

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\$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	5,030	438	50	8,167	711
1	4,527	394	51	8,785	764
2	4,024	350	52	9,107	792
3	4,024	350	53	9,448	822
4	4,024	350	54	9,814	854
5	3,929	342	55	10,309	897
6	3,833	333	56	10,948	952
7	3,737	325	57	11,610	1,010
8	3,641	317	58	12,354	1,075
9	3,545	308	59	13,277	1,155
10	3,449	300	60	14,236	1,239
11	3,354	292	61	15,882	1,382
12	3,258	283	62	16,971	1,476
13	3,162	275	63	18,289	1,591
14	3,066	267	64	19,533	1,699
15	2,970	258	65	20,793	1,809
16	3,003	261	66	22,083	1,921
17	3,028	263	67	23,375	2,034
18	3,044	265	68	24,519	2,133
19	3,166	275	69	25,720	2,238
20	3,187	277	70	26,866	2,337
21	3,209	279	71	28,089	2,444
22	3,293	286	72	29,379	2,556
23	3,379	294	73	30,767	2,677
24	3,464	301	74	32,414	2,820
25	3,558	310	75	34,197	2,975
26	3,670	319	76	35,951	3,128
27	3,761	327	77	37,713	3,281
28	3,896	339	78	39,560	3,442
29	3,978	346	79	41,500	3,611
30	4,034	351	80	43,534	3,787
31	4,159	362	81*	45,267	3,938
32	4,345	378	82*	46,412	4,038
33	4,532	394	83*	47,301	4,115
34	4,644	404	84*	48,032	4,179
35	4,704	409	85*	48,766	4,243
36	4,879	424	86*	49,630	4,318
37	5,057	440	87*	50,479	4,392
38	5,228	455	88*	51,364	4,469
39	5,392	469	89*	52,277	4,548
40	5,523	481	90*	54,085	4,705
41	5,737	499	91*	56,464	4,912
42	5,938	517	92*	58,949	5,129
43	6,165	536	93*	61,543	5,354
44	6,389	556	94*	64,251	5,590
45	6,591	573	95*	67,077	5,836
46	7,047	613	96*	70,029	6,093
47	7,388	643	97*	73,110	6,361
48	7,744	674	98*	76,327	6,640
49	8,038	699	99*	79,686	6,933

* 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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Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	9,800	853
1	-	-	51	10,542	917
2	-	-	52	10,929	951
3	-	-	53	11,338	986
4	-	-	54	11,776	1,025
5	-	-	55	12,370	1,076
6	-	-	56	13,137	1,143
7	-	-	57	13,932	1,212
8	-	-	58	14,825	1,290
9	-	-	59	15,932	1,386
10	-	-	60	17,084	1,486
11	-	-	61	19,059	1,658
12	-	-	62	20,365	1,772
13	-	-	63	21,947	1,909
14	-	-	64	23,440	2,039
15	-	-	65	24,951	2,171
16	-	-	66	26,500	2,306
17	-	-	67	28,050	2,440
18	3,653	318	68	29,423	2,560
19	3,799	331	69	30,863	2,685
20	3,825	333	70	32,239	2,805
21	3,851	335	71	33,707	2,933
22	3,952	344	72	35,254	3,067
23	4,055	353	73	36,921	3,212
24	4,157	362	74	38,897	3,384
25	4,270	371	75	41,037	3,570
26	4,405	383	76	43,141	3,753
27	4,513	393	77	45,256	3,937
28	4,675	407	78	47,472	4,130
29	4,774	415	79	49,800	4,333
30	4,841	421	80	52,241	4,545
31	4,991	434	81*	54,320	4,726
32	5,214	454	82*	55,694	4,845
33	5,438	473	83*	56,761	4,938
34	5,573	485	84*	57,639	5,015
35	5,644	491	85*	58,520	5,091
36	5,855	509	86*	59,556	5,181
37	6,068	528	87*	60,575	5,270
38	6,274	546	88*	61,637	5,362
39	6,471	563	89*	62,733	5,458
40	6,628	577	90*	64,902	5,646
41	6,884	599	91*	67,757	5,895
42	7,126	620	92*	70,738	6,154
43	7,398	644	93*	73,851	6,425
44	7,667	667	94*	77,101	6,708
45	7,909	688	95*	80,493	7,003
46	8,456	736	96*	84,034	7,311
47	8,865	771	97*	87,731	7,633
48	9,293	808	98*	91,593	7,969
49	9,645	839	99*	95,623	8,319

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