

**Dah Sing Insurance ADVANTAGE VHIS Standard Plan 大新保險「尚護康」自願醫保標準計劃**

**Standard Premium Schedule Effective from:** 1st April, 2019

**Currency:** HKD

This Standard Premium Schedule does not include levy which is collected by Insurance Authority.

**Class of Risk: Non Smoker**

Attained Age	Standard Premium	
	Male	Female
0	3,800	3,800
1	3,800	3,800
2	3,800	3,800
3	3,800	3,800
4	3,800	3,800
5	3,800	3,800
6	2,800	2,800
7	2,800	2,800
8	2,800	2,800
9	2,800	2,800
10	2,800	2,800
11	2,800	2,800
12	2,800	2,800
13	2,800	2,800
14	2,800	2,800
15	2,800	2,800
16	2,800	2,800
17	2,800	2,800
18	2,380	2,591
19	2,424	2,739
20	2,472	2,885
21	2,519	3,027
22	2,568	3,170
23	2,642	3,290
24	2,695	3,391
25	2,784	3,558
26	2,871	3,722
27	2,959	3,883
28	3,019	3,965
29	3,112	4,101
30	3,208	4,230
31	3,300	4,363
32	3,393	4,491
33	3,499	4,677
34	3,643	4,910
35	3,785	5,147

**Class of Risk: Smoker**

Attained Age	Standard Premium	
	Male	Female
0		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18	2,618	2,850
19	2,667	3,013
20	2,719	3,174
21	2,771	3,330
22	2,825	3,487
23	2,906	3,619
24	2,965	3,730
25	3,063	3,913
26	3,158	4,094
27	3,255	4,272
28	3,321	4,361
29	3,423	4,511
30	3,529	4,653
31	3,630	4,800
32	3,732	4,940
33	3,849	5,145
34	4,007	5,401
35	4,163	5,662

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Attained Age	Standard Premium	
	Male	Female
36	3,930	5,156
37	4,078	5,396
38	4,215	5,620
39	4,326	5,804
40	4,445	5,994
41	4,571	6,184
42	4,706	6,381
43	4,879	6,547
44	5,115	6,782
45	5,365	7,021
46	5,640	7,254
47	5,936	7,481
48	6,236	7,689
49	6,547	7,877
50	6,880	8,064
51	7,231	8,250
52	7,604	8,437
53	8,026	8,650
54	8,586	8,991
55	9,169	9,758
56	9,355	10,110
57	9,966	10,465
58	10,449	10,824
59	10,912	11,149
60	11,388	11,473
61	11,871	11,806
62	12,360	12,147
63	12,983	12,494
64	13,799	13,035
65	14,609	13,591
66	15,404	14,162
67	16,184	14,747
68	16,927	15,531
69	18,188	16,815
70	19,425	18,125

**Class of Risk: Smoker**

Attained Age	Standard Premium	
	Male	Female
36	4,323	5,671
37	4,486	5,936
38	4,636	6,182
39	4,759	6,384
40	4,888	6,594
41	5,257	7,111
42	5,412	7,338
43	5,611	7,530
44	5,882	7,799
45	6,170	8,074
46	6,486	8,342
47	6,826	8,603
48	7,171	8,843
49	7,529	9,058
50	7,913	9,273
51	8,316	9,487
52	8,745	9,702
53	9,230	9,947
54	9,873	10,340
55	10,544	11,221
56	10,758	11,626
57	11,461	12,035
58	12,016	12,448
59	12,549	12,821
60	13,096	13,195
61	13,652	13,577
62	14,214	13,969
63	14,930	14,368
64	15,869	14,990
65	16,801	15,629
66	17,715	16,286
67	18,612	16,959
68	19,466	17,861
69	20,916	19,338
70	22,338	20,844

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Attained Age	Standard Premium	
	Male	Female
71	20,596	19,594
72	21,736	21,117
73	22,936	22,268
74	23,922	23,207
75	24,915	24,166
76	25,855	25,275
77	26,824	26,382
78	27,702	27,746
79	28,415	28,944
80	29,144	30,120
81*	30,132	31,025
82*	31,112	31,889
83*	31,887	32,901
84*	32,412	33,693
85*	32,883	34,461
86*	33,175	35,124
87*	33,428	35,763
88*	33,869	36,320
89*	34,187	36,744
90*	34,503	37,163
91*	34,810	37,581
92*	35,115	37,996
93*	35,501	38,345
94*	35,842	38,641
95*	36,160	38,909
96*	36,450	39,149
97*	36,704	39,369
98*	36,973	39,580
99*	37,134	39,758

**Class of Risk: Smoker**

Attained Age	Standard Premium	
	Male	Female
71	23,685	22,533
72	24,997	24,285
73	26,377	25,608
74	27,510	26,688
75	28,653	27,791
76	29,733	29,067
77	30,847	30,339
78	31,858	31,907
79	32,677	33,286
80	33,515	34,638
81*	34,652	35,678
82*	35,778	36,672
83*	36,670	37,836
84*	37,273	38,747
85*	37,815	39,631
86*	38,151	40,392
87*	38,443	41,128
88*	38,949	41,768
89*	39,315	42,256
90*	39,678	42,737
91*	40,032	43,218
92*	40,383	43,695
93*	40,826	44,097
94*	41,218	44,437
95*	41,585	44,745
96*	41,917	45,022
97*	42,209	45,274
98*	42,519	45,518
99*	42,705	45,722

Remark:

The above is the annual premium and it's required to pay by annually.

Subject to the Company's discretion, it's allow to pay on monthly basis provided that the modal factor 0.09 will be applied (i.e. monthly installment is equal to standard premium x 0.09).

*\*For renewal only*