



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

Standard Premium Schedule  
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	8,760	7,669	50	14,811	17,227
1	8,760	7,669	51	15,342	17,745
2	8,760	7,669	52	15,952	18,272
3	8,760	7,669	53	16,489	18,842
4	8,760	7,669	54	17,381	19,461
5	5,409	6,258	55	18,391	20,320
6	5,409	6,258	56	19,405	21,208
7	5,409	6,258	57	20,489	22,118
8	5,430	6,258	58	21,581	23,033
9	5,453	6,008	59	22,676	23,949
10	5,481	5,669	60	23,772	24,869
11	5,516	5,703	61	24,912	25,793
12	5,549	5,737	62	26,052	26,715
13	5,591	5,787	63	27,238	27,649
14	5,635	5,856	64	28,461	28,969
15	5,686	5,930	65	29,683	30,301
16	5,746	6,030	66	30,939	31,775
17	5,864	6,159	67	32,205	33,260
18	5,986	6,307	68	33,480	35,068
19	6,103	6,463	69	34,922	36,942
20	6,225	6,668	70	36,367	39,140
21	6,347	6,883	71	37,824	41,345
22	6,467	7,108	72	39,292	43,558
23	6,588	7,341	73	40,994	45,987
24	6,707	7,580	74	42,626	48,316
25	6,829	7,828	75	42,710	48,411
26	6,949	8,080	76	42,797	48,508
27	7,072	8,348	77	42,879	48,606
28	7,195	8,622	78	42,966	48,702
29	7,319	8,897	79	43,055	48,800
30	7,722	9,430	80	43,224	48,995
31	7,865	9,718	81*	43,398	49,191
32	8,031	10,007	82*	43,571	49,387
33	8,210	10,301	83*	43,742	49,585
34	8,394	10,597	84*	43,918	49,783
35	8,591	10,901	85*	44,092	49,980
36	8,796	11,207	86*	44,271	50,180
37	9,050	11,513	87*	44,447	50,380
38	9,324	11,828	88*	44,623	50,580
39	9,602	12,141	89*	44,801	50,782
40	10,197	12,870	90*	45,026	51,038
41	10,534	13,279	91*	45,250	51,291
42	10,858	13,642	92*	45,475	51,547
43	11,296	14,013	93*	45,704	51,803
44	11,764	14,395	94*	45,929	52,061
45	12,262	14,803	95*	46,159	52,321
46	12,762	15,245	96*	46,389	52,581
47	13,264	15,721	97*	46,620	52,845
48	13,776	16,213	98*	46,852	53,109
49	14,284	16,715	99*	47,087	53,372

# 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)  
(With Supplementary Major Medical Benefit)**

Standard Premium Schedule  
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	8,660	7,569	50	14,711	17,127
1	8,660	7,569	51	15,242	17,645
2	8,660	7,569	52	15,852	18,172
3	8,660	7,569	53	16,389	18,742
4	8,660	7,569	54	17,281	19,361
5	5,309	6,158	55	18,291	20,220
6	5,309	6,158	56	19,305	21,108
7	5,309	6,158	57	20,389	22,018
8	5,330	6,158	58	21,481	22,933
9	5,353	5,908	59	22,576	23,849
10	5,381	5,569	60	23,672	24,769
11	5,416	5,603	61	24,812	25,693
12	5,449	5,637	62	25,952	26,615
13	5,491	5,687	63	27,138	27,549
14	5,535	5,756	64	28,361	28,869
15	5,586	5,830	65	29,583	30,201
16	5,646	5,930	66	30,839	31,675
17	5,764	6,059	67	32,105	33,160
18	5,886	6,207	68	33,380	34,968
19	6,003	6,363	69	34,822	36,842
20	6,125	6,568	70	36,267	39,040
21	6,247	6,783	71	37,724	41,245
22	6,367	7,008	72	39,192	43,458
23	6,488	7,241	73	40,894	45,887
24	6,607	7,480	74	42,526	48,216
25	6,729	7,728	75	42,610	48,311
26	6,849	7,980	76	42,697	48,408
27	6,972	8,248	77	42,779	48,506
28	7,095	8,522	78	42,866	48,602
29	7,219	8,797	79	42,955	48,700
30	7,622	9,330	80	43,124	48,895
31	7,765	9,618	81*	43,298	49,091
32	7,931	9,907	82*	43,471	49,287
33	8,110	10,201	83*	43,642	49,485
34	8,294	10,497	84*	43,818	49,683
35	8,491	10,801	85*	43,992	49,880
36	8,696	11,107	86*	44,171	50,080
37	8,950	11,413	87*	44,347	50,280
38	9,224	11,728	88*	44,523	50,480
39	9,502	12,041	89*	44,701	50,682
40	10,097	12,770	90*	44,926	50,938
41	10,434	13,179	91*	45,150	51,191
42	10,758	13,542	92*	45,375	51,447
43	11,196	13,913	93*	45,604	51,703
44	11,664	14,295	94*	45,829	51,961
45	12,162	14,703	95*	46,059	52,221
46	12,662	15,145	96*	46,289	52,481
47	13,164	15,621	97*	46,520	52,745
48	13,676	16,113	98*	46,752	53,009
49	14,184	16,615	99*	46,987	53,272

# 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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