



**Smart Medicare - Basic Plan (Premier)
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	17,216	15,075	50	29,039	33,789
1	17,216	15,075	51	30,106	34,801
2	17,216	15,075	52	31,178	35,831
3	17,216	15,075	53	32,301	36,954
4	17,216	15,075	54	34,089	38,161
5	10,217	12,637	55	36,040	39,908
6	10,217	12,637	56	38,015	41,656
7	10,302	12,637	57	40,003	43,413
8	10,385	11,660	58	41,994	45,166
9	10,527	11,667	59	43,993	47,079
10	10,677	11,667	60	46,010	49,340
11	10,818	11,667	61	48,062	51,594
12	10,959	11,667	62	50,130	53,846
13	11,101	11,667	63	52,236	56,094
14	11,243	11,667	64	54,917	58,596
15	11,386	11,666	65	57,961	61,303
16	11,525	11,866	66	60,928	64,255
17	11,666	12,118	67	63,366	67,216
18	11,811	12,406	68	65,818	70,187
19	11,977	12,714	69	68,592	74,588
20	12,159	13,111	70	71,381	78,995
21	12,360	13,533	71	74,184	83,416
22	12,575	13,975	72	77,000	87,844
23	12,800	14,433	73	80,146	92,545
24	13,031	14,906	74	83,203	97,119
25	13,274	15,384	75	83,367	97,313
26	13,523	15,889	76	83,536	97,505
27	13,782	16,407	77	83,705	97,703
28	14,046	16,943	78	83,869	97,897
29	14,329	17,476	79	84,036	98,094
30	15,180	18,523	80	84,371	98,484
31	15,505	19,085	81*	84,709	98,876
32	15,833	19,655	82*	85,048	99,271
33	16,157	20,228	83*	85,386	99,669
34	16,502	20,811	84*	85,726	100,067
35	16,888	21,400	85*	86,069	100,467
36	17,286	21,995	86*	86,413	100,868
37	17,785	22,601	87*	86,756	101,270
38	18,320	23,210	88*	87,106	101,675
39	18,863	23,830	89*	87,452	102,080
40	20,033	25,261	90*	87,889	102,591
41	20,698	26,064	91*	88,329	103,104
42	21,331	26,769	92*	88,770	103,619
43	22,185	27,498	93*	89,211	104,136
44	23,076	28,249	94*	89,660	104,656
45	23,991	29,040	95*	90,106	105,178
46	24,937	29,901	96*	90,555	105,704
47	25,917	30,836	97*	91,008	106,233
48	26,898	31,802	98*	91,460	106,764
49	27,970	32,791	99*	91,917	107,297

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 (Premier)
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	17,116	14,975	50	28,939	33,689
1	17,116	14,975	51	30,006	34,701
2	17,116	14,975	52	31,078	35,731
3	17,116	14,975	53	32,201	36,854
4	17,116	14,975	54	33,989	38,061
5	10,117	12,537	55	35,940	39,808
6	10,117	12,537	56	37,915	41,556
7	10,202	12,537	57	39,903	43,313
8	10,285	11,560	58	41,894	45,066
9	10,427	11,567	59	43,893	46,979
10	10,577	11,567	60	45,910	49,240
11	10,718	11,567	61	47,962	51,494
12	10,859	11,567	62	50,030	53,746
13	11,001	11,567	63	52,136	55,994
14	11,143	11,567	64	54,817	58,496
15	11,286	11,566	65	57,861	61,203
16	11,425	11,766	66	60,828	64,155
17	11,566	12,018	67	63,266	67,116
18	11,711	12,306	68	65,718	70,087
19	11,877	12,614	69	68,492	74,488
20	12,059	13,011	70	71,281	78,895
21	12,260	13,433	71	74,084	83,316
22	12,475	13,875	72	76,900	87,744
23	12,700	14,333	73	80,046	92,445
24	12,931	14,806	74	83,103	97,019
25	13,174	15,284	75	83,267	97,213
26	13,423	15,789	76	83,436	97,405
27	13,682	16,307	77	83,605	97,603
28	13,946	16,843	78	83,769	97,797
29	14,229	17,376	79	83,936	97,994
30	15,080	18,423	80	84,271	98,384
31	15,405	18,985	81*	84,609	98,776
32	15,733	19,555	82*	84,948	99,171
33	16,057	20,128	83*	85,286	99,569
34	16,402	20,711	84*	85,626	99,967
35	16,788	21,300	85*	85,969	100,367
36	17,186	21,895	86*	86,313	100,768
37	17,685	22,501	87*	86,656	101,170
38	18,220	23,110	88*	87,006	101,575
39	18,763	23,730	89*	87,352	101,980
40	19,933	25,161	90*	87,789	102,491
41	20,598	25,964	91*	88,229	103,004
42	21,231	26,669	92*	88,670	103,519
43	22,085	27,398	93*	89,111	104,036
44	22,976	28,149	94*	89,560	104,556
45	23,891	28,940	95*	90,006	105,078
46	24,837	29,801	96*	90,455	105,604
47	25,817	30,736	97*	90,908	106,133
48	26,798	31,702	98*	91,360	106,664
49	27,870	32,691	99*	91,817	107,197

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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