,738
16	2,872	250	66	21,229	1,847
17	2,896	252	67	22,482	1,956
18	2,912	253	68	23,723	2,064
19	3,027	263	69	24,884	2,165
20	3,158	275	70	26,104	2,271
21	3,238	282	71	27,384	2,382
22	3,322	289	72	28,725	2,499
23	3,408	296	73	30,131	2,621
24	3,458	301	74	31,608	2,750
25	3,500	305	75	33,158	2,885
26	3,533	307	76	34,783	3,026
27	3,564	310	77	36,486	3,174
28	3,599	313	78	38,274	3,330
29	3,631	316	79	40,149	3,493
30	3,682	320	80	41,611	3,620
31	3,901	339	81*	42,662	3,712
32	4,152	361	82*	43,968	3,825
33	4,420	385	83*	44,637	3,883
34	4,596	400	84*	45,561	3,964
35	4,714	410	85*	46,140	4,014
36	4,834	421	86*	46,898	4,080
37	4,959	431	87*	47,650	4,146
38	5,086	442	88*	48,485	4,218
39	5,217	454	89*	49,402	4,298
40	5,336	464	90*	50,858	4,425
41	5,549	483	91*	52,758	4,590
42	5,789	504	92*	54,727	4,761
43	6,043	526	93*	56,766	4,939
44	6,307	549	94*	58,880	5,123
45	6,626	576	95*	61,069	5,313
46	6,918	602	96*	63,337	5,510
47	7,219	628	97*	65,686	5,715
48	7,536	656	98*	68,120	5,926
49	7,863	684	99*	70,640	6,146

* 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	9,943	865
1	-	-	51	10,431	907
2	-	-	52	10,942	952
3	-	-	53	11,478	999
4	-	-	54	12,041	1,048
5	-	-	55	12,909	1,123
6	-	-	56	13,542	1,178
7	-	-	57	14,205	1,236
8	-	-	58	15,193	1,322
9	-	-	59	16,261	1,415
10	-	-	60	17,329	1,508
11	-	-	61	18,397	1,601
12	-	-	62	19,465	1,693
13	-	-	63	20,968	1,824
14	-	-	64	22,470	1,955
15	-	-	65	23,973	2,086
16	-	-	66	25,475	2,216
17	-	-	67	26,978	2,347
18	3,494	304	68	28,467	2,477
19	3,632	316	69	29,861	2,598
20	3,789	330	70	31,325	2,725
21	3,885	338	71	32,861	2,859
22	3,987	347	72	34,470	2,999
23	4,089	356	73	36,158	3,146
24	4,150	361	74	37,929	3,300
25	4,200	365	75	39,789	3,462
26	4,239	369	76	41,739	3,631
27	4,277	372	77	43,784	3,809
28	4,318	376	78	45,929	3,996
29	4,357	379	79	48,179	4,192
30	4,418	384	80	49,933	4,344
31	4,682	407	81*	51,195	4,454
32	4,982	433	82*	52,762	4,590
33	5,304	461	83*	53,564	4,660
34	5,515	480	84*	54,673	4,757
35	5,657	492	85*	55,368	4,817
36	5,801	505	86*	56,278	4,896
37	5,951	518	87*	57,180	4,975
38	6,104	531	88*	58,182	5,062
39	6,261	545	89*	59,282	5,158
40	6,403	557	90*	61,029	5,310
41	6,658	579	91*	63,310	5,508
42	6,946	604	92*	65,672	5,713
43	7,252	631	93*	68,119	5,926
44	7,569	659	94*	70,656	6,147
45	7,952	692	95*	73,283	6,376
46	8,302	722	96*	76,004	6,612
47	8,663	754	97*	78,823	6,858
48	9,043	787	98*	81,744	7,112
49	9,435	821	99*	84,768	7,375

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