

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

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

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	4,031	3,527	50	7,005	7,961
1	4,031	3,527	51	7,315	8,200
2	4,031	3,527	52	7,656	8,443
3	4,031	3,527	53	8,038	8,708
4	4,031	3,527	54	8,448	8,994
5	2,769	2,951	55	8,878	9,394
6	2,769	2,951	56	9,314	9,828
7	2,769	2,951	57	9,770	10,245
8	2,769	2,858	58	10,336	10,659
9	2,769	2,740	59	10,803	11,191
10	2,718	2,722	60	11,326	11,784
11	2,723	2,702	61	11,446	12,388
12	2,723	2,684	62	12,285	13,075
13	2,722	2,677	63	12,927	13,605
14	2,722	2,696	64	13,680	14,278
15	2,722	2,723	65	14,782	15,019
16	2,721	2,769	66	16,098	15,763
17	2,721	2,829	67	16,788	16,512
18	2,718	2,896	68	17,336	17,425
19	2,808	2,968	69	18,109	18,367
20	2,861	3,064	70	18,900	19,471
21	2,915	3,187	71	19,694	20,582
22	2,970	3,288	72	20,501	21,695
23	3,025	3,401	73	21,500	22,982
24	3,080	3,505	74	22,447	24,187
25	3,140	3,603	75	22,493	24,236
26	3,195	3,724	76	22,535	24,285
27	3,254	3,846	77	22,583	24,331
28	3,317	3,973	78	22,624	24,381
29	3,379	4,099	79	22,672	24,432
30	3,568	4,344	80	22,763	24,526
31	3,636	4,477	81*	22,849	24,625
32	3,707	4,611	82*	22,941	24,720
33	3,777	4,747	83*	23,034	24,820
34	3,862	4,883	84*	23,123	24,920
35	3,955	5,027	85*	23,217	25,017
36	4,049	5,168	86*	23,309	25,118
37	4,166	5,311	87*	23,401	25,216
38	4,292	5,456	88*	23,498	25,315
39	4,420	5,602	89*	23,587	25,417
40	4,675	5,938	90*	23,707	25,542
41	4,837	6,127	91*	23,823	25,673
42	5,003	6,296	92*	23,940	25,800
43	5,203	6,467	93*	24,061	25,927
44	5,423	6,644	94*	24,181	26,055
45	5,655	6,836	95*	24,300	26,187
46	5,886	7,039	96*	24,424	26,315
47	6,128	7,260	97*	24,544	26,445
48	6,395	7,491	98*	24,666	26,578
49	6,684	7,724	99*	24,785	26,708

# 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 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 Limited.

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

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

Age <sup>#</sup>	Male	Female	Age <sup>#</sup>	Male	Female
0	3,931	3,427	50	6,905	7,861
1	3,931	3,427	51	7,215	8,100
2	3,931	3,427	52	7,556	8,343
3	3,931	3,427	53	7,938	8,608
4	3,931	3,427	54	8,348	8,894
5	2,669	2,851	55	8,778	9,294
6	2,669	2,851	56	9,214	9,728
7	2,669	2,851	57	9,670	10,145
8	2,669	2,758	58	10,236	10,559
9	2,669	2,640	59	10,703	11,091
10	2,618	2,622	60	11,226	11,684
11	2,623	2,602	61	11,346	12,288
12	2,623	2,584	62	12,185	12,975
13	2,622	2,577	63	12,827	13,505
14	2,622	2,596	64	13,580	14,178
15	2,622	2,623	65	14,682	14,919
16	2,621	2,669	66	15,998	15,663
17	2,621	2,729	67	16,688	16,412
18	2,618	2,796	68	17,236	17,325
19	2,708	2,868	69	18,009	18,267
20	2,761	2,964	70	18,800	19,371
21	2,815	3,087	71	19,594	20,482
22	2,870	3,188	72	20,401	21,595
23	2,925	3,301	73	21,400	22,882
24	2,980	3,405	74	22,347	24,087
25	3,040	3,503	75	22,393	24,136
26	3,095	3,624	76	22,435	24,185
27	3,154	3,746	77	22,483	24,231
28	3,217	3,873	78	22,524	24,281
29	3,279	3,999	79	22,572	24,332
30	3,468	4,244	80	22,663	24,426
31	3,536	4,377	81*	22,749	24,525
32	3,607	4,511	82*	22,841	24,620
33	3,677	4,647	83*	22,934	24,720
34	3,762	4,783	84*	23,023	24,820
35	3,855	4,927	85*	23,117	24,917
36	3,949	5,068	86*	23,209	25,018
37	4,066	5,211	87*	23,301	25,116
38	4,192	5,356	88*	23,398	25,215
39	4,320	5,502	89*	23,487	25,317
40	4,575	5,838	90*	23,607	25,442
41	4,737	6,027	91*	23,723	25,573
42	4,903	6,196	92*	23,840	25,700
43	5,103	6,367	93*	23,961	25,827
44	5,323	6,544	94*	24,081	25,955
45	5,555	6,736	95*	24,200	26,087
46	5,786	6,939	96*	24,324	26,215
47	6,028	7,160	97*	24,444	26,345
48	6,295	7,391	98*	24,566	26,478
49	6,584	7,624	99*	24,685	26,608

# 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 Limited.