

**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	18,314	17,665
1	13,794	13,794
2	13,794	13,794
3	13,794	13,794
4	13,794	13,794
5	13,794	13,794
6	12,505	12,360
7	12,505	12,360
8	12,505	12,360
9	12,505	12,360
10	12,348	12,205
11	12,192	12,051
12	12,036	11,896
13	11,879	11,742
14	11,723	11,587
15	11,723	11,587
16	11,840	11,800
17	11,965	11,995
18	12,060	12,192
19	12,276	12,674
20	12,474	13,143
21	12,525	13,464
22	12,577	13,815
23	12,618	14,166
24	12,844	14,527
25	13,071	14,899
26	13,288	15,259
27	13,537	15,652
28	13,773	16,044
29	14,072	16,611
30	14,392	17,168
31	14,712	17,778
32	15,052	18,376
33	15,404	19,027
34	15,940	19,687
35	16,497	20,367

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	17,076	21,100
37	17,684	21,823
38	18,314	22,575
39	19,066	23,371
40	19,872	24,196
41	20,760	25,083
42	21,627	25,950
43	22,544	26,858
44	23,515	27,663
45	24,547	28,509
46	25,610	29,355
47	26,724	30,243
48	27,901	31,161
49	29,530	32,112
50	31,296	33,092
51	33,144	34,092
52	35,114	35,144
53	37,208	36,218
54	39,417	37,971
55	41,760	39,757
56	44,246	41,667
57	46,899	43,658
58	49,684	45,744
59	51,315	47,342
60	53,007	49,015
61	54,751	50,716
62	56,546	52,502
63	58,394	54,360
64	60,664	56,092
65	63,028	57,910
66	65,463	59,778
67	68,012	61,686
68	70,653	63,688
69	72,986	66,186
70	75,402	68,806
71	77,908	71,500
72	80,488	74,318
73	83,161	77,248
74	85,834	80,168
75	90,176	84,289

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	94,518	88,411
77	98,862	92,530
78	103,203	96,652
79	107,545	100,774
80	111,889	104,894
81	115,663	108,196
82*	119,438	111,484
83*	123,187	114,787
84*	126,752	117,878
85*	130,417	121,069
86*	134,164	124,370
87*	138,051	127,755
88*	142,035	131,210
89*	145,616	134,346
90*	149,294	137,563
91*	153,042	140,851
92*	156,913	144,223
93*	160,885	147,663
94*	164,478	150,799
95*	168,156	154,016
96*	171,931	157,317
97*	175,777	160,676
98*	179,204	164,103
99*	182,697	167,544
100*	186,192	170,984

\*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。