

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)													
Accommodation Room Type: Standard Ward 病房類別：普通病房													
Age 年齡	Deductible Option 自付費選項												
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	10,572	920	5,668	493	5,030	438	50	17,936	1,560	8,989	782	8,167	711
1	9,515	828	5,101	444	4,527	394	51	18,640	1,622	10,309	897	8,785	764
2	8,459	736	4,535	395	4,024	350	52	19,393	1,687	10,687	930	9,107	792
3	8,459	736	4,535	395	4,024	350	53	20,323	1,768	11,087	965	9,448	822
4	8,459	736	4,535	395	4,024	350	54	21,319	1,855	11,516	1,002	9,814	854
5	8,257	718	4,427	385	3,929	342	55	22,364	1,946	12,097	1,052	10,309	897
6	8,056	701	4,319	376	3,833	333	56	23,725	2,064	12,847	1,118	10,948	952
7	7,853	683	4,211	366	3,737	325	57	25,274	2,199	13,624	1,185	11,610	1,010
8	7,652	666	4,102	357	3,641	317	58	27,048	2,353	14,497	1,261	12,354	1,075
9	7,451	648	3,994	347	3,545	308	59	28,986	2,522	15,580	1,355	13,277	1,155
10	7,249	631	3,886	338	3,449	300	60	30,963	2,694	16,706	1,453	14,236	1,239
11	7,142	621	3,779	329	3,354	292	61	33,117	2,881	17,906	1,558	15,882	1,382
12	7,142	621	3,671	319	3,258	283	62	35,327	3,073	19,134	1,665	16,971	1,476
13	7,142	621	3,563	310	3,162	275	63	37,612	3,272	20,620	1,794	18,289	1,591
14	7,051	613	3,455	301	3,066	267	64	40,016	3,481	22,025	1,916	19,533	1,699
15	6,956	605	3,347	291	2,970	258	65	42,519	3,699	23,444	2,040	20,793	1,809
16	6,859	597	3,385	294	3,003	261	66	45,089	3,923	24,899	2,166	22,083	1,921
17	6,800	592	3,413	297	3,028	263	67	47,665	4,147	26,355	2,293	23,375	2,034
18	6,802	592	3,431	298	3,044	265	68	50,246	4,371	27,646	2,405	24,519	2,133
19	6,844	595	3,568	310	3,166	275	69	52,575	4,574	28,999	2,523	25,720	2,238
20	6,940	604	3,592	313	3,187	277	70	54,865	4,773	30,289	2,635	26,866	2,337
21	7,090	617	3,617	315	3,209	279	71	57,121	4,970	31,669	2,755	28,089	2,444
22	7,269	632	3,711	323	3,293	286	72	59,378	5,166	33,125	2,882	29,379	2,556
23	7,454	648	3,806	331	3,379	294	73	61,651	5,364	34,689	3,018	30,767	2,677
24	7,659	666	3,904	340	3,464	301	74	64,266	5,591	36,546	3,180	32,414	2,820
25	7,906	688	4,004	348	3,558	310	75	66,957	5,825	38,557	3,354	34,197	2,975
26	8,185	712	4,108	357	3,670	319	76	69,740	6,067	40,534	3,526	35,951	3,128
27	8,483	738	4,213	367	3,761	327	77	72,639	6,320	42,520	3,699	37,713	3,281
28	8,772	763	4,321	376	3,896	339	78	75,624	6,579	44,603	3,880	39,560	3,442
29	9,058	788	4,433	386	3,978	346	79	78,695	6,846	46,788	4,071	41,500	3,611
30	9,347	813	4,546	396	4,034	351	80	81,879	7,123	49,082	4,270	43,534	3,787
31	9,641	839	4,664	406	4,159	362	81*	85,182	7,411	51,036	4,440	45,267	3,938
32	9,870	859	4,784	416	4,345	378	82*	88,555	7,704	52,327	4,552	46,412	4,038
33	10,134	882	4,907	427	4,532	394	83*	92,034	8,007	53,330	4,640	47,301	4,115
34	10,430	907	5,034	438	4,644	404	84*	95,543	8,312	54,155	4,711	48,032	4,179
35	10,656	927	5,163	449	4,704	409	85*	98,388	8,560	54,982	4,783	48,766	4,243
36	10,894	948	5,296	461	4,879	424	86*	101,262	8,810	55,956	4,868	49,630	4,318
37	11,239	978	5,432	473	5,057	440	87*	104,261	9,071	56,911	4,951	50,479	4,392
38	11,601	1,009	5,572	485	5,228	455	88*	107,388	9,343	57,911	5,038	51,364	4,469
39	11,971	1,041	5,714	497	5,392	469	89*	110,736	9,634	58,939	5,128	52,277	4,548
40	12,450	1,083	5,884	512	5,523	481	90*	114,986	10,004	60,977	5,305	54,085	4,705
41	12,855	1,118	6,119	532	5,737	499	91*	118,876	10,342	63,659	5,538	56,464	4,912
42	13,283	1,156	6,386	556	5,938	517	92*	123,975	10,786	66,460	5,782	58,949	5,129
43	13,726	1,194	6,665	580	6,165	536	93*	129,430	11,260	69,384	6,036	61,543	5,354
44	14,187	1,234	6,956	605	6,389	556	94*	135,126	11,756	72,437	6,302	64,251	5,590
45	14,662	1,276	7,259	632	6,591	573	95*	141,072	12,273	75,624	6,579	67,077	5,836
46	15,271	1,329	7,577	659	7,047	613	96*	147,278	12,813	78,952	6,869	70,029	6,093
47	15,821	1,376	7,907	688	7,388	643	97*	153,759	13,377	82,425	7,171	73,110	6,361
48	16,564	1,441	8,253	718	7,744	674	98*	160,524	13,966	86,052	7,487	76,327	6,640
49	17,276	1,503	8,613	749	8,038	699	99*	167,587	14,580	89,839	7,816	79,686	6,933

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

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5. 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。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)
信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	12,922	1,124	7,190	626	6,319	550	5,287	460	4,479	390
1	11,630	1,012	6,471	563	5,687	495	4,759	414	4,273	372
2	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
3	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
4	10,338	899	5,753	501	5,055	440	4,226	368	3,846	335
5	10,092	878	5,616	489	4,935	429	4,127	359	3,756	327
6	9,845	857	5,479	477	4,814	419	4,026	350	3,413	297
7	9,599	835	5,341	465	4,695	408	3,925	341	3,326	289
8	9,353	814	5,204	453	4,575	398	3,824	333	3,241	282
9	9,108	792	5,067	441	4,453	387	3,724	324	3,157	275
10	8,998	783	4,931	429	4,334	377	3,716	323	3,071	267
11	8,992	782	4,793	417	4,213	367	3,716	323	2,986	260
12	8,986	782	4,658	405	4,093	356	3,673	320	2,901	252
13	8,720	759	4,520	393	3,972	346	3,566	310	2,817	245
14	8,456	736	4,384	381	3,851	335	3,457	301	2,731	238
15	8,586	747	4,301	374	3,732	325	3,349	291	2,840	247
16	8,809	766	4,301	374	3,773	328	3,390	295	2,872	250
17	9,032	786	4,330	377	3,804	331	3,416	297	2,896	252
18	9,289	808	4,353	379	3,824	333	3,435	299	2,912	253
19	9,516	828	4,528	394	3,977	346	3,571	311	3,027	263
20	9,747	848	4,570	398	4,014	349	3,726	324	3,158	275
21	9,985	869	4,612	401	4,051	352	3,823	333	3,238	282
22	10,335	899	4,805	418	4,157	362	3,920	341	3,322	289
23	10,693	930	4,906	427	4,265	371	4,020	350	3,408	296
24	11,064	963	5,410	471	4,561	397	4,124	359	3,458	301
25	11,334	986	5,611	488	4,645	404	4,251	370	3,500	305
26	11,832	1,029	5,757	501	4,859	423	4,360	379	3,533	307
27	12,496	1,087	5,905	514	4,968	432	4,473	389	3,564	310
28	12,841	1,117	6,055	527	5,091	443	4,587	399	3,599	313
29	12,968	1,128	6,214	541	5,269	458	4,706	409	3,631	316
30	13,098	1,140	6,464	562	5,347	465	4,897	426	3,682	320
31	13,407	1,166	6,548	570	5,426	472	5,024	437	3,901	339
32	13,723	1,194	6,654	579	5,548	483	5,153	448	4,152	361
33	14,046	1,222	6,762	588	5,735	499	5,285	460	4,420	385
34	14,378	1,251	6,938	604	5,828	507	5,420	472	4,596	400
35	14,716	1,280	7,047	613	5,998	522	5,560	484	4,714	410
36	15,300	1,331	7,229	629	6,200	539	5,702	496	4,834	421
37	15,744	1,370	7,415	645	6,206	540	5,851	509	4,959	431
38	16,128	1,403	7,606	662	6,363	554	6,001	522	5,086	442
39	16,224	1,411	7,866	684	6,528	568	6,155	535	5,217	454
40	16,408	1,427	8,114	706	6,676	581	6,385	555	5,336	464
41	16,910	1,471	8,610	749	6,940	604	6,638	578	5,549	483
42	17,590	1,530	8,812	767	7,243	630	6,883	599	5,789	504
43	18,301	1,592	9,215	802	7,560	658	7,137	621	6,043	526
44	19,038	1,656	9,517	828	7,891	687	7,426	646	6,307	549
45	19,848	1,727	9,996	870	8,292	721	7,753	675	6,626	576
46	20,992	1,826	10,517	915	8,653	753	8,136	708	6,918	602
47	21,847	1,901	11,122	968	9,031	786	8,472	737	7,219	628
48	22,946	1,996	11,617	1,011	9,425	820	8,808	766	7,536	656
49	24,100	2,097	12,104	1,053	9,838	856	9,144	796	7,863	684

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Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Non Smoker 非吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	25,312	2,202	12,424	1,081	10,366	902	9,488	825	8,286	721
51	26,633	2,317	13,438	1,169	10,873	946	10,307	897	8,693	756
52	28,025	2,438	13,746	1,196	11,407	992	10,716	932	9,119	793
53	29,489	2,566	14,485	1,260	11,965	1,041	11,264	980	9,565	832
54	30,862	2,685	15,110	1,315	12,552	1,092	11,922	1,037	10,034	873
55	32,120	2,794	16,081	1,399	13,458	1,171	12,617	1,098	10,758	936
56	34,012	2,959	16,869	1,468	14,118	1,228	13,363	1,163	11,285	982
57	36,101	3,141	17,741	1,543	14,809	1,288	14,154	1,231	11,838	1,030
58	37,893	3,297	18,788	1,635	15,535	1,352	14,996	1,305	12,661	1,102
59	39,917	3,473	20,152	1,753	16,296	1,418	15,866	1,380	13,551	1,179
60	41,971	3,651	21,305	1,854	17,657	1,536	17,007	1,480	14,441	1,256
61	44,035	3,831	22,986	2,000	21,135	1,839	18,456	1,606	15,331	1,334
62	46,198	4,019	25,089	2,183	22,854	1,988	19,786	1,721	16,221	1,411
63	50,864	4,425	27,817	2,420	24,456	2,128	21,310	1,854	17,473	1,520
64	55,936	4,866	30,405	2,645	25,655	2,232	22,353	1,945	18,725	1,629
65	58,684	5,106	32,960	2,868	27,818	2,420	24,239	2,109	19,977	1,738
66	61,565	5,356	34,575	3,008	29,183	2,539	25,425	2,212	21,229	1,847
67	64,584	5,619	36,269	3,155	30,611	2,663	26,673	2,321	22,482	1,956
68	67,752	5,894	38,045	3,310	32,111	2,794	27,979	2,434	23,723	2,064
69	71,079	6,184	39,890	3,470	33,685	2,931	29,350	2,553	24,884	2,165
70	74,566	6,487	41,149	3,580	35,335	3,074	30,789	2,679	26,104	2,271
71	77,075	6,706	43,916	3,821	37,067	3,225	32,296	2,810	27,384	2,382
72	79,670	6,931	46,069	4,008	38,884	3,383	33,879	2,947	28,725	2,499
73	82,353	7,165	48,326	4,204	40,788	3,549	35,540	3,092	30,131	2,621
74	85,124	7,406	50,694	4,410	42,786	3,722	37,280	3,243	31,608	2,750
75	87,989	7,655	53,178	4,626	44,884	3,905	39,106	3,402	33,158	2,885
76	89,603	7,795	55,783	4,853	47,082	4,096	41,024	3,569	34,783	3,026
77	91,247	7,938	58,516	5,091	49,388	4,297	43,033	3,744	36,486	3,174
78	92,920	8,084	61,384	5,340	51,810	4,507	45,141	3,927	38,274	3,330
79	94,625	8,232	63,380	5,514	54,349	4,728	47,354	4,120	40,149	3,493
80	96,360	8,383	64,542	5,615	56,671	4,930	49,376	4,296	41,611	3,620
81*	98,794	8,595	66,172	5,757	58,812	5,117	51,241	4,458	42,662	3,712
82*	101,818	8,858	68,198	5,933	61,030	5,310	53,174	4,626	43,968	3,825
83*	104,714	9,110	69,235	6,023	63,033	5,484	54,541	4,745	44,637	3,883
84*	108,590	9,447	70,668	6,148	64,346	5,598	55,686	4,845	45,561	3,964
85*	112,603	9,796	71,567	6,226	65,359	5,686	56,720	4,935	46,140	4,014
86*	116,760	10,158	72,743	6,329	66,497	5,785	57,763	5,025	46,898	4,080
87*	121,064	10,533	73,909	6,430	67,638	5,885	58,817	5,117	47,650	4,146
88*	125,521	10,920	75,823	6,597	69,111	6,013	59,876	5,209	48,485	4,218
89*	130,136	11,322	78,667	6,844	70,995	6,177	60,943	5,302	49,402	4,298
90*	134,915	11,738	81,613	7,100	72,929	6,345	62,018	5,396	50,858	4,425
91*	139,862	12,168	84,667	7,366	74,916	6,518	63,098	5,490	52,758	4,590
92*	144,981	12,613	87,831	7,641	77,168	6,714	64,544	5,615	54,727	4,761
93*	150,282	13,075	91,110	7,927	80,044	6,964	66,950	5,825	56,766	4,939
94*	155,770	13,552	94,508	8,222	83,025	7,223	69,442	6,041	58,880	5,123
95*	161,448	14,046	98,028	8,528	86,111	7,492	72,025	6,266	61,069	5,313
96*	167,325	14,557	101,675	8,846	89,309	7,770	74,700	6,499	63,337	5,510
97*	173,406	15,086	105,453	9,174	92,622	8,058	77,471	6,740	65,686	5,715
98*	179,697	15,634	109,367	9,515	96,052	8,357	80,341	6,990	68,120	5,926
99*	186,208	16,200	113,422	9,868	99,607	8,666	83,313	7,248	70,640	6,146

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。
5. 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。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)														
Accommodation Room Type: Standard Ward 病房類別：普通病房														
Age 年齡	Deductible Option 自付費選項													
	HK\$0		HK\$15,000		HK\$25,000		Age 年齡	HK\$0		HK\$15,000		HK\$25,000		
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳		Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳
0	-	-	-	-	-	-	50	21,524	1,873	10,787	938	9,800	853	
1	-	-	-	-	-	-	51	22,368	1,946	12,370	1,076	10,542	917	
2	-	-	-	-	-	-	52	23,272	2,025	12,824	1,116	10,929	951	
3	-	-	-	-	-	-	53	24,387	2,122	13,305	1,158	11,338	986	
4	-	-	-	-	-	-	54	25,583	2,226	13,819	1,202	11,776	1,025	
5	-	-	-	-	-	-	55	26,837	2,335	14,516	1,263	12,370	1,076	
6	-	-	-	-	-	-	56	28,469	2,477	15,416	1,341	13,137	1,143	
7	-	-	-	-	-	-	57	30,329	2,639	16,349	1,422	13,932	1,212	
8	-	-	-	-	-	-	58	32,458	2,824	17,396	1,513	14,825	1,290	
9	-	-	-	-	-	-	59	34,783	3,026	18,696	1,627	15,932	1,386	
10	-	-	-	-	-	-	60	37,156	3,233	20,047	1,744	17,084	1,486	
11	-	-	-	-	-	-	61	39,740	3,457	21,487	1,869	19,059	1,658	
12	-	-	-	-	-	-	62	42,392	3,688	22,960	1,998	20,365	1,772	
13	-	-	-	-	-	-	63	45,135	3,927	24,743	2,153	21,947	1,909	
14	-	-	-	-	-	-	64	48,019	4,178	26,430	2,299	23,440	2,039	
15	-	-	-	-	-	-	65	51,022	4,439	28,133	2,448	24,951	2,171	
16	-	-	-	-	-	-	66	54,106	4,707	29,878	2,599	26,500	2,306	
17	-	-	-	-	-	-	67	57,198	4,976	31,626	2,751	28,050	2,440	
18	8,163	710	4,118	358	3,653	318	68	60,295	5,246	33,175	2,886	29,423	2,560	
19	8,213	715	4,281	372	3,799	331	69	63,089	5,489	34,799	3,028	30,863	2,685	
20	8,328	725	4,311	375	3,825	333	70	65,838	5,728	36,346	3,162	32,239	2,805	
21	8,508	740	4,340	378	3,851	335	71	68,545	5,963	38,002	3,306	33,707	2,933	
22	8,723	759	4,453	387	3,952	344	72	71,254	6,199	39,750	3,458	35,254	3,067	
23	8,945	778	4,567	397	4,055	353	73	73,981	6,436	41,626	3,621	36,921	3,212	
24	9,190	800	4,685	408	4,157	362	74	77,119	6,709	43,855	3,815	38,897	3,384	
25	9,487	825	4,805	418	4,270	371	75	80,349	6,990	46,269	4,025	41,037	3,570	
26	9,823	855	4,930	429	4,405	383	76	83,689	7,281	48,641	4,232	43,141	3,753	
27	10,180	886	5,056	440	4,513	393	77	87,167	7,584	51,024	4,439	45,256	3,937	
28	10,527	916	5,185	451	4,675	407	78	90,749	7,895	53,524	4,657	47,472	4,130	
29	10,869	946	5,320	463	4,774	415	79	94,434	8,216	56,146	4,885	49,800	4,333	
30	11,216	976	5,455	475	4,841	421	80	98,255	8,548	58,898	5,124	52,241	4,545	
31	11,569	1,007	5,597	487	4,991	434	81*	102,218	8,893	61,243	5,328	54,320	4,726	
32	11,844	1,030	5,741	499	5,214	454	82*	106,266	9,245	62,793	5,463	55,694	4,845	
33	12,161	1,058	5,888	512	5,438	473	83*	110,441	9,608	63,996	5,568	56,761	4,938	
34	12,516	1,089	6,041	526	5,573	485	84*	114,651	9,975	64,986	5,654	57,639	5,015	
35	12,788	1,113	6,196	539	5,644	491	85*	118,066	10,272	65,978	5,740	58,520	5,091	
36	13,073	1,137	6,355	553	5,855	509	86*	121,515	10,572	67,147	5,842	59,556	5,181	
37	13,487	1,173	6,518	567	6,068	528	87*	125,113	10,885	68,293	5,941	60,575	5,270	
38	13,921	1,211	6,686	582	6,274	546	88*	128,866	11,211	69,493	6,046	61,637	5,362	
39	14,365	1,250	6,857	597	6,471	563	89*	132,884	11,561	70,726	6,153	62,733	5,458	
40	14,940	1,300	7,061	614	6,628	577	90*	137,983	12,005	73,172	6,366	64,902	5,646	
41	15,426	1,342	7,343	639	6,884	599	91*	142,652	12,411	76,391	6,646	67,757	5,895	
42	15,939	1,387	7,663	667	7,126	620	92*	148,769	12,943	79,752	6,938	70,738	6,154	
43	16,471	1,433	7,998	696	7,398	644	93*	155,316	13,512	83,261	7,244	73,851	6,425	
44	17,024	1,481	8,347	726	7,667	667	94*	162,151	14,107	86,925	7,562	77,101	6,708	
45	17,594	1,531	8,711	758	7,909	688	95*	169,286	14,728	90,749	7,895	80,493	7,003	
46	18,325	1,594	9,092	791	8,456	736	96*	176,734	15,376	94,742	8,243	84,034	7,311	
47	18,985	1,652	9,488	825	8,865	771	97*	184,511	16,052	98,910	8,605	87,731	7,633	
48	19,877	1,729	9,904	862	9,293	808	98*	192,629	16,759	103,262	8,984	91,593	7,969	
49	20,731	1,804	10,336	899	9,645	839	99*	201,105	17,496	107,807	9,379	95,623	8,319	

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. 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。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)
信諾自願醫保系列 – 靈活計劃 (優越) – 標準保費表 (2024年7月1日生效)

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列 – 靈活計劃 (優越)										
Age 年齡	Accommodation Room Type: Semi-Private Room 病房類別：半私家病房									
	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	-	-
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	-	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	-	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-
18	11,147	970	5,224	454	4,589	399	4,122	359	3,494	304
19	11,419	993	5,433	473	4,773	415	4,286	373	3,632	316
20	11,696	1,018	5,484	477	4,817	419	4,471	389	3,789	330
21	11,982	1,042	5,534	481	4,861	423	4,587	399	3,885	338
22	12,402	1,079	5,766	502	4,988	434	4,704	409	3,987	347
23	12,832	1,116	5,887	512	5,118	445	4,824	420	4,089	356
24	13,277	1,155	6,492	565	5,473	476	4,948	430	4,150	361
25	13,601	1,183	6,733	586	5,574	485	5,101	444	4,200	365
26	14,198	1,235	6,908	601	5,830	507	5,232	455	4,239	369
27	14,995	1,305	7,087	617	5,962	519	5,368	467	4,277	372
28	15,410	1,341	7,266	632	6,109	531	5,504	479	4,318	376
29	15,561	1,354	7,457	649	6,323	550	5,648	491	4,357	379
30	15,717	1,367	7,757	675	6,416	558	5,876	511	4,418	384
31	16,088	1,400	7,858	684	6,511	566	6,029	525	4,682	407
32	16,467	1,433	7,985	695	6,658	579	6,183	538	4,982	433
33	16,855	1,466	8,114	706	6,882	599	6,342	552	5,304	461
34	17,254	1,501	8,325	724	6,993	608	6,504	566	5,515	480
35	17,659	1,536	8,456	736	7,198	626	6,672	580	5,657	492
36	18,360	1,597	8,675	755	7,440	647	6,842	595	5,801	505
37	18,893	1,644	8,898	774	7,447	648	7,021	611	5,951	518
38	19,354	1,684	9,127	794	7,636	664	7,201	626	6,104	531
39	19,469	1,694	9,439	821	7,834	682	7,386	643	6,261	545
40	19,690	1,713	9,737	847	8,011	697	7,662	667	6,403	557
41	20,292	1,765	10,332	899	8,328	725	7,966	693	6,658	579
42	21,108	1,836	10,574	920	8,692	756	8,259	719	6,946	604
43	21,961	1,911	11,058	962	9,072	789	8,564	745	7,252	631
44	22,846	1,988	11,421	994	9,469	824	8,911	775	7,569	659
45	23,818	2,072	11,995	1,044	9,950	866	9,304	809	7,952	692
46	25,190	2,192	12,620	1,098	10,384	903	9,764	849	8,302	722
47	26,216	2,281	13,346	1,161	10,837	943	10,167	885	8,663	754
48	27,535	2,396	13,941	1,213	11,310	984	10,570	920	9,043	787
49	28,920	2,516	14,525	1,264	11,806	1,027	10,973	955	9,435	821

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

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5. 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。

Cigna VHIS Series - Flexi Plan (Superior) - Standard Premium schedule (Effective from 1 July 2024)

信諾自願醫保系列－靈活計劃（優越）－標準保費表（2024年7月1日生效）

Premium for Smoker 吸煙人士保費

Cigna VHIS Series – Flexi Plan (Superior) 信諾自願醫保系列－靈活計劃（優越）										
Accommodation Room Type: Semi-Private Room 病房類別：半私家病房										
Age 年齡	Deductible Option 自付費選項									
	HK\$0		HK\$15,000		HK\$25,000		HK\$50,000		HK\$75,000	
	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
50	30,374	2,643	14,908	1,297	12,439	1,082	11,385	990	9,943	865
51	31,960	2,781	16,125	1,403	13,048	1,135	12,368	1,076	10,431	907
52	33,630	2,926	16,495	1,435	13,688	1,191	12,859	1,119	10,942	952
53	35,387	3,079	17,382	1,512	14,358	1,249	13,517	1,176	11,478	999
54	37,034	3,222	18,132	1,577	15,062	1,310	14,306	1,245	12,041	1,048
55	38,544	3,353	19,297	1,679	16,150	1,405	15,140	1,317	12,909	1,123
56	40,814	3,551	20,243	1,761	16,942	1,474	16,035	1,395	13,542	1,178
57	43,321	3,769	21,289	1,852	17,771	1,546	16,984	1,478	14,205	1,236
58	45,471	3,956	22,546	1,962	18,642	1,622	17,996	1,566	15,193	1,322
59	47,900	4,167	24,182	2,104	19,555	1,701	19,040	1,656	16,261	1,415
60	50,365	4,382	25,566	2,224	21,188	1,843	20,409	1,776	17,329	1,508
61	52,842	4,597	27,583	2,400	23,362	2,206	22,147	1,927	18,397	1,601
62	55,438	4,823	30,107	2,619	27,425	2,386	23,743	2,066	19,465	1,693
63	61,037	5,310	33,380	2,904	29,347	2,553	25,572	2,225	20,968	1,824
64	67,123	5,840	36,486	3,174	30,786	2,678	26,823	2,334	22,470	1,955
65	70,421	6,127	39,552	3,441	33,382	2,904	29,087	2,531	23,973	2,086
66	73,878	6,427	41,490	3,610	35,019	3,047	30,510	2,654	25,475	2,216
67	77,501	6,743	43,523	3,787	36,733	3,196	32,007	2,785	26,978	2,347
68	81,303	7,073	45,654	3,972	38,533	3,352	33,575	2,921	28,467	2,477
69	85,294	7,421	47,868	4,165	40,422	3,517	35,220	3,064	29,861	2,598
70	89,479	7,785	49,379	4,296	42,402	3,689	36,947	3,214	31,325	2,725
71	92,490	8,047	52,700	4,585	44,480	3,870	38,756	3,372	32,861	2,859
72	95,604	8,318	55,283	4,810	46,660	4,059	40,655	3,537	34,470	2,999
73	98,823	8,598	57,992	5,045	48,946	4,258	42,648	3,710	36,158	3,146
74	102,148	8,887	60,833	5,292	51,343	4,467	44,736	3,892	37,929	3,300
75	105,587	9,186	63,813	5,552	53,860	4,686	46,928	4,083	39,789	3,462
76	107,523	9,355	66,939	5,824	56,498	4,915	49,229	4,283	41,739	3,631
77	109,497	9,526	70,220	6,109	59,266	5,156	51,639	4,493	43,784	3,809
78	111,504	9,701	73,661	6,409	62,172	5,409	54,170	4,713	45,929	3,996
79	113,550	9,879	76,056	6,617	65,219	5,674	56,825	4,944	48,179	4,192
80	115,632	10,060	77,450	6,738	68,005	5,916	59,252	5,155	49,933	4,344
81*	118,553	10,314	79,407	6,908	70,574	6,140	61,490	5,350	51,195	4,454
82*	122,182	10,630	81,838	7,120	73,236	6,372	63,809	5,551	52,762	4,590
83*	125,657	10,932	83,083	7,228	75,639	6,581	65,450	5,694	53,564	4,660
84*	130,308	11,337	84,802	7,378	77,216	6,718	66,824	5,814	54,673	4,757
85*	135,124	11,756	85,881	7,472	78,430	6,823	68,064	5,922	55,368	4,817
86*	140,112	12,190	87,292	7,594	79,796	6,942	69,316	6,030	56,278	4,896
87*	145,277	12,639	88,691	7,716	81,166	7,061	70,580	6,140	57,180	4,975
88*	150,625	13,104	90,987	7,916	82,933	7,215	71,852	6,251	58,182	5,062
89*	156,163	13,586	94,400	8,213	85,194	7,412	73,132	6,362	59,282	5,158
90*	161,897	14,085	97,936	8,520	87,515	7,614	74,422	6,475	61,029	5,310
91*	167,835	14,602	101,600	8,839	89,900	7,821	75,718	6,587	63,310	5,508
92*	173,977	15,136	105,398	9,170	92,601	8,056	77,452	6,738	65,672	5,713
93*	180,339	15,689	109,331	9,512	96,052	8,357	80,340	6,990	68,119	5,926
94*	186,924	16,262	113,410	9,867	99,629	8,668	83,330	7,250	70,656	6,147
95*	193,738	16,855	117,634	10,234	103,333	8,990	86,430	7,519	73,283	6,376
96*	200,790	17,469	122,010	10,615	107,171	9,324	89,640	7,799	76,004	6,612
97*	208,088	18,104	126,543	11,009	111,146	9,670	92,965	8,088	78,823	6,858
98*	215,636	18,760	131,240	11,418	115,262	10,028	96,409	8,388	81,744	7,112
99*	223,450	19,440	136,106	11,841	119,529	10,399	99,976	8,698	84,768	7,375

* These rates apply only to Policy Renewal. 此保費只供續保之用。

1. All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。

2. The initial premium is determined by the age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。

3. The premium is adjusted at each Renewal based on the age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。

4. This Standard Premium schedule is subject to update from time to time at Cigna Healthcare's sole discretion. 信諾環球保留權利以不時更新此標準保費表。

5. 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。

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