

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

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

HKD 港元	Semi-private with Top-up Benefit 半私家及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
0	8,262	6,902
1	6,247	5,248
2	6,247	5,248
3	6,247	5,248
4	6,247	5,248
5	6,247	5,248
6	5,535	4,912
7	5,535	4,912
8	5,535	4,912
9	5,535	4,912
10	5,535	4,912
11	5,535	4,912
12	5,535	4,912
13	5,535	4,912
14	5,535	4,912
15	5,535	4,912
16	5,535	5,027
17	5,535	5,117
18	5,535	5,240
19	5,625	5,379
20	5,690	5,502
21	5,764	5,649
22	5,846	5,789
23	5,936	5,936
24	6,034	6,124
25	6,133	6,313
26	6,247	6,518
27	6,354	6,722
28	6,460	6,927
29	6,599	7,181
30	6,755	7,451
31	6,911	7,730
32	7,066	8,016
33	7,222	8,311
34	7,517	8,581
35	7,812	8,868

HKD 港元	<b>Semi-private with Top-up Benefit</b> 半私家及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
36	8,115	9,163
37	8,434	9,474
38	8,770	9,785
39	9,212	10,097
40	9,679	10,416
41	10,187	10,760
42	10,703	11,096
43	11,243	11,440
44	11,857	11,857
45	12,504	12,291
46	13,192	12,734
47	13,929	13,209
48	14,691	13,700
49	15,387	14,265
50	16,100	14,863
51	16,845	15,486
52	17,631	16,141
53	18,459	16,821
54	19,368	17,631
55	20,326	18,491
56	21,325	19,392
57	22,382	20,359
58	23,504	21,333
59	24,576	21,849
60	25,699	22,357
61	26,886	22,881
62	28,115	23,422
63	29,425	23,970
64	30,056	24,863
65	30,694	25,772
66	31,366	26,722
67	32,038	27,697
68	32,726	28,721
69	34,429	30,105
70	36,214	31,571
71	38,098	33,102
72	40,072	34,699
73	42,160	36,395
74	44,232	38,074
75	45,482	39,179

HKD 港元	Semi-private with Top-up Benefit 半私家及附加額外保障	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
76	46,732	41,186
77	47,981	42,865
78	49,231	44,841
79	50,481	46,663
80	51,730	48,465
81	53,727	50,266
82*	55,713	52,068
83*	57,719	53,870
84*	59,593	55,580
85*	61,517	57,341
86*	63,504	59,142
87*	65,572	61,006
88*	67,691	62,930
89*	69,574	64,640
90*	71,509	66,391
91*	73,516	68,203
92*	75,563	70,045
93*	77,672	71,960
94*	79,576	73,690
95*	81,511	75,440
96*	83,508	77,263
97*	85,555	79,105
98*	87,644	81,010
99*	89,742	82,893
100*	91,841	84,777

\*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。