



**Smart Medicare - Rider Plan (Regular)**  
**(With Supplementary Major Medical Benefit)**

Standard Premium Schedule  
 Annual Premium^ Table (USD)

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	528.90	461.20	50	955.70	1,088.10
1	528.90	461.20	51	998.60	1,121.20
2	528.90	461.20	52	1,045.90	1,154.80
3	528.90	461.20	53	1,098.90	1,191.70
4	528.90	461.20	54	1,155.50	1,231.00
5	359.30	383.60	55	1,215.00	1,286.50
6	359.30	383.60	56	1,275.40	1,346.40
7	359.30	383.60	57	1,338.50	1,404.20
8	359.30	371.10	58	1,416.80	1,461.50
9	359.30	355.50	59	1,481.40	1,535.00
10	352.40	352.70	60	1,554.10	1,617.30
11	352.80	350.10	61	1,570.30	1,700.70
12	352.80	347.70	62	1,686.50	1,795.80
13	352.70	346.80	63	1,775.20	1,869.30
14	352.70	349.40	64	1,879.60	1,962.40
15	352.70	352.90	65	2,032.20	2,065.00
16	352.60	359.20	66	2,214.40	2,167.90
17	352.60	367.40	67	2,309.90	2,271.50
18	352.40	376.20	68	2,385.60	2,398.10
19	364.50	386.10	69	2,492.80	2,528.20
20	375.10	402.70	70	2,565.80	2,643.80
21	382.50	419.40	71	2,674.20	2,795.30
22	389.90	433.00	72	2,784.10	2,947.20
23	397.40	448.40	73	2,920.70	3,123.00
24	404.90	462.70	74	3,050.10	3,287.40
25	413.00	476.00	75	3,056.20	3,294.10
26	420.60	492.20	76	3,062.00	3,300.70
27	428.50	508.90	77	3,068.30	3,307.00
28	436.90	526.30	78	3,074.00	3,313.90
29	445.40	543.20	79	3,080.60	3,320.80
30	473.60	579.20	80	3,092.90	3,333.60
31	482.80	597.60	81*	3,104.80	3,347.10
32	492.20	615.70	82*	3,117.30	3,360.00
33	501.90	634.10	83*	3,130.10	3,373.60
34	513.50	652.80	84*	3,142.20	3,387.50
35	526.10	672.60	85*	3,154.90	3,400.60
36	539.10	691.80	86*	3,167.40	3,414.40
37	555.00	711.40	87*	3,180.20	3,427.70
38	572.30	731.10	88*	3,193.20	3,441.30
39	589.60	751.00	89*	3,205.40	3,455.30
40	624.40	796.90	90*	3,221.90	3,472.30
41	646.50	822.50	91*	3,237.60	3,490.10
42	669.00	845.70	92*	3,253.60	3,507.50
43	696.60	868.90	93*	3,270.10	3,524.90
44	726.50	893.20	94*	3,286.70	3,542.50
45	758.20	919.40	95*	3,302.80	3,560.30
46	789.70	947.20	96*	3,319.70	3,577.90
47	822.90	977.20	97*	3,336.10	3,595.50
48	859.20	1,008.90	98*	3,352.80	3,613.60
49	898.70	1,040.40	99*	3,368.90	3,631.40

# 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.

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