

“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                      | 7,828.57 | 6,307.14                       |  |
| 1                      | 7,828.57 | 6,307.14                       |  |
| 2                      | 7,828.57 | 6,307.14                       |  |
| 3                      | 7,828.57 | 6,307.14                       |  |
| 4                      | 7,828.57 | 6,307.14                       |  |
| 5                      | 6,239.29 | 5,797.62                       |  |
| 6                      | 6,239.29 | 5,797.62                       |  |
| 7                      | 6,239.29 | 5,797.62                       |  |
| 8                      | 6,239.29 | 5,797.62                       |  |
| 9                      | 6,239.29 | 5,797.62                       |  |
| 10                     | 6,239.29 | 5,797.62                       |  |
| 11                     | 6,239.29 | 5,797.62                       |  |
| 12                     | 6,239.29 | 5,797.62                       |  |
| 13                     | 6,239.29 | 5,797.62                       |  |
| 14                     | 6,239.29 | 5,797.62                       |  |
| 15                     | 6,239.29 | 5,797.62                       |  |
| 16                     | 6,239.29 | 5,797.62                       |  |
| 17                     | 6,239.29 | 5,797.62                       |  |
| 18                     | 6,239.29 | 5,797.62                       |  |
| 19                     | 4,827.38 | 5,559.52                       |  |
| 20                     | 4,985.71 | 5,620.24                       |  |
| 21                     | 5,077.38 | 5,863.10                       |  |
| 22                     | 5,160.71 | 6,108.33                       |  |
| 23                     | 5,238.10 | 6,351.19                       |  |
| 24                     | 5,303.57 | 6,596.43                       |  |
| 25                     | 5,360.71 | 6,840.48                       |  |
| 26                     | 5,497.62 | 7,177.38                       |  |
| 27                     | 5,709.52 | 7,516.67                       |  |
| 28                     | 5,989.29 | 7,853.57                       |  |
| 29                     | 6,269.05 | 8,192.86                       |  |

| Entry Age 續發年齡: 0 – 80 |                                |           |
|------------------------|--------------------------------|-----------|
| Attained Age 已屆年齡      | Annual Standard Premium 每年標準保費 |           |
|                        | Male 男                         | Female 女  |
| 30                     | 6,488.10                       | 8,529.76  |
| 31                     | 6,644.05                       | 8,779.76  |
| 32                     | 6,800.00                       | 9,063.10  |
| 33                     | 6,957.14                       | 9,326.19  |
| 34                     | 7,114.29                       | 9,452.38  |
| 35                     | 7,269.05                       | 9,760.71  |
| 36                     | 7,373.81                       | 10,100.00 |
| 37                     | 7,476.19                       | 10,446.43 |
| 38                     | 7,580.95                       | 10,798.81 |
| 39                     | 7,683.33                       | 11,157.14 |
| 40                     | 7,789.29                       | 11,311.90 |
| 41                     | 8,058.33                       | 11,479.76 |
| 42                     | 8,363.10                       | 11,714.29 |
| 43                     | 8,700.00                       | 12,007.14 |
| 44                     | 9,071.43                       | 12,291.67 |
| 45                     | 9,480.95                       | 12,685.71 |
| 46                     | 9,936.90                       | 13,115.48 |
| 47                     | 10,433.33                      | 13,553.57 |
| 48                     | 10,970.24                      | 14,002.38 |
| 49                     | 11,544.05                      | 14,325.00 |
| 50                     | 12,161.90                      | 14,652.38 |
| 51                     | 12,808.33                      | 15,011.90 |
| 52                     | 13,495.24                      | 15,384.52 |
| 53                     | 14,217.86                      | 15,767.86 |
| 54                     | 14,975.00                      | 16,165.48 |
| 55                     | 15,771.43                      | 16,575.00 |
| 56                     | 16,686.90                      | 17,051.19 |
| 57                     | 17,664.29                      | 17,561.90 |
| 58                     | 18,705.95                      | 18,101.19 |
| 59                     | 19,814.29                      | 18,675.00 |
| 60                     | 20,982.14                      | 19,276.19 |
| 61                     | 22,403.57                      | 20,409.52 |
| 62                     | 23,930.95                      | 21,713.10 |

| 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  | 25,567.86  | 23,186.90                      |  |
| 64  | 27,314.29  | 24,841.67                      |  |
| 65  | 29,359.52  | 26,542.86                      |  |
| 66  | 31,515.48  | 28,188.10                      |  |
| 67  | 33,828.57  | 29,900.00                      |  |
| 68  | 36,282.14  | 31,663.10                      |  |
| 69  | 38,873.81  | 33,470.24                      |  |
| 70  | 41,860.71  | 35,286.90                      |  |
| 71  | 45,035.71  | 37,057.14                      |  |
| 72  | 48,357.14  | 38,776.19                      |  |
| 73  | 51,688.10  | 40,415.48                      |  |
| 74  | 54,995.24  | 41,997.62                      |  |
| 75  | 57,195.24  | 43,629.76                      |  |
| 76  | 58,929.76  | 45,240.48                      |  |
| 77  | 61,172.62  | 46,853.57                      |  |
| 78  | 63,447.62  | 48,565.48                      |  |
| 79  | 65,785.71  | 50,360.71                      |  |
| 80  | 69,204.76  | 52,904.76                      |  |
| <b>以下保費只適用於續保 Below premiums are for Renewal only</b> |            |                                |  |
| 81  | 72,754.76  | 55,398.81                      |  |
| 82  | 76,490.48  | 58,047.62                      |  |
| 83  | 80,332.14  | 60,620.24                      |  |
| 84  | 84,341.67  | 62,570.24                      |  |
| 85  | 87,277.38  | 64,265.48                      |  |
| 86  | 90,497.62  | 66,130.95                      |  |
| 87  | 93,789.29  | 68,077.38                      |  |
| 88  | 97,175.00  | 70,103.57                      |  |
| 89  | 100,651.19 | 72,220.24                      |  |
| 90  | 105,101.19 | 75,079.76                      |  |
| 91  | 109,510.71 | 77,919.05                      |  |
| 92  | 114,140.48 | 80,822.62                      |  |
| 93  | 118,945.24 | 83,848.81                      |  |
| 94  | 123,961.90 | 86,977.38                      |  |

| 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                     | 126,610.71 | 89,272.62                      |  |
| 96                     | 132,351.19 | 93,183.33                      |  |
| 97                     | 138,091.67 | 97,096.43                      |  |
| 98                     | 143,832.14 | 101,007.14                     |  |
| 99                     | 149,572.62 | 104,919.05                     |  |
| 100                    | 155,313.10 | 108,830.95                     |  |
| 101                    | 155,313.10 | 108,830.95                     |  |
| 102                    | 155,313.10 | 108,830.95                     |  |
| 103                    | 155,313.10 | 108,830.95                     |  |
| 104                    | 155,313.10 | 108,830.95                     |  |
| 105                    | 155,313.10 | 108,830.95                     |  |
| 106                    | 155,313.10 | 108,830.95                     |  |
| 107                    | 155,313.10 | 108,830.95                     |  |
| 108                    | 155,313.10 | 108,830.95                     |  |
| 109                    | 155,313.10 | 108,830.95                     |  |
| 110                    | 155,313.10 | 108,830.95                     |  |
| 111                    | 155,313.10 | 108,830.95                     |  |
| 112                    | 155,313.10 | 108,830.95                     |  |
| 113                    | 155,313.10 | 108,830.95                     |  |
| 114                    | 155,313.10 | 108,830.95                     |  |
| 115                    | 155,313.10 | 108,830.95                     |  |
| 116                    | 155,313.10 | 108,830.95                     |  |
| 117                    | 155,313.10 | 108,830.95                     |  |
| 118                    | 155,313.10 | 108,830.95                     |  |
| 119                    | 155,313.10 | 108,830.95                     |  |
| 120                    | 155,313.10 | 108,830.95                     |  |
| 121                    | 155,313.10 | 108,830.95                     |  |
| 122                    | 155,313.10 | 108,830.95                     |  |
| 123                    | 155,313.10 | 108,830.95                     |  |
| 124                    | 155,313.10 | 108,830.95                     |  |
| 125                    | 155,313.10 | 108,830.95                     |  |
| 126                    | 155,313.10 | 108,830.95                     |  |
| 127                    | 155,313.10 | 108,830.95                     |  |

2024 年 11 月 23 日起生效 Effective from 23 November 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。

“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                      | 6,654.76 | 5,360.71                       |  |
| 1                      | 6,654.76 | 5,360.71                       |  |
| 2                      | 6,654.76 | 5,360.71                       |  |
| 3                      | 6,654.76 | 5,360.71                       |  |
| 4                      | 6,654.76 | 5,360.71                       |  |
| 5                      | 5,303.57 | 4,928.57                       |  |
| 6                      | 5,303.57 | 4,928.57                       |  |
| 7                      | 5,303.57 | 4,928.57                       |  |
| 8                      | 5,303.57 | 4,928.57                       |  |
| 9                      | 5,303.57 | 4,928.57                       |  |
| 10                     | 5,303.57 | 4,928.57                       |  |
| 11                     | 5,303.57 | 4,928.57                       |  |
| 12                     | 5,303.57 | 4,928.57                       |  |
| 13                     | 5,303.57 | 4,928.57                       |  |
| 14                     | 5,303.57 | 4,928.57                       |  |
| 15                     | 5,303.57 | 4,928.57                       |  |
| 16                     | 5,303.57 | 4,928.57                       |  |
| 17                     | 5,303.57 | 4,928.57                       |  |
| 18                     | 5,303.57 | 4,928.57                       |  |
| 19                     | 4,103.57 | 4,726.19                       |  |
| 20                     | 4,238.10 | 4,777.38                       |  |
| 21                     | 4,315.48 | 4,983.33                       |  |
| 22                     | 4,386.90 | 5,191.67                       |  |
| 23                     | 4,452.38 | 5,398.81                       |  |
| 24                     | 4,508.33 | 5,607.14                       |  |
| 25                     | 4,557.14 | 5,814.29                       |  |
| 26                     | 4,672.62 | 6,101.19                       |  |
| 27                     | 4,853.57 | 6,389.29                       |  |
| 28                     | 5,090.48 | 6,675.00                       |  |
| 29                     | 5,328.57 | 6,964.29                       |  |

| 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                       |  |
| 30                     | 5,515.48  | 7,250.00                       |  |
| 31                     | 5,647.62  | 7,463.10                       |  |
| 32                     | 5,779.76  | 7,703.57                       |  |
| 33                     | 5,913.10  | 7,927.38                       |  |
| 34                     | 6,047.62  | 8,034.52                       |  |
| 35                     | 6,178.57  | 8,296.43                       |  |
| 36                     | 6,267.86  | 8,584.52                       |  |
| 37                     | 6,354.76  | 8,879.76                       |  |
| 38                     | 6,444.05  | 9,178.57                       |  |
| 39                     | 6,530.95  | 9,483.33                       |  |
| 40                     | 6,621.43  | 9,615.48                       |  |
| 41                     | 6,850.00  | 9,758.33                       |  |
| 42                     | 7,108.33  | 9,957.14                       |  |
| 43                     | 7,395.24  | 10,205.95                      |  |
| 44                     | 7,710.71  | 10,447.62                      |  |
| 45                     | 8,058.33  | 10,783.33                      |  |
| 46                     | 8,446.43  | 11,147.62                      |  |
| 47                     | 8,867.86  | 11,520.24                      |  |
| 48                     | 9,325.00  | 11,902.38                      |  |
| 49                     | 9,811.90  | 12,176.19                      |  |
| 50                     | 10,338.10 | 12,454.76                      |  |
| 51                     | 10,886.90 | 12,760.71                      |  |
| 52                     | 11,471.43 | 13,077.38                      |  |
| 53                     | 12,085.71 | 13,402.38                      |  |
| 54                     | 12,728.57 | 13,740.48                      |  |
| 55                     | 13,405.95 | 14,089.29                      |  |
| 56                     | 14,183.33 | 14,494.05                      |  |
| 57                     | 15,014.29 | 14,927.38                      |  |
| 58                     | 15,900.00 | 15,385.71                      |  |
| 59                     | 16,841.67 | 15,873.81                      |  |
| 60                     | 17,834.52 | 16,384.52                      |  |
| 61                     | 19,042.86 | 17,347.62                      |  |
| 62                     | 20,341.67 | 18,455.95                      |  |

| 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  | 21,732.14  | 19,708.33                      |  |
| 64  | 23,216.67  | 21,115.48                      |  |
| 65  | 24,955.95  | 22,561.90                      |  |
| 66  | 26,788.10  | 23,959.52                      |  |
| 67  | 28,754.76  | 25,415.48                      |  |
| 68  | 30,839.29  | 26,913.10                      |  |
| 69  | 33,042.86  | 28,450.00                      |  |
| 70  | 35,582.14  | 29,994.05                      |  |
| 71  | 38,280.95  | 31,498.81                      |  |
| 72  | 41,103.57  | 32,959.52                      |  |
| 73  | 43,934.52  | 34,353.57                      |  |
| 74  | 46,746.43  | 35,697.62                      |  |
| 75  | 48,615.48  | 37,085.71                      |  |
| 76  | 50,090.48  | 38,454.76                      |  |
| 77  | 51,996.43  | 39,825.00                      |  |
| 78  | 53,930.95  | 41,280.95                      |  |
| 79  | 55,917.86  | 42,807.14                      |  |
| 80  | 58,823.81  | 44,969.05                      |  |
| <b>以下保費只適用於續保 Below premiums are for Renewal only</b> |            |                                |  |
| 81  | 61,841.67  | 47,089.29                      |  |
| 82  | 65,016.67  | 49,340.48                      |  |
| 83  | 68,282.14  | 51,527.38                      |  |
| 84  | 71,690.48  | 53,184.52                      |  |
| 85  | 74,185.71  | 54,626.19                      |  |
| 86  | 76,922.62  | 56,211.90                      |  |
| 87  | 79,721.43  | 57,865.48                      |  |
| 88  | 82,598.81  | 59,588.10                      |  |
| 89  | 85,553.57  | 61,386.90                      |  |
| 90  | 89,335.71  | 63,817.86                      |  |
| 91  | 93,084.52  | 66,230.95                      |  |
| 92  | 97,019.05  | 68,698.81                      |  |
| 93  | 101,103.57 | 71,271.43                      |  |
| 94  | 105,367.86 | 73,930.95                      |  |

| 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                     | 107,619.05 | 75,882.14                      |  |
| 96                     | 112,498.81 | 79,205.95                      |  |
| 97                     | 117,377.38 | 82,532.14                      |  |
| 98                     | 122,257.14 | 85,855.95                      |  |
| 99                     | 127,136.90 | 89,180.95                      |  |
| 100                    | 132,016.67 | 92,505.95                      |  |
| 101                    | 132,016.67 | 92,505.95                      |  |
| 102                    | 132,016.67 | 92,505.95                      |  |
| 103                    | 132,016.67 | 92,505.95                      |  |
| 104                    | 132,016.67 | 92,505.95                      |  |
| 105                    | 132,016.67 | 92,505.95                      |  |
| 106                    | 132,016.67 | 92,505.95                      |  |
| 107                    | 132,016.67 | 92,505.95                      |  |
| 108                    | 132,016.67 | 92,505.95                      |  |
| 109                    | 132,016.67 | 92,505.95                      |  |
| 110                    | 132,016.67 | 92,505.95                      |  |
| 111                    | 132,016.67 | 92,505.95                      |  |
| 112                    | 132,016.67 | 92,505.95                      |  |
| 113                    | 132,016.67 | 92,505.95                      |  |
| 114                    | 132,016.67 | 92,505.95                      |  |
| 115                    | 132,016.67 | 92,505.95                      |  |
| 116                    | 132,016.67 | 92,505.95                      |  |
| 117                    | 132,016.67 | 92,505.95                      |  |
| 118                    | 132,016.67 | 92,505.95                      |  |
| 119                    | 132,016.67 | 92,505.95                      |  |
| 120                    | 132,016.67 | 92,505.95                      |  |
| 121                    | 132,016.67 | 92,505.95                      |  |
| 122                    | 132,016.67 | 92,505.95                      |  |
| 123                    | 132,016.67 | 92,505.95                      |  |
| 124                    | 132,016.67 | 92,505.95                      |  |
| 125                    | 132,016.67 | 92,505.95                      |  |
| 126                    | 132,016.67 | 92,505.95                      |  |
| 127                    | 132,016.67 | 92,505.95                      |  |

2024 年 11 月 23 日起生效 Effective from 23 November 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。