

**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	
	Male 男性	Female 女性
Age Nearest Birthday 最接近生日之年齡		
0	5,557	5,557
1	5,055	4,869
2	5,055	4,869
3	5,055	4,869
4	5,055	4,869
5	5,055	4,869
6	3,698	3,944
7	3,698	3,944
8	3,698	3,944
9	3,698	3,944
10	3,698	3,944
11	3,698	3,944
12	3,698	3,944
13	3,698	3,944
14	3,698	3,944
15	3,698	3,944
16	3,698	4,053
17	3,687	4,160
18	3,677	4,268
19	3,720	4,364
20	3,751	4,482
21	3,794	4,568
22	3,837	4,697
23	3,891	4,794
24	3,966	4,933
25	4,063	5,095
26	4,139	5,256
27	4,225	5,418
28	4,299	5,590
29	4,396	5,740
30	4,504	5,912
31	4,601	6,105
32	4,708	6,267
33	4,794	6,460
34	5,030	6,665
35	5,288	6,858

HKD 港元	Ward with Top-up Benefit 普通及附加額外保障	
	Male 男性	Female 女性
Age Nearest Birthday 最接近生日之年齡		
36	5,536	7,084
37	5,783	7,299
38	6,074	7,525
39	6,277	7,729
40	6,471	7,933
41	6,686	8,170
42	6,891	8,406
43	7,105	8,642
44	7,535	8,976
45	7,965	9,330
46	8,459	9,696
47	8,964	10,093
48	9,514	10,491
49	9,954	10,803
50	10,438	11,104
51	10,932	11,448
52	11,470	11,782
53	12,018	12,114
54	12,555	12,490
55	13,104	12,921
56	13,684	13,340
57	14,296	13,781
58	14,931	14,222
59	15,328	14,641
60	15,737	15,082
61	16,156	15,533
62	16,586	16,006
63	17,038	16,478
64	17,693	17,178
65	18,403	17,908
66	19,123	18,682
67	19,875	19,456
68	20,660	20,283
69	21,520	21,165
70	22,423	22,101
71	23,358	23,058
72	24,347	24,057
73	25,390	25,110
74	26,401	26,142
75	28,332	27,608

HKD 港元	Ward with Top-up Benefit 普通及附加額外保障	
	Male 男性	Female 女性
Age Nearest Birthday 最接近生日之年齡		
76	29,428	28,813
77	30,509	30,046
78	31,653	31,356
79	32,734	32,589
80	33,782	33,794
81	34,864	34,982
82*	35,928	36,201
83*	36,977	37,406
84*	37,994	38,549
85*	39,043	39,708
86*	40,107	40,927
87*	41,205	42,147
88*	42,348	43,425
89*	43,334	44,569
90*	44,399	45,743
91*	45,431	46,962
92*	46,560	48,181
93*	47,673	49,474
94*	48,689	50,619
95*	49,738	51,793
96*	50,803	52,981
97*	51,899	54,231
98*	53,012	55,479
99*	54,108	56,758
100*	55,205	58,038

\*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。