

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\$15,000 | 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 | 5,668 | 493 | 50 | 8,989 | 782 |
| 1 | 5,101 | 444 | 51 | 10,309 | 897 |
| 2 | 4,535 | 395 | 52 | 10,687 | 930 |
| 3 | 4,535 | 395 | 53 | 11,087 | 965 |
| 4 | 4,535 | 395 | 54 | 11,516 | 1,002 |
| 5 | 4,427 | 385 | 55 | 12,097 | 1,052 |
| 6 | 4,319 | 376 | 56 | 12,847 | 1,118 |
| 7 | 4,211 | 366 | 57 | 13,624 | 1,185 |
| 8 | 4,102 | 357 | 58 | 14,497 | 1,261 |
| 9 | 3,994 | 347 | 59 | 15,580 | 1,355 |
| 10 | 3,886 | 338 | 60 | 16,706 | 1,453 |
| 11 | 3,779 | 329 | 61 | 17,906 | 1,558 |
| 12 | 3,671 | 319 | 62 | 19,134 | 1,665 |
| 13 | 3,563 | 310 | 63 | 20,620 | 1,794 |
| 14 | 3,455 | 301 | 64 | 22,025 | 1,916 |
| 15 | 3,347 | 291 | 65 | 23,444 | 2,040 |
| 16 | 3,385 | 294 | 66 | 24,899 | 2,166 |
| 17 | 3,413 | 297 | 67 | 26,355 | 2,293 |
| 18 | 3,431 | 298 | 68 | 27,646 | 2,405 |
| 19 | 3,568 | 310 | 69 | 28,999 | 2,523 |
| 20 | 3,592 | 313 | 70 | 30,289 | 2,635 |
| 21 | 3,617 | 315 | 71 | 31,669 | 2,755 |
| 22 | 3,711 | 323 | 72 | 33,125 | 2,882 |
| 23 | 3,806 | 331 | 73 | 34,689 | 3,018 |
| 24 | 3,904 | 340 | 74 | 36,546 | 3,180 |
| 25 | 4,004 | 348 | 75 | 38,557 | 3,354 |
| 26 | 4,108 | 357 | 76 | 40,534 | 3,526 |
| 27 | 4,213 | 367 | 77 | 42,520 | 3,699 |
| 28 | 4,321 | 376 | 78 | 44,603 | 3,880 |
| 29 | 4,433 | 386 | 79 | 46,788 | 4,071 |
| 30 | 4,546 | 396 | 80 | 49,082 | 4,270 |
| 31 | 4,664 | 406 | 81* | 51,036 | 4,440 |
| 32 | 4,784 | 416 | 82* | 52,327 | 4,552 |
| 33 | 4,907 | 427 | 83* | 53,330 | 4,640 |
| 34 | 5,034 | 438 | 84* | 54,155 | 4,711 |
| 35 | 5,163 | 449 | 85* | 54,982 | 4,783 |
| 36 | 5,296 | 461 | 86* | 55,956 | 4,868 |
| 37 | 5,432 | 473 | 87* | 56,911 | 4,951 |
| 38 | 5,572 | 485 | 88* | 57,911 | 5,038 |
| 39 | 5,714 | 497 | 89* | 58,939 | 5,128 |
| 40 | 5,884 | 512 | 90* | 60,977 | 5,305 |
| 41 | 6,119 | 532 | 91* | 63,659 | 5,538 |
| 42 | 6,386 | 556 | 92* | 66,460 | 5,782 |
| 43 | 6,665 | 580 | 93* | 69,384 | 6,036 |
| 44 | 6,956 | 605 | 94* | 72,437 | 6,302 |
| 45 | 7,259 | 632 | 95* | 75,624 | 6,579 |
| 46 | 7,577 | 659 | 96* | 78,952 | 6,869 |
| 47 | 7,907 | 688 | 97* | 82,425 | 7,171 |
| 48 | 8,253 | 718 | 98* | 86,052 | 7,487 |
| 49 | 8,613 | 749 | 99* | 89,839 | 7,816 |

* 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。

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\$15,000 | 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 | 10,787 | 938 |
| 1 | - | - | 51 | 12,370 | 1,076 |
| 2 | - | - | 52 | 12,824 | 1,116 |
| 3 | - | - | 53 | 13,305 | 1,158 |
| 4 | - | - | 54 | 13,819 | 1,202 |
| 5 | - | - | 55 | 14,516 | 1,263 |
| 6 | - | - | 56 | 15,416 | 1,341 |
| 7 | - | - | 57 | 16,349 | 1,422 |
| 8 | - | - | 58 | 17,396 | 1,513 |
| 9 | - | - | 59 | 18,696 | 1,627 |
| 10 | - | - | 60 | 20,047 | 1,744 |
| 11 | - | - | 61 | 21,487 | 1,869 |
| 12 | - | - | 62 | 22,960 | 1,998 |
| 13 | - | - | 63 | 24,743 | 2,153 |
| 14 | - | - | 64 | 26,430 | 2,299 |
| 15 | - | - | 65 | 28,133 | 2,448 |
| 16 | - | - | 66 | 29,878 | 2,599 |
| 17 | - | - | 67 | 31,626 | 2,751 |
| 18 | 4,118 | 358 | 68 | 33,175 | 2,886 |
| 19 | 4,281 | 372 | 69 | 34,799 | 3,028 |
| 20 | 4,311 | 375 | 70 | 36,346 | 3,162 |
| 21 | 4,340 | 378 | 71 | 38,002 | 3,306 |
| 22 | 4,453 | 387 | 72 | 39,750 | 3,458 |
| 23 | 4,567 | 397 | 73 | 41,626 | 3,621 |
| 24 | 4,685 | 408 | 74 | 43,855 | 3,815 |
| 25 | 4,805 | 418 | 75 | 46,269 | 4,025 |
| 26 | 4,930 | 429 | 76 | 48,641 | 4,232 |
| 27 | 5,056 | 440 | 77 | 51,024 | 4,439 |
| 28 | 5,185 | 451 | 78 | 53,524 | 4,657 |
| 29 | 5,320 | 463 | 79 | 56,146 | 4,885 |
| 30 | 5,455 | 475 | 80 | 58,898 | 5,124 |
| 31 | 5,597 | 487 | 81* | 61,243 | 5,328 |
| 32 | 5,741 | 499 | 82* | 62,793 | 5,463 |
| 33 | 5,888 | 512 | 83* | 63,996 | 5,568 |
| 34 | 6,041 | 526 | 84* | 64,986 | 5,654 |
| 35 | 6,196 | 539 | 85* | 65,978 | 5,740 |
| 36 | 6,355 | 553 | 86* | 67,147 | 5,842 |
| 37 | 6,518 | 567 | 87* | 68,293 | 5,941 |
| 38 | 6,686 | 582 | 88* | 69,493 | 6,046 |
| 39 | 6,857 | 597 | 89* | 70,726 | 6,153 |
| 40 | 7,061 | 614 | 90* | 73,172 | 6,366 |
| 41 | 7,343 | 639 | 91* | 76,391 | 6,646 |
| 42 | 7,663 | 667 | 92* | 79,752 | 6,938 |
| 43 | 7,998 | 696 | 93* | 83,261 | 7,244 |
| 44 | 8,347 | 726 | 94* | 86,925 | 7,562 |
| 45 | 8,711 | 758 | 95* | 90,749 | 7,895 |
| 46 | 9,092 | 791 | 96* | 94,742 | 8,243 |
| 47 | 9,488 | 825 | 97* | 98,910 | 8,605 |
| 48 | 9,904 | 862 | 98* | 103,262 | 8,984 |
| 49 | 10,336 | 899 | 99* | 107,807 | 9,379 |

* These rates apply only to policy Renewal. 此保費只供續保之用。

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- 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。
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- 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。