



Summary of Standard Premiums of VHS Standard Plans (HKD) - Male (As of 29 March 2019)

讀者注意事項 Note for readers

本表只供參考，其列載標準計劃的年度標準保費，以便消費者作出比較。若保費僅以分期付款方式收取（如按季度或按月分期付款），年度標準保費將以最近接按年的分期付款方式計算。本表或未列載某些特定詳情，包括但不限於保險業監督局徵收的保費徵費、不同支付方式（如信用卡、現金）有機會產生的保費差額、保費折扣、吸煙者與非吸煙者的保費差額，以及受保人因較高健康風險而引致的附加保費。閣下選擇保險產品時，應先向保險公司或保險代理經理仔細查詢有關保費的全部資料詳情。如有必要，消費者應尋求專業意見。與市場上常見的醫療保險產品一樣，標準計劃（及靈活計劃）的標準保費通常按年齡釐定，並在續保時作出調整。這表示保費表中比閣下現時年齡較高的相應標準保費，於閣下達到該等年齡時可能有調整。閣下應考慮此項因素，因為醫療保險本質上是一種長期保障。除比較保費之外，閣下還應考慮個人需求及預算，仔細查看保險產品的條款與保障，瞭解你的權利與義務，並比較不同保險產品的產品特點。如有需要，閣下可向保險公司或保險代理經理查詢和尋求協助。本表於任何情況下均不應被理解為食物及衛生局（食衛局）向任何人推薦任何特定的保險產品（包括其任何產品特點），或邀請及引導任何人認購任何特定保險產品。儘管食衛局致力編製標準計劃的年度標準保費數字，但並不代表對其準確性、有效性或完整性作出任何明示或暗示的陳述或保證。消費者不應完全依賴此表選擇保險產品。任何人如依賴此表而引起任何損失，或本表有任何錯誤或遺漏，食衛局概不負責（無論是侵權、合同或其他方式）。本表中提供的資料如有更改，恕不另行通知。

This summary only serves as general reference, showing the annual standard premiums of Standard Plans for easy comparison by consumers. Where premiums are only charged on an instalment basis e.g. quarterly or monthly instalment, the premiums are annualised according to the instalment basis nearest the annual basis. There may be specific details that are not shown in this summary, including but not limited to the levy collected by the Insurance Authority that is separately charged, possible premium differences under different payment modes (e.g. credit card, cash), premium discounts, premium difference between smokers and non-smokers, and premium loadings due to higher health risks of insured persons. You are advised to check carefully with the insurance companies or insurance agents/brokers on the full details of premium information when choosing an insurance plan. Professional advice should be sought if deemed necessary. As in the case of health insurance plans commonly seen in the market, the standard premiums of Standard Plans (and Flexi Plans as well) are normally age-banded and subject to adjustment upon policy renewal. This means that the standard premiums for the ages higher than your current age in the premium schedule are subject to adjustment when you reach those ages. You are advised to consider this factor as health insurance is a long-term protection by nature. Apart from comparing premiums, you are also advised to consider your needs and budgets, check carefully the terms and benefits of insurance plans, understand your rights and obligations, and compare product features of different insurance plans. You may approach insurance companies or insurance agents/brokers for enquiry and assistance. Under any circumstances, this summary does not imply any recommendation by the Food and Health Bureau (FHB) of any particular insurance plan (including any of its product features) to any person, and should not be construed as an invitation or inducement to anyone to subscribe any particular insurance plan. Whilst best efforts have been made by FHB to compile and consolidate the annual standard premium figures of Standard Plans, no representation or warranty, expressed or implied, is made by FHB as to the accuracy, validity or completeness of this summary. Consumers should not rely solely on this summary when choosing an insurance plan. FHB shall not be liable (whether in tort or contract or otherwise) for any losses arising from any person's reliance on this summary and shall not be liable for any errors or omissions in this summary. The information provided in this summary is subject to change without further notice.

Table with columns for VHS Provider, Issued as, Actual Age, and various age bands (0-80 to 100) for different insurance plans. Includes a section for 'Other Benefits covered by the Standard Premium (if any)'.