

“TopCare” Medical Insurance Plan 「攀康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
0	10,520.24	8,308.33	
1	10,520.24	8,308.33	
2	10,520.24	8,308.33	
3	10,520.24	8,308.33	
4	10,520.24	8,308.33	
5	6,180.95	5,882.14	
6	6,180.95	5,882.14	
7	6,180.95	5,882.14	
8	6,180.95	5,882.14	
9	6,180.95	5,882.14	
10	5,557.14	5,082.14	
11	5,522.62	5,041.67	
12	5,517.86	5,041.67	
13	5,542.86	5,082.14	
14	5,598.81	5,161.90	
15	5,683.33	5,283.33	
16	5,791.67	5,471.43	
17	5,928.57	5,709.52	
18	6,092.86	5,997.62	
19	6,284.52	6,334.52	
20	6,504.76	6,720.24	
21	6,659.52	7,034.52	
22	6,814.29	7,357.14	
23	6,964.29	7,688.10	
24	7,115.48	8,026.19	
25	7,260.71	8,376.19	
26	7,450.00	8,732.14	
27	7,650.00	9,098.81	
28	7,861.90	9,475.00	
29	8,086.90	9,857.14	

Entry Age 續發年齡 0-64		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
30	8,323.81	10,251.19
31	8,515.48	10,595.24
32	8,700.00	10,932.14
33	8,878.57	11,259.52
34	9,050.00	11,575.00
35	9,215.48	11,882.14
36	9,436.90	12,269.05
37	9,671.43	12,676.19
38	9,920.24	13,103.57
39	10,183.33	13,551.19
40	10,460.71	14,019.05
41	10,836.90	14,390.48
42	11,259.52	14,746.43
43	11,721.43	15,080.95
44	12,229.76	15,398.81
45	12,778.57	15,697.62
46	13,415.48	16,155.95
47	14,110.71	16,654.76
48	14,863.10	17,191.67
49	15,672.62	17,771.43
50	16,540.48	18,390.48
51	17,352.38	18,895.24
52	18,179.76	19,385.71
53	19,028.57	19,866.67
54	19,896.43	20,335.71
55	20,782.14	20,792.86
56	21,984.52	21,563.10
57	23,301.19	22,432.14
58	24,735.71	23,398.81
59	26,289.29	24,461.90
60	27,959.52	25,622.62
61	29,592.86	26,891.67
62	31,295.24	28,263.10

Entry Age 續發年齡: 0 – 64		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
63	33,064.29	29,734.52
64	34,901.19	31,307.14
以下保費只適用於續保 Below premiums are for Renewal only		
65	36,801.19	32,980.95
66	38,604.76	34,659.52
67	40,420.24	36,403.57
68	42,246.43	38,219.05
69	44,084.52	40,102.38
70	45,932.14	42,054.76
71	48,419.05	44,627.38
72	48,419.05	44,627.38
73	48,419.05	44,627.38
74	48,419.05	44,627.38
75	48,419.05	44,627.38
76	48,419.05	44,627.38
77	48,419.05	44,627.38
78	48,419.05	44,627.38
79	48,419.05	44,627.38
80	48,419.05	44,627.38
81	48,419.05	44,627.38
82	48,419.05	44,627.38
83	48,419.05	44,627.38
84	48,419.05	44,627.38
85	48,419.05	44,627.38
86	48,419.05	44,627.38
87	48,419.05	44,627.38
88	48,419.05	44,627.38
89	48,419.05	44,627.38
90	48,419.05	44,627.38
91	48,419.05	44,627.38
92	48,419.05	44,627.38
93	48,419.05	44,627.38
94	48,419.05	44,627.38

Entry Age 續發年齡: 0 – 64		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
95	48,419.05	44,627.38	
96	48,419.05	44,627.38	
97	48,419.05	44,627.38	
98	48,419.05	44,627.38	
99	48,419.05	44,627.38	
100	48,419.05	44,627.38	
101	48,419.05	44,627.38	
102	48,419.05	44,627.38	
103	48,419.05	44,627.38	
104	48,419.05	44,627.38	
105	48,419.05	44,627.38	
106	48,419.05	44,627.38	
107	48,419.05	44,627.38	
108	48,419.05	44,627.38	
109	48,419.05	44,627.38	
110	48,419.05	44,627.38	
111	48,419.05	44,627.38	
112	48,419.05	44,627.38	
113	48,419.05	44,627.38	
114	48,419.05	44,627.38	
115	48,419.05	44,627.38	
116	48,419.05	44,627.38	
117	48,419.05	44,627.38	
118	48,419.05	44,627.38	
119	48,419.05	44,627.38	
120	48,419.05	44,627.38	
121	48,419.05	44,627.38	
122	48,419.05	44,627.38	
123	48,419.05	44,627.38	
124	48,419.05	44,627.38	
125	48,419.05	44,627.38	
126	48,419.05	44,627.38	
127	48,419.05	44,627.38	

“TopCare” Medical Insurance Plan 「擎康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
65	44,161.43	39,577.14	
66	46,325.71	41,591.42	
67	48,504.29	43,684.28	
68	50,695.72	45,862.86	
69	52,901.42	48,122.86	
70	55,118.57	50,465.71	
以下保費只適用於續保 Below premiums are for Renewal only			
71	58,102.86	53,552.86	
72	58,102.86	53,552.86	
73	58,102.86	53,552.86	
74	58,102.86	53,552.86	
75	58,102.86	53,552.86	
76	58,102.86	53,552.86	
77	58,102.86	53,552.86	
78	58,102.86	53,552.86	
79	58,102.86	53,552.86	
80	58,102.86	53,552.86	
81	58,102.86	53,552.86	
82	58,102.86	53,552.86	
83	58,102.86	53,552.86	
84	58,102.86	53,552.86	
85	58,102.86	53,552.86	
86	58,102.86	53,552.86	
87	58,102.86	53,552.86	
88	58,102.86	53,552.86	
89	58,102.86	53,552.86	
90	58,102.86	53,552.86	
91	58,102.86	53,552.86	
92	58,102.86	53,552.86	
93	58,102.86	53,552.86	
94	58,102.86	53,552.86	
95	58,102.86	53,552.86	

Entry Age 續發年齡: 65 – 70		
Attained Age 已屆年齡	Annual Standard Premium 每年標準保費	
	Male 男	Female 女
96	58,102.86	53,552.86
97	58,102.86	53,552.86
98	58,102.86	53,552.86
99	58,102.86	53,552.86
100	58,102.86	53,552.86
101	58,102.86	53,552.86
102	58,102.86	53,552.86
103	58,102.86	53,552.86
104	58,102.86	53,552.86
105	58,102.86	53,552.86
106	58,102.86	53,552.86
107	58,102.86	53,552.86
108	58,102.86	53,552.86
109	58,102.86	53,552.86
110	58,102.86	53,552.86
111	58,102.86	53,552.86
112	58,102.86	53,552.86
113	58,102.86	53,552.86
114	58,102.86	53,552.86
115	58,102.86	53,552.86
116	58,102.86	53,552.86
117	58,102.86	53,552.86
118	58,102.86	53,552.86
119	58,102.86	53,552.86
120	58,102.86	53,552.86
121	58,102.86	53,552.86
122	58,102.86	53,552.86
123	58,102.86	53,552.86
124	58,102.86	53,552.86
125	58,102.86	53,552.86
126	58,102.86	53,552.86
127	58,102.86	53,552.86

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡: 71 – 75		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
71	67,786.67	62,478.33	
72	67,786.67	62,478.33	
73	67,786.67	62,478.33	
74	67,786.67	62,478.33	
75	67,786.67	62,478.33	
以下保費只適用於續保 Below premiums are for Renewal only			
76	67,786.67	62,478.33	
77	67,786.67	62,478.33	
78	67,786.67	62,478.33	
79	67,786.67	62,478.33	
80	67,786.67	62,478.33	
81	67,786.67	62,478.33	
82	67,786.67	62,478.33	
83	67,786.67	62,478.33	
84	67,786.67	62,478.33	
85	67,786.67	62,478.33	
86	67,786.67	62,478.33	
87	67,786.67	62,478.33	
88	67,786.67	62,478.33	
89	67,786.67	62,478.33	
90	67,786.67	62,478.33	
91	67,786.67	62,478.33	
92	67,786.67	62,478.33	
93	67,786.67	62,478.33	
94	67,786.67	62,478.33	
95	67,786.67	62,478.33	
96	67,786.67	62,478.33	
97	67,786.67	62,478.33	
98	67,786.67	62,478.33	
99	67,786.67	62,478.33	

Entry Age 續發年齡: 71 – 75		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
100	67,786.67	62,478.33
101	67,786.67	62,478.33
102	67,786.67	62,478.33
103	67,786.67	62,478.33
104	67,786.67	62,478.33
105	67,786.67	62,478.33
106	67,786.67	62,478.33
107	67,786.67	62,478.33
108	67,786.67	62,478.33
109	67,786.67	62,478.33
110	67,786.67	62,478.33
111	67,786.67	62,478.33
112	67,786.67	62,478.33
113	67,786.67	62,478.33
114	67,786.67	62,478.33
115	67,786.67	62,478.33
116	67,786.67	62,478.33
117	67,786.67	62,478.33
118	67,786.67	62,478.33
119	67,786.67	62,478.33
120	67,786.67	62,478.33
121	67,786.67	62,478.33
122	67,786.67	62,478.33
123	67,786.67	62,478.33
124	67,786.67	62,478.33
125	67,786.67	62,478.33
126	67,786.67	62,478.33
127	67,786.67	62,478.33

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Basic Plan 基本計劃)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡		Annual Standard Premium 每年標準保費	
76 and above 76 歲或以上			
Attained Age 已屆年齡	Male 男	Female 女	
76	77,470.48	71,403.81	
77	77,470.48	71,403.81	
78	77,470.48	71,403.81	
79	77,470.48	71,403.81	
80	77,470.48	71,403.81	
81	77,470.48	71,403.81	
82	77,470.48	71,403.81	
83	77,470.48	71,403.81	
84	77,470.48	71,403.81	
85	77,470.48	71,403.81	
86	77,470.48	71,403.81	
87	77,470.48	71,403.81	
88	77,470.48	71,403.81	
89	77,470.48	71,403.81	
90	77,470.48	71,403.81	
91	77,470.48	71,403.81	
92	77,470.48	71,403.81	
93	77,470.48	71,403.81	
94	77,470.48	71,403.81	
95	77,470.48	71,403.81	
96	77,470.48	71,403.81	
97	77,470.48	71,403.81	
98	77,470.48	71,403.81	
99	77,470.48	71,403.81	
100	77,470.48	71,403.81	
101	77,470.48	71,403.81	
102	77,470.48	71,403.81	
103	77,470.48	71,403.81	
104	77,470.48	71,403.81	
105	77,470.48	71,403.81	
106	77,470.48	71,403.81	

Entry Age 續發年齡 76 and above 76 歲或以上		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
107	77,470.48	71,403.81	
108	77,470.48	71,403.81	
109	77,470.48	71,403.81	
110	77,470.48	71,403.81	
111	77,470.48	71,403.81	
112	77,470.48	71,403.81	
113	77,470.48	71,403.81	
114	77,470.48	71,403.81	
115	77,470.48	71,403.81	
116	77,470.48	71,403.81	
117	77,470.48	71,403.81	
118	77,470.48	71,403.81	
119	77,470.48	71,403.81	
120	77,470.48	71,403.81	
121	77,470.48	71,403.81	
122	77,470.48	71,403.81	
123	77,470.48	71,403.81	
124	77,470.48	71,403.81	
125	77,470.48	71,403.81	
126	77,470.48	71,403.81	
127	77,470.48	71,403.81	

2024 年 7 月 22 日起生效 Effective from 22 July 2024

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
此**標準保費**表並未包括由保險業監管局徵收的保費徵費。
2. The entry Ages are based on the Insured Person's age at last birthday.
繕發**年齡**為**受保人**上次生日年齡。
3. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below.
若繳費方式不是年繳，請以下列適用之保費繳款因子計算**標準保費**。

Payment mode (繳費方式)	Modal factor (保費繳款因子)
Annual (年繳)	1
Semi Annual (半年繳)	0.52
Monthly (月繳)	0.09

Please visit our Company website (<https://www.ctflife.com.hk/en/>) for more details of this VHIS Certified Plan.

請瀏覽**本公司**網站(<https://www.ctflife.com.hk/tc/>)以了解此自願醫保計劃**認可產品**之詳情。

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡: 0 – 64	Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女
0	8,941.67	7,061.90
1	8,941.67	7,061.90
2	8,941.67	7,061.90
3	8,941.67	7,061.90
4	8,941.67	7,061.90
5	5,253.57	5,000.00
6	5,253.57	5,000.00
7	5,253.57	5,000.00
8	5,253.57	5,000.00
9	5,253.57	5,000.00
10	4,723.81	4,320.24
11	4,694.05	4,285.71
12	4,690.48	4,285.71
13	4,711.90	4,320.24
14	4,759.52	4,388.10
15	4,830.95	4,490.48
16	4,922.62	4,651.19
17	5,039.29	4,853.57
18	5,178.57	5,097.62
19	5,341.67	5,384.52
20	5,528.57	5,711.90
21	5,660.71	5,979.76
22	5,791.67	6,253.57
23	5,920.24	6,534.52
24	6,047.62	6,822.62
25	6,171.43	7,120.24
26	6,332.14	7,422.62
27	6,502.38	7,734.52
28	6,682.14	8,053.57
29	6,873.81	8,378.57

Entry Age 續發年齡 0 – 64		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
30	7,075.00	8,713.10
31	7,238.10	9,005.95
32	7,395.24	9,292.86
33	7,546.43	9,570.24
34	7,692.86	9,839.29
35	7,833.33	10,100.00
36	8,021.43	10,428.57
37	8,220.24	10,775.00
38	8,432.14	11,138.10
39	8,655.95	11,519.05
40	8,891.67	11,916.67
41	9,211.90	12,232.14
42	9,570.24	12,534.52
43	9,963.10	12,819.05
44	10,395.24	13,089.29
45	10,861.90	13,342.86
46	11,403.57	13,732.14
47	11,994.05	14,157.14
48	12,633.33	14,613.10
49	13,321.43	15,105.95
50	14,059.52	15,632.14
51	14,750.00	16,060.71
52	15,452.38	16,477.38
53	16,173.81	16,886.90
54	16,911.90	17,285.71
55	17,664.29	17,673.81
56	18,686.90	18,328.57
57	19,805.95	19,067.86
58	21,025.00	19,889.29
59	22,346.43	20,792.86
60	23,765.48	21,779.76
61	25,153.57	22,858.33
62	26,601.19	24,023.81

Entry Age 續發年齡: 0 – 64		
Annual Standard Premium 每年標準保費		
Attained Age 已屆年齡	Male 男	Female 女
63	28,104.76	25,273.81
64	29,665.48	26,610.71
以下保費只適用於續保 Below premiums are for Renewal only		
65	31,280.95	28,033.33
66	32,814.29	29,460.71
67	34,357.14	30,942.86
68	35,909.52	32,485.71
69	37,471.43	34,086.90
70	39,042.86	35,746.43
71	41,155.95	37,933.33
72	41,155.95	37,933.33
73	41,155.95	37,933.33
74	41,155.95	37,933.33
75	41,155.95	37,933.33
76	41,155.95	37,933.33
77	41,155.95	37,933.33
78	41,155.95	37,933.33
79	41,155.95	37,933.33
80	41,155.95	37,933.33
81	41,155.95	37,933.33
82	41,155.95	37,933.33
83	41,155.95	37,933.33
84	41,155.95	37,933.33
85	41,155.95	37,933.33
86	41,155.95	37,933.33
87	41,155.95	37,933.33
88	41,155.95	37,933.33
89	41,155.95	37,933.33
90	41,155.95	37,933.33
91	41,155.95	37,933.33
92	41,155.95	37,933.33
93	41,155.95	37,933.33
94	41,155.95	37,933.33

Entry Age 續發年齡: 0 – 64		
Attained Age 已屆年齡	Annual Standard Premium 每年標準保費	
	Male 男	Female 女
95	41,155.95	37,933.33
96	41,155.95	37,933.33
97	41,155.95	37,933.33
98	41,155.95	37,933.33
99	41,155.95	37,933.33
100	41,155.95	37,933.33
101	41,155.95	37,933.33
102	41,155.95	37,933.33
103	41,155.95	37,933.33
104	41,155.95	37,933.33
105	41,155.95	37,933.33
106	41,155.95	37,933.33
107	41,155.95	37,933.33
108	41,155.95	37,933.33
109	41,155.95	37,933.33
110	41,155.95	37,933.33
111	41,155.95	37,933.33
112	41,155.95	37,933.33
113	41,155.95	37,933.33
114	41,155.95	37,933.33
115	41,155.95	37,933.33
116	41,155.95	37,933.33
117	41,155.95	37,933.33
118	41,155.95	37,933.33
119	41,155.95	37,933.33
120	41,155.95	37,933.33
121	41,155.95	37,933.33
122	41,155.95	37,933.33
123	41,155.95	37,933.33
124	41,155.95	37,933.33
125	41,155.95	37,933.33
126	41,155.95	37,933.33
127	41,155.95	37,933.33

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
65	37,537.14	33,640.00	
66	39,377.15	35,352.85	
67	41,228.57	37,131.43	
68	43,091.42	38,982.85	
69	44,965.72	40,904.28	
70	46,851.43	42,895.72	
以下保費只適用於續保 Below premiums are for Renewal only			
71	49,387.14	45,520.00	
72	49,387.14	45,520.00	
73	49,387.14	45,520.00	
74	49,387.14	45,520.00	
75	49,387.14	45,520.00	
76	49,387.14	45,520.00	
77	49,387.14	45,520.00	
78	49,387.14	45,520.00	
79	49,387.14	45,520.00	
80	49,387.14	45,520.00	
81	49,387.14	45,520.00	
82	49,387.14	45,520.00	
83	49,387.14	45,520.00	
84	49,387.14	45,520.00	
85	49,387.14	45,520.00	
86	49,387.14	45,520.00	
87	49,387.14	45,520.00	
88	49,387.14	45,520.00	
89	49,387.14	45,520.00	
90	49,387.14	45,520.00	
91	49,387.14	45,520.00	
92	49,387.14	45,520.00	
93	49,387.14	45,520.00	
94	49,387.14	45,520.00	
95	49,387.14	45,520.00	

Entry Age 續發年齡: 65 – 70		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
96	49,387.14	45,520.00	
97	49,387.14	45,520.00	
98	49,387.14	45,520.00	
99	49,387.14	45,520.00	
100	49,387.14	45,520.00	
101	49,387.14	45,520.00	
102	49,387.14	45,520.00	
103	49,387.14	45,520.00	
104	49,387.14	45,520.00	
105	49,387.14	45,520.00	
106	49,387.14	45,520.00	
107	49,387.14	45,520.00	
108	49,387.14	45,520.00	
109	49,387.14	45,520.00	
110	49,387.14	45,520.00	
111	49,387.14	45,520.00	
112	49,387.14	45,520.00	
113	49,387.14	45,520.00	
114	49,387.14	45,520.00	
115	49,387.14	45,520.00	
116	49,387.14	45,520.00	
117	49,387.14	45,520.00	
118	49,387.14	45,520.00	
119	49,387.14	45,520.00	
120	49,387.14	45,520.00	
121	49,387.14	45,520.00	
122	49,387.14	45,520.00	
123	49,387.14	45,520.00	
124	49,387.14	45,520.00	
125	49,387.14	45,520.00	
126	49,387.14	45,520.00	
127	49,387.14	45,520.00	

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡 71 – 75		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
71	57,618.33	53,106.66	
72	57,618.33	53,106.66	
73	57,618.33	53,106.66	
74	57,618.33	53,106.66	
75	57,618.33	53,106.66	
以下保費只適用於續保 Below premiums are for Renewal only			
76	57,618.33	53,106.66	
77	57,618.33	53,106.66	
78	57,618.33	53,106.66	
79	57,618.33	53,106.66	
80	57,618.33	53,106.66	
81	57,618.33	53,106.66	
82	57,618.33	53,106.66	
83	57,618.33	53,106.66	
84	57,618.33	53,106.66	
85	57,618.33	53,106.66	
86	57,618.33	53,106.66	
87	57,618.33	53,106.66	
88	57,618.33	53,106.66	
89	57,618.33	53,106.66	
90	57,618.33	53,106.66	
91	57,618.33	53,106.66	
92	57,618.33	53,106.66	
93	57,618.33	53,106.66	
94	57,618.33	53,106.66	
95	57,618.33	53,106.66	
96	57,618.33	53,106.66	
97	57,618.33	53,106.66	
98	57,618.33	53,106.66	
99	57,618.33	53,106.66	

Entry Age 續發年齡: 71 – 75		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
100	57,618.33	53,106.66	
101	57,618.33	53,106.66	
102	57,618.33	53,106.66	
103	57,618.33	53,106.66	
104	57,618.33	53,106.66	
105	57,618.33	53,106.66	
106	57,618.33	53,106.66	
107	57,618.33	53,106.66	
108	57,618.33	53,106.66	
109	57,618.33	53,106.66	
110	57,618.33	53,106.66	
111	57,618.33	53,106.66	
112	57,618.33	53,106.66	
113	57,618.33	53,106.66	
114	57,618.33	53,106.66	
115	57,618.33	53,106.66	
116	57,618.33	53,106.66	
117	57,618.33	53,106.66	
118	57,618.33	53,106.66	
119	57,618.33	53,106.66	
120	57,618.33	53,106.66	
121	57,618.33	53,106.66	
122	57,618.33	53,106.66	
123	57,618.33	53,106.66	
124	57,618.33	53,106.66	
125	57,618.33	53,106.66	
126	57,618.33	53,106.66	
127	57,618.33	53,106.66	

“TopCare” Medical Insurance Plan 「摯康保」醫療保障計劃 (Rider 附加契約)

Benefit Level 3 with Major Medical Benefit 保障級別 3，包括超額醫療保障

Currency 貨幣: HKD 港元

Entry Age 續發年齡 76 and above 76 歲或以上		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
76	65,849.52	60,693.33	
77	65,849.52	60,693.33	
78	65,849.52	60,693.33	
79	65,849.52	60,693.33	
80	65,849.52	60,693.33	
81	65,849.52	60,693.33	
82	65,849.52	60,693.33	
83	65,849.52	60,693.33	
84	65,849.52	60,693.33	
85	65,849.52	60,693.33	
86	65,849.52	60,693.33	
87	65,849.52	60,693.33	
88	65,849.52	60,693.33	
89	65,849.52	60,693.33	
90	65,849.52	60,693.33	
91	65,849.52	60,693.33	
92	65,849.52	60,693.33	
93	65,849.52	60,693.33	
94	65,849.52	60,693.33	
95	65,849.52	60,693.33	
96	65,849.52	60,693.33	
97	65,849.52	60,693.33	
98	65,849.52	60,693.33	
99	65,849.52	60,693.33	
100	65,849.52	60,693.33	
101	65,849.52	60,693.33	
102	65,849.52	60,693.33	
103	65,849.52	60,693.33	
104	65,849.52	60,693.33	
105	65,849.52	60,693.33	
106	65,849.52	60,693.33	

Entry Age 續發年齡		Annual Standard Premium 每年標準保費	
76 and above 76 歲或以上			
Attained Age 已屆年齡	Male 男	Female 女	
107	65,849.52	60,693.33	
108	65,849.52	60,693.33	
109	65,849.52	60,693.33	
110	65,849.52	60,693.33	
111	65,849.52	60,693.33	
112	65,849.52	60,693.33	
113	65,849.52	60,693.33	
114	65,849.52	60,693.33	
115	65,849.52	60,693.33	
116	65,849.52	60,693.33	
117	65,849.52	60,693.33	
118	65,849.52	60,693.33	
119	65,849.52	60,693.33	
120	65,849.52	60,693.33	
121	65,849.52	60,693.33	
122	65,849.52	60,693.33	
123	65,849.52	60,693.33	
124	65,849.52	60,693.33	
125	65,849.52	60,693.33	
126	65,849.52	60,693.33	
127	65,849.52	60,693.33	

2024 年 7 月 22 日起生效 Effective from 22 July 2024

1. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
此**標準保費**表並未包括由保險業監管局徵收的保費徵費。
2. The entry Ages are based on the Insured Person's age at last birthday.
繕發**年齡**為**受保人**上次生日年齡。
3. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below.
若繳費方式不是年繳，請以下列適用之保費繳款因子計算**標準保費**。

Payment mode (繳費方式)	Modal factor (保費繳款因子)
Annual (年繳)	1
Semi Annual (半年繳)	0.52
Monthly (月繳)	0.09

Please visit our Company website (<https://www.ctflife.com.hk/en/>) for more details of this VHIS Certified Plan.

請瀏覽**本公司**網站(<https://www.ctflife.com.hk/tc/>)以了解此自願醫保計劃**認可產品**之詳情。