

**Chubb VHIS – Flexi Plan (Ward with Top-up Benefit)  
Standard Premium Schedule**

**安達自願醫保 (靈活) 計劃 (普通及附加額外保障) — 標準保費表**

HKD 港元	Ward with Top-up Benefit 普通及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
0	5,293	5,293
1	4,815	4,638
2	4,815	4,638
3	4,815	4,638
4	4,815	4,638
5	4,815	4,638
6	3,522	3,757
7	3,522	3,757
8	3,522	3,757
9	3,522	3,757
10	3,522	3,757
11	3,522	3,757
12	3,522	3,757
13	3,522	3,757
14	3,522	3,757
15	3,522	3,757
16	3,522	3,860
17	3,512	3,962
18	3,502	4,065
19	3,543	4,157
20	3,573	4,269
21	3,614	4,351
22	3,655	4,474
23	3,706	4,566
24	3,778	4,699
25	3,870	4,853
26	3,942	5,006
27	4,024	5,160
28	4,095	5,324
29	4,187	5,467
30	4,290	5,631
31	4,382	5,815
32	4,484	5,969
33	4,566	6,153
34	4,791	6,348
35	5,037	6,532

HKD 港元	Ward with Top-up Benefit 普通及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
36	5,273	6,747
37	5,508	6,952
38	5,785	7,167
39	5,979	7,361
40	6,163	7,556
41	6,368	7,781
42	6,563	8,006
43	6,767	8,231
44	7,177	8,549
45	7,586	8,886
46	8,057	9,235
47	8,538	9,613
48	9,061	9,992
49	9,480	10,289
50	9,941	10,576
51	10,412	10,903
52	10,924	11,221
53	11,446	11,538
54	11,958	11,896
55	12,480	12,306
56	13,033	12,705
57	13,616	13,125
58	14,220	13,545
59	14,599	13,944
60	14,988	14,364
61	15,387	14,794
62	15,797	15,244
63	16,227	15,694
64	16,851	16,360
65	17,527	17,056
66	18,213	17,793
67	18,929	18,530
68	19,677	19,318
69	20,496	20,158
70	21,356	21,049
71	22,246	21,960
72	23,188	22,912
73	24,181	23,915
74	25,144	24,898
75	26,983	26,294

HKD 港元	Ward with Top-up Benefit 普通及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
76	28,027	27,441
77	29,057	28,616
78	30,146	29,863
79	31,176	31,038
80	32,174	32,185
81	33,204	33,317
82*	34,218	34,478
83*	35,217	35,625
84*	36,185	36,714
85*	37,184	37,818
86*	38,198	38,979
87*	39,243	40,140
88*	40,332	41,358
89*	41,271	42,447
90*	42,285	43,565
91*	43,268	44,726
92*	44,343	45,887
93*	45,403	47,119
94*	46,371	48,209
95*	47,370	49,327
96*	48,384	50,459
97*	49,428	51,649
98*	50,488	52,838
99*	51,532	54,056
100*	52,577	55,275

\*For renewal only 只供續保。

**Note:** 1. Premium rates are not guaranteed and will adjust with the Insured Person's age. The Company reserves the right to review and adjust the Standard Premium rates from time to time upon prior written notice to Policy Holders. 2. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 3. The above premium is shown in annual modal premium. The modal factor for each payment of different modal premium payment is: Annual=1.0000; Semi-annual=0.5125; Quarterly=0.2594; Monthly=0.0872. Modal premium is calculated by multiplying annual modal premium by modal factor and round to nearest 2 decimal places.

**備註：** 1. 保費率並非保證及會每年隨著受保人年齡增長而調整。本公司保留權利不時檢討標準保費率並在事先以書面通知保單持有人的情況下作出調整。 2. 此標準保費表並未包括保險業監管局徵收的保費徵費。 3. 以上所列保費為年繳保費。不同保費繳費方式的每期保費之保費繳交因素為：年繳=1.0000；半年繳=0.5125；季繳=0.2594；月繳=0.0872。保費繳費方式的計算方法為年繳保費乘以保費繳交因素，並調整至小數點後兩位。