



**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                | 17,216 | 15,075 | 50               | 29,039 | 33,789  |
| 1                | 17,216 | 15,075 | 51               | 30,106 | 34,801  |
| 2                | 17,216 | 15,075 | 52               | 31,178 | 35,831  |
| 3                | 17,216 | 15,075 | 53               | 32,301 | 36,954  |
| 4                | 17,216 | 15,075 | 54               | 34,089 | 38,161  |
| 5                | 10,217 | 12,637 | 55               | 36,040 | 39,908  |
| 6                | 10,217 | 12,637 | 56               | 38,015 | 41,656  |
| 7                | 10,302 | 12,637 | 57               | 40,003 | 43,413  |
| 8                | 10,385 | 11,660 | 58               | 41,994 | 45,166  |
| 9                | 10,527 | 11,667 | 59               | 43,993 | 47,079  |
| 10               | 10,677 | 11,667 | 60               | 46,010 | 49,340  |
| 11               | 10,818 | 11,667 | 61               | 48,062 | 51,594  |
| 12               | 10,959 | 11,667 | 62               | 50,130 | 53,846  |
| 13               | 11,101 | 11,667 | 63               | 52,236 | 56,094  |
| 14               | 11,243 | 11,667 | 64               | 54,917 | 58,596  |
| 15               | 11,386 | 11,666 | 65               | 57,961 | 61,303  |
| 16               | 11,525 | 11,866 | 66               | 60,928 | 64,255  |
| 17               | 11,666 | 12,118 | 67               | 63,366 | 67,216  |
| 18               | 11,811 | 12,406 | 68               | 65,818 | 70,187  |
| 19               | 11,977 | 12,714 | 69               | 68,592 | 74,588  |
| 20               | 12,159 | 13,111 | 70               | 71,381 | 78,995  |
| 21               | 12,360 | 13,533 | 71               | 74,184 | 83,416  |
| 22               | 12,575 | 13,975 | 72               | 77,000 | 87,844  |
| 23               | 12,800 | 14,433 | 73               | 80,146 | 92,545  |
| 24               | 13,031 | 14,906 | 74               | 83,203 | 97,119  |
| 25               | 13,274 | 15,384 | 75               | 83,367 | 97,313  |
| 26               | 13,523 | 15,889 | 76               | 83,536 | 97,505  |
| 27               | 13,782 | 16,407 | 77               | 83,705 | 97,703  |
| 28               | 14,046 | 16,943 | 78               | 83,869 | 97,897  |
| 29               | 14,329 | 17,476 | 79               | 84,036 | 98,094  |
| 30               | 15,180 | 18,523 | 80               | 84,371 | 98,484  |
| 31               | 15,505 | 19,085 | 81*              | 84,709 | 98,876  |
| 32               | 15,833 | 19,655 | 82*              | 85,048 | 99,271  |
| 33               | 16,157 | 20,228 | 83*              | 85,386 | 99,669  |
| 34               | 16,502 | 20,811 | 84*              | 85,726 | 100,067 |
| 35               | 16,888 | 21,400 | 85*              | 86,069 | 100,467 |
| 36               | 17,286 | 21,995 | 86*              | 86,413 | 100,868 |
| 37               | 17,785 | 22,601 | 87*              | 86,756 | 101,270 |
| 38               | 18,320 | 23,210 | 88*              | 87,106 | 101,675 |
| 39               | 18,863 | 23,830 | 89*              | 87,452 | 102,080 |
| 40               | 20,033 | 25,261 | 90*              | 87,889 | 102,591 |
| 41               | 20,698 | 26,064 | 91*              | 88,329 | 103,104 |
| 42               | 21,331 | 26,769 | 92*              | 88,770 | 103,619 |
| 43               | 22,185 | 27,498 | 93*              | 89,211 | 104,136 |
| 44               | 23,076 | 28,249 | 94*              | 89,660 | 104,656 |
| 45               | 23,991 | 29,040 | 95*              | 90,106 | 105,178 |
| 46               | 24,937 | 29,901 | 96*              | 90,555 | 105,704 |
| 47               | 25,917 | 30,836 | 97*              | 91,008 | 106,233 |
| 48               | 26,898 | 31,802 | 98*              | 91,460 | 106,764 |
| 49               | 27,970 | 32,791 | 99*              | 91,917 | 107,297 |

# 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                | 17,116 | 14,975 | 50               | 28,939 | 33,689  |
| 1                | 17,116 | 14,975 | 51               | 30,006 | 34,701  |
| 2                | 17,116 | 14,975 | 52               | 31,078 | 35,731  |
| 3                | 17,116 | 14,975 | 53               | 32,201 | 36,854  |
| 4                | 17,116 | 14,975 | 54               | 33,989 | 38,061  |
| 5                | 10,117 | 12,537 | 55               | 35,940 | 39,808  |
| 6                | 10,117 | 12,537 | 56               | 37,915 | 41,556  |
| 7                | 10,202 | 12,537 | 57               | 39,903 | 43,313  |
| 8                | 10,285 | 11,560 | 58               | 41,894 | 45,066  |
| 9                | 10,427 | 11,567 | 59               | 43,893 | 46,979  |
| 10               | 10,577 | 11,567 | 60               | 45,910 | 49,240  |
| 11               | 10,718 | 11,567 | 61               | 47,962 | 51,494  |
| 12               | 10,859 | 11,567 | 62               | 50,030 | 53,746  |
| 13               | 11,001 | 11,567 | 63               | 52,136 | 55,994  |
| 14               | 11,143 | 11,567 | 64               | 54,817 | 58,496  |
| 15               | 11,286 | 11,566 | 65               | 57,861 | 61,203  |
| 16               | 11,425 | 11,766 | 66               | 60,828 | 64,155  |
| 17               | 11,566 | 12,018 | 67               | 63,266 | 67,116  |
| 18               | 11,711 | 12,306 | 68               | 65,718 | 70,087  |
| 19               | 11,877 | 12,614 | 69               | 68,492 | 74,488  |
| 20               | 12,059 | 13,011 | 70               | 71,281 | 78,895  |
| 21               | 12,260 | 13,433 | 71               | 74,084 | 83,316  |
| 22               | 12,475 | 13,875 | 72               | 76,900 | 87,744  |
| 23               | 12,700 | 14,333 | 73               | 80,046 | 92,445  |
| 24               | 12,931 | 14,806 | 74               | 83,103 | 97,019  |
| 25               | 13,174 | 15,284 | 75               | 83,267 | 97,213  |
| 26               | 13,423 | 15,789 | 76               | 83,436 | 97,405  |
| 27               | 13,682 | 16,307 | 77               | 83,605 | 97,603  |
| 28               | 13,946 | 16,843 | 78               | 83,769 | 97,797  |
| 29               | 14,229 | 17,376 | 79               | 83,936 | 97,994  |
| 30               | 15,080 | 18,423 | 80               | 84,271 | 98,384  |
| 31               | 15,405 | 18,985 | 81*              | 84,609 | 98,776  |
| 32               | 15,733 | 19,555 | 82*              | 84,948 | 99,171  |
| 33               | 16,057 | 20,128 | 83*              | 85,286 | 99,569  |
| 34               | 16,402 | 20,711 | 84*              | 85,626 | 99,967  |
| 35               | 16,788 | 21,300 | 85*              | 85,969 | 100,367 |
| 36               | 17,186 | 21,895 | 86*              | 86,313 | 100,768 |
| 37               | 17,685 | 22,501 | 87*              | 86,656 | 101,170 |
| 38               | 18,220 | 23,110 | 88*              | 87,006 | 101,575 |
| 39               | 18,763 | 23,730 | 89*              | 87,352 | 101,980 |
| 40               | 19,933 | 25,161 | 90*              | 87,789 | 102,491 |
| 41               | 20,598 | 25,964 | 91*              | 88,229 | 103,004 |
| 42               | 21,231 | 26,669 | 92*              | 88,670 | 103,519 |
| 43               | 22,085 | 27,398 | 93*              | 89,111 | 104,036 |
| 44               | 22,976 | 28,149 | 94*              | 89,560 | 104,556 |
| 45               | 23,891 | 28,940 | 95*              | 90,006 | 105,078 |
| 46               | 24,837 | 29,801 | 96*              | 90,455 | 105,604 |
| 47               | 25,817 | 30,736 | 97*              | 90,908 | 106,133 |
| 48               | 26,798 | 31,702 | 98*              | 91,360 | 106,664 |
| 49               | 27,870 | 32,691 | 99*              | 91,817 | 107,197 |

# 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.