

**Smart Medicare – Basic Plan (Superior)
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule
Annual Premium[^] Table (HKD)

Age [#]	Male	Female	Age [#]	Male	Female
0	8,507	7,448	50	14,382	16,728
1	8,507	7,448	51	14,898	17,231
2	8,507	7,448	52	15,490	17,742
3	8,507	7,448	53	16,011	18,296
4	8,507	7,448	54	16,877	18,897
5	5,254	6,078	55	17,858	19,731
6	5,254	6,078	56	18,842	20,593
7	5,254	6,078	57	19,895	21,476
8	5,274	6,078	58	20,955	22,365
9	5,297	5,835	59	22,018	23,254
10	5,324	5,506	60	23,082	24,147
11	5,358	5,539	61	24,189	25,044
12	5,390	5,572	62	25,296	25,939
13	5,431	5,621	63	26,447	26,846
14	5,473	5,688	64	27,634	28,128
15	5,523	5,760	65	28,821	29,421
16	5,581	5,857	66	30,040	30,852
17	5,696	5,982	67	31,269	32,294
18	5,814	6,126	68	32,507	34,049
19	5,928	6,277	69	33,907	35,868
20	6,046	6,476	70	35,310	38,002
21	6,165	6,685	71	36,725	40,143
22	6,281	6,903	72	38,150	42,292
23	6,399	7,130	73	39,802	44,650
24	6,514	7,362	74	41,387	46,911
25	6,633	7,602	75	41,468	47,003
26	6,749	7,847	76	41,553	47,098
27	6,868	8,107	77	41,633	47,193
28	6,988	8,373	78	41,717	47,286
29	7,108	8,640	79	41,803	47,381
30	7,500	9,158	80	41,967	47,570
31	7,638	9,437	81*	42,136	47,761
32	7,800	9,718	82*	42,304	47,951
33	7,973	10,003	83*	42,470	48,143
34	8,152	10,291	84*	42,641	48,335
35	8,343	10,586	85*	42,810	48,527
36	8,542	10,883	86*	42,984	48,721
37	8,789	11,180	87*	43,155	48,915
38	9,055	11,486	88*	43,326	49,109
39	9,325	11,790	89*	43,499	49,305
40	9,902	12,498	90*	43,717	49,554
41	10,230	12,895	91*	43,934	49,800
42	10,544	13,247	92*	44,153	50,048
43	10,969	13,607	93*	44,375	50,297
44	11,424	13,978	94*	44,594	50,547
45	11,907	14,374	95*	44,817	50,800
46	12,393	14,803	96*	45,040	51,052
47	12,880	15,266	97*	45,265	51,308
48	13,377	15,743	98*	45,490	51,565
49	13,870	16,231	99*	45,718	51,820

Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for Renewal only.

[^] Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. The modal factor for a basic plan is 0.52 (semi-annual) or 0.09 (monthly).

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Smart Medicare is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).

**Smart Medicare – Rider Plan (Superior)
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule
Annual Premium[^] Table (HKD)

Age [#]	Male	Female	Age [#]	Male	Female
0	8,407	7,348	50	14,282	16,628
1	8,407	7,348	51	14,798	17,131
2	8,407	7,348	52	15,390	17,642
3	8,407	7,348	53	15,911	18,196
4	8,407	7,348	54	16,777	18,797
5	5,154	5,978	55	17,758	19,631
6	5,154	5,978	56	18,742	20,493
7	5,154	5,978	57	19,795	21,376
8	5,174	5,978	58	20,855	22,265
9	5,197	5,735	59	21,918	23,154
10	5,224	5,406	60	22,982	24,047
11	5,258	5,439	61	24,089	24,944
12	5,290	5,472	62	25,196	25,839
13	5,331	5,521	63	26,347	26,746
14	5,373	5,588	64	27,534	28,028
15	5,423	5,660	65	28,721	29,321
16	5,481	5,757	66	29,940	30,752
17	5,596	5,882	67	31,169	32,194
18	5,714	6,026	68	32,407	33,949
19	5,828	6,177	69	33,807	35,768
20	5,946	6,376	70	35,210	37,902
21	6,065	6,585	71	36,625	40,043
22	6,181	6,803	72	38,050	42,192
23	6,299	7,030	73	39,702	44,550
24	6,414	7,262	74	41,287	46,811
25	6,533	7,502	75	41,368	46,903
26	6,649	7,747	76	41,453	46,998
27	6,768	8,007	77	41,533	47,093
28	6,888	8,273	78	41,617	47,186
29	7,008	8,540	79	41,703	47,281
30	7,400	9,058	80	41,867	47,470
31	7,538	9,337	81*	42,036	47,661
32	7,700	9,618	82*	42,204	47,851
33	7,873	9,903	83*	42,370	48,043
34	8,052	10,191	84*	42,541	48,235
35	8,243	10,486	85*	42,710	48,427
36	8,442	10,783	86*	42,884	48,621
37	8,689	11,080	87*	43,055	48,815
38	8,955	11,386	88*	43,226	49,009
39	9,225	11,690	89*	43,399	49,205
40	9,802	12,398	90*	43,617	49,454
41	10,130	12,795	91*	43,834	49,700
42	10,444	13,147	92*	44,053	49,948
43	10,869	13,507	93*	44,275	50,197
44	11,324	13,878	94*	44,494	50,447
45	11,807	14,274	95*	44,717	50,700
46	12,293	14,703	96*	44,940	50,952
47	12,780	15,166	97*	45,165	51,208
48	13,277	15,643	98*	45,390	51,465
49	13,770	16,131	99*	45,618	51,720

Age refers to the age of the Insured Person on his or her last birthday.

* The premiums shown are for Renewal only.

[^] Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. The modal factor for a rider plan is 0.5 / 0.52 (semi-annual) or 0.083334 / 0.09 (monthly), following its basic plan.

This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

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