

“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	1,010.71	814.29	
1	1,010.71	814.29	
2	1,010.71	814.29	
3	1,010.71	814.29	
4	1,010.71	814.29	
5	804.76	747.62	
6	804.76	747.62	
7	804.76	747.62	
8	804.76	747.62	
9	804.76	747.62	
10	804.76	747.62	
11	804.76	747.62	
12	804.76	747.62	
13	804.76	747.62	
14	804.76	747.62	
15	804.76	747.62	
16	804.76	747.62	
17	804.76	747.62	
18	804.76	747.62	
19	622.62	717.86	
20	642.86	725.00	
21	654.76	755.95	
22	665.48	788.10	
23	676.19	819.05	
24	684.52	851.19	
25	691.67	882.14	
26	709.52	926.19	
27	736.90	970.24	
28	772.62	1013.10	
29	808.33	1,057.14	

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	836.90	1,101.19
31	857.14	1,133.33
32	877.38	1,169.05
33	897.62	1,203.57
34	917.86	1,220.24
35	938.10	1,259.52
36	951.19	1,303.57
37	964.29	1,347.62
38	978.57	1,392.86
39	991.67	1,439.29
40	1004.76	1,459.52
41	1,039.29	1,480.95
42	1,078.57	1,511.90
43	1,122.62	1,548.81
44	1,170.24	1,585.71
45	1,223.81	1,636.90
46	1,282.14	1,692.86
47	1,346.43	1,748.81
48	1,415.48	1,807.14
49	1,489.29	1,848.81
50	1,569.05	1,890.48
51	1,652.38	1,936.90
52	1,741.67	1,984.52
53	1,834.52	2,034.52
54	1,932.14	2,085.71
55	2,034.52	2,139.29
56	2,153.57	2,200.00
57	2,279.76	2,265.48
58	2,413.10	2,335.71
59	2,557.14	2,409.52
60	2,707.14	2,486.90
61	2,890.48	2,633.33
62	3,088.10	2,801.19

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	3,298.81	2,991.67	
64	3,525.00	3,205.95	
65	3,788.10	3,425.00	
66	4,066.67	3,636.90	
67	4,365.48	3,858.33	
68	4,682.14	4,085.71	
69	5,015.48	4,319.05	
70	5,401.19	4,553.57	
71	5,810.71	4,782.14	
72	6,239.29	5,003.57	
73	6,669.05	5,215.48	
74	7,096.43	5,419.05	
75	7,379.76	5,629.76	
76	7,603.57	5,836.90	
77	7,892.86	6,045.24	
78	8,186.90	6,266.67	
79	8,488.10	6,497.62	
80	8,929.76	6,826.19	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
81	9,388.10	7,148.81	
82	9,870.24	7,490.48	
83	10,365.48	7,821.43	
84	10,883.33	8,073.81	
85	11,261.90	8,292.86	
86	11,677.38	8,533.33	
87	12,102.38	8,784.52	
88	12,539.29	9,045.24	
89	12,986.90	9,319.05	
90	13,561.90	9,688.10	
91	14,130.95	10,053.57	
92	14,727.38	10,428.57	
93	15,347.62	10,819.05	
94	15,995.24	11,222.62	

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	
95	16,336.90	11,519.05	
96	17,077.38	12,023.81	
97	17,817.86	12,528.57	
98	18,559.52	13,033.33	
99	19,300.00	13,538.10	
100	20,040.48	14,042.86	
101	20,040.48	14,042.86	
102	20,040.48	14,042.86	
103	20,040.48	14,042.86	
104	20,040.48	14,042.86	
105	20,040.48	14,042.86	
106	20,040.48	14,042.86	
107	20,040.48	14,042.86	
108	20,040.48	14,042.86	
109	20,040.48	14,042.86	
110	20,040.48	14,042.86	
111	20,040.48	14,042.86	
112	20,040.48	14,042.86	
113	20,040.48	14,042.86	
114	20,040.48	14,042.86	
115	20,040.48	14,042.86	
116	20,040.48	14,042.86	
117	20,040.48	14,042.86	
118	20,040.48	14,042.86	
119	20,040.48	14,042.86	
120	20,040.48	14,042.86	
121	20,040.48	14,042.86	
122	20,040.48	14,042.86	
123	20,040.48	14,042.86	
124	20,040.48	14,042.86	
125	20,040.48	14,042.86	
126	20,040.48	14,042.86	
127	20,040.48	14,042.86	

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: 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	859.52	691.67	
1	859.52	691.67	
2	859.52	691.67	
3	859.52	691.67	
4	859.52	691.67	
5	684.52	635.71	
6	684.52	635.71	
7	684.52	635.71	
8	684.52	635.71	
9	684.52	635.71	
10	684.52	635.71	
11	684.52	635.71	
12	684.52	635.71	
13	684.52	635.71	
14	684.52	635.71	
15	684.52	635.71	
16	684.52	635.71	
17	684.52	635.71	
18	684.52	635.71	
19	529.76	610.71	
20	546.43	616.67	
21	557.14	642.86	
22	565.48	670.24	
23	575.00	696.43	
24	582.14	723.81	
25	588.10	750.00	
26	603.57	786.90	
27	626.19	825.00	
28	657.14	860.71	
29	686.90	898.81	

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	711.90	935.71
31	728.57	963.10
32	745.24	994.05
33	763.10	1,022.62
34	779.76	1,036.90
35	797.62	1,070.24
36	808.33	1,108.33
37	820.24	1,145.24
38	832.14	1,184.52
39	842.86	1,223.81
40	853.57	1,240.48
41	883.33	1,258.33
42	916.67	1,285.71
43	954.76	1,316.67
44	995.24	1,347.62
45	1,040.48	1,391.67
46	1,089.29	1,439.29
47	1,144.05	1,486.90
48	1,203.57	1,535.71
49	1,265.48	1,571.43
50	1,333.33	1,607.14
51	1,404.76	1,646.43
52	1,480.95	1,686.90
53	1,559.52	1,729.76
54	1,642.86	1,772.62
55	1,729.76	1,817.86
56	1,830.95	1,870.24
57	1,938.10	1,926.19
58	2,051.19	1,985.71
59	2,173.81	2,047.62
60	2,301.19	2,114.29
61	2,457.14	2,238.10
62	2,625.00	2,380.95

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	2,803.57	2,542.86	
64	2,996.43	2,725.00	
65	3,220.24	2,910.71	
66	3,457.14	3,091.67	
67	3,710.71	3,279.76	
68	3,979.76	3,472.62	
69	4,263.10	3,671.43	
70	4,590.48	3,870.24	
71	4,939.29	4,064.29	
72	5,303.57	4,253.57	
73	5,669.05	4,433.33	
74	6,032.14	4,605.95	
75	6,272.62	4,785.71	
76	6,463.10	4,961.90	
77	6,709.52	5,138.10	
78	6,958.33	5,326.19	
79	7,215.48	5,522.62	
80	7,590.48	5,802.38	
<b>以下保費只適用於續保 Below premiums are for Renewal only</b>			
81	7,979.76	6,076.19	
82	8,389.29	6,366.67	
83	8,810.71	6,648.81	
84	9,251.19	6,863.10	
85	9,572.62	7,048.81	
86	9,926.19	7,253.57	
87	10,286.90	7,466.67	
88	10,658.33	7,688.10	
89	11,039.29	7,921.43	
90	11,527.38	8,234.52	
91	12,011.90	8,545.24	
92	12,517.86	8,864.29	
93	13,045.24	9,196.43	
94	13,596.43	9,539.29	

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	
95	13,886.90	9,791.67	
96	14,515.48	10,220.24	
97	15,145.24	10,648.81	
98	15,776.19	11,078.57	
99	16,404.76	11,507.14	
100	17,034.52	11,936.90	
101	17,034.52	11,936.90	
102	17,034.52	11,936.90	
103	17,034.52	11,936.90	
104	17,034.52	11,936.90	
105	17,034.52	11,936.90	
106	17,034.52	11,936.90	
107	17,034.52	11,936.90	
108	17,034.52	11,936.90	
109	17,034.52	11,936.90	
110	17,034.52	11,936.90	
111	17,034.52	11,936.90	
112	17,034.52	11,936.90	
113	17,034.52	11,936.90	
114	17,034.52	11,936.90	
115	17,034.52	11,936.90	
116	17,034.52	11,936.90	
117	17,034.52	11,936.90	
118	17,034.52	11,936.90	
119	17,034.52	11,936.90	
120	17,034.52	11,936.90	
121	17,034.52	11,936.90	
122	17,034.52	11,936.90	
123	17,034.52	11,936.90	
124	17,034.52	11,936.90	
125	17,034.52	11,936.90	
126	17,034.52	11,936.90	
127	17,034.52	11,936.90	

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Monthly (月繳)	0.09

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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。