

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: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$25,000 | 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	4,790	417	50	7,974	694
1	4,311	375	51	8,364	728
2	3,832	333	52	8,774	763
3	3,832	333	53	9,204	801
4	3,832	333	54	9,655	840
5	3,742	326	55	10,128	881
6	3,650	318	56	10,625	924
7	3,559	310	57	11,145	970
8	3,468	302	58	11,691	1,017
9	3,376	294	59	12,264	1,067
10	3,285	286	60	12,865	1,119
11	3,194	278	61	13,495	1,174
12	3,103	270	62	14,156	1,232
13	3,011	262	63	14,849	1,292
14	2,920	254	64	15,577	1,355
15	2,829	246	65	16,340	1,422
16	2,860	249	66	17,141	1,491
17	2,884	251	67	17,980	1,564
18	2,899	252	68	18,861	1,641
19	3,015	262	69	19,786	1,721
20	3,130	272	70	20,755	1,806
21	3,209	279	71	21,772	1,894
22	3,293	286	72	22,839	1,987
23	3,379	294	73	23,958	2,084
24	3,464	301	74	25,131	2,186
25	3,553	309	75	26,363	2,294
26	3,646	317	76	27,655	2,406
27	3,738	325	77	29,010	2,524
28	3,834	334	78	30,432	2,648
29	3,933	342	79	31,923	2,777
30	4,034	351	80	33,487	2,913
31	4,139	360	81*	34,960	3,042
32	4,244	369	82*	36,498	3,175
33	4,353	379	83*	38,104	3,315
34	4,466	389	84*	39,781	3,461
35	4,580	398	85*	41,531	3,613
36	4,697	409	86*	43,359	3,772
37	4,820	419	87*	45,267	3,938
38	4,943	430	88*	47,259	4,112
39	5,070	441	89*	49,338	4,292
40	5,221	454	90*	51,509	4,481
41	5,427	472	91*	53,776	4,679
42	5,664	493	92*	56,142	4,884
43	5,912	514	93*	58,612	5,099
44	6,171	537	94*	61,191	5,324
45	6,440	560	95*	63,883	5,558
46	6,720	585	96*	66,694	5,802
47	7,014	610	97*	69,629	6,058
48	7,320	637	98*	72,692	6,324
49	7,641	665	99*	75,891	6,603

* 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 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: Standard Ward 病房級別: 普通病房

Deductible Option 自付費選項: HK\$25,000 | 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	9,025	785
1	-	-	51	9,467	824
2	-	-	52	9,931	864
3	-	-	53	10,418	906
4	-	-	54	10,928	951
5	-	-	55	11,464	997
6	-	-	56	12,026	1,046
7	-	-	57	12,615	1,098
8	-	-	58	13,233	1,151
9	-	-	59	13,881	1,208
10	-	-	60	14,562	1,267
11	-	-	61	15,275	1,329
12	-	-	62	16,022	1,394
13	-	-	63	16,807	1,462
14	-	-	64	17,631	1,534
15	-	-	65	18,495	1,609
16	-	-	66	19,401	1,688
17	-	-	67	20,352	1,771
18	3,281	285	68	21,348	1,857
19	3,412	297	69	22,395	1,948
20	3,543	308	70	23,493	2,044
21	3,633	316	71	24,644	2,144
22	3,727	324	72	25,851	2,249
23	3,825	333	73	27,117	2,359
24	3,921	341	74	28,446	2,475
25	4,022	350	75	29,840	2,596
26	4,126	359	76	31,302	2,723
27	4,231	368	77	32,836	2,857
28	4,340	378	78	34,445	2,997
29	4,452	387	79	36,133	3,144
30	4,567	397	80	37,903	3,298
31	4,684	408	81*	39,570	3,443
32	4,804	418	82*	41,312	3,594
33	4,927	429	83*	43,129	3,752
34	5,055	440	84*	45,027	3,917
35	5,183	451	85*	47,009	4,090
36	5,317	463	86*	49,077	4,270
37	5,456	475	87*	51,237	4,458
38	5,595	487	88*	53,491	4,654
39	5,739	499	89*	55,845	4,859
40	5,910	514	90*	58,302	5,072
41	6,142	534	91*	60,867	5,295
42	6,411	558	92*	63,545	5,528
43	6,692	582	93*	66,342	5,772
44	6,985	608	94*	69,261	6,026
45	7,289	634	95*	72,308	6,291
46	7,606	662	96*	75,490	6,568
47	7,939	691	97*	78,811	6,857
48	8,285	721	98*	82,279	7,158
49	8,648	752	99*	85,900	7,473

* 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。