

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
0	1,363.10	1,066.67	
1	1,363.10	1,066.67	
2	1,363.10	1,066.67	
3	1,363.10	1,066.67	
4	1,363.10	1,066.67	
5	784.52	691.67	
6	784.52	691.67	
7	784.52	691.67	
8	784.52	691.67	
9	784.52	691.67	
10	705.95	664.29	
11	702.38	663.10	
12	701.19	664.29	
13	704.76	667.86	
14	713.10	672.62	
15	723.81	678.57	
16	735.71	701.19	
17	748.81	729.76	
18	765.48	765.48	
19	784.52	807.14	
20	805.95	854.76	
21	826.19	897.62	
22	846.43	941.67	
23	869.05	988.10	
24	892.86	1,035.71	
25	916.67	1,086.90	
26	945.24	1,136.90	
27	975.00	1,188.10	
28	1,007.14	1,240.48	
29	1,040.48	1,294.05	

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
30	1,076.19	1,347.62	
31	1,102.38	1,401.19	
32	1,126.19	1,454.76	
33	1,148.81	1,508.33	
34	1,170.24	1,563.10	
35	1,189.29	1,617.86	
36	1,219.05	1,667.86	
37	1,251.19	1,717.86	
38	1,285.71	1,765.48	
39	1,322.62	1,813.10	
40	1,363.10	1,859.52	
41	1,404.76	1,910.71	
42	1,450.00	1,961.90	
43	1,497.62	2,014.29	
44	1,547.62	2,067.86	
45	1,600.00	2,122.62	
46	1,658.33	2,188.10	
47	1,719.05	2,259.52	
48	1,783.33	2,334.52	
49	1,851.19	2,414.29	
50	1,922.62	2,498.81	
51	2,005.95	2,553.57	
52	2,096.43	2,602.38	
53	2,192.86	2,642.86	
54	2,295.24	2,677.38	
55	2,404.76	2,705.95	
56	2,527.38	2,766.67	
57	2,659.52	2,834.52	
58	2,800.00	2,909.52	
59	2,950.00	2,990.48	
60	3,108.33	3,078.57	
61	3,340.48	3,227.38	
62	3,602.38	3,401.19	

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
63	3,894.05	3,600.00	
64	4,216.67	3,822.62	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
65	4,570.24	4,070.24	
66	4,846.43	4,282.14	
67	5,117.86	4,498.81	
68	5,384.52	4,720.24	
69	5,646.43	4,946.43	
70	5,902.38	5,177.38	
71	6,050.00	5,305.95	
72	6,050.00	5,305.95	
73	6,050.00	5,305.95	
74	6,050.00	5,305.95	
75	6,050.00	5,305.95	
76	6,050.00	5,305.95	
77	6,050.00	5,305.95	
78	6,050.00	5,305.95	
79	6,050.00	5,305.95	
80	6,050.00	5,305.95	
81	6,050.00	5,305.95	
82	6,050.00	5,305.95	
83	6,050.00	5,305.95	
84	6,050.00	5,305.95	
85	6,050.00	5,305.95	
86	6,050.00	5,305.95	
87	6,050.00	5,305.95	
88	6,050.00	5,305.95	
89	6,050.00	5,305.95	
90	6,050.00	5,305.95	
91	6,050.00	5,305.95	
92	6,050.00	5,305.95	
93	6,050.00	5,305.95	
94	6,050.00	5,305.95	

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
95	6,050.00	5,305.95	
96	6,050.00	5,305.95	
97	6,050.00	5,305.95	
98	6,050.00	5,305.95	
99	6,050.00	5,305.95	

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
65	5,484.29	4,884.29	
66	5,815.72	5,138.57	
67	6,141.43	5,398.57	
68	6,461.42	5,664.29	
69	6,775.72	5,935.72	
70	7,082.86	6,212.86	
以下保費只適用於續保 Below premiums are for Renewal only			
71	7,260.00	6,367.14	
72	7,260.00	6,367.14	
73	7,260.00	6,367.14	
74	7,260.00	6,367.14	
75	7,260.00	6,367.14	
76	7,260.00	6,367.14	
77	7,260.00	6,367.14	
78	7,260.00	6,367.14	
79	7,260.00	6,367.14	
80	7,260.00	6,367.14	
81	7,260.00	6,367.14	
82	7,260.00	6,367.14	
83	7,260.00	6,367.14	
84	7,260.00	6,367.14	
85	7,260.00	6,367.14	
86	7,260.00	6,367.14	
87	7,260.00	6,367.14	
88	7,260.00	6,367.14	
89	7,260.00	6,367.14	
90	7,260.00	6,367.14	
91	7,260.00	6,367.14	
92	7,260.00	6,367.14	
93	7,260.00	6,367.14	
94	7,260.00	6,367.14	
95	7,260.00	6,367.14	

Entry Age 續發年齡: 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
96	7,260.00	6,367.14	
97	7,260.00	6,367.14	
98	7,260.00	6,367.14	
99	7,260.00	6,367.14	

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 71 – 75		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
71	8,470.00	7,428.33	
72	8,470.00	7,428.33	
73	8,470.00	7,428.33	
74	8,470.00	7,428.33	
75	8,470.00	7,428.33	
以下保費只適用於續保 Below premiums are for Renewal only			
76	8,470.00	7,428.33	
77	8,470.00	7,428.33	
78	8,470.00	7,428.33	
79	8,470.00	7,428.33	
80	8,470.00	7,428.33	
81	8,470.00	7,428.33	
82	8,470.00	7,428.33	
83	8,470.00	7,428.33	
84	8,470.00	7,428.33	
85	8,470.00	7,428.33	
86	8,470.00	7,428.33	
87	8,470.00	7,428.33	
88	8,470.00	7,428.33	
89	8,470.00	7,428.33	
90	8,470.00	7,428.33	
91	8,470.00	7,428.33	
92	8,470.00	7,428.33	
93	8,470.00	7,428.33	
94	8,470.00	7,428.33	
95	8,470.00	7,428.33	
96	8,470.00	7,428.33	
97	8,470.00	7,428.33	
98	8,470.00	7,428.33	
99	8,470.00	7,428.33	

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 76 and above 76 歲或以上		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
76	9,680.00	8,489.52	
77	9,680.00	8,489.52	
78	9,680.00	8,489.52	
79	9,680.00	8,489.52	
80	9,680.00	8,489.52	
81	9,680.00	8,489.52	
82	9,680.00	8,489.52	
83	9,680.00	8,489.52	
84	9,680.00	8,489.52	
85	9,680.00	8,489.52	
86	9,680.00	8,489.52	
87	9,680.00	8,489.52	
88	9,680.00	8,489.52	
89	9,680.00	8,489.52	
90	9,680.00	8,489.52	
91	9,680.00	8,489.52	
92	9,680.00	8,489.52	
93	9,680.00	8,489.52	
94	9,680.00	8,489.52	
95	9,680.00	8,489.52	
96	9,680.00	8,489.52	
97	9,680.00	8,489.52	
98	9,680.00	8,489.52	
99	9,680.00	8,489.52	

2024 年 11 月 23 日起生效 Effective from 23 November 2024



1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.  
此**標準保費表**並未包括由保險業監管局徵收的保費徵費。
2. The entry Ages are based on the Insured Person's age at last birthday.  
繕發**年齡**為**受保人**上次生日年齡。
3. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below.  
若繳費方式不是年繳，請以下列適用之保費繳款因子計算**標準保費**。

Payment mode (繳費方式)	Modal factor (保費繳款因子)
Annual (年繳)	1
Semi Annual (半年繳)	0.52
Monthly (月繳)	0.09

Please visit our Company website (<https://www.ctflife.com.hk/en/>) for more details of this VHIS Certified Plan.

請瀏覽**本公司**網站(<https://www.ctflife.com.hk/tc/>)以了解此自願醫保計劃**認可產品**之詳情。

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
0	1,158.33	907.14	
1	1,158.33	907.14	
2	1,158.33	907.14	
3	1,158.33	907.14	
4	1,158.33	907.14	
5	666.67	588.10	
6	666.67	588.10	
7	666.67	588.10	
8	666.67	588.10	
9	666.67	588.10	
10	600.00	564.29	
11	597.62	563.10	
12	596.43	564.29	
13	598.81	567.86	
14	605.95	571.43	
15	615.48	577.38	
16	625.00	596.43	
17	636.90	620.24	
18	651.19	651.19	
19	666.67	685.71	
20	684.52	726.19	
21	702.38	763.10	
22	719.05	800.00	
23	739.29	840.48	
24	759.52	880.95	
25	779.76	923.81	
26	803.57	966.67	
27	828.57	1,009.52	
28	855.95	1,054.76	
29	884.52	1,100.00	

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
30	914.29	1,145.24	
31	936.90	1,190.48	
32	957.14	1,236.90	
33	976.19	1,282.14	
34	995.24	1,328.57	
35	1,010.71	1,375.00	
36	1,035.71	1,417.86	
37	1,063.10	1,460.71	
38	1,092.86	1,501.19	
39	1,123.81	1,541.67	
40	1,158.33	1,580.95	
41	1,194.05	1,623.81	
42	1,232.14	1,667.86	
43	1,272.62	1,711.90	
44	1,315.48	1,757.14	
45	1,359.52	1,804.76	
46	1,409.52	1,859.52	
47	1,460.71	1,920.24	
48	1,515.48	1,984.52	
49	1,573.81	2,052.38	
50	1,634.52	2,123.81	
51	1,704.76	2,170.24	
52	1,782.14	2,211.90	
53	1,864.29	2,246.43	
54	1,951.19	2,276.19	
55	2,044.05	2,300.00	
56	2,148.81	2,351.19	
57	2,260.71	2,409.52	
58	2,379.76	2,472.62	
59	2,507.14	2,541.67	
60	2,641.67	2,616.67	
61	2,839.29	2,742.86	
62	3,061.90	2,890.48	

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
63	3,309.52	3,059.52	
64	3,584.52	3,248.81	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
65	3,884.52	3,459.52	
66	4,119.05	3,639.29	
67	4,350.00	3,823.81	
68	4,577.38	4,011.90	
69	4,800.00	4,204.76	
70	5,016.67	4,401.19	
71	5,142.86	4,509.52	
72	5,142.86	4,509.52	
73	5,142.86	4,509.52	
74	5,142.86	4,509.52	
75	5,142.86	4,509.52	
76	5,142.86	4,509.52	
77	5,142.86	4,509.52	
78	5,142.86	4,509.52	
79	5,142.86	4,509.52	
80	5,142.86	4,509.52	
81	5,142.86	4,509.52	
82	5,142.86	4,509.52	
83	5,142.86	4,509.52	
84	5,142.86	4,509.52	
85	5,142.86	4,509.52	
86	5,142.86	4,509.52	
87	5,142.86	4,509.52	
88	5,142.86	4,509.52	
89	5,142.86	4,509.52	
90	5,142.86	4,509.52	
91	5,142.86	4,509.52	
92	5,142.86	4,509.52	
93	5,142.86	4,509.52	
94	5,142.86	4,509.52	

Entry Age 續發年齡: 0 – 64		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
95	5,142.86	4,509.52
96	5,142.86	4,509.52
97	5,142.86	4,509.52
98	5,142.86	4,509.52
99	5,142.86	4,509.52

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
65	4,661.42	4,151.42	
66	4,942.86	4,367.15	
67	5,220.00	4,588.57	
68	5,492.86	4,814.28	
69	5,760.00	5,045.71	
70	6,020.00	5,281.43	
以下保費只適用於續保 Below premiums are for Renewal only			
71	6,171.43	5,411.42	
72	6,171.43	5,411.42	
73	6,171.43	5,411.42	
74	6,171.43	5,411.42	
75	6,171.43	5,411.42	
76	6,171.43	5,411.42	
77	6,171.43	5,411.42	
78	6,171.43	5,411.42	
79	6,171.43	5,411.42	
80	6,171.43	5,411.42	
81	6,171.43	5,411.42	
82	6,171.43	5,411.42	
83	6,171.43	5,411.42	
84	6,171.43	5,411.42	
85	6,171.43	5,411.42	
86	6,171.43	5,411.42	
87	6,171.43	5,411.42	
88	6,171.43	5,411.42	
89	6,171.43	5,411.42	
90	6,171.43	5,411.42	
91	6,171.43	5,411.42	
92	6,171.43	5,411.42	
93	6,171.43	5,411.42	
94	6,171.43	5,411.42	
95	6,171.43	5,411.42	

Entry Age 續發年齡: 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
96	6,171.43	5,411.42	
97	6,171.43	5,411.42	
98	6,171.43	5,411.42	
99	6,171.43	5,411.42	

“BetterCare” Medical Insurance Plan 「樂康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 71 – 75		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
71	7,200.00	6,313.33	
72	7,200.00	6,313.33	
73	7,200.00	6,313.33	
74	7,200.00	6,313.33	
75	7,200.00	6,313.33	
以下保費只適用於續保 Below premiums are for Renewal only			
76	7,200.00	6,313.33	
77	7,200.00	6,313.33	
78	7,200.00	6,313.33	
79	7,200.00	6,313.33	
80	7,200.00	6,313.33	
81	7,200.00	6,313.33	
82	7,200.00	6,313.33	
83	7,200.00	6,313.33	
84	7,200.00	6,313.33	
85	7,200.00	6,313.33	
86	7,200.00	6,313.33	
87	7,200.00	6,313.33	
88	7,200.00	6,313.33	
89	7,200.00	6,313.33	
90	7,200.00	6,313.33	
91	7,200.00	6,313.33	
92	7,200.00	6,313.33	
93	7,200.00	6,313.33	
94	7,200.00	6,313.33	
95	7,200.00	6,313.33	
96	7,200.00	6,313.33	
97	7,200.00	6,313.33	
98	7,200.00	6,313.33	
99	7,200.00	6,313.33	



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Benefit Level 2 with Major Medical Benefit 保障級別 2，包括超額醫療保障

Currency 貨幣: USD 美元

Entry Age 續發年齡: 76 and above 76 歲或以上		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
76	8,228.58	7,215.23	
77	8,228.58	7,215.23	
78	8,228.58	7,215.23	
79	8,228.58	7,215.23	
80	8,228.58	7,215.23	
81	8,228.58	7,215.23	
82	8,228.58	7,215.23	
83	8,228.58	7,215.23	
84	8,228.58	7,215.23	
85	8,228.58	7,215.23	
86	8,228.58	7,215.23	
87	8,228.58	7,215.23	
88	8,228.58	7,215.23	
89	8,228.58	7,215.23	
90	8,228.58	7,215.23	
91	8,228.58	7,215.23	
92	8,228.58	7,215.23	
93	8,228.58	7,215.23	
94	8,228.58	7,215.23	
95	8,228.58	7,215.23	
96	8,228.58	7,215.23	
97	8,228.58	7,215.23	
98	8,228.58	7,215.23	
99	8,228.58	7,215.23	

2024 年 11 月 23 日起生效 Effective from 23 November 2024

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.  
此**標準保費表**並未包括由保險業監管局徵收的保費徵費。
2. The entry Ages are based on the Insured Person's age at last birthday.  
繕發**年齡**為**受保人**上次生日年齡。
3. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below.  
若繳費方式不是年繳，請以下列適用之保費繳款因子計算**標準保費**。

Payment mode (繳費方式)	Modal factor (保費繳款因子)
Annual (年繳)	1
Semi Annual (半年繳)	0.52
Monthly (月繳)	0.09

Please visit our Company website (<https://www.ctflife.com.hk/en/>) for more details of this VHIS Certified Plan.

請瀏覽**本公司**網站(<https://www.ctflife.com.hk/tc/>)以了解此自願醫保計劃**認可產品**之詳情。