

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

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

HKD 港元	Private with Top-up Benefit 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	14,536	14,020
1	10,948	10,948
2	10,948	10,948
3	10,948	10,948
4	10,948	10,948
5	10,948	10,948
6	9,925	9,810
7	9,925	9,810
8	9,925	9,810
9	9,925	9,810
10	9,925	9,810
11	9,925	9,810
12	9,925	9,810
13	9,925	9,810
14	9,925	9,810
15	9,925	9,810
16	9,892	9,859
17	9,867	9,892
18	9,818	9,925
19	9,867	10,187
20	9,900	10,432
21	9,941	10,686
22	9,982	10,965
23	10,015	11,243
24	10,195	11,530
25	10,375	11,825
26	10,547	12,111
27	10,744	12,423
28	10,932	12,734
29	11,169	13,184
30	11,423	13,626
31	11,677	14,110
32	11,947	14,585
33	12,226	15,101
34	12,652	15,625
35	13,094	16,165

HKD 港元	Private with Top-up Benefit 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	13,553	16,747
37	14,036	17,320
38	14,536	17,918
39	15,133	18,549
40	15,772	19,204
41	16,477	19,908
42	17,165	20,596
43	17,893	21,317
44	18,663	21,956
45	19,482	22,627
46	20,326	23,299
47	21,210	24,003
48	22,144	24,732
49	23,438	25,486
50	24,839	26,264
51	26,305	27,058
52	27,869	27,893
53	29,531	28,745
54	31,284	30,137
55	33,143	31,554
56	35,117	33,070
57	37,222	34,650
58	39,433	36,305
59	40,727	37,574
60	42,070	38,901
61	43,454	40,252
62	44,879	41,669
63	46,345	43,143
64	48,147	44,519
65	50,023	45,961
66	51,956	47,443
67	53,979	48,958
68	56,075	50,547
69	57,926	52,529
70	59,843	54,609
71	61,833	56,747
72	63,880	58,983
73	66,001	61,309
74	68,123	63,626
75	71,569	66,897

HKD 港元	Private with Top-up Benefit 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	75,015	70,168
77	78,462	73,438
78	81,908	76,709
79	85,354	79,980
80	88,801	83,250
81	91,797	85,871
82*	94,793	88,480
83*	97,768	91,101
84*	100,598	93,555
85*	103,506	96,087
86*	106,480	98,707
87*	109,565	101,394
88*	112,727	104,136
89*	115,569	106,624
90*	118,488	109,178
91*	121,462	111,787
92*	124,535	114,463
93*	127,687	117,194
94*	130,539	119,682
95*	133,458	122,236
96*	136,454	124,856
97*	139,506	127,521
98*	142,226	130,241
99*	144,999	132,972
100*	147,772	135,702

\*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。