

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

Benefit Level 1 保障級別 1

Currency 貨幣: HKD 港元

Entry Age 續發年齡: 0 – 80	Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女
0	7,248.81	5,840.48
1	7,248.81	5,840.48
2	7,248.81	5,840.48
3	7,248.81	5,840.48
4	7,248.81	5,840.48
5	5,777.38	5,367.86
6	5,777.38	5,367.86
7	5,777.38	5,367.86
8	5,777.38	5,367.86
9	5,777.38	5,367.86
10	5,777.38	5,367.86
11	5,777.38	5,367.86
12	5,777.38	5,367.86
13	5,777.38	5,367.86
14	5,777.38	5,367.86
15	5,777.38	5,367.86
16	5,777.38	5,367.86
17	5,777.38	5,367.86
18	5,777.38	5,367.86
19	4,470.24	5,147.62
20	4,616.67	5,203.57
21	4,701.19	5,428.57
22	4,778.57	5,655.95
23	4,850.00	5,880.95
24	4,910.71	6,108.33
25	4,963.10	6,333.33
26	5,090.48	6,645.24
27	5,286.90	6,959.52
28	5,545.24	7,271.43
29	5,804.76	7,585.71

Entry Age 續發年齡: 0 – 80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
30	6,007.14	7,897.62	
31	6,152.38	8,129.76	
32	6,296.43	8,391.67	
33	6,441.67	8,635.71	
34	6,586.90	8,752.38	
35	6,730.95	9,038.10	
36	6,827.38	9,352.38	
37	6,922.62	9,672.62	
38	7,019.05	9,998.81	
39	7,114.29	10,330.95	
40	7,211.90	10,473.81	
41	7,461.90	10,629.76	
42	7,744.05	10,846.43	
43	8,055.95	11,117.86	
44	8,400.00	11,380.95	
45	8,778.57	11,746.43	
46	9,201.19	12,144.05	
47	9,660.71	12,550.00	
48	10,157.14	12,965.48	
49	10,689.29	13,264.29	
50	11,260.71	13,566.67	
51	11,859.52	13,900.00	
52	12,495.24	14,245.24	
53	13,164.29	14,600.00	
54	13,865.48	14,967.86	
55	14,603.57	15,347.62	
56	15,451.19	15,788.10	
57	16,355.95	16,260.71	
58	17,320.24	16,760.71	
59	18,346.43	17,291.67	
60	19,427.38	17,848.81	
61	20,744.05	18,897.62	
62	22,158.33	20,104.76	

Entry Age 續發年齡 0-80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
63	23,673.81	21,469.05	
64	25,290.48	23,001.19	
65	27,184.52	24,576.19	
66	29,180.95	26,100.00	
67	31,322.62	27,685.71	
68	33,594.05	29,317.86	
69	35,994.05	30,990.48	
70	38,759.52	32,672.62	
71	41,700.00	34,311.90	
72	44,775.00	35,903.57	
73	47,859.52	37,421.43	
74	50,921.43	38,886.90	
75	52,958.33	40,397.62	
76	54,564.29	41,889.29	
77	56,641.67	43,383.33	
78	58,747.62	44,967.86	
79	60,913.10	46,629.76	
80	64,078.57	48,985.71	
以下保費只適用於續保 Below premiums are for Renewal only			
81	67,365.48	51,295.24	
82	70,825.00	53,747.62	
83	74,382.14	56,129.76	
84	78,094.05	57,935.71	
85	80,811.90	59,504.76	
86	83,794.05	61,232.14	
87	86,841.67	63,034.52	
88	89,977.38	64,910.71	
89	93,195.24	66,870.24	
90	97,315.48	69,517.86	
91	101,398.81	72,147.62	
92	105,685.71	74,835.71	
93	110,134.52	77,638.10	
94	114,779.76	80,534.52	

Entry Age 續發年齡: 0 – 80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
95	117,232.14	82,659.52	
96	122,547.62	86,280.95	
97	127,863.10	89,903.57	
98	133,177.38	93,525.00	
99	138,492.86	97,147.62	
100	143,808.33	100,769.05	
101	143,808.33	100,769.05	
102	143,808.33	100,769.05	
103	143,808.33	100,769.05	
104	143,808.33	100,769.05	
105	143,808.33	100,769.05	
106	143,808.33	100,769.05	
107	143,808.33	100,769.05	
108	143,808.33	100,769.05	
109	143,808.33	100,769.05	
110	143,808.33	100,769.05	
111	143,808.33	100,769.05	
112	143,808.33	100,769.05	
113	143,808.33	100,769.05	
114	143,808.33	100,769.05	
115	143,808.33	100,769.05	
116	143,808.33	100,769.05	
117	143,808.33	100,769.05	
118	143,808.33	100,769.05	
119	143,808.33	100,769.05	
120	143,808.33	100,769.05	
121	143,808.33	100,769.05	
122	143,808.33	100,769.05	
123	143,808.33	100,769.05	
124	143,808.33	100,769.05	
125	143,808.33	100,769.05	
126	143,808.33	100,769.05	
127	143,808.33	100,769.05	

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。

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

Benefit Level 1 保障級別 1

Currency 貨幣: HKD 港元

Entry Age 續發年齡: 0 – 80	Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女
0	6,161.90	4,964.29
1	6,161.90	4,964.29
2	6,161.90	4,964.29
3	6,161.90	4,964.29
4	6,161.90	4,964.29
5	4,910.71	4,563.10
6	4,910.71	4,563.10
7	4,910.71	4,563.10
8	4,910.71	4,563.10
9	4,910.71	4,563.10
10	4,910.71	4,563.10
11	4,910.71	4,563.10
12	4,910.71	4,563.10
13	4,910.71	4,563.10
14	4,910.71	4,563.10
15	4,910.71	4,563.10
16	4,910.71	4,563.10
17	4,910.71	4,563.10
18	4,910.71	4,563.10
19	3,800.00	4,375.00
20	3,923.81	4,422.62
21	3,996.43	4,614.29
22	4,061.90	4,807.14
23	4,122.62	4,998.81
24	4,173.81	5,191.67
25	4,219.05	5,383.33
26	4,327.38	5,648.81
27	4,494.05	5,915.48
28	4,713.10	6,180.95
29	4,934.52	6,447.62

Entry Age 續發年齡: 0 – 80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
30	5,105.95	6,713.10	
31	5,229.76	6,910.71	
32	5,352.38	7,133.33	
33	5,475.00	7,340.48	
34	5,598.81	7,439.29	
35	5,721.43	7,682.14	
36	5,803.57	7,950.00	
37	5,884.52	8,221.43	
38	5,966.67	8,498.81	
39	6,047.62	8,780.95	
40	6,129.76	8,902.38	
41	6,342.86	9,035.71	
42	6,582.14	9,219.05	
43	6,847.62	9,450.00	
44	7,140.48	9,673.81	
45	7,461.90	9,984.52	
46	7,821.43	10,322.62	
47	8,211.90	10,667.86	
48	8,633.33	11,020.24	
49	9,085.71	11,275.00	
50	9,571.43	11,532.14	
51	10,080.95	11,815.48	
52	10,621.43	12,108.33	
53	11,189.29	12,409.52	
54	11,785.71	12,722.62	
55	12,413.10	13,045.24	
56	13,133.33	13,420.24	
57	13,902.38	13,821.43	
58	14,722.62	14,246.43	
59	15,594.05	14,697.62	
60	16,513.10	15,171.43	
61	17,632.14	16,063.10	
62	18,834.52	17,089.29	

Entry Age 續發年齡 0-80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
63	20,122.62	18,248.81	
64	21,496.43	19,551.19	
65	23,107.14	20,889.29	
66	24,803.57	22,184.52	
67	26,623.81	23,533.33	
68	28,554.76	24,920.24	
69	30,595.24	26,341.67	
70	32,945.24	27,771.43	
71	35,445.24	29,165.48	
72	38,058.33	30,517.86	
73	40,680.95	31,808.33	
74	43,283.33	33,053.57	
75	45,014.29	34,338.10	
76	46,379.76	35,605.95	
77	48,145.24	36,876.19	
78	49,935.71	38,222.62	
79	51,776.19	39,635.71	
80	54,466.67	41,638.10	
以下保費只適用於續保 Below premiums are for Renewal only			
81	57,260.71	43,601.19	
82	60,201.19	45,685.71	
83	63,225.00	47,710.71	
84	66,379.76	49,245.24	
85	68,690.48	50,578.57	
86	71,225.00	52,047.62	
87	73,815.48	53,579.76	
88	76,480.95	55,173.81	
89	79,215.48	56,839.29	
90	82,717.86	59,090.48	
91	86,189.29	61,325.00	
92	89,833.33	63,610.71	
93	93,614.29	65,992.86	
94	97,563.10	68,454.76	

Entry Age 續發年齡: 0 – 80		Annual Standard Premium 每年標準保費	
Attained Age 已屆年齡	Male 男	Female 女	
95	99,647.62	70,260.71	
96	104,165.48	73,339.29	
97	108,683.33	76,417.86	
98	113,201.19	79,496.43	
99	117,719.05	82,575.00	
100	122,236.90	85,653.57	
101	122,236.90	85,653.57	
102	122,236.90	85,653.57	
103	122,236.90	85,653.57	
104	122,236.90	85,653.57	
105	122,236.90	85,653.57	
106	122,236.90	85,653.57	
107	122,236.90	85,653.57	
108	122,236.90	85,653.57	
109	122,236.90	85,653.57	
110	122,236.90	85,653.57	
111	122,236.90	85,653.57	
112	122,236.90	85,653.57	
113	122,236.90	85,653.57	
114	122,236.90	85,653.57	
115	122,236.90	85,653.57	
116	122,236.90	85,653.57	
117	122,236.90	85,653.57	
118	122,236.90	85,653.57	
119	122,236.90	85,653.57	
120	122,236.90	85,653.57	
121	122,236.90	85,653.57	
122	122,236.90	85,653.57	
123	122,236.90	85,653.57	
124	122,236.90	85,653.57	
125	122,236.90	85,653.57	
126	122,236.90	85,653.57	
127	122,236.90	85,653.57	

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