



**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	4,149	3,630	50	7,213	8,197
1	4,149	3,630	51	7,532	8,443
2	4,149	3,630	52	7,883	8,694
3	4,149	3,630	53	8,277	8,967
4	4,149	3,630	54	8,699	9,261
5	2,850	3,037	55	9,142	9,673
6	2,850	3,037	56	9,591	10,120
7	2,850	3,037	57	10,061	10,550
8	2,850	2,941	58	10,644	10,976
9	2,850	2,820	59	11,125	11,524
10	2,797	2,801	60	11,663	12,135
11	2,802	2,781	61	11,787	12,757
12	2,802	2,762	62	12,651	13,465
13	2,801	2,755	63	13,312	14,011
14	2,801	2,774	64	14,088	14,704
15	2,801	2,802	65	15,223	15,467
16	2,800	2,850	66	16,578	16,233
17	2,800	2,911	67	17,289	17,005
18	2,797	2,980	68	17,854	17,945
19	2,890	3,055	69	18,650	18,916
20	2,944	3,153	70	19,464	20,053
21	3,000	3,280	71	20,282	21,197
22	3,057	3,384	72	21,114	22,343
23	3,113	3,501	73	22,142	23,669
24	3,170	3,608	74	23,118	24,910
25	3,232	3,709	75	23,165	24,961
26	3,288	3,833	76	23,209	25,011
27	3,349	3,959	77	23,258	25,058
28	3,414	4,090	78	23,300	25,110
29	3,478	4,219	79	23,350	25,162
30	3,673	4,472	80	23,443	25,259
31	3,743	4,609	81*	23,532	25,361
32	3,816	4,747	82*	23,627	25,459
33	3,888	4,887	83*	23,723	25,562
34	3,975	5,027	84*	23,814	25,665
35	4,071	5,175	85*	23,911	25,765
36	4,168	5,321	86*	24,006	25,869
37	4,288	5,468	87*	24,101	25,970
38	4,418	5,617	88*	24,200	26,072
39	4,550	5,768	89*	24,292	26,177
40	4,813	6,114	90*	24,416	26,306
41	4,980	6,308	91*	24,535	26,441
42	5,151	6,482	92*	24,656	26,571
43	5,357	6,659	93*	24,780	26,702
44	5,583	6,841	94*	24,904	26,834
45	5,822	7,039	95*	25,026	26,970
46	6,060	7,248	96*	25,154	27,102
47	6,309	7,475	97*	25,278	27,236
48	6,584	7,713	98*	25,403	27,373
49	6,882	7,953	99*	25,526	27,507

# 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	4,049	3,530	50	7,113	8,097
1	4,049	3,530	51	7,432	8,343
2	4,049	3,530	52	7,783	8,594
3	4,049	3,530	53	8,177	8,867
4	4,049	3,530	54	8,599	9,161
5	2,750	2,937	55	9,042	9,573
6	2,750	2,937	56	9,491	10,020
7	2,750	2,937	57	9,961	10,450
8	2,750	2,841	58	10,544	10,876
9	2,750	2,720	59	11,025	11,424
10	2,697	2,701	60	11,563	12,035
11	2,702	2,681	61	11,687	12,657
12	2,702	2,662	62	12,551	13,365
13	2,701	2,655	63	13,212	13,911
14	2,701	2,674	64	13,988	14,604
15	2,701	2,702	65	15,123	15,367
16	2,700	2,750	66	16,478	16,133
17	2,700	2,811	67	17,189	16,905
18	2,697	2,880	68	17,754	17,845
19	2,790	2,955	69	18,550	18,816
20	2,844	3,053	70	19,364	19,953
21	2,900	3,180	71	20,182	21,097
22	2,957	3,284	72	21,014	22,243
23	3,013	3,401	73	22,042	23,569
24	3,070	3,508	74	23,018	24,810
25	3,132	3,609	75	23,065	24,861
26	3,188	3,733	76	23,109	24,911
27	3,249	3,859	77	23,158	24,958
28	3,314	3,990	78	23,200	25,010
29	3,378	4,119	79	23,250	25,062
30	3,573	4,372	80	23,343	25,159
31	3,643	4,509	81*	23,432	25,261
32	3,716	4,647	82*	23,527	25,359
33	3,788	4,787	83*	23,623	25,462
34	3,875	4,927	84*	23,714	25,565
35	3,971	5,075	85*	23,811	25,665
36	4,068	5,221	86*	23,906	25,769
37	4,188	5,368	87*	24,001	25,870
38	4,318	5,517	88*	24,100	25,972
39	4,450	5,668	89*	24,192	26,077
40	4,713	6,014	90*	24,316	26,206
41	4,880	6,208	91*	24,435	26,341
42	5,051	6,382	92*	24,556	26,471
43	5,257	6,559	93*	24,680	26,602
44	5,483	6,741	94*	24,804	26,734
45	5,722	6,939	95*	24,926	26,870
46	5,960	7,148	96*	25,054	27,002
47	6,209	7,375	97*	25,178	27,136
48	6,484	7,613	98*	25,303	27,273
49	6,782	7,853	99*	25,426	27,407

# 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.