

“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: 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 | 1,425.00 | 1,103.57 | |
| 1 | 1,425.00 | 1,103.57 | |
| 2 | 1,425.00 | 1,103.57 | |
| 3 | 1,425.00 | 1,103.57 | |
| 4 | 1,425.00 | 1,103.57 | |
| 5 | 992.86 | 900.00 | |
| 6 | 992.86 | 900.00 | |
| 7 | 992.86 | 900.00 | |
| 8 | 992.86 | 900.00 | |
| 9 | 992.86 | 900.00 | |
| 10 | 992.86 | 900.00 | |
| 11 | 992.86 | 900.00 | |
| 12 | 992.86 | 900.00 | |
| 13 | 992.86 | 900.00 | |
| 14 | 992.86 | 900.00 | |
| 15 | 992.86 | 900.00 | |
| 16 | 992.86 | 900.00 | |
| 17 | 992.86 | 900.00 | |
| 18 | 992.86 | 900.00 | |
| 19 | 877.38 | 841.67 | |
| 20 | 886.9 | 892.86 | |
| 21 | 902.38 | 934.52 | |
| 22 | 922.62 | 977.38 | |
| 23 | 944.05 | 1,021.43 | |
| 24 | 964.29 | 1,066.67 | |
| 25 | 994.05 | 1,113.10 | |
| 26 | 1,029.76 | 1,160.71 | |
| 27 | 1,067.86 | 1,209.52 | |
| 28 | 1,108.33 | 1,259.52 | |
| 29 | 1,150.00 | 1,310.71 | |

| 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 | 1,217.86 | 1,361.90 |
| 31 | 1,244.05 | 1,408.33 |
| 32 | 1,270.24 | 1,453.57 |
| 33 | 1,296.43 | 1,496.43 |
| 34 | 1,322.62 | 1,538.10 |
| 35 | 1,348.81 | 1,579.76 |
| 36 | 1,379.76 | 1,630.95 |
| 37 | 1,411.90 | 1,684.52 |
| 38 | 1,444.05 | 1,741.67 |
| 39 | 1,475.00 | 1,801.19 |
| 40 | 1,507.14 | 1,863.10 |
| 41 | 1,571.43 | 1,920.24 |
| 42 | 1,636.90 | 1,975.00 |
| 43 | 1,701.19 | 2,028.57 |
| 44 | 1,765.48 | 2,079.76 |
| 45 | 1,829.76 | 2,128.57 |
| 46 | 1,935.71 | 2,194.05 |
| 47 | 2,040.48 | 2,266.67 |
| 48 | 2,145.24 | 2,344.05 |
| 49 | 2,250.00 | 2,427.38 |
| 50 | 2,355.95 | 2,517.86 |
| 51 | 2,441.67 | 2,591.67 |
| 52 | 2,528.57 | 2,664.29 |
| 53 | 2,614.29 | 2,735.71 |
| 54 | 2,701.19 | 2,805.95 |
| 55 | 2,786.90 | 2,873.81 |
| 56 | 2,979.76 | 2,980.95 |
| 57 | 3,172.62 | 3,101.19 |
| 58 | 3,365.48 | 3,234.52 |
| 59 | 3,557.14 | 3,380.95 |
| 60 | 3,750.00 | 3,541.67 |
| 61 | 4,060.71 | 3,716.67 |
| 62 | 4,371.43 | 3,920.24 |

| 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 | 4,683.33 | 4,215.48 | |
| 64 | 4,994.05 | 4,533.33 | |
| 65 | 5,304.76 | 4,822.62 | |
| 66 | 5,688.10 | 5,133.33 | |
| 67 | 6,071.43 | 5,442.86 | |
| 68 | 6,453.57 | 5,753.57 | |
| 69 | 6,836.90 | 6,064.29 | |
| 70 | 7,220.24 | 6,375.00 | |
| 71 | 7,630.95 | 6,708.33 | |
| 72 | 8,042.86 | 7,042.86 | |
| 73 | 8,453.57 | 7,377.38 | |
| 74 | 8,865.48 | 7,710.71 | |
| 75 | 9,276.19 | 8,045.24 | |
| 76 | 9,579.76 | 8,363.10 | |
| 77 | 9,882.14 | 8,680.95 | |
| 78 | 10,184.52 | 8,998.81 | |
| 79 | 10,488.10 | 9,316.67 | |
| 80 | 10,790.48 | 9,634.52 | |
| 以下保費只適用於續保 Below premiums are for Renewal only | | | |
| 81 | 11,410.71 | 9,859.52 | |
| 82 | 11,969.05 | 10,066.67 | |
| 83 | 12,552.38 | 10,270.24 | |
| 84 | 12,964.29 | 10,738.10 | |
| 85 | 13,453.57 | 11,048.81 | |
| 86 | 13,958.33 | 11,367.86 | |
| 87 | 14,530.95 | 11,698.81 | |
| 88 | 15,130.95 | 12,044.05 | |
| 89 | 15,717.86 | 12,403.57 | |
| 90 | 16,272.62 | 12,730.95 | |
| 91 | 16,613.10 | 13,025.00 | |
| 92 | 17,051.19 | 13,319.05 | |
| 93 | 17,403.57 | 13,622.62 | |
| 94 | 17,804.76 | 13,933.33 | |

| 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 | 18,241.67 | 14,277.38 | |
| 96 | 19,051.19 | 14,983.33 | |
| 97 | 19,861.90 | 15,690.48 | |
| 98 | 20,671.43 | 16,397.62 | |
| 99 | 21,482.14 | 17,103.57 | |
| 100 | 22,291.67 | 17,810.71 | |
| 101 | 22,291.67 | 17,810.71 | |
| 102 | 22,291.67 | 17,810.71 | |
| 103 | 22,291.67 | 17,810.71 | |
| 104 | 22,291.67 | 17,810.71 | |
| 105 | 22,291.67 | 17,810.71 | |
| 106 | 22,291.67 | 17,810.71 | |
| 107 | 22,291.67 | 17,810.71 | |
| 108 | 22,291.67 | 17,810.71 | |
| 109 | 22,291.67 | 17,810.71 | |
| 110 | 22,291.67 | 17,810.71 | |
| 111 | 22,291.67 | 17,810.71 | |
| 112 | 22,291.67 | 17,810.71 | |
| 113 | 22,291.67 | 17,810.71 | |
| 114 | 22,291.67 | 17,810.71 | |
| 115 | 22,291.67 | 17,810.71 | |
| 116 | 22,291.67 | 17,810.71 | |
| 117 | 22,291.67 | 17,810.71 | |
| 118 | 22,291.67 | 17,810.71 | |
| 119 | 22,291.67 | 17,810.71 | |
| 120 | 22,291.67 | 17,810.71 | |
| 121 | 22,291.67 | 17,810.71 | |
| 122 | 22,291.67 | 17,810.71 | |
| 123 | 22,291.67 | 17,810.71 | |
| 124 | 22,291.67 | 17,810.71 | |
| 125 | 22,291.67 | 17,810.71 | |
| 126 | 22,291.67 | 17,810.71 | |
| 127 | 22,291.67 | 17,810.71 | |

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: 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 | 1,210.71 | 938.10 | |
| 1 | 1,210.71 | 938.10 | |
| 2 | 1,210.71 | 938.10 | |
| 3 | 1,210.71 | 938.10 | |
| 4 | 1,210.71 | 938.10 | |
| 5 | 844.05 | 765.48 | |
| 6 | 844.05 | 765.48 | |
| 7 | 844.05 | 765.48 | |
| 8 | 844.05 | 765.48 | |
| 9 | 844.05 | 765.48 | |
| 10 | 844.05 | 765.48 | |
| 11 | 844.05 | 765.48 | |
| 12 | 844.05 | 765.48 | |
| 13 | 844.05 | 765.48 | |
| 14 | 844.05 | 765.48 | |
| 15 | 844.05 | 765.48 | |
| 16 | 844.05 | 765.48 | |
| 17 | 844.05 | 765.48 | |
| 18 | 844.05 | 765.48 | |
| 19 | 745.24 | 715.48 | |
| 20 | 753.57 | 759.52 | |
| 21 | 766.67 | 794.05 | |
| 22 | 784.52 | 830.95 | |
| 23 | 802.38 | 867.86 | |
| 24 | 820.24 | 907.14 | |
| 25 | 845.24 | 946.43 | |
| 26 | 875.00 | 986.90 | |
| 27 | 907.14 | 1,028.57 | |
| 28 | 941.67 | 1,070.24 | |
| 29 | 977.38 | 1,114.29 | |

| 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 | 1,035.71 | 1,157.14 | |
| 31 | 1,057.14 | 1,197.62 | |
| 32 | 1,079.76 | 1,235.71 | |
| 33 | 1,102.38 | 1,271.43 | |
| 34 | 1,123.81 | 1,307.14 | |
| 35 | 1,146.43 | 1,342.86 | |
| 36 | 1,172.62 | 1,386.90 | |
| 37 | 1,200.00 | 1,432.14 | |
| 38 | 1,227.38 | 1,480.95 | |
| 39 | 1,253.57 | 1,530.95 | |
| 40 | 1,280.95 | 1,583.33 | |
| 41 | 1,335.71 | 1,632.14 | |
| 42 | 1,391.67 | 1,678.57 | |
| 43 | 1,446.43 | 1,723.81 | |
| 44 | 1,501.19 | 1,767.86 | |
| 45 | 1,554.76 | 1,809.52 | |
| 46 | 1,645.24 | 1,865.48 | |
| 47 | 1,734.52 | 1,926.19 | |
| 48 | 1,823.81 | 1,992.86 | |
| 49 | 1,913.10 | 2,063.10 | |
| 50 | 2,002.38 | 2,140.48 | |
| 51 | 2,075.00 | 2,202.38 | |
| 52 | 2,148.81 | 2,264.29 | |
| 53 | 2,222.62 | 2,325.00 | |
| 54 | 2,296.43 | 2,384.52 | |
| 55 | 2,369.05 | 2,442.86 | |
| 56 | 2,533.33 | 2,533.33 | |
| 57 | 2,696.43 | 2,635.71 | |
| 58 | 2,860.71 | 2,748.81 | |
| 59 | 3,023.81 | 2,873.81 | |
| 60 | 3,188.10 | 3,010.71 | |
| 61 | 3,451.19 | 3,159.52 | |
| 62 | 3,715.48 | 3,332.14 | |

| 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 | |
| 63 | 3,980.95 | 3,583.33 | |
| 64 | 4,245.24 | 3,853.57 | |
| 65 | 4,509.52 | 4,098.81 | |
| 66 | 4,834.52 | 4,363.10 | |
| 67 | 5,160.71 | 4,626.19 | |
| 68 | 5,485.71 | 4,890.48 | |
| 69 | 5,811.90 | 5,154.76 | |
| 70 | 6,136.90 | 5,419.05 | |
| 71 | 6,486.90 | 5,702.38 | |
| 72 | 6,836.90 | 5,986.90 | |
| 73 | 7,185.71 | 6,270.24 | |
| 74 | 7,535.71 | 6,553.57 | |
| 75 | 7,884.52 | 6,838.10 | |
| 76 | 8,142.86 | 7,108.33 | |
| 77 | 8,400.00 | 7,378.57 | |
| 78 | 8,657.14 | 7,648.81 | |
| 79 | 8,915.48 | 7,919.05 | |
| 80 | 9,171.43 | 8,189.29 | |
| 以下保費只適用於續保 Below premiums are for Renewal only | | | |
| 81 | 9,698.81 | 8,380.95 | |
| 82 | 10,173.81 | 8,557.14 | |
| 83 | 10,669.05 | 8,729.76 | |
| 84 | 11,020.24 | 9,127.38 | |
| 85 | 11,435.71 | 9,391.67 | |
| 86 | 11,864.29 | 9,663.10 | |
| 87 | 12,351.19 | 9,944.05 | |
| 88 | 12,861.90 | 10,236.90 | |
| 89 | 13,360.71 | 10,542.86 | |
| 90 | 13,832.14 | 10,821.43 | |
| 91 | 14,121.43 | 11,071.43 | |
| 92 | 14,494.05 | 11,321.43 | |
| 93 | 14,792.86 | 11,579.76 | |
| 94 | 15,134.52 | 11,842.86 | |

| 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 | 15,505.95 | 12,135.71 | |
| 96 | 16,194.05 | 12,735.71 | |
| 97 | 16,882.14 | 13,336.90 | |
| 98 | 17,570.24 | 13,938.10 | |
| 99 | 18,259.52 | 14,538.10 | |
| 100 | 18,947.62 | 15,139.29 | |
| 101 | 18,947.62 | 15,139.29 | |
| 102 | 18,947.62 | 15,139.29 | |
| 103 | 18,947.62 | 15,139.29 | |
| 104 | 18,947.62 | 15,139.29 | |
| 105 | 18,947.62 | 15,139.29 | |
| 106 | 18,947.62 | 15,139.29 | |
| 107 | 18,947.62 | 15,139.29 | |
| 108 | 18,947.62 | 15,139.29 | |
| 109 | 18,947.62 | 15,139.29 | |
| 110 | 18,947.62 | 15,139.29 | |
| 111 | 18,947.62 | 15,139.29 | |
| 112 | 18,947.62 | 15,139.29 | |
| 113 | 18,947.62 | 15,139.29 | |
| 114 | 18,947.62 | 15,139.29 | |
| 115 | 18,947.62 | 15,139.29 | |
| 116 | 18,947.62 | 15,139.29 | |
| 117 | 18,947.62 | 15,139.29 | |
| 118 | 18,947.62 | 15,139.29 | |
| 119 | 18,947.62 | 15,139.29 | |
| 120 | 18,947.62 | 15,139.29 | |
| 121 | 18,947.62 | 15,139.29 | |
| 122 | 18,947.62 | 15,139.29 | |
| 123 | 18,947.62 | 15,139.29 | |
| 124 | 18,947.62 | 15,139.29 | |
| 125 | 18,947.62 | 15,139.29 | |
| 126 | 18,947.62 | 15,139.29 | |
| 127 | 18,947.62 | 15,139.29 | |

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。