

“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: USD 美元

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	935.71	753.57	
1	935.71	753.57	
2	935.71	753.57	
3	935.71	753.57	
4	935.71	753.57	
5	745.24	692.86	
6	745.24	692.86	
7	745.24	692.86	
8	745.24	692.86	
9	745.24	692.86	
10	745.24	692.86	
11	745.24	692.86	
12	745.24	692.86	
13	745.24	692.86	
14	745.24	692.86	
15	745.24	692.86	
16	745.24	692.86	
17	745.24	692.86	
18	745.24	692.86	
19	577.38	664.29	
20	595.24	671.43	
21	607.14	700.00	
22	616.67	729.76	
23	626.19	758.33	
24	633.33	788.10	
25	640.48	816.67	
26	657.14	857.14	
27	682.14	897.62	
28	715.48	938.10	
29	748.81	978.57	

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	775.00	1,019.05	
31	794.05	1,048.81	
32	811.90	1,083.33	
33	830.95	1,114.29	
34	850.00	1,129.76	
35	869.05	1,166.67	
36	880.95	1,207.14	
37	892.86	1,247.62	
38	905.95	1,290.48	
39	917.86	1,333.33	
40	930.95	1,351.19	
41	963.10	1,371.43	
42	998.81	1,400.00	
43	1,039.29	1,434.52	
44	1,083.33	1,469.05	
45	1,132.14	1,515.48	
46	1,186.90	1,566.67	
47	1,246.43	1,619.05	
48	1,310.71	1,672.62	
49	1,379.76	1,711.90	
50	1,453.57	1,750.00	
51	1,529.76	1,794.05	
52	1,611.90	1,838.10	
53	1,698.81	1,883.33	
54	1,789.29	1,930.95	
55	1,884.52	1,979.76	
56	1,994.05	2,036.90	
57	2,110.71	2,097.62	
58	2,234.52	2,163.10	
59	2,367.86	2,230.95	
60	2,507.14	2,303.57	
61	2,676.19	2,438.10	
62	2,859.52	2,594.05	

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	3,054.76	2,770.24	
64	3,263.10	2,967.86	
65	3,507.14	3,171.43	
66	3,765.48	3,367.86	
67	4,041.67	3,572.62	
68	4,334.52	3,783.33	
69	4,644.05	3,998.81	
70	5,001.19	4,215.48	
71	5,380.95	4,427.38	
72	5,777.38	4,632.14	
73	6,175.00	4,828.57	
74	6,570.24	5,017.86	
75	6,833.33	5,213.10	
76	7,040.48	5,404.76	
77	7,308.33	5,597.62	
78	7,579.76	5,802.38	
79	7,859.52	6,016.67	
80	8,267.86	6,320.24	
以下保費只適用於續保 Below premiums are for Renewal only			
81	8,692.86	6,619.05	
82	9,139.29	6,935.71	
83	9,597.62	7,242.86	
84	10,076.19	7,475.00	
85	10,427.38	7,678.57	
86	10,811.90	7,901.19	
87	11,205.95	8,133.33	
88	11,609.52	8,375.00	
89	12,025.00	8,628.57	
90	12,557.14	8,970.24	
91	13,083.33	9,309.52	
92	13,636.90	9,655.95	
93	14,210.71	10,017.86	
94	14,810.71	10,391.67	

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	
95	15,126.19	10,665.48	
96	15,813.10	11,133.33	
97	16,498.81	11,600.00	
98	17,184.52	12,067.86	
99	17,870.24	12,535.71	
100	18,555.95	13,002.38	
101	18,555.95	13,002.38	
102	18,555.95	13,002.38	
103	18,555.95	13,002.38	
104	18,555.95	13,002.38	
105	18,555.95	13,002.38	
106	18,555.95	13,002.38	
107	18,555.95	13,002.38	
108	18,555.95	13,002.38	
109	18,555.95	13,002.38	
110	18,555.95	13,002.38	
111	18,555.95	13,002.38	
112	18,555.95	13,002.38	
113	18,555.95	13,002.38	
114	18,555.95	13,002.38	
115	18,555.95	13,002.38	
116	18,555.95	13,002.38	
117	18,555.95	13,002.38	
118	18,555.95	13,002.38	
119	18,555.95	13,002.38	
120	18,555.95	13,002.38	
121	18,555.95	13,002.38	
122	18,555.95	13,002.38	
123	18,555.95	13,002.38	
124	18,555.95	13,002.38	
125	18,555.95	13,002.38	
126	18,555.95	13,002.38	
127	18,555.95	13,002.38	

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: USD 美元

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	795.24	640.48	
1	795.24	640.48	
2	795.24	640.48	
3	795.24	640.48	
4	795.24	640.48	
5	633.33	589.29	
6	633.33	589.29	
7	633.33	589.29	
8	633.33	589.29	
9	633.33	589.29	
10	633.33	589.29	
11	633.33	589.29	
12	633.33	589.29	
13	633.33	589.29	
14	633.33	589.29	
15	633.33	589.29	
16	633.33	589.29	
17	633.33	589.29	
18	633.33	589.29	
19	490.48	564.29	
20	505.95	570.24	
21	515.48	595.24	
22	523.81	620.24	
23	532.14	645.24	
24	538.10	670.24	
25	544.05	694.05	
26	558.33	728.57	
27	579.76	763.10	
28	608.33	797.62	
29	636.90	832.14	

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	658.33	866.67	
31	675.00	891.67	
32	690.48	920.24	
33	705.95	947.62	
34	722.62	959.52	
35	738.10	991.67	
36	748.81	1,026.19	
37	759.52	1,060.71	
38	770.24	1,096.43	
39	779.76	1,133.33	
40	790.48	1,148.81	
41	817.86	1,165.48	
42	848.81	1,189.29	
43	883.33	1,219.05	
44	921.43	1,248.81	
45	963.10	1,288.10	
46	1,009.52	1,332.14	
47	1,059.52	1,376.19	
48	1,114.29	1,421.43	
49	1,172.62	1,454.76	
50	1,234.52	1,488.10	
51	1,301.19	1,525.00	
52	1,370.24	1,561.90	
53	1,444.05	1,601.19	
54	1,520.24	1,641.67	
55	1,601.19	1,683.33	
56	1,694.05	1,732.14	
57	1,794.05	1,783.33	
58	1,900.00	1,838.10	
59	2,011.90	1,896.43	
60	2,130.95	1,957.14	
61	2,275.00	2,072.62	
62	2,429.76	2,204.76	

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	2,596.43	2,354.76	
64	2,773.81	2,522.62	
65	2,982.14	2,695.24	
66	3,200.00	2,863.10	
67	3,435.71	3,036.90	
68	3,684.52	3,215.48	
69	3,947.62	3,398.81	
70	4,251.19	3,583.33	
71	4,573.81	3,763.10	
72	4,910.71	3,938.10	
73	5,248.81	4,104.76	
74	5,584.52	4,265.48	
75	5,808.33	4,430.95	
76	5,984.52	4,594.05	
77	6,211.90	4,758.33	
78	6,442.86	4,932.14	
79	6,680.95	5,114.29	
80	7,027.38	5,372.62	
以下保費只適用於續保 Below premiums are for Renewal only			
81	7,388.10	5,626.19	
82	7,767.86	5,895.24	
83	8,158.33	6,155.95	
84	8,565.48	6,354.76	
85	8,863.10	6,526.19	
86	9,190.48	6,715.48	
87	9,525.00	6,913.10	
88	9,869.05	7,119.05	
89	10,221.43	7,334.52	
90	10,673.81	7,625.00	
91	11,121.43	7,913.10	
92	11,591.67	8,208.33	
93	12,079.76	8,515.48	
94	12,589.29	8,833.33	

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	12,858.33	9,065.48	
96	13,440.48	9,463.10	
97	14,023.81	9,860.71	
98	14,607.14	10,257.14	
99	15,189.29	10,654.76	
100	15,772.62	11,052.38	
101	15,772.62	11,052.38	
102	15,772.62	11,052.38	
103	15,772.62	11,052.38	
104	15,772.62	11,052.38	
105	15,772.62	11,052.38	
106	15,772.62	11,052.38	
107	15,772.62	11,052.38	
108	15,772.62	11,052.38	
109	15,772.62	11,052.38	
110	15,772.62	11,052.38	
111	15,772.62	11,052.38	
112	15,772.62	11,052.38	
113	15,772.62	11,052.38	
114	15,772.62	11,052.38	
115	15,772.62	11,052.38	
116	15,772.62	11,052.38	
117	15,772.62	11,052.38	
118	15,772.62	11,052.38	
119	15,772.62	11,052.38	
120	15,772.62	11,052.38	
121	15,772.62	11,052.38	
122	15,772.62	11,052.38	
123	15,772.62	11,052.38	
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125	15,772.62	11,052.38	
126	15,772.62	11,052.38	
127	15,772.62	11,052.38	

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