

**Smart Medicare – Basic Plan (Superior)**

Standard Premium Schedule  
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	6,533	5,687	50	9,681	11,810
1	6,533	5,687	51	10,048	12,101
2	6,533	5,687	52	10,481	12,394
3	6,533	5,687	53	11,076	12,689
4	6,533	5,687	54	11,650	12,984
5	3,598	4,336	55	12,201	13,454
6	3,598	4,336	56	12,989	13,939
7	3,598	4,336	57	13,733	14,430
8	3,598	4,336	58	14,479	14,927
9	3,598	4,144	59	15,223	15,582
10	3,496	4,144	60	15,968	16,305
11	3,508	4,144	61	16,717	17,061
12	3,525	4,144	62	17,466	17,945
13	3,553	4,144	63	18,217	18,876
14	3,591	4,144	64	19,058	19,825
15	3,655	4,167	65	19,957	20,875
16	3,720	4,213	66	20,803	21,891
17	3,782	4,304	67	21,654	22,913
18	3,845	4,400	68	22,512	24,157
19	3,909	4,499	69	23,478	25,449
20	3,972	4,620	70	24,453	26,963
21	4,034	4,740	71	25,432	28,484
22	4,096	4,860	72	26,419	30,006
23	4,159	4,982	73	27,564	31,680
24	4,225	5,104	74	28,660	33,283
25	4,315	5,238	75	28,719	33,353
26	4,404	5,404	76	28,777	33,418
27	4,495	5,585	77	28,833	33,487
28	4,586	5,768	78	28,892	33,552
29	4,683	5,979	79	28,948	33,619
30	4,873	6,261	80	29,064	33,753
31	4,982	6,494	81*	29,179	33,888
32	5,093	6,736	82*	29,297	34,023
33	5,209	6,978	83*	29,414	34,157
34	5,331	7,224	84*	29,529	34,294
35	5,458	7,476	85*	29,648	34,429
36	5,596	7,720	86*	29,766	34,568
37	5,759	7,965	87*	29,884	34,706
38	5,931	8,215	88*	30,002	34,842
39	6,105	8,462	89*	30,122	34,981
40	6,488	9,000	90*	30,272	35,156
41	6,720	9,300	91*	30,424	35,330
42	6,994	9,561	92*	30,575	35,507
43	7,311	9,826	93*	30,727	35,683
44	7,628	10,097	94*	30,882	35,860
45	7,951	10,380	95*	31,036	36,040
46	8,274	10,664	96*	31,189	36,219
47	8,604	10,949	97*	31,345	36,398
48	8,962	11,235	98*	31,499	36,582
49	9,318	11,523	99*	31,656	36,764

# 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 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 (Superior)**

Standard Premium Schedule  
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	6,433	5,587	50	9,581	11,710
1	6,433	5,587	51	9,948	12,001
2	6,433	5,587	52	10,381	12,294
3	6,433	5,587	53	10,976	12,589
4	6,433	5,587	54	11,550	12,884
5	3,498	4,236	55	12,101	13,354
6	3,498	4,236	56	12,889	13,839
7	3,498	4,236	57	13,633	14,330
8	3,498	4,236	58	14,379	14,827
9	3,498	4,044	59	15,123	15,482
10	3,396	4,044	60	15,868	16,205
11	3,408	4,044	61	16,617	16,961
12	3,425	4,044	62	17,366	17,845
13	3,453	4,044	63	18,117	18,776
14	3,491	4,044	64	18,958	19,725
15	3,555	4,067	65	19,857	20,775
16	3,620	4,113	66	20,703	21,791
17	3,682	4,204	67	21,554	22,813
18	3,745	4,300	68	22,412	24,057
19	3,809	4,399	69	23,378	25,349
20	3,872	4,520	70	24,353	26,863
21	3,934	4,640	71	25,332	28,384
22	3,996	4,760	72	26,319	29,906
23	4,059	4,882	73	27,464	31,580
24	4,125	5,004	74	28,560	33,183
25	4,215	5,138	75	28,619	33,253
26	4,304	5,304	76	28,677	33,318
27	4,395	5,485	77	28,733	33,387
28	4,486	5,668	78	28,792	33,452
29	4,583	5,879	79	28,848	33,519
30	4,773	6,161	80	28,964	33,653
31	4,882	6,394	81*	29,079	33,788
32	4,993	6,636	82*	29,197	33,923
33	5,109	6,878	83*	29,314	34,057
34	5,231	7,124	84*	29,429	34,194
35	5,358	7,376	85*	29,548	34,329
36	5,496	7,620	86*	29,666	34,468
37	5,659	7,865	87*	29,784	34,606
38	5,831	8,115	88*	29,902	34,742
39	6,005	8,362	89*	30,022	34,881
40	6,388	8,900	90*	30,172	35,056
41	6,620	9,200	91*	30,324	35,230
42	6,894	9,461	92*	30,475	35,407
43	7,211	9,726	93*	30,627	35,583
44	7,528	9,997	94*	30,782	35,760
45	7,851	10,280	95*	30,936	35,940
46	8,174	10,564	96*	31,089	36,119
47	8,504	10,849	97*	31,245	36,298
48	8,862	11,135	98*	31,399	36,482
49	9,218	11,423	99*	31,556	36,664

# 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.

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