

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: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$0 | 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	10,572	920	50	17,936	1,560
1	9,515	828	51	18,640	1,622
2	8,459	736	52	19,393	1,687
3	8,459	736	53	20,323	1,768
4	8,459	736	54	21,319	1,855
5	8,257	718	55	22,364	1,946
6	8,056	701	56	23,725	2,064
7	7,853	683	57	25,274	2,199
8	7,652	666	58	27,048	2,353
9	7,451	648	59	28,986	2,522
10	7,249	631	60	30,963	2,694
11	7,142	621	61	33,117	2,881
12	7,142	621	62	35,327	3,073
13	7,142	621	63	37,612	3,272
14	7,051	613	64	40,016	3,481
15	6,956	605	65	42,519	3,699
16	6,859	597	66	45,089	3,923
17	6,800	592	67	47,665	4,147
18	6,802	592	68	50,246	4,371
19	6,844	595	69	52,575	4,574
20	6,940	604	70	54,865	4,773
21	7,090	617	71	57,121	4,970
22	7,269	632	72	59,378	5,166
23	7,454	648	73	61,651	5,364
24	7,659	666	74	64,266	5,591
25	7,906	688	75	66,957	5,825
26	8,185	712	76	69,740	6,067
27	8,483	738	77	72,639	6,320
28	8,772	763	78	75,624	6,579
29	9,058	788	79	78,695	6,846
30	9,347	813	80	81,879	7,123
31	9,641	839	81*	85,182	7,411
32	9,870	859	82*	88,555	7,704
33	10,134	882	83*	92,034	8,007
34	10,430	907	84*	95,543	8,312
35	10,656	927	85*	98,388	8,560
36	10,894	948	86*	101,262	8,810
37	11,239	978	87*	104,261	9,071
38	11,601	1,009	88*	107,388	9,343
39	11,971	1,041	89*	110,736	9,634
40	12,450	1,083	90*	114,986	10,004
41	12,855	1,118	91*	118,876	10,342
42	13,283	1,156	92*	123,975	10,786
43	13,726	1,194	93*	129,430	11,260
44	14,187	1,234	94*	135,126	11,756
45	14,662	1,276	95*	141,072	12,273
46	15,271	1,329	96*	147,278	12,813
47	15,821	1,376	97*	153,759	13,377
48	16,564	1,441	98*	160,524	13,966
49	17,276	1,503	99*	167,587	14,580

\* 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 (2024年7月生效)



Accommodation Room Type: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$0 | 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	21,524	1,873
1	-	-	51	22,368	1,946
2	-	-	52	23,272	2,025
3	-	-	53	24,387	2,122
4	-	-	54	25,583	2,226
5	-	-	55	26,837	2,335
6	-	-	56	28,469	2,477
7	-	-	57	30,329	2,639
8	-	-	58	32,458	2,824
9	-	-	59	34,783	3,026
10	-	-	60	37,156	3,233
11	-	-	61	39,740	3,457
12	-	-	62	42,392	3,688
13	-	-	63	45,135	3,927
14	-	-	64	48,019	4,178
15	-	-	65	51,022	4,439
16	-	-	66	54,106	4,707
17	-	-	67	57,198	4,976
18	8,163	710	68	60,295	5,246
19	8,213	715	69	63,089	5,489
20	8,328	725	70	65,838	5,728
21	8,508	740	71	68,545	5,963
22	8,723	759	72	71,254	6,199
23	8,945	778	73	73,981	6,436
24	9,190	800	74	77,119	6,709
25	9,487	825	75	80,349	6,990
26	9,823	855	76	83,689	7,281
27	10,180	886	77	87,167	7,584
28	10,527	916	78	90,749	7,895
29	10,869	946	79	94,434	8,216
30	11,216	976	80	98,255	8,548
31	11,569	1,007	81*	102,218	8,893
32	11,844	1,030	82*	106,266	9,245
33	12,161	1,058	83*	110,441	9,608
34	12,516	1,089	84*	114,651	9,975
35	12,788	1,113	85*	118,066	10,272
36	13,073	1,137	86*	121,515	10,572
37	13,487	1,173	87*	125,113	10,885
38	13,921	1,211	88*	128,866	11,211
39	14,365	1,250	89*	132,884	11,561
40	14,940	1,300	90*	137,983	12,005
41	15,426	1,342	91*	142,652	12,411
42	15,939	1,387	92*	148,769	12,943
43	16,471	1,433	93*	155,316	13,512
44	17,024	1,481	94*	162,151	14,107
45	17,594	1,531	95*	169,286	14,728
46	18,325	1,594	96*	176,734	15,376
47	18,985	1,652	97*	184,511	16,052
48	19,877	1,729	98*	192,629	16,759
49	20,731	1,804	99*	201,105	17,496

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