

**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	6,668	6,668
1	6,066	5,842
2	6,066	5,842
3	6,066	5,842
4	6,066	5,842
5	6,066	5,842
6	4,437	4,732
7	4,437	4,732
8	4,437	4,732
9	4,437	4,732
10	4,382	4,673
11	4,326	4,614
12	4,271	4,555
13	4,215	4,496
14	4,160	4,437
15	4,160	4,437
16	4,215	4,620
17	4,258	4,804
18	4,302	4,993
19	4,408	5,171
20	4,501	5,378
21	4,552	5,481
22	4,604	5,636
23	4,669	5,752
24	4,759	5,919
25	4,875	6,114
26	4,966	6,307
27	5,070	6,501
28	5,158	6,708
29	5,275	6,888
30	5,404	7,094
31	5,521	7,326
32	5,649	7,520
33	5,752	7,752
34	6,036	7,998
35	6,345	8,229

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	6,643	8,500
37	6,939	8,758
38	7,288	9,030
39	7,532	9,274
40	7,765	9,519
41	8,023	9,804
42	8,269	10,087
43	8,526	10,370
44	9,042	10,771
45	9,558	11,196
46	10,150	11,635
47	10,756	12,111
48	11,416	12,589
49	11,944	12,963
50	12,525	13,324
51	13,118	13,737
52	13,764	14,138
53	14,421	14,536
54	15,066	14,988
55	15,724	15,505
56	16,420	16,008
57	17,155	16,537
58	17,917	17,066
59	18,393	17,569
60	18,884	18,098
61	19,387	18,639
62	19,903	19,207
63	20,445	19,773
64	21,231	20,613
65	22,083	21,489
66	22,947	22,418
67	23,850	23,347
68	24,792	24,339
69	25,824	25,398
70	26,907	26,521
71	28,029	27,669
72	29,216	28,868
73	30,468	30,132
74	31,681	31,370
75	33,998	33,129

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	35,313	34,575
77	36,610	36,055
78	37,983	37,627
79	39,280	39,106
80	40,538	40,552
81	41,836	41,978
82*	43,113	43,441
83*	44,372	44,887
84*	45,592	46,258
85*	46,851	47,649
86*	48,128	49,112
87*	49,446	50,576
88*	50,817	52,110
89*	52,000	53,482
90*	53,278	54,891
91*	54,517	56,354
92*	55,872	57,817
93*	57,207	59,368
94*	58,426	60,742
95*	59,685	62,151
96*	60,963	63,577
97*	62,278	65,077
98*	63,614	66,574
99*	64,929	68,109
100*	66,246	69,645

*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。