

**Chubb VHIS – Flexi Plan (Private)  
Standard Premium Schedule**

**安達自願醫保 (靈活) 計劃 (私家) — 標準保費表**

HKD 港元	Private 私家	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
0	13,113	11,486
1	12,088	9,225
2	12,088	9,225
3	12,088	9,225
4	12,088	9,225
5	12,088	9,225
6	9,502	8,478
7	9,502	8,478
8	9,502	8,478
9	9,502	8,478
10	9,384	8,372
11	9,265	8,266
12	9,146	8,160
13	9,027	8,053
14	8,908	7,947
15	8,908	7,947
16	8,964	8,519
17	9,007	9,169
18	9,059	9,863
19	9,384	10,308
20	9,715	10,773
21	9,938	11,141
22	10,161	11,486
23	10,396	11,867
24	10,617	12,199
25	10,850	12,567
26	11,063	12,902
27	11,308	13,259
28	11,553	13,627
29	11,788	14,050
30	12,044	14,473
31	12,301	14,920
32	12,579	15,398
33	12,846	15,867
34	13,259	16,401
35	13,705	16,981

HKD 港元	Private 私家	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
36	14,139	17,571
37	14,607	18,173
38	15,087	18,809
39	15,776	19,532
40	16,513	20,258
41	17,303	21,060
42	18,118	21,863
43	18,954	22,687
44	19,734	23,445
45	20,558	24,213
46	21,416	25,027
47	22,308	25,831
48	23,256	26,678
49	24,258	27,446
50	25,328	28,227
51	26,421	29,018
52	27,581	29,853
53	28,794	30,702
54	30,110	31,480
55	31,480	32,294
56	32,931	33,119
57	34,434	33,955
58	36,006	34,824
59	37,242	36,161
60	38,502	37,542
61	39,828	38,970
62	41,189	40,463
63	42,593	42,013
64	44,766	43,918
65	47,028	45,924
66	49,425	48,020
67	51,919	50,227
68	54,562	52,522
69	57,103	54,919
70	59,788	57,414
71	62,575	60,056
72	65,506	62,787
73	68,584	65,674
74	71,368	68,102
75	74,255	70,644

HKD 港元	Private 私家	
Age Nearest Birthday 最接近生日之年齡	Male 男性	Female 女性
76	77,276	73,262
77	80,397	76,016
78	83,663	78,824
79	86,671	81,454
80	89,679	84,085
81	92,700	86,726
82*	95,720	89,357
83*	98,718	91,998
84*	101,571	94,473
85*	104,502	97,025
86*	107,499	99,665
87*	110,610	102,374
88*	113,797	105,139
89*	116,661	107,645
90*	119,603	110,219
91*	122,601	112,850
92*	125,700	115,547
93*	128,876	118,299
94*	131,752	120,807
95*	134,695	123,382
96*	137,715	126,024
97*	140,792	128,710
98*	143,532	131,450
99*	146,327	134,204
100*	149,124	136,956

\*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。