

**讀者注意事項 Note for readers**

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VHIS Provider 自願醫保產品提供者	友邦保險(國際)有限公司 AIA International Ltd		Allianz Global Corporate & Specialty SE	亞洲保險 有限公司 Asia Insurance Co, Ltd	安盛金融 有限公司 AXA China Region Insurance Co Ltd	安盛保險(百慕達) 有限公司 AXA China Region Insurance Co (Bermuda) Ltd	中銀集團保險 有限公司 Bank of China Group Insurance Co Ltd	中銀集團人壽 保險有限公司 BOC Group Life Assurance Co Ltd	藍十字(亞太) 保險有限公司 Blue Cross (Asia- Pacific) Insurance Ltd	保泰人壽保險 有限公司 Bowtie Life Insurance Co Ltd	保柏(亞洲)有限公司 Bupa (Asia) Ltd			中國人壽保險 (海外股份) 有限公司 China Life Insurance (Overseas) Co Ltd	中國太平保險 (香港)有限 公司 China Taiping Insurance (HK) Co Ltd
	Issued as 提供形式	獨立保單 standalone policy	附加契約 policy rider	獨立保單 standalone policy	獨立保單 standalone policy	獨立保單/ 附加契約 standalone policy/ policy rider	獨立保單/ 附加契約 standalone policy/ policy rider	獨立保單 standalone policy	獨立保單/ 附加契約 standalone policy/ policy rider	獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy			獨立保單 standalone policy
實際年齡 Attained Age	新單投保年齡 Age range for new application	0-80	0-80	0-80	0-80	0-80	0-80	0-80	0-80	0-80	0-59	60-69	70-80	0-80	0-80
	保單續保年齡 Age range for renewal only	81-99	81-99	81-99	81-99	81-99	81-99	81-99	81-99	81-99	60-99	70-99	81-99	81-99	81-99
0	2,208	2,029	3,816	2,631	2,546	2,546	2,793	3,360	2,727	1,752	2,958			1,950	4,009
1	2,208	2,029	3,216	2,631	2,546	2,546	2,793	3,217	2,318	1,632	2,958			1,950	3,872
2	2,208	2,029	2,712	2,631	2,546	2,546	2,050	3,054	1,994	1,500	2,958			1,950	3,507
3	2,208	2,029	2,304	2,631	2,546	2,546	1,712	2,897	1,755	1,392	2,958			1,950	3,075
4	2,208	2,029	1,968	2,631	2,546	2,546	1,618	2,747	1,544	1,272	2,958			1,950	2,790
5	1,709	1,472	1,692	2,631	1,640	1,640	1,450	2,598	1,445	1,200	2,958			1,950	2,508
6	1,709	1,472	1,860	1,866	1,640	1,640	1,327	2,475	1,389	1,140	2,958			1,450	2,216
7	1,709	1,472	1,668	1,866	1,640	1,640	1,238	2,475	1,349	1,092	2,958			1,450	2,082
8	1,709	1,472	1,524	1,866	1,640	1,640	1,195	2,475	1,310	1,056	2,958			1,450	1,992
9	1,709	1,472	1,428	1,866	1,640	1,640	1,155	2,475	1,285	1,032	2,958			1,450	1,898
10	1,709	1,472	1,380	1,866	1,640	1,640	1,128	2,475	1,303	1,032	2,958			1,450	1,808
11	1,709	1,472	1,368	1,722	1,640	1,640	1,128	2,475	1,377	1,044	2,958			1,450	1,828
12	1,709	1,472	1,380	1,722	1,640	1,640	1,152	2,475	1,456	1,080	2,958			1,450	1,837
13	1,709	1,472	1,416	1,722	1,640	1,640	1,217	2,475	1,539	1,116	2,958			1,450	1,902
14	1,709	1,472	1,476	1,722	1,640	1,640	1,300	2,475	1,642	1,152	2,958			1,450	1,984
15	1,709	1,472	1,548	1,722	1,640	1,640	1,398	2,475	1,749	1,188	2,958			1,450	2,091
16	1,779	1,530	1,632	1,722	1,709	1,709	1,515	2,475	1,859	1,236	2,958			1,450	2,184
17	1,805	1,562	1,728	1,722	1,736	1,736	1,572	2,475	1,949	1,272	2,958			1,450	2,252
18	1,843	1,606	1,824	1,722	1,762	1,762	1,657	2,475	2,073	1,296	2,192			1,431	2,290
19	1,901	1,690	1,824	1,853	1,789	1,789	1,760	2,475	2,205	1,332	2,217			1,516	2,333
20	1,965	1,747	1,836	1,853	1,815	1,815	1,862	2,475	2,284	1,356	2,242			1,600	2,371
21	2,150	1,965	1,836	1,853	1,842	1,842	1,962	2,504	2,305	1,392	2,268			1,682	2,520
22	2,246	2,080	1,836	1,853	1,868	1,868	2,060	2,539	2,327	1,440	2,300			1,763	2,611
23	2,342	2,170	1,848	1,853	1,895	1,895	2,147	2,620	2,349	1,488	2,336			1,832	2,706
24	2,432	2,278	1,920	1,853	1,921	1,921	2,232	2,705	2,372	1,548	2,377			1,902	2,837
25	2,522	2,394	2,532	2,921	1,948	1,948	2,397	2,803	2,397	1,608	2,423			2,039	3,039
26	2,643	2,509	2,616	2,921	1,974	1,974	2,562	2,863	2,424	1,692	2,475			2,172	3,254
27	2,758	2,624	2,712	2,921	2,001	2,001	2,723	2,929	2,452	1,764	2,535			2,304	3,392
28	2,854	2,739	2,808	2,921	2,027	2,027	2,795	3,013	2,480	1,836	2,605			2,359	3,530
29	2,957	2,842	2,892	2,921	2,054	2,054	2,863	3,119	2,509	1,908	2,685			2,413	3,661
30	3,072	2,925	2,976	2,921	2,080	2,080	2,926	3,260	2,560	1,956	2,775			2,462	3,896
31	3,149	3,027	3,060	3,145	2,131	2,131	3,447	3,442	2,635	2,016	2,878			2,514	3,960
32	3,226	3,117	3,144	3,145	2,192	2,192	3,518	3,641	2,712	2,112	2,993			2,560	4,040
33	3,315	3,213	3,240	3,145	2,308	2,308	3,665	3,798	2,792	2,196	3,124			2,660	4,151
34	3,373	3,277	3,336	3,145	2,337	2,337	3,815	4,018	2,874	2,292	3,270			2,764	4,285
35	3,462	3,360	3,348	4,162	2,371	2,371	3,970	4,205	2,973	2,400	3,427			2,868	4,443
36	3,539	3,456	3,348	4,162	2,411	2,411	4,133	4,369	3,093	2,496	3,594			2,980	4,629
37	3,616	3,533	3,360	4,162	2,452	2,452	4,305	4,517	3,217	2,592	3,770			3,097	4,852
38	3,686	3,635	3,468	4,162	2,595	2,595	4,453	4,668	3,346	2,676	3,956			3,197	5,088
39	3,782	3,725	3,576	4,162	2,746	2,746	4,612	4,838	3,480	2,748	4,154			3,304	5,240
40	3,962	3,917	3,696	4,162	2,901	2,901	4,782	5,056	3,653	2,868	4,364			3,417	5,406
41	4,314	4,275	3,804	4,162	3,061	3,061	4,955	5,304	3,870	2,988	4,586			3,535	5,562
42	4,678	4,518	3,924	4,162	3,226	3,226	5,140	5,580	4,099	3,132	4,817			3,660	5,722
43	4,928	4,678	4,056	4,162	3,361	3,361	5,302	5,811	4,342	3,264	5,056			3,768	5,886
44	5,126	4,800	4,200	4,162	3,515	3,515	5,470	6,042	4,600	3,384	5,300			3,880	6,020
45	5,299	5,075	4,680	5,981	3,681	3,681	5,650	6,244	4,827	3,480	5,549			4,000	6,264
46	5,344	5,126	4,836	5,981	3,861	3,861	5,832	6,396	5,021	3,576	5,802			4,122	6,501
47	5,382	5,165	5,004	5,981	4,037	4,037	6,017	6,571	5,223	3,648	6,060			4,244	6,608
48	5,408	5,197	5,172	5,981	4,285	4,285	6,177	6,717	5,433	3,744	6,320			4,350	6,817
49	5,427	5,210	5,340	5,981	4,513	4,513	6,343	6,875	5,652	3,828	6,584			4,460	7,015
50	5,427	5,216	5,520	5,981	4,741	4,741	6,515	7,006	5,943	3,924	6,852			4,571	7,074
51	5,530	5,235	5,712	5,981	4,969	4,969	6,693	7,153	6,314	3,996	7,120			4,689	7,188
52	5,619	5,242	5,916	5,981	5,197	5,197	6,880	7,251	6,709	4,080	7,391			4,810	7,301
53	5,728	5,280	6,120	5,981	5,425	5,425	7,115	7,386	7,128	4,152	7,664			4,965	7,507
54	5,888	5,312	6,348	5,981	5,653	5,653	7,357	7,587	7,574	4,236	7,946			5,126	7,712
55	6,054	5,517	6,492	7,850	5,881	5,881	7,612	7,864	7,946	4,332	8,238			5,294	7,923
56	6,176	5,638	6,720	7,850	6,108	6,108	7,870	8,013	8,237	4,440	8,543			5,463	8,181
57	6,336	5,773	6,960	7,850	6,336	6,336	8,140	8,184	8,538	4,572	8,868			5,642	8,611
58	6,515	5,952	7,224	7,850	6,564	6,564	8,368	8,351	8,851	4,704	9,223			5,790	9,056
59	6,771	6,189	7,476	7,850	6,792	6,792	8,608	8,512	9,175	4,860	9,610			5,946	9,526
60	7,155	6,541	7,620	8,253	7,020	7,020	8,855	8,663	9,520	5,184	10,042	15,063		6,104	10,022
61	7,635	6,982	7,896	8,253	7,248	7,248	9,112	8,862	9,888	5,544	10,507	15,761		6,293	10,471
62	8,070	7,366	8,184	8,253	7,476	7,476	9,378	9,235	10,270	5,844	10,998	16,497		6,488	10,849
63	8,538	7,776	8,484	8,253	7,805	7,805	9,700	9,648	10,666	6,204	11,513	17,270		6,722	11,116
64	8,934	8,134	8,796	8,253	8,240	8,240	10,032	10,011	11,078	6,552	12,051	18,077		6,966	11,347
65	9,606	8,429	8,880	9,408	8,728	8,728	10,377	10,879	11,641	6,876	12,614	18,921		7,218	11,882
66	10,035	8,774	9,192	9,408	9,270	9,270	10,735	11,371	12,370	7,260	13,191	19,787		7,481	12,433
67	10,483	9,165	9,528	9,408	9,777	9,777	11,105	11,798	13,144						

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VHIS Provider 自願醫保產品提供者		安達人壽保險有限公司 Chubb Life Insurance Co Ltd	信諾環球保險有限公司 CIGNA Worldwide General Insurance Co Ltd	大新保險(1976)有限公司 Dah Sing Insurance Co (1976) Ltd	富通保險有限公司 FTLife Insurance Co Ltd								富衛保險有限公司 FWD General Insurance Co Ltd	富衛人壽保險(百慕達)有限公司 FWD Life Insurance Co (Bermuda) Ltd	利寶國際保險有限公司 Liberty International Insurance Ltd	宏利人壽保險(國際) Manulife (International) Ltd	三井住友海上火災保險(香港)有限公司 MSIG Insurance (Hong Kong) Ltd	保誠保險有限公司 Prudential Hong Kong Ltd	香港永明金融有限公司 Sun Life Hong Kong Ltd	萬通保險國際有限公司 YF Life Insurance International Ltd	
Issued as 提供形式		獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy				附加契約 policy rider				獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy	獨立保單 standalone policy	附加契約 policy rider	獨立保單 standalone policy	獨立保單 standalone policy	
實際年齡 Attained Age	新單投保年齡 Age range for new application	最接近一個生日之已屆年齡 Age Nearest Birthday 0-81	0-80	0-80	0-64	65-70	71-75	76-99	0-64	65-70	71-75	76-99	0-80	0-80	0-80	最接近一個生日之已屆年齡 Age Nearest Birthday 0-81	0-80	下次生日年齡 Age Next Birthday 1-81	0-80	0-80	
	保單續保年齡 Age range for renewal only	最接近一個生日之已屆年齡 Age Nearest Birthday 82-100	81-99	81-99	65-99	71-99	76-99	65-99	71-99	76-99	65-99	71-99	76-99	81-99	81-99	81-99	最接近一個生日之已屆年齡 Age Nearest Birthday 82-100	81-99	下次生日年齡 Age Next Birthday 82-100	81-99	81-99
0		2,217	2,766	3,800	1,959				1,763				2,177	2,790	2,641	2,152	3,240			1,746	1,674
1		1,998	2,766	3,800	1,959				1,763				2,177	2,790	2,641	2,034	3,240	3,307	2,756	1,746	1,674
2		1,998	2,766	3,800	1,959				1,763				2,177	2,790	2,641	1,908	3,240	3,207	2,673	1,746	1,674
3		1,998	2,766	3,800	1,959				1,763				2,177	2,790	2,641	1,805	3,240	3,015	2,513	1,746	1,674
4		1,998	2,766	3,800	1,959				1,763				1,525	1,909	2,641	1,707	3,240	2,804	2,337	1,624	1,674
5		1,998	1,844	3,800	1,579				1,421				1,525	1,909	2,641	1,609	3,240	2,533	2,111	1,502	1,674
6		1,674	1,844	2,800	1,579				1,421				1,525	1,909	2,641	1,515	3,240	2,254	1,879	1,380	1,674
7		1,674	1,844	2,800	1,579				1,421				1,525	1,909	2,641	1,423	2,916	2,029	1,691	1,258	1,674
8		1,674	1,844	2,800	1,579				1,421				1,525	1,909	2,641	1,331	2,916	1,846	1,539	1,138	1,674
9		1,674	1,844	2,800	1,579				1,421				1,525	1,909	2,641	1,236	2,916	1,699	1,416	1,138	1,674
10		1,674	1,844	2,800	1,343				1,209				1,525	1,909	2,626	1,201	2,916	1,605	1,338	1,138	1,674
11		1,674	1,844	2,800	1,354				1,219				1,525	1,909	2,626	1,177	2,916	1,602	1,335	1,138	1,674
12		1,674	1,844	2,800	1,365				1,229				1,525	1,909	2,627	1,153	2,916	1,599	1,332	1,138	1,674
13		1,674	1,844	2,800	1,376				1,238				1,525	1,909	2,628	1,132	2,916	1,595	1,329	1,138	1,674
14		1,674	1,844	2,800	1,387				1,248				1,525	1,909	2,629	1,133	2,916	1,592	1,327	1,138	1,674
15		1,674	1,844	2,800	1,398				1,258				1,613	1,983	2,632	1,259	2,916	1,589	1,324	1,138	1,674
16		1,757	1,844	2,800	1,449				1,304				1,696	2,055	2,629	1,285	2,916	1,652	1,377	1,328	1,674
17		1,828	1,844	2,800	1,513				1,362				1,760	2,130	2,629	1,310	2,916	1,718	1,432	1,328	1,674
18		1,906	1,956	2,591	1,590				1,431				1,821	2,194	2,628	1,399	4,104	1,787	1,489	1,328	1,961
19		1,970	1,956	2,739	1,681				1,513				1,875	2,256	2,627	1,487	4,104	1,859	1,549	1,328	2,031
20		2,055	1,989	2,885	1,785				1,607				1,921	2,307	2,625	1,581	4,104	1,933	1,611	1,328	2,081
21		2,126	2,011	3,027	1,864				1,678				1,956	2,356	2,672	1,673	4,104	2,017	1,681	1,381	2,217
22		2,219	2,033	3,170	1,944				1,750				1,995	2,409	2,720	1,769	4,104	2,104	1,753	1,434	2,330
23		2,304	2,089	3,290	2,025				1,823				2,060	2,478	2,815	1,836	4,104	2,194	1,828	1,487	2,419
24		2,396	2,140	3,391	2,106				1,895				2,121	2,550	2,910	1,904	4,104	2,289	1,907	1,540	2,534
25		2,481	2,192	3,558	2,188				1,969				2,234	2,618	3,006	1,973	4,104	2,387	1,989	1,592	2,633
26		2,581	2,245	3,722	2,284				2,056				2,284	2,692	3,029	2,023	4,104	2,490	2,075	1,665	2,708
27		2,666	2,300	3,883	2,385				2,147				2,338	2,766	3,052	2,059	4,104	2,598	2,165	1,741	2,808
28		2,765	2,356	3,965	2,490				2,241				2,393	2,839	3,098	2,116	4,104	2,709	2,258	1,821	2,908
29		2,865	2,413	4,101	2,601				2,341				2,450	2,915	3,143	2,192	4,104	2,826	2,355	1,881	3,007
30		2,964	2,472	4,230	2,716				2,444				2,576	2,994	3,190	2,293	4,104	2,948	2,457	1,943	3,106
31		3,033	2,532	4,363	2,809				2,528				2,639	3,072	3,307	2,414	4,914	3,054	2,545	1,995	3,205
32		3,101	2,594	4,491	2,898				2,608				2,709	3,151	3,426	2,521	4,914	3,164	2,637	2,049	3,305
33		3,205	2,657	4,677	2,983				2,685				2,778	3,234	3,664	2,623	4,914	3,279	2,732	2,104	3,417
34		3,303	2,722	4,910	3,063				2,757				2,856	3,323	3,901	2,743	4,914	3,397	2,831	2,157	3,539
35		3,386	2,755	5,147	3,140				2,826				3,012	3,406	4,140	2,840	4,914	3,519	2,933	2,256	3,668
36		3,491	2,766	5,156	3,242				2,918				3,090	3,489	4,212	2,949	4,914	3,646	3,039	2,313	3,804
37		3,581	2,799	5,396	3,349				3,014				3,172	3,577	4,285	3,052	4,914	3,778	3,148	2,373	3,953
38		3,625	2,866	5,620	3,463				3,117				3,255	3,671	4,432	3,161	4,914	3,914	3,262	2,433	4,139
39		3,670	2,922	5,804	3,582				3,224				3,343	3,765	4,578	3,274	4,914	4,055	3,379	2,492	4,310
40		3,714	2,988	5,994	3,707				3,336				3,517	3,876	4,725	3,402	4,914	4,201	3,501	2,552	4,488
41		3,838	3,097	6,184	3,811				3,430				3,628	4,024	4,914	3,510	6,588	4,357	3,631	2,671	4,637
42		3,956	3,210	6,381	3,912				3,521				3,764	4,175	5,104	3,629	6,588	4,518	3,765	2,795	4,829
43		4,087	3,327	6,547	4,010				3,609				3,909	4,337	5,483	3,763	6,588	4,686	3,905	2,925	5,025
44		4,198	3,449	6,782	4,105				3,695				4,060	4,503	5,862	3,906	6,588	4,859	4,049	3,053	5,284
45		4,336	3,575	7,021	4,197				3,777				4,203	4,672	6,241	4,076	6,588	5,039	4,199	3,185	5,547
46		4,467	3,706	7,254	4,323				3,891				4,351	4,841	6,339	4,217	6,588	5,226	4,355	3,325	5,840
47		4,604	3,842	7,481	4,457				4,011				4,501	5,010	6,445	4,346	6,588	5,419	4,516	3,470	6,079
48		4,742	3,982	7,689	4,601				4,141				4,648	5,181	6,552	4,452	6,588	5,620	4,683	3,621	6,316
49		4,866	4,128	7,877	4,754				4,279				4,804	5,354	6,708	4,542	6,588	5,828	4,856	3,783	6,554
50		4,984	4,279	8,064	4,916				4,424				4,941	5,530	6,865	4,613	6,588	6,043	5,036	3,951	6,790
51		5,121	4,467	8,250	5,054				4,549				5,085	5,709	7,185	4,668	6,588	6,213	5,177	4,132	7,012
52		5,252	4,664	8,437	5,191				4,672				5,235	5,896	7,507	4,706	6,588	6,387	5,323	4,320	7,231
53		5,389	4,869	8,650	5,325				4,793				5,393	6,086	7,850	4,754	6,588	6,567	5,472	4,517	7,449
54		5,559	5,083	8,991	5,457				4,911				5,561	6,288	8,193	4,811	6,588	6,751	5,626	4,698	7,666
55		5,749	5,307	9,758	5,588				5,029				5,786	6,494	8,436	4,930	6,588	6,940	5,784	4,886	7,881
56		5,939	5,551	10,110	5,7																