

“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	11,045.24	8,555.95	
1	11,045.24	8,555.95	
2	11,045.24	8,555.95	
3	11,045.24	8,555.95	
4	11,045.24	8,555.95	
5	7,694.05	6,975.00	
6	7,694.05	6,975.00	
7	7,694.05	6,975.00	
8	7,694.05	6,975.00	
9	7,694.05	6,975.00	
10	7,694.05	6,975.00	
11	7,694.05	6,975.00	
12	7,694.05	6,975.00	
13	7,694.05	6,975.00	
14	7,694.05	6,975.00	
15	7,694.05	6,975.00	
16	7,694.05	6,975.00	
17	7,694.05	6,975.00	
18	7,694.05	6,975.00	
19	6,796.43	6,525.00	
20	6,871.43	6,922.62	
21	6,991.67	7,245.24	
22	7,154.76	7,576.19	
23	7,313.10	7,917.86	
24	7,469.05	8,267.86	
25	7,700.00	8,626.19	
26	7,980.95	8,994.05	
27	8,273.81	9,371.43	
28	8,585.71	9,757.14	
29	8,915.48	10,154.76	

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	9,435.71	10,557.14
31	9,638.10	10,913.10
32	9,841.67	11,260.71
33	10,045.24	11,596.43
34	10,248.81	11,923.81
35	10,450.00	12,240.48
36	10,697.62	12,636.90
37	10,942.86	13,055.95
38	11,188.10	13,497.62
39	11,433.33	13,957.14
40	11,680.95	14,441.67
41	12,180.95	14,883.33
42	12,682.14	15,310.71
43	13,182.14	15,720.24
44	13,682.14	16,115.48
45	14,184.52	16,492.86
46	14,998.81	17,005.95
47	15,813.10	17,565.48
48	16,627.38	18,167.86
49	17,441.67	18,815.48
50	18,255.95	19,509.52
51	18,926.19	20,084.52
52	19,594.05	20,647.62
53	20,264.29	21,198.81
54	20,934.52	21,742.86
55	21,602.38	22,273.81
56	23,094.05	23,098.81
57	24,585.71	24,030.95
58	26,079.76	25,065.48
59	27,571.43	26,203.57
60	29,061.90	27,445.24
61	31,471.43	28,805.95
62	33,882.14	30,385.71

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	
63	36,291.67	32,672.62	
64	38,701.19	35,132.14	
65	41,110.71	37,375.00	
66	44,080.95	39,779.76	
67	47,050.00	42,185.71	
68	50,016.67	44,589.29	
69	52,986.90	46,996.43	
70	55,954.76	49,402.38	
71	59,142.86	51,991.67	
72	62,329.76	54,580.95	
73	65,517.86	57,170.24	
74	68,703.57	59,759.52	
75	71,891.67	62,350.00	
76	74,239.29	64,811.90	
77	76,585.71	67,276.19	
78	78,933.33	69,739.29	
79	81,282.14	72,204.76	
80	83,629.76	74,667.86	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
81	88,429.76	76,413.10	
82	92,758.33	78,014.29	
83	97,277.38	79,595.24	
84	100,475.00	83,222.62	
85	104,264.29	85,627.38	
86	108,177.38	88,096.43	
87	112,619.05	90,667.86	
88	117,267.86	93,338.10	
89	121,810.71	96,126.19	
90	126,114.29	98,660.71	
91	128,748.81	100,939.29	
92	132,144.05	103,225.00	
93	134,878.57	105,579.76	
94	137,988.10	107,979.76	

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	141,369.05	110,648.81	
96	147,646.43	116,125.00	
97	153,926.19	121,601.19	
98	160,202.38	127,077.38	
99	166,482.14	132,552.38	
100	172,760.71	138,028.57	
101	172,760.71	138,028.57	
102	172,760.71	138,028.57	
103	172,760.71	138,028.57	
104	172,760.71	138,028.57	
105	172,760.71	138,028.57	
106	172,760.71	138,028.57	
107	172,760.71	138,028.57	
108	172,760.71	138,028.57	
109	172,760.71	138,028.57	
110	172,760.71	138,028.57	
111	172,760.71	138,028.57	
112	172,760.71	138,028.57	
113	172,760.71	138,028.57	
114	172,760.71	138,028.57	
115	172,760.71	138,028.57	
116	172,760.71	138,028.57	
117	172,760.71	138,028.57	
118	172,760.71	138,028.57	
119	172,760.71	138,028.57	
120	172,760.71	138,028.57	
121	172,760.71	138,028.57	
122	172,760.71	138,028.57	
123	172,760.71	138,028.57	
124	172,760.71	138,028.57	
125	172,760.71	138,028.57	
126	172,760.71	138,028.57	
127	172,760.71	138,028.57	

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 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	9,388.10	7,272.62	
1	9,388.10	7,272.62	
2	9,388.10	7,272.62	
3	9,388.10	7,272.62	
4	9,388.10	7,272.62	
5	6,540.48	5,928.57	
6	6,540.48	5,928.57	
7	6,540.48	5,928.57	
8	6,540.48	5,928.57	
9	6,540.48	5,928.57	
10	6,540.48	5,928.57	
11	6,540.48	5,928.57	
12	6,540.48	5,928.57	
13	6,540.48	5,928.57	
14	6,540.48	5,928.57	
15	6,540.48	5,928.57	
16	6,540.48	5,928.57	
17	6,540.48	5,928.57	
18	6,540.48	5,928.57	
19	5,777.38	5,546.43	
20	5,840.48	5,884.52	
21	5,942.86	6,158.33	
22	6,082.14	6,439.29	
23	6,216.67	6,729.76	
24	6,348.81	7,027.38	
25	6,545.24	7,332.14	
26	6,783.33	7,645.24	
27	7,033.33	7,965.48	
28	7,297.62	8,294.05	
29	7,578.57	8,632.14	

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	8,020.24	8,973.81
31	8,192.86	9,276.19
32	8,365.48	9,571.43
33	8,538.10	9,857.14
34	8,711.90	10,135.71
35	8,882.14	10,404.76
36	9,092.86	10,741.67
37	9,301.19	11,097.62
38	9,509.52	11,472.62
39	9,717.86	11,863.10
40	9,928.57	12,275.00
41	10,353.57	12,651.19
42	10,779.76	13,014.29
43	11,204.76	13,361.90
44	11,629.76	13,697.62
45	12,057.14	14,019.05
46	12,748.81	14,454.76
47	13,441.67	14,930.95
48	14,133.33	15,442.86
49	14,825.00	15,992.86
50	15,517.86	16,583.33
51	16,086.90	17,071.43
52	16,654.76	17,550.00
53	17,225.00	18,019.05
54	17,794.05	18,480.95
55	18,361.90	18,933.33
56	19,629.76	19,634.52
57	20,897.62	20,426.19
58	22,167.86	21,305.95
59	23,435.71	22,272.62
60	24,702.38	23,328.57
61	26,751.19	24,484.52
62	28,800.00	25,827.38

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	
63	30,847.62	27,771.43	
64	32,896.43	29,861.90	
65	34,944.05	31,769.05	
66	37,469.05	33,813.10	
67	39,992.86	35,858.33	
68	42,514.29	37,901.19	
69	45,039.29	39,946.43	
70	47,561.90	41,991.67	
71	50,271.43	44,192.86	
72	52,979.76	46,394.05	
73	55,690.48	48,595.24	
74	58,397.62	50,795.24	
75	61,108.33	52,997.62	
76	63,103.57	55,090.48	
77	65,097.62	57,184.52	
78	67,092.86	59,278.57	
79	69,089.29	61,373.81	
80	71,085.71	63,467.86	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
81	75,165.48	64,951.19	
82	78,844.05	66,311.90	
83	82,685.71	67,655.95	
84	85,403.57	70,739.29	
85	88,625.00	72,783.33	
86	91,951.19	74,882.14	
87	95,726.19	77,067.86	
88	99,677.38	79,336.90	
89	103,539.29	81,707.14	
90	107,197.62	83,861.90	
91	109,436.90	85,798.81	
92	112,322.62	87,741.67	
93	114,646.43	89,742.86	
94	117,290.48	91,783.33	

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	120,164.29	94,051.19	
96	125,500.00	98,705.95	
97	130,836.90	103,360.71	
98	136,172.62	108,015.48	
99	141,509.52	112,669.05	
100	146,846.43	117,323.81	
101	146,846.43	117,323.81	
102	146,846.43	117,323.81	
103	146,846.43	117,323.81	
104	146,846.43	117,323.81	
105	146,846.43	117,323.81	
106	146,846.43	117,323.81	
107	146,846.43	117,323.81	
108	146,846.43	117,323.81	
109	146,846.43	117,323.81	
110	146,846.43	117,323.81	
111	146,846.43	117,323.81	
112	146,846.43	117,323.81	
113	146,846.43	117,323.81	
114	146,846.43	117,323.81	
115	146,846.43	117,323.81	
116	146,846.43	117,323.81	
117	146,846.43	117,323.81	
118	146,846.43	117,323.81	
119	146,846.43	117,323.81	
120	146,846.43	117,323.81	
121	146,846.43	117,323.81	
122	146,846.43	117,323.81	
123	146,846.43	117,323.81	
124	146,846.43	117,323.81	
125	146,846.43	117,323.81	
126	146,846.43	117,323.81	
127	146,846.43	117,323.81	

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