

Premium Table
保費表

Cigna HealthFirst Elite 360 Medical Plan

信諾尊尚360醫療保

Effective from 1 April 2025 | 2025年4月1日起生效

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	17,486	1,521	14,904	1,297	12,790	1,113	9,436	821	50	20,822	1,812	15,893	1,383	12,423	1,081	10,271	894
1	16,656	1,449	14,396	1,252	12,094	1,052	9,040	786	51	22,066	1,920	16,987	1,478	13,274	1,155	11,019	959
2	15,864	1,380	13,904	1,210	11,436	995	8,666	754	52	23,291	2,026	18,087	1,574	14,136	1,230	11,803	1,027
3	15,108	1,314	13,430	1,168	10,814	941	8,302	722	53	24,568	2,137	19,248	1,675	15,044	1,309	12,635	1,099
4	14,388	1,252	12,970	1,128	10,224	889	7,958	692	54	25,913	2,254	20,480	1,782	16,008	1,393	13,526	1,177
5	13,702	1,192	12,500	1,088	9,666	841	7,626	663	55	27,588	2,400	21,789	1,896	17,035	1,482	14,478	1,260
6	12,968	1,128	12,072	1,050	9,112	793	7,288	634	56	29,095	2,531	23,183	2,017	18,126	1,577	15,497	1,348
7	12,338	1,073	11,660	1,014	8,616	750	6,984	608	57	30,685	2,670	24,665	2,146	19,286	1,678	16,588	1,443
8	11,856	1,031	11,262	980	8,146	709	6,694	582	58	32,391	2,818	26,265	2,285	20,540	1,787	17,767	1,546
9	11,326	985	10,876	946	7,702	670	6,414	558	59	34,187	2,974	27,965	2,433	21,873	1,903	19,028	1,655
10	10,790	939	10,484	912	7,270	632	6,134	534	60	36,078	3,139	29,773	2,590	23,289	2,026	20,376	1,773
11	10,918	950	10,574	920	7,350	639	6,242	543	61	38,146	3,319	31,450	2,736	24,664	2,146	21,698	1,888
12	11,048	961	10,664	928	7,434	647	6,354	553	62	40,328	3,509	33,218	2,890	26,103	2,271	23,104	2,010
13	11,204	975	10,754	936	7,518	654	6,466	563	63	42,690	3,714	35,130	3,056	27,663	2,407	24,623	2,142
14	11,338	986	10,846	944	7,600	661	6,582	573	64	45,179	3,931	37,145	3,232	29,309	2,550	26,239	2,283
15	11,474	998	10,938	952	7,686	669	6,700	583	65	47,805	4,159	39,268	3,416	31,046	2,701	27,956	2,432
16	11,614	1,010	11,032	960	7,772	676	6,820	593	66	50,575	4,400	41,504	3,611	32,879	2,860	29,782	2,591
17	11,752	1,022	11,126	968	7,862	684	6,942	604	67	53,497	4,654	43,861	3,816	34,816	3,029	31,721	2,760
18	5,947	517	5,612	488	3,975	346	3,534	307	68	56,557	4,920	46,327	4,030	36,847	3,206	33,777	2,939
19	6,019	524	5,660	492	4,019	350	3,597	313	69	59,788	5,202	48,928	4,257	38,993	3,392	35,961	3,129
20	6,072	528	5,708	497	4,064	354	3,661	319	70	63,199	5,498	51,671	4,495	41,261	3,590	38,285	3,331
21	6,263	545	5,832	507	4,177	363	3,703	322	71*	66,128	5,753	54,504	4,742	43,683	3,800	40,017	3,481
22	6,462	562	5,954	518	4,291	373	3,742	326	72*	69,674	6,062	57,640	5,015	46,350	4,032	41,750	3,632
23	6,652	579	6,079	529	4,409	384	3,783	329	73*	73,464	6,391	60,978	5,305	49,185	4,279	43,563	3,790
24	6,862	597	6,206	540	4,528	394	3,823	333	74*	77,312	6,726	64,369	5,600	52,065	4,530	45,376	3,948
25	7,078	616	6,336	551	4,650	405	3,864	336	75*	81,215	7,066	67,811	5,900	54,990	4,784	47,189	4,105
26	7,214	628	6,468	563	4,777	416	3,905	340	76*	85,174	7,410	71,305	6,204	57,957	5,042	49,002	4,263
27	7,440	647	6,604	575	4,907	427	3,947	343	77*	89,190	7,760	74,849	6,512	60,970	5,304	50,814	4,421
28	7,676	668	6,743	587	5,041	439	3,990	347	78*	93,119	8,101	76,908	6,691	62,772	5,461	52,566	4,573
29	7,917	689	6,884	599	5,177	450	4,032	351	79*	96,678	8,411	78,917	6,866	64,531	5,614	54,319	4,726
30	8,167	711	7,029	612	5,318	463	4,075	355	80*	98,944	8,608	80,874	7,036	66,245	5,763	56,071	4,878
31	8,496	739	7,333	638	5,438	473	4,336	377	81*	101,154	8,800	82,781	7,202	67,915	5,909	57,823	5,031
32	8,837	769	7,649	665	5,559	484	4,612	401	82*	103,308	8,988	84,637	7,363	69,542	6,050	59,575	5,183
33	9,193	800	7,978	694	5,684	495	4,907	427	83*	105,407	9,170	86,441	7,520	71,125	6,188	61,327	5,335
34	9,658	840	8,321	724	5,924	515	5,219	454	84*	107,450	9,348	88,627	7,711	73,020	6,353	63,079	5,488
35	10,196	887	8,721	759	6,115	532	5,551	483	85*	109,438	9,521	91,232	7,937	75,260	6,548	64,831	5,640
36	10,674	929	8,999	783	6,321	550	5,673	494	86*	111,221	9,676	93,719	8,154	77,403	6,734	66,521	5,787
37	11,175	972	9,285	808	6,534	568	5,800	505	87*	112,950	9,827	96,204	8,370	79,547	6,921	68,210	5,934
38	11,700	1,018	9,581	834	6,753	588	5,928	516	88*	114,626	9,972	98,691	8,586	81,689	7,107	69,899	6,081
39	12,249	1,066	9,887	860	6,981	607	6,060	527	89*	116,247	10,113	101,177	8,802	83,832	7,293	71,588	6,228
40	12,825	1,116	10,203	888	7,217	628	6,195	539	90*	118,392	10,300	103,665	9,019	85,976	7,480	73,278	6,375
41	13,373	1,163	10,647	926	7,554	657	6,509	566	91*	121,102	10,536	106,151	9,235	88,120	7,666	74,968	6,522
42	14,013	1,219	11,115	967	7,985	695	6,840	595	92*	123,811	10,772	108,639	9,452	90,262	7,853	76,657	6,669
43	14,684	1,278	11,601	1,009	8,359	727	7,188	625	93*	126,521	11,007	111,126	9,668	92,406	8,039	78,347	6,816
44	15,387	1,339	12,109	1,053	8,835	769	7,554	657	94*	129,231	11,243	113,613	9,884	94,550	8,226	80,037	6,963
45	16,124	1,403	12,638	1,100	9,247	804	7,937	691	95*	131,940	11,479	116,101	10,101	96,694	8,412	81,727	7,110
46	16,970	1,476	13,244	1,152	9,810	853	8,357	727	96*	134,651	11,715	118,588	10,317	98,838	8,599	83,417	7,257
47	17,861	1,554	13,880	1,208	10,407	905	8,799	766	97*	137,361	11,950	121,076	10,534	100,981	8,785	85,107	7,404
48	18,798	1,635	14,544	1,265	11,040	960	9,264	806	98*	140,072	12,186	123,564	10,750	103,125	8,972	86,797	7,551
49	19,784	1,721	15,241	1,326	11,711	1,019	9,755	849	99+*	142,782	12,422	126,052	10,967	105,269	9,158	88,488	7,698

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	24,132	2,099	19,642	1,709	17,650	1,536	13,022	1,133	50	28,171	2,451	21,273	1,851	17,145	1,492	14,883	1,295
1	22,984	2,000	18,970	1,650	16,690	1,452	12,474	1,085	51	29,854	2,597	22,740	1,978	18,318	1,594	15,967	1,389
2	21,892	1,905	18,324	1,594	15,782	1,373	11,956	1,040	52	31,512	2,742	24,213	2,107	19,508	1,697	17,102	1,488
3	20,848	1,814	17,698	1,540	14,924	1,298	11,458	997	53	33,239	2,892	25,765	2,242	20,760	1,806	18,308	1,593
4	19,856	1,727	17,092	1,487	14,110	1,228	10,982	955	54	35,059	3,050	27,414	2,385	22,092	1,922	19,598	1,705
5	18,906	1,645	16,476	1,433	13,340	1,161	10,524	916	55	36,962	3,216	29,168	2,538	23,508	2,045	20,978	1,825
6	17,896	1,557	15,912	1,384	12,574	1,094	10,056	875	56	38,982	3,391	31,032	2,700	25,014	2,176	22,242	1,935
7	17,026	1,481	15,368	1,337	11,890	1,034	9,638	839	57	41,112	3,577	33,016	2,872	26,615	2,316	23,577	2,051
8	16,200	1,409	14,842	1,291	11,240	978	9,236	804	58	43,398	3,776	35,158	3,059	28,345	2,466	25,009	2,176
9	15,412	1,341	14,334	1,247	10,628	925	8,852	770	59	45,804	3,985	37,435	3,257	30,185	2,626	26,521	2,307
10	14,666	1,276	13,818	1,202	10,032	873	8,464	736	60	48,339	4,205	39,853	3,467	32,139	2,796	28,119	2,446
11	14,840	1,291	13,932	1,212	10,144	883	8,616	750	61	51,108	4,446	42,098	3,663	34,037	2,961	29,944	2,605
12	15,018	1,307	14,052	1,223	10,256	892	8,768	763	62	54,031	4,701	44,924	3,908	36,022	3,134	31,882	2,774
13	15,198	1,322	14,172	1,233	10,372	902	8,924	776	63	57,196	4,976	47,510	4,133	38,175	3,321	33,981	2,956
14	15,380	1,338	14,294	1,244	10,488	912	9,084	790	64	60,532	5,266	50,235	4,370	40,445	3,519	36,210	3,150
15	15,566	1,354	14,416	1,254	10,606	923	9,246	804	65	64,049	5,572	53,106	4,620	42,843	3,727	38,579	3,356
16	15,752	1,370	14,538	1,265	10,726	933	9,410	819	66	67,761	5,895	56,129	4,883	45,374	3,948	41,098	3,576
17	15,944	1,387	14,664	1,276	10,848	944	9,582	834	67	71,675	6,236	59,317	5,161	48,046	4,180	43,776	3,809
18	8,067	702	7,396	643	5,486	477	4,876	424	68	75,776	6,593	62,654	5,451	50,849	4,424	46,612	4,055
19	8,164	710	7,459	649	5,547	483	4,964	432	69	80,105	6,969	66,847	5,816	53,811	4,682	49,626	4,317
20	8,262	719	7,523	655	5,609	488	5,052	440	70	84,674	7,367	71,307	6,204	56,941	4,954	52,834	4,597
21	8,523	742	7,565	658	5,765	502	5,109	444	71*	91,256	7,939	75,215	6,544	60,283	5,245	55,224	4,804
22	8,792	765	7,642	665	5,922	515	5,164	449	72*	96,150	8,365	79,543	6,920	63,963	5,565	57,615	5,013
23	9,069	789	7,718	671	6,083	529	5,221	454	73*	101,381	8,820	84,150	7,321	67,876	5,905	60,117	5,230
24	9,354	814	7,794	678	6,248	544	5,277	459	74*	106,690	9,282	88,830	7,728	71,850	6,251	62,620	5,448
25	9,650	840	7,956	692	6,418	558	5,332	464	75*	112,076	9,751	93,579	8,141	75,885	6,602	65,121	5,666
26	9,954	866	8,122	707	6,592	574	5,389	469	76*	117,540	10,226	98,400	8,561	79,981	6,958	67,622	5,883
27	10,268	893	8,293	721	6,771	589	5,556	483	77*	123,081	10,708	103,292	8,986	84,139	7,320	70,124	6,101
28	10,592	922	8,467	737	6,955	605	5,726	498	78*	128,505	11,180	106,133	9,234	86,625	7,536	72,542	6,311
29	10,926	951	8,740	760	7,145	622	5,898	513	79*	133,416	11,607	108,905	9,475	89,052	7,748	74,960	6,522
30	11,271	981	9,021	785	7,340	639	6,018	524	80*	136,543	11,879	111,606	9,710	91,418	7,953	77,378	6,732
31	11,723	1,020	9,512	828	7,504	653	6,403	557	81*	139,592	12,145	114,238	9,939	93,723	8,154	79,796	6,942
32	12,196	1,061	10,027	872	7,672	667	6,811	593	82*	142,565	12,403	116,798	10,161	95,968	8,349	82,214	7,153
33	12,686	1,104	10,568	919	7,843	682	7,177	624	83*	145,462	12,655	119,289	10,378	98,153	8,539	84,631	7,363
34	13,196	1,148	11,138	969	8,015	697	7,562	658	84*	148,281	12,900	122,305	10,641	100,768	8,767	87,050	7,573
35	13,727	1,194	11,616	1,011	8,193	713	8,043	700	85*	151,024	13,139	125,901	10,953	103,860	9,036	89,468	7,784
36	14,371	1,250	11,987	1,043	8,469	737	8,221	715	86*	153,485	13,353	129,331	11,252	106,817	9,293	91,798	7,986
37	15,045	1,309	12,368	1,076	8,753	762	8,403	731	87*	155,871	13,561	132,762	11,550	109,774	9,550	94,130	8,189
38	15,752	1,370	12,761	1,110	9,049	787	8,590	747	88*	158,183	13,762	136,194	11,849	112,732	9,808	96,461	8,392
39	16,491	1,435	13,168	1,146	9,353	814	8,781	764	89*	160,421	13,957	139,625	12,147	115,689	10,065	98,792	8,595
40	17,266	1,502	13,590	1,182	9,669	841	8,977	781	90*	163,382	14,214	143,057	12,446	118,647	10,322	101,123	8,798
41	18,093	1,574	14,182	1,234	10,220	889	9,431	820	91*	167,120	14,539	146,488	12,744	121,605	10,580	103,456	9,001
42	18,959	1,649	14,804	1,288	10,804	940	9,913	862	92*	170,860	14,865	149,921	13,043	124,563	10,837	105,787	9,203
43	19,866	1,728	15,452	1,344	11,421	994	10,416	906	93*	174,599	15,190	153,354	13,342	127,521	11,094	108,119	9,406
44	20,817	1,811	16,129	1,403	12,072	1,050	10,945	952	94*	178,339	15,515	156,786	13,640	130,479	11,352	110,452	9,609
45	21,814	1,898	16,834	1,465	12,761	1,110	11,500	1,001	95*	182,078	15,841	160,219	13,939	133,437	11,609	112,784	9,812
46	22,960	1,998	17,641	1,535	13,537	1,178	12,109	1,053	96*	185,818	16,166	163,652	14,238	136,395	11,866	115,116	10,015
47	24,165	2,102	18,487	1,608	14,362	1,249	12,750	1,109	97*	189,558	16,492	167,085	14,536	139,354	12,124	117,448	10,218
48	25,433	2,213	19,373	1,685	15,235	1,325	13,424	1,168	98*	193,298	16,817	170,519	14,835	142,313	12,381	119,781	10,421
49	26,767	2,329	20,301	1,766	16,162	1,406	14,135	1,230	99+*	197,039	17,142	173,952	15,134	145,272	12,639	122,113	10,624

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	33,796	2,940	27,504	2,393	24,704	2,149	18,238	1,587	50	41,251	3,589	31,159	2,711	25,110	2,185	21,794	1,896
1	32,194	2,801	26,568	2,311	23,368	2,033	17,470	1,520	51	43,871	3,817	33,416	2,907	26,917	2,342	23,465	2,041
2	30,658	2,667	25,664	2,233	22,108	1,923	16,746	1,457	52	46,464	4,042	35,709	3,107	28,763	2,502	25,216	2,194
3	29,200	2,540	24,784	2,156	20,906	1,819	16,048	1,396	53	49,178	4,278	38,124	3,317	30,720	2,673	27,089	2,357
4	27,804	2,419	23,938	2,083	19,768	1,720	15,380	1,338	54	52,054	4,529	40,703	3,541	32,806	2,854	29,095	2,531
5	26,480	2,304	23,070	2,007	18,688	1,626	14,738	1,282	55	55,064	4,791	43,460	3,781	35,031	3,048	31,254	2,719
6	25,064	2,181	22,280	1,938	17,616	1,533	14,084	1,225	56	58,279	5,070	46,394	4,036	37,396	3,253	33,253	2,893
7	23,846	2,075	21,520	1,872	16,658	1,449	13,496	1,174	57	61,680	5,366	49,537	4,310	39,929	3,474	35,370	3,077
8	22,686	1,974	20,782	1,808	15,746	1,370	12,934	1,125	58	65,332	5,684	52,936	4,605	42,677	3,713	37,649	3,275
9	21,584	1,878	20,070	1,746	14,888	1,295	12,394	1,078	59	69,193	6,020	56,554	4,920	45,607	3,968	40,063	3,485
10	20,540	1,787	19,350	1,683	14,054	1,223	11,856	1,031	60	73,272	6,375	60,411	5,256	48,726	4,239	42,625	3,708
11	20,786	1,808	19,514	1,698	14,212	1,236	12,066	1,050	61	77,741	6,763	64,038	5,571	51,777	4,505	45,546	3,963
12	21,034	1,830	19,680	1,712	14,368	1,250	12,280	1,068	62	82,473	7,175	68,579	5,966	54,985	4,784	48,663	4,234
13	21,286	1,852	19,846	1,727	14,528	1,264	12,496	1,087	63	87,602	7,621	72,773	6,331	58,479	5,088	52,043	4,528
14	21,542	1,874	20,018	1,742	14,694	1,278	12,724	1,107	64	93,035	8,094	77,212	6,717	62,172	5,409	55,652	4,842
15	21,798	1,896	20,188	1,756	14,858	1,293	12,950	1,127	65	98,776	8,594	81,915	7,127	66,088	5,750	59,497	5,176
16	22,060	1,919	20,362	1,771	15,012	1,306	13,178	1,146	66	104,865	9,123	86,880	7,559	70,230	6,110	63,599	5,533
17	22,326	1,942	20,534	1,786	15,192	1,322	13,414	1,167	67	111,308	9,684	92,125	8,015	74,619	6,492	67,982	5,914
18	11,294	983	10,363	902	7,682	668	6,827	594	68	118,081	10,273	97,644	8,495	79,243	6,894	72,632	6,319
19	11,429	994	10,446	909	7,767	676	6,951	605	69	125,258	10,897	104,537	9,095	84,166	7,322	77,600	6,751
20	11,571	1,007	10,535	917	7,857	684	7,075	616	70	132,871	11,560	111,909	9,736	89,356	7,774	82,905	7,213
21	11,943	1,039	10,600	922	8,074	702	7,158	623	71*	143,684	12,501	118,443	10,305	94,941	8,260	86,952	7,565
22	12,323	1,072	10,714	932	8,300	722	7,238	630	72*	151,915	13,217	125,690	10,935	101,081	8,794	91,033	7,920
23	12,719	1,107	10,825	942	8,537	743	7,322	637	73*	160,737	13,984	133,441	11,609	107,630	9,364	95,313	8,292
24	13,127	1,142	10,942	952	8,765	763	7,405	644	74*	169,735	14,767	141,335	12,296	114,323	9,946	99,623	8,667
25	13,545	1,178	11,168	972	9,010	784	7,486	651	75*	178,926	15,567	149,417	12,999	121,166	10,541	103,963	9,045
26	13,981	1,216	11,408	992	9,260	806	7,568	658	76*	188,293	16,381	157,660	13,716	128,153	11,149	108,328	9,425
27	14,431	1,255	11,657	1,014	9,514	828	7,810	679	77*	197,858	17,214	166,066	14,448	135,278	11,769	112,727	9,807
28	14,893	1,296	11,908	1,036	9,781	851	8,053	701	78*	207,289	18,034	171,223	14,896	139,755	12,159	117,018	10,181
29	15,370	1,337	12,295	1,070	10,049	874	8,298	722	79*	215,948	18,787	176,302	15,338	144,168	12,543	121,331	10,556
30	15,869	1,381	12,693	1,104	10,332	899	8,472	737	80*	221,776	19,295	181,307	15,774	148,505	12,920	125,684	10,935
31	16,506	1,436	13,396	1,165	10,568	919	9,016	784	81*	227,516	19,794	186,222	16,201	152,782	13,292	130,057	11,315
32	17,179	1,495	14,129	1,229	10,808	940	9,596	835	82*	233,174	20,286	191,050	16,621	156,990	13,658	134,464	11,698
33	17,882	1,556	14,900	1,296	11,057	962	10,116	880	83*	238,725	20,769	195,799	17,035	161,107	14,016	138,892	12,084
34	18,609	1,619	15,711	1,367	11,303	983	10,664	928	84*	244,206	21,246	201,447	17,526	165,986	14,441	143,360	12,472
35	19,367	1,685	16,396	1,426	11,557	1,005	11,348	987	85*	249,576	21,713	208,091	18,104	171,670	14,935	147,852	12,863
36	20,288	1,765	16,923	1,472	11,956	1,040	11,608	1,010	86*	254,523	22,144	214,500	18,662	177,168	15,414	152,226	13,244
37	21,252	1,849	17,467	1,520	12,365	1,076	11,870	1,033	87*	259,374	22,566	220,957	19,223	182,701	15,895	156,633	13,627
38	22,261	1,937	18,031	1,569	12,786	1,112	12,141	1,056	88*	264,133	22,980	227,449	19,788	188,269	16,379	161,071	14,013
39	23,315	2,028	18,621	1,620	13,222	1,150	12,416	1,080	89*	268,793	23,385	233,992	20,357	193,889	16,868	165,529	14,401
40	24,422	2,125	19,224	1,672	13,677	1,190	12,700	1,105	90*	274,697	23,899	240,567	20,929	199,523	17,359	170,022	14,792
41	25,683	2,234	20,132	1,751	14,508	1,262	13,388	1,165	91*	281,960	24,531	247,194	21,506	205,211	17,853	174,545	15,185
42	27,004	2,349	21,089	1,835	15,390	1,339	14,118	1,228	92*	289,266	25,166	253,861	22,086	210,937	18,352	179,100	15,582
43	28,398	2,471	22,087	1,922	16,328	1,421	14,889	1,295	93*	296,620	25,806	260,566	22,669	216,694	18,852	183,684	15,981
44	29,858	2,598	23,134	2,013	17,319	1,507	15,701	1,366	94*	304,022	26,450	267,330	23,258	222,478	19,356	188,293	16,381
45	31,397	2,732	24,233	2,108	18,367	1,598	16,552	1,440	95*	311,476	27,098	274,134	23,850	228,318	19,864	192,939	16,786
46	33,158	2,885	25,476	2,216	19,552	1,701	17,488	1,521	96*	318,981	27,751	280,980	24,445	234,194	20,375	197,612	17,192
47	35,025	3,047	26,795	2,331	20,811	1,811	18,478	1,608	97*	326,534	28,408	287,876	25,045	240,111	20,890	202,319	17,602
48	36,984	3,218	28,177	2,451	22,159	1,928	19,523	1,699	98*	334,135	29,070	294,812	25,649	246,067	21,408	207,052	18,014
49	39,060	3,398	29,628	2,578	23,586	2,052	20,629	1,795	99+*	341,785	29,735	301,795	26,256	252,059	21,929	211,820	18,428

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	62,922	5,474	51,190	4,454	45,992	4,001	33,954	2,954	50	73,564	6,400	55,561	4,834	44,775	3,895	38,867	3,381
1	59,938	5,215	49,462	4,303	43,498	3,784	32,530	2,830	51	78,005	6,786	59,411	5,169	47,862	4,164	41,720	3,630
2	57,078	4,966	47,764	4,155	41,150	3,580	31,178	2,712	52	82,376	7,167	63,304	5,507	51,001	4,437	44,705	3,889
3	54,366	4,730	46,130	4,013	38,908	3,385	29,878	2,599	53	86,925	7,562	67,385	5,862	54,300	4,724	47,880	4,166
4	51,768	4,504	44,548	3,876	36,790	3,201	28,640	2,492	54	91,735	7,981	71,737	6,241	57,815	5,030	51,276	4,461
5	49,306	4,290	42,942	3,736	34,780	3,026	27,436	2,387	55	96,760	8,418	76,363	6,644	61,557	5,355	54,920	4,778
6	46,668	4,060	41,472	3,608	32,786	2,852	26,224	2,281	56	102,105	8,883	81,282	7,072	65,521	5,700	58,257	5,068
7	44,396	3,862	40,052	3,485	31,000	2,697	25,132	2,186	57	107,734	9,373	86,529	7,528	69,762	6,069	61,781	5,375
8	42,242	3,675	38,682	3,365	29,310	2,550	24,084	2,095	58	113,783	9,899	92,193	8,021	74,329	6,467	65,565	5,704
9	40,188	3,496	37,356	3,250	27,706	2,410	23,076	2,008	59	120,149	10,453	98,203	8,544	79,199	6,890	69,571	6,053
10	38,240	3,327	36,016	3,133	26,158	2,276	22,074	1,920	60	126,861	11,037	104,594	9,100	84,375	7,341	73,802	6,421
11	38,700	3,367	36,318	3,160	26,450	2,301	22,466	1,955	61	134,194	11,675	110,549	9,618	89,391	7,777	78,625	6,840
12	39,160	3,407	36,630	3,187	26,740	2,326	22,864	1,989	62	141,941	12,349	118,039	10,269	94,655	8,235	83,756	7,287
13	39,628	3,448	36,938	3,214	27,046	2,353	23,270	2,024	63	150,327	13,078	124,885	10,865	100,364	8,732	89,306	7,770
14	40,106	3,489	37,256	3,241	27,348	2,379	23,688	2,061	64	159,172	13,848	132,108	11,493	106,391	9,256	95,220	8,284
15	40,586	3,531	37,578	3,269	27,654	2,406	24,108	2,097	65	168,503	14,660	139,740	12,157	112,757	9,810	101,495	8,830
16	41,070	3,573	37,906	3,298	27,948	2,431	24,532	2,134	66	178,358	15,517	147,766	12,856	119,470	10,394	108,176	9,411
17	41,562	3,616	38,222	3,325	28,268	2,459	24,976	2,173	67	188,760	16,422	156,230	13,592	126,561	11,011	115,288	10,030
18	42,026	1,829	19,286	1,678	14,304	1,244	12,713	1,106	68	199,658	17,370	165,110	14,365	134,017	11,659	122,812	10,685
19	21,282	1,852	19,449	1,692	14,457	1,258	12,939	1,126	69	211,159	18,371	176,241	15,333	141,911	12,346	130,818	11,381
20	21,544	1,874	19,608	1,706	14,625	1,272	13,172	1,146	70	223,329	19,430	188,111	16,366	150,233	13,070	139,348	12,123
21	22,218	1,933	19,718	1,715	15,022	1,307	13,321	1,159	71*	240,796	20,949	198,505	17,270	159,143	13,845	145,720	12,678
22	22,913	1,993	19,917	1,733	15,431	1,342	13,457	1,171	72*	253,837	22,084	210,033	18,273	168,937	14,698	152,107	13,233
23	23,637	2,056	20,106	1,749	15,854	1,379	13,605	1,184	73*	267,780	23,297	222,319	19,342	179,352	15,604	158,787	13,814
24	24,376	2,121	20,311	1,767	16,278	1,416	13,749	1,196	74*	281,936	24,528	234,778	20,426	189,943	16,525	165,478	14,397
25	25,138	2,187	20,721	1,803	16,716	1,454	13,893	1,209	75*	296,327	25,780	247,469	21,530	200,721	17,463	172,175	14,979
26	25,930	2,256	21,153	1,840	17,166	1,493	14,034	1,221	76*	310,920	27,050	260,344	22,650	211,667	18,415	178,876	15,562
27	26,741	2,326	21,595	1,879	17,631	1,534	14,471	1,259	77*	325,746	28,340	273,426	23,788	222,771	19,381	185,586	16,146
28	27,582	2,400	22,043	1,918	18,110	1,576	14,911	1,297	78*	340,261	29,603	281,084	24,454	229,469	19,964	192,084	16,711
29	28,446	2,475	22,752	1,979	18,594	1,618	15,355	1,336	79*	353,429	30,748	288,569	25,106	236,017	20,533	198,577	17,276
30	29,341	2,553	23,476	2,042	19,104	1,662	15,665	1,363	80*	361,899	31,485	295,881	25,742	242,405	21,089	205,089	17,843
31	30,508	2,654	24,753	2,154	19,528	1,699	16,661	1,450	81*	370,165	32,204	303,007	26,362	248,654	21,633	211,600	18,409
32	31,727	2,760	26,090	2,270	19,956	1,736	17,722	1,542	82*	378,247	32,907	309,949	26,966	254,743	22,163	218,124	18,977
33	33,000	2,871	27,498	2,392	20,401	1,775	18,670	1,624	83*	386,116	33,592	316,722	27,555	260,657	22,677	224,644	19,544
34	34,323	2,986	28,969	2,520	20,849	1,814	19,666	1,711	84*	393,804	34,261	324,898	28,266	267,758	23,295	231,183	20,113
35	35,697	3,106	30,213	2,629	21,301	1,853	20,916	1,820	85*	401,280	34,911	334,617	29,112	276,110	24,022	237,724	20,682
36	37,368	3,251	31,159	2,711	22,017	1,915	21,380	1,860	86*	408,022	35,498	343,907	29,920	284,115	24,718	244,031	21,231
37	39,118	3,403	32,148	2,797	22,759	1,980	21,849	1,901	87*	414,568	36,067	353,204	30,729	292,122	25,415	250,353	21,781
38	40,951	3,563	33,165	2,885	23,519	2,046	22,331	1,943	88*	420,924	36,620	362,515	31,539	300,142	26,112	256,682	22,331
39	42,860	3,729	34,231	2,978	24,304	2,114	22,821	1,985	89*	427,082	37,156	371,842	32,350	308,179	26,812	263,012	22,882
40	44,867	3,903	35,312	3,072	25,125	2,186	23,328	2,030	90*	435,184	37,861	381,158	33,161	316,213	27,511	269,353	23,434
41	47,039	4,092	36,872	3,208	26,574	2,312	24,522	2,133	91*	445,361	38,746	390,505	33,974	324,261	28,211	275,699	23,986
42	49,314	4,290	38,511	3,350	28,105	2,445	25,783	2,243	92*	455,552	39,633	399,856	34,787	332,328	28,913	282,056	24,539
43	51,703	4,498	40,213	3,499	29,726	2,586	27,110	2,359	93*	465,758	40,521	409,204	35,601	340,392	29,614	288,424	25,093
44	54,204	4,716	41,989	3,653	31,440	2,735	28,502	2,480	94*	475,969	41,409	418,590	36,417	348,448	30,315	294,783	25,646
45	56,826	4,944	43,860	3,816	33,244	2,892	29,959	2,606	95*	486,189	42,298	427,969	37,233	356,533	31,018	301,159	26,201
46	59,840	5,206	45,970	3,999	35,280	3,069	31,556	2,745	96*	496,423	43,189	437,359	38,050	364,626	31,722	307,540	26,756
47	63,019	5,483	48,206	4,194	37,449	3,258	33,249	2,893	97*	506,664	44,080	446,757	38,868	372,729	32,427	313,926	27,312
48	66,350	5,772	50,546	4,398	39,750	3,458	35,023	3,047	98*	516,917	44,972	456,166	39,686	380,843	33,133	320,316	27,867
49	69,868	6,079	52,991	4,610	42,189	3,670	36,896	3,210	99+*	527,178	45,864	465,587	40,506	388,960	33,840	326,719	28,425

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	24,986	2,174	19,070	1,659	14,908	1,297	12,326	1,072
1	-	-	-	-	-	-	-	-	51	26,479	2,304	20,385	1,773	15,928	1,386	13,224	1,150
2	-	-	-	-	-	-	-	-	52	27,949	2,432	21,706	1,888	16,963	1,476	14,162	1,232
3	-	-	-	-	-	-	-	-	53	29,481	2,565	23,097	2,009	18,053	1,571	15,161	1,319
4	-	-	-	-	-	-	-	-	54	31,096	2,705	24,576	2,138	19,210	1,671	16,231	1,412
5	-	-	-	-	-	-	-	-	55	33,105	2,880	26,147	2,275	20,442	1,778	17,374	1,512
6	-	-	-	-	-	-	-	-	56	34,915	3,038	27,820	2,420	21,751	1,892	18,597	1,618
7	-	-	-	-	-	-	-	-	57	36,822	3,204	29,597	2,575	23,143	2,013	19,905	1,732
8	-	-	-	-	-	-	-	-	58	38,869	3,382	31,518	2,742	24,649	2,144	21,320	1,855
9	-	-	-	-	-	-	-	-	59	41,025	3,569	33,559	2,920	26,248	2,284	22,834	1,987
10	-	-	-	-	-	-	-	-	60	43,295	3,767	35,727	3,108	27,947	2,431	24,452	2,127
11	-	-	-	-	-	-	-	-	61	45,775	3,982	37,739	3,283	29,597	2,575	26,038	2,265
12	-	-	-	-	-	-	-	-	62	48,393	4,210	39,861	3,468	31,324	2,725	27,724	2,412
13	-	-	-	-	-	-	-	-	63	51,227	4,457	42,156	3,668	33,195	2,888	29,548	2,571
14	-	-	-	-	-	-	-	-	64	54,215	4,717	44,574	3,878	35,170	3,060	31,488	2,739
15	-	-	-	-	-	-	-	-	65	57,366	4,991	47,120	4,099	37,255	3,241	33,548	2,919
16	-	-	-	-	-	-	-	-	66	60,690	5,280	49,804	4,333	39,456	3,433	35,738	3,109
17	-	-	-	-	-	-	-	-	67	64,196	5,585	52,633	4,579	41,779	3,635	38,066	3,312
18	7,136	621	6,735	586	4,770	415	4,240	369	68	67,869	5,905	55,593	4,837	44,217	3,847	40,532	3,526
19	7,222	628	6,792	591	4,823	420	4,316	375	69	71,745	6,242	58,715	5,108	46,792	4,071	43,154	3,754
20	7,287	634	6,850	596	4,878	424	4,392	382	70	75,838	6,598	62,006	5,395	49,514	4,308	45,942	3,997
21	7,517	654	6,998	609	5,013	436	4,443	387	71*	79,353	6,904	65,404	5,690	52,419	4,560	48,021	4,178
22	7,753	675	7,144	622	5,149	448	4,491	391	72*	83,608	7,274	69,167	6,018	55,621	4,839	50,100	4,359
23	7,982	694	7,295	635	5,289	460	4,540	395	73*	88,158	7,670	73,175	6,366	59,023	5,135	52,276	4,548
24	8,233	716	7,448	648	5,433	473	4,588	399	74*	92,774	8,071	77,243	6,720	62,479	5,436	54,452	4,737
25	8,493	739	7,603	661	5,581	486	4,637	403	75*	97,457	8,479	81,373	7,079	65,987	5,741	56,627	4,927
26	8,656	753	7,761	675	5,732	499	4,686	408	76*	102,208	8,892	85,565	7,444	69,549	6,051	58,802	5,116
27	8,929	777	7,925	689	5,888	512	4,736	412	77*	107,027	9,311	89,818	7,814	73,164	6,365	60,977	5,305
28	9,211	801	8,091	704	6,048	526	4,787	416	78*	111,743	9,722	92,290	8,029	75,326	6,553	63,080	5,488
29	9,500	827	8,260	719	6,212	540	4,839	421	79*	116,014	10,093	94,699	8,239	77,436	6,737	65,183	5,671
30	9,801	853	8,435	734	6,382	555	4,891	426	80*	118,733	10,330	97,049	8,443	79,494	6,916	67,285	5,854
31	10,194	887	8,799	766	6,525	568	5,203	453	81*	121,384	10,560	99,337	8,642	81,498	7,090	69,388	6,037
32	10,605	923	9,178	798	6,672	580	5,536	482	82*	123,970	10,785	101,564	8,836	83,450	7,260	71,490	6,220
33	11,031	960	9,573	833	6,820	593	5,888	512	83*	126,489	11,005	103,730	9,025	85,350	7,425	73,593	6,403
34	11,590	1,008	9,985	869	7,110	619	6,262	545	84*	128,940	11,218	106,353	9,253	87,624	7,623	75,695	6,585
35	12,235	1,064	10,466	911	7,338	638	6,660	579	85*	131,326	11,425	109,478	9,525	90,312	7,857	77,798	6,768
36	12,809	1,114	10,799	940	7,585	660	6,808	592	86*	133,465	11,611	112,462	9,784	92,884	8,081	79,825	6,945
37	13,411	1,167	11,143	969	7,840	682	6,959	605	87*	135,540	11,792	115,445	10,044	95,455	8,305	81,852	7,121
38	14,040	1,221	11,497	1,000	8,105	705	7,114	619	88*	137,551	11,967	118,429	10,303	98,027	8,528	83,879	7,297
39	14,699	1,279	11,864	1,032	8,378	729	7,272	633	89*	139,497	12,136	121,413	10,563	100,600	8,752	85,906	7,474
40	15,389	1,339	12,244	1,065	8,660	753	7,435	647	90*	142,071	12,360	124,398	10,823	103,171	8,976	87,934	7,650
41	16,047	1,396	12,777	1,112	9,065	789	7,811	680	91*	145,322	12,643	127,381	11,082	105,743	9,200	89,961	7,827
42	16,816	1,463	13,337	1,160	9,582	834	8,209	714	92*	148,574	12,926	130,367	11,342	108,315	9,423	91,989	8,003
43	17,620	1,533	13,922	1,211	10,031	873	8,626	750	93*	151,826	13,209	133,351	11,602	110,888	9,647	94,017	8,179
44	18,464	1,606	14,530	1,264	10,602	922	9,064	789	94*	155,077	13,492	136,336	11,861	113,460	9,871	96,045	8,356
45	19,348	1,683	15,166	1,319	11,097	965	9,524	829	95*	158,329	13,775	139,321	12,121	116,032	10,095	98,073	8,532
46	20,364	1,772	15,894	1,383	11,772	1,024	10,028	872	96*	161,581	14,058	142,306	12,381	118,606	10,319	100,101	8,709
47	21,433	1,865	16,655	1,449	12,488	1,086	10,559	919	97*	164,833	14,340	145,291	12,640	121,178	10,542	102,129	8,885
48	22,558	1,963	17,453	1,518	13,248	1,153	11,118	967	98*	168,085	14,623	148,277	12,900	123,751	10,766	104,157	9,062
49	23,742	2,066	18,290	1,591	14,054	1,223	11,706	1,018	99+*	171,338	14,906	151,262	13,160	126,323	10,990	106,186	9,238

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	33,805	2,941	25,528	2,221	20,574	1,790	17,859	1,554
1	-	-	-	-	-	-	-	-	51	35,825	3,117	27,287	2,374	21,982	1,912	19,160	1,667
2	-	-	-	-	-	-	-	-	52	37,813	3,290	29,055	2,528	23,409	2,037	20,522	1,785
3	-	-	-	-	-	-	-	-	53	39,886	3,470	30,917	2,690	24,912	2,167	21,970	1,911
4	-	-	-	-	-	-	-	-	54	42,071	3,660	32,896	2,862	26,510	2,306	23,517	2,046
5	-	-	-	-	-	-	-	-	55	44,355	3,859	35,002	3,045	28,209	2,454	25,174	2,190
6	-	-	-	-	-	-	-	-	56	46,779	4,070	37,240	3,240	30,016	2,611	26,690	2,322
7	-	-	-	-	-	-	-	-	57	49,334	4,292	39,618	3,447	31,937	2,779	28,293	2,461
8	-	-	-	-	-	-	-	-	58	52,076	4,531	42,190	3,671	34,014	2,959	30,010	2,611
9	-	-	-	-	-	-	-	-	59	54,965	4,782	44,922	3,908	36,221	3,151	31,826	2,769
10	-	-	-	-	-	-	-	-	60	58,006	5,047	47,824	4,161	38,566	3,355	33,743	2,936
11	-	-	-	-	-	-	-	-	61	61,330	5,336	50,518	4,395	40,844	3,553	35,932	3,126
12	-	-	-	-	-	-	-	-	62	64,837	5,641	53,908	4,690	43,227	3,761	38,260	3,329
13	-	-	-	-	-	-	-	-	63	68,634	5,971	57,012	4,960	45,809	3,985	40,777	3,548
14	-	-	-	-	-	-	-	-	64	72,638	6,320	60,282	5,245	48,535	4,223	43,452	3,780
15	-	-	-	-	-	-	-	-	65	76,860	6,687	63,726	5,544	51,412	4,473	46,296	4,028
16	-	-	-	-	-	-	-	-	66	81,313	7,074	67,356	5,860	54,449	4,737	49,319	4,291
17	-	-	-	-	-	-	-	-	67	86,010	7,483	71,180	6,193	57,656	5,016	52,531	4,570
18	9,681	842	8,875	772	6,583	573	5,851	509	68	90,931	7,911	75,185	6,541	61,019	5,309	55,933	4,866
19	9,798	852	8,951	779	6,657	579	5,956	518	69	96,125	8,363	80,216	6,979	64,573	5,618	59,552	5,181
20	9,915	863	9,028	785	6,731	586	6,062	527	70	101,608	8,840	85,568	7,444	68,329	5,945	63,399	5,516
21	10,228	890	9,077	790	6,918	602	6,132	533	71*	109,507	9,527	90,258	7,852	72,340	6,294	66,269	5,765
22	10,550	918	9,170	798	7,106	618	6,198	539	72*	115,379	10,038	95,450	8,304	76,756	6,678	69,137	6,015
23	10,883	947	9,262	806	7,300	635	6,264	545	73*	121,657	10,584	100,980	8,785	81,451	7,086	72,141	6,276
24	11,226	977	9,353	814	7,498	652	6,332	551	74*	128,027	11,138	106,596	9,274	86,220	7,501	75,144	6,538
25	11,580	1,007	9,548	831	7,701	670	6,398	557	75*	134,492	11,701	112,295	9,770	91,062	7,922	78,146	6,799
26	11,945	1,039	9,747	848	7,910	688	6,467	563	76*	141,048	12,271	118,079	10,273	95,977	8,350	81,148	7,060
27	12,322	1,072	9,952	866	8,125	707	6,667	580	77*	147,697	12,850	123,950	10,784	100,966	8,784	84,148	7,321
28	12,710	1,106	10,161	884	8,347	726	6,871	598	78*	154,206	13,416	127,359	11,080	103,951	9,044	87,050	7,573
29	13,111	1,141	10,488	912	8,574	746	7,078	616	79*	160,999	13,929	130,686	11,370	106,862	9,297	89,952	7,826
30	13,526	1,177	10,825	942	8,807	766	7,222	628	80*	163,851	14,255	133,928	11,652	109,702	9,544	92,854	8,078
31	14,069	1,224	11,413	993	9,005	783	7,683	668	81*	167,511	14,573	137,085	11,926	112,467	9,785	95,755	8,331
32	14,634	1,273	12,033	1,047	9,206	801	8,173	711	82*	171,079	14,884	140,158	12,194	115,161	10,019	98,657	8,583
33	15,223	1,324	12,683	1,103	9,411	819	8,613	749	83*	174,554	15,186	143,147	12,454	117,783	10,247	101,558	8,836
34	15,835	1,378	13,366	1,163	9,619	837	9,074	789	84*	177,938	15,481	146,766	12,769	120,921	10,520	104,460	9,088
35	16,472	1,433	13,939	1,213	9,832	855	9,651	840	85*	181,229	15,767	151,080	13,144	124,631	10,843	107,362	9,340
36	17,245	1,500	14,383	1,251	10,163	884	9,865	858	86*	184,182	16,024	155,197	13,502	128,180	11,152	110,158	9,584
37	18,055	1,571	14,841	1,291	10,504	914	10,084	877	87*	187,045	16,273	159,314	13,860	131,729	11,460	112,956	9,827
38	18,902	1,644	15,314	1,332	10,858	945	10,308	897	88*	189,820	16,514	163,432	14,219	135,278	11,769	115,753	10,071
39	19,790	1,722	15,802	1,375	11,224	976	10,537	917	89*	192,505	16,748	167,550	14,577	138,827	12,078	118,551	10,314
40	20,719	1,803	16,308	1,419	11,603	1,009	10,773	937	90*	196,058	17,057	171,668	14,935	142,377	12,387	121,348	10,557
41	21,711	1,889	17,018	1,481	12,264	1,067	11,318	985	91*	200,545	17,447	175,787	15,293	145,926	12,696	124,147	10,801
42	22,750	1,979	17,764	1,545	12,965	1,128	11,894	1,035	92*	205,032	17,838	179,905	15,652	149,475	13,004	126,944	11,044
43	23,839	2,074	18,543	1,613	13,706	1,192	12,499	1,087	93*	209,519	18,228	184,024	16,010	153,025	13,313	129,743	11,288
44	24,981	2,173	19,354	1,684	14,486	1,260	13,134	1,143	94*	214,006	18,619	188,143	16,368	156,575	13,622	132,541	11,531
45	26,177	2,277	20,200	1,757	15,313	1,332	13,800	1,201	95*	218,494	19,009	192,263	16,727	160,125	13,931	135,340	11,775
46	27,552	2,397	21,168	1,842	16,245	1,413	14,531	1,264	96*	222,981	19,399	196,382	17,085	163,675	14,240	138,139	12,018
47	28,998	2,523	22,183	1,930	17,233	1,499	15,300	1,331	97*	227,469	19,790	200,502	17,444	167,225	14,549	140,938	12,262
48	30,520	2,655	23,247	2,022	18,282	1,591	16,110	1,402	98*	231,957	20,180	204,622	17,802	170,776	14,858	143,737	12,505
49	32,121	2,795	24,362	2,119	19,394	1,687	16,962	1,476	99+*	236,446	20,571	208,742	18,161	174,326	15,166	146,535	12,749

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	49,502	4,307	37,389	3,253	30,132	2,621	26,152	2,275
1	-	-	-	-	-	-	-	-	51	52,645	4,580	40,099	3,489	32,300	2,810	28,157	2,450
2	-	-	-	-	-	-	-	-	52	55,758	4,851	42,851	3,728	34,515	3,003	30,258	2,632
3	-	-	-	-	-	-	-	-	53	59,014	5,134	45,749	3,980	36,863	3,207	32,507	2,828
4	-	-	-	-	-	-	-	-	54	62,465	5,434	48,843	4,249	39,368	3,425	34,914	3,038
5	-	-	-	-	-	-	-	-	55	66,077	5,749	52,152	4,537	42,036	3,657	37,505	3,263
6	-	-	-	-	-	-	-	-	56	69,935	6,084	55,673	4,844	44,875	3,904	39,904	3,472
7	-	-	-	-	-	-	-	-	57	74,016	6,439	59,444	5,172	47,915	4,169	42,444	3,693
8	-	-	-	-	-	-	-	-	58	78,399	6,821	63,523	5,527	51,212	4,455	45,178	3,930
9	-	-	-	-	-	-	-	-	59	83,033	7,224	67,865	5,904	54,729	4,761	48,075	4,183
10	-	-	-	-	-	-	-	-	60	87,926	7,650	72,493	6,307	58,472	5,087	51,150	4,450
11	-	-	-	-	-	-	-	-	61	93,289	8,116	76,845	6,686	62,133	5,406	54,656	4,755
12	-	-	-	-	-	-	-	-	62	98,967	8,610	82,294	7,160	65,981	5,740	58,395	5,080
13	-	-	-	-	-	-	-	-	63	105,122	9,146	87,329	7,598	70,175	6,105	62,452	5,433
14	-	-	-	-	-	-	-	-	64	111,642	9,713	92,654	8,061	74,607	6,491	66,783	5,810
15	-	-	-	-	-	-	-	-	65	118,532	10,312	98,298	8,552	79,305	6,900	71,397	6,212
16	-	-	-	-	-	-	-	-	66	125,839	10,948	104,256	9,070	84,275	7,332	76,319	6,640
17	-	-	-	-	-	-	-	-	67	133,570	11,621	110,550	9,618	89,542	7,790	81,578	7,097
18	13,552	1,179	12,436	1,082	9,219	802	8,192	713	68	141,697	12,328	117,173	10,194	95,091	8,273	87,158	7,583
19	13,715	1,193	12,535	1,091	9,320	811	8,340	726	69	150,310	13,077	125,443	10,914	101,000	8,787	93,120	8,101
20	13,885	1,208	12,641	1,100	9,428	820	8,490	739	70	159,446	13,872	134,290	11,683	107,227	9,329	99,487	8,655
21	14,331	1,247	12,720	1,107	9,688	843	8,590	747	71*	172,420	15,001	142,133	12,366	113,930	9,912	104,343	9,078
22	14,788	1,287	12,858	1,119	9,961	867	8,686	756	72*	182,298	15,860	150,828	13,122	121,297	10,553	109,240	9,504
23	15,263	1,328	12,990	1,130	10,244	891	8,787	764	73*	192,884	16,781	160,128	13,931	129,156	11,237	114,376	9,951
24	15,753	1,371	13,130	1,142	10,518	915	8,886	773	74*	203,682	17,720	169,602	14,755	137,188	11,935	119,548	10,401
25	16,254	1,414	13,402	1,166	10,813	941	8,984	782	75*	214,712	18,680	179,300	15,599	145,399	12,650	124,755	10,854
26	16,777	1,460	13,690	1,191	11,112	967	9,082	790	76*	225,951	19,658	189,191	16,460	153,783	13,379	129,994	11,309
27	17,318	1,507	13,988	1,217	11,416	993	9,372	815	77*	237,430	20,656	199,278	17,337	162,335	14,123	135,273	11,769
28	17,872	1,555	14,289	1,243	11,737	1,021	9,663	841	78*	248,746	21,641	205,468	17,876	167,707	14,591	140,421	12,217
29	18,444	1,605	14,754	1,284	12,059	1,049	9,958	866	79*	259,138	22,545	211,562	18,406	173,001	15,051	145,598	12,667
30	19,043	1,657	15,233	1,325	12,398	1,079	10,166	884	80*	266,130	23,153	217,568	18,928	178,206	15,504	150,820	13,121
31	19,807	1,723	16,074	1,398	12,681	1,103	10,819	941	81*	273,019	23,753	223,467	19,442	183,338	15,950	156,069	13,578
32	20,616	1,794	16,955	1,475	12,970	1,128	11,516	1,002	82*	279,809	24,343	229,261	19,946	188,387	16,390	161,357	14,038
33	21,458	1,867	17,880	1,556	13,267	1,154	12,139	1,056	83*	286,470	24,923	234,959	20,441	193,328	16,820	166,670	14,500
34	22,331	1,943	18,853	1,640	13,564	1,180	12,795	1,113	84*	293,046	25,495	241,736	21,031	199,183	17,329	172,032	14,967
35	23,241	2,022	19,675	1,712	13,868	1,207	13,618	1,185	85*	299,491	26,056	249,709	21,725	206,004	17,922	177,422	15,436
36	24,346	2,118	20,306	1,767	14,346	1,248	13,931	1,212	86*	305,428	26,572	257,400	22,394	212,603	18,496	182,672	15,892
37	25,501	2,219	20,961	1,824	14,837	1,291	14,244	1,239	87*	311,249	27,079	265,148	23,068	219,242	19,074	187,959	16,352
38	26,713	2,324	21,637	1,882	15,344	1,335	14,569	1,268	88*	316,959	27,575	272,939	23,746	225,924	19,655	193,284	16,816
39	27,978	2,434	22,345	1,944	15,866	1,380	14,899	1,296	89*	322,552	28,062	280,790	24,429	232,666	20,242	198,635	17,281
40	29,307	2,550	23,069	2,007	16,412	1,428	15,240	1,326	90*	329,636	28,678	288,680	25,115	239,428	20,830	204,027	17,750
41	30,820	2,681	24,158	2,102	17,410	1,515	16,066	1,398	91*	338,352	29,437	296,633	25,807	246,253	21,424	209,453	18,222
42	32,404	2,819	25,307	2,202	18,468	1,607	16,941	1,474	92*	347,119	30,199	304,633	26,503	253,124	22,022	214,919	18,698
43	34,078	2,965	26,504	2,306	19,594	1,705	17,867	1,554	93*	355,945	30,967	312,680	27,203	260,033	22,623	220,420	19,177
44	35,829	3,117	27,760	2,415	20,783	1,808	18,841	1,639	94*	364,827	31,740	320,796	27,909	266,974	23,227	225,951	19,658
45	37,676	3,278	29,081	2,530	22,040	1,917	19,863	1,728	95*	373,771	32,518	328,961	28,620	273,981	23,836	231,526	20,143
46	39,790	3,462	30,571	2,660	23,463	2,041	20,985	1,826	96*	382,778	33,302	337,177	29,334	281,033	24,450	237,135	20,631
47	42,030	3,657	32,154	2,797	24,973	2,173	22,173	1,929	97*	391,840	34,090	345,451	30,054	288,133	25,068	242,783	21,122
48	44,381	3,861	33,813	2,942	26,591	2,313	23,427	2,038	98*	400,962	34,884	353,774	30,778	295,280	25,689	248,463	21,616
49	46,872	4,078	35,554	3,093	28,303	2,462	24,754	2,154	99+*	410,142	35,682	362,154	31,507	302,470	26,315	254,184	22,114

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	88,278	7,680	66,673	5,801	53,730	4,675	46,640	4,058
1	-	-	-	-	-	-	-	-	51	93,607	8,144	71,294	6,203	57,434	4,997	50,064	4,356
2	-	-	-	-	-	-	-	-	52	98,851	8,600	75,965	6,609	61,200	5,324	53,645	4,667
3	-	-	-	-	-	-	-	-	53	104,310	9,075	80,862	7,035	65,159	5,669	57,457	4,999
4	-	-	-	-	-	-	-	-	54	110,083	9,577	86,084	7,489	69,378	6,036	61,532	5,353
5	-	-	-	-	-	-	-	-	55	116,112	10,102	91,635	7,972	73,869	6,427	65,904	5,734
6	-	-	-	-	-	-	-	-	56	122,526	10,660	97,539	8,486	78,625	6,840	69,909	6,082
7	-	-	-	-	-	-	-	-	57	129,281	11,247	103,834	9,034	83,715	7,283	74,138	6,450
8	-	-	-	-	-	-	-	-	58	136,539	11,879	110,633	9,625	89,195	7,760	78,679	6,845
9	-	-	-	-	-	-	-	-	59	144,178	12,543	117,844	10,252	95,039	8,268	83,484	7,263
10	-	-	-	-	-	-	-	-	60	152,233	13,244	125,513	10,920	101,251	8,809	88,562	7,705
11	-	-	-	-	-	-	-	-	61	161,033	14,010	132,659	11,541	107,269	9,332	94,350	8,208
12	-	-	-	-	-	-	-	-	62	170,330	14,819	141,647	12,323	113,585	9,882	100,507	8,744
13	-	-	-	-	-	-	-	-	63	180,393	15,694	149,863	13,038	120,436	10,478	107,168	9,324
14	-	-	-	-	-	-	-	-	64	191,006	16,618	158,530	13,792	127,671	11,107	114,263	9,941
15	-	-	-	-	-	-	-	-	65	202,202	17,592	167,688	14,589	135,308	11,772	121,793	10,596
16	-	-	-	-	-	-	-	-	66	214,029	18,621	177,318	15,427	143,363	12,473	129,811	11,294
17	-	-	-	-	-	-	-	-	67	226,512	19,707	187,476	16,310	151,874	13,213	138,345	12,036
18	25,232	2,195	23,143	2,013	17,165	1,493	15,257	1,327	68	239,590	20,844	198,133	17,238	160,821	13,991	147,375	12,822
19	25,539	2,222	23,339	2,030	17,349	1,509	15,527	1,351	69	253,391	22,045	211,490	18,400	170,293	14,815	156,982	13,657
20	25,852	2,249	23,529	2,047	17,550	1,527	15,806	1,375	70	267,994	23,315	225,732	19,639	180,280	15,684	167,218	14,548
21	26,662	2,320	23,661	2,059	18,026	1,568	15,985	1,391	71*	288,955	25,139	238,205	20,724	190,973	16,615	174,865	15,213
22	27,496	2,392	23,900	2,079	18,517	1,611	16,148	1,405	72*	304,605	26,501	252,040	21,927	202,725	17,637	182,528	15,880
23	28,364	2,468	24,128	2,099	19,025	1,655	16,326	1,420	73*	321,336	27,956	266,782	23,210	215,223	18,724	190,544	16,577
24	29,250	2,545	24,373	2,120	19,532	1,699	16,500	1,436	74*	338,324	29,434	281,733	24,511	227,931	19,830	198,574	17,276
25	30,165	2,624	24,865	2,163	20,059	1,745	16,672	1,450	75*	355,592	30,937	296,963	25,836	240,864	20,955	206,610	17,975
26	31,116	2,707	25,384	2,208	20,599	1,792	16,842	1,465	76*	373,104	32,460	312,414	27,180	254,001	22,098	214,651	18,675
27	32,090	2,792	25,914	2,255	21,157	1,841	17,365	1,511	77*	390,895	34,008	328,110	28,546	267,325	23,257	222,703	19,375
28	33,098	2,880	26,452	2,301	21,733	1,891	17,893	1,557	78*	408,312	35,523	337,300	29,345	275,363	23,957	230,501	20,054
29	34,134	2,970	27,302	2,375	22,313	1,941	18,426	1,603	79*	424,115	36,898	346,282	30,127	283,221	24,640	238,292	20,731
30	35,210	3,063	28,170	2,451	22,925	1,994	18,798	1,635	80*	434,279	37,782	355,056	30,890	290,886	25,307	246,107	21,411
31	36,609	3,185	29,704	2,584	23,433	2,039	19,993	1,739	81*	444,199	38,645	363,609	31,634	298,386	25,960	253,920	22,091
32	38,072	3,312	31,308	2,724	23,948	2,083	21,268	1,850	82*	453,897	39,489	371,939	32,359	305,692	26,595	261,748	22,772
33	39,601	3,445	32,998	2,871	24,481	2,130	22,404	1,949	83*	463,340	40,311	380,066	33,066	312,789	27,213	269,573	23,453
34	41,188	3,583	34,764	3,024	25,019	2,177	23,599	2,053	84*	472,564	41,113	389,878	33,919	321,310	27,954	277,420	24,136
35	42,836	3,727	36,255	3,154	25,561	2,224	25,099	2,184	85*	481,535	41,894	401,541	34,934	331,332	28,826	285,269	24,818
36	44,842	3,901	37,390	3,253	26,421	2,299	25,656	2,232	86*	489,626	42,597	412,689	35,904	340,938	29,662	292,837	25,477
37	46,941	4,084	38,578	3,356	27,310	2,376	26,218	2,281	87*	497,482	43,281	423,844	36,874	350,547	30,498	300,424	26,137
38	49,141	4,275	39,798	3,462	28,224	2,455	26,798	2,331	88*	505,108	43,944	435,018	37,847	360,171	31,335	308,018	26,798
39	51,432	4,475	41,076	3,574	29,164	2,537	27,385	2,382	89*	512,499	44,587	446,211	38,820	369,816	32,174	315,613	27,458
40	53,840	4,684	42,375	3,687	30,151	2,623	27,993	2,435	90*	522,219	45,433	457,391	39,793	379,455	33,013	323,224	28,120
41	56,446	4,911	44,247	3,849	31,889	2,774	29,426	2,560	91*	534,433	46,496	468,606	40,769	389,113	33,853	330,840	28,783
42	59,177	5,148	46,213	4,021	33,726	2,934	30,940	2,692	92*	546,663	47,560	479,827	41,745	398,794	34,695	338,468	29,447
43	62,043	5,398	48,255	4,198	35,672	3,103	32,531	2,830	93*	558,909	48,625	491,044	42,721	408,470	35,537	346,108	30,111
44	65,045	5,659	50,387	4,384	37,727	3,282	34,202	2,976	94*	571,163	49,691	502,307	43,701	418,138	36,378	353,740	30,775
45	68,191	5,933	52,632	4,579	39,893	3,471	35,950	3,128	95*	583,427	50,758	513,563	44,680	427,839	37,222	361,390	31,441
46	71,808	6,247	55,164	4,799	42,336	3,683	37,868	3,295	96*	595,707	51,827	524,830	45,660	437,551	38,067	369,047	32,107
47	75,623	6,579	57,847	5,033	44,937	3,910	39,899	3,471	97*	607,997	52,896	536,110	46,642	447,274	38,913	376,711	32,774
48	79,620	6,927	60,655	5,277	47,700	4,150	42,028	3,656	98*	620,300	53,966	547,400	47,624	457,011	39,760	384,379	33,441
49	83,842	7,294	63,590	5,532	50,627	4,405	44,276	3,852	99+*	632,614	55,037	558,705	48,607	466,753	40,608	392,062	34,109

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Asia 非吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

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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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide (excluding the US) 非吸煙人士 (男性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	34,422	2,995	3,873	337	50	43,369	3,773	7,686	669
1	30,699	2,671	3,839	334	51	45,372	3,947	8,465	736
2	27,066	2,355	3,807	331	52	47,525	4,135	9,278	807
3	26,828	2,334	3,774	328	53	49,921	4,343	10,134	882
4	26,583	2,313	3,741	325	54	51,946	4,519	10,859	945
5	25,192	2,192	3,544	308	55	54,370	4,730	11,680	1,016
6	25,123	2,186	2,325	202	56	56,981	4,957	12,499	1,087
7	25,050	2,179	2,319	202	57	59,849	5,207	13,455	1,171
8	24,971	2,172	2,311	201	58	63,128	5,492	14,474	1,259
9	25,081	2,182	2,321	202	59	66,621	5,796	15,758	1,371
10	25,142	2,187	2,328	203	60	70,259	6,113	17,076	1,486
11	25,815	2,246	1,833	159	61	74,839	6,511	18,601	1,618
12	26,561	2,311	1,885	164	62	79,328	6,902	20,438	1,778
13	27,307	2,376	1,937	169	63	84,194	7,325	22,387	1,948
14	28,051	2,440	1,992	173	64	89,387	7,777	24,348	2,118
15	29,004	2,523	2,060	179	65	99,103	8,622	25,114	2,185
16	29,546	2,571	2,062	179	66	107,411	9,345	27,482	2,391
17	30,920	2,690	2,065	180	67	114,595	9,970	29,592	2,575
18	16,191	1,409	751	65	68	122,285	10,639	31,135	2,709
19	16,926	1,473	783	68	69	130,235	11,330	33,246	2,892
20	17,699	1,540	856	74	70	138,325	12,034	35,127	3,056
21	18,030	1,569	872	76	71*	146,400	12,737	37,058	3,224
22	18,913	1,645	885	77	72*	152,228	13,244	40,048	3,484
23	19,788	1,722	914	80	73*	158,060	13,751	43,264	3,764
24	20,710	1,802	947	82	74*	163,890	14,258	46,784	4,070
25	21,928	1,908	998	87	75*	169,000	14,703	50,387	4,384
26	23,051	2,005	1,036	90	76*	175,361	15,256	54,653	4,755
27	24,013	2,089	1,117	97	77*	181,183	15,763	74,407	6,473
28	24,980	2,173	1,182	103	78*	187,007	16,270	79,740	6,937
29	25,945	2,257	1,325	115	79*	192,833	16,776	80,000	6,960
30	26,277	2,286	1,451	126	80*	195,627	17,020	80,000	6,960
31	27,471	2,390	1,629	142	81*	201,359	17,518	80,000	6,960
32	27,837	2,422	1,766	154	82*	207,406	18,044	80,000	6,960
33	28,231	2,456	1,926	168	83*	213,631	18,586	80,000	6,960
34	28,658	2,493	2,113	184	84*	220,034	19,143	80,000	6,960
35	28,765	2,503	2,337	203	85*	226,638	19,718	80,000	6,960
36	28,965	2,520	2,531	220	86*	233,435	20,309	80,000	6,960
37	29,351	2,554	2,756	240	87*	240,442	20,918	80,000	6,960
38	29,852	2,597	2,917	254	88*	247,656	21,546	80,000	6,960
39	30,529	2,656	3,087	269	89*	255,081	22,192	80,000	6,960
40	31,659	2,754	3,343	291	90*	262,736	22,858	80,000	6,960
41	32,411	2,820	3,585	312	91*	270,614	23,543	80,000	6,960
42	33,167	2,886	3,868	337	92*	278,736	24,250	80,000	6,960
43	34,205	2,976	4,191	365	93*	287,101	24,978	80,000	6,960
44	35,246	3,066	4,555	396	94*	295,706	25,726	80,000	6,960
45	35,319	3,073	4,797	417	95*	306,885	26,699	80,000	6,960
46	36,469	3,173	5,326	463	96*	318,486	27,708	80,000	6,960
47	38,129	3,317	5,930	516	97*	330,524	28,756	80,000	6,960
48	40,083	3,487	6,511	566	98*	343,018	29,843	80,000	6,960
49	42,283	3,679	7,137	621	99+*	355,985	30,971	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Male) - Worldwide 非吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	47,354	4,120	4,265	371	50	59,653	5,190	8,454	735
1	42,226	3,674	4,225	368	51	62,411	5,430	9,312	810
2	37,226	3,239	4,191	365	52	65,366	5,687	10,206	888
3	36,900	3,210	4,154	361	53	68,664	5,974	11,146	970
4	36,564	3,181	4,116	358	54	71,449	6,216	11,947	1,039
5	34,653	3,015	3,903	340	55	74,781	6,506	12,846	1,118
6	34,557	3,006	2,563	223	56	78,374	6,819	13,750	1,196
7	34,455	2,998	2,553	222	57	82,323	7,162	14,803	1,288
8	34,345	2,988	2,546	222	58	86,826	7,554	15,921	1,385
9	34,499	3,001	2,556	222	59	91,634	7,972	17,337	1,508
10	34,580	3,008	2,565	223	60	96,638	8,408	18,783	1,634
11	35,506	3,089	2,017	175	61	102,934	8,955	20,462	1,780
12	36,532	3,178	2,077	181	62	109,111	9,493	22,482	1,956
13	37,557	3,267	2,134	186	63	115,806	10,075	24,623	2,142
14	38,583	3,357	2,194	191	64	122,946	10,696	26,782	2,330
15	39,893	3,471	2,271	198	65	136,312	11,859	27,626	2,403
16	40,640	3,536	2,272	198	66	147,737	12,853	30,232	2,630
17	42,529	3,700	2,276	198	67	157,622	13,713	32,549	2,832
18	22,267	1,937	824	72	68	168,195	14,633	34,249	2,980
19	23,280	2,025	860	75	69	179,133	15,585	36,572	3,182
20	24,341	2,118	942	82	70	190,260	16,553	38,641	3,362
21	24,800	2,158	958	83	71*	201,368	17,519	40,765	3,547
22	26,017	2,263	974	85	72*	209,383	18,216	44,052	3,833
23	27,214	2,368	1,005	87	73*	217,404	18,914	47,591	4,140
24	28,482	2,478	1,044	91	74*	225,418	19,611	51,464	4,477
25	30,160	2,624	1,099	96	75*	232,455	20,224	55,428	4,822
26	31,706	2,758	1,143	99	76*	241,198	20,984	60,115	5,230
27	33,027	2,873	1,233	107	77*	249,203	21,681	80,000	6,960
28	34,360	2,989	1,298	113	78*	257,216	22,378	80,000	6,960
29	35,687	3,105	1,457	127	79*	265,229	23,075	80,000	6,960
30	36,140	3,144	1,596	139	80*	269,075	23,410	80,000	6,960
31	37,788	3,288	1,793	156	81*	276,965	24,096	80,000	6,960
32	38,290	3,331	1,943	169	82*	285,277	24,819	80,000	6,960
33	38,831	3,378	2,119	184	83*	293,837	25,564	80,000	6,960
34	39,418	3,429	2,327	202	84*	302,653	26,331	80,000	6,960
35	39,565	3,442	2,569	224	85*	311,728	27,120	80,000	6,960
36	39,837	3,466	2,785	242	86*	321,080	27,934	80,000	6,960
37	40,367	3,512	3,030	264	87*	330,717	28,772	80,000	6,960
38	41,059	3,572	3,210	279	88*	340,636	29,635	80,000	6,960
39	41,992	3,653	3,397	296	89*	350,851	30,524	80,000	6,960
40	43,546	3,789	3,674	320	90*	361,380	31,440	80,000	6,960
41	44,578	3,878	3,939	343	91*	372,222	32,383	80,000	6,960
42	45,619	3,969	4,254	370	92*	383,392	33,355	80,000	6,960
43	47,047	4,093	4,612	401	93*	394,895	34,356	80,000	6,960
44	48,475	4,217	5,012	436	94*	406,735	35,386	80,000	6,960
45	48,577	4,226	5,277	459	95*	422,109	36,723	80,000	6,960
46	50,166	4,364	5,858	510	96*	438,063	38,111	80,000	6,960
47	52,442	4,562	6,525	568	97*	454,622	39,552	80,000	6,960
48	55,135	4,797	7,166	623	98*	471,805	41,047	80,000	6,960
49	58,161	5,060	7,852	683	99+*	489,637	42,598	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費-亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	41,743	3,632	7,889	686
1	-	-	-	-	51	43,670	3,799	8,687	756
2	-	-	-	-	52	45,736	3,979	9,520	828
3	-	-	-	-	53	48,046	4,180	10,398	905
4	-	-	-	-	54	49,994	4,349	11,142	969
5	-	-	-	-	55	52,329	4,553	11,987	1,043
6	-	-	-	-	56	54,842	4,771	12,826	1,116
7	-	-	-	-	57	57,605	5,012	13,812	1,202
8	-	-	-	-	58	60,758	5,286	14,852	1,292
9	-	-	-	-	59	64,121	5,579	16,172	1,407
10	-	-	-	-	60	67,679	5,888	17,533	1,525
11	-	-	-	-	61	72,089	6,272	19,104	1,662
12	-	-	-	-	62	76,420	6,649	20,994	1,826
13	-	-	-	-	63	81,110	7,057	22,993	2,000
14	-	-	-	-	64	86,118	7,492	25,012	2,176
15	-	-	-	-	65	95,596	8,317	25,830	2,247
16	-	-	-	-	66	103,577	9,011	28,258	2,458
17	-	-	-	-	67	110,510	9,614	30,422	2,647
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

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

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

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4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Asia 吸煙人士 (男性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	41,743	3,632	7,889	686
1	-	-	-	-	51	43,670	3,799	8,687	756
2	-	-	-	-	52	45,736	3,979	9,520	828
3	-	-	-	-	53	48,046	4,180	10,398	905
4	-	-	-	-	54	49,994	4,349	11,142	969
5	-	-	-	-	55	52,329	4,553	11,987	1,043
6	-	-	-	-	56	54,842	4,771	12,826	1,116
7	-	-	-	-	57	57,605	5,012	13,812	1,202
8	-	-	-	-	58	60,758	5,286	14,852	1,292
9	-	-	-	-	59	64,121	5,579	16,172	1,407
10	-	-	-	-	60	67,679	5,888	17,533	1,525
11	-	-	-	-	61	72,089	6,272	19,104	1,662
12	-	-	-	-	62	76,420	6,649	20,994	1,826
13	-	-	-	-	63	81,110	7,057	22,993	2,000
14	-	-	-	-	64	86,118	7,492	25,012	2,176
15	-	-	-	-	65	95,596	8,317	25,830	2,247
16	-	-	-	-	66	103,577	9,011	28,258	2,458
17	-	-	-	-	67	110,510	9,614	30,422	2,647
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Male) - Worldwide (excluding the US) 吸煙人士 (男性) 保費-環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	50,582	4,401	8,966	780
1	-	-	-	-	51	52,918	4,604	9,875	859
2	-	-	-	-	52	55,427	4,822	10,823	942
3	-	-	-	-	53	58,217	5,065	11,820	1,028
4	-	-	-	-	54	60,580	5,270	12,666	1,102
5	-	-	-	-	55	63,414	5,517	13,623	1,185
6	-	-	-	-	56	66,456	5,782	14,578	1,268
7	-	-	-	-	57	69,803	6,073	15,692	1,365
8	-	-	-	-	58	73,623	6,405	16,880	1,469
9	-	-	-	-	59	77,696	6,760	18,382	1,599
10	-	-	-	-	60	82,006	7,135	19,928	1,734
11	-	-	-	-	61	87,354	7,600	21,711	1,889
12	-	-	-	-	62	92,601	8,056	23,858	2,076
13	-	-	-	-	63	98,288	8,551	26,133	2,274
14	-	-	-	-	64	104,355	9,079	28,425	2,473
15	-	-	-	-	65	115,840	10,078	29,352	2,554
16	-	-	-	-	66	125,511	10,919	32,115	2,794
17	-	-	-	-	67	133,911	11,650	34,577	3,008
18	18,904	1,645	876	76	68	142,894	12,432	36,382	3,165
19	19,763	1,719	912	79	69	152,193	13,241	38,850	3,380
20	20,672	1,798	1,004	87	70	161,670	14,065	41,057	3,572
21	21,063	1,832	1,019	89	71*	171,108	14,886	43,313	3,768
22	22,097	1,922	1,035	90	72*	177,919	15,479	46,805	4,072
23	23,117	2,011	1,068	93	73*	184,737	16,072	50,569	4,400
24	24,196	2,105	1,106	96	74*	191,545	16,664	54,679	4,757
25	25,647	2,231	1,170	102	75*	197,246	17,160	58,810	5,116
26	26,966	2,346	1,210	105	76*	204,672	17,806	63,783	5,549
27	28,091	2,444	1,310	114	77*	211,460	18,397	80,000	6,960
28	29,218	2,542	1,384	120	78*	218,262	18,989	80,000	6,960
29	30,353	2,641	1,552	135	79*	225,061	19,580	80,000	6,960
30	30,724	2,673	1,695	147	80*	228,386	19,870	80,000	6,960
31	32,125	2,795	1,904	166	81*	235,080	20,452	80,000	6,960
32	32,549	2,832	2,065	180	82*	242,139	21,066	80,000	6,960
33	33,010	2,872	2,252	196	83*	249,407	21,698	80,000	6,960
34	33,508	2,915	2,473	215	84*	256,883	22,349	80,000	6,960
35	33,555	2,919	2,727	237	85*	264,589	23,019	80,000	6,960
36	33,786	2,939	2,953	257	86*	272,525	23,710	80,000	6,960
37	34,239	2,979	3,216	280	87*	280,707	24,422	80,000	6,960
38	34,824	3,030	3,405	296	88*	289,130	25,154	80,000	6,960
39	35,618	3,099	3,605	314	89*	297,797	25,908	80,000	6,960
40	36,963	3,216	3,901	339	90*	306,733	26,686	80,000	6,960
41	37,841	3,292	4,184	364	91*	315,932	27,486	80,000	6,960
42	38,722	3,369	4,518	393	92*	325,417	28,311	80,000	6,960
43	39,936	3,474	4,896	426	93*	335,176	29,160	80,000	6,960
44	41,150	3,580	5,318	463	94*	345,228	30,035	80,000	6,960
45	41,230	3,587	5,603	487	95*	358,278	31,170	80,000	6,960
46	42,575	3,704	6,217	541	96*	371,821	32,348	80,000	6,960
47	44,505	3,872	6,921	602	97*	385,875	33,571	80,000	6,960
48	46,781	4,070	7,601	661	98*	400,461	34,840	80,000	6,960
49	49,339	4,292	8,327	724	99+*	415,600	36,157	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)
信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Smoker (Male) - Worldwide 吸煙人士 (男性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	69,572	6,053	9,862	858
1	-	-	-	-	51	72,789	6,333	10,861	945
2	-	-	-	-	52	76,233	6,632	11,902	1,035
3	-	-	-	-	53	80,076	6,967	13,001	1,131
4	-	-	-	-	54	83,321	7,249	13,930	1,212
5	-	-	-	-	55	87,221	7,588	14,983	1,304
6	-	-	-	-	56	91,410	7,953	16,039	1,395
7	-	-	-	-	57	96,011	8,353	17,266	1,502
8	-	-	-	-	58	101,263	8,810	18,568	1,615
9	-	-	-	-	59	106,869	9,298	20,218	1,759
10	-	-	-	-	60	112,798	9,813	21,921	1,907
11	-	-	-	-	61	120,154	10,453	23,883	2,078
12	-	-	-	-	62	127,369	11,081	26,244	2,283
13	-	-	-	-	63	135,193	11,762	28,744	2,501
14	-	-	-	-	64	143,536	12,488	31,268	2,720
15	-	-	-	-	65	159,329	13,862	32,288	2,809
16	-	-	-	-	66	172,636	15,019	35,324	3,073
17	-	-	-	-	67	184,186	16,024	38,036	3,309
18	25,998	2,262	966	84	68	196,544	17,099	40,023	3,482
19	27,177	2,364	1,004	87	69	209,332	18,212	42,738	3,718
20	28,434	2,474	1,101	96	70	222,371	19,346	45,164	3,929
21	28,970	2,520	1,118	97	71*	235,351	20,476	47,645	4,145
22	30,393	2,644	1,136	99	72*	244,720	21,291	51,487	4,479
23	31,796	2,766	1,174	102	73*	254,095	22,106	55,626	4,839
24	33,277	2,895	1,221	106	74*	263,462	22,921	60,148	5,233
25	35,279	3,069	1,285	112	75*	271,306	23,604	64,690	5,628
26	37,089	3,227	1,333	116	76*	281,508	24,491	70,163	6,104
27	38,631	3,361	1,441	125	77*	290,857	25,305	80,000	6,960
28	40,189	3,496	1,519	132	78*	300,207	26,118	80,000	6,960
29	41,745	3,632	1,703	148	79*	309,556	26,931	80,000	6,960
30	42,258	3,676	1,867	162	80*	314,135	27,330	80,000	6,960
31	44,184	3,844	2,095	182	81*	323,343	28,131	80,000	6,960
32	44,770	3,895	2,273	198	82*	333,049	28,975	80,000	6,960
33	45,403	3,950	2,479	216	83*	343,044	29,845	80,000	6,960
34	46,090	4,010	2,719	237	84*	353,332	30,740	80,000	6,960
35	46,152	4,015	2,999	261	85*	363,932	31,662	80,000	6,960
36	46,473	4,043	3,249	283	86*	374,850	32,612	80,000	6,960
37	47,094	4,097	3,536	308	87*	386,100	33,591	80,000	6,960
38	47,900	4,167	3,745	326	88*	397,682	34,598	80,000	6,960
39	48,991	4,262	3,962	345	89*	409,606	35,636	80,000	6,960
40	50,841	4,423	4,291	373	90*	421,898	36,705	80,000	6,960
41	52,047	4,528	4,600	400	91*	434,553	37,806	80,000	6,960
42	53,259	4,634	4,967	432	92*	447,593	38,941	80,000	6,960
43	54,932	4,779	5,384	468	93*	461,024	40,109	80,000	6,960
44	56,600	4,924	5,849	509	94*	474,848	41,312	80,000	6,960
45	56,706	4,933	6,162	536	95*	492,795	42,873	80,000	6,960
46	58,561	5,095	6,838	595	96*	511,423	44,494	80,000	6,960
47	61,213	5,326	7,615	663	97*	530,752	46,175	80,000	6,960
48	64,341	5,598	8,361	727	98*	550,814	47,921	80,000	6,960
49	67,864	5,904	9,158	797	99+*	571,634	49,732	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監督局徵收的保費徵費。
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Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	17154	1,492	14,904	1,297	12,790	1,113	9,436	821	50	22,334	1,943	17,178	1,494	13,437	1,169	11,278	981
1	16,450	1,431	14,396	1,252	12,094	1,052	9,040	786	51	23,386	2,035	18,131	1,577	14,217	1,237	11,928	1,038
2	15,774	1,372	13,904	1,210	11,436	995	8,666	754	52	24,390	2,122	19,063	1,658	14,993	1,304	12,593	1,096
3	15,126	1,316	13,430	1,168	10,814	941	8,302	722	53	25,421	2,212	20,030	1,743	15,801	1,375	13,288	1,156
4	14,504	1,262	12,970	1,128	10,224	889	7,958	692	54	26,494	2,305	21,043	1,831	16,651	1,449	14,023	1,220
5	13,904	1,210	12,500	1,088	9,666	841	7,626	663	55	27,870	2,425	22,108	1,923	17,546	1,527	14,796	1,287
6	13,252	1,153	12,072	1,050	9,112	793	7,288	634	56	29,042	2,527	23,225	2,021	18,488	1,608	15,612	1,358
7	12,692	1,104	11,660	1,014	8,616	750	6,984	608	57	30,264	2,633	24,399	2,123	19,481	1,695	16,472	1,433
8	12,246	1,065	11,262	980	8,146	709	6,694	582	58	31,566	2,746	25,656	2,232	20,546	1,788	17,392	1,513
9	11,776	1,025	10,876	946	7,702	670	6,414	558	59	32,920	2,864	26,973	2,347	21,667	1,885	18,362	1,597
10	11,294	983	10,484	912	7,270	632	6,134	534	60	34,328	2,987	28,355	2,467	22,846	1,988	19,383	1,686
11	11,430	994	10,624	924	7,422	646	6,274	546	61	36,240	3,153	29,874	2,599	23,487	2,043	20,550	1,788
12	11,566	1,006	10,768	937	7,580	659	6,416	558	62	38,255	3,328	31,473	2,738	24,854	2,162	21,786	1,895
13	11,728	1,020	10,914	950	7,740	673	6,564	571	63	40,434	3,518	33,199	2,888	26,334	2,291	23,119	2,011
14	11,870	1,033	11,058	962	7,904	688	6,712	584	64	42,728	3,717	35,012	3,046	27,896	2,427	24,529	2,134
15	12,012	1,045	11,208	975	8,070	702	6,866	597	65	45,143	3,927	36,917	3,212	29,546	2,571	26,021	2,264
16	12,156	1,058	11,360	988	8,240	717	7,022	611	66	47,686	4,149	38,920	3,386	31,287	2,722	27,599	2,401
17	12,302	1,070	11,514	1,002	8,416	732	7,184	625	67	50,365	4,382	41,024	3,569	33,125	2,882	29,269	2,546
18	6,225	542	5,836	508	4,298	374	3,674	320	68	53,166	4,625	43,220	3,760	35,053	3,050	31,029	2,700
19	6,287	547	5,914	515	4,389	382	3,758	327	69	56,118	4,882	45,529	3,961	37,089	3,227	32,893	2,862
20	6,475	563	5,994	521	4,482	390	3,844	334	70	59,229	5,153	47,957	4,172	39,240	3,414	34,866	3,033
21	6,742	587	6,180	538	4,583	399	3,888	338	71*	60,480	5,262	50,648	4,406	41,516	3,612	36,717	3,194
22	7,020	611	6,367	554	4,685	408	3,930	342	72*	63,406	5,516	53,333	4,640	43,785	3,809	38,567	3,355
23	7,309	636	6,562	571	4,790	417	3,972	346	73*	66,504	5,786	56,158	4,886	46,173	4,017	40,493	3,523
24	7,610	662	6,760	588	4,897	426	4,014	349	74*	69,600	6,055	58,982	5,131	48,559	4,225	42,420	3,691
25	7,924	689	6,965	606	5,005	435	4,057	353	75*	72,694	6,324	61,803	5,377	50,942	4,432	44,347	3,858
26	8,251	718	7,175	624	5,116	445	4,100	357	76*	75,785	6,593	64,624	5,622	53,325	4,639	46,274	4,026
27	8,591	747	7,394	643	5,230	455	4,144	361	77*	78,875	6,862	67,443	5,868	55,705	4,846	48,201	4,193
28	8,945	778	7,619	663	5,347	465	4,189	364	78*	81,839	7,120	70,190	6,107	58,027	5,048	50,072	4,356
29	9,315	810	7,851	683	5,465	475	4,234	368	79*	84,811	7,379	72,937	6,346	60,348	5,250	51,943	4,519
30	9,698	844	8,090	704	5,587	486	4,280	372	80*	87,813	7,640	75,688	6,585	62,671	5,452	53,814	4,682
31	10,139	882	8,286	721	5,826	507	4,553	396	81*	90,815	7,901	78,438	6,824	64,995	5,655	55,685	4,845
32	10,600	922	8,486	738	6,074	528	4,844	421	82*	93,820	8,162	81,191	7,064	67,321	5,857	57,556	5,007
33	11,081	964	8,691	756	6,332	551	5,151	448	83*	96,827	8,424	83,946	7,303	69,647	6,059	59,427	5,170
34	11,585	1,008	8,901	774	6,733	586	5,479	477	84*	99,836	8,686	86,690	7,542	71,967	6,261	61,298	5,333
35	12,111	1,054	9,206	801	7,086	616	5,828	507	85*	102,845	8,948	89,425	7,780	74,277	6,462	63,169	5,496
36	12,507	1,088	9,586	834	7,344	639	6,011	523	86*	105,716	9,197	92,042	8,008	76,492	6,655	64,978	5,653
37	13,041	1,135	9,982	868	7,610	662	6,199	539	87*	108,588	9,447	94,660	8,235	78,706	6,847	66,787	5,810
38	13,600	1,183	10,394	904	7,886	686	6,394	556	88*	111,460	9,697	97,276	8,463	80,920	7,040	68,596	5,968
39	14,181	1,234	10,824	942	8,173	711	6,595	574	89*	114,331	9,947	99,893	8,691	83,134	7,233	70,405	6,125
40	14,788	1,287	11,273	981	8,387	730	6,803	592	90*	117,190	10,196	102,509	8,918	85,348	7,425	72,213	6,283
41	15,376	1,338	11,745	1,022	8,768	763	7,148	622	91*	120,034	10,443	105,126	9,146	87,562	7,618	74,022	6,440
42	15,988	1,391	12,240	1,065	9,166	797	7,511	653	92*	122,878	10,690	107,742	9,374	89,775	7,810	75,830	6,597
43	16,625	1,446	12,754	1,110	9,582	834	7,893	687	93*	125,721	10,938	110,358	9,601	91,989	8,003	77,639	6,755
44	17,287	1,504	13,289	1,156	10,016	871	8,294	722	94*	128,565	11,185	112,974	9,829	94,202	8,196	79,447	6,912
45	17,975	1,564	13,778	1,199	10,470	911	8,715	758	95*	131,409	11,433	115,590	10,056	96,416	8,388	81,255	7,069
46	18,773	1,633	14,414	1,254	10,985	956	9,176	798	96*	134,253	11,680	118,205	10,284	98,629	8,581	83,064	7,227
47	19,607	1,706	15,079	1,312	11,524	1,003	9,662	841	97*	137,095	11,927	120,821	10,511	100,843	8,773	84,872	7,384
48	20,477	1,781	15,775	1,372	12,091	1,052	10,173	885	98*	139,938	12,175	123,436	10,739	103,056	8,966	86,680	7,541
49	21,385	1,860	16,503	1,436	12,684	1,104	10,711	932	99+*	142,782	12,422	126,052	10,967	105,269	9,158	88,488	7,698

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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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	23,672	2,059	19,642	1,709	17,650	1,536	13,022	1,133	50	30,216	2,629	22,994	2,000	18,002	1,566	16,342	1,422
1	22,700	1,975	18,970	1,650	16,690	1,452	12,474	1,085	51	31,639	2,753	24,270	2,111	19,048	1,657	17,283	1,504
2	21,768	1,894	18,324	1,594	15,782	1,373	11,956	1,040	52	32,998	2,871	25,517	2,220	20,088	1,748	18,247	1,587
3	20,872	1,816	17,698	1,540	14,924	1,298	11,458	997	53	34,392	2,992	26,811	2,333	21,169	1,842	19,256	1,675
4	20,014	1,741	17,092	1,487	14,110	1,228	10,982	955	54	35,844	3,118	28,169	2,451	22,309	1,941	20,319	1,768
5	19,188	1,669	16,476	1,433	13,340	1,161	10,524	916	55	37,340	3,249	29,594	2,575	23,509	2,045	21,440	1,865
6	18,286	1,591	15,912	1,384	12,574	1,094	10,056	875	56	38,912	3,385	31,091	2,705	24,771	2,155	22,406	1,949
7	17,516	1,524	15,368	1,337	11,890	1,034	9,638	839	57	40,548	3,528	32,661	2,842	26,101	2,271	23,414	2,037
8	16,780	1,460	14,842	1,291	11,240	978	9,236	804	58	42,293	3,679	34,342	2,988	27,529	2,395	24,481	2,130
9	16,072	1,398	14,334	1,247	10,628	925	8,852	770	59	44,107	3,837	36,106	3,141	29,029	2,526	25,593	2,227
10	15,398	1,340	13,818	1,202	10,032	873	8,464	736	60	45,993	4,001	37,956	3,302	30,608	2,663	26,748	2,327
11	15,582	1,356	14,002	1,218	10,242	891	8,658	753	61	48,555	4,224	39,991	3,479	32,412	2,820	28,359	2,467
12	15,770	1,372	14,190	1,235	10,460	910	8,854	770	62	51,254	4,459	42,564	3,703	34,298	2,984	30,065	2,616
13	15,958	1,388	14,382	1,251	10,682	929	9,058	788	63	54,173	4,713	44,898	3,906	36,341	3,162	31,904	2,776
14	16,150	1,405	14,574	1,268	10,908	949	9,264	806	64	57,247	4,980	47,351	4,120	38,497	3,349	33,850	2,945
15	16,344	1,422	14,772	1,285	11,138	969	9,476	824	65	60,483	5,262	49,928	4,344	40,774	3,547	35,908	3,124
16	16,542	1,439	14,970	1,302	11,372	989	9,690	843	66	63,890	5,558	52,635	4,579	43,177	3,756	38,086	3,313
17	16,740	1,456	15,174	1,320	11,614	1,010	9,912	862	67	67,479	5,871	55,481	4,827	45,712	3,977	40,391	3,514
18	8,470	737	7,691	669	5,930	516	5,070	441	68	71,231	6,197	58,450	5,085	48,373	4,208	42,820	3,725
19	8,572	746	7,794	678	6,056	527	5,186	451	69	75,187	6,541	62,201	5,411	51,183	4,453	45,392	3,949
20	8,675	755	7,899	687	6,184	538	5,305	462	70	79,355	6,904	66,180	5,758	54,151	4,711	48,116	4,186
21	9,033	786	8,017	697	6,325	550	5,366	467	71*	83,462	7,261	69,894	6,081	57,292	4,984	50,670	4,408
22	9,406	818	8,171	711	6,466	563	5,423	472	72*	87,501	7,613	73,599	6,403	60,424	5,257	53,223	4,630
23	9,793	852	8,330	725	6,610	575	5,482	477	73*	91,775	7,984	77,498	6,742	63,719	5,544	55,882	4,862
24	10,197	887	8,490	739	6,757	588	5,540	482	74*	96,048	8,356	81,395	7,081	67,010	5,830	58,540	5,093
25	10,618	924	8,746	761	6,906	601	5,598	487	75*	100,317	8,728	85,290	7,420	70,300	6,116	61,199	5,324
26	11,054	962	9,012	784	7,060	614	5,658	492	76*	104,584	9,099	89,181	7,759	73,588	6,402	63,858	5,556
27	11,510	1,001	9,285	808	7,217	628	5,834	508	77*	108,849	9,470	93,072	8,097	76,873	6,688	66,519	5,787
28	11,985	1,043	9,568	832	7,378	642	6,012	523	78*	112,937	9,826	96,862	8,427	80,076	6,967	69,100	6,012
29	12,479	1,086	9,967	867	7,542	656	6,193	539	79*	117,039	10,182	100,655	8,757	83,280	7,245	71,682	6,236
30	13,125	1,142	10,381	903	7,710	671	6,319	550	80*	121,182	10,543	104,449	9,087	86,487	7,524	74,263	6,461
31	13,856	1,205	10,748	935	8,039	699	6,723	585	81*	125,325	10,903	108,246	9,417	89,694	7,803	76,845	6,686
32	14,485	1,260	11,125	968	8,382	729	7,152	622	82*	129,472	11,264	112,044	9,748	92,903	8,083	79,427	6,910
33	15,143	1,317	11,515	1,002	8,739	760	7,536	656	83*	133,621	11,625	115,844	10,078	96,114	8,362	82,009	7,135
34	15,831	1,377	11,914	1,037	9,108	792	7,940	691	84*	137,773	11,986	119,633	10,408	99,314	8,640	84,590	7,359
35	16,551	1,440	12,201	1,061	9,494	826	8,445	735	85*	141,927	12,348	123,406	10,736	102,503	8,918	87,172	7,584
36	17,259	1,502	12,705	1,105	9,839	856	8,710	758	86*	145,888	12,692	127,018	11,051	105,559	9,184	89,669	7,801
37	17,997	1,566	13,229	1,151	10,196	887	8,983	782	87*	149,851	13,037	130,629	11,365	108,615	9,450	92,166	8,018
38	18,767	1,633	13,776	1,199	10,566	919	9,265	806	88*	153,814	13,382	134,241	11,679	111,670	9,715	94,661	8,236
39	19,570	1,703	14,347	1,248	10,950	953	9,556	831	89*	157,778	13,727	137,852	11,993	114,725	9,981	97,158	8,453
40	20,408	1,775	14,942	1,300	11,348	987	9,858	858	90*	161,723	14,070	141,463	12,307	117,780	10,247	99,654	8,670
41	21,219	1,846	15,566	1,354	11,862	1,032	10,356	901	91*	165,648	14,411	145,073	12,621	120,835	10,513	102,150	8,887
42	22,065	1,920	16,222	1,411	12,400	1,079	10,884	947	92*	169,572	14,753	148,684	12,936	123,890	10,778	104,645	9,104
43	22,718	1,976	16,903	1,471	12,963	1,128	11,437	995	93*	173,496	15,094	152,294	13,250	126,945	11,044	107,141	9,321
44	23,622	2,055	17,612	1,532	13,551	1,179	12,018	1,046	94*	177,420	15,436	155,904	13,564	129,999	11,310	109,636	9,538
45	24,563	2,137	18,351	1,597	14,166	1,232	12,628	1,099	95*	181,344	15,777	159,514	13,878	133,054	11,576	112,132	9,755
46	25,653	2,232	19,199	1,670	14,861	1,293	13,297	1,157	96*	185,268	16,118	163,124	14,192	136,108	11,841	114,627	9,973
47	26,792	2,331	20,085	1,747	15,592	1,357	14,000	1,218	97*	189,191	16,460	166,733	14,506	139,163	12,107	117,123	10,190
48	27,981	2,434	21,011	1,828	16,357	1,423	14,741	1,282	98*	193,115	16,801	170,343	14,820	142,217	12,373	119,619	10,407
49	29,222	2,542	21,981	1,912	17,160	1,493	15,521	1,350	99+*	197,039	17,142	173,952	15,134	145,272	12,639	122,113	10,624

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Cigna HealthFirst Elite 360 Medical Plan - Premium Table (Effective from 1 April 2025)

信諾尊尚360醫療保 – 保費表 (2025年4月1日起生效)



Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費–環球 (不包括美國)

Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	33,152	2,884	27,504	2,393	24,704	2,149	18,238	1,587	50	44,246	3,849	33,680	2,930	26,366	2,294	23,931	2,082
1	31,796	2,766	26,568	2,311	23,368	2,033	17,470	1,520	51	46,494	4,045	35,665	3,103	27,989	2,435	25,398	2,210
2	30,488	2,652	25,664	2,233	22,108	1,923	16,746	1,457	52	48,657	4,233	37,633	3,274	29,618	2,577	26,904	2,341
3	29,232	2,543	24,784	2,156	20,906	1,819	16,048	1,396	53	50,886	4,427	39,673	3,452	31,326	2,725	28,491	2,479
4	28,028	2,438	23,938	2,083	19,768	1,720	15,380	1,338	54	53,220	4,630	41,823	3,639	33,129	2,882	30,164	2,624
5	26,876	2,338	23,070	2,007	18,688	1,626	14,738	1,282	55	55,627	4,840	44,096	3,836	35,031	3,048	31,942	2,779
6	25,610	2,228	22,280	1,938	17,616	1,533	14,084	1,225	56	58,173	5,061	46,480	4,044	37,033	3,222	33,500	2,915
7	24,530	2,134	21,520	1,872	16,658	1,449	13,496	1,174	57	60,835	5,293	49,005	4,263	39,158	3,407	35,125	3,056
8	23,500	2,045	20,782	1,808	15,746	1,370	12,934	1,125	58	63,670	5,539	51,707	4,499	41,446	3,606	36,855	3,206
9	22,510	1,958	20,070	1,746	14,888	1,295	12,394	1,078	59	66,630	5,797	54,547	4,746	43,862	3,816	38,660	3,363
10	21,568	1,876	19,350	1,683	14,054	1,223	11,856	1,031	60	69,716	6,065	57,534	5,005	46,406	4,037	40,546	3,528
11	21,826	1,899	19,608	1,706	14,352	1,249	12,126	1,055	61	73,856	6,425	60,832	5,292	49,305	4,290	43,138	3,753
12	22,084	1,921	19,874	1,729	14,652	1,275	12,400	1,079	62	78,235	6,806	64,976	5,653	52,351	4,555	45,889	3,992
13	22,350	1,944	20,138	1,752	14,960	1,302	12,682	1,103	63	82,974	7,219	68,773	5,983	55,670	4,843	48,863	4,251
14	22,620	1,968	20,410	1,776	15,278	1,329	12,974	1,129	64	87,987	7,655	72,779	6,332	59,178	5,148	52,025	4,526
15	22,888	1,991	20,686	1,800	15,602	1,357	13,270	1,154	65	93,275	8,115	77,013	6,700	62,896	5,472	55,378	4,818
16	23,164	2,015	20,966	1,824	15,918	1,385	13,568	1,180	66	98,876	8,602	81,472	7,088	66,828	5,814	58,937	5,128
17	23,440	2,039	21,248	1,849	16,264	1,415	13,880	1,208	67	104,792	9,117	86,166	7,496	70,994	6,176	62,726	5,457
18	11,859	1,032	10,776	938	8,306	723	7,099	618	68	111,000	9,657	91,094	7,925	75,383	6,558	66,726	5,805
19	12,000	1,044	10,915	950	8,480	738	7,262	632	69	117,568	10,228	97,272	8,463	80,055	6,965	70,980	6,175
20	12,150	1,057	11,061	962	8,662	754	7,429	646	70	124,526	10,834	103,863	9,036	84,980	7,393	75,503	6,569
21	12,658	1,101	11,233	977	8,858	771	7,516	654	71*	131,412	11,433	110,064	9,576	90,230	7,850	79,782	6,941
22	13,184	1,147	11,459	997	9,064	789	7,600	661	72*	138,250	12,028	116,299	10,118	95,489	8,308	84,095	7,316
23	13,735	1,195	11,684	1,017	9,276	807	7,688	669	73*	145,507	12,659	122,891	10,692	101,037	8,790	88,597	7,708
24	14,309	1,245	11,918	1,037	9,478	825	7,775	676	74*	152,804	13,294	129,506	11,267	106,623	9,276	93,132	8,102
25	14,903	1,297	12,277	1,068	9,697	844	7,861	684	75*	160,153	13,933	136,179	11,848	112,248	9,766	97,700	8,500
26	15,527	1,351	12,656	1,101	9,917	863	7,947	691	76*	167,538	14,576	142,890	12,431	117,909	10,258	102,298	8,900
27	16,177	1,407	13,052	1,136	10,140	882	8,200	713	77*	174,978	15,223	149,634	13,018	123,598	10,753	106,931	9,303
28	16,853	1,466	13,455	1,171	10,375	903	8,456	736	78*	182,178	15,849	156,266	13,595	129,190	11,240	111,465	9,697
29	17,555	1,527	14,021	1,220	10,608	923	8,713	758	79*	189,441	16,481	162,945	14,176	134,824	11,730	116,026	10,094
30	18,478	1,608	14,609	1,271	10,854	944	8,895	774	80*	196,825	17,124	169,679	14,762	140,493	12,223	120,625	10,494
31	19,507	1,697	15,137	1,317	11,321	985	9,466	824	81*	204,263	17,771	176,454	15,351	146,214	12,721	125,249	10,897
32	20,405	1,775	15,677	1,364	11,809	1,027	10,076	877	82*	211,759	18,423	183,274	15,945	151,976	13,222	129,907	11,302
33	21,345	1,857	16,233	1,412	12,319	1,072	10,622	924	83*	219,293	19,078	190,146	16,543	157,761	13,725	134,587	11,709
34	22,326	1,942	16,806	1,462	12,843	1,117	11,196	974	84*	226,899	19,740	197,044	17,143	163,592	14,233	139,310	12,120
35	23,352	2,032	17,220	1,498	13,392	1,165	11,916	1,037	85*	234,543	20,405	203,969	17,745	169,428	14,740	144,059	12,533
36	24,365	2,120	17,937	1,561	13,889	1,208	12,298	1,070	86*	241,926	21,048	210,664	18,328	175,083	15,232	148,695	12,936
37	25,421	2,212	18,685	1,626	14,401	1,253	12,688	1,104	87*	249,357	21,694	217,408	18,914	180,772	15,727	153,364	13,343
38	26,522	2,307	19,465	1,693	14,930	1,299	13,094	1,139	88*	256,836	22,345	224,188	19,504	186,497	16,225	158,066	13,752
39	27,668	2,407	20,288	1,765	15,478	1,347	13,512	1,176	89*	264,364	23,000	231,020	20,099	192,274	16,728	162,792	14,163
40	28,866	2,511	21,136	1,839	16,052	1,397	13,944	1,213	90*	271,907	23,656	237,886	20,696	198,066	17,232	167,552	14,577
41	30,122	2,621	22,098	1,923	16,839	1,465	14,702	1,279	91*	279,475	24,314	244,806	21,298	203,911	17,740	172,343	14,994
42	31,428	2,734	23,109	2,010	17,664	1,537	15,502	1,349	92*	287,085	24,976	251,765	21,904	209,798	18,252	177,167	15,414
43	32,474	2,825	24,161	2,102	18,534	1,612	16,350	1,422	93*	294,747	25,643	258,766	22,513	215,715	18,767	182,023	15,836
44	33,880	2,948	25,263	2,198	19,442	1,691	17,240	1,500	94*	302,457	26,314	265,825	23,127	221,661	19,285	186,904	16,261
45	35,352	3,076	26,419	2,298	20,389	1,774	18,176	1,581	95*	310,220	26,989	272,928	23,745	227,661	19,807	191,824	16,689
46	37,049	3,223	27,726	2,412	21,465	1,867	19,203	1,671	96*	318,037	27,669	280,074	24,366	233,701	20,332	196,775	17,119
47	38,833	3,378	29,111	2,533	22,594	1,966	20,290	1,765	97*	325,902	28,353	287,269	24,992	239,781	20,861	201,759	17,553
48	40,689	3,540	30,561	2,659	23,791	2,070	21,437	1,865	98*	333,819	29,042	294,508	25,622	245,901	21,393	206,771	17,989
49	42,642	3,710	32,079	2,791	25,043	2,179	22,651	1,971	99+*	341,785	29,735	301,795	26,256	252,059	21,929	211,820	18,428

* These rates apply only to renewing policies. 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幣計算。
2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。
3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。
4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。
5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	61,722	5,370	51,190	4,454	45,992	4,001	33,954	2,954	50	78,904	6,865	60,056	5,225	47,016	4,090	42,677	3,713
1	59,196	5,150	49,462	4,303	43,498	3,784	32,530	2,830	51	82,671	7,192	63,411	5,517	49,768	4,330	45,157	3,929
2	56,758	4,938	47,764	4,155	41,150	3,580	31,178	2,712	52	86,263	7,505	66,715	5,804	52,517	4,569	47,698	4,150
3	54,432	4,736	46,130	4,013	38,908	3,385	29,878	2,599	53	89,942	7,825	70,122	6,101	55,371	4,817	50,359	4,381
4	52,184	4,540	44,548	3,876	36,790	3,201	28,640	2,492	54	93,790	8,160	73,712	6,413	58,384	5,079	53,161	4,625
5	50,040	4,353	42,942	3,736	34,780	3,026	27,436	2,387	55	97,749	8,504	77,478	6,741	61,558	5,356	56,129	4,883
6	47,686	4,149	41,472	3,608	32,786	2,852	26,224	2,281	56	101,919	8,867	81,433	7,085	64,885	5,645	58,691	5,106
7	45,676	3,974	40,052	3,485	31,000	2,697	25,132	2,186	57	106,258	9,244	85,598	7,447	68,414	5,952	61,354	5,338
8	43,756	3,807	38,682	3,365	29,310	2,550	24,084	2,095	58	110,887	9,647	90,055	7,835	72,185	6,280	64,184	5,584
9	41,912	3,646	37,356	3,250	27,706	2,410	23,076	2,008	59	115,696	10,066	94,718	8,240	76,168	6,627	67,134	5,841
10	40,154	3,493	36,016	3,133	26,158	2,276	22,074	1,920	60	120,705	10,501	99,613	8,666	80,358	6,991	70,202	6,108
11	40,634	3,535	36,494	3,175	26,708	2,324	22,574	1,964	61	127,489	11,092	105,014	9,136	85,123	7,406	74,466	6,479
12	41,120	3,577	36,988	3,218	27,268	2,372	23,090	2,009	62	134,647	11,714	111,839	9,730	90,122	7,841	78,981	6,871
13	41,610	3,620	37,482	3,261	27,848	2,423	23,614	2,054	63	142,385	12,387	118,021	10,268	95,544	8,312	83,849	7,295
14	42,112	3,664	37,990	3,305	28,438	2,474	24,154	2,101	64	150,534	13,096	124,525	10,834	101,267	8,810	89,012	7,744
15	42,616	3,708	38,506	3,350	29,036	2,526	24,704	2,149	65	159,118	13,843	131,379	11,430	107,311	9,336	94,466	8,219
16	43,124	3,752	39,032	3,396	29,632	2,578	25,260	2,198	66	168,171	14,631	138,566	12,055	113,682	9,890	100,248	8,722
17	43,640	3,797	39,550	3,441	30,268	2,633	25,842	2,248	67	177,709	15,461	146,127	12,713	120,415	10,476	106,374	9,255
18	22,077	1,921	20,053	1,745	15,466	1,346	13,219	1,150	68	187,685	16,329	154,034	13,401	127,489	11,092	112,825	9,816
19	22,346	1,944	20,322	1,768	15,784	1,373	13,520	1,176	69	198,197	17,243	163,995	14,268	134,980	11,743	119,658	10,410
20	22,621	1,968	20,588	1,791	16,124	1,403	13,830	1,203	70	209,302	18,209	174,588	15,189	142,875	12,430	126,906	11,041
21	23,548	2,049	20,894	1,818	16,482	1,434	13,987	1,217	71*	220,228	19,160	184,461	16,048	151,247	13,158	133,703	11,632
22	24,513	2,133	21,300	1,853	16,849	1,466	14,131	1,229	72*	231,003	20,097	194,341	16,908	159,591	13,884	140,513	12,225
23	25,524	2,221	21,701	1,888	17,227	1,499	14,285	1,243	73*	242,409	21,090	204,743	17,813	168,367	14,648	147,597	12,841
24	26,569	2,312	22,124	1,925	17,602	1,531	14,436	1,256	74*	253,814	22,082	215,128	18,716	177,148	15,412	154,697	13,459
25	27,657	2,406	22,778	1,982	17,990	1,565	14,587	1,269	75*	265,236	23,076	225,547	19,623	185,947	16,177	161,804	14,077
26	28,796	2,505	23,468	2,042	18,386	1,600	14,736	1,282	76*	276,648	24,068	235,955	20,528	194,747	16,943	168,918	14,696
27	29,978	2,608	24,179	2,104	18,792	1,635	15,194	1,322	77*	288,077	25,063	246,372	21,434	203,535	17,708	176,045	15,316
28	31,210	2,715	24,908	2,167	19,210	1,671	15,657	1,362	78*	299,042	26,017	256,530	22,318	212,120	18,454	182,970	15,918
29	32,489	2,827	25,946	2,257	19,628	1,708	16,123	1,403	79*	310,046	26,974	266,707	23,204	220,722	19,203	189,892	16,521
30	34,165	2,972	27,018	2,351	20,069	1,746	16,449	1,431	80*	321,185	27,943	276,905	24,091	229,328	19,952	196,835	17,125
31	36,056	3,137	27,972	2,434	20,921	1,820	17,494	1,522	81*	332,333	28,913	287,114	24,979	237,965	20,703	203,775	17,728
32	37,683	3,278	28,948	2,518	21,804	1,897	18,609	1,619	82*	343,509	29,885	297,332	25,868	246,607	21,455	210,730	18,334
33	39,394	3,427	29,958	2,606	22,732	1,978	19,603	1,705	83*	354,686	30,858	307,576	26,759	255,244	22,206	217,681	18,938
34	41,178	3,582	30,988	2,696	23,691	2,061	20,649	1,796	84*	365,896	31,833	317,798	27,648	263,897	22,959	224,652	19,545
35	43,041	3,745	31,733	2,761	24,684	2,148	21,961	1,911	85*	377,108	32,808	327,988	28,535	272,504	23,708	231,625	20,151
36	44,878	3,904	33,027	2,873	25,579	2,225	22,650	1,971	86*	387,828	33,741	337,756	29,385	280,770	24,427	238,370	20,738
37	46,791	4,071	34,389	2,992	26,507	2,306	23,356	2,032	87*	398,556	34,674	347,530	30,235	289,037	25,146	245,130	21,326
38	48,789	4,245	35,803	3,115	27,463	2,389	24,086	2,095	88*	409,297	35,609	357,318	31,087	297,315	25,866	251,895	21,915
39	50,860	4,425	37,293	3,244	28,451	2,475	24,835	2,161	89*	420,045	36,544	367,120	31,939	305,612	26,588	258,661	22,504
40	53,030	4,614	38,826	3,378	29,488	2,565	25,615	2,229	90*	430,764	37,476	376,912	32,791	313,902	27,309	265,439	23,093
41	55,169	4,800	40,472	3,521	30,842	2,683	26,925	2,342	91*	441,436	38,405	386,732	33,646	322,208	28,032	272,220	23,683
42	57,393	4,993	42,199	3,671	32,258	2,806	28,311	2,463	92*	452,118	39,334	396,556	34,500	330,533	28,756	279,013	24,274
43	59,124	5,144	43,988	3,827	33,743	2,936	29,766	2,590	93*	462,816	40,265	406,376	35,355	338,854	29,480	285,815	24,866
44	61,507	5,351	45,853	3,989	35,291	3,070	31,296	2,723	94*	473,519	41,196	416,234	36,212	347,167	30,204	292,610	25,457
45	63,985	5,567	47,815	4,160	36,905	3,211	32,896	2,862	95*	484,229	42,128	426,086	37,069	355,508	30,929	299,420	26,050
46	66,861	5,817	50,029	4,353	38,731	3,370	34,651	3,015	96*	494,953	43,061	435,946	37,927	363,857	31,656	306,236	26,643
47	69,871	6,079	52,373	4,556	40,656	3,537	36,508	3,176	97*	505,685	43,995	445,816	38,786	372,217	32,383	313,057	27,236
48	72,996	6,351	54,821	4,769	42,679	3,713	38,457	3,346	98*	516,427	44,929	455,696	39,646	380,586	33,111	319,881	27,830
49	76,276	6,636	57,377	4,992	44,796	3,897	40,513	3,525	99+*	527,178	45,864	465,587	40,506	388,960	33,840	326,719	28,425

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	26,800	2,332	20,613	1,793	16,124	1,403	13,534	1,177
1	-	-	-	-	-	-	-	-	51	28,063	2,441	21,757	1,893	17,061	1,484	14,313	1,245
2	-	-	-	-	-	-	-	-	52	29,268	2,546	22,875	1,990	17,992	1,565	15,111	1,315
3	-	-	-	-	-	-	-	-	53	30,505	2,654	24,035	2,091	18,961	1,650	15,947	1,387
4	-	-	-	-	-	-	-	-	54	31,792	2,766	25,252	2,197	19,981	1,738	16,827	1,464
5	-	-	-	-	-	-	-	-	55	33,443	2,910	26,530	2,308	21,055	1,832	17,756	1,545
6	-	-	-	-	-	-	-	-	56	34,851	3,032	27,871	2,425	22,186	1,930	18,735	1,630
7	-	-	-	-	-	-	-	-	57	36,317	3,160	29,279	2,547	23,377	2,034	19,767	1,720
8	-	-	-	-	-	-	-	-	58	37,880	3,296	30,787	2,678	24,655	2,145	20,871	1,816
9	-	-	-	-	-	-	-	-	59	39,505	3,437	32,368	2,816	26,000	2,262	22,034	1,917
10	-	-	-	-	-	-	-	-	60	41,193	3,584	34,026	2,960	27,414	2,385	23,260	2,024
11	-	-	-	-	-	-	-	-	61	43,489	3,784	35,850	3,119	28,184	2,452	24,660	2,145
12	-	-	-	-	-	-	-	-	62	45,906	3,994	37,768	3,286	29,824	2,595	26,143	2,274
13	-	-	-	-	-	-	-	-	63	48,520	4,221	39,839	3,466	31,600	2,749	27,742	2,414
14	-	-	-	-	-	-	-	-	64	51,274	4,461	42,015	3,655	33,476	2,912	29,434	2,561
15	-	-	-	-	-	-	-	-	65	54,172	4,713	44,302	3,854	35,455	3,085	31,225	2,717
16	-	-	-	-	-	-	-	-	66	57,223	4,978	46,704	4,063	37,544	3,266	33,118	2,881
17	-	-	-	-	-	-	-	-	67	60,438	5,258	49,228	4,283	39,750	3,458	35,123	3,056
18	7,471	650	7,002	609	5,157	449	4,409	384	68	63,799	5,551	51,864	4,512	42,063	3,659	37,235	3,239
19	7,545	656	7,097	617	5,266	458	4,509	392	69	67,341	5,859	54,634	4,753	44,506	3,872	39,472	3,434
20	7,770	676	7,192	626	5,378	468	4,613	401	70	71,075	6,184	57,548	5,007	47,088	4,097	41,840	3,640
21	8,090	704	7,416	645	5,500	479	4,666	406	71*	72,575	6,314	60,778	5,288	49,818	4,334	44,060	3,833
22	8,424	733	7,640	665	5,622	489	4,715	410	72*	76,087	6,620	64,000	5,568	52,543	4,571	46,282	4,027
23	8,772	763	7,873	685	5,748	500	4,767	415	73*	79,804	6,943	67,390	5,863	55,407	4,820	48,593	4,228
24	9,133	795	8,112	706	5,876	511	4,817	419	74*	83,519	7,266	70,778	6,158	58,270	5,069	50,904	4,429
25	9,510	827	8,358	727	6,006	523	4,868	424	75*	87,232	7,589	74,165	6,452	61,131	5,318	53,216	4,630
26	9,902	861	8,611	749	6,138	534	4,921	428	76*	90,943	7,912	77,549	6,747	63,990	5,567	55,528	4,831
27	10,310	897	8,873	772	6,276	546	4,973	433	77*	94,651	8,235	80,932	7,041	66,846	5,816	57,842	5,032
28	10,734	934	9,143	795	6,416	558	5,027	437	78*	98,207	8,544	84,227	7,328	69,631	6,058	60,087	5,228
29	11,177	972	9,421	820	6,559	571	5,081	442	79*	101,773	8,854	87,525	7,615	72,418	6,300	62,332	5,423
30	11,639	1,013	9,707	845	6,705	583	5,135	447	80*	105,375	9,168	90,825	7,902	75,205	6,543	64,577	5,618
31	12,166	1,058	9,943	865	6,990	608	5,463	475	81*	108,979	9,481	94,126	8,189	77,995	6,786	66,822	5,814
32	12,720	1,107	10,183	886	7,288	634	5,812	506	82*	112,584	9,795	97,429	8,476	80,786	7,028	69,067	6,009
33	13,297	1,157	10,429	907	7,600	661	6,182	538	83*	116,192	10,109	100,734	8,764	83,577	7,271	71,312	6,204
34	13,901	1,209	10,680	929	8,079	703	6,575	572	84*	119,802	10,423	104,029	9,051	86,360	7,513	73,557	6,399
35	14,533	1,264	11,047	961	8,504	740	6,993	608	85*	123,415	10,737	107,310	9,336	89,133	7,755	75,802	6,595
36	15,008	1,306	11,503	1,001	8,812	767	7,213	628	86*	126,860	11,037	110,450	9,609	91,790	7,986	77,973	6,784
37	15,649	1,361	11,979	1,042	9,131	794	7,439	647	87*	130,305	11,337	113,591	9,882	94,447	8,217	80,144	6,973
38	16,319	1,420	12,473	1,085	9,463	823	7,672	667	88*	133,751	11,636	116,732	10,156	97,104	8,448	82,314	7,161
39	17,017	1,480	12,990	1,130	9,807	853	7,914	689	89*	137,198	11,936	119,872	10,429	99,761	8,679	84,485	7,350
40	17,745	1,544	13,528	1,177	10,065	876	8,164	710	90*	140,628	12,235	123,011	10,702	102,417	8,910	86,656	7,539
41	18,452	1,605	14,094	1,226	10,521	915	8,576	746	91*	144,041	12,532	126,150	10,975	105,074	9,141	88,826	7,728
42	19,187	1,669	14,687	1,278	10,998	957	9,013	784	92*	147,453	12,828	129,291	11,248	107,730	9,373	90,996	7,917
43	19,950	1,736	15,304	1,331	11,498	1,000	9,472	824	93*	150,867	13,125	132,430	11,521	110,387	9,604	93,166	8,105
44	20,744	1,805	15,947	1,387	12,019	1,046	9,952	866	94*	154,279	13,422	135,569	11,795	113,043	9,835	95,337	8,294
45	21,570	1,877	16,533	1,438	12,564	1,093	10,458	910	95*	157,691	13,719	138,707	12,068	115,700	10,066	97,507	8,483
46	22,528	1,960	17,297	1,505	13,182	1,147	11,012	958	96*	161,103	14,016	141,846	12,341	118,355	10,297	99,676	8,672
47	23,528	2,047	18,095	1,574	13,830	1,203	11,594	1,009	97*	164,515	14,313	144,986	12,614	121,011	10,528	101,846	8,861
48	24,572	2,138	18,930	1,647	14,508	1,262	12,208	1,062	98*	167,926	14,610	148,124	12,887	123,667	10,759	104,016	9,049
49	25,662	2,233	19,803	1,723	15,220	1,324	12,854	1,118	99+*	171,338	14,906	151,262	13,160	126,323	10,990	106,186	9,238

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$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	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳	Annual 年繳	Monthly 月繳
0	-	-	-	-	-	-	-	-	50	36,258	3,154	27,593	2,401	21,603	1,879	19,611	1,706
1	-	-	-	-	-	-	-	-	51	37,968	3,303	29,124	2,534	22,857	1,989	20,739	1,804
2	-	-	-	-	-	-	-	-	52	39,597	3,445	30,621	2,664	24,105	2,097	21,897	1,905
3	-	-	-	-	-	-	-	-	53	41,272	3,591	32,174	2,799	25,404	2,210	23,106	2,010
4	-	-	-	-	-	-	-	-	54	43,013	3,742	33,802	2,941	26,771	2,329	24,382	2,121
5	-	-	-	-	-	-	-	-	55	44,808	3,898	35,512	3,090	28,210	2,454	25,728	2,238
6	-	-	-	-	-	-	-	-	56	46,694	4,062	37,308	3,246	29,726	2,586	26,889	2,339
7	-	-	-	-	-	-	-	-	57	48,658	4,233	39,193	3,410	31,320	2,725	28,097	2,444
8	-	-	-	-	-	-	-	-	58	50,752	4,415	41,211	3,585	33,033	2,874	29,378	2,556
9	-	-	-	-	-	-	-	-	59	52,928	4,605	43,327	3,769	34,835	3,031	30,711	2,672
10	-	-	-	-	-	-	-	-	60	55,191	4,802	45,547	3,963	36,730	3,196	32,098	2,793
11	-	-	-	-	-	-	-	-	61	58,266	5,069	47,988	4,175	38,894	3,384	34,031	2,961
12	-	-	-	-	-	-	-	-	62	61,505	5,351	51,077	4,444	41,157	3,581	36,078	3,139
13	-	-	-	-	-	-	-	-	63	65,009	5,656	53,878	4,687	43,610	3,794	38,285	3,331
14	-	-	-	-	-	-	-	-	64	68,697	5,977	56,821	4,943	46,197	4,019	40,620	3,534
15	-	-	-	-	-	-	-	-	65	72,579	6,314	59,914	5,213	48,929	4,257	43,089	3,749
16	-	-	-	-	-	-	-	-	66	76,668	6,670	63,162	5,495	51,812	4,508	45,704	3,976
17	-	-	-	-	-	-	-	-	67	80,974	7,045	66,577	5,792	54,856	4,772	48,470	4,217
18	10,165	884	9,229	803	7,117	619	6,084	529	68	85,479	7,437	70,140	6,102	58,047	5,050	51,385	4,470
19	10,287	895	9,353	814	7,267	632	6,223	541	69	90,224	7,849	74,641	6,494	61,419	5,343	54,471	4,739
20	10,411	906	9,479	825	7,420	646	6,366	554	70	95,227	8,285	79,417	6,909	64,982	5,653	57,739	5,023
21	10,840	943	9,620	837	7,591	660	6,438	560	71*	100,154	8,713	83,873	7,297	68,750	5,981	60,803	5,290
22	11,286	982	9,807	853	7,759	675	6,507	566	72*	105,001	9,135	88,319	7,684	72,510	6,308	63,868	5,557
23	11,752	1,022	9,996	870	7,932	690	6,578	572	73*	110,130	9,581	92,998	8,091	76,463	6,652	67,057	5,834
24	12,237	1,065	10,187	886	8,108	705	6,648	578	74*	115,258	10,027	97,674	8,498	80,413	6,996	70,248	6,112
25	12,741	1,108	10,496	913	8,288	721	6,718	584	75*	120,381	10,473	102,347	8,904	84,360	7,339	73,438	6,389
26	13,266	1,154	10,814	941	8,472	737	6,790	591	76*	125,501	10,919	107,018	9,311	88,305	7,683	76,630	6,667
27	13,813	1,202	11,143	969	8,660	753	7,000	609	77*	130,618	11,364	111,686	9,717	92,248	8,026	79,822	6,945
28	14,382	1,251	11,481	999	8,853	770	7,214	628	78*	135,525	11,791	116,235	10,112	96,091	8,360	82,920	7,214
29	14,975	1,303	11,960	1,041	9,051	787	7,432	647	79*	140,447	12,219	120,786	10,508	99,936	8,694	86,018	7,484
30	15,749	1,370	12,458	1,084	9,252	805	7,583	660	80*	145,418	12,651	125,339	10,904	103,783	9,029	89,116	7,753
31	16,627	1,447	12,898	1,122	9,647	839	8,068	702	81*	150,390	13,084	129,895	11,301	107,633	9,364	92,215	8,023
32	17,382	1,512	13,350	1,161	10,058	875	8,582	747	82*	155,366	13,517	134,453	11,697	111,484	9,699	95,312	8,292
33	18,172	1,581	13,817	1,202	10,487	912	9,044	787	83*	160,346	13,950	139,014	12,094	115,337	10,034	98,410	8,562
34	18,998	1,653	14,297	1,244	10,929	951	9,528	829	84*	165,327	14,383	143,559	12,490	119,178	10,368	101,509	8,831
35	19,861	1,728	14,640	1,274	11,393	991	10,134	882	85*	170,312	14,817	148,087	12,884	123,004	10,701	104,606	9,101
36	20,710	1,802	15,246	1,326	11,806	1,027	10,452	909	86*	175,066	15,231	152,421	13,261	126,670	11,020	107,603	9,361
37	21,596	1,879	15,875	1,381	12,235	1,064	10,779	938	87*	179,821	15,644	156,755	13,638	130,337	11,339	110,598	9,622
38	22,520	1,959	16,531	1,438	12,679	1,103	11,118	967	88*	184,577	16,058	161,089	14,015	134,003	11,658	113,595	9,883
39	23,484	2,043	17,216	1,498	13,140	1,143	11,467	998	89*	189,333	16,472	165,422	14,392	137,669	11,977	116,590	10,143
40	24,489	2,131	17,930	1,560	13,618	1,185	11,829	1,029	90*	194,067	16,884	169,755	14,769	141,337	12,296	119,584	10,404
41	25,464	2,215	18,679	1,625	14,234	1,238	12,428	1,081	91*	198,777	17,294	174,088	15,146	145,002	12,615	122,580	10,664
42	26,477	2,303	19,465	1,693	14,880	1,295	13,061	1,136	92*	203,486	17,703	178,420	15,523	148,668	12,934	125,575	10,925
43	27,261	2,372	20,284	1,765	15,557	1,353	13,724	1,194	93*	208,195	18,113	182,753	15,900	152,334	13,253	128,570	11,186
44	28,347	2,466	21,135	1,839	16,262	1,415	14,422	1,255	94*	212,905	18,523	187,085	16,276	155,999	13,572	131,564	11,446
45	29,475	2,564	22,022	1,916	16,999	1,479	15,153	1,318	95*	217,613	18,932	191,417	16,653	159,665	13,891	134,559	11,707
46	30,784	2,678	23,039	2,004	17,834	1,552	15,956	1,388	96*	222,321	19,342	195,748	17,030	163,330	14,210	137,553	11,967
47	32,150	2,797	24,101	2,097	18,710	1,628	16,800	1,462	97*	227,030	19,752	200,080	17,407	166,995	14,529	140,547	12,228
48	33,578	2,921	25,214	2,194	19,629	1,708	17,689	1,539	98*	231,738	20,161	204,411	17,784	170,660	14,847	143,542	12,488
49	35,067	3,051	26,377	2,295	20,593	1,792	18,625	1,620	99+*	236,446	20,571	208,742	18,161	174,326	15,166	146,535	12,749

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide (excluding the US) 吸煙人士 (女性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	53,095	4,619	40,414	3,516	31,640	2,753	28,717	2,498
1	-	-	-	-	-	-	-	-	51	55,794	4,854	42,798	3,723	33,586	2,922	30,478	2,652
2	-	-	-	-	-	-	-	-	52	58,389	5,080	45,159	3,929	35,542	3,092	32,285	2,809
3	-	-	-	-	-	-	-	-	53	61,063	5,312	47,608	4,142	37,591	3,270	34,190	2,975
4	-	-	-	-	-	-	-	-	54	63,864	5,556	50,188	4,366	39,754	3,459	36,197	3,149
5	-	-	-	-	-	-	-	-	55	66,752	5,807	52,915	4,604	42,037	3,657	38,330	3,335
6	-	-	-	-	-	-	-	-	56	69,808	6,073	55,776	4,853	44,440	3,866	40,200	3,497
7	-	-	-	-	-	-	-	-	57	73,002	6,351	58,805	5,116	46,989	4,088	42,150	3,667
8	-	-	-	-	-	-	-	-	58	76,404	6,647	62,049	5,398	49,736	4,327	44,226	3,848
9	-	-	-	-	-	-	-	-	59	79,956	6,956	65,457	5,695	52,635	4,579	46,392	4,036
10	-	-	-	-	-	-	-	-	60	83,659	7,278	69,041	6,007	55,687	4,845	48,656	4,233
11	-	-	-	-	-	-	-	-	61	88,628	7,711	72,998	6,351	59,166	5,147	51,764	4,503
12	-	-	-	-	-	-	-	-	62	93,881	8,168	77,972	6,784	62,822	5,466	55,066	4,791
13	-	-	-	-	-	-	-	-	63	99,568	8,662	82,528	7,180	66,805	5,812	58,635	5,101
14	-	-	-	-	-	-	-	-	64	105,584	9,186	87,335	7,598	71,013	6,178	62,429	5,431
15	-	-	-	-	-	-	-	-	65	111,931	9,738	92,416	8,040	75,474	6,566	66,453	5,781
16	-	-	-	-	-	-	-	-	66	118,651	10,323	97,766	8,506	80,193	6,977	70,725	6,153
17	-	-	-	-	-	-	-	-	67	125,750	10,940	103,400	8,996	85,193	7,412	75,271	6,549
18	14,231	1,238	12,931	1,125	9,968	867	8,518	741	68	133,201	11,588	109,313	9,510	90,460	7,870	80,070	6,966
19	14,401	1,253	13,098	1,140	10,176	885	8,715	758	69	141,083	12,274	116,726	10,155	96,067	8,358	85,175	7,410
20	14,580	1,268	13,273	1,155	10,394	904	8,915	776	70	149,432	13,001	124,636	10,843	101,975	8,872	90,603	7,882
21	15,189	1,321	13,479	1,173	10,631	925	9,018	785	71*	157,693	13,719	132,078	11,491	108,276	9,420	95,738	8,329
22	15,820	1,376	13,751	1,196	10,876	946	9,120	793	72*	165,900	14,433	139,559	12,142	114,586	9,969	100,914	8,780
23	16,482	1,434	14,020	1,220	11,132	968	9,226	803	73*	174,609	15,191	147,470	12,830	121,245	10,548	106,316	9,249
24	17,171	1,494	14,302	1,244	11,375	990	9,330	812	74*	183,365	15,953	155,408	13,520	127,946	11,131	111,758	9,723
25	17,883	1,556	14,732	1,282	11,636	1,012	9,433	821	75*	192,184	16,720	163,415	14,217	134,698	11,719	117,240	10,200
26	18,632	1,621	15,189	1,321	11,901	1,035	9,536	830	76*	201,046	17,491	171,467	14,918	141,491	12,310	122,757	10,680
27	19,413	1,689	15,663	1,363	12,169	1,059	9,840	856	77*	209,974	18,268	179,561	15,622	148,317	12,904	128,317	11,164
28	20,223	1,759	16,147	1,405	12,449	1,083	10,146	883	78*	218,614	19,019	187,520	16,314	155,028	13,487	133,758	11,637
29	21,066	1,833	16,825	1,464	12,729	1,107	10,456	910	79*	227,329	19,778	195,534	17,011	161,789	14,076	139,230	12,113
30	22,173	1,929	17,531	1,525	13,025	1,133	10,674	929	80*	236,190	20,549	203,615	17,715	168,593	14,668	144,750	12,593
31	23,409	2,037	18,164	1,580	13,586	1,182	11,360	988	81*	245,116	21,325	211,745	18,422	175,456	15,265	150,299	13,076
32	24,486	2,130	18,812	1,637	14,171	1,233	12,092	1,052	82*	254,111	22,108	219,928	19,134	182,371	15,866	155,888	13,562
33	25,615	2,229	19,480	1,695	14,784	1,286	12,746	1,109	83*	263,152	22,894	228,176	19,851	189,313	16,470	161,505	14,051
34	26,791	2,331	20,167	1,755	15,413	1,341	13,436	1,169	84*	272,279	23,688	236,454	20,571	196,310	17,079	167,172	14,544
35	28,022	2,438	20,664	1,798	16,071	1,398	14,299	1,244	85*	281,451	24,486	244,762	21,294	203,314	17,688	172,870	15,040
36	29,238	2,544	21,525	1,873	16,667	1,450	14,759	1,284	86*	290,312	25,257	252,796	21,993	210,099	18,279	178,434	15,524
37	30,505	2,654	22,422	1,951	17,281	1,503	15,226	1,325	87*	299,227	26,033	260,889	22,697	216,927	18,873	184,038	16,011
38	31,826	2,769	23,358	2,032	17,916	1,559	15,713	1,367	88*	308,204	26,814	269,026	23,405	223,796	19,470	189,679	16,502
39	33,201	2,888	24,345	2,118	18,573	1,616	16,214	1,411	89*	317,236	27,600	277,224	24,118	230,728	20,073	195,350	16,995
40	34,638	3,014	25,364	2,207	19,262	1,676	16,733	1,456	90*	326,289	28,387	285,463	24,835	237,678	20,678	201,063	17,492
41	36,146	3,145	26,517	2,307	20,206	1,758	17,641	1,535	91*	335,370	29,177	293,767	25,558	244,694	21,288	206,811	17,993
42	37,713	3,281	27,731	2,413	21,197	1,844	18,603	1,618	92*	344,503	29,972	302,118	26,284	251,756	21,903	212,600	18,496
43	38,969	3,390	28,992	2,522	22,241	1,935	19,619	1,707	93*	353,697	30,772	310,519	27,015	258,858	22,521	218,426	19,003
44	40,657	3,537	30,315	2,637	23,330	2,030	20,688	1,800	94*	362,949	31,577	318,991	27,752	265,992	23,141	224,285	19,513
45	42,423	3,691	31,702	2,758	24,467	2,129	21,810	1,897	95*	372,265	32,387	327,513	28,494	273,194	23,768	230,189	20,026
46	44,459	3,868	33,271	2,895	25,757	2,241	23,042	2,005	96*	381,645	33,203	336,088	29,240	280,440	24,398	236,130	20,543
47	46,599	4,054	34,934	3,039	27,113	2,359	24,347	2,118	97*	391,083	34,024	344,723	29,991	287,737	25,033	242,110	21,064
48	48,827	4,248	36,674	3,191	28,550	2,484	25,724	2,238	98*	400,582	34,851	353,409	30,747	295,082	25,672	248,125	21,587
49	51,171	4,452	38,496	3,349	30,052	2,615	27,182	2,365	99+*	410,142	35,682	362,154	31,507	302,470	26,315	254,184	22,114

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Basic Policy 基本保單								Age 年齡	Basic Policy 基本保單							
	Deductible Option 自付費選項									Deductible Option 自付費選項							
	\$15,000		\$25,000		\$50,000		\$75,000			\$15,000		\$25,000		\$50,000		\$75,000	
	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總		Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總	Annual 年總	Monthly 月總
0	-	-	-	-	-	-	-	-	50	94,685	8,238	72,067	6,270	56,419	4,908	51,212	4,455
1	-	-	-	-	-	-	-	-	51	99,205	8,631	76,093	6,620	59,722	5,196	54,189	4,714
2	-	-	-	-	-	-	-	-	52	103,515	9,006	80,058	6,965	63,021	5,483	57,238	4,980
3	-	-	-	-	-	-	-	-	53	107,931	9,390	84,147	7,321	66,446	5,781	60,431	5,257
4	-	-	-	-	-	-	-	-	54	112,548	9,792	88,455	7,696	70,061	6,095	63,794	5,550
5	-	-	-	-	-	-	-	-	55	117,299	10,205	92,975	8,089	73,870	6,427	67,355	5,860
6	-	-	-	-	-	-	-	-	56	122,303	10,640	97,720	8,502	77,862	6,774	70,430	6,127
7	-	-	-	-	-	-	-	-	57	127,509	11,093	102,718	8,936	82,098	7,143	73,625	6,405
8	-	-	-	-	-	-	-	-	58	133,065	11,577	108,066	9,402	86,622	7,536	77,020	6,701
9	-	-	-	-	-	-	-	-	59	138,836	12,079	113,662	9,889	91,402	7,952	80,561	7,009
10	-	-	-	-	-	-	-	-	60	144,847	12,602	119,535	10,400	96,430	8,389	84,243	7,329
11	-	-	-	-	-	-	-	-	61	152,988	13,310	126,016	10,963	102,147	8,887	89,360	7,774
12	-	-	-	-	-	-	-	-	62	161,576	14,057	134,207	11,676	108,145	9,409	94,776	8,246
13	-	-	-	-	-	-	-	-	63	170,863	14,865	141,625	12,321	114,652	9,975	100,618	8,754
14	-	-	-	-	-	-	-	-	64	180,641	15,716	149,430	13,000	121,522	10,572	106,814	9,293
15	-	-	-	-	-	-	-	-	65	190,942	16,612	157,655	13,716	128,772	11,203	113,360	9,862
16	-	-	-	-	-	-	-	-	66	201,804	17,557	166,280	14,466	136,420	11,869	120,297	10,466
17	-	-	-	-	-	-	-	-	67	213,251	18,553	175,352	15,256	144,497	12,571	127,649	11,105
18	26,493	2,305	24,064	2,094	18,559	1,615	15,864	1,380	68	225,223	19,594	184,841	16,081	152,987	13,310	135,390	11,779
19	26,816	2,333	24,386	2,122	18,941	1,648	16,224	1,411	69	237,836	20,692	196,793	17,121	161,974	14,092	143,590	12,492
20	27,145	2,362	24,705	2,149	19,349	1,683	16,596	1,444	70	251,163	21,851	209,506	18,227	171,449	14,916	152,287	13,249
21	28,258	2,458	25,073	2,181	19,779	1,721	16,784	1,460	71*	264,274	22,992	221,353	19,258	181,497	15,790	160,443	13,959
22	29,416	2,559	25,560	2,224	20,219	1,759	16,956	1,475	72*	277,204	24,117	233,209	20,289	191,510	16,661	168,616	14,670
23	30,629	2,665	26,041	2,266	20,673	1,799	17,143	1,491	73*	290,890	25,307	245,693	21,375	202,039	17,577	177,117	15,409
24	31,883	2,774	26,549	2,310	21,122	1,838	17,324	1,507	74*	304,577	26,498	258,154	22,459	212,578	18,494	185,636	16,150
25	33,189	2,887	27,334	2,378	21,588	1,878	17,505	1,523	75*	318,283	27,691	270,656	23,547	223,136	19,413	194,165	16,892
26	34,556	3,006	28,161	2,450	22,063	1,919	17,683	1,538	76*	331,978	28,882	283,146	24,634	233,696	20,332	202,702	17,635
27	35,973	3,130	29,014	2,524	22,551	1,962	18,234	1,586	77*	345,693	30,075	295,646	25,721	244,243	21,249	211,253	18,379
28	37,452	3,258	29,890	2,600	23,052	2,006	18,788	1,635	78*	358,851	31,220	307,836	26,782	254,544	22,145	219,564	19,102
29	38,987	3,392	31,135	2,709	23,554	2,049	19,347	1,683	79*	372,055	32,369	320,049	27,844	264,866	23,043	227,871	19,825
30	40,999	3,567	32,421	2,821	24,084	2,095	19,738	1,717	80*	385,421	33,532	332,286	28,909	275,194	23,942	236,201	20,549
31	43,266	3,764	33,566	2,920	25,105	2,184	20,993	1,826	81*	398,799	34,696	344,536	29,975	285,557	24,843	244,530	21,274
32	45,220	3,934	34,738	3,022	26,165	2,276	22,330	1,943	82*	412,211	35,862	356,799	31,042	295,929	25,746	252,875	22,000
33	47,272	4,113	35,950	3,128	27,278	2,373	23,524	2,047	83*	425,624	37,029	369,092	32,111	306,293	26,647	261,218	22,726
34	49,414	4,299	37,187	3,235	28,429	2,473	24,779	2,156	84*	439,075	38,200	381,359	33,178	316,675	27,551	269,583	23,454
35	51,648	4,493	38,079	3,313	29,621	2,577	26,354	2,293	85*	452,530	39,370	393,586	34,242	327,005	28,449	277,950	24,182
36	53,853	4,685	39,633	3,448	30,694	2,670	27,181	2,365	86*	465,394	40,489	405,307	35,262	336,923	29,312	286,044	24,886
37	56,149	4,885	41,268	3,590	31,809	2,767	28,026	2,438	87*	478,267	41,609	417,036	36,282	346,844	30,175	294,156	25,592
38	58,547	5,094	42,963	3,738	32,956	2,867	28,904	2,515	88*	491,157	42,731	428,781	37,304	356,778	31,040	302,274	26,298
39	61,032	5,310	44,752	3,893	34,141	2,970	29,803	2,593	89*	504,054	43,853	440,545	38,327	366,734	31,906	310,393	27,004
40	63,635	5,536	46,591	4,053	35,386	3,079	30,738	2,674	90*	516,917	44,972	452,294	39,350	376,683	32,771	318,526	27,712
41	66,203	5,760	48,568	4,225	37,010	3,220	32,311	2,811	91*	529,722	46,086	464,078	40,375	386,650	33,639	326,665	28,420
42	68,872	5,992	50,639	4,406	38,710	3,368	33,973	2,956	92*	542,542	47,201	475,867	41,400	396,640	34,508	334,815	29,129
43	70,950	6,173	52,785	4,592	40,491	3,523	35,720	3,108	93*	555,379	48,318	487,651	42,426	406,624	35,376	342,978	29,839
44	73,809	6,421	55,023	4,787	42,350	3,684	37,554	3,267	94*	568,223	49,435	499,482	43,455	416,601	36,244	351,133	30,549
45	76,782	6,680	57,378	4,992	44,286	3,853	39,476	3,434	95*	581,075	50,554	511,302	44,483	426,610	37,115	359,304	31,259
46	80,233	6,980	60,035	5,223	46,478	4,044	41,580	3,617	96*	593,944	51,673	523,135	45,513	436,629	37,987	367,483	31,971
47	83,844	7,294	62,848	5,468	48,788	4,245	43,811	3,812	97*	606,822	52,794	534,979	46,543	446,661	38,860	375,668	32,683
48	87,596	7,621	65,785	5,723	51,213	4,456	46,148	4,015	98*	619,713	53,915	546,835	47,575	456,704	39,733	383,858	33,396
49	91,530	7,963	68,852	5,990	53,756	4,677	48,616	4,230	99+*	632,614	55,037	558,705	48,607	466,753	40,608	392,062	34,109

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Asia 非吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	28,411	2,472	3,411	297	50	35,793	3,114	6,762	588
1	25,332	2,204	3,380	294	51	37,448	3,258	7,450	648
2	22,333	1,943	3,353	292	52	39,217	3,412	8,165	710
3	22,138	1,926	3,322	289	53	41,196	3,584	8,918	776
4	21,936	1,908	3,293	286	54	42,866	3,729	9,556	831
5	20,789	1,809	3,121	272	55	44,867	3,903	10,277	894
6	20,730	1,804	2,050	178	56	47,024	4,091	11,000	957
7	20,670	1,798	2,044	178	57	49,392	4,297	11,842	1,030
8	20,605	1,793	2,038	177	58	52,095	4,532	12,735	1,108
9	20,697	1,801	2,046	178	59	54,981	4,783	13,869	1,207
10	20,744	1,805	2,050	178	60	57,982	5,044	15,023	1,307
11	21,299	1,853	1,616	141	61	61,760	5,373	16,366	1,424
12	21,916	1,907	1,663	145	62	65,467	5,696	17,981	1,564
13	22,531	1,960	1,708	149	63	69,480	6,045	19,697	1,714
14	23,145	2,014	1,756	153	64	73,766	6,418	21,426	1,864
15	23,934	2,082	1,816	158	65	81,784	7,115	22,098	1,923
16	24,385	2,121	1,817	158	66	88,639	7,712	24,180	2,104
17	25,515	2,220	1,820	158	67	94,571	8,228	26,035	2,265
18	13,361	1,162	657	57	68	100,915	8,780	27,396	2,383
19	13,969	1,215	685	60	69	107,476	9,350	29,251	2,545
20	14,603	1,270	752	65	70	114,154	9,931	30,908	2,689
21	14,882	1,295	764	66	71*	120,816	10,511	32,606	2,837
22	15,609	1,358	780	68	72*	125,625	10,929	35,236	3,066
23	16,326	1,420	805	70	73*	130,438	11,348	38,066	3,312
24	17,089	1,487	835	73	74*	135,245	11,766	41,166	3,581
25	18,096	1,574	880	77	75*	139,467	12,134	44,338	3,857
26	19,022	1,655	914	80	76*	144,714	12,590	48,088	4,184
27	19,819	1,724	984	86	77*	149,520	13,008	65,468	5,696
28	20,615	1,794	1,040	90	78*	154,326	13,426	70,161	6,104
29	21,413	1,863	1,166	101	79*	159,131	13,844	75,190	6,542
30	21,684	1,887	1,277	111	80*	161,437	14,045	79,351	6,904
31	22,671	1,972	1,434	125	81*	166,173	14,457	80,000	6,960
32	22,971	1,998	1,554	135	82*	171,159	14,891	80,000	6,960
33	23,299	2,027	1,695	147	83*	176,295	15,338	80,000	6,960
34	23,649	2,057	1,860	162	84*	181,582	15,798	80,000	6,960
35	23,737	2,065	2,057	179	85*	187,032	16,272	80,000	6,960
36	23,904	2,080	2,226	194	86*	192,643	16,760	80,000	6,960
37	24,219	2,107	2,424	211	87*	198,422	17,263	80,000	6,960
38	24,636	2,143	2,567	223	88*	204,374	17,781	80,000	6,960
39	25,194	2,192	2,720	237	89*	210,505	18,314	80,000	6,960
40	26,127	2,273	2,941	256	90*	216,823	18,864	80,000	6,960
41	26,748	2,327	3,152	274	91*	223,327	19,429	80,000	6,960
42	27,370	2,381	3,404	296	92*	230,028	20,012	80,000	6,960
43	28,226	2,456	3,688	321	93*	236,928	20,613	80,000	6,960
44	29,087	2,531	4,008	349	94*	244,034	21,231	80,000	6,960
45	29,147	2,536	4,222	367	95*	253,257	22,033	80,000	6,960
46	30,096	2,618	4,686	408	96*	262,831	22,866	80,000	6,960
47	31,465	2,737	5,218	454	97*	272,764	23,730	80,000	6,960
48	33,078	2,878	5,729	498	98*	283,073	24,627	80,000	6,960
49	34,897	3,036	6,281	546	99+*	293,773	25,558	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide (excluding the US) 非吸煙人士 (女性) 保費–環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	34,422	2,995	3,873	337	50	43,369	3,773	7,686	669
1	30,699	2,671	3,839	334	51	45,372	3,947	8,465	736
2	27,066	2,355	3,807	331	52	47,525	4,135	9,278	807
3	26,828	2,334	3,774	328	53	49,921	4,343	10,134	882
4	26,583	2,313	3,741	325	54	51,946	4,519	10,859	945
5	25,192	2,192	3,544	308	55	54,370	4,730	11,680	1,016
6	25,123	2,186	2,325	202	56	56,981	4,957	12,499	1,087
7	25,050	2,179	2,319	202	57	59,849	5,207	13,455	1,171
8	24,971	2,172	2,311	201	58	63,128	5,492	14,474	1,259
9	25,081	2,182	2,321	202	59	66,621	5,796	15,758	1,371
10	25,142	2,187	2,328	203	60	70,259	6,113	17,076	1,486
11	25,815	2,246	1,833	159	61	74,839	6,511	18,601	1,618
12	26,561	2,311	1,885	164	62	79,328	6,902	20,438	1,778
13	27,307	2,376	1,937	169	63	84,194	7,325	22,387	1,948
14	28,051	2,440	1,992	173	64	89,387	7,777	24,348	2,118
15	29,004	2,523	2,060	179	65	99,103	8,622	25,114	2,185
16	29,546	2,571	2,062	179	66	107,411	9,345	27,482	2,391
17	30,920	2,690	2,065	180	67	114,595	9,970	29,592	2,575
18	16,191	1,409	751	65	68	122,285	10,639	31,135	2,709
19	16,926	1,473	783	68	69	130,235	11,330	33,246	2,892
20	17,699	1,540	856	74	70	138,325	12,034	35,127	3,056
21	18,030	1,569	872	76	71*	146,400	12,737	37,058	3,224
22	18,913	1,645	885	77	72*	152,228	13,244	40,048	3,484
23	19,788	1,722	914	80	73*	158,060	13,751	43,264	3,764
24	20,710	1,802	947	82	74*	163,890	14,258	46,784	4,070
25	21,928	1,908	998	87	75*	169,000	14,703	50,387	4,384
26	23,051	2,005	1,036	90	76*	175,361	15,256	54,653	4,755
27	24,013	2,089	1,117	97	77*	181,183	15,763	74,407	6,473
28	24,980	2,173	1,182	103	78*	187,007	16,270	79,740	6,937
29	25,945	2,257	1,325	115	79*	192,833	16,776	80,000	6,960
30	26,277	2,286	1,451	126	80*	195,627	17,020	80,000	6,960
31	27,471	2,390	1,629	142	81*	201,359	17,518	80,000	6,960
32	27,837	2,422	1,766	154	82*	207,406	18,044	80,000	6,960
33	28,231	2,456	1,926	168	83*	213,631	18,586	80,000	6,960
34	28,658	2,493	2,113	184	84*	220,034	19,143	80,000	6,960
35	28,765	2,503	2,337	203	85*	226,638	19,718	80,000	6,960
36	28,965	2,520	2,531	220	86*	233,435	20,309	80,000	6,960
37	29,351	2,554	2,756	240	87*	240,442	20,918	80,000	6,960
38	29,852	2,597	2,917	254	88*	247,656	21,546	80,000	6,960
39	30,529	2,656	3,087	269	89*	255,081	22,192	80,000	6,960
40	31,659	2,754	3,343	291	90*	262,736	22,858	80,000	6,960
41	32,411	2,820	3,585	312	91*	270,614	23,543	80,000	6,960
42	33,167	2,886	3,868	337	92*	278,736	24,250	80,000	6,960
43	34,205	2,976	4,191	365	93*	287,101	24,978	80,000	6,960
44	35,246	3,066	4,555	396	94*	295,706	25,726	80,000	6,960
45	35,319	3,073	4,797	417	95*	306,885	26,699	80,000	6,960
46	36,469	3,173	5,326	463	96*	318,486	27,708	80,000	6,960
47	38,129	3,317	5,930	516	97*	330,524	28,756	80,000	6,960
48	40,083	3,487	6,511	566	98*	343,018	29,843	80,000	6,960
49	42,283	3,679	7,137	621	99+*	355,985	30,971	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

* These rates apply only to renewing policies. 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幣計算。

2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

3. Cigna Healthcare reserves the right to revise the premium of each policy on the anniversary date or upon renewal. 在每個保單周年日或續保時，信諾環球保留調整保費之權利。

4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Non Smoker (Female) - Worldwide 非吸煙人士 (女性) 保費–環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	47,354	4,120	4,265	371	50	59,653	5,190	8,454	735
1	42,226	3,674	4,225	368	51	62,411	5,430	9,312	810
2	37,226	3,239	4,191	365	52	65,366	5,687	10,206	888
3	36,900	3,210	4,154	361	53	68,664	5,974	11,146	970
4	36,564	3,181	4,116	358	54	71,449	6,216	11,947	1,039
5	34,653	3,015	3,903	340	55	74,781	6,506	12,846	1,118
6	34,557	3,006	2,563	223	56	78,374	6,819	13,750	1,196
7	34,455	2,998	2,553	222	57	82,323	7,162	14,803	1,288
8	34,345	2,988	2,546	222	58	86,826	7,554	15,921	1,385
9	34,499	3,001	2,556	222	59	91,634	7,972	17,337	1,508
10	34,580	3,008	2,565	223	60	96,638	8,408	18,783	1,634
11	35,506	3,089	2,017	175	61	102,934	8,955	20,462	1,780
12	36,532	3,178	2,077	181	62	109,111	9,493	22,482	1,956
13	37,557	3,267	2,134	186	63	115,806	10,075	24,623	2,142
14	38,583	3,357	2,194	191	64	122,946	10,696	26,782	2,330
15	39,893	3,471	2,271	198	65	136,312	11,859	27,626	2,403
16	40,640	3,536	2,272	198	66	147,737	12,853	30,232	2,630
17	42,529	3,700	2,276	198	67	157,622	13,713	32,549	2,832
18	22,267	1,937	824	72	68	168,195	14,633	34,249	2,980
19	23,280	2,025	860	75	69	179,133	15,585	36,572	3,182
20	24,341	2,118	942	82	70	190,260	16,553	38,641	3,362
21	24,800	2,158	958	83	71*	201,368	17,519	40,765	3,547
22	26,017	2,263	974	85	72*	209,383	18,216	44,052	3,833
23	27,214	2,368	1,005	87	73*	217,404	18,914	47,591	4,140
24	28,482	2,478	1,044	91	74*	225,418	19,611	51,464	4,477
25	30,160	2,624	1,099	96	75*	232,455	20,224	55,428	4,822
26	31,706	2,758	1,143	99	76*	241,198	20,984	60,115	5,230
27	33,027	2,873	1,233	107	77*	249,203	21,681	80,000	6,960
28	34,360	2,989	1,298	113	78*	257,216	22,378	80,000	6,960
29	35,687	3,105	1,457	127	79*	265,229	23,075	80,000	6,960
30	36,140	3,144	1,596	139	80*	269,075	23,410	80,000	6,960
31	37,788	3,288	1,793	156	81*	276,965	24,096	80,000	6,960
32	38,290	3,331	1,943	169	82*	285,277	24,819	80,000	6,960
33	38,831	3,378	2,119	184	83*	293,837	25,564	80,000	6,960
34	39,418	3,429	2,327	202	84*	302,653	26,331	80,000	6,960
35	39,565	3,442	2,569	224	85*	311,728	27,120	80,000	6,960
36	39,837	3,466	2,785	242	86*	321,080	27,934	80,000	6,960
37	40,367	3,512	3,030	264	87*	330,717	28,772	80,000	6,960
38	41,059	3,572	3,210	279	88*	340,636	29,635	80,000	6,960
39	41,992	3,653	3,397	296	89*	350,851	30,524	80,000	6,960
40	43,546	3,789	3,674	320	90*	361,380	31,440	80,000	6,960
41	44,578	3,878	3,939	343	91*	372,222	32,383	80,000	6,960
42	45,619	3,969	4,254	370	92*	383,392	33,355	80,000	6,960
43	47,047	4,093	4,612	401	93*	394,895	34,356	80,000	6,960
44	48,475	4,217	5,012	436	94*	406,735	35,386	80,000	6,960
45	48,577	4,226	5,277	459	95*	422,109	36,723	80,000	6,960
46	50,166	4,364	5,858	510	96*	438,063	38,111	80,000	6,960
47	52,442	4,562	6,525	568	97*	454,622	39,552	80,000	6,960
48	55,135	4,797	7,166	623	98*	471,805	41,047	80,000	6,960
49	58,161	5,060	7,852	683	99+*	489,637	42,598	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費–亞洲
Accommodation Room Type: Semi-private Room 病房類別：半私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	41,743	3,632	7,889	686
1	-	-	-	-	51	43,670	3,799	8,687	756
2	-	-	-	-	52	45,736	3,979	9,520	828
3	-	-	-	-	53	48,046	4,180	10,398	905
4	-	-	-	-	54	49,994	4,349	11,142	969
5	-	-	-	-	55	52,329	4,553	11,987	1,043
6	-	-	-	-	56	54,842	4,771	12,826	1,116
7	-	-	-	-	57	57,605	5,012	13,812	1,202
8	-	-	-	-	58	60,758	5,286	14,852	1,292
9	-	-	-	-	59	64,121	5,579	16,172	1,407
10	-	-	-	-	60	67,679	5,888	17,533	1,525
11	-	-	-	-	61	72,089	6,272	19,104	1,662
12	-	-	-	-	62	76,420	6,649	20,994	1,826
13	-	-	-	-	63	81,110	7,057	22,993	2,000
14	-	-	-	-	64	86,118	7,492	25,012	2,176
15	-	-	-	-	65	95,596	8,317	25,830	2,247
16	-	-	-	-	66	103,577	9,011	28,258	2,458
17	-	-	-	-	67	110,510	9,614	30,422	2,647
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960
47	36,726	3,195	6,087	530	97*	318,442	27,704	80,000	6,960
48	38,603	3,358	6,685	582	98*	330,479	28,752	80,000	6,960
49	40,719	3,543	7,327	637	99+*	342,970	29,838	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828		420				

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

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2. The premium corresponding to the accommodation room type, area of cover and annual deductible option you select is determined based on the age, sex and smoking habit of the insured person at policy effective date and at the time of renewal upon each anniversary date of the policy. 您所選病房類別、保障地區及年度自付費選項的相應保費是根據受保人於保單生效日及每個保單周年日續保時之年齡、性別及吸煙習慣而計算。

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4. The premium amount shown does not include levy collected by the Insurance Authority. 以上保費金額並不包括由保險業監管局徵收的保費徵費。

5. Different annual deductible options may vary across different sales channels. 年度自付費選項會因應不同的銷售渠道而有所不同。

Premium for Smoker (Female) - Asia 吸煙人士 (女性) 保費-亞洲
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	41,743	3,632	7,889	686
1	-	-	-	-	51	43,670	3,799	8,687	756
2	-	-	-	-	52	45,736	3,979	9,520	828
3	-	-	-	-	53	48,046	4,180	10,398	905
4	-	-	-	-	54	49,994	4,349	11,142	969
5	-	-	-	-	55	52,329	4,553	11,987	1,043
6	-	-	-	-	56	54,842	4,771	12,826	1,116
7	-	-	-	-	57	57,605	5,012	13,812	1,202
8	-	-	-	-	58	60,758	5,286	14,852	1,292
9	-	-	-	-	59	64,121	5,579	16,172	1,407
10	-	-	-	-	60	67,679	5,888	17,533	1,525
11	-	-	-	-	61	72,089	6,272	19,104	1,662
12	-	-	-	-	62	76,420	6,649	20,994	1,826
13	-	-	-	-	63	81,110	7,057	22,993	2,000
14	-	-	-	-	64	86,118	7,492	25,012	2,176
15	-	-	-	-	65	95,596	8,317	25,830	2,247
16	-	-	-	-	66	103,577	9,011	28,258	2,458
17	-	-	-	-	67	110,510	9,614	30,422	2,647
18	15,601	1,357	768	67	68	117,923	10,259	32,013	2,785
19	16,310	1,419	801	70	69	125,596	10,927	34,182	2,974
20	17,057	1,484	881	77	70	133,418	11,607	36,125	3,143
21	17,385	1,512	895	78	71*	141,207	12,285	38,108	3,315
22	18,235	1,586	910	79	72*	146,825	12,774	41,184	3,583
23	19,076	1,660	938	82	73*	152,451	13,263	44,493	3,871
24	19,966	1,737	973	85	74*	158,069	13,752	48,113	4,186
25	21,166	1,841	1,029	90	75*	162,777	14,162	51,745	4,502
26	22,250	1,936	1,068	93	76*	168,900	14,694	56,125	4,883
27	23,180	2,017	1,155	100	77*	174,510	15,182	76,411	6,648
28	24,116	2,098	1,216	106	78*	180,120	15,670	80,000	6,960
29	25,042	2,179	1,366	119	79*	185,727	16,158	80,000	6,960
30	25,354	2,206	1,491	130	80*	188,473	16,397	80,000	6,960
31	26,509	2,306	1,677	146	81*	193,998	16,878	80,000	6,960
32	26,861	2,337	1,818	158	82*	199,824	17,385	80,000	6,960
33	27,242	2,370	1,981	172	83*	205,819	17,906	80,000	6,960
34	27,654	2,406	2,175	189	84*	211,993	18,443	80,000	6,960
35	27,689	2,409	2,399	209	85*	218,354	18,997	80,000	6,960
36	27,883	2,426	2,598	226	86*	224,903	19,567	80,000	6,960
37	28,253	2,458	2,828	246	87*	231,654	20,154	80,000	6,960
38	28,737	2,500	2,995	261	88*	238,599	20,758	80,000	6,960
39	29,392	2,557	3,168	276	89*	245,758	21,381	80,000	6,960
40	30,504	2,654	3,435	299	90*	253,129	22,022	80,000	6,960
41	31,229	2,717	3,680	320	91*	260,726	22,683	80,000	6,960
42	31,958	2,780	3,975	346	92*	268,549	23,364	80,000	6,960
43	32,959	2,867	4,305	375	93*	276,600	24,064	80,000	6,960
44	33,960	2,955	4,679	407	94*	284,898	24,786	80,000	6,960
45	34,026	2,960	4,928	429	95*	295,668	25,723	80,000	6,960
46	35,131	3,056	5,471	476	96*	306,843	26,695	80,000	6,960
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		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,828			420			

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Premium for Smoker (Female) - Worldwide (excluding the US) 吸煙人士 (女性) 保費 –環球 (不包括美國)
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	50,582	4,401	8,966	780
1	-	-	-	-	51	52,918	4,604	9,875	859
2	-	-	-	-	52	55,427	4,822	10,823	942
3	-	-	-	-	53	58,217	5,065	11,820	1,028
4	-	-	-	-	54	60,580	5,270	12,666	1,102
5	-	-	-	-	55	63,414	5,517	13,623	1,185
6	-	-	-	-	56	66,456	5,782	14,578	1,268
7	-	-	-	-	57	69,803	6,073	15,692	1,365
8	-	-	-	-	58	73,623	6,405	16,880	1,469
9	-	-	-	-	59	77,696	6,760	18,382	1,599
10	-	-	-	-	60	82,006	7,135	19,928	1,734
11	-	-	-	-	61	87,354	7,600	21,711	1,889
12	-	-	-	-	62	92,601	8,056	23,858	2,076
13	-	-	-	-	63	98,288	8,551	26,133	2,274
14	-	-	-	-	64	104,355	9,079	28,425	2,473
15	-	-	-	-	65	115,840	10,078	29,352	2,554
16	-	-	-	-	66	125,511	10,919	32,115	2,794
17	-	-	-	-	67	133,911	11,650	34,577	3,008
18	18,904	1,645	876	76	68	142,894	12,432	36,382	3,165
19	19,763	1,719	912	79	69	152,193	13,241	38,850	3,380
20	20,672	1,798	1,004	87	70	161,670	14,065	41,057	3,572
21	21,063	1,832	1,019	89	71*	171,108	14,886	43,313	3,768
22	22,097	1,922	1,035	90	72*	177,919	15,479	46,805	4,072
23	23,117	2,011	1,068	93	73*	184,737	16,072	50,569	4,400
24	24,196	2,105	1,106	96	74*	191,545	16,664	54,679	4,757
25	25,647	2,231	1,170	102	75*	197,246	17,160	58,810	5,116
26	26,966	2,346	1,210	105	76*	204,672	17,806	63,783	5,549
27	28,091	2,444	1,310	114	77*	211,460	18,397	80,000	6,960
28	29,218	2,542	1,384	120	78*	218,262	18,989	80,000	6,960
29	30,353	2,641	1,552	135	79*	225,061	19,580	80,000	6,960
30	30,724	2,673	1,695	147	80*	228,386	19,870	80,000	6,960
31	32,125	2,795	1,904	166	81*	235,080	20,452	80,000	6,960
32	32,549	2,832	2,065	180	82*	242,139	21,066	80,000	6,960
33	33,010	2,872	2,252	196	83*	249,407	21,698	80,000	6,960
34	33,508	2,915	2,473	215	84*	256,883	22,349	80,000	6,960
35	33,555	2,919	2,727	237	85*	264,589	23,019	80,000	6,960
36	33,786	2,939	2,953	257	86*	272,525	23,710	80,000	6,960
37	34,239	2,979	3,216	280	87*	280,707	24,422	80,000	6,960
38	34,824	3,030	3,405	296	88*	289,130	25,154	80,000	6,960
39	35,618	3,099	3,605	314	89*	297,797	25,908	80,000	6,960
40	36,963	3,216	3,901	339	90*	306,733	26,686	80,000	6,960
41	37,841	3,292	4,184	364	91*	315,932	27,486	80,000	6,960
42	38,722	3,369	4,518	393	92*	325,417	28,311	80,000	6,960
43	39,936	3,474	4,896	426	93*	335,176	29,160	80,000	6,960
44	41,150	3,580	5,318	463	94*	345,228	30,035	80,000	6,960
45	41,230	3,587	5,603	487	95*	358,278	31,170	80,000	6,960
46	42,575	3,704	6,217	541	96*	371,821	32,348	80,000	6,960
47	44,505	3,872	6,921	602	97*	385,875	33,571	80,000	6,960
48	46,781	4,070	7,601	661	98*	400,461	34,840	80,000	6,960
49	49,339	4,292	8,327	724	99+*	415,600	36,157	80,000	6,960
		Age 年齡	Annual 年繳			Monthly 月繳			
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900			426			

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Premium for Smoker (Female) - Worldwide 吸煙人士 (女性) 保費-環球
Accommodation Room Type: Standard Private Room 病房類別：標準私家房

Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障		Age 年齡	Optional Outpatient Benefits 自選門診保障		Optional Pharmacy Benefit 自選藥物保障	
	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	-	-	-	-	50	69,572	6,053	9,862	858
1	-	-	-	-	51	72,789	6,333	10,861	945
2	-	-	-	-	52	76,233	6,632	11,902	1,035
3	-	-	-	-	53	80,076	6,967	13,001	1,131
4	-	-	-	-	54	83,321	7,249	13,930	1,212
5	-	-	-	-	55	87,221	7,588	14,983	1,304
6	-	-	-	-	56	91,410	7,953	16,039	1,395
7	-	-	-	-	57	96,011	8,353	17,266	1,502
8	-	-	-	-	58	101,263	8,810	18,568	1,615
9	-	-	-	-	59	106,869	9,298	20,218	1,759
10	-	-	-	-	60	112,798	9,813	21,921	1,907
11	-	-	-	-	61	120,154	10,453	23,883	2,078
12	-	-	-	-	62	127,369	11,081	26,244	2,283
13	-	-	-	-	63	135,193	11,762	28,744	2,501
14	-	-	-	-	64	143,536	12,488	31,268	2,720
15	-	-	-	-	65	159,329	13,862	32,288	2,809
16	-	-	-	-	66	172,636	15,019	35,324	3,073
17	-	-	-	-	67	184,186	16,024	38,036	3,309
18	25,998	2,262	966	84	68	196,544	17,099	40,023	3,482
19	27,177	2,364	1,004	87	69	209,332	18,212	42,738	3,718
20	28,434	2,474	1,101	96	70	222,371	19,346	45,164	3,929
21	28,970	2,520	1,118	97	71*	235,351	20,476	47,645	4,145
22	30,393	2,644	1,136	99	72*	244,720	21,291	51,487	4,479
23	31,796	2,766	1,174	102	73*	254,095	22,106	55,626	4,839
24	33,277	2,895	1,221	106	74*	263,462	22,921	60,148	5,233
25	35,279	3,069	1,285	112	75*	271,306	23,604	64,690	5,628
26	37,089	3,227	1,333	116	76*	281,508	24,491	70,163	6,104
27	38,631	3,361	1,441	125	77*	290,857	25,305	80,000	6,960
28	40,189	3,496	1,519	132	78*	300,207	26,118	80,000	6,960
29	41,745	3,632	1,703	148	79*	309,556	26,931	80,000	6,960
30	42,258	3,676	1,867	162	80*	314,135	27,330	80,000	6,960
31	44,184	3,844	2,095	182	81*	323,343	28,131	80,000	6,960
32	44,770	3,895	2,273	198	82*	333,049	28,975	80,000	6,960
33	45,403	3,950	2,479	216	83*	343,044	29,845	80,000	6,960
34	46,090	4,010	2,719	237	84*	353,332	30,740	80,000	6,960
35	46,152	4,015	2,999	261	85*	363,932	31,662	80,000	6,960
36	46,473	4,043	3,249	283	86*	374,850	32,612	80,000	6,960
37	47,094	4,097	3,536	308	87*	386,100	33,591	80,000	6,960
38	47,900	4,167	3,745	326	88*	397,682	34,598	80,000	6,960
39	48,991	4,262	3,962	345	89*	409,606	35,636	80,000	6,960
40	50,841	4,423	4,291	373	90*	421,898	36,705	80,000	6,960
41	52,047	4,528	4,600	400	91*	434,553	37,806	80,000	6,960
42	53,259	4,634	4,967	432	92*	447,593	38,941	80,000	6,960
43	54,932	4,779	5,384	468	93*	461,024	40,109	80,000	6,960
44	56,600	4,924	5,849	509	94*	474,848	41,312	80,000	6,960
45	56,706	4,933	6,162	536	95*	492,795	42,873	80,000	6,960
46	58,561	5,095	6,838	595	96*	511,423	44,494	80,000	6,960
47	61,213	5,326	7,615	663	97*	530,752	46,175	80,000	6,960
48	64,341	5,598	8,361	727	98*	550,814	47,921	80,000	6,960
49	67,864	5,904	9,158	797	99+*	571,634	49,732	80,000	6,960
		Age 年齡	Annual 年繳		Monthly 月繳				
Optional Dental Benefits 自選牙科保障		All Ages 任何年齡	4,900		426				

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