



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

Standard Premium Schedule  
Annual Premium<sup>^</sup> Table (USD)

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	2,139.50	1,871.90	50	3,617.40	4,211.20
1	2,139.50	1,871.90	51	3,750.90	4,337.60
2	2,139.50	1,871.90	52	3,884.70	4,466.30
3	2,139.50	1,871.90	53	4,025.20	4,606.60
4	2,139.50	1,871.90	54	4,248.60	4,757.60
5	1,264.70	1,567.00	55	4,492.50	4,976.00
6	1,264.70	1,567.00	56	4,739.40	5,194.40
7	1,275.10	1,567.00	57	4,987.70	5,414.10
8	1,285.70	1,445.00	58	5,236.60	5,633.30
9	1,303.50	1,446.00	59	5,486.70	5,872.40
10	1,322.00	1,446.00	60	5,738.60	6,154.80
11	1,339.70	1,446.00	61	5,995.30	6,436.60
12	1,357.20	1,446.00	62	6,253.80	6,718.10
13	1,374.90	1,446.00	63	6,516.90	6,999.30
14	1,392.70	1,446.00	64	6,852.00	7,312.10
15	1,410.70	1,445.80	65	7,232.60	7,650.50
16	1,428.00	1,470.60	66	7,603.60	8,019.40
17	1,445.80	1,502.20	67	7,908.30	8,389.50
18	1,463.80	1,538.30	68	8,214.60	8,760.80
19	1,484.60	1,576.70	69	8,561.50	9,311.10
20	1,507.40	1,626.40	70	8,909.90	9,862.00
21	1,532.30	1,679.20	71	9,260.50	10,414.50
22	1,559.30	1,734.40	72	9,612.40	10,967.90
23	1,587.40	1,791.50	73	10,005.80	11,555.60
24	1,616.30	1,850.70	74	10,387.90	12,127.40
25	1,646.80	1,910.40	75	10,408.40	12,151.60
26	1,677.80	1,973.70	76	10,429.40	12,175.70
27	1,710.20	2,038.40	77	10,450.40	12,200.30
28	1,743.20	2,105.30	78	10,471.10	12,224.60
29	1,778.40	2,171.90	79	10,492.00	12,249.20
30	1,884.90	2,302.90	80	10,533.90	12,297.90
31	1,925.70	2,373.10	81*	10,576.10	12,347.10
32	1,966.60	2,444.20	82*	10,618.40	12,396.30
33	2,007.20	2,516.00	83*	10,660.80	12,446.10
34	2,050.30	2,588.70	84*	10,703.30	12,495.80
35	2,098.60	2,662.50	85*	10,746.20	12,546.00
36	2,148.20	2,737.00	86*	10,789.20	12,596.00
37	2,210.50	2,812.60	87*	10,832.30	12,646.30
38	2,277.40	2,888.80	88*	10,875.60	12,696.90
39	2,345.20	2,966.20	89*	10,919.00	12,747.40
40	2,491.50	3,145.20	90*	10,973.70	12,811.30
41	2,574.70	3,245.40	91*	11,028.60	12,875.50
42	2,653.80	3,333.60	92*	11,083.70	12,939.70
43	2,760.60	3,424.80	93*	11,138.90	13,004.40
44	2,871.90	3,518.60	94*	11,194.80	13,069.30
45	2,986.30	3,617.50	95*	11,250.80	13,134.70
46	3,104.60	3,725.10	96*	11,306.80	13,200.50
47	3,227.10	3,841.80	97*	11,363.50	13,266.70
48	3,349.60	3,962.70	98*	11,420.00	13,333.00
49	3,483.60	4,086.30	99*	11,477.00	13,399.60

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

\* The premiums shown are for Renewal only.

<sup>^</sup> 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).