



**Smart Medicare - Basic Plan (Premier)**

Standard Premium Schedule  
Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	13,206	11,498	50	19,649	23,824
1	13,206	11,498	51	20,441	24,412
2	13,206	11,498	52	21,242	25,003
3	13,206	11,498	53	22,049	25,597
4	13,206	11,498	54	23,224	26,190
5	7,289	8,773	55	24,470	27,129
6	7,289	8,773	56	25,776	28,107
7	7,289	8,773	57	27,134	29,096
8	7,289	8,773	58	28,503	30,096
9	7,289	8,386	59	29,897	31,415
10	7,089	8,386	60	31,340	32,869
11	7,154	8,386	61	32,815	34,577
12	7,218	8,386	62	34,299	36,480
13	7,282	8,386	63	35,869	38,431
14	7,343	8,386	64	37,472	40,416
15	7,409	8,437	65	39,220	42,302
16	7,533	8,527	66	40,844	44,547
17	7,657	8,710	67	42,476	46,599
18	7,782	8,902	68	44,120	49,107
19	7,906	9,105	69	45,982	51,709
20	8,029	9,346	70	47,852	54,766
21	8,154	9,589	71	49,732	57,831
22	8,276	9,831	72	51,620	60,899
23	8,400	10,077	73	53,731	64,159
24	8,525	10,325	74	55,778	67,331
25	8,651	10,589	75	55,887	67,467
26	8,780	10,925	76	55,999	67,601
27	8,906	11,288	77	56,110	67,733
28	9,032	11,657	78	56,219	67,868
29	9,215	12,084	79	56,335	68,004
30	9,620	12,653	80	56,559	68,278
31	9,896	13,127	81*	56,787	68,549
32	10,174	13,614	82*	57,011	68,823
33	10,459	14,097	83*	57,241	69,095
34	10,746	14,588	84*	57,469	69,372
35	11,033	15,087	85*	57,698	69,648
36	11,325	15,581	86*	57,927	69,926
37	11,644	16,076	87*	58,159	70,207
38	11,992	16,574	88*	58,390	70,487
39	12,343	17,077	89*	58,625	70,768
40	13,118	18,170	90*	58,916	71,121
41	13,583	18,779	91*	59,210	71,478
42	14,134	19,305	92*	59,508	71,833
43	14,774	19,834	93*	59,801	72,191
44	15,416	20,380	94*	60,102	72,552
45	16,056	20,944	95*	60,400	72,915
46	16,710	21,518	96*	60,702	73,280
47	17,376	22,091	97*	61,007	73,644
48	18,088	22,664	98*	61,309	74,012
49	18,863	23,245	99*	61,614	74,379

# 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 (Premier)

#### Standard Premium Schedule Annual Premium^ Table (HKD)

Age#	Male	Female	Age#	Male	Female
0	13,106	11,398	50	19,549	23,724
1	13,106	11,398	51	20,341	24,312
2	13,106	11,398	52	21,142	24,903
3	13,106	11,398	53	21,949	25,497
4	13,106	11,398	54	23,124	26,090
5	7,189	8,673	55	24,370	27,029
6	7,189	8,673	56	25,676	28,007
7	7,189	8,673	57	27,034	28,996
8	7,189	8,673	58	28,403	29,996
9	7,189	8,286	59	29,797	31,315
10	6,989	8,286	60	31,240	32,769
11	7,054	8,286	61	32,715	34,477
12	7,118	8,286	62	34,199	36,380
13	7,182	8,286	63	35,769	38,331
14	7,243	8,286	64	37,372	40,316
15	7,309	8,337	65	39,120	42,202
16	7,433	8,427	66	40,744	44,447
17	7,557	8,610	67	42,376	46,499
18	7,682	8,802	68	44,020	49,007
19	7,806	9,005	69	45,882	51,609
20	7,929	9,246	70	47,752	54,666
21	8,054	9,489	71	49,632	57,731
22	8,176	9,731	72	51,520	60,799
23	8,300	9,977	73	53,631	64,059
24	8,425	10,225	74	55,678	67,231
25	8,551	10,489	75	55,787	67,367
26	8,680	10,825	76	55,899	67,501
27	8,806	11,188	77	56,010	67,633
28	8,932	11,557	78	56,119	67,768
29	9,115	11,984	79	56,235	67,904
30	9,520	12,553	80	56,459	68,178
31	9,796	13,027	81*	56,687	68,449
32	10,074	13,514	82*	56,911	68,723
33	10,359	13,997	83*	57,141	68,995
34	10,646	14,488	84*	57,369	69,272
35	10,933	14,987	85*	57,598	69,548
36	11,225	15,481	86*	57,827	69,826
37	11,544	15,976	87*	58,059	70,107
38	11,892	16,474	88*	58,290	70,387
39	12,243	16,977	89*	58,525	70,668
40	13,018	18,070	90*	58,816	71,021
41	13,483	18,679	91*	59,110	71,378
42	14,034	19,205	92*	59,408	71,733
43	14,674	19,734	93*	59,701	72,091
44	15,316	20,280	94*	60,002	72,452
45	15,956	20,844	95*	60,300	72,815
46	16,610	21,418	96*	60,602	73,180
47	17,276	21,991	97*	60,907	73,544
48	17,988	22,564	98*	61,209	73,912
49	18,763	23,145	99*	61,514	74,279

# 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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