

**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	10,410	8,696
1	7,870	6,612
2	7,870	6,612
3	7,870	6,612
4	7,870	6,612
5	7,870	6,612
6	6,973	6,188
7	6,973	6,188
8	6,973	6,188
9	6,973	6,188
10	6,886	6,111
11	6,798	6,033
12	6,711	5,956
13	6,624	5,878
14	6,537	5,801
15	6,537	5,801
16	6,624	6,016
17	6,711	6,204
18	6,798	6,437
19	6,998	6,691
20	7,168	6,932
21	7,262	7,117
22	7,365	7,293
23	7,478	7,478
24	7,602	7,716
25	7,726	7,953
26	7,870	8,211
27	8,005	8,469
28	8,139	8,727
29	8,313	9,048
30	8,510	9,387
31	8,707	9,739
32	8,902	10,099
33	9,099	10,471
34	9,470	10,812
35	9,842	11,173

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
36	10,224	11,545
37	10,626	11,936
38	11,049	12,328
39	11,606	12,721
40	12,194	13,123
41	12,835	13,557
42	13,485	13,980
43	14,166	14,414
44	14,938	14,938
45	15,754	15,486
46	16,621	16,044
47	17,550	16,642
48	18,510	17,262
49	19,387	17,973
50	20,286	18,727
51	21,224	19,512
52	22,214	20,337
53	23,257	21,194
54	24,403	22,214
55	25,610	23,298
56	26,869	24,433
57	28,201	25,651
58	29,614	26,878
59	30,964	27,529
60	32,379	28,168
61	33,876	28,830
62	35,424	29,511
63	37,075	30,201
64	37,869	31,327
65	38,673	32,472
66	39,520	33,669
67	40,366	34,897
68	41,234	36,188
69	43,380	37,932
70	45,628	39,778
71	48,002	41,708
72	50,490	43,719
73	53,121	45,856
74	55,731	47,972
75	57,307	49,364

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	58,881	51,894
77	60,456	54,009
78	62,030	56,499
79	63,606	58,795
80	65,179	61,065
81	67,695	63,334
82*	70,197	65,605
83*	72,724	67,875
84*	75,086	70,030
85*	77,510	72,249
86*	80,014	74,518
87*	82,620	76,867
88*	85,290	79,291
89*	87,662	81,446
90*	90,100	83,652
91*	92,629	85,935
92*	95,209	88,256
93*	97,866	90,669
94*	100,264	92,848
95*	102,703	95,054
96*	105,219	97,351
97*	107,798	99,672
98*	110,431	102,072
99*	113,074	104,444
100*	115,719	106,818

\*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。