

Cigna VHIS Series – Flexi Plan (Superior) | Standard Premium Schedule (Effective from March 2021)
 信諾自願醫保系列 – 靈活計劃 (優越) | 標準保費表 (2021 年 3 月生效)



Deductible Option 自付費選項: HK\$75,000 | Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	3,967	345	50	6,605	575
1	3,570	311	51	6,929	603
2	3,173	276	52	7,269	632
3	3,173	276	53	7,625	663
4	3,173	276	54	7,999	696
5	3,098	270	55	8,390	730
6	3,022	263	56	8,802	766
7	2,946	256	57	9,233	803
8	2,871	250	58	9,685	843
9	2,796	243	59	10,160	884
10	2,720	237	60	10,658	927
11	2,645	230	61	11,180	973
12	2,569	224	62	11,728	1,020
13	2,493	217	63	12,302	1,070
14	2,418	210	64	12,905	1,123
15	2,342	204	65	13,537	1,178
16	2,369	206	66	14,201	1,235
17	2,389	208	67	14,896	1,296
18	2,402	209	68	15,627	1,360
19	2,497	217	69	16,392	1,426
20	2,592	226	70	17,195	1,496
21	2,658	231	71	18,038	1,569
22	2,727	237	72	18,922	1,646
23	2,797	243	73	19,849	1,727
24	2,869	250	74	20,821	1,811
25	2,943	256	75	21,842	1,900
26	3,019	263	76	22,912	1,993
27	3,096	269	77	24,035	2,091
28	3,176	276	78	25,212	2,193
29	3,258	283	79	26,448	2,301
30	3,341	291	80	27,744	2,414
31	3,428	298	81*	28,965	2,520
32	3,515	306	82*	30,239	2,631
33	3,606	314	83*	31,570	2,747
34	3,699	322	84*	32,959	2,867
35	3,794	330	85*	34,409	2,994
36	3,891	339	86*	35,923	3,125
37	3,992	347	87*	37,504	3,263
38	4,094	356	88*	39,154	3,406
39	4,199	365	89*	40,876	3,556
40	4,324	376	90*	42,675	3,713
41	4,496	391	91*	44,553	3,876
42	4,692	408	92*	46,513	4,047
43	4,897	426	93*	48,560	4,225
44	5,111	445	94*	50,696	4,411
45	5,334	464	95*	52,927	4,605
46	5,568	484	96*	55,256	4,807
47	5,810	505	97*	57,687	5,019
48	6,065	528	98*	60,225	5,240
49	6,329	551	99*	62,875	5,470

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date.
 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule.
 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion.
 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- 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。

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Deductible Option 自付費選項: HK\$75,000 | Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	7,339	638
1	-	-	51	7,699	670
2	-	-	52	8,077	703
3	-	-	53	8,472	737
4	-	-	54	8,887	773
5	-	-	55	9,323	811
6	-	-	56	9,780	851
7	-	-	57	10,259	893
8	-	-	58	10,761	936
9	-	-	59	11,289	982
10	-	-	60	11,842	1,030
11	-	-	61	12,422	1,081
12	-	-	62	13,031	1,134
13	-	-	63	13,669	1,189
14	-	-	64	14,339	1,247
15	-	-	65	15,042	1,309
16	-	-	66	15,779	1,373
17	-	-	67	16,552	1,440
18	2,668	232	68	17,363	1,511
19	2,774	241	69	18,213	1,585
20	2,880	251	70	19,106	1,662
21	2,953	257	71	20,042	1,744
22	3,030	264	72	21,024	1,829
23	3,108	270	73	22,054	1,919
24	3,188	277	74	23,135	2,013
25	3,270	284	75	24,269	2,111
26	3,354	292	76	25,458	2,215
27	3,440	299	77	26,705	2,323
28	3,529	307	78	28,014	2,437
29	3,620	315	79	29,387	2,557
30	3,712	323	80	30,826	2,682
31	3,809	331	81*	32,183	2,800
32	3,906	340	82*	33,599	2,923
33	4,006	349	83*	35,077	3,052
34	4,110	358	84*	36,621	3,186
35	4,216	367	85*	38,232	3,326
36	4,324	376	86*	39,914	3,473
37	4,435	386	87*	41,671	3,625
38	4,549	396	88*	43,504	3,785
39	4,666	406	89*	45,418	3,951
40	4,805	418	90*	47,417	4,125
41	4,996	435	91*	49,503	4,307
42	5,214	454	92*	51,681	4,496
43	5,441	473	93*	53,955	4,694
44	5,679	494	94*	56,329	4,901
45	5,927	516	95*	58,808	5,116
46	6,186	538	96*	61,395	5,341
47	6,456	562	97*	64,097	5,576
48	6,738	586	98*	66,917	5,822
49	7,032	612	99*	69,861	6,078

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- 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。