

**Smart Medicare – Basic Plan (Premier)  
(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	16,717	14,638	50	28,196	32,807
1	16,717	14,638	51	29,232	33,790
2	16,717	14,638	52	30,272	34,790
3	16,717	14,638	53	31,363	35,880
4	16,717	14,638	54	33,099	37,052
5	9,922	12,271	55	34,993	38,748
6	9,922	12,271	56	36,910	40,445
7	10,004	12,271	57	38,840	42,151
8	10,085	11,323	58	40,773	43,853
9	10,223	11,330	59	42,714	45,710
10	10,368	11,330	60	44,672	47,905
11	10,505	11,330	61	46,665	50,094
12	10,642	11,330	62	48,672	52,280
13	10,780	11,330	63	50,717	54,463
14	10,918	11,330	64	53,320	56,892
15	11,057	11,329	65	56,275	59,520
16	11,192	11,523	66	59,156	62,386
17	11,329	11,767	67	61,523	65,261
18	11,469	12,047	68	63,903	68,145
19	11,631	12,346	69	66,597	72,418
20	11,807	12,732	70	69,304	76,697
21	12,002	13,141	71	72,026	80,989
22	12,211	13,570	72	74,760	85,288
23	12,430	14,015	73	77,814	89,852
24	12,654	14,474	74	80,782	94,293
25	12,890	14,938	75	80,941	94,481
26	13,132	15,429	76	81,105	94,667
27	13,383	15,932	77	81,269	94,860
28	13,639	16,452	78	81,429	95,048
29	13,914	16,969	79	81,591	95,239
30	14,740	17,986	80	81,916	95,618
31	15,056	18,532	81*	82,244	95,999
32	15,374	19,085	82*	82,573	96,382
33	15,689	19,641	83*	82,901	96,768
34	16,024	20,207	84*	83,232	97,155
35	16,399	20,779	85*	83,565	97,543
36	16,785	21,357	86*	83,899	97,933
37	17,269	21,945	87*	84,232	98,323
38	17,789	22,536	88*	84,571	98,716
39	18,316	23,138	89*	84,907	99,109
40	19,452	24,528	90*	85,332	99,605
41	20,098	25,307	91*	85,759	100,103
42	20,712	25,992	92*	86,187	100,603
43	21,541	26,700	93*	86,615	101,105
44	22,406	27,429	94*	87,051	101,610
45	23,295	28,197	95*	87,484	102,117
46	24,213	29,033	96*	87,920	102,628
47	25,165	29,940	97*	88,360	103,141
48	26,117	30,878	98*	88,799	103,657
49	27,158	31,838	99*	89,242	104,174

# 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 (Premier)  
(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	16,617	14,538	50	28,096	32,707
1	16,617	14,538	51	29,132	33,690
2	16,617	14,538	52	30,172	34,690
3	16,617	14,538	53	31,263	35,780
4	16,617	14,538	54	32,999	36,952
5	9,822	12,171	55	34,893	38,648
6	9,822	12,171	56	36,810	40,345
7	9,904	12,171	57	38,740	42,051
8	9,985	11,223	58	40,673	43,753
9	10,123	11,230	59	42,614	45,610
10	10,268	11,230	60	44,572	47,805
11	10,405	11,230	61	46,565	49,994
12	10,542	11,230	62	48,572	52,180
13	10,680	11,230	63	50,617	54,363
14	10,818	11,230	64	53,220	56,792
15	10,957	11,229	65	56,175	59,420
16	11,092	11,423	66	59,056	62,286
17	11,229	11,667	67	61,423	65,161
18	11,369	11,947	68	63,803	68,045
19	11,531	12,246	69	66,497	72,318
20	11,707	12,632	70	69,204	76,597
21	11,902	13,041	71	71,926	80,889
22	12,111	13,470	72	74,660	85,188
23	12,330	13,915	73	77,714	89,752
24	12,554	14,374	74	80,682	94,193
25	12,790	14,838	75	80,841	94,381
26	13,032	15,329	76	81,005	94,567
27	13,283	15,832	77	81,169	94,760
28	13,539	16,352	78	81,329	94,948
29	13,814	16,869	79	81,491	95,139
30	14,640	17,886	80	81,816	95,518
31	14,956	18,432	81*	82,144	95,899
32	15,274	18,985	82*	82,473	96,282
33	15,589	19,541	83*	82,801	96,668
34	15,924	20,107	84*	83,132	97,055
35	16,299	20,679	85*	83,465	97,443
36	16,685	21,257	86*	83,799	97,833
37	17,169	21,845	87*	84,132	98,223
38	17,689	22,436	88*	84,471	98,616
39	18,216	23,038	89*	84,807	99,009
40	19,352	24,428	90*	85,232	99,505
41	19,998	25,207	91*	85,659	100,003
42	20,612	25,892	92*	86,087	100,503
43	21,441	26,600	93*	86,515	101,005
44	22,306	27,329	94*	86,951	101,510
45	23,195	28,097	95*	87,384	102,017
46	24,113	28,933	96*	87,820	102,528
47	25,065	29,840	97*	88,260	103,041
48	26,017	30,778	98*	88,699	103,557
49	27,058	31,738	99*	89,142	104,074

# 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.

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