

「華健樂」醫療計劃 – 基本  
Health Essential Medical Plan - Standard

Standard Premium Schedule 標準保費表

實際年齡 Attained Age#	年繳保費 Annual Premium (港元HKD)		半年繳保費 Semi-annual Premium (港元HKD)		季繳保費 Quarterly Premium (港元HKD)		月繳保費 Monthly Premium (港元HKD)	
	男性Male	女性Female	男性Male	女性Female	男性Male	女性Female	男性Male	女性Female
	0	3,546.00	2,834.00	1,808.46	1,445.34	921.96	736.84	308.50
1	3,051.00	2,390.00	1,556.01	1,218.90	793.26	621.40	265.44	207.93
2	2,882.00	2,233.00	1,469.82	1,138.83	749.32	580.58	250.73	194.27
3	2,520.00	2,010.00	1,285.20	1,025.10	655.20	522.60	219.24	174.87
4	2,278.00	1,787.00	1,161.78	911.37	592.28	464.62	198.19	155.47
5	2,078.00	1,735.00	1,059.78	884.85	540.28	451.10	180.79	150.95
6	1,919.00	1,589.00	978.69	810.39	498.94	413.14	166.95	138.24
7	1,800.00	1,485.00	918.00	757.35	468.00	386.10	156.60	129.20
8	1,716.00	1,435.00	875.16	731.85	446.16	373.10	149.29	124.85
9	1,592.00	1,385.00	811.92	706.35	413.92	360.10	138.50	120.50
10	1,505.00	1,354.00	767.55	690.54	391.30	352.04	130.94	117.80
11	1,453.00	1,354.00	741.03	690.54	377.78	352.04	126.41	117.80
12	1,429.00	1,384.00	728.79	705.84	371.54	359.84	124.32	120.41
13	1,361.00	1,435.00	694.11	731.85	353.86	373.10	118.41	124.85
14	1,372.00	1,507.00	699.72	768.57	356.72	391.82	119.36	131.11
15	1,402.00	1,523.00	715.02	776.73	364.52	395.98	121.97	132.50
16	1,425.00	1,533.00	726.75	781.83	370.50	398.58	123.98	133.37
17	1,446.00	1,547.00	737.46	788.97	375.96	402.22	125.80	134.59
18	1,459.00	1,586.00	744.09	808.86	379.34	412.36	126.93	137.98
19	1,494.00	1,682.00	761.94	857.82	388.44	437.32	129.98	146.33
20	1,530.00	1,779.00	780.30	907.29	397.80	462.54	133.11	154.77
21	1,564.00	1,874.00	797.64	955.74	406.64	487.24	136.07	163.04
22	1,599.00	1,968.00	815.49	1,003.68	415.74	511.68	139.11	171.22
23	1,651.00	2,050.00	842.01	1,045.50	429.26	533.00	143.64	178.35
24	1,702.00	2,131.00	868.02	1,086.81	442.52	554.06	148.07	185.40
25	1,799.00	2,288.00	917.49	1,166.88	467.74	594.88	156.51	199.06
26	1,892.00	2,444.00	964.92	1,246.44	491.92	635.44	164.60	212.63
27	1,987.00	2,598.00	1,013.37	1,324.98	516.62	675.48	172.87	226.03
28	2,036.00	2,664.00	1,038.36	1,358.64	529.36	692.64	177.13	231.77
29	2,082.00	2,731.00	1,061.82	1,392.81	541.32	710.06	181.13	237.60
30	2,127.00	2,794.00	1,084.77	1,424.94	553.02	726.44	185.05	243.08
31	2,170.00	2,859.00	1,106.70	1,458.09	564.20	743.34	188.79	248.73
32	2,211.00	2,919.00	1,127.61	1,488.69	574.86	758.94	192.36	253.95
33	2,282.00	3,038.00	1,163.82	1,549.38	593.32	789.88	198.53	264.31
34	2,356.00	3,162.00	1,201.56	1,612.62	612.56	822.12	204.97	275.09
35	2,428.00	3,291.00	1,238.28	1,678.41	631.28	855.66	211.24	286.32
36	2,508.00	3,426.00	1,279.08	1,747.26	652.08	890.76	218.20	298.06
37	2,590.00	3,568.00	1,320.90	1,819.68	673.40	927.68	225.33	310.42
38	2,659.00	3,691.00	1,356.09	1,882.41	691.34	959.66	231.33	321.12
39	2,739.00	3,822.00	1,396.89	1,949.22	712.14	993.72	238.29	332.51
40	2,824.00	3,963.00	1,440.24	2,021.13	734.24	1,030.38	245.69	344.78
41	2,916.00	4,107.00	1,487.16	2,094.57	758.16	1,067.82	253.69	357.31
42	3,018.00	4,260.00	1,539.18	2,172.60	784.68	1,107.60	262.57	370.62
43	3,146.00	4,394.00	1,604.46	2,240.94	817.96	1,142.44	273.70	382.28
44	3,286.00	4,535.00	1,675.86	2,312.85	854.36	1,179.10	285.88	394.55
45	3,440.00	4,684.00	1,754.40	2,388.84	894.40	1,217.84	299.28	407.51
46	3,612.00	4,835.00	1,842.12	2,465.85	939.12	1,257.10	314.24	420.65
47	3,803.00	4,988.00	1,939.53	2,543.88	988.78	1,296.88	330.86	433.96
48	3,995.00	5,123.00	2,037.45	2,612.73	1,038.70	1,331.98	347.57	445.70
49	4,206.00	5,260.00	2,145.06	2,682.60	1,093.56	1,367.60	365.92	457.62

# 此為上次生日年齡 Age Last Birthday

此標準保費表並未包括由保險業監管局徵收的保費徵費。  
This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.

Standard Premium Schedule 標準保費表

實際年齡 Attained Age#	年繳保費 Annual Premium (港元HKD)		半年繳保費 Semi-annual Premium (港元HKD)		季繳保費 Quarterly Premium (港元HKD)		月繳保費 Monthly Premium (港元HKD)	
	男性Male	女性Female	男性Male	女性Female	男性Male	女性Female	男性Male	女性Female
	50	4,434.00	5,404.00	2,261.34	2,756.04	1,152.84	1,405.04	385.76
51	4,682.00	5,554.00	2,387.82	2,832.54	1,217.32	1,444.04	407.33	483.20
52	4,950.00	5,710.00	2,524.50	2,912.10	1,287.00	1,484.60	430.65	496.77
53	5,271.00	5,906.00	2,688.21	3,012.06	1,370.46	1,535.56	458.58	513.82
54	5,612.00	6,111.00	2,862.12	3,116.61	1,459.12	1,588.86	488.24	531.66
55	5,974.00	6,324.00	3,046.74	3,225.24	1,553.24	1,644.24	519.74	550.19
56	6,362.00	6,539.00	3,244.62	3,334.89	1,654.12	1,700.14	553.49	568.89
57	6,775.00	6,768.00	3,455.25	3,451.68	1,761.50	1,759.68	589.43	588.82
58	7,067.00	6,962.00	3,604.17	3,550.62	1,837.42	1,810.12	614.83	605.69
59	7,376.00	7,167.00	3,761.76	3,655.17	1,917.76	1,863.42	641.71	623.53
60	7,696.00	7,374.00	3,924.96	3,760.74	2,000.96	1,917.24	669.55	641.54
61	8,030.00	7,594.00	4,095.30	3,872.94	2,087.80	1,974.44	698.61	660.68
62	8,371.00	7,822.00	4,269.21	3,989.22	2,176.46	2,033.72	728.28	680.51
63	8,848.00	8,095.00	4,512.48	4,128.45	2,300.48	2,104.70	769.78	704.27
64	9,327.00	8,379.00	4,756.77	4,273.29	2,425.02	2,178.54	811.45	728.97
65	9,806.00	8,672.00	5,001.06	4,422.72	2,549.56	2,254.72	853.12	754.46
66	10,275.00	8,982.00	5,240.25	4,580.82	2,671.50	2,335.32	893.93	781.43
67	10,731.00	9,299.00	5,472.81	4,742.49	2,790.06	2,417.74	933.60	809.01
68	11,218.00	9,786.00	5,721.18	4,990.86	2,916.68	2,544.36	975.97	851.38
69	11,702.00	10,287.00	5,968.02	5,246.37	3,042.52	2,674.62	1,018.07	894.97
70	12,175.00	10,798.00	6,209.25	5,506.98	3,165.50	2,807.48	1,059.23	939.43
71	12,644.00	11,430.00	6,448.44	5,829.30	3,287.44	2,971.80	1,100.03	994.41
72	13,108.00	12,094.00	6,685.08	6,167.94	3,408.08	3,144.44	1,140.40	1,052.18
73	13,506.00	12,451.00	6,888.06	6,350.01	3,511.56	3,237.26	1,175.02	1,083.24
74	13,932.00	12,832.00	7,105.32	6,544.32	3,622.32	3,336.32	1,212.08	1,116.38
75	14,387.00	13,239.00	7,337.37	6,751.89	3,740.62	3,442.14	1,251.67	1,151.79
76	14,847.00	13,755.00	7,571.97	7,015.05	3,860.22	3,576.30	1,291.69	1,196.69
77	15,336.00	14,278.00	7,821.36	7,281.78	3,987.36	3,712.28	1,334.23	1,242.19
78	15,838.00	14,994.00	8,077.38	7,646.94	4,117.88	3,898.44	1,377.91	1,304.48
79	16,340.00	15,716.00	8,333.40	8,015.16	4,248.40	4,086.16	1,421.58	1,367.29
80	16,852.00	16,430.00	8,594.52	8,379.30	4,381.52	4,271.80	1,466.12	1,429.41
81*	17,511.00	16,999.00	8,930.61	8,669.49	4,552.86	4,419.74	1,523.46	1,478.91
82*	18,151.00	17,540.00	9,257.01	8,945.40	4,719.26	4,560.40	1,579.14	1,525.98
83*	18,663.00	18,139.00	9,518.13	9,250.89	4,852.38	4,716.14	1,623.68	1,578.09
84*	19,130.00	18,712.00	9,756.30	9,543.12	4,973.80	4,865.12	1,664.31	1,627.94
85*	19,546.00	19,254.00	9,968.46	9,819.54	5,081.96	5,006.04	1,700.50	1,675.10
86*	19,783.00	19,639.00	10,089.33	10,015.89	5,143.58	5,106.14	1,721.12	1,708.59
87*	19,990.00	19,999.00	10,194.90	10,199.49	5,197.40	5,199.74	1,739.13	1,739.91
88*	20,352.00	20,360.00	10,379.52	10,383.60	5,291.52	5,293.60	1,770.62	1,771.32
89*	20,726.00	20,722.00	10,570.26	10,568.22	5,388.76	5,387.72	1,803.16	1,802.81
90*	21,112.00	21,099.00	10,767.12	10,760.49	5,489.12	5,485.74	1,836.74	1,835.61
91*	21,527.00	21,486.00	10,978.77	10,957.86	5,597.02	5,586.36	1,872.85	1,869.28
92*	21,959.00	21,883.00	11,199.09	11,160.33	5,709.34	5,689.58	1,910.43	1,903.82
93*	22,472.00	22,263.00	11,460.72	11,354.13	5,842.72	5,788.38	1,955.06	1,936.88
94*	22,984.00	22,631.00	11,721.84	11,541.81	5,975.84	5,884.06	1,999.61	1,968.90
95*	23,502.00	23,002.00	11,986.02	11,731.02	6,110.52	5,980.52	2,044.67	2,001.17
96*	24,023.00	23,359.00	12,251.73	11,913.09	6,245.98	6,073.34	2,090.00	2,032.23
97*	24,546.00	23,714.00	12,518.46	12,094.14	6,381.96	6,165.64	2,135.50	2,063.12
98*	25,126.00	24,095.00	12,814.26	12,288.45	6,532.76	6,264.70	2,185.96	2,096.27
99*	25,646.00	24,443.00	13,079.46	12,465.93	6,667.96	6,355.18	2,231.20	2,126.54

# 此為上次生日年齡 Age Last Birthday

\* 只適用於續保 For Renewal Only

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