

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

Benefit Level 2 保障級別 2

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	10,227.38	7,922.62	
1	10,227.38	7,922.62	
2	10,227.38	7,922.62	
3	10,227.38	7,922.62	
4	10,227.38	7,922.62	
5	7,123.81	6,458.33	
6	7,123.81	6,458.33	
7	7,123.81	6,458.33	
8	7,123.81	6,458.33	
9	7,123.81	6,458.33	
10	7,123.81	6,458.33	
11	7,123.81	6,458.33	
12	7,123.81	6,458.33	
13	7,123.81	6,458.33	
14	7,123.81	6,458.33	
15	7,123.81	6,458.33	
16	7,123.81	6,458.33	
17	7,123.81	6,458.33	
18	7,123.81	6,458.33	
19	6,292.86	6,041.67	
20	6,361.90	6,409.52	
21	6,473.81	6,708.33	
22	6,625.00	7,015.48	
23	6,771.43	7,330.95	
24	6,915.48	7,655.95	
25	7,129.76	7,986.90	
26	7,389.29	8,327.38	
27	7,660.71	8,677.38	
28	7,950.00	9,034.52	
29	8,254.76	9,402.38	

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	
30	8,736.90	9,775.00	
31	8,923.81	10,104.76	
32	9,113.10	10,426.19	
33	9,301.19	10,736.90	
34	9,489.29	11,040.48	
35	9,676.19	11,333.33	
36	9,904.76	11,701.19	
37	10,132.14	12,089.29	
38	10,359.52	12,497.62	
39	10,586.90	12,923.81	
40	10,815.48	13,371.43	
41	11,278.57	13,780.95	
42	11,742.86	14,176.19	
43	12,205.95	14,555.95	
44	12,669.05	14,921.43	
45	13,133.33	15,271.43	
46	13,888.10	15,746.43	
47	14,641.67	16,264.29	
48	15,395.24	16,822.62	
49	16,150.00	17,421.43	
50	16,903.57	18,064.29	
51	17,523.81	18,596.43	
52	18,142.86	19,117.86	
53	18,763.10	19,628.57	
54	19,383.33	20,132.14	
55	20,002.38	20,623.81	
56	21,383.33	21,388.10	
57	22,764.29	22,251.19	
58	24,147.62	23,208.33	
59	25,528.57	24,263.10	
60	26,909.52	25,411.90	
61	29,140.48	26,672.62	
62	31,372.62	28,134.52	

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	
63	33,603.57	30,252.38	
64	35,834.52	32,529.76	
65	38,065.48	34,605.95	
66	40,815.48	36,833.33	
67	43,564.29	39,060.71	
68	46,311.90	41,286.90	
69	49,061.90	43,515.48	
70	51,809.52	45,742.86	
71	54,761.90	48,140.48	
72	57,713.10	50,538.10	
73	60,664.29	52,935.71	
74	63,614.29	55,333.33	
75	66,566.67	57,730.95	
76	68,740.48	60,010.71	
77	70,913.10	62,292.86	
78	73,086.90	64,573.81	
79	75,260.71	66,855.95	
80	77,434.52	69,136.90	
以下保費只適用於續保 Below premiums are for Renewal only			
81	81,879.76	70,752.38	
82	85,886.90	72,235.71	
83	90,071.43	73,698.81	
84	93,032.14	77,058.33	
85	96,540.48	79,284.52	
86	100,164.29	81,570.24	
87	104,277.38	83,951.19	
88	108,580.95	86,423.81	
89	112,788.10	89,005.95	
90	116,772.62	91,352.38	
91	119,211.90	93,461.90	
92	122,355.95	95,578.57	
93	124,888.10	97,759.52	
94	127,766.67	99,980.95	

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	130,897.62	102,452.38	
96	136,709.52	107,522.62	
97	142,523.81	112,594.05	
98	148,335.71	117,664.29	
99	154,150.00	122,733.33	
100	159,963.10	127,804.76	
101	159,963.10	127,804.76	
102	159,963.10	127,804.76	
103	159,963.10	127,804.76	
104	159,963.10	127,804.76	
105	159,963.10	127,804.76	
106	159,963.10	127,804.76	
107	159,963.10	127,804.76	
108	159,963.10	127,804.76	
109	159,963.10	127,804.76	
110	159,963.10	127,804.76	
111	159,963.10	127,804.76	
112	159,963.10	127,804.76	
113	159,963.10	127,804.76	
114	159,963.10	127,804.76	
115	159,963.10	127,804.76	
116	159,963.10	127,804.76	
117	159,963.10	127,804.76	
118	159,963.10	127,804.76	
119	159,963.10	127,804.76	
120	159,963.10	127,804.76	
121	159,963.10	127,804.76	
122	159,963.10	127,804.76	
123	159,963.10	127,804.76	
124	159,963.10	127,804.76	
125	159,963.10	127,804.76	
126	159,963.10	127,804.76	
127	159,963.10	127,804.76	

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 2 保障級別 2

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	8,692.86	6,734.52	
1	8,692.86	6,734.52	
2	8,692.86	6,734.52	
3	8,692.86	6,734.52	
4	8,692.86	6,734.52	
5	6,054.76	5,489.29	
6	6,054.76	5,489.29	
7	6,054.76	5,489.29	
8	6,054.76	5,489.29	
9	6,054.76	5,489.29	
10	6,054.76	5,489.29	
11	6,054.76	5,489.29	
12	6,054.76	5,489.29	
13	6,054.76	5,489.29	
14	6,054.76	5,489.29	
15	6,054.76	5,489.29	
16	6,054.76	5,489.29	
17	6,054.76	5,489.29	
18	6,054.76	5,489.29	
19	5,348.81	5,135.71	
20	5,407.14	5,447.62	
21	5,502.38	5,702.38	
22	5,630.95	5,963.10	
23	5,755.95	6,230.95	
24	5,878.57	6,507.14	
25	6,060.71	6,789.29	
26	6,280.95	7,078.57	
27	6,511.90	7,376.19	
28	6,757.14	7,679.76	
29	7,016.67	7,991.67	

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	7,426.19	8,308.33	
31	7,585.71	8,589.29	
32	7,746.43	8,861.90	
33	7,905.95	9,126.19	
34	8,065.48	9,384.52	
35	8,225.00	9,633.33	
36	8,419.05	9,946.43	
37	8,611.90	10,276.19	
38	8,805.95	10,622.62	
39	8,998.81	10,985.71	
40	9,192.86	11,365.48	
41	9,586.90	11,714.29	
42	9,980.95	12,050.00	
43	10,375.00	12,372.62	
44	10,769.05	12,683.33	
45	11,163.10	12,980.95	
46	11,804.76	13,384.52	
47	12,445.24	13,825.00	
48	13,085.71	14,298.81	
49	13,727.38	14,808.33	
50	14,367.86	15,354.76	
51	14,895.24	15,807.14	
52	15,421.43	16,250.00	
53	15,948.81	16,684.52	
54	16,476.19	17,111.90	
55	17,002.38	17,529.76	
56	18,176.19	18,179.76	
57	19,350.00	18,913.10	
58	20,525.00	19,727.38	
59	21,698.81	20,623.81	
60	22,872.62	21,600.00	
61	24,769.05	22,671.43	
62	26,666.67	23,914.29	

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	28,563.10	25,714.29	
64	30,459.52	27,650.00	
65	32,355.95	29,415.48	
66	34,692.86	31,308.33	
67	37,029.76	33,201.19	
68	39,365.48	35,094.05	
69	41,702.38	36,988.10	
70	44,038.10	38,880.95	
71	46,547.62	40,919.05	
72	49,055.95	42,957.14	
73	51,564.29	44,995.24	
74	54,072.62	47,033.33	
75	56,582.14	49,071.43	
76	58,429.76	51,009.52	
77	60,276.19	52,948.81	
78	62,123.81	54,888.10	
79	63,971.43	56,827.38	
80	65,819.05	58,766.67	
以下保費只適用於續保 Below premiums are for Renewal only			
81	69,597.62	60,139.29	
82	73,003.57	61,400.00	
83	76,560.71	62,644.05	
84	79,077.38	65,500.00	
85	82,059.52	67,391.67	
86	85,139.29	69,334.52	
87	88,635.71	71,358.33	
88	92,294.05	73,460.71	
89	95,870.24	75,654.76	
90	99,257.14	77,650.00	
91	101,329.76	79,442.86	
92	104,002.38	81,241.67	
93	106,154.76	83,095.24	
94	108,601.19	84,983.33	

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	111,263.10	87,084.52	
96	116,203.57	91,394.05	
97	121,145.24	95,704.76	
98	126,085.71	100,014.29	
99	131,027.38	104,323.81	
100	135,969.05	108,634.52	
101	135,969.05	108,634.52	
102	135,969.05	108,634.52	
103	135,969.05	108,634.52	
104	135,969.05	108,634.52	
105	135,969.05	108,634.52	
106	135,969.05	108,634.52	
107	135,969.05	108,634.52	
108	135,969.05	108,634.52	
109	135,969.05	108,634.52	
110	135,969.05	108,634.52	
111	135,969.05	108,634.52	
112	135,969.05	108,634.52	
113	135,969.05	108,634.52	
114	135,969.05	108,634.52	
115	135,969.05	108,634.52	
116	135,969.05	108,634.52	
117	135,969.05	108,634.52	
118	135,969.05	108,634.52	
119	135,969.05	108,634.52	
120	135,969.05	108,634.52	
121	135,969.05	108,634.52	
122	135,969.05	108,634.52	
123	135,969.05	108,634.52	
124	135,969.05	108,634.52	
125	135,969.05	108,634.52	
126	135,969.05	108,634.52	
127	135,969.05	108,634.52	

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。