



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

Standard Premium Schedule  
Annual Premium^ Table (USD)

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	1,131.30	988.70	50	1,976.90	2,301.60
1	1,131.30	988.70	51	2,048.10	2,371.20
2	1,131.30	988.70	52	2,130.30	2,441.90
3	1,131.30	988.70	53	2,202.30	2,518.60
4	1,131.30	988.70	54	2,322.20	2,601.70
5	693.70	804.40	55	2,457.80	2,717.10
6	693.70	804.40	56	2,593.90	2,836.40
7	693.70	804.40	57	2,739.90	2,958.70
8	696.00	804.40	58	2,886.70	3,081.60
9	699.50	771.70	59	3,033.60	3,204.70
10	703.00	727.50	60	3,180.80	3,328.40
11	707.50	731.80	61	3,334.10	3,452.40
12	711.90	736.30	62	3,487.30	3,576.50
13	717.30	743.00	63	3,646.80	3,701.90
14	723.10	752.10	64	3,810.90	3,879.40
15	729.80	761.50	65	3,975.30	4,058.30
16	737.50	774.50	66	4,144.10	4,256.50
17	753.10	791.50	67	4,314.00	4,455.90
18	768.80	810.70	68	4,485.40	4,698.90
19	784.20	831.20	69	4,679.10	4,950.60
20	807.70	866.20	70	4,805.30	5,172.70
21	823.90	894.60	71	4,998.60	5,464.90
22	839.60	924.20	72	5,193.00	5,758.20
23	855.70	954.90	73	5,418.60	6,079.90
24	871.20	986.60	74	5,634.70	6,388.60
25	887.40	1,019.10	75	5,645.80	6,401.10
26	903.20	1,052.40	76	5,657.40	6,414.10
27	919.40	1,087.60	77	5,668.40	6,426.90
28	935.60	1,123.80	78	5,679.80	6,439.90
29	951.90	1,160.00	79	5,691.40	6,452.60
30	1,009.90	1,236.30	80	5,713.80	6,478.60
31	1,028.80	1,274.40	81*	5,737.00	6,504.50
32	1,050.80	1,312.60	82*	5,759.70	6,530.60
33	1,074.50	1,351.70	83*	5,782.60	6,556.80
34	1,098.80	1,390.90	84*	5,805.90	6,583.00
35	1,125.10	1,431.30	85*	5,829.00	6,609.00
36	1,152.30	1,471.60	86*	5,852.60	6,635.50
37	1,186.00	1,512.20	87*	5,875.90	6,662.00
38	1,222.10	1,553.90	88*	5,899.30	6,688.50
39	1,259.10	1,595.50	89*	5,923.10	6,715.40
40	1,337.80	1,692.10	90*	5,952.70	6,749.20
41	1,382.50	1,746.20	91*	5,982.40	6,782.80
42	1,425.50	1,794.20	92*	6,012.20	6,816.70
43	1,483.30	1,843.50	93*	6,042.60	6,850.70
44	1,545.50	1,894.30	94*	6,072.30	6,885.00
45	1,611.40	1,948.20	95*	6,102.80	6,919.50
46	1,677.70	2,006.60	96*	6,133.40	6,953.50
47	1,744.30	2,069.80	97*	6,163.90	6,988.70
48	1,812.00	2,135.00	98*	6,194.70	7,023.70
49	1,879.30	2,201.60	99*	6,225.60	7,058.60

# 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).