



安盛

Medical protection
醫療保障

GlobalReach Medical Insurance Plan
臻尚環球醫療保障

Quick reference to premium rates 保費率速查

Premium table
保費表

List of Principal Country of Residence

The country where the insured lives or intends to live for most of the Policy Year being 185 days or more and which will be shown as the insured's address and place of residence in our records.

Name	Zone	Country / Territory Code	Name	Zone	Country / Territory Code	Name	Zone	Country / Territory Code
Albania	6	ALB	Gibraltar	4	GBZ	Norway	6	NOR
Alderney	4	GBA	Greece	2	GCE	Oman	5	UAO
Algeria	6	ALG	Greenland	6	GRE	Pakistan	6	PAK
American Samoa	4	ASA	Grenada	4	GND	Palau	5	PAL
Andorra	5	AND	Guadeloupe	4	GUD	Panama	4	PAN
Angola	6	ANG	Guam	5	GUA	Papua New Guinea	6	PNG
Anguilla	4	AGU	Guatemala	2	GTM	Paraguay	4	PGY
Antarctica	5	ANT	Guernsey	4	GBG	Peru	4	PER
Antigua & Barbuda	4	ANB	Guinea	6	GUI	Philippines	6	PHI
Argentina	4	ARG	Guinea-Bissau	6	GUB	Pitcairn	5	PIT
Armenia	5	ARM	Guyana	4	GUY	Poland	6	POL
Aruba	4	ARU	Haiti	4	HAI	Portugal	4	POR
Australia	5	AUS	Heard and McDonald Islands	5	HMI	Puerto Rico	4	PRC
Austria	5	AUT	Herm	5	HRM	Qatar	5	UAQ
Azerbaijan	6	AZR	Holy See (Vatican City State)	4	VAT	Republic of Macedonia	6	MAC
Azores	5	AZO	Honduras	2	HON	Reunion	5	RUN
Bahamas	4	BHS	Hong Kong	2	HGK	Romania	6	ROM
Bahrain	2	BRN	Hungary	6	HUN	Rwanda	5	RWA
Bangladesh	4	BDH	Iceland	6	ICL	Saint Helena	4	SHL
Barbados	4	BDS	India	6	IND	Saint Kitts and Nevis	4	STK
Belgium	5	BEL	Indonesia	5	IDS	Saint Lucia	4	STL
Belize	4	BLZ	Iraq	4	IRQ	Saint Pierre and Miquelon	4	SPM
Benin	6	BEN	Ireland	4	IRL	Samoa	5	SAU
Bermuda	4	BER	Isle of Man	4	GBM	San Marino	5	SMA
Bhutan	5	BHU	Israel	2	ISL	Sao Tome and Principe	5	SAO
Bolivia	4	BOL	Italy	4	ITL	Sark	4	GBS
Bosnia & Herzegovina	6	BOS	Jamaica	4	JAM	Saudi Arabia	4	SDA
Botswana	6	BTW	Japan	6	JAP	Senegal	5	SGL
Bouvet Island	6	BOV	Jersey	3	GBJ	Serbia	5	SER
Brazil	4	BRZ	Jordan	5	JOR	Seychelles	5	SEY
British Indian Ocean Territory	6	BIO	Kazakhstan	6	KAZ	Sierra Leone	5	SLN
Brunei Darussalam	6	BRU	Kenya	4	KEN	Singapore	3	SGP
Bulgaria	5	BUL	Kiribati	5	KIR	Slovakia	6	SLV
Burkina Faso	5	BKF	Kuwait	4	KWT	Slovenia	6	SLO
Burundi	5	BRD	Kyrgyzstan	5	KYR	Solomon Islands	5	SOI
Cambodia	6	CAM	Lao People's Democratic Rep	5	LAO	South Africa	5	RSA
Cameroon	6	CMR	Latvia	5	LAT	South Korea (Republic of)	6	KOR
Canada	6	CDN	Lebanon	4	LEB	Spain	3	ESP
Canary Islands	4	CYI	Lesotho	5	LSO	Sri Lanka	6	SRL
Cape Verde	6	CVI	Liberia	5	LIB	St Vincent and the Grenadines	4	STV
Cayman Islands	4	CAY	Libyan Arab Jamahiriya	5	LBY	Sth Georgia and Sth Sandwich Is	4	SGS
Central African Republic	5	CAR	Liechtenstein	4	LCH	Suriname	4	SME
Chad	6	CHD	Lithuania	5	LIT	Svalbard and Jan Mayen	5	SVJ
Chile	4	CHL	Luxembourg	6	LUX	Swaziland	5	SWZ
China	7	CHN	Macau	2	MCA	Sweden	6	SWE
Christmas Island	5	CHR	Madagascar	6	MAD	Switzerland	3	SWI
Cocos (Keeling) Islands	5	COC	Madeira	4	MAE	Taiwan	4	TWN
Colombia	4	COL	Malawi	5	MLW	Tajikistan	5	TAJ
Comoros	6	COM	Malaysia	6	MAL	Tanzania (United Republic of)	5	TNZ
Cook Islands	5	COK	Maldives	5	MDS	Thailand	5	THI
Costa Rica	4	CRC	Mali	6	MAI	Timor-Leste	5	TIM
Cote d'Ivoire	6	COT	Malta	6	MLT	Togo	6	TOG
Croatia	6	CRO	Marshall Islands	5	MIS	Tokelau	5	TOK
Cyprus	5	CYP	Martinique	4	MAR	Tonga	5	TNG
Czech Republic	6	CZH	Mauritania	6	MRT	Trinidad and Tobago	4	TAT
Denmark	6	DMK	Mauritius	5	MAU	Tunisia	5	TUN
Djibouti	6	DJB	Mayotte	5	MAY	Turkey	5	TRK
Dominica	4	DOM	Mexico	2	MEX	Turkmenistan	5	TUR
Dominican Republic	4	DOM	Micronesia Federated States	5	MIC	Turks and Caicos Islands	4	TUK
Ecuador	4	ECU	Moldova (Republic of)	5	MOL	Tuvalu	5	TUV
Egypt	6	EGP	Monaco	4	MNC	UAE	4	UAE
El Salvador	4	ELS	Mongolia	4	MNG	Uganda	5	EAU
Equatorial Guinea	5	EGU	Montenegro	5	MTG	Ukraine	5	UKR
Eritrea	6	ERI	Montserrat	4	MON	United Kingdom	3	GBR
Estonia	5	EST	Morocco	6	MOR	Uruguay	4	UGY
Ethiopia	6	ETH	Mozambique	6	MOZ	Uzbekistan	5	UZB
Falkland Islands (Malvinas)	4	FAK	Namibia	5	NMB	Vanuatu	5	VAN
Faroe Islands	6	FIS	Nauru	5	NAU	Vietnam	5	VIT
Fiji	5	FIJ	Nepal	5	NEP	Virgin Islands (British)	4	VIK
Finland	5	FIN	Netherlands	6	HOL	Virgin Islands (US)	4	VIU
France	5	FRA	Netherlands Antilles	4	NEA	Wallis and Futuna Islands	5	WAL
French Guiana	5	FGU	New Caledonia	5	NCL	Western Sahara	5	SAH
French Polynesia	5	FPO	New Zealand	6	NZL	Zambia	5	ZAM
French Southern Territories	5	FST	Nicaragua	4	NCA			
Gabon	5	GAB	Niger	5	NGR			
Gambia	6	GAM	Nigeria	5	NIG			
Georgia	5	GEO	Niue	5	NIU			
Germany	4	GER	Norfolk Island	5	NOF			
Ghana	6	GHA	Northern Mariana Islands	5	NMI			

Area / Area of cover

We define Asia as

Australia, Bangladesh, Bhutan, Brunei, Mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Nepal, New Zealand, Philippines, Singapore, South Korea, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, Vietnam

We define Worldwide excluding USA ("Worldwide ex USA") as

Worldwide excluding the USA

We define Worldwide as

Worldwide

Note: ■ No country in the List of Principal Country of Residence currently belongs to Zone 1.

■ Hong Kong, Macau and Taiwan are respectively considered as country for the purposes of the policy.

主要居留地列表

被保人於保單年度內大部份時間 (即185日或以上) 生活或擬定生活，並於本公司紀錄列為被保人地址及居留地的國家。

名稱	區	國家 / 地區碼	名稱	區	國家 / 地區碼	名稱	區	國家 / 地區碼
阿爾巴尼亞	6	ALB	直布羅陀	4	GBZ	挪威	6	NOR
奧爾德尼	4	GBA	希臘	2	GCE	阿曼	5	UAO
阿爾及利亞	4	ALG	格陵蘭	6	GRE	巴基斯坦	6	PAK
美屬薩摩亞	4	ASA	格林納達	4	GND	帕勞	5	PAL
安道爾共和國	5	AND	瓜德羅普	4	GUD	巴拿馬	4	PAN
安哥拉	6	ANG	關島	5	GUA	巴布亞新幾內亞	6	PNG
安圭拉島	4	AGU	危地馬拉	2	GTM	巴拉圭	4	PGY
南極洲	5	ANT	格恩西島	4	GBG	秘魯	4	PER
安提瓜及巴爾布達	4	ANB	幾內亞	6	GUI	菲律賓	6	PHI
阿根廷	4	ARG	幾內亞比紹	6	GUB	皮特凱恩	5	PIT
亞美利亞	5	ARM	圭亞那	4	GUY	波蘭	6	POL
阿魯巴	4	ARU	海地	4	HAI	葡萄牙	4	POR
澳洲	5	AUS	赫德島及麥克唐納島	5	HMI	波多黎各	4	PRC
奧地利	5	AUT	赫姆	5	HRM	卡塔爾	5	UAQ
阿塞拜疆	6	AZR	教廷 (梵蒂岡城國)	4	VAT	馬其頓共和國	6	MAC
亞速爾群島	5	AZO	洪都拉斯	2	HON	留尼汪島	5	RUN
巴哈馬	4	BHS	香港	2	HGK	羅馬尼亞	6	ROM
巴林	2	BRN	匈牙利	6	HUN	盧旺達	5	RWA
孟加拉	4	BDH	冰島	6	ICL	聖赫勒拿島	4	SHL
巴巴多斯	4	BDS	印度	6	IND	聖基茨及尼維斯	4	STK
比利時	5	BEL	印尼	5	IDS	聖盧西亞	4	STL
伯利茲	4	BLZ	伊拉克	4	IRQ	聖皮埃爾島及密克隆島	4	SPM
貝寧	6	BEN	愛爾蘭	4	IRL	薩摩亞	5	SAU
百慕達	4	BER	馬恩島	4	GBM	聖馬力諾	5	SMA
不丹	5	BHU	以色列	2	ISL	聖多美和普林西比	5	SAO
玻利維亞	4	BOL	意大利	4	ITL	薩克島	4	GBS
波斯尼亞和黑塞哥維那	6	BOS	牙買加	4	JAM	沙特阿拉伯	4	SDA
博茨瓦納	6	BTW	日本	6	JAP	塞內加爾	5	SGL
布維島	6	BOV	澤西	3	GBJ	塞爾維亞	5	SER
巴西	4	BRZ	約旦	5	JOR	塞舌爾	5	SEY
英屬印度洋地區	6	BIO	哈薩克	6	KAZ	塞拉利昂	5	SLN
汶萊達魯薩蘭國	6	BRU	肯尼亞	4	KEN	新加坡	3	SGP
保加利亞	5	BUL	基里巴斯	5	KIR	斯洛伐克	6	SLV
布基納法索	5	BKF	科威特	4	KWT	斯洛文尼亞	6	SLO
布隆迪	5	BRD	吉爾吉斯	5	KYR	所羅門群島	5	SOI
柬埔寨	6	CAM	老撾人民民主共和國	5	LAO	南非	5	RSA
喀麥隆	6	CMR	拉脫維亞	5	LAT	南韓 (大韓民國)	6	KOR
加拿大	6	CDN	黎巴嫩	4	LEB	西班牙	3	ESP
加納利群島	4	CYI	萊索托	5	LSO	斯里蘭卡	6	SRL
佛得角	6	CVI	利比里亞	5	LIB	聖文森特和格林內丁斯	4	STV
開曼群島	4	CAY	阿拉伯利比亞民眾國	5	LBY	南喬治亞島及南桑威奇群島	4	SGS
中非共和國	5	CAR	列支敦士登	4	LCH	蘇里南	4	SME
乍得	6	CHD	立陶宛	5	LIT	斯瓦爾巴特群島及揚馬延島	5	SWA
智利	4	CHL	盧森堡	6	LUX	斯威士蘭	5	SWZ
中國	7	CHN	澳門	2	MCA	瑞典	6	SWE
聖誕島	5	CHR	馬達加斯加	6	MAD	瑞士	3	SWI
科科斯群島	5	COC	馬德拉群島	4	MAE	台灣	4	TWN
哥倫比亞	4	COL	馬拉維	5	MLW	塔吉克斯坦	5	TAJ
科摩羅	6	COM	馬來西亞	6	MAL	坦桑尼亞 (聯合共和國)	5	TNZ
庫克群島	5	COK	馬爾代夫	5	MDS	泰國	5	THI
哥斯達黎加	4	CRC	馬里	6	MAI	東帝汶	5	TIM
科特迪瓦	6	COT	馬耳他	6	MLT	多哥	6	TOG
克羅地亞	6	CRO	馬紹爾群島	5	MIS	托克勞群島	5	TOK
塞浦路斯	5	CYP	馬提尼克島	4	MAR	湯加	5	TNG
捷克	6	CZH	毛里塔尼亞	6	MRT	特立尼達和多巴哥	4	TAT
丹麥	6	DMK	毛里求斯	5	MAU	突尼斯	5	TUN
吉布提	6	DJB	馬約特	5	MAY	土耳其	5	TRK
多米尼加	4	DOM	墨西哥	2	MEX	土庫曼斯坦	5	TUR
多明尼加共和國	4	DOM	密克羅尼西亞聯邦	5	MIC	特克斯和凱科斯群島	4	TUK
厄瓜多爾	4	ECU	摩爾多瓦共和國	5	MOL	圖瓦盧	5	TUV
埃及	6	EGP	摩納哥	4	MNC	阿拉伯聯合酋長國	4	UAE
薩爾瓦多	4	ELS	蒙古	4	MNG	烏克蘭	5	UKR
赤道幾內亞	5	EGU	黑山	5	MTG	英國	3	GBR
厄立特里亞	6	ERI	蒙特塞拉特島	4	MON	烏拉圭	4	UGY
愛沙尼亞	5	EST	摩洛哥	6	MOR	烏茲別克斯坦	5	UZB
埃塞俄比亞	6	ETH	莫桑比克	6	MOZ	瓦努阿圖	5	VAN
福克蘭群島 (馬爾維納斯群島)	4	FAK	納米比亞	5	NMB	越南	5	VIT
法羅群島	6	FIS	瑙魯	5	NAU	英屬維爾京群島	4	VIK
斐濟	5	FIJ	尼泊爾	5	NEP	美屬維爾京群島	4	VIU
芬蘭	5	FIN	荷蘭	6	HOL	瓦利斯群島和富圖納群島	5	WAL
法國	5	FRA	荷屬安的列斯	4	NEA	西撒哈拉	5	SAH
法屬圭亞那	5	FGU	新喀里多尼亞	5	NCL	贊比亞	5	ZAM
法屬波利尼西亞	5	FPO	紐西蘭	6	NZL			
法國南部地區	5	FST	紐加拉瓜	4	NCA			
加蓬	5	GAB	尼日爾	5	NGR			
岡比亞	6	GAM	尼日利亞	5	NIG			
格魯吉亞	5	GEO	紐埃島	5	NIU			
德國	5	GER	諾福克島	5	NOF			
加納	6	GHA	北馬里亞納群島	5	NMI			

地區／保障地區

亞洲指

澳洲、孟加拉、不丹、汶萊、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、尼泊爾、紐西蘭、菲律賓、新加坡、南韓、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克、越南

全球 (不包括美國) 指

全球各地，但不包括美國

全球指

全球

附註：■ 現時主要居留地列表中並無任何國家屬於第1區。
■ 就有關保單而言，香港、澳門及台灣均分別地被視為國家。

Annual premium^{#^} per insured 每名被保人年繳保費^{#^}
Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面								
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球				Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age ⁺ 年齡 ⁺		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age ⁺ 年齡 ⁺		HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	53,191	6,863	54,553	7,039	119,145	15,374	0	43,767	5,647	48,615	6,273	86,718	11,189	86,718	11,189
1	53,191	6,863	54,553	7,039	119,145	15,374	1	43,767	5,647	48,615	6,273	86,718	11,189	86,718	11,189
2	53,191	6,863	54,553	7,039	119,145	15,374	2	43,767	5,647	48,615	6,273	86,718	11,189	86,718	11,189
3	53,191	6,863	54,553	7,039	119,145	15,374	3	43,767	5,647	48,615	6,273	86,718	11,189	86,718	11,189
4	53,191	6,863	54,553	7,039	119,145	15,374	4	43,767	5,647	48,615	6,273	86,718	11,189	86,718	11,189
5	49,798	6,426	51,073	6,590	111,549	14,393	5	40,944	5,283	45,480	5,868	81,125	10,468	81,125	10,468
6	49,798	6,426	51,073	6,590	111,549	14,393	6	40,944	5,283	45,480	5,868	81,125	10,468	81,125	10,468
7	49,798	6,426	51,073	6,590	111,549	14,393	7	40,944	5,283	45,480	5,868	81,125	10,468	81,125	10,468
8	49,798	6,426	51,073	6,590	111,549	14,393	8	40,944	5,283	45,480	5,868	81,125	10,468	81,125	10,468
9	49,798	6,426	51,073	6,590	111,549	14,393	9	40,944	5,283	45,480	5,868	81,125	10,468	81,125	10,468
10	51,929	6,701	53,296	6,877	111,660	14,408	10	39,571	5,106	43,951	5,671	78,399	10,116	78,399	10,116
11	53,706	6,930	54,864	7,079	111,771	14,422	11	39,730	5,126	44,126	5,694	78,688	10,153	78,688	10,153
12	54,513	7,034	55,936	7,218	112,140	14,470	12	39,968	5,157	44,391	5,728	79,141	10,212	79,141	10,212
13	55,603	7,175	57,036	7,359	112,697	14,542	13	40,287	5,198	44,768	5,777	79,834	10,301	79,834	10,301
14	57,271	7,390	58,733	7,578	112,764	14,550	14	40,690	5,250	45,213	5,834	80,620	10,403	80,620	10,403
15	59,965	7,737	61,505	7,936	113,810	14,685	15	41,178	5,313	45,753	5,904	81,586	10,527	81,586	10,527
16	63,234	8,159	65,166	8,409	114,915	14,828	16	41,796	5,393	46,438	5,992	82,806	10,685	82,806	10,685
17	65,479	8,449	67,476	8,707	118,427	15,281	17	42,565	5,492	47,293	6,102	82,954	10,704	82,954	10,704
18	68,226	8,803	69,961	9,027	122,035	15,746	18	42,771	5,519	47,525	6,132	83,192	10,734	83,192	10,734
19	71,837	9,269	74,382	9,598	126,466	16,318	19	42,952	5,542	47,727	6,158	83,544	10,780	83,544	10,780
20	73,950	9,542	78,682	10,153	131,295	16,941	20	42,952	5,542	47,727	6,158	83,544	10,780	83,544	10,780
21	75,820	9,783	81,535	10,521	136,612	17,627	21	43,695	5,638	48,549	6,264	86,575	11,171	86,575	11,171
22	79,219	10,222	85,631	11,049	143,358	18,498	22	44,842	5,786	49,824	6,429	89,685	11,572	89,685	11,572
23	83,065	10,718	89,866	11,596	151,095	19,496	23	46,453	5,994	51,613	6,660	92,909	11,988	92,909	11,988
24	86,880	11,210	94,278	12,165	159,194	20,541	24	48,313	6,234	53,679	6,926	96,624	12,468	96,624	12,468
25	89,442	11,541	98,857	12,756	166,842	21,528	25	50,245	6,483	55,826	7,203	100,490	12,966	100,490	12,966
26	91,517	11,809	101,271	13,067	174,073	22,461	26	52,255	6,743	58,061	7,492	104,509	13,485	104,509	13,485
27	93,576	12,074	103,501	13,355	177,911	22,956	27	54,197	6,993	60,221	7,770	108,400	13,987	108,400	13,987
28	95,972	12,383	106,440	13,734	182,966	23,609	28	56,218	7,254	62,466	8,060	112,433	14,507	112,433	14,507
29	98,569	12,719	109,522	14,132	188,260	24,292	29	58,312	7,524	64,786	8,359	116,618	15,047	116,618	15,047
30	101,547	13,103	112,828	14,558	193,942	25,025	30	61,050	7,877	67,833	8,753	120,963	15,608	120,963	15,608
31	104,332	13,462	115,926	14,958	199,264	25,711	31	63,914	8,247	71,016	9,163	125,465	16,189	125,465	16,189
32	107,282	13,843	119,202	15,381	204,897	26,438	32	66,909	8,633	74,343	9,593	130,135	16,792	130,135	16,792
33	110,278	14,229	122,530	15,810	210,619	27,177	33	69,403	8,955	77,112	9,950	134,979	17,417	134,979	17,417
34	113,382	14,630	125,982	16,256	216,550	27,942	34	72,176	9,313	80,198	10,348	140,375	18,113	140,375	18,113
35	116,551	15,039	129,501	16,710	222,604	28,723	35	75,063	9,686	83,405	10,762	145,994	18,838	145,994	18,838
36	119,379	15,404	132,645	17,115	228,001	29,419	36	78,067	10,073	86,739	11,192	151,834	19,591	151,834	19,591
37	121,172	15,635	134,636	17,372	231,427	29,862	37	82,018	10,583	91,126	11,758	159,520	20,583	159,520	20,583
38	122,383	15,791	135,981	17,546	233,742	30,160	38	86,104	11,110	95,675	12,345	167,472	21,609	167,472	21,609
39	123,771	15,970	137,521	17,745	236,387	30,502	39	90,390	11,663	100,438	12,960	175,808	22,685	175,808	22,685
40	124,000	16,000	137,776	17,778	238,979	30,836	40	94,386	12,179	104,871	13,532	185,276	23,907	185,276	23,907
41	124,156	16,020	137,951	17,800	241,478	31,158	41	98,397	12,696	109,328	14,107	194,021	25,035	194,021	25,035
42	124,597	16,077	138,430	17,862	243,984	31,482	42	101,989	13,160	113,322	14,622	202,070	26,074	202,070	26,074
43	125,201	16,155	139,110	17,950	246,421	31,796	43	105,809	13,653	117,672	15,183	209,638	27,050	209,638	27,050
44	126,935	16,379	141,044	18,199	252,469	32,577	44	108,162	13,956	121,541	15,683	216,325	27,913	216,325	27,913
45	130,548	16,845	145,053	18,717	260,043	33,554	45	110,448	14,251	125,409	16,182	222,997	28,774	222,997	28,774
46	133,570	17,235	148,414	19,150	265,244	34,225	46	114,288	14,747	128,906	16,633	228,580	29,494	228,580	29,494
47	136,607	17,627	151,789	19,586	270,548	34,909	47	118,257	15,259	132,133	17,049	234,300	30,232	234,300	30,232
48	139,690	18,025	155,218	20,028	275,958	35,607	48	121,816	15,718	135,343	17,464	239,847	30,948	239,847	30,948
49	142,793	18,425	158,651	20,471	282,178	36,410	49	125,523	16,197	139,451	17,994	245,567	31,686	245,567	31,686
50	145,924	18,829	162,130	20,920	289,193	37,315	50	129,244	16,677	143,598	18,529	251,294	32,425	251,294	32,425
51	149,066	19,234	165,642	21,373	296,247	38,225	51	133,973	17,287	148,855	19,207	258,662	33,376	258,662	33,376
52	152,255	19,646	169,179	21,830	303,374	39,145	52	139,387	17,985	154,887	19,985	266,467	34,383	266,467	34,383
53	158,278	20,423	175,857	22,691	317,615	40,983	53	145,075	18,719	161,186	20,798	276,491	35,676	276,491	35,676
54	165,140	21,308	183,489	23,676	333,533	43,037	54	151,408	19,537	168,229	21,707	288,014	37,163	288,014	37,163
55	172,126	22,210	191,237	24,676	349,704	45,123	55	157,610	20,337	175,116	22,596	300,075	38,719	300,075	38,719
56	179,226	23,126	199,147	25,696	366,122	47,242	56	163,996	21,161	182,222	23,513	312,398	40,309	312,398	40,309
57	186,894	24,115	207,662	26,795	383,666	49,505	57	170,748	22,032	189,727	24,481	325,663	42,021	325,663	42,021
58	197,733	25,514	219,713	28,350	405,964	52,382	58	180,126	23,242	200,151	25,826	342,247	44,161	342,247	44,161
59	210,282	27,133	233,654	30,149	431,694	55,702	59	189,204	24,413	210,794	27,199	361,981	46,707	361,981	46,707
60	224,902	29,020	249,689	32,241	459,252	59,258	60	194,986	25,159	216,517	27,938	372,827	48,107	372,827	48,107
61	236,958	30,575	263,277	33,971	481,838	62,173	61	205,867	26,563	228,738	29,515	397,827	51,333	397,827	51,333
62	250,969	32,383	278,855	35,981	510,362	65,853	62	221,087	28,527	245,665	31,699	429,174	55,377	429,174	55,377
63	265,840	34,302	295,383	38,114	540,648	69,761	63	236,707	30,543	262,997	33,935	458,540	59,166	458,540	59,166
64	281,629	36,339	312,915	40,376	574,960	74,188	64	253,075	32,655	281,194	36,283	491,409	63,408	491,409	63,408
65	299,501	38,645	332,783	42,940	613,725	79,190	65	269,165	34,731	299,074	38,590	524,475	67,674	524,475	67,674
66	316,848	40,884	352,058	45,427	655,126	84,532	66	284,537	36,714	316,149	40,793	554,430	71,539	554,43	

Annual premium^{#A} per insured 每名被保人年繳保費^{#A}
Annual Deductible: NIL 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Age ⁺ 年齡 ⁺	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,725	2,287	19,112	2,466	34,402	4,439
1	17,725	2,287	19,112	2,466	34,402	4,439
2	17,725	2,287	19,112	2,466	34,402	4,439
3	17,725	2,287	19,112	2,466	34,402	4,439
4	17,725	2,287	19,112	2,466	34,402	4,439
5	16,792	2,167	18,108	2,337	32,591	4,205
6	16,792	2,167	18,108	2,337	32,591	4,205
7	16,792	2,167	18,108	2,337	32,591	4,205
8	16,792	2,167	18,108	2,337	32,591	4,205
9	16,792	2,167	18,108	2,337	32,591	4,205
10	15,182	1,959	16,370	2,112	29,461	3,801
11	15,400	1,987	16,604	2,142	29,885	3,856
12	15,693	2,025	16,920	2,183	30,448	3,929
13	16,012	2,066	17,459	2,253	31,427	4,055
14	16,338	2,108	17,984	2,321	32,371	4,177
15	16,669	2,151	18,524	2,390	33,341	4,302
16	17,002	2,194	18,894	2,438	34,008	4,388
17	17,513	2,260	19,270	2,486	34,687	4,476
18	18,032	2,327	19,848	2,561	35,381	4,565
19	18,403	2,375	20,346	2,625	36,088	4,657
20	18,771	2,422	20,881	2,694	36,984	4,772
21	19,243	2,483	21,487	2,773	37,836	4,882
22	19,699	2,542	22,000	2,839	38,735	4,998
23	20,306	2,620	22,510	2,905	39,771	5,132
24	20,686	2,669	23,189	2,992	40,962	5,285
25	21,071	2,719	23,664	3,053	42,193	5,444
26	21,457	2,769	24,143	3,115	43,460	5,608
27	22,017	2,841	24,814	3,202	44,666	5,763
28	22,628	2,920	25,502	3,291	45,904	5,923
29	23,142	2,986	26,081	3,365	46,944	6,057
30	23,791	3,070	26,814	3,460	48,262	6,227
31	24,451	3,155	27,555	3,555	49,595	6,399
32	25,002	3,226	28,179	3,636	50,721	6,545
33	25,507	3,291	28,751	3,710	51,748	6,677
34	25,953	3,349	29,253	3,775	52,653	6,794
35	26,410	3,408	29,765	3,841	53,576	6,913
36	26,873	3,467	30,284	3,908	54,511	7,034
37	27,233	3,514	30,691	3,960	55,242	7,128
38	27,678	3,571	31,103	4,013	55,984	7,224
39	28,186	3,637	31,521	4,067	56,736	7,321
40	28,867	3,725	32,475	4,190	57,907	7,472
41	29,725	3,835	34,107	4,401	61,392	7,922
42	31,063	4,008	35,904	4,633	64,628	8,339
43	32,331	4,172	37,855	4,885	67,498	8,709
44	33,599	4,335	39,491	5,096	70,425	9,087
45	34,809	4,491	40,971	5,287	73,056	9,427
46	36,543	4,715	42,183	5,443	75,220	9,706
47	37,968	4,899	43,431	5,604	77,447	9,993
48	39,255	5,065	44,797	5,780	79,882	10,307
49	40,947	5,283	46,218	5,964	82,412	10,634
50	42,555	5,491	48,197	6,219	86,356	11,143
51	44,334	5,721	51,028	6,584	90,986	11,740
52	46,347	5,980	54,153	6,987	96,567	12,460
53	48,562	6,266	56,529	7,294	100,803	13,007
54	50,999	6,581	58,964	7,608	105,139	13,566
55	53,729	6,933	61,520	7,938	109,700	14,155
56	56,699	7,316	64,100	8,271	114,297	14,748
57	59,981	7,739	66,999	8,645	119,478	15,417
58	63,117	8,144	70,673	9,119	126,021	16,261
59	66,376	8,565	74,981	9,675	134,327	17,333
60	71,634	9,243	80,054	10,330	144,280	18,617
61	76,798	9,909	85,349	11,013	152,704	19,704
62	82,097	10,593	91,223	11,771	163,194	21,057
63	86,549	11,168	96,121	12,403	173,502	22,387
64	92,654	11,955	102,961	13,285	184,089	23,753
65	99,490	12,837	110,840	14,302	198,171	25,570
66	107,481	13,869	119,418	15,409	214,995	27,741
67	116,621	15,048	129,589	16,721	233,253	30,097
68	126,854	16,368	140,926	18,184	253,472	32,706
69	137,481	17,739	152,755	19,710	273,288	35,263
70	146,138	18,857	162,373	20,951	292,287	37,714
71	155,138	20,018	173,931	22,443	313,374	40,435
72	163,190	21,057	179,001	23,097	322,489	41,611
73	169,790	21,908	184,359	23,788	329,478	42,513
74	173,178	22,346	190,017	24,518	338,811	43,718
75	179,663	23,182	197,124	25,435	352,477	45,481
76	185,149	23,890	203,173	26,216	364,239	46,999
77	194,379	25,081	213,418	27,538	377,298	48,684
78	203,173	26,216	223,026	28,778	394,444	50,896
79	214,380	27,662	235,304	30,362	403,322	52,042
80	221,361	28,563	244,353	31,529	413,558	53,362
81*	226,452	29,220	250,006	32,259	423,069	54,590
82*	231,661	29,892	255,753	33,000	432,797	55,845
83*	236,989	30,579	261,636	33,759	442,755	57,130
84*	242,439	31,282	267,656	34,536	452,939	58,444
85*	248,016	32,002	273,809	35,330	463,352	59,787
86*	253,720	32,738	280,108	36,143	474,010	61,163
87*	259,555	33,491	286,552	36,974	484,912	62,569
88*	265,526	34,261	293,141	37,825	496,068	64,009
89*	271,632	35,049	299,881	38,694	507,476	65,481
90*	277,880	35,855	306,780	39,585	519,147	66,987
91*	284,271	36,680	313,834	40,495	531,088	68,527
92*	290,809	37,524	321,054	41,426	543,300	70,103
93*	297,498	38,387	328,441	42,379	555,803	71,717
94*	304,341	39,270	335,990	43,354	568,581	73,365
95*	311,340	40,173	343,723	44,351	581,662	75,053
96*	318,501	41,097	351,625	45,371	595,041	76,779
97*	325,826	42,042	359,711	46,414	608,721	78,545
98*	333,320	43,009	367,993	47,483	622,727	80,352
99*	340,987	43,998	376,450	48,574	637,044	82,199

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,801	1,781	14,885	1,921	25,939	3,347
1	13,801	1,781	14,885	1,921	25,939	3,347
2	13,801	1,781	14,885	1,921	25,939	3,347
3	13,801	1,781	14,885	1,921	25,939	3,347
4	13,801	1,781	14,885	1,921	25,939	3,347
5	12,418	1,602	13,460	1,737	24,015	3,099
6	12,418	1,602	13,460	1,737	24,015	3,099
7	12,418	1,602	13,460	1,737	24,015	3,099
8	12,418	1,602	13,460	1,737	24,015	3,099
9	12,418	1,602	13,460	1,737	24,015	3,099
10	11,228	1,449	12,167	1,570	21,708	2,801
11	11,390	1,470	12,342	1,593	22,021	2,841
12	11,606	1,498	12,576	1,623	22,435	2,895
13	11,842	1,528	13,024	1,681	23,197	2,993
14	12,083	1,559	13,455	1,736	23,928	3,087
15	12,327	1,591	13,899	1,793	24,680	3,185
16	12,574	1,622	14,176	1,829	25,175	3,248
17	12,951	1,671	14,415	1,860	25,639	3,308
18	13,336	1,721	14,849	1,916	26,114	3,370
19	13,610	1,756	15,242	1,967	26,634	3,437
20	13,882	1,791	15,672	2,022	27,314	3,524
21	14,676	1,894	16,581	2,139	28,313	3,653
22	15,024	1,939	16,978	2,191	28,987	3,740
23	15,487	1,998	17,337	2,237	29,746	3,838
24	15,777	2,036	17,914	2,311	30,683	3,959
25	16,069	2,073	18,289	2,360	31,653	4,084
26	16,364	2,111	18,669	2,409	32,653	4,213
27	16,792	2,167	19,197	2,477	33,566	4,331
28	17,257	2,227	19,728	2,546	34,496	4,451
29	17,649	2,277	20,177	2,603	35,278	4,552
30	18,144	2,341	20,744	2,677	36,267	4,680
31	18,647	2,406	21,316	2,750	37,269	4,809
32	19,068	2,460	21,801	2,813	38,118	4,918
33	19,454	2,510	22,244	2,870	38,990	5,018
34	19,794	2,554	22,631	2,920	39,569	5,106
35	20,142	2,599	23,027	2,971	40,261	5,195
36	20,494	2,644	23,427	3,023	40,963	5,286
37	20,769	2,680	23,743	3,064	41,513	5,357
38	21,109	2,724	24,043	3,102	42,055	5,426
39	21,496	2,774	24,335	3,140	42,592	5,496
40	22,016	2,841	25,111	3,240	43,452	5,607
41	22,670	2,925	26,512	3,421	46,245	5,967
42	23,691	3,057	27,961	3,608	48,729	6,288
43	24,657	3,182	29,578	3,817	50,914	6,570
44	25,624	3,306	30,886	3,985	53,149	6,858
45	26,549	3,426	32,055	4,136	55,145	7,115
46	27,869	3,596	32,838	4,237	56,635	7,308
47	28,958	3,737	33,733	4,353	58,243	7,515
48	29,938	3,863	34,771	4,487	60,056	7,749
49	31,228	4,029	35,769	4,615	61,866	7,983
50	32,455	4,188	37,336	4,818	64,898	8,374
51	33,813	4,363	39,696	5,122	68,481	8,836
52	35,347	4,561	42,291	5,457	72,823	9,397
53	37,036	4,779	44,104	5,691	75,980	9,804
54	38,895	5,019	45,923	5,926	79,179	10,217
55	40,977	5,287	47,793	6,167	82,509	10,646
56	43,242	5,580	49,630	6,404	85,822	11,074
57	45,060	5,814	51,036	6,585	88,984	11,482
58	47,989	6,192	54,433	7,024	94,377	12,178
59	51,588	6,657	58,990	7,612	101,736	13,127
60	55,715	7,189	62,852	8,110	109,243	14,096
61	60,172	7,764	67,349	8,690	115,812	14,943
62	64,866	8,370	72,512	9,356	124,224	16,029
63	69,731	8,998	77,717	10,028	133,349	17,206
64	74,961	9,672	81,890	10,566	141,613	18,273
65	80,033	10,327	87,717	11,318	152,097	19,625
66	86,462	11,156	94,430	12,185	165,086	21,301
67	93,815	12,105	101,737	13,127	179,104	23,110
68	102,046	13,167	110,403	14,246	194,607	25,111
69	110,595	14,270	120,060	15,492	209,704	27,059
70	119,861	15,466	130,139	16,792	224,434	28,959
71	127,409	16,440	138,333	17,849	241,585	31,172
72	135,254	17,452	148,179	19,120	248,039	32,005
73	142,275	18,358	152,499	19,677	252,920	32,635
74	148,029	19,101	157,063	20,266	260,313	33,589
75	150,983	19,482	161,884	20,888	270,894	34,954
76	156,637	20,211	167,939	21,670	280,017	36,131
77	161,420	20,828	172,914	22,311	289,637	37,373
78	164,524	21,229	180,690	23,315	302,804	39,071
79	173,599	22,400	190,633	24,598	309,586	39,947
80	179,253	23,129	198,201	25,574	316,128	40,791
81*	183,376	23,661	202,792	26,167	323,398	41,729
82*	187,594	24,206	207,452	26,768	330,834	42,688
83*	191,908	24,762	212,225	27,384	338,446	43,670
84*	196,322	25,332	217,108	28,014	346,232	44,675
85*	200,838	25,915	222,099	28,658	354,191	45,702
86*	205,457	26,511	227,208	29,317	362,338	46,753
87*	210,182	27,120	232,435	29,992	370,671	47,829
88*	215,016	27,744	237,779	30,681	379,199	48,929
89*	219,961	28,382	243,247	31,387	387,920	50,054
90*	225,021	29,035	248,844	32,109	396,842	51,205
91*	230,197	29,703	254,565	32,847	405,969	52,383
92*	235,491	30,386	260,420	33,603	415,303	53,587
93*	240,907	31,085	266,413	34,376	424,861	54,821
94*	246,448	31,800	272,536	35,166	434,629	56,081
95*	252,116	32,531	278,810	35,975	444,628	57,371
96*	257,915	33,279	285,218	36,802	454,856	58,691
97*	263,847	34,045	291,777	37,649	465,313	60,040
98*	269,916	34,828	298,496	38,516	476,019	61,422
99*	276,124	35,629	305,355	39,401	486,962	62,834

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	30,073	3,880	30,843	3,980	67,363	8,692
1	30,073	3,880	30,843	3,980	67,363	8,692
2	30,073	3,880	30,843	3,980	67,363	8,692
3	30,073	3,880	30,843	3,980	67,363	8,692
4	30,073	3,880	30,843	3,980	67,363	8,692
5	28,085	3,624	28,804	3,717	62,913	8,118
6	28,085	3,624	28,804	3,717	62,913	8,118
7	28,085	3,624	28,804	3,717	62,913	8,118
8	28,085	3,624	28,804	3,717	62,913	8,118
9	28,085	3,624	28,804	3,717	62,913	8,118
10	29,289	3,779	30,060	3,879	62,977	8,126
11	30,329	3,913	30,980	3,997	63,040	8,134
12	31,185	4,024	32,000	4,129	63,244	8,161
13	32,168	4,151	32,998	4,258	63,625	8,210
14	33,963	4,382	34,833	4,495	64,327	8,300
15	35,979	4,642	36,904	4,762	66,299	8,555
16	37,943	4,896	39,098	5,045	68,949	8,897
17	39,286	5,069	40,485	5,224	71,055	9,168
18	40,936	5,282	41,974	5,416	73,221	9,448
19	43,101	5,561	44,630	5,759	75,880	9,791
20	44,371	5,725	47,211	6,092	78,775	10,165
21	45,492	5,870	48,921	6,312	81,969	10,577
22	47,533	6,133	51,377	6,629	86,013	11,098
23	49,388	6,431	53,919	6,957	90,658	11,698
24	52,127	6,726	56,567	7,299	95,516	12,325
25	53,666	6,925	59,313	7,653	100,104	12,917
26	54,914	7,086	60,763	7,840	104,446	13,477
27	56,146	7,245	62,101	8,013	106,744	13,773
28	57,583	7,430	63,866	8,241	109,780	14,165
29	59,142	7,631	65,714	8,479	112,955	14,575
30	60,927	7,862	67,698	8,735	116,367	15,015
31	62,600	8,077	69,554	8,975	119,556	15,427
32	64,369	8,306	71,524	9,229	122,939	15,863
33	66,166	8,538	73,518	9,486	126,373	16,306
34	68,030	8,778	75,590	9,754	129,929	16,765
35	69,931	9,023	77,700	10,026	133,564	17,234
36	71,629	9,242	79,588	10,269	136,798	17,651
37	72,703	9,381	80,781	10,423	138,858	17,917
38	73,429	9,475	81,589	10,528	140,244	18,096
39	74,265	9,583	82,512	10,647	141,832	18,301
40	74,401	9,600	82,664	10,666	143,386	18,501
41	74,493	9,612	82,771	10,680	144,887	18,695
42	74,757	9,646	83,060	10,717	146,391	18,889
43	75,120	9,693	83,467	10,770	147,852	19,078
44	76,161	9,827	84,624	10,919	151,479	19,546
45	78,330	10,107	87,032	11,230	156,025	20,132
46	80,140	10,341	89,048	11,490	159,146	20,535
47	81,962	10,576	91,072	11,751	162,328	20,946
48	83,816	10,815	93,129	12,017	165,573	21,364
49	85,676	11,055	95,191	12,283	169,306	21,846
50	87,556	11,298	97,276	12,552	173,515	22,389
51	89,439	11,541	99,383	12,824	177,747	22,935
52	91,352	11,787	101,506	13,098	182,025	23,487
53	94,967	12,254	105,515	13,615	190,569	24,590
54	99,084	12,785	110,094	14,206	200,118	25,822
55	103,276	13,326	114,742	14,805	209,821	27,074
56	107,536	13,876	119,487	15,418	219,671	28,345
57	111,111	14,337	123,459	15,930	228,096	29,432
58	118,333	15,269	131,488	16,966	242,951	31,349
59	126,972	16,383	141,086	18,205	260,670	33,635
60	136,749	17,645	151,928	19,604	279,239	36,031
61	145,911	18,827	162,118	20,918	296,702	38,284
62	155,396	20,051	172,665	22,279	316,007	40,775
63	165,185	21,314	183,545	23,683	335,943	43,347
64	175,096	22,593	194,547	25,103	357,468	46,125
65	184,515	23,808	205,017	26,454	378,099	48,787
66	195,200	25,187	216,894	27,986	403,602	52,078
67	207,439	26,766	230,485	29,740	430,864	55,595
68	221,472	28,577	246,066	31,750	459,988	59,353
69	236,516	30,518	262,782	33,907	491,109	63,369
70	247,577	31,945	275,064	35,492	513,981	66,320
71	257,306	33,201	285,905	36,891	539,117	69,563
72	269,943	34,831	299,940	38,702	565,464	72,963
73	283,170	36,538	314,629	40,597	593,052	76,523
74	297,045	38,328	330,034	42,585	621,976	80,255
75	311,567	40,202	346,178	44,668	645,804	83,330
76	326,798	42,167	363,093	46,851	670,584	86,527
77	342,746	44,225	380,820	49,138	696,346	89,851
78	359,459	46,382	399,388	51,534	723,135	93,308
79	375,505	48,452	417,215	53,834	750,981	96,901
80	385,774	49,777	428,637	55,308	764,337	98,624
81*	394,647	50,922	438,495	56,580	781,917	100,893
82*	403,723	52,093	448,577	57,881	799,622	103,177
83*	413,009	53,291	458,901	59,213	818,016	105,550
84*	422,509	54,517	469,454	60,575	836,617	107,951
85*	432,226	55,771	480,253	61,968	855,711	110,414
86*	442,167	57,054	491,296	63,393	875,540	112,973
87*	452,337	58,366	502,596	64,851	895,911	115,601
88*	462,741	59,709	514,156	66,343	916,829	118,301
89*	473,383	61,082	525,986	67,869	938,329	121,075
90*	484,272	62,487	538,083	69,430	959,906	123,859
91*	495,410	63,924	550,451	71,026	981,980	126,707
92*	506,804	65,394	563,115	72,660	1,004,564	129,621
93*	518,460	66,898	576,067	74,331	1,027,668	132,602
94*	530,386	68,437	589,317	76,041	1,051,304	135,652
95*	542,584	70,011	602,871	77,790	1,075,485	138,772
96*	555,064	71,621	616,736	79,579	1,100,220	141,964
97*	567,831	73,269	630,921	81,409	1,125,526	145,229
98*	580,891	74,954	645,435	83,282	1,151,417	148,570
99*	594,251	76,678	660,281	85,198	1,177,901	151,987

Age* 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	24,716	3,189	27,455	3,543	48,972	6,319
1	24,716	3,189	27,455	3,543	48,972	6,319
2	24,716	3,189	27,455	3,543	48,972	6,319
3	24,716	3,189	27,455	3,543	48,972	6,319
4	24,716	3,189	27,455	3,543	48,972	6,319
5	23,066	2,976	25,617	3,305	45,695	5,896
6	23,066	2,976	25,617	3,305	45,695	5,896
7	23,066	2,976	25,617	3,305	45,695	5,896
8	23,066	2,976	25,617	3,305	45,695	5,896
9	23,066	2,976	25,617	3,305	45,695	5,896
10	22,568	2,912	25,062	3,234	44,709	5,769
11	22,838	2,947	25,369	3,273	45,234	5,837
12	23,157	2,988	25,720	3,319	45,854	5,917
13	23,528	3,036	26,147	3,374	46,621	6,016
14	23,952	3,091	26,611	3,434	47,452	6,123
15	24,431	3,152	27,145	3,503	48,406	6,246
16	24,969	3,222	27,741	3,579	49,467	6,383
17	25,537	3,295	28,378	3,662	49,675	6,410
18	25,664	3,311	28,515	3,679	49,913	6,440
19	25,771	3,325	28,636	3,695	50,127	6,468
20	25,771	3,325	28,636	3,695	50,127	6,468
21	26,219	3,383	29,131	3,759	51,944	6,702
22	26,906	3,472	29,895	3,857	53,810	6,943
23	27,874	3,597	30,968	3,996	55,745	7,193
24	28,987	3,740	32,208	4,156	57,977	7,481
25	30,147	3,890	33,495	4,322	60,292	7,780
26	31,351	4,045	34,835	4,495	62,705	8,091
27	32,518	4,196	36,134	4,662	65,040	8,392
28	33,732	4,353	37,479	4,836	67,461	8,705
29	34,986	4,514	38,870	5,015	69,971	9,029
30	36,628	4,726	40,700	5,252	72,578	9,365
31	38,348	4,948	42,610	5,498	75,280	9,714
32	40,143	5,180	44,605	5,755	78,082	10,075
33	41,642	5,373	46,266	5,970	80,989	10,450
34	43,305	5,588	48,116	6,209	84,226	10,868
35	45,038	5,811	50,044	6,457	87,598	11,303
36	46,841	6,044	52,045	6,715	91,101	11,755
37	49,210	6,350	54,678	7,055	95,711	12,350
38	51,662	6,666	57,404	7,407	100,483	12,966
39	54,234	6,998	60,262	7,776	105,486	13,611
40	56,631	7,307	62,927	8,120	111,167	14,344
41	59,037	7,618	65,599	8,464	116,413	15,021
42	61,196	7,896	67,991	8,773	121,244	15,644
43	63,485	8,192	70,603	9,110	125,784	16,230
44	64,897	8,374	72,926	9,410	129,793	16,747
45	66,269	8,551	75,241	9,709	133,800	17,265
46	68,574	8,848	77,342	9,980	137,147	17,696
47	70,953	9,155	79,278	10,229	140,578	18,139
48	73,091	9,431	81,206	10,478	143,912	18,569
49	75,314	9,718	83,671	10,796	147,340	19,012
50	77,546	10,006	86,158	11,117	150,776	19,455
51	80,384	10,372	89,313	11,524	155,198	20,026
52	83,633	10,791	92,932	11,991	159,879	20,630
53	87,044	11,231	96,711	12,479	165,894	21,406
54	90,843	11,722	100,937	13,024	172,810	22,298
55	94,565	12,202	105,070	13,557	180,046	23,232
56	98,398	12,697	109,331	14,107	187,436	24,185
57	102,417	13,215	113,800	14,684	195,335	25,205
58	107,026	13,810	118,925	15,345	203,358	26,240
59	112,377	14,500	125,200	16,155	215,002	27,742
60	118,558	15,298	131,650	16,987	226,694	29,251
61	127,213	16,415	141,346	18,238	245,829	31,720
62	136,245	17,580	151,393	19,535	264,483	34,127
63	145,646	18,793	161,825	20,881	282,140	36,405
64	155,550	20,071	172,836	22,301	302,041	38,973
65	165,824	21,397	184,253	23,775	323,111	41,692
66	175,295	22,619	194,773	25,132	341,569	44,073
67	185,603	23,949	206,218	26,609	363,558	46,911
68	197,079	25,430	218,973	28,255	387,122	49,951
69	207,405	26,762	230,449	29,735	410,511	52,969
70	220,073	28,397	244,526	31,552	429,784	55,456
71	231,224	29,835	256,869	33,144	449,680	58,023
72	239,433	30,895	265,909	34,311	465,255	60,033
73	249,647	32,213	277,294	35,780	482,095	62,206
74	259,898	33,535	288,679	37,249	502,621	64,854
75	268,971	34,706	298,725	38,545	523,183	67,507
76	278,870	35,983	309,738	39,966	541,560	69,879
77	291,166	37,570	323,355	41,723	562,138	72,534
78	302,921	39,087	336,408	43,407	586,365	75,660
79	312,308	40,298	346,918	44,764	607,485	78,385
80	317,019	40,906	352,240	45,450	628,106	81,046
81*	324,311	41,847	360,342	46,496	642,554	82,910
82*	331,770	42,809	368,627	47,565	657,328	84,817
83*	339,401	43,794	377,106	48,659	672,449	86,768
84*	347,207	44,801	385,780	49,778	687,917	88,763
85*	355,193	45,831	394,649	50,922	703,733	90,804
86*	363,362	46,885	403,731	52,094	719,923	92,893
87*	371,720	47,964	413,016	53,292	736,478	95,029
88*	380,269	49,067	422,515	54,518	753,422	97,216
89*	389,015	50,195	432,234	55,772	770,748	99,451
90*	397,963	51,350	442,175	57,055	788,480	101,739
91*	407,116	52,531	452,346	58,367	806,613	104,079
92*	416,479	53,739	462,748	59,709	825,162	106,473
93*	426,058	54,975	473,394	61,083	844,143	108,922
94*	435,858	56,240	484,282	62,488	863,555	111,426
95*	445,882	57,533	495,420	63,925	883,419	113,990
96*	456,138	58,857	506,814	65,395	903,736	116,611
97*	466,629	60,210	518,471	66,899	924,524	119,293
98*	477,361	61,595	530,394	68,438	945,789	122,037
99*	488,340	63,012	542,592	70,012	967,542	124,844

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,350	1,335	11,164	1,441	20,090	2,592
1	10,350	1,335	11,164	1,441	20,090	2,592
2	10,350	1,335	11,164	1,441	20,090	2,592
3	10,350	1,335	11,164	1,441	20,090	2,592
4	10,350	1,335	11,164	1,441	20,090	2,592
5	9,806	1,265	10,574	1,364	19,032	2,456
6	9,806	1,265	10,574	1,364	19,032	2,456
7	9,806	1,265	10,574	1,364	19,032	2,456
8	9,806	1,265	10,574	1,364	19,032	2,456
9	9,806	1,265	10,574	1,364	19,032	2,456
10	8,866	1,144	9,561	1,234	17,203	2,220
11	8,992	1,160	9,696	1,251	17,452	2,252
12	9,162	1,182	9,881	1,275	17,780	2,294
13	9,351	1,207	10,197	1,316	18,352	2,368
14	9,543	1,231	10,503	1,355	18,904	2,439
15	9,734	1,256	10,817	1,396	19,472	2,513
16	9,930	1,281	11,031	1,423	19,860	2,563
17	10,229	1,320	11,255	1,452	20,259	2,614
18	10,531	1,359	11,593	1,496	20,665	2,666
19	10,747	1,387	11,881	1,533	21,074	2,719
20	10,963	1,415	12,192	1,573	21,598	2,787
21	11,699	1,510	13,063	1,686	23,001	2,968
22	11,977	1,545	13,377	1,726	23,552	3,039
23	12,348	1,593	13,685	1,766	24,179	3,120
24	12,578	1,623	14,097	1,819	24,906	3,214
25	12,810	1,653	14,387	1,856	25,653	3,310
26	13,045	1,683	14,679	1,894	26,423	3,409
27	13,386	1,727	15,088	1,947	27,156	3,504
28	13,757	1,775	15,506	2,001	27,909	3,601
29	14,071	1,816	15,858	2,046	28,543	3,683
30	14,466	1,867	16,304	2,104	29,347	3,787
31	14,865	1,918	16,753	2,162	30,154	3,891
32	15,203	1,962	17,131	2,210	30,838	3,979
33	15,510	2,001	17,481	2,256	31,460	4,059
34	15,780	2,036	17,784	2,295	32,014	4,131
35	16,059	2,072	18,098	2,335	32,575	4,203
36	16,337	2,108	18,415	2,376	33,144	4,277
37	16,557	2,136	18,660	2,408	33,589	4,334
38	16,826	2,171	18,910	2,440	34,037	4,392
39	17,136	2,211	19,164	2,473	34,494	4,451
40	17,552	2,265	19,745	2,548	35,207	4,543
41	18,073	2,332	20,738	2,676	37,328	4,817
42	18,885	2,437	21,829	2,817	39,295	5,070
43	19,658	2,537	23,015	2,970	41,040	5,295
44	20,428	2,636	24,011	3,098	42,821	5,525
45	21,165	2,731	24,912	3,214	44,418	5,731
46	22,217	2,867	25,647	3,309	45,734	5,901
47	23,084	2,979	26,404	3,407	47,086	6,076
48	23,867	3,080	27,238	3,515	48,565	6,266
49	24,896	3,212	28,101	3,626	50,107	6,465
50	25,874	3,339	29,304	3,781	52,503	6,775
51	26,956	3,478	31,025	4,003	55,319	7,138
52	28,178	3,636	32,925	4,248	58,711	7,576
53	29,526	3,810	34,369	4,435	61,287	7,908
54	31,008	4,001	35,851	4,626	63,925	8,248
55	32,668	4,215	37,405	4,826	66,698	8,606
56	34,471	4,448	38,971	5,029	69,494	8,967
57	36,468	4,706	40,737	5,256	72,644	9,373
58	38,377	4,952	42,971	5,545	76,623	9,887
59	40,872	5,274	46,170	5,957	82,712	10,673
60	43,937	5,669	49,099	6,335	88,490	11,418
61	47,671	6,151	52,979	6,836	94,787	12,231
62	51,723	6,674	57,470	7,415	102,817	13,267
63	55,862	7,208	62,037	8,005	111,980	14,449
64	60,331	7,785	67,041	8,650	119,864	15,466
65	65,037	8,392	72,458	9,349	129,547	16,716
66	69,914	9,021	77,682	10,023	139,856	18,046
67	75,259	9,711	83,630	10,791	150,523	19,422
68	81,863	10,563	90,946	11,735	163,574	21,106
69	88,720	11,448	98,575	12,719	176,360	22,756
70	94,309	12,169	104,786	13,521	188,625	24,339
71	100,117	12,918	112,242	14,483	202,230	26,094
72	105,314	13,589	115,516	14,905	208,113	26,853
73	109,571	14,138	118,975	15,352	212,624	27,435
74	111,758	14,420	122,626	15,823	218,646	28,212
75	115,942	14,960	127,212	16,414	227,465	29,350
76	119,485	15,417	131,116	16,918	235,052	30,329
77	125,439	16,186	137,723	17,771	243,483	31,417
78	131,114	16,918	143,926	18,571	254,547	32,845
79	138,347	17,851	151,850	19,594	260,278	33,584
80	142,854	18,433	157,692	20,347	266,891	34,438
81*	146,140	18,857	161,342	20,818	273,029	35,230
82*	149,501	19,290	165,049	21,297	279,304	36,039
83*	152,940	19,734	168,846	21,787	285,727	36,868
84*	156,457	20,188	172,730	22,288	292,298	37,716
85*	160,056	20,652	176,700	22,800	299,023	38,584
86*	163,737	21,127	180,767	23,325	305,896	39,470
87*	167,503	21,613	184,924	23,861	312,938	40,379
88*	171,355	22,110	189,178	24,410	320,135	41,308
89*	175,297	22,619	193,532	24,972	327,500	42,258
90*	179,329	23,139	197,976	25,545	335,025	43,229
91*	183,453	23,671	202,532	26,133	342,729	44,223
92*	187,673	24,216	207,193	26,735	350,620	45,241
93*	191,988	24,773	211,956	27,349	358,681	46,281
94*	196,404	25,342	216,833	27,978	366,929	47,346
95*	200,922	25,925	221,817	28,622	375,369	48,435
96*	205,543	26,522	226,923	29,280	384,008	49,549
97*	210,271	27,132	232,141	29,954	392,837	50,689
98*	215,107	27,756	237,482	30,643	401,874	51,855
99*	220,054	28,394	242,943	31,347	411,115	53,047

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,073	1,042	8,709	1,124	15,160	1,956
1	8,073	1,042	8,709	1,124	15,160	1,956
2	8,073	1,042	8,709	1,124	15,160	1,956
3	8,073	1,042	8,709	1,124	15,160	1,956
4	8,073	1,042	8,709	1,124	15,160	1,956
5	7,263	937	7,870	1,015	14,032	1,811
6	7,263	937	7,870	1,015	14,032	1,811
7	7,263	937	7,870	1,015	14,032	1,811
8	7,263	937	7,870	1,015	14,032	1,811
9	7,263	937	7,870	1,015	14,032	1,811
10	6,566	847	7,117	918	12,685	1,637
11	6,660	859	7,218	931	12,868	1,660
12	6,786	876	7,355	949	13,110	1,692
13	6,926	894	7,617	983	13,555	1,749
14	7,068	912	7,867	1,015	13,982	1,804
15	7,209	930	8,126	1,049	14,423	1,861
16	7,354	949	8,286	1,069	14,710	1,898
17	7,575	977	8,429	1,088	14,983	1,933
18	7,800	1,006	8,684	1,121	15,263	1,969
19	7,960	1,027	8,912	1,150	15,563	2,008
20	8,119	1,048	9,162	1,182	15,961	2,059
21	8,651	1,116	9,815	1,266	16,981	2,191
22	8,857	1,143	10,052	1,297	17,388	2,244
23	9,130	1,178	10,258	1,324	17,839	2,302
24	9,301	1,200	10,605	1,368	18,408	2,375
25	9,473	1,222	10,828	1,397	18,993	2,451
26	9,647	1,245	11,055	1,426	19,596	2,529
27	9,898	1,277	11,368	1,467	20,143	2,599
28	10,174	1,313	11,683	1,507	20,703	2,671
29	10,406	1,343	11,948	1,542	21,172	2,732
30	10,696	1,380	12,284	1,585	21,768	2,809
31	10,992	1,418	12,622	1,629	22,367	2,886
32	11,242	1,451	12,906	1,665	22,874	2,951
33	11,469	1,480	13,171	1,699	23,336	3,011
34	11,669	1,506	13,401	1,729	23,748	3,064
35	11,875	1,532	13,635	1,759	24,163	3,118
36	12,081	1,559	13,876	1,790	24,585	3,172
37	12,244	1,580	14,059	1,814	24,916	3,215
38	12,443	1,606	14,235	1,837	25,237	3,256
39	12,672	1,635	14,405	1,859	25,557	3,298
40	12,979	1,675	14,868	1,918	26,071	3,364
41	13,364	1,724	15,709	2,027	27,761	3,582
42	13,965	1,802	16,572	2,138	29,256	3,775
43	14,537	1,876	17,536	2,263	30,569	3,944
44	15,106	1,949	18,315	2,363	31,914	4,118
45	15,650	2,019	19,010	2,453	33,110	4,272
46	16,429	2,120	19,462	2,511	33,996	4,387
47	17,069	2,202	19,981	2,578	34,954	4,510
48	17,649	2,277	20,600	2,658	36,041	4,650
49	18,410	2,375	21,182	2,733	37,124	4,790
50	19,133	2,469	22,112	2,853	38,947	5,025
51	19,957	2,575	23,546	3,038	41,123	5,306
52	20,862	2,692	25,097	3,238	43,740	5,644
53	21,860	2,821	26,169	3,377	45,634	5,888
54	22,956	2,962	27,243	3,515	47,552	6,136
55	24,186	3,121	28,344	3,657	49,545	6,393
56	25,520	3,293	29,419	3,796	51,526	6,649
57	26,468	3,415	30,121	3,887	53,313	6,879
58	28,267	3,647	32,203	4,155	56,607	7,304
59	30,331	3,914	34,916	4,505	61,422	7,925
60	32,666	4,215	37,071	4,783	65,718	8,480
61	35,442	4,573	39,935	5,153	70,263	9,066
62	38,349	4,948	43,213	5,576	76,122	9,822
63	41,340	5,334	46,565	6,008	82,943	10,702
64	44,358	5,724	49,065	6,331	88,417	11,409
65	47,488	6,127	52,559	6,782	95,318	12,299
66	51,302	6,620	56,581	7,301	103,186	13,314
67	55,666	7,183	60,960	7,866	111,430	14,378
68	60,551	7,813	66,153	8,536	121,074	15,622
69	65,623	8,467	71,940	9,283	130,436	16,830
70	71,119	9,177	77,975	10,061	139,638	18,018
71	75,600	9,755	82,888	10,695	150,281	19,391
72	80,255	10,355	88,786	11,456	154,154	19,891
73	84,421	10,893	91,376	11,790	157,065	20,266
74	87,834	11,333	94,111	12,143	161,714	20,866
75	89,588	11,560	97,000	12,516	168,307	21,717
76	92,942	11,993	100,627	12,984	173,992	22,451
77	95,781	12,359	103,474	13,351	179,869	23,209
78	97,523	12,584	108,129	13,952	188,047	24,264
79	102,902	13,278	114,077	14,720	192,253	24,807
80	106,255	13,710	118,671	15,312	195,993	25,289
81*	108,699	14,026	121,423	15,667	200,501	25,871
82*	111,199	14,348	124,212	16,027	205,108	26,466
83*	113,756	14,678	127,070	16,396	209,825	27,074
84*	116,373	15,016	129,993	16,773	214,650	27,697
85*	119,049	15,361	132,979	17,159	219,589	28,334
86*	121,787	15,714	136,041	17,554	224,636	28,985
87*	124,589	16,076	139,170	17,957	229,808	29,653
88*	127,454	16,446	142,372	18,371	235,092	30,334
89*	130,386	16,824	145,649	18,793	240,502	31,033
90*	133,384	17,211	148,991	19,225	246,026	31,745
91*	136,453	17,607	152,421	19,667	251,684	32,475
92*	139,591	18,012	155,929	20,120	257,480	33,223
93*	142,802	18,426	159,515	20,583	263,400	33,987
94*	146,086	18,850	163,184	21,056	269,456	34,769
95*	149,446	19,283	166,935	21,540	275,654	35,568
96*	152,884	19,727	170,778	22,036	281,999	36,387
97*	156,399	20,181	174,704	22,542	288,481	37,223
98*	159,997	20,645	178,725	23,061	295,119	38,080
99*	163,677	21,120	182,834	23,591	301,904	38,955

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age* 年齡*	Benefit Level 保障級別 Prestige 特級					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	25,062	3,234	25,705	3,317	56,135	7,243
1	25,062	3,234	25,705	3,317	56,135	7,243
2	25,062	3,234	25,705	3,317	56,135	7,243
3	25,062	3,234	25,705	3,317	56,135	7,243
4	25,062	3,234	25,705	3,317	56,135	7,243
5	23,406	3,020	24,005	3,097	52,429	6,765
6	23,406	3,020	24,005	3,097	52,429	6,765
7	23,406	3,020	24,005	3,097	52,429	6,765
8	23,406	3,020	24,005	3,097	52,429	6,765
9	23,406	3,020	24,005	3,097	52,429	6,765
10	24,407	3,149	25,050	3,232	52,480	6,772
11	25,275	3,261	25,818	3,331	52,533	6,778
12	25,986	3,353	26,667	3,441	52,704	6,801
13	26,809	3,459	27,498	3,548	53,024	6,842
14	28,304	3,652	29,029	3,746	53,609	6,917
15	29,984	3,869	30,754	3,968	55,246	7,129
16	31,618	4,080	32,580	4,204	57,459	7,414
17	32,739	4,224	33,737	4,353	59,214	7,641
18	34,115	4,402	34,981	4,514	61,017	7,873
19	35,918	4,635	37,194	4,799	63,232	8,159
20	36,976	4,771	39,343	5,077	65,649	8,471
21	37,910	4,892	40,766	5,260	68,308	8,814
22	39,612	5,111	42,819	5,525	71,680	9,249
23	41,532	5,359	44,934	5,798	75,547	9,748
24	43,438	5,605	47,140	6,083	79,596	10,270
25	44,724	5,771	49,428	6,378	83,421	10,764
26	45,760	5,905	50,635	6,534	87,037	11,231
27	46,788	6,037	51,751	6,678	88,954	11,478
28	47,987	6,192	53,221	6,867	91,480	11,804
29	49,287	6,360	54,764	7,066	94,130	12,146
30	50,774	6,551	56,416	7,279	96,972	12,513
31	52,166	6,731	57,966	7,479	99,632	12,856
32	53,643	6,922	59,602	7,691	102,450	13,219
33	55,139	7,115	61,267	7,905	105,310	13,588
34	56,692	7,315	62,990	8,128	108,278	13,971
35	58,277	7,520	64,754	8,355	111,304	14,362
36	59,689	7,702	66,321	8,558	114,002	14,710
37	60,585	7,817	67,321	8,687	115,714	14,931
38	61,192	7,896	67,991	8,773	116,870	15,080
39	61,888	7,986	68,759	8,872	118,192	15,251
40	61,998	8,000	68,889	8,889	119,489	15,418
41	62,081	8,010	68,976	8,900	120,740	15,579
42	62,297	8,038	69,218	8,931	121,992	15,741
43	62,600	8,077	69,554	8,975	123,210	15,898
44	63,469	8,190	70,524	9,100	126,235	16,288
45	65,274	8,422	72,530	9,359	130,021	16,777
46	66,786	8,618	74,207	9,575	132,620	17,112
47	68,305	8,814	75,894	9,793	135,274	17,455
48	69,845	9,012	77,608	10,014	137,978	17,804
49	71,399	9,213	79,327	10,236	141,089	18,205
50	72,962	9,414	81,066	10,460	144,597	18,658
51	74,535	9,617	82,824	10,687	148,123	19,113
52	76,128	9,823	84,590	10,915	151,685	19,572
53	79,139	10,211	87,930	11,346	158,809	20,491
54	82,569	10,654	91,745	11,838	166,765	21,518
55	86,064	11,105	95,619	12,338	174,851	22,561
56	89,614	11,563	99,573	12,848	183,060	23,621
57	92,593	11,947	102,884	13,275	190,082	24,527
58	98,612	12,724	109,572	14,138	202,459	26,124
59	105,811	13,653	117,566	15,170	217,216	28,028
60	113,957	14,704	126,606	16,336	232,702	30,026
61	121,593	15,689	135,099	17,432	247,250	31,903
62	129,496	16,709	143,887	18,566	263,340	33,979
63	137,655	17,762	152,954	19,736	279,957	36,123
64	145,914	18,828	162,123	20,919	297,888	38,437
65	153,765	19,841	170,847	22,045	315,084	40,656
66	162,666	20,989	180,749	23,322	336,337	43,398
67	172,868	22,306	192,070	24,783	359,054	46,330
68	184,560	23,814	205,055	26,459	383,324	49,461
69	197,098	25,432	218,986	28,256	409,261	52,808
70	206,316	26,621	229,222	29,577	428,319	55,267
71	214,419	27,667	238,253	30,742	449,265	57,970
72	224,954	29,026	249,951	32,252	471,221	60,803
73	235,975	30,448	262,192	33,831	494,209	63,769
74	247,540	31,941	275,031	35,488	518,317	66,880
75	259,638	33,502	288,481	37,223	538,172	69,442
76	272,334	35,140	302,578	39,042	558,822	72,106
77	285,623	36,855	317,349	40,948	580,289	74,876
78	299,549	38,651	332,823	42,945	602,615	77,757
79	312,922	40,377	347,679	44,862	625,819	80,751
80	321,478	41,481	357,200	46,090	636,946	82,187
81*	328,872	42,435	365,417	47,151	651,602	84,078
82*	336,436	43,411	373,819	48,235	666,350	85,981
83*	344,174	44,410	382,418	49,344	681,683	87,959
84*	352,090	45,431	391,214	50,479	697,179	89,959
85*	360,189	46,476	400,209	51,640	713,091	92,012
86*	368,472	47,545	409,415	52,828	729,619	94,144
87*	376,947	48,638	418,834	54,043	746,591	96,334
88*	385,617	49,757	428,463	55,286	764,022	98,583
89*	394,486	50,901	438,318	56,557	781,934	100,895
90*	403,559	52,072	448,400	57,858	799,918	103,215
91*	412,842	53,270	458,714	59,189	818,316	105,589
92*	422,337	54,495	469,265	60,550	837,137	108,018
93*	432,051	55,749	480,057	61,943	856,388	110,502
94*	441,988	57,031	491,099	63,368	876,084	113,043
95*	452,154	58,342	502,393	64,825	896,234	115,643
96*	462,553	59,684	513,949	66,316	916,850	118,303
97*	473,191	61,057	525,771	67,841	937,939	121,024
98*	484,075	62,461	537,862	69,402	959,512	123,808
99*	495,209	63,898	550,229	70,997	981,575	126,655

Age* 年齡*	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	20,596	2,658	22,879	2,952	40,807	5,265
1	20,596	2,658	22,879	2,952	40,807	5,265
2	20,596	2,658	22,879	2,952	40,807	5,265
3	20,596	2,658	22,879	2,952	40,807	5,265
4	20,596	2,658	22,879	2,952	40,807	5,265
5	19,218	2,480	21,347	2,754	38,079	4,913
6	19,218	2,480	21,347	2,754	38,079	4,913
7	19,218	2,480	21,347	2,754	38,079	4,913
8	19,218	2,480	21,347	2,754	38,079	4,913
9	19,218	2,480	21,347	2,754	38,079	4,913
10	18,805	2,426	20,888	2,695	37,258	4,807
11	19,031	2,456	21,136	2,727	37,689	4,863
12	19,297	2,490	21,436	2,766	38,213	4,931
13	19,606	2,530	21,785	2,811	38,849	5,013
14	19,958	2,575	22,172	2,861	39,539	5,102
15	20,358	2,627	22,617	2,918	40,334	5,204
16	20,806	2,685	23,118	2,983	41,228	5,320
17	21,281	2,746	23,648	3,051	41,396	5,341
18	21,388	2,760	23,762	3,066	41,594	5,367
19	21,477	2,771	23,864	3,079	41,771	5,390
20	21,477	2,771	23,864	3,079	41,771	5,390
21	21,847	2,819	24,276	3,132	43,287	5,585
22	22,422	2,893	24,913	3,215	44,843	5,786
23	23,225	2,997	25,808	3,330	46,453	5,994
24	24,157	3,117	26,840	3,463	48,313	6,234
25	25,122	3,242	27,913	3,602	50,247	6,483
26	26,128	3,371	29,033	3,746	52,255	6,743
27	27,099	3,497	30,113	3,886	54,200	6,994
28	28,109	3,627	31,234	4,030	56,218	7,254
29	29,155	3,762	32,395	4,180	58,312	7,524
30	30,525	3,939	33,916	4,376	60,481	7,804
31	31,959	4,124	35,508	4,582	62,734	8,095
32	33,456	4,317	37,171	4,796	65,068	8,396
33	34,699	4,477	38,557	4,975	67,492	8,709
34	36,088	4,657	40,099	5,174	70,189	9,057
35	37,532	4,843	41,702	5,381	72,997	9,419
36	39,036	5,037	43,368	5,596	75,915	9,795
37	41,008	5,291	45,563	5,879	79,760	10,292
38	43,052	5,555	47,840	6,173	83,737	10,805
39	45,197	5,832	50,219	6,480	87,906	11,343
40	47,193	6,089	52,437	6,766	92,637	11,953
41	49,199	6,348	54,665	7,054	97,011	12,518
42	50,995	6,580	56,665	7,312	101,036	13,037
43	52,903	6,826	58,837	7,592	104,820	13,525
44	54,080	6,978	60,769	7,841	108,164	13,957
45	55,226	7,126	62,706	8,091	111,499	14,387
46	57,146	7,374	64,453	8,317	114,290	14,747
47	59,129	7,630	66,066	8,525	117,151	15,116
48	60,908	7,859	67,673	8,732	119,925	15,474
49	62,761	8,098	69,725	8,997	122,783	15,843
50	64,622	8,338	71,801	9,265	125,649	16,213
51	66,985	8,643	74,428	9,604	129,333	16,688
52	69,693	8,993	77,446	9,993	133,234	17,191
53	72,537	9,360	80,596	10,399	138,245	17,838
54	75,704	9,768	84,115	10,854	144,006	18,581
55	78,804	10,168	87,559	11,298	150,039	19,360
56	82,000	10,581	91,112	11,756	156,198	20,155
57	85,349	11,013	94,837	12,237	162,785	21,005
58	89,191	11,509	99,107	12,788	169,465	21,866
59	93,650	12,084	104,336	13,463	179,170	23,119
60	98,801	12,749	109,707	14,156	188,913	24,376
61	106,013	13,679	117,788	15,198	204,860	26,434
62	113,540	14,650	126,163	16,279	220,407	28,440
63	121,375	15,661	134,857	17,401	235,118	30,338
64	129,506	16,710	143,895	18,567	251,467	32,447
65	138,187	17,831	153,545	19,812	269,260	34,743
66	146,079	18,849	162,308	20,943	284,640	36,728
67	154,669	19,957	171,849	22,174	302,964	39,092
68	164,233	21,191	182,477	23,545	322,602	41,626
69	172,837	22,302	192,045	24,780	342,091	44,141
70	183,396	23,664	203,772	26,293	358,154	46,213
71	192,685	24,863	214,056	27,620	374,733	48,353
72	199,528	25,746	221,592	28,593	387,717	50,028
73	208,037	26,843	231,079	29,817	401,747	51,838
74	216,581	27,946	240,565	31,041	418,851	54,045
75	224,142	28,922	248,937	32,121	435,985	56,256
76	232,394	29,986	258,114	33,305	451,299	58,232
77	242,639	31,308	269,463	34,769	468,449	60,445
78	252,433	32,572	280,342	36,173	488,636	63,050
79	260,257	33,582	289,102	37,303	506,236	65,321
80	264,184	34,088	293,536	37,876	523,423	67,538
81*	270,261	34,872	300,286	38,747	535,467	69,093
82*	276,477	35,674	307,193	39,638	547,779	70,681
83*	282,836	36,495	314,257	40,549	560,376	72,307
84*	289,341	37,334	321,489	41,482	573,267	73,970
85*	295,996	38,193	328,878	42,436	586,452	75,671
86*	302,804	39,071	336,444	43,412	599,937	77,411
87*	309,768	39,970	344,184	44,411	613,739	79,192
88*	316,893	40,889	352,101	45,432	627,856	81,014
89*	324,181	41,830	360,199	46,477	642,298	82,877
90*	331,638	42,792	368,480	47,546	657,069	84,783
91*	339,266	43,776	376,959	48,640	672,179	86,733
92*	347,069	44,783	385,630	49,759	687,644	88,728
93*	355,051	45,813	394,498	50,903	703,457	90,769
94*	363,217	46,867	403,570	52,074	719,634	92,856
95*	371,571	47,945	412,853	53,271	736,187	94,992
96*	380,117	49,047	422,346	54,496	753,116	97,176
97*	388,860	50,175	432,064	55,750	770,441	99,412
98*	397,804	51,330	441,999	57,032	788,159	101,698
99*	406,954	52,510	452,164	58,344	806,286	104,037

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,625	1,113	9,303	1,200	16,743	2,160
1	8,625	1,113	9,303	1,200	16,743	2,160
2	8,625	1,113	9,303	1,200	16,743	2,160
3	8,625	1,113	9,303	1,200	16,743	2,160
4	8,625	1,113	9,303	1,200	16,743	2,160
5	8,171	1,054	8,813	1,137	15,862	2,047
6	8,171	1,054	8,813	1,137	15,862	2,047
7	8,171	1,054	8,813	1,137	15,862	2,047
8	8,171	1,054	8,813	1,137	15,862	2,047
9	8,171	1,054	8,813	1,137	15,862	2,047
10	7,387	953	7,967	1,028	14,340	1,850
11	7,493	967	8,082	1,043	14,543	1,877
12	7,635	985	8,233	1,062	14,818	1,912
13	7,792	1,005	8,499	1,097	15,295	1,974
14	7,951	1,026	8,751	1,129	15,755	2,033
15	8,111	1,047	9,016	1,163	16,225	2,094
16	8,276	1,068	9,196	1,187	16,553	2,136
17	8,523	1,100	9,381	1,210	16,884	2,179
18	8,778	1,133	9,661	1,247	17,220	2,222
19	8,955	1,155	9,900	1,277	17,563	2,266
20	9,137	1,179	10,160	1,311	18,001	2,323
21	9,751	1,258	10,887	1,405	19,170	2,474
22	9,982	1,288	11,148	1,438	19,628	2,533
23	10,289	1,328	11,405	1,472	20,150	2,600
24	10,482	1,353	11,748	1,516	20,757	2,678
25	10,678	1,378	11,989	1,547	21,379	2,759
26	10,872	1,403	12,232	1,578	22,019	2,841
27	11,156	1,439	12,572	1,622	22,628	2,920
28	11,464	1,479	12,921	1,667	23,258	3,001
29	11,724	1,513	13,216	1,705	23,787	3,069
30	12,055	1,555	13,585	1,753	24,454	3,155
31	12,385	1,598	13,962	1,802	25,128	3,242
32	12,669	1,635	14,279	1,842	25,699	3,316
33	12,925	1,668	14,567	1,880	26,218	3,383
34	13,150	1,697	14,820	1,912	26,679	3,442
35	13,382	1,727	15,080	1,946	27,143	3,502
36	13,616	1,757	15,345	1,980	27,621	3,564
37	13,798	1,780	15,550	2,006	27,987	3,611
38	14,024	1,810	15,758	2,033	28,367	3,660
39	14,282	1,843	15,970	2,061	28,747	3,709
40	14,625	1,887	16,456	2,123	29,338	3,786
41	15,063	1,944	17,282	2,230	31,107	4,014
42	15,740	2,031	18,192	2,347	32,748	4,226
43	16,383	2,114	19,180	2,475	34,200	4,413
44	17,024	2,197	20,010	2,582	35,684	4,604
45	17,639	2,276	20,758	2,678	37,016	4,776
46	18,516	2,389	21,371	2,758	38,112	4,918
47	19,236	2,482	22,008	2,840	39,240	5,063
48	19,891	2,567	22,698	2,929	40,472	5,222
49	20,746	2,677	23,417	3,022	41,754	5,388
50	21,560	2,782	24,421	3,151	43,753	5,646
51	22,462	2,898	25,856	3,336	46,101	5,949
52	23,484	3,030	27,438	3,540	48,929	6,313
53	24,605	3,175	28,641	3,696	51,074	6,590
54	25,840	3,334	29,875	3,855	53,270	6,874
55	27,221	3,512	31,172	4,022	55,582	7,172
56	28,726	3,707	32,477	4,191	57,912	7,473
57	30,390	3,921	33,947	4,380	60,538	7,811
58	31,979	4,126	35,805	4,620	63,845	8,238
59	34,058	4,395	38,475	4,965	68,927	8,894
60	36,612	4,724	40,915	5,279	73,742	9,515
61	39,723	5,126	44,148	5,697	78,986	10,192
62	43,101	5,561	47,887	6,179	85,672	11,054
63	46,548	6,006	51,696	6,670	93,310	12,040
64	50,272	6,487	55,862	7,208	99,879	12,888
65	54,294	7,006	60,489	7,805	108,150	13,955
66	58,638	7,566	65,152	8,407	117,296	15,135
67	62,719	8,093	69,691	8,992	125,439	16,186
68	68,219	8,802	75,787	9,779	136,313	17,589
69	73,932	9,540	82,147	10,600	146,970	18,964
70	78,593	10,141	87,321	11,267	157,183	20,282
71	83,431	10,765	93,536	12,069	168,525	21,745
72	87,763	11,324	96,263	12,421	173,429	22,378
73	91,313	11,782	99,144	12,793	177,188	22,863
74	93,132	12,017	102,187	13,185	182,207	23,511
75	96,617	12,467	106,011	13,679	189,556	24,459
76	99,570	12,848	109,261	14,098	195,881	25,275
77	104,535	13,488	114,771	14,809	202,904	26,181
78	109,261	14,098	119,939	15,476	212,123	27,371
79	115,289	14,876	126,544	16,328	216,900	27,987
80	119,043	15,360	131,409	16,956	222,402	28,697
81*	121,781	15,714	134,447	17,348	227,517	29,357
82*	124,582	16,075	137,542	17,747	232,752	30,033
83*	127,448	16,445	140,703	18,155	238,101	30,723
84*	130,379	16,823	143,941	18,573	243,577	31,429
85*	133,377	17,210	147,252	19,000	249,179	32,152
86*	136,445	17,606	150,639	19,437	254,916	32,892
87*	139,584	18,011	154,101	19,884	260,776	33,649
88*	142,793	18,425	157,649	20,342	266,774	34,422
89*	146,078	18,849	161,270	20,809	272,908	35,214
90*	149,437	19,282	164,984	21,288	279,188	36,024
91*	152,875	19,726	168,773	21,777	285,604	36,852
92*	156,390	20,179	172,660	22,279	292,178	37,700
93*	159,988	20,644	176,626	22,790	298,893	38,567
94*	163,668	21,118	180,690	23,315	305,769	39,454
95*	167,432	21,604	184,847	23,851	312,805	40,362
96*	171,283	22,101	189,097	24,400	319,995	41,290
97*	175,222	22,609	193,446	24,961	327,356	42,239
98*	179,252	23,129	197,898	25,535	334,886	43,211
99*	183,375	23,661	202,449	26,122	342,593	44,206

Age+ 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,727	868	7,258	937	12,635	1,630
1	6,727	868	7,258	937	12,635	1,630
2	6,727	868	7,258	937	12,635	1,630
3	6,727	868	7,258	937	12,635	1,630
4	6,727	868	7,258	937	12,635	1,630
5	6,052	781	6,560	846	11,696	1,509
6	6,052	781	6,560	846	11,696	1,509
7	6,052	781	6,560	846	11,696	1,509
8	6,052	781	6,560	846	11,696	1,509
9	6,052	781	6,560	846	11,696	1,509
10	5,471	706	5,930	765	10,574	1,364
11	5,549	716	6,015	776	10,723	1,384
12	5,655	730	6,128	791	10,926	1,410
13	5,772	745	6,348	819	11,297	1,458
14	5,888	760	6,555	846	11,653	1,504
15	6,007	775	6,774	874	12,018	1,551
16	6,129	791	6,908	891	12,260	1,582
17	6,313	815	7,026	907	12,488	1,611
18	6,502	839	7,236	934	12,717	1,641
19	6,633	856	7,427	958	12,971	1,674
20	6,767	873	7,635	985	13,303	1,717
21	7,211	930	8,180	1,055	14,153	1,826
22	7,382	953	8,376	1,081	14,491	1,870
23	7,609	982	8,549	1,103	14,867	1,918
24	7,751	1,000	8,837	1,140	15,340	1,979
25	7,896	1,019	9,023	1,164	15,826	2,042
26	8,041	1,038	9,212	1,189	16,330	2,107
27	8,249	1,064	9,472	1,222	16,783	2,166
28	8,477	1,094	9,735	1,256	17,252	2,226
29	8,670	1,119	9,959	1,285	17,645	2,277
30	8,914	1,150	10,236	1,321	18,140	2,341
31	9,159	1,182	10,521	1,358	18,641	2,405
32	9,368	1,209	10,758	1,388	19,061	2,459
33	9,558	1,233	10,976	1,416	19,448	2,509
34	9,724	1,255	11,166	1,441	19,790	2,554
35	9,896	1,277	11,362	1,466	20,133	2,598
36	10,069	1,299	11,562	1,492	20,489	2,644
37	10,204	1,317	11,717	1,512	20,760	2,679
38	10,370	1,338	11,863	1,531	21,033	2,714
39	10,561	1,363	12,004	1,549	21,300	2,748
40	10,815	1,395	12,393	1,599	21,726	2,803
41	11,138	1,437	13,091	1,689	23,134	2,985
42	11,639	1,502	13,809	1,782	24,380	3,146
43	12,114	1,563	14,613	1,886	25,474	3,287
44	12,588	1,624	15,264	1,970	26,595	3,432
45	13,043	1,683	15,839	2,044	27,592	3,560
46	13,692	1,767	16,217	2,093	28,331	3,656
47	14,225	1,835	16,657	2,149	29,131	3,759
48	14,710	1,898	17,167	2,215	30,034	3,875
49	15,341	1,979	17,652	2,278	30,936	3,992
50	15,943	2,057	18,428	2,378	32,456	4,188
51	16,630	2,146	19,624	2,532	34,272	4,422
52	17,386	2,243	20,914	2,699	36,452	4,703
53	18,215	2,350	21,806	2,814	38,030	4,907
54	19,131	2,469	22,703	2,929	39,626	5,113
55	20,154	2,601	23,623	3,048	41,289	5,328
56	21,267	2,744	24,518	3,164	42,939	5,541
57	22,055	2,846	25,099	3,239	44,428	5,733
58	23,555	3,039	26,834	3,462	47,167	6,086
59	25,274	3,261	29,097	3,754	51,186	6,605
60	27,220	3,512	30,892	3,986	54,767	7,067
61	29,534	3,811	33,279	4,294	58,550	7,555
62	31,955	4,123	36,007	4,646	63,427	8,184
63	34,448	4,445	38,804	5,007	69,115	8,918
64	36,963	4,769	40,889	5,276	73,678	9,507
65	39,573	5,106	43,797	5,651	79,515	10,260
66	42,753	5,517	47,147	6,083	86,307	11,136
67	46,391	5,986	50,799	6,555	92,861	11,982
68	50,460	6,511	55,125	7,113	100,897	13,019
69	54,686	7,056	59,946	7,735	108,701	14,026
70	59,266	7,647	64,978	8,384	116,359	15,014
71	63,002	8,129	69,071	8,912	125,235	16,159
72	66,880	8,630	73,986	9,547	128,463	16,576
73	70,353	9,078	76,143	9,825	130,888	16,889
74	73,198	9,445	78,423	10,119	134,762	17,389
75	74,656	9,633	80,830	10,430	140,259	18,098
76	77,450	9,994	83,853	10,820	144,996	18,709
77	79,816	10,299	86,229	11,126	149,891	19,341
78	81,269	10,486	90,108	11,627	156,707	20,220
79	85,752	11,065	95,067	12,267	160,212	20,673
80	88,545	11,425	98,892	12,760	163,322	21,074
81*	90,581	11,688	101,182	13,056	167,078	21,558
82*	92,664	11,957	103,512	13,356	170,922	22,054
83*	94,796	12,232	105,891	13,663	174,851	22,561
84*	96,975	12,513	108,327	13,978	178,871	23,080
85*	99,207	12,801	110,820	14,299	182,985	23,611
86*	101,488	13,095	113,369	14,628	187,199	24,155
87*	103,823	13,397	115,974	14,964	191,502	24,710
88*	106,210	13,705	118,644	15,309	195,908	25,278
89*	108,653	14,020	121,369	15,661	200,412	25,860
90*	111,151	14,342	124,164	16,021	205,023	26,455
91*	113,709	14,672	127,014	16,389	209,734	27,062
92*	116,324	15,010	129,941	16,767	214,563	27,686
93*	118,999	15,355	132,924	17,151	219,493	28,322
94*	121,737	15,708	135,984	17,546	224,543	28,973
95*	124,536	16,069	139,112	17,950	229,710	29,640
96*	127,400	16,439	142,311	18,363	234,990	30,321
97*	130,331	16,817	145,584	18,785	240,395	31,019
98*	133,328	17,204	148,935	19,217	245,926	31,732
99*	136,394	17,599	152,359	19,659	251,585	32,463

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500 美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,260	2,356	18,726	2,416	40,900	5,277
1	18,260	2,356	18,726	2,416	40,900	5,277
2	18,260	2,356	18,726	2,416	40,900	5,277
3	18,260	2,356	18,726	2,416	40,900	5,277
4	18,260	2,356	18,726	2,416	40,900	5,277
5	17,079	2,204	17,519	2,261	38,261	4,937
6	17,079	2,204	17,519	2,261	38,261	4,937
7	17,079	2,204	17,519	2,261	38,261	4,937
8	17,079	2,204	17,519	2,261	38,261	4,937
9	17,079	2,204	17,519	2,261	38,261	4,937
10	17,811	2,298	18,279	2,359	38,298	4,942
11	18,480	2,385	18,879	2,436	38,336	4,947
12	18,863	2,434	19,358	2,498	38,439	4,960
13	19,461	2,511	19,961	2,576	38,492	4,967
14	20,343	2,625	20,863	2,692	38,530	4,972
15	21,550	2,781	22,102	2,852	39,708	5,124
16	22,725	2,932	23,419	3,022	41,298	5,329
17	23,530	3,036	24,250	3,129	42,560	5,492
18	24,518	3,164	25,139	3,244	43,858	5,659
19	25,817	3,331	26,731	3,449	45,449	5,864
20	26,577	3,429	28,277	3,649	47,185	6,088
21	27,248	3,516	29,303	3,781	49,097	6,335
22	28,468	3,673	30,775	3,971	51,520	6,648
23	29,851	3,852	32,295	4,167	54,299	7,006
24	31,221	4,029	33,881	4,372	57,212	7,382
25	32,144	4,148	35,528	4,584	59,958	7,737
26	32,890	4,244	36,394	4,696	62,557	8,072
27	33,628	4,339	37,195	4,799	63,936	8,250
28	34,489	4,450	38,251	4,936	65,753	8,484
29	35,425	4,571	39,362	5,079	67,656	8,730
30	36,492	4,709	40,546	5,232	69,699	8,993
31	37,494	4,838	41,662	5,376	71,613	9,240
32	38,553	4,975	42,838	5,527	73,635	9,501
33	39,631	5,114	44,034	5,682	75,691	9,767
34	40,745	5,257	45,274	5,842	77,823	10,042
35	41,883	5,404	46,539	6,005	79,998	10,322
36	42,902	5,536	47,670	6,151	81,937	10,573
37	43,547	5,619	48,385	6,243	83,170	10,732
38	43,981	5,675	48,869	6,306	84,001	10,839
39	44,480	5,739	49,420	6,377	84,953	10,962
40	44,563	5,750	49,514	6,389	85,882	11,082
41	44,620	5,757	49,577	6,397	86,782	11,198
42	44,779	5,778	49,749	6,419	87,682	11,314
43	44,992	5,805	49,994	6,451	88,557	11,427
44	45,616	5,886	50,689	6,541	90,732	11,707
45	46,916	6,054	52,128	6,726	93,453	12,058
46	48,004	6,194	53,335	6,882	95,321	12,299
47	49,094	6,335	54,550	7,039	97,230	12,546
48	50,199	6,477	55,781	7,198	99,174	12,797
49	51,318	6,622	57,015	7,357	101,408	13,085
50	52,444	6,767	58,266	7,518	103,927	13,410
51	53,572	6,913	59,526	7,681	106,463	13,737
52	54,716	7,060	60,799	7,845	109,025	14,068
53	56,878	7,339	63,199	8,155	114,145	14,728
54	59,348	7,658	65,943	8,509	119,863	15,466
55	61,857	7,982	68,726	8,868	125,674	16,216
56	64,409	8,311	71,567	9,234	131,575	16,977
57	66,504	8,581	73,897	9,535	136,524	17,616
58	70,826	9,139	78,697	10,154	145,413	18,763
59	76,139	9,824	84,599	10,916	156,306	20,169
60	82,230	10,610	91,358	11,788	167,916	21,667
61	88,644	11,438	98,491	12,709	180,254	23,259
62	95,381	12,307	105,979	13,675	193,966	25,028
63	102,344	13,206	113,714	14,673	208,139	26,857
64	109,610	14,143	121,784	15,714	223,772	28,874
65	114,655	14,794	127,395	16,438	234,942	30,315
66	121,295	15,651	134,771	17,390	250,790	32,360
67	128,897	16,632	143,221	18,480	267,729	34,546
68	137,616	17,757	152,899	19,729	285,827	36,881
69	146,898	18,964	163,287	21,069	305,167	39,376
70	153,840	19,850	170,918	22,054	319,377	41,210
71	159,883	20,630	177,652	22,923	334,994	43,225
72	167,738	21,644	186,375	24,048	351,369	45,338
73	175,955	22,704	195,505	25,226	368,511	47,550
74	184,580	23,817	205,075	26,461	386,482	49,869
75	193,600	24,981	215,107	27,756	401,288	51,779
76	203,066	26,202	225,616	29,112	416,686	53,766
77	212,973	27,480	236,634	30,533	432,697	55,832
78	223,358	28,820	248,170	32,022	449,339	57,979
79	233,330	30,107	259,248	33,451	466,642	60,212
80	239,710	30,930	266,347	34,367	474,940	61,283
81*	245,224	31,642	272,472	35,158	485,862	62,692
82*	250,863	32,369	278,738	35,966	496,868	64,112
83*	256,634	33,114	285,150	36,794	508,294	65,586
84*	262,536	33,876	291,709	37,640	519,853	67,078
85*	268,574	34,655	298,417	38,505	531,716	68,609
86*	274,752	35,452	305,278	39,391	544,041	70,199
87*	281,071	36,267	312,301	40,297	556,696	71,832
88*	287,536	37,101	319,486	41,224	569,698	73,509
89*	294,149	37,955	326,832	42,172	583,044	75,231
90*	300,915	38,828	334,354	43,142	596,466	76,963
91*	307,836	39,721	342,038	44,134	610,174	78,732
92*	314,916	40,634	349,909	45,150	624,212	80,543
93*	322,159	41,569	357,953	46,187	638,565	82,395
94*	329,568	42,525	366,189	47,250	653,253	84,291
95*	337,149	43,503	374,609	48,337	668,280	86,230
96*	344,903	44,504	383,225	49,448	683,648	88,213
97*	352,836	45,527	392,042	50,586	699,380	90,243
98*	360,951	46,574	401,057	51,749	715,468	92,318
99*	369,253	47,646	410,279	52,939	731,912	94,440

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,018	1,938	16,682	2,153	29,757	3,840
1	15,018	1,938	16,682	2,153	29,757	3,840
2	15,018	1,938	16,682	2,153	29,757	3,840
3	15,018	1,938	16,682	2,153	29,757	3,840
4	15,018	1,938	16,682	2,153	29,757	3,840
5	14,038	1,811	15,592	2,012	27,816	3,589
6	14,038	1,811	15,592	2,012	27,816	3,589
7	14,038	1,811	15,592	2,012	27,816	3,589
8	14,038	1,811	15,592	2,012	27,816	3,589
9	14,038	1,811	15,592	2,012	27,816	3,589
10	13,735	1,772	15,258	1,969	27,214	3,511
11	13,873	1,790	15,409	1,988	27,475	3,545
12	14,039	1,811	15,592	2,012	27,797	3,587
13	14,235	1,837	15,819	2,041	28,211	3,640
14	14,463	1,866	16,070	2,074	28,656	3,698
15	14,724	1,900	16,361	2,111	29,175	3,765
16	15,018	1,938	16,688	2,153	29,754	3,839
17	15,296	1,974	16,996	2,193	29,811	3,847
18	15,371	1,983	17,079	2,204	29,897	3,858
19	15,436	1,992	17,153	2,213	30,024	3,874
20	15,436	1,992	17,153	2,213	30,024	3,874
21	15,701	2,026	17,447	2,251	31,115	4,015
22	16,115	2,079	17,906	2,310	32,232	4,159
23	16,694	2,154	18,548	2,393	33,387	4,308
24	17,361	2,240	19,292	2,489	34,724	4,481
25	18,057	2,330	20,063	2,589	36,114	4,660
26	18,779	2,423	20,868	2,693	37,558	4,846
27	19,478	2,513	21,643	2,793	38,957	5,027
28	20,205	2,607	22,449	2,897	40,407	5,214
29	20,956	2,704	23,284	3,004	41,912	5,408
30	21,939	2,831	24,377	3,145	43,471	5,609
31	22,968	2,964	25,520	3,293	45,088	5,818
32	24,045	3,103	26,717	3,447	46,767	6,034
33	24,942	3,218	27,713	3,576	48,509	6,259
34	25,938	3,347	28,822	3,719	50,449	6,510
35	26,974	3,481	29,974	3,868	52,469	6,770
36	28,055	3,620	31,173	4,022	54,565	7,041
37	29,475	3,803	32,749	4,226	57,327	7,397
38	30,944	3,993	34,385	4,437	60,186	7,766
39	32,484	4,191	36,094	4,657	63,181	8,152
40	33,920	4,377	37,689	4,863	66,585	8,592
41	35,361	4,563	39,289	5,070	69,727	8,997
42	36,654	4,730	40,724	5,255	72,618	9,370
43	38,027	4,907	42,287	5,456	75,338	9,721
44	38,869	5,015	43,678	5,636	77,743	10,031
45	39,692	5,122	45,068	5,815	80,140	10,341
46	41,073	5,300	46,326	5,978	82,145	10,599
47	42,499	5,484	47,485	6,127	84,200	10,865
48	43,779	5,649	48,639	6,276	86,195	11,122
49	45,108	5,820	50,115	6,466	88,249	11,387
50	46,448	5,993	51,606	6,659	90,309	11,653
51	48,147	6,213	53,493	6,902	92,957	11,994
52	50,094	6,464	55,664	7,182	95,759	12,356
53	52,136	6,727	57,929	7,475	99,365	12,821
54	54,409	7,021	60,459	7,801	103,505	13,355
55	56,642	7,309	62,931	8,120	107,840	13,915
56	58,938	7,605	65,487	8,450	112,266	14,486
57	61,294	7,909	68,106	8,788	116,904	15,084
58	64,176	8,281	71,308	9,201	121,931	15,733
59	67,577	8,720	75,288	9,715	129,285	16,682
60	71,294	9,199	79,163	10,215	136,315	17,589
61	76,998	9,935	85,459	11,039	148,791	19,199
62	82,926	10,700	92,146	11,890	160,979	20,771
63	88,979	11,481	98,864	12,757	172,371	22,241
64	95,119	12,273	105,689	13,637	184,699	23,832
65	100,935	13,024	112,152	14,471	196,679	25,378
66	106,702	13,768	118,558	15,298	207,913	26,827
67	112,977	14,578	125,524	16,197	221,296	28,554
68	119,959	15,479	133,289	17,199	235,640	30,405
69	126,249	16,290	140,274	18,100	249,874	32,242
70	133,956	17,285	148,840	19,205	261,609	33,756
71	140,743	18,160	156,355	20,175	273,720	35,319
72	145,742	18,805	161,856	20,885	283,200	36,542
73	151,956	19,607	168,787	21,779	293,448	37,864
74	158,197	20,413	175,717	22,673	305,945	39,477
75	163,722	21,125	181,833	23,462	318,460	41,092
76	169,746	21,903	188,535	24,327	329,644	42,535
77	177,230	22,868	196,825	25,397	342,172	44,151
78	184,386	23,792	204,770	26,422	356,916	46,054
79	190,999	24,529	211,170	27,248	369,774	47,713
80	192,968	24,899	214,406	27,665	382,325	49,332
81*	197,407	25,472	219,338	28,302	391,119	50,467
82*	201,947	26,058	224,384	28,953	400,118	51,628
83*	206,591	26,657	229,545	29,619	409,324	52,816
84*	211,343	27,270	234,823	30,300	418,730	54,030
85*	216,204	27,897	240,222	30,996	428,363	55,273
86*	221,176	28,539	245,748	31,709	438,213	56,544
87*	226,263	29,195	251,401	32,439	448,291	57,844
88*	231,468	29,867	257,183	33,185	458,607	59,175
89*	236,791	30,554	263,098	33,948	469,149	60,535
90*	242,238	31,257	269,150	34,729	479,942	61,928
91*	247,809	31,975	275,338	35,527	490,980	63,352
92*	253,508	32,711	281,672	36,345	502,270	64,809
93*	259,339	33,463	288,150	37,181	513,821	66,299
94*	265,304	34,233	294,783	38,037	525,647	67,825
95*	271,406	35,020	301,555	38,910	537,727	69,384
96*	277,649	35,826	308,494	39,806	550,099	70,981
97*	284,035	36,650	315,593	40,722	562,757	72,614
98*	290,568	37,493	322,844	41,657	575,694	74,283
99*	297,251	38,355	330,274	42,616	588,943	75,993

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500 美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,204	801	6,691	863	12,041	1,554
1	6,204	801	6,691	863	12,041	1,554
2	6,204	801	6,691	863	12,041	1,554
3	6,204	801	6,691	863	12,041	1,554
4	6,204	801	6,691	863	12,041	1,554
5	5,877	758	6,337	818	11,407	1,472
6	5,877	758	6,337	818	11,407	1,472
7	5,877	758	6,337	818	11,407	1,472
8	5,877	758	6,337	818	11,407	1,472
9	5,877	758	6,337	818	11,407	1,472
10	5,313	686	5,728	739	10,313	1,331
11	5,391	696	5,810	750	10,460	1,350
12	5,493	709	5,919	764	10,659	1,375
13	5,605	723	6,113	789	10,997	1,419
14	5,719	738	6,295	812	11,330	1,462
15	5,833	753	6,483	837	11,667	1,505
16	5,952	768	6,612	853	11,903	1,536
17	6,129	791	6,746	870	12,141	1,567
18	6,312	814	6,949	897	12,383	1,598
19	6,442	831	7,122	919	12,632	1,630
20	6,571	848	7,309	943	12,944	1,670
21	7,065	912	7,889	1,018	13,890	1,792
22	7,233	933	8,079	1,042	14,223	1,835
23	7,455	962	8,264	1,066	14,599	1,884
24	7,597	980	8,513	1,098	15,037	1,940
25	7,736	998	8,688	1,121	15,489	1,999
26	7,878	1,017	8,864	1,144	15,954	2,059
27	8,084	1,043	9,108	1,175	16,397	2,116
28	8,306	1,072	9,361	1,208	16,854	2,175
29	8,496	1,096	9,573	1,235	17,235	2,224
30	8,736	1,127	9,845	1,270	17,720	2,286
31	8,977	1,158	10,115	1,305	18,206	2,349
32	9,181	1,185	10,343	1,335	18,620	2,403
33	9,365	1,208	10,556	1,362	18,996	2,451
34	9,530	1,230	10,740	1,386	19,328	2,494
35	9,697	1,251	10,926	1,410	19,668	2,538
36	9,865	1,273	11,116	1,434	20,010	2,582
37	9,998	1,290	11,265	1,454	20,279	2,617
38	10,161	1,311	11,420	1,474	20,552	2,652
39	10,346	1,335	11,573	1,493	20,829	2,688
40	10,598	1,367	11,922	1,538	21,259	2,743
41	10,911	1,408	12,522	1,616	22,539	2,908
42	11,405	1,472	13,180	1,701	23,727	3,062
43	11,868	1,531	13,899	1,793	24,778	3,197
44	12,335	1,592	14,498	1,871	25,856	3,336
45	12,780	1,649	15,039	1,941	26,821	3,461
46	13,417	1,731	15,484	1,998	27,615	3,563
47	13,938	1,798	15,945	2,057	28,432	3,669
48	14,413	1,860	16,446	2,122	29,326	3,784
49	15,033	1,940	16,965	2,189	30,253	3,904
50	15,624	2,016	17,693	2,283	31,702	4,091
51	16,278	2,100	18,734	2,417	33,401	4,310
52	17,015	2,195	19,881	2,565	35,451	4,574
53	17,826	2,300	20,754	2,678	37,007	4,775
54	18,722	2,416	21,645	2,793	38,599	4,981
55	19,724	2,545	22,584	2,914	40,273	5,197
56	20,815	2,686	23,531	3,036	41,961	5,414
57	22,018	2,841	24,597	3,174	43,863	5,660
58	23,163	2,989	25,936	3,347	46,250	5,968
59	24,668	3,183	27,868	3,596	49,923	6,442
60	26,518	3,422	29,638	3,824	53,417	6,893
61	28,773	3,713	31,974	4,126	57,209	7,382
62	31,218	4,028	34,691	4,476	62,058	8,007
63	33,809	4,362	37,549	4,845	67,776	8,745
64	36,515	4,712	40,577	5,236	72,548	9,361
65	39,436	5,089	43,937	5,669	78,552	10,136
66	42,591	5,496	47,322	6,106	85,198	10,993
67	45,355	5,852	50,397	6,503	90,709	11,704
68	49,332	6,365	54,804	7,071	98,572	12,719
69	53,465	6,899	59,404	7,665	106,281	13,714
70	56,833	7,333	63,145	8,148	113,669	14,667
71	60,330	7,785	67,639	8,728	121,867	15,725
72	63,462	8,189	69,611	8,982	125,414	16,182
73	66,032	8,520	71,694	9,251	128,130	16,533
74	67,347	8,690	73,898	9,535	131,760	17,001
75	69,868	9,015	76,662	9,892	137,074	17,687
76	72,003	9,291	79,014	10,195	141,648	18,277
77	75,592	9,754	82,996	10,709	146,729	18,933
78	79,012	10,195	86,734	11,191	153,393	19,793
79	83,371	10,758	91,508	11,807	156,847	20,238
80	86,082	11,107	95,027	12,262	160,824	20,751
81*	88,062	11,363	97,221	12,545	164,523	21,229
82*	90,088	11,624	99,456	12,833	168,305	21,717
83*	92,160	11,892	101,746	13,129	172,182	22,217
84*	94,280	12,165	104,084	13,430	176,135	22,727
85*	96,448	12,445	106,476	13,739	180,188	23,250
86*	98,667	12,731	108,929	14,055	184,333	23,785
87*	100,936	13,024	111,434	14,379	188,576	24,332
88*	103,258	13,324	114,000	14,710	192,914	24,892
89*	105,633	13,630	116,616	15,047	197,344	25,464
90*	108,062	13,943	119,303	15,394	201,888	26,050
91*	110,548	14,264	122,042	15,747	206,533	26,649
92*	113,090	14,592	124,853	16,110	211,281	27,262
93*	115,691	14,928	127,721	16,480	216,138	27,889
94*	118,352	15,271	130,664	16,860	221,112	28,531
95*	121,073	15,622	133,669	17,248	226,200	29,187
96*	123,859	15,982	136,744	17,644	231,403	29,858
97*	126,708	16,349	139,887	18,050	236,721	30,545
98*	129,622	16,725	143,103	18,465	242,164	31,247
99*	132,603	17,110	146,394	18,890	247,734	31,966

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,589	592	4,974	642	8,873	1,145
1	4,589	592	4,974	642	8,873	1,145
2	4,589	592	4,974	642	8,873	1,145
3	4,589	592	4,974	642	8,873	1,145
4	4,589	592	4,974	642	8,873	1,145
5	4,132	533	4,500	581	8,223	1,061
6	4,132	533	4,500	581	8,223	1,061
7	4,132	533	4,500	581	8,223	1,061
8	4,132	533	4,500	581	8,223	1,061
9	4,132	533	4,500	581	8,223	1,061
10	3,735	482	4,067	525	7,434	959
11	3,791	489	4,126	532	7,539	973
12	3,862	498	4,203	542	7,683	991
13	3,941	509	4,360	563	7,942	1,025
14	4,021	519	4,506	581	8,198	1,058
15	4,102	529	4,657	601	8,456	1,091
16	4,185	540	4,748	613	8,626	1,113
17	4,309	556	4,828	623	8,785	1,134
18	4,438	573	4,973	642	8,945	1,154
19	4,530	585	5,105	659	9,123	1,177
20	4,620	596	5,252	678	9,356	1,207
21	4,922	635	5,631	727	9,996	1,290
22	5,038	650	5,767	744	10,236	1,321
23	5,194	670	5,883	759	10,501	1,355
24	5,292	683	6,084	785	10,836	1,398
25	5,389	695	6,214	802	11,186	1,443
26	5,487	708	6,344	819	11,544	1,490
27	5,631	727	6,522	842	11,867	1,531
28	5,787	747	6,705	865	12,200	1,574
29	5,918	764	6,855	885	12,474	1,610
30	6,086	785	7,051	910	12,825	1,655
31	6,253	807	7,244	935	13,176	1,700
32	6,396	825	7,407	956	13,476	1,739
33	6,523	842	7,560	975	13,748	1,774
34	6,639	857	7,692	993	13,988	1,805
35	6,755	872	7,825	1,010	14,234	1,837
36	6,872	887	7,962	1,027	14,483	1,869
37	6,965	899	8,069	1,041	14,678	1,894
38	7,078	913	8,171	1,054	14,868	1,918
39	7,208	930	8,266	1,067	15,055	1,943
40	7,383	953	8,533	1,101	15,357	1,982
41	7,601	981	9,027	1,165	16,364	2,111
42	7,944	1,025	9,526	1,229	17,248	2,226
43	8,267	1,067	10,092	1,302	18,024	2,326
44	8,592	1,109	10,541	1,360	18,820	2,428
45	8,902	1,149	10,938	1,411	19,526	2,519
46	9,346	1,206	11,186	1,443	20,037	2,585
47	9,709	1,253	11,481	1,481	20,598	2,658
48	10,040	1,295	11,831	1,527	21,237	2,740
49	10,472	1,351	12,155	1,568	21,866	2,821
50	10,884	1,404	12,693	1,638	22,947	2,961
51	11,353	1,465	13,532	1,746	24,235	3,127
52	11,868	1,531	14,439	1,863	25,790	3,328
53	12,433	1,604	15,054	1,942	26,905	3,472
54	13,058	1,685	15,662	2,021	28,030	3,617
55	13,757	1,775	16,284	2,101	29,197	3,767
56	14,517	1,873	16,889	2,179	30,352	3,916
57	15,068	1,944	17,294	2,231	31,416	4,054
58	16,123	2,080	18,519	2,390	33,371	4,306
59	17,333	2,237	20,123	2,597	36,245	4,677
60	18,720	2,415	21,403	2,762	38,824	5,010
61	20,310	2,621	23,042	2,973	41,486	5,353
62	21,976	2,836	24,939	3,218	44,950	5,800
63	23,690	3,057	26,881	3,469	49,070	6,332
64	25,419	3,280	28,324	3,655	52,300	6,748
65	27,021	3,487	30,339	3,915	56,286	7,263
66	29,191	3,767	32,661	4,214	61,105	7,885
67	31,675	4,087	35,190	4,541	65,557	8,459
68	34,453	4,446	38,187	4,927	71,227	9,191
69	37,340	4,818	41,525	5,358	76,728	9,900
70	40,469	5,222	45,011	5,808	82,151	10,600
71	43,017	5,551	47,846	6,174	88,478	11,417
72	45,665	5,892	51,251	6,613	90,705	11,704
73	48,035	6,198	52,746	6,806	92,368	11,918
74	49,981	6,449	54,323	7,009	95,124	12,274
75	50,975	6,577	55,994	7,225	99,010	12,775
76	52,884	6,824	58,088	7,495	102,363	13,208
77	54,500	7,102	59,349	7,658	105,782	13,649
78	55,561	7,169	62,017	8,002	110,589	14,270
79	58,627	7,565	65,430	8,443	113,061	14,589
80	60,533	7,811	68,088	8,786	115,128	14,855
81*	61,926	7,990	69,663	8,989	117,776	15,197
82*	63,350	8,174	71,263	9,195	120,482	15,546
83*	64,806	8,362	72,904	9,407	123,259	15,904
84*	66,298	8,555	74,580	9,623	126,088	16,269
85*	67,823	8,751	76,293	9,844	128,990	16,644
86*	69,382	8,953	78,052	10,071	131,957	17,027
87*	70,978	9,158	79,847	10,303	134,994	17,419
88*	72,611	9,369	81,686	10,540	138,100	17,819
89*	74,280	9,585	83,559	10,782	141,269	18,228
90*	75,989	9,805	85,486	11,030	144,523	18,648
91*	77,737	10,031	87,448	11,284	147,849	19,077
92*	79,525	10,261	89,462	11,543	151,248	19,516
93*	81,354	10,497	91,517	11,809	154,725	19,965
94*	83,225	10,739	93,626	12,081	158,285	20,424
95*	85,140	10,986	95,781	12,359	161,929	20,894
96*	87,098	11,238	97,983	12,643	165,653	21,375
97*	89,101	11,497	100,235	12,934	169,458	21,866
98*	91,150	11,761	102,538	13,231	173,355	22,368
99*	93,246	12,032	104,896	13,535	177,341	22,883

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	50,042	6,457	50,166	6,473	109,568	14,138
1	50,042	6,457	50,166	6,473	109,568	14,138
2	50,042	6,457	50,166	6,473	109,568	14,138
3	50,042	6,457	50,166	6,473	109,568	14,138
4	50,042	6,457	50,166	6,473	109,568	14,138
5	46,850	6,045	46,968	6,060	102,587	13,237
6	46,850	6,045	46,968	6,060	102,587	13,237
7	46,850	6,045	46,968	6,060	102,587	13,237
8	46,850	6,045	46,968	6,060	102,587	13,237
9	46,850	6,045	46,968	6,060	102,587	13,237
10	48,855	6,304	49,013	6,324	102,682	13,249
11	51,470	6,641	51,362	6,627	102,787	13,263
12	52,769	6,809	52,854	6,820	103,124	13,306
13	54,035	6,972	54,185	6,992	103,643	13,373
14	55,659	7,182	55,803	7,200	107,125	13,823
15	58,280	7,520	58,431	7,539	108,122	13,951
16	61,452	7,929	61,905	7,988	109,170	14,086
17	63,635	8,211	64,102	8,271	112,505	14,517
18	65,574	8,461	66,370	8,564	115,933	14,959
19	69,812	9,008	70,661	9,118	120,141	15,502
20	71,866	9,273	74,751	9,645	124,728	16,094
21	75,820	9,783	77,457	9,994	129,781	16,746
22	79,219	10,222	81,353	10,497	136,191	17,573
23	83,065	10,718	85,372	11,016	143,537	18,521
24	86,880	11,210	89,559	11,556	151,233	19,514
25	89,442	11,541	93,911	12,118	158,500	20,452
26	91,517	11,809	96,206	12,414	165,371	21,338
27	93,576	12,074	98,324	12,687	169,015	21,808
28	95,972	12,383	101,119	13,048	173,816	22,428
29	98,569	12,719	104,046	13,425	178,848	23,077
30	101,547	13,103	107,187	13,831	184,248	23,774
31	104,332	13,462	110,130	14,210	189,305	24,426
32	107,322	13,843	113,240	14,612	194,653	25,117
33	110,278	14,229	116,402	15,020	200,087	25,818
34	113,382	14,630	119,682	15,443	205,723	26,545
35	116,551	15,039	123,028	15,875	211,473	27,287
36	119,379	15,404	126,011	16,259	216,602	27,949
37	121,172	15,635	127,905	16,504	219,858	28,369
38	122,383	15,791	129,183	16,669	222,051	28,652
39	123,771	15,970	130,647	16,858	224,567	28,976
40	124,000	16,000	130,887	16,889	227,030	29,294
41	124,156	16,020	131,054	16,910	229,403	29,600
42	124,597	16,077	131,513	16,969	231,785	29,908
43	125,201	16,155	132,157	17,053	234,100	30,206
44	126,935	16,379	133,996	17,290	239,844	30,948
45	130,548	16,845	137,802	17,781	247,039	31,876
46	133,570	17,235	140,992	18,193	251,980	32,514
47	136,607	17,627	144,201	18,607	257,017	33,163
48	139,690	18,025	147,453	19,026	262,160	33,827
49	142,793	18,425	150,719	19,448	268,066	34,589
50	145,924	18,829	154,023	19,874	274,731	35,449
51	149,066	19,234	157,355	20,304	281,432	36,314
52	152,255	19,646	160,722	20,738	288,207	37,188
53	158,278	20,423	167,067	21,557	301,734	38,933
54	165,140	21,308	174,315	22,492	316,854	40,884
55	172,126	22,210	181,673	23,442	332,219	42,867
56	179,226	23,126	189,193	24,412	347,813	44,879
57	186,894	24,115	197,281	25,456	364,486	47,030
58	197,733	25,514	208,726	26,932	385,668	49,764
59	210,282	27,133	221,969	28,641	410,114	52,918
60	224,902	29,020	237,372	30,629	436,291	56,296
61	236,958	30,575	250,113	32,273	457,745	59,064
62	250,969	32,383	264,915	34,183	484,845	62,561
63	265,840	34,302	280,613	36,208	513,615	66,273
64	281,629	36,339	297,268	38,357	546,211	70,479
65	299,501	38,645	316,142	40,793	583,040	75,231
66	316,848	40,884	334,458	43,156	622,371	80,306
67	336,713	43,447	355,414	45,860	664,403	85,729
68	359,490	46,386	379,441	48,960	709,317	91,525
69	383,909	49,537	405,218	52,286	757,305	97,717
70	401,867	51,854	424,158	54,730	792,574	102,268
71	417,653	53,891	440,869	56,886	831,335	107,269
72	438,173	56,538	462,516	59,679	871,964	112,511
73	459,636	59,308	485,169	62,602	914,505	118,001
74	482,164	62,215	508,921	65,667	959,109	123,756
75	505,731	65,256	533,819	68,880	995,847	128,496
76	530,458	68,446	559,901	72,245	1,034,061	133,427
77	556,341	71,786	587,234	75,772	1,073,788	138,553
78	583,469	75,286	615,867	79,467	1,115,098	143,884
79	609,516	78,647	643,354	83,013	1,158,031	149,423
80	626,183	80,798	660,974	85,287	1,178,628	152,081
81*	640,586	82,656	676,176	87,249	1,205,735	155,579
82*	655,319	84,557	691,731	89,256	1,233,049	159,103
83*	670,392	86,502	707,639	91,308	1,261,405	162,762
84*	685,811	88,492	723,914	93,408	1,290,088	166,463
85*	701,584	90,527	740,561	95,556	1,319,529	170,262
86*	717,720	92,609	757,599	97,755	1,350,117	174,209
87*	734,228	94,739	775,019	100,002	1,381,519	178,261
88*	751,115	96,918	792,847	102,303	1,413,785	182,424
89*	768,391	99,147	811,082	104,656	1,446,916	186,699
90*	786,064	101,428	829,737	107,063	1,480,195	190,993
91*	804,143	103,760	848,822	109,525	1,514,242	195,386
92*	822,638	106,147	868,344	112,044	1,549,074	199,881
93*	841,560	108,588	888,319	114,622	1,584,698	204,477
94*	860,916	111,086	908,749	117,258	1,621,151	209,181
95*	880,716	113,641	929,648	119,955	1,658,431	213,991
96*	900,973	116,255	951,033	122,714	1,696,578	218,913
97*	921,695	118,928	972,906	125,536	1,735,603	223,949
98*	942,894	121,664	995,282	128,423	1,775,517	229,099
99*	964,580	124,462	1,018,172	131,377	1,816,353	234,368

Benefit Level 保障級別 Comprehensive 全面						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	40,252	5,194	44,710	5,769	79,750	10,290
1	40,252	5,194	44,710	5,769	79,750	10,290
2	40,252	5,194	44,710	5,769	79,750	10,290
3	40,252	5,194	44,710	5,769	79,750	10,290
4	40,252	5,194	44,710	5,769	79,750	10,290
5	37,654	4,859	41,828	5,397	74,604	9,626
6	37,654	4,859	41,828	5,397	74,604	9,626
7	37,654	4,859	41,828	5,397	74,604	9,626
8	37,654	4,859	41,828	5,397	74,604	9,626
9	37,654	4,859	41,828	5,397	74,604	9,626
10	36,392	4,696	40,422	5,216	72,103	9,304
11	36,536	4,714	40,581	5,236	72,366	9,338
12	36,756	4,743	40,827	5,268	72,778	9,391
13	38,274	4,939	42,527	5,487	75,839	9,786
14	38,656	4,988	42,952	5,542	76,590	9,883
15	39,119	5,048	43,466	5,609	77,507	10,001
16	39,704	5,123	44,115	5,692	78,664	10,150
17	40,435	5,217	44,932	5,798	78,804	10,168
18	40,634	5,243	45,149	5,826	79,029	10,197
19	40,805	5,265	45,341	5,850	79,366	10,241
20	40,805	5,265	45,341	5,850	79,366	10,241
21	41,510	5,356	46,126	5,952	82,245	10,612
22	42,602	5,497	47,335	6,108	85,203	10,994
23	44,132	5,694	49,036	6,327	88,263	11,389
24	45,894	5,922	50,998	6,580	91,792	11,844
25	47,732	6,159	53,034	6,843	95,463	12,318
26	49,642	6,405	55,159	7,117	99,285	12,811
27	51,489	6,644	57,210	7,382	102,977	13,287
28	53,407	6,891	59,341	7,657	106,812	13,782
29	55,395	7,148	61,548	7,942	110,787	14,295
30	58,000	7,484	64,444	8,315	114,911	14,827
31	60,721	7,835	67,464	8,705	119,189	15,379
32	63,566	8,202	70,628	9,113	123,632	15,953
33	65,928	8,507	73,254	9,452	128,232	16,546
34	68,567	8,847	76,191	9,831	133,358	17,207
35	71,310	9,201	79,235	10,224	138,691	17,896
36	74,163	9,569	82,403	10,633	144,240	18,612
37	77,918	10,054	86,575	11,171	151,542	19,554
38	81,800	10,555	90,892	11,728	159,100	20,529
39	85,874	11,081	95,410	12,311	167,017	21,551
40	89,665	11,570	99,629	12,855	176,013	22,711
41	93,475	12,061	103,861	13,401	184,319	23,783
42	96,890	12,502	107,652	13,891	191,968	24,770
43	100,518	12,970	111,789	14,424	199,154	25,697
44	102,752	13,258	115,464	14,899	205,505	26,517
45	104,928	13,539	119,139	15,373	211,851	27,336
46	108,573	14,009	122,458	15,801	217,146	28,019
47	112,344	14,496	125,526	16,197	222,584	28,721
48	115,726	14,932	128,576	16,590	227,856	29,401</

Annual Deductible: NIL
 每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港續發的保單之保費生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	16,298	2,103	18,109	2,337	32,599	4,206
1	16,298	2,103	18,109	2,337	32,599	4,206
2	16,298	2,103	18,109	2,337	32,599	4,206
3	16,298	2,103	18,109	2,337	32,599	4,206
4	16,298	2,103	18,109	2,337	32,599	4,206
5	15,441	1,992	17,157	2,214	30,882	3,985
6	15,441	1,992	17,157	2,214	30,882	3,985
7	15,441	1,992	17,157	2,214	30,882	3,985
8	15,441	1,992	17,157	2,214	30,882	3,985
9	15,441	1,992	17,157	2,214	30,882	3,985
10	13,959	1,801	15,510	2,001	27,917	3,602
11	14,159	1,827	15,732	2,030	28,321	3,654
12	14,427	1,862	16,027	2,068	28,854	3,723
13	15,214	1,963	16,588	2,140	29,856	3,852
14	15,523	2,003	17,081	2,204	30,750	3,968
15	15,839	2,044	17,599	2,271	31,674	4,087
16	16,154	2,084	17,949	2,316	32,308	4,169
17	16,560	2,137	18,397	2,374	33,115	4,273
18	16,972	2,190	18,856	2,433	33,942	4,380
19	17,397	2,245	19,329	2,494	34,791	4,489
20	17,832	2,301	19,905	2,568	35,826	4,623
21	18,280	2,359	20,690	2,670	36,899	4,761
22	18,713	2,415	21,384	2,759	37,781	4,875
23	19,398	2,503	21,956	2,833	38,786	5,005
24	19,977	2,578	22,616	2,918	39,957	5,156
25	20,576	2,655	23,079	2,978	41,152	5,310
26	21,195	2,735	23,548	3,038	42,387	5,469
27	21,781	2,810	24,201	3,123	43,565	5,621
28	22,388	2,889	24,873	3,209	44,771	5,777
29	22,898	2,955	25,438	3,282	45,789	5,908
30	23,601	3,045	26,225	3,384	47,200	6,090
31	24,254	3,130	26,947	3,477	48,504	6,259
32	24,801	3,200	27,562	3,556	49,607	6,401
33	25,304	3,265	28,117	3,628	50,611	6,530
34	25,747	3,322	28,607	3,691	51,494	6,644
35	26,198	3,380	29,111	3,756	52,396	6,761
36	26,658	3,440	29,617	3,822	53,314	6,879
37	27,013	3,486	30,014	3,873	54,030	6,972
38	27,375	3,532	30,417	3,925	54,754	7,065
39	27,747	3,580	30,831	3,978	55,485	7,159
40	28,364	3,660	31,227	4,029	55,682	7,185
41	29,392	3,793	32,350	4,174	58,230	7,514
42	31,026	4,003	34,153	4,407	61,477	7,933
43	32,295	4,167	35,883	4,630	63,987	8,256
44	33,557	4,330	37,851	4,884	67,494	8,709
45	34,770	4,486	39,185	5,056	69,871	9,016
46	36,498	4,709	40,554	5,233	72,318	9,331
47	37,921	4,893	41,942	5,412	74,789	9,650
48	39,207	5,059	43,164	5,570	76,965	9,931
49	40,897	5,277	44,204	5,704	78,821	10,170
50	42,504	5,484	47,130	6,081	84,455	10,897
51	44,282	5,714	48,745	6,290	86,913	11,215
52	45,997	5,935	50,635	6,534	90,297	11,651
53	46,669	6,022	51,858	6,691	92,473	11,932
54	49,005	6,323	54,450	7,026	97,095	12,528
55	51,211	6,608	56,900	7,342	101,465	13,092
56	54,013	6,969	59,459	7,672	106,032	13,682
57	56,665	7,312	62,673	8,087	111,762	14,421
58	59,016	7,615	64,968	8,383	115,851	14,949
59	62,346	8,045	69,226	8,932	124,010	16,001
60	67,266	8,679	75,171	9,699	135,477	17,481
61	72,955	9,414	81,083	10,462	145,071	18,719
62	77,993	10,064	86,664	11,182	155,037	20,005
63	82,224	10,610	91,313	11,782	164,827	21,268
64	88,022	11,358	97,813	12,621	174,882	22,565
65	94,488	12,192	105,271	13,583	188,208	24,285
66	100,866	13,015	112,075	14,461	201,770	26,035
67	108,125	13,952	120,146	15,503	216,244	27,902
68	116,180	14,991	129,074	16,655	232,143	29,954
69	124,387	16,050	138,208	17,833	247,260	31,905
70	132,224	17,061	146,911	18,956	264,449	34,122
71	140,365	18,112	157,367	20,305	283,523	36,584
72	147,647	19,051	161,956	20,898	291,773	37,648
73	155,509	20,066	168,854	21,788	301,755	38,936
74	160,553	20,717	176,167	22,731	314,115	40,531
75	168,614	21,757	185,001	23,871	330,789	42,682
76	175,894	22,696	193,020	24,906	346,022	44,648
77	184,666	23,828	202,748	26,161	358,431	46,249
78	193,021	24,906	211,879	27,339	374,715	48,350
79	203,664	26,279	223,546	28,845	383,151	49,439
80	210,293	27,135	230,802	29,781	389,483	50,256
81*	215,131	27,759	236,141	30,470	398,441	51,412
82*	220,080	28,397	241,571	31,170	407,603	52,594
83*	225,140	29,050	247,128	31,887	416,980	53,804
84*	230,321	29,719	252,811	32,621	426,571	55,041
85*	235,616	30,402	258,622	33,371	436,380	56,307
86*	241,033	31,101	264,572	34,138	446,417	57,602
87*	246,580	31,817	270,660	34,924	456,682	58,927
88*	252,250	32,548	276,884	35,727	467,193	60,283
89*	258,053	33,297	283,252	36,549	477,936	61,669
90*	263,988	34,063	289,767	37,389	488,929	63,088
91*	270,058	34,846	296,430	38,249	500,171	64,538
92*	276,266	35,647	303,246	39,129	511,673	66,022
93*	282,625	36,468	310,226	40,029	523,447	67,542
94*	289,120	37,306	317,357	40,949	535,481	69,094
95*	295,777	38,165	324,660	41,892	547,804	70,684
96*	302,577	39,042	332,126	42,855	560,401	72,310
97*	309,537	39,940	339,764	43,841	573,287	73,973
98*	316,659	40,859	347,581	44,849	586,478	75,675
99*	323,937	41,798	355,574	45,881	599,962	77,414

Age+ 年齡+	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,691	1,638	14,212	1,834	24,674	3,184
1	12,691	1,638	14,212	1,834	24,674	3,184
2	12,691	1,638	14,212	1,834	24,674	3,184
3	12,691	1,638	14,212	1,834	24,674	3,184
4	12,691	1,638	14,212	1,834	24,674	3,184
5	11,419	1,473	12,873	1,661	22,859	2,950
6	11,419	1,473	12,873	1,661	22,859	2,950
7	11,419	1,473	12,873	1,661	22,859	2,950
8	11,419	1,473	12,873	1,661	22,859	2,950
9	11,419	1,473	12,873	1,661	22,859	2,950
10	10,324	1,332	11,637	1,502	20,665	2,666
11	10,471	1,351	11,803	1,523	20,964	2,705
12	10,669	1,377	12,025	1,552	21,359	2,756
13	11,251	1,452	12,372	1,596	22,036	2,843
14	11,480	1,481	12,779	1,649	22,730	2,933
15	11,714	1,511	13,204	1,704	23,446	3,025
16	11,946	1,541	13,467	1,738	23,916	3,086
17	12,246	1,580	13,801	1,781	24,512	3,163
18	12,552	1,620	14,147	1,825	25,125	3,242
19	12,866	1,660	14,502	1,871	25,754	3,323
20	13,187	1,702	14,955	1,930	26,537	3,424
21	13,942	1,799	16,024	2,068	27,712	3,576
22	14,272	1,842	16,604	2,142	28,374	3,661
23	14,794	1,909	17,006	2,194	29,091	3,754
24	15,236	1,966	17,518	2,260	29,971	3,867
25	15,692	2,025	17,831	2,301	30,866	3,983
26	16,164	2,086	18,147	2,342	31,792	4,102
27	16,611	2,143	18,651	2,407	32,676	4,216
28	17,075	2,203	19,169	2,473	33,582	4,333
29	17,464	2,253	19,604	2,530	34,344	4,431
30	18,000	2,323	20,211	2,608	35,403	4,568
31	18,497	2,387	20,767	2,680	36,381	4,694
32	18,914	2,441	21,241	2,741	37,208	4,801
33	19,300	2,490	21,670	2,796	37,963	4,898
34	19,637	2,534	22,046	2,845	38,624	4,984
35	19,980	2,578	22,436	2,895	39,301	5,071
36	20,331	2,623	22,825	2,945	39,989	5,160
37	20,602	2,658	23,131	2,985	40,527	5,229
38	20,879	2,694	23,442	3,025	41,070	5,299
39	21,162	2,731	23,760	3,066	41,617	5,370
40	21,632	2,791	24,005	3,097	41,660	5,375
41	22,416	2,892	24,867	3,209	43,621	5,629
42	23,663	3,053	26,254	3,388	46,054	5,942
43	24,630	3,178	27,653	3,568	47,934	6,185
44	25,592	3,302	29,171	3,764	50,560	6,524
45	26,517	3,422	30,313	3,911	52,442	6,767
46	27,835	3,592	31,253	4,033	54,175	6,990
47	28,921	3,732	32,283	4,166	55,990	7,225
48	29,902	3,858	33,182	4,282	57,582	7,430
49	31,190	4,025	33,807	4,362	58,820	7,590
50	32,416	4,183	36,301	4,684	63,291	8,167
51	33,773	4,358	37,471	4,835	65,02	

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	28,290	3,650	28,365	3,660	61,951	7,994
1	28,290	3,650	28,365	3,660	61,951	7,994
2	28,290	3,650	28,365	3,660	61,951	7,994
3	28,290	3,650	28,365	3,660	61,951	7,994
4	28,290	3,650	28,365	3,660	61,951	7,994
5	26,422	3,409	26,488	3,418	57,858	7,466
6	26,422	3,409	26,488	3,418	57,858	7,466
7	26,422	3,409	26,488	3,418	57,858	7,466
8	26,422	3,409	26,488	3,418	57,858	7,466
9	26,422	3,409	26,488	3,418	57,858	7,466
10	27,553	3,555	27,644	3,567	57,915	7,473
11	29,063	3,750	29,006	3,743	57,971	7,480
12	30,188	3,895	30,239	3,902	58,160	7,505
13	31,265	4,034	31,348	4,045	58,514	7,550
14	33,008	4,259	33,093	4,270	61,113	7,886
15	34,967	4,512	35,060	4,524	62,983	8,127
16	36,871	4,758	37,144	4,793	65,502	8,452
17	38,180	4,926	38,461	4,963	67,504	8,710
18	39,343	5,077	39,825	5,139	69,560	8,975
19	41,886	5,405	42,395	5,470	72,086	9,301
20	43,121	5,564	44,852	5,787	74,840	9,657
21	45,492	5,870	46,476	5,997	77,869	10,048
22	47,533	6,133	48,811	6,298	81,716	10,544
23	49,838	6,431	51,224	6,610	86,124	11,113
24	52,127	6,726	53,738	6,934	90,741	11,709
25	53,666	6,925	56,348	7,271	95,097	12,271
26	54,914	7,086	57,725	7,448	99,221	12,803
27	56,146	7,245	58,996	7,612	101,409	13,085
28	57,583	7,430	60,670	7,828	104,290	13,457
29	59,142	7,631	62,427	8,055	107,309	13,846
30	60,927	7,862	64,312	8,298	110,550	14,265
31	62,600	8,077	66,075	8,526	113,583	14,656
32	64,369	8,306	67,943	8,767	116,793	15,070
33	66,166	8,538	69,840	9,012	120,054	15,491
34	68,030	8,778	71,812	9,266	123,435	15,927
35	69,931	9,023	73,814	9,524	126,885	16,372
36	71,629	9,242	75,606	9,756	129,962	16,769
37	72,703	9,381	76,745	9,903	131,914	17,021
38	73,429	9,475	77,509	10,001	133,231	17,191
39	74,265	9,583	78,386	10,114	134,741	17,386
40	74,401	9,600	78,531	10,133	136,218	17,577
41	74,493	9,612	78,633	10,146	137,642	17,760
42	74,757	9,646	78,907	10,182	139,071	17,945
43	75,120	9,693	79,293	10,231	140,462	18,124
44	76,161	9,827	80,395	10,374	143,906	18,569
45	78,330	10,107	82,678	10,668	148,224	19,126
46	80,140	10,341	84,599	10,916	151,189	19,508
47	81,962	10,576	86,520	11,164	154,213	19,898
48	83,816	10,815	88,471	11,416	157,299	20,297
49	85,676	11,055	90,429	11,668	160,840	20,754
50	87,556	11,298	92,413	11,924	164,838	21,269
51	89,439	11,541	94,414	12,182	168,860	21,788
52	91,352	11,787	96,433	12,443	172,925	22,313
53	94,967	12,254	100,243	12,935	181,039	23,360
54	99,084	12,785	104,590	13,495	190,111	24,530
55	103,276	13,326	109,003	14,065	199,333	25,720
56	107,538	13,876	113,517	14,647	208,689	26,928
57	111,111	14,337	117,287	15,134	216,692	27,960
58	118,333	15,269	124,911	16,118	230,802	29,781
59	126,972	16,383	134,031	17,294	247,638	31,953
60	136,749	17,645	144,332	18,623	265,280	34,230
61	145,911	18,827	154,013	19,873	281,866	36,370
62	155,396	20,051	164,033	21,166	300,210	38,737
63	165,185	21,314	174,365	22,499	319,144	41,180
64	175,096	22,593	184,819	23,848	339,559	43,819
65	184,515	23,808	194,765	25,131	359,195	46,348
66	195,200	25,187	206,049	26,587	383,423	49,474
67	207,439	26,766	218,959	28,253	409,320	52,815
68	221,472	28,577	233,763	30,163	436,991	56,386
69	236,516	30,518	249,634	32,212	466,552	60,200
70	247,577	31,945	261,310	33,717	488,282	63,004
71	257,306	33,201	271,607	35,046	512,164	66,086
72	269,943	34,831	284,943	36,767	537,192	69,315
73	283,170	36,538	298,899	38,568	563,399	72,697
74	297,045	38,328	313,530	40,455	590,880	76,243
75	311,567	40,202	328,871	42,435	613,515	79,163
76	326,798	42,167	344,938	44,508	637,054	82,201
77	342,746	44,225	361,776	46,681	661,530	85,359
78	359,459	46,382	379,417	48,957	686,980	88,643
79	375,505	48,452	396,349	51,142	713,432	92,056
80	385,774	49,777	407,205	52,543	726,120	93,693
81*	394,647	50,922	416,571	53,751	742,823	95,848
82*	403,723	52,093	426,154	54,988	759,642	98,018
83*	413,009	53,291	435,956	56,252	777,118	100,273
84*	422,509	54,517	445,984	57,546	794,786	102,553
85*	432,226	55,771	456,241	58,870	812,925	104,894
86*	442,167	57,054	466,733	60,224	831,764	107,324
87*	452,337	58,366	477,468	61,609	851,116	109,821
88*	462,741	59,709	488,451	63,026	870,988	112,386
89*	473,383	61,082	499,689	64,476	891,410	115,021
90*	484,272	62,487	511,178	65,958	911,910	117,666
91*	495,410	63,924	522,933	67,475	932,880	120,372
92*	506,804	65,394	534,961	69,027	954,336	123,140
93*	518,460	66,898	547,265	70,615	976,288	125,973
94*	530,386	68,437	559,883	72,239	998,740	128,870
95*	542,584	70,011	572,729	73,901	1,021,712	131,834
96*	555,064	71,621	585,903	75,600	1,045,211	134,866
97*	567,831	73,269	599,379	77,339	1,069,249	137,968
98*	580,891	74,954	613,165	79,118	1,093,849	141,142
99*	594,251	76,678	627,267	80,938	1,119,006	144,388

Benefit Level 保障級別 Comprehensive 全面						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,728	2,933	25,247	3,258	45,035	5,811
1	22,728	2,933	25,247	3,258	45,035	5,811
2	22,728	2,933	25,247	3,258	45,035	5,811
3	22,728	2,933	25,247	3,258	45,035	5,811
4	22,728	2,933	25,247	3,258	45,035	5,811
5	21,212	2,737	23,558	3,040	42,021	5,422
6	21,212	2,737	23,558	3,040	42,021	5,422
7	21,212	2,737	23,558	3,040	42,021	5,422
8	21,212	2,737	23,558	3,040	42,021	5,422
9	21,212	2,737	23,558	3,040	42,021	5,422
10	20,752	2,678	23,050	2,974	41,118	5,306
11	21,005	2,710	23,331	3,010	41,601	5,368
12	21,298	2,748	23,653	3,052	42,164	5,441
13	22,353	2,884	24,836	3,205	44,291	5,715
14	22,751	2,936	25,280	3,262	45,077	5,816
15	23,211	2,995	25,787	3,327	45,984	5,933
16	23,719	3,061	26,352	3,400	46,993	6,064
17	24,260	3,130	26,958	3,478	47,191	6,089
18	24,381	3,146	27,089	3,495	47,418	6,118
19	24,485	3,159	27,202	3,510	47,619	6,144
20	24,485	3,159	27,202	3,510	47,619	6,144
21	24,904	3,213	27,674	3,571	49,345	6,367
22	25,561	3,298	28,402	3,665	51,122	6,596
23	26,477	3,416	29,422	3,796	52,959	6,833
24	27,537	3,553	30,599	3,948	55,076	7,107
25	28,639	3,695	31,821	4,106	57,279	7,391
26	29,787	3,843	33,093	4,270	59,571	7,687
27	30,894	3,986	34,326	4,429	61,788	7,973
28	32,043	4,135	35,604	4,594	64,088	8,269
29	33,237	4,289	36,926	4,765	66,472	8,577
30	34,799	4,490	38,666	4,989	68,947	8,896
31	36,433	4,701	40,481	5,223	71,517	9,228
32	38,136	4,921	42,377	5,468	74,175	9,571
33	39,555	5,104	43,952	5,671	76,940	9,928
34	41,138	5,308	45,711	5,898	80,015	10,325
35	42,787	5,521	47,545	6,135	83,216	10,738
36	44,496	5,741	49,442	6,380	86,545	11,167
37	46,750	6,032	51,945	6,703	90,925	11,732
38	49,081	6,333	54,536	7,037	95,460	12,317
39	51,526	6,649	57,246	7,387	100,209	12,930
40	53,800	6,942	59,776	7,713	105,609	13,627
41	56,085	7,237	62,316	8,041	110,591	14,270
42	58,132	7,501	64,594	8,335	115,182	14,862
43	60,310	7,782	67,076	8,655	119,494	15,419
44	61,653	7,955	69,278	8,939	123,305	15,910
45	62,958	8,124	71,485	9,224	127,111	16,401
46	65,145	8,406	73,476	9,481	130,287	16,811
47	67,406	8,698	75,316	9,718	133,551	17,232
48	69,435	8,959	77,145	9,954	136,713	17,640
49	71,551	9,232	79,487	10,256	139,973	18,061
50	73,666	9,505	81,850	10,561	143,239	18,482
51	76,365	9,854	84,847	10,948	147,437	19,024
52	79,450	10,2				

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,519	1,228	10,576	1,365	19,037	2,456
1	9,519	1,228	10,576	1,365	19,037	2,456
2	9,519	1,228	10,576	1,365	19,037	2,456
3	9,519	1,228	10,576	1,365	19,037	2,456
4	9,519	1,228	10,576	1,365	19,037	2,456
5	9,017	1,163	10,020	1,293	18,035	2,327
6	9,017	1,163	10,020	1,293	18,035	2,327
7	9,017	1,163	10,020	1,293	18,035	2,327
8	9,017	1,163	10,020	1,293	18,035	2,327
9	9,017	1,163	10,020	1,293	18,035	2,327
10	8,153	1,052	9,057	1,169	16,305	2,104
11	8,268	1,067	9,189	1,186	16,537	2,134
12	8,425	1,087	9,360	1,208	16,848	2,174
13	8,883	1,146	9,685	1,250	17,437	2,250
14	9,063	1,169	9,975	1,287	17,959	2,317
15	9,250	1,194	10,279	1,326	18,497	2,387
16	9,434	1,217	10,485	1,353	18,868	2,435
17	9,670	1,248	10,743	1,386	19,340	2,495
18	9,911	1,279	11,012	1,421	19,826	2,558
19	10,160	1,311	11,287	1,456	20,320	2,622
20	10,414	1,344	11,623	1,500	20,922	2,700
21	11,116	1,434	12,578	1,623	22,435	2,895
22	11,377	1,468	13,001	1,678	22,969	2,964
23	11,795	1,522	13,348	1,722	23,583	3,043
24	12,145	1,567	13,751	1,774	24,294	3,135
25	12,511	1,614	14,029	1,810	25,019	3,228
26	12,883	1,662	14,315	1,847	25,770	3,325
27	13,244	1,709	14,712	1,898	26,490	3,418
28	13,611	1,756	15,123	1,951	27,220	3,512
29	13,919	1,796	15,466	1,996	27,840	3,592
30	14,350	1,852	15,944	2,057	28,698	3,703
31	14,746	1,903	16,384	2,114	29,488	3,805
32	15,080	1,946	16,756	2,162	30,162	3,892
33	15,385	1,985	17,096	2,206	30,771	3,970
34	15,655	2,020	17,393	2,244	31,308	4,040
35	15,930	2,055	17,699	2,284	31,856	4,110
36	16,206	2,091	18,008	2,324	32,415	4,183
37	16,425	2,119	18,250	2,355	32,848	4,238
38	16,645	2,148	18,495	2,386	33,290	4,295
39	16,871	2,177	18,743	2,418	33,736	4,353
40	17,247	2,225	18,985	2,450	33,856	4,369
41	17,871	2,306	19,667	2,538	35,403	4,568
42	18,863	2,434	20,764	2,679	37,378	4,823
43	19,635	2,534	21,817	2,815	38,901	5,019
44	20,402	2,633	23,014	2,970	41,036	5,295
45	21,141	2,728	23,823	3,074	42,480	5,481
46	22,191	2,863	24,660	3,182	43,970	5,674
47	23,056	2,975	25,500	3,290	45,473	5,867
48	23,839	3,076	26,243	3,386	46,794	6,038
49	24,865	3,208	26,875	3,468	47,925	6,184
50	25,843	3,335	28,658	3,698	51,349	6,626
51	26,922	3,474	29,636	3,824	52,841	6,818
52	27,967	3,609	30,789	3,973	54,900	7,084
53	28,376	3,661	31,528	4,068	56,224	7,255
54	29,793	3,844	33,107	4,272	59,036	7,618
55	31,135	4,017	34,593	4,464	61,689	7,960
56	32,838	4,237	36,153	4,665	64,467	8,318
57	34,451	4,445	38,106	4,917	67,950	8,768
58	35,883	4,630	39,498	5,097	70,438	9,089
59	38,392	4,954	42,624	5,500	76,359	9,853
60	41,257	5,323	46,105	5,949	83,092	10,722
61	45,285	5,843	50,332	6,494	90,053	11,620
62	49,138	6,340	54,599	7,045	97,673	12,603
63	53,069	6,848	58,938	7,605	106,382	13,727
64	57,316	7,396	63,689	8,280	113,872	14,693
65	61,768	7,970	68,818	8,881	123,033	15,875
66	65,615	8,466	72,906	9,407	131,250	16,935
67	69,777	9,003	77,531	10,004	139,550	18,006
68	74,975	9,674	83,294	10,748	149,809	19,330
69	80,271	10,358	89,186	11,508	159,565	20,589
70	85,332	11,011	94,809	12,233	170,656	22,020
71	90,585	11,688	101,552	13,103	182,968	23,609
72	95,282	12,294	104,517	13,486	188,292	24,296
73	100,356	12,949	108,967	14,060	194,733	25,127
74	103,611	13,369	113,689	14,670	202,707	26,156
75	108,811	14,040	119,388	15,405	213,473	27,545
76	113,511	14,647	124,562	16,073	223,299	28,813
77	119,172	15,377	130,842	16,883	231,308	29,846
78	124,562	16,073	136,734	17,643	241,814	31,202
79	131,432	16,959	144,264	18,615	247,258	31,904
80	135,708	17,511	148,943	19,218	251,353	32,433
81*	138,836	17,914	152,392	19,663	257,134	33,179
82*	142,024	18,326	155,895	20,115	263,044	33,941
83*	145,289	18,747	159,479	20,578	269,093	34,722
84*	148,632	19,178	163,147	21,051	275,280	35,520
85*	152,052	19,620	166,899	21,535	281,611	36,337
86*	155,547	20,071	170,737	22,031	288,092	37,173
87*	159,127	20,533	174,667	22,538	294,719	38,028
88*	162,785	21,005	178,684	23,056	301,500	38,903
89*	166,533	21,488	182,796	23,587	308,433	39,798
90*	170,358	21,982	186,993	24,128	315,521	40,712
91*	174,277	22,487	191,297	24,683	322,777	41,649
92*	178,290	23,005	195,702	25,252	330,207	42,607
93*	182,388	23,534	200,199	25,832	337,799	43,587
94*	186,583	24,075	204,804	26,426	345,559	44,590
95*	190,876	24,629	209,516	27,034	353,516	45,615
96*	195,268	25,196	214,337	27,656	361,652	46,665
97*	199,756	25,775	219,264	28,292	369,966	47,738
98*	204,353	26,368	224,308	28,943	378,481	48,836
99*	209,050	26,974	229,464	29,608	387,182	49,959

Benefit Level 保障級別						
Essential 精選						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,425	958	8,313	1,073	14,419	1,861
1	7,425	958	8,313	1,073	14,419	1,861
2	7,425	958	8,313	1,073	14,419	1,861
3	7,425	958	8,313	1,073	14,419	1,861
4	7,425	958	8,313	1,073	14,419	1,861
5	6,679	862	7,529	971	13,359	1,724
6	6,679	862	7,529	971	13,359	1,724
7	6,679	862	7,529	971	13,359	1,724
8	6,679	862	7,529	971	13,359	1,724
9	6,679	862	7,529	971	13,359	1,724
10	6,038	779	6,803	878	12,077	1,558
11	6,125	790	6,904	891	12,249	1,581
12	6,240	805	7,032	907	12,479	1,610
13	6,578	849	7,233	933	12,878	1,662
14	6,713	866	7,473	964	13,284	1,714
15	6,852	884	7,723	997	13,701	1,768
16	6,987	902	7,876	1,016	13,975	1,803
17	7,163	924	8,071	1,041	14,325	1,848
18	7,341	947	8,273	1,067	14,685	1,895
19	7,524	971	8,479	1,094	15,051	1,942
20	7,713	995	8,744	1,128	15,507	2,001
21	8,220	1,061	9,488	1,224	16,629	2,146
22	8,412	1,085	9,836	1,269	17,025	2,197
23	8,722	1,125	10,070	1,299	17,456	2,252
24	8,980	1,159	10,374	1,339	17,982	2,320
25	9,251	1,194	10,555	1,362	18,519	2,390
26	9,527	1,229	10,740	1,386	19,075	2,461
27	9,793	1,264	11,035	1,424	19,608	2,530
28	10,065	1,299	11,345	1,464	20,147	2,600
29	10,292	1,328	11,602	1,497	20,607	2,659
30	10,611	1,369	11,961	1,543	21,241	2,741
31	10,905	1,407	12,291	1,586	21,827	2,816
32	11,151	1,439	12,570	1,622	22,326	2,881
33	11,377	1,468	12,827	1,655	22,777	2,939
34	11,577	1,494	13,049	1,684	23,175	2,990
35	11,781	1,520	13,279	1,713	23,580	3,043
36	11,984	1,546	13,510	1,743	23,993	3,096
37	12,146	1,567	13,691	1,767	24,314	3,137
38	12,309	1,588	13,876	1,790	24,641	3,179
39	12,476	1,610	14,062	1,814	24,972	3,222
40	12,754	1,646	14,203	1,833	24,990	3,225
41	13,215	1,705	14,711	1,898	26,168	3,377
42	13,949	1,800	15,533	2,004	27,629	3,565
43	14,520	1,874	16,367	2,112	28,753	3,710
44	15,088	1,947	17,266	2,228	30,332	3,914
45	15,633	2,017	17,949	2,316	31,465	4,060
46	16,410	2,117	18,500	2,387	32,502	4,194
47	17,049	2,200	19,103	2,465	33,588	4,334
48	17,628	2,275	19,631	2,533	34,538	4,457
49	18,387	2,373	19,989	2,579	35,274	4,551
50	19,111	2,466	21,487	2,773	37,971	4,899
51	19,932	2,572	22,194	2,864	39,023	5,035
52	20,705	2,672	23,056	2,975	40,543	5,231
53	21,008	2,711	23,678	3,055	41,580	5,365
54	22,057	2,846	24,864	3,208	43,660	5,634
55	23,05					

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	23,579	3,042	23,637	3,050	51,625	6,661
1	23,579	3,042	23,637	3,050	51,625	6,661
2	23,579	3,042	23,637	3,050	51,625	6,661
3	23,579	3,042	23,637	3,050	51,625	6,661
4	23,579	3,042	23,637	3,050	51,625	6,661
5	22,020	2,841	22,075	2,848	48,214	6,221
6	22,020	2,841	22,075	2,848	48,214	6,221
7	22,020	2,841	22,075	2,848	48,214	6,221
8	22,020	2,841	22,075	2,848	48,214	6,221
9	22,020	2,841	22,075	2,848	48,214	6,221
10	22,964	2,963	23,036	2,972	48,261	6,227
11	24,221	3,125	24,169	3,119	48,315	6,234
12	25,158	3,246	25,197	3,251	48,467	6,254
13	26,051	3,361	26,123	3,371	48,761	6,292
14	27,505	3,549	27,578	3,558	50,927	6,571
15	29,138	3,760	29,216	3,770	52,489	6,773
16	30,727	3,965	30,955	3,994	54,588	7,044
17	31,817	4,105	32,051	4,136	56,255	7,259
18	32,790	4,231	33,186	4,282	57,968	7,480
19	34,906	4,504	35,332	4,559	60,074	7,751
20	35,935	4,637	37,377	4,823	62,364	8,047
21	37,910	4,892	38,728	4,997	64,891	8,373
22	39,612	5,111	40,676	5,249	68,098	8,787
23	41,532	5,359	42,687	5,508	71,770	9,261
24	43,438	5,605	44,781	5,778	75,618	9,757
25	44,724	5,771	46,956	6,059	79,250	10,226
26	45,760	5,905	48,103	6,207	82,687	10,669
27	46,788	6,037	49,166	6,344	84,508	10,904
28	47,987	6,192	50,559	6,524	86,908	11,214
29	49,287	6,360	52,024	6,713	89,423	11,538
30	50,774	6,551	53,595	6,915	92,125	11,887
31	52,166	6,731	55,066	7,105	94,651	12,213
32	53,643	6,922	56,620	7,306	97,326	12,558
33	55,139	7,115	58,201	7,510	100,045	12,909
34	56,692	7,315	59,845	7,722	102,862	13,273
35	58,277	7,520	61,511	7,937	105,735	13,643
36	59,689	7,702	63,006	8,130	108,300	13,974
37	60,585	7,817	63,951	8,252	109,931	14,185
38	61,192	7,896	64,590	8,334	111,025	14,326
39	61,888	7,986	65,322	8,429	112,284	14,488
40	61,998	8,000	65,444	8,444	113,517	14,647
41	62,081	8,010	65,529	8,455	114,702	14,800
42	62,297	8,038	65,759	8,485	115,893	14,954
43	62,600	8,077	66,079	8,526	117,051	15,103
44	63,469	8,190	66,999	8,645	119,924	15,474
45	65,274	8,422	68,898	8,890	123,520	15,938
46	66,786	8,618	70,499	9,097	125,990	16,257
47	68,305	8,814	72,100	9,303	128,510	16,582
48	69,845	9,012	73,728	9,513	131,081	16,914
49	71,399	9,213	75,361	9,724	134,034	17,295
50	72,962	9,414	77,012	9,937	137,366	17,725
51	74,535	9,617	78,678	10,152	140,715	18,157
52	76,128	9,823	80,360	10,369	144,105	18,594
53	79,139	10,211	83,533	10,778	150,867	19,467
54	82,569	10,654	87,161	11,247	158,426	20,442
55	86,064	11,105	90,838	11,721	166,108	21,433
56	89,614	11,563	94,597	12,206	173,907	22,440
57	92,593	11,947	97,739	12,611	180,574	23,300
58	98,612	12,724	104,095	13,432	192,336	24,818
59	105,811	13,653	111,688	14,411	206,356	26,627
60	113,957	14,704	120,276	15,519	221,070	28,525
61	121,593	15,689	128,345	16,561	234,887	30,308
62	129,496	16,709	136,689	17,637	250,172	32,280
63	137,655	17,762	145,305	18,749	265,956	34,317
64	145,914	18,828	154,014	19,873	282,992	36,515
65	153,765	19,841	162,303	20,942	299,330	38,623
66	162,666	20,989	171,707	22,156	319,523	41,229
67	172,868	22,306	182,468	23,544	341,102	44,013
68	184,560	23,814	194,802	25,136	364,160	46,988
69	197,098	25,432	208,035	26,843	388,797	50,167
70	206,316	26,621	217,760	28,098	406,905	52,504
71	214,419	27,667	226,340	29,205	426,802	55,071
72	224,954	29,026	237,453	30,639	447,660	57,763
73	235,975	30,448	249,084	32,140	469,501	60,581
74	247,540	31,941	261,277	33,713	492,401	63,536
75	259,638	33,502	274,060	35,363	511,262	65,969
76	272,334	35,140	287,450	37,090	530,880	68,501
77	285,623	36,855	301,483	38,901	551,277	71,133
78	299,549	38,651	316,181	40,798	572,481	73,869
79	312,922	40,377	330,292	42,618	594,528	76,713
80	321,478	41,481	339,340	43,786	605,099	78,077
81*	328,872	42,435	347,147	44,793	619,020	79,874
82*	336,436	43,411	355,128	45,823	633,034	81,682
83*	344,174	44,410	363,299	46,877	647,598	83,561
84*	352,090	45,431	371,651	47,955	662,319	85,461
85*	360,189	46,476	380,198	49,058	677,434	87,411
86*	368,472	47,545	388,947	50,187	693,139	89,437
87*	376,947	48,638	397,890	51,341	709,259	91,517
88*	385,617	49,757	407,041	52,521	725,822	93,654
89*	394,486	50,901	416,404	53,730	742,836	95,850
90*	403,559	52,072	425,982	54,965	759,919	98,054
91*	412,842	53,270	435,777	56,229	777,401	100,310
92*	422,337	54,495	445,802	57,523	795,282	102,617
93*	432,051	55,749	456,053	58,846	813,567	104,976
94*	441,988	57,031	466,543	60,199	832,279	107,391
95*	452,154	58,342	477,270	61,583	851,421	109,861
96*	462,553	59,684	488,251	63,000	871,006	112,388
97*	473,191	61,057	499,482	64,449	891,044	114,973
98*	484,075	62,461	510,967	65,931	911,536	117,618
99*	495,209	63,898	522,719	67,448	932,494	120,322

Benefit Level 保障級別 Comprehensive 全面						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,941	2,444	21,041	2,715	37,530	4,843
1	18,941	2,444	21,041	2,715	37,530	4,843
2	18,941	2,444	21,041	2,715	37,530	4,843
3	18,941	2,444	21,041	2,715	37,530	4,843
4	18,941	2,444	21,041	2,715	37,530	4,843
5	17,675	2,281	19,633	2,533	35,019	4,519
6	17,675	2,281	19,633	2,533	35,019	4,519
7	17,675	2,281	19,633	2,533	35,019	4,519
8	17,675	2,281	19,633	2,533	35,019	4,519
9	17,675	2,281	19,633	2,533	35,019	4,519
10	17,292	2,231	19,210	2,479	34,265	4,421
11	17,498	2,258	19,439	2,508	34,659	4,472
12	17,747	2,290	19,712	2,543	35,142	4,534
13	18,629	2,404	20,694	2,670	36,903	4,762
14	18,959	2,446	21,063	2,718	37,563	4,847
15	19,341	2,496	21,490	2,773	38,318	4,944
16	19,768	2,551	21,962	2,834	39,164	5,053
17	20,219	2,609	22,466	2,899	39,324	5,074
18	20,318	2,622	22,577	2,913	39,515	5,099
19	20,404	2,633	22,671	2,925	39,684	5,121
20	20,404	2,633	22,671	2,925	39,684	5,121
21	20,753	2,678	23,061	2,976	41,123	5,306
22	21,301	2,749	23,670	3,054	42,601	5,497
23	22,065	2,847	24,520	3,164	44,133	5,695
24	22,948	2,961	25,497	3,290	45,900	5,923
25	23,868	3,080	26,518	3,422	47,732	6,159
26	24,823	3,203	27,579	3,559	49,642	6,405
27	25,746	3,322	28,606	3,691	51,490	6,644
28	26,703	3,446	29,672	3,829	53,408	6,891
29	27,699	3,574	30,777	3,971	55,393	7,147
30	28,999	3,742	32,223	4,158	57,458	7,414
31	30,361	3,918	33,734	4,353	59,597	7,690
32	31,782	4,101	35,316	4,557	61,814	7,976
33	32,966	4,254	36,628	4,726	64,115	8,273
34	34,286	4,424	38,095	4,915	66,679	8,604
35	35,656	4,601	39,619	5,112	69,348	8,948
36	37,083	4,785	41,203	5,317	72,122	9,306
37	38,960	5,027	43,290	5,586	75,771	9,777
38	40,901	5,278	45,446	5,864	79,552	10,265
39	42,936	5,540	47,705	6,155	83,506	10,775
40	44,834	5,785	49,812	6,427	88,005	11,355
41	46,740	6,031	51,931	6,701	92,160	11,892
42	48,446	6,251	53,825	6,945	95,985	12,385
43	50,258	6,485	55,893	7,212	99,578	12,849
44	51,378	6,629	57,730	7,449	102,752	13,258
45	52,464	6,770	59,568	7,686	105,926	13,668
46	54,285	7,005	61,233	7,901	108,573	14,009
47	56,173	7,248	62,761	8,098	111,293	14,360
48	57,865	7,466	64,289	8,295	113,928	14,700
49	59,624	7,693	66,239	8,547	116,645	15,051
50	61,392	7,922	68,212	8,802	119,366	15,402
51	63,637	8,211	70,708	9,124	122,864	15,853
52	66,212	8,543	73,572	9,493	126,572	16,332
53	68,910					

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,934	1,024	8,813	1,137	15,863	2,047
1	7,934	1,024	8,813	1,137	15,863	2,047
2	7,934	1,024	8,813	1,137	15,863	2,047
3	7,934	1,024	8,813	1,137	15,863	2,047
4	7,934	1,024	8,813	1,137	15,863	2,047
5	7,516	970	8,349	1,077	15,028	1,939
6	7,516	970	8,349	1,077	15,028	1,939
7	7,516	970	8,349	1,077	15,028	1,939
8	7,516	970	8,349	1,077	15,028	1,939
9	7,516	970	8,349	1,077	15,028	1,939
10	6,794	877	7,549	974	13,589	1,753
11	6,891	889	7,656	988	13,782	1,778
12	7,021	906	7,802	1,007	14,042	1,812
13	7,402	955	8,074	1,042	14,528	1,875
14	7,555	975	8,316	1,073	14,966	1,931
15	7,709	995	8,563	1,105	15,413	1,989
16	7,860	1,014	8,736	1,127	15,723	2,029
17	8,059	1,040	8,953	1,155	16,114	2,079
18	8,259	1,066	9,178	1,184	16,520	2,132
19	8,466	1,092	9,406	1,214	16,932	2,185
20	8,679	1,120	9,688	1,250	17,437	2,250
21	9,263	1,195	10,484	1,353	18,697	2,413
22	9,481	1,223	10,835	1,398	19,143	2,470
23	9,827	1,268	11,124	1,435	19,654	2,536
24	10,120	1,306	11,459	1,479	20,245	2,612
25	10,426	1,345	11,694	1,509	20,850	2,690
26	10,738	1,386	11,931	1,539	21,477	2,771
27	11,037	1,424	12,262	1,582	22,072	2,848
28	11,343	1,464	12,601	1,626	22,683	2,927
29	11,602	1,497	12,889	1,663	23,202	2,994
30	11,957	1,543	13,287	1,714	23,917	3,086
31	12,289	1,586	13,651	1,761	24,576	3,171
32	12,566	1,621	13,964	1,802	25,133	3,243
33	12,822	1,654	14,246	1,838	25,642	3,309
34	13,045	1,683	14,494	1,870	26,091	3,367
35	13,273	1,713	14,748	1,903	26,547	3,425
36	13,506	1,743	15,009	1,937	27,013	3,486
37	13,690	1,766	15,207	1,962	27,374	3,532
38	13,874	1,790	15,413	1,989	27,741	3,579
39	14,061	1,814	15,619	2,015	28,113	3,627
40	14,372	1,854	15,820	2,041	28,212	3,640
41	14,891	1,921	16,392	2,115	29,503	3,807
42	15,720	2,028	17,306	2,233	31,147	4,019
43	16,363	2,111	18,179	2,346	32,418	4,183
44	17,002	2,194	19,178	2,475	34,200	4,413
45	17,620	2,274	19,854	2,562	35,403	4,568
46	18,495	2,386	20,546	2,651	36,639	4,728
47	19,215	2,479	21,252	2,742	37,895	4,890
48	19,867	2,563	21,870	2,822	38,996	5,032
49	20,721	2,674	22,396	2,890	39,937	5,153
50	21,536	2,779	23,882	3,082	42,791	5,521
51	22,437	2,895	24,697	3,187	44,035	5,682
52	23,305	3,007	25,656	3,310	45,748	5,903
53	23,646	3,051	26,275	3,390	46,855	6,046
54	24,831	3,204	27,589	3,560	49,195	6,348
55	25,948	3,348	28,831	3,720	51,411	6,634
56	27,369	3,531	30,129	3,888	53,721	6,932
57	28,714	3,705	31,753	4,097	56,625	7,306
58	29,900	3,858	32,918	4,247	58,690	7,573
59	31,990	4,128	35,522	4,583	63,634	8,211
60	34,384	4,437	38,421	4,958	69,245	8,935
61	37,737	4,869	41,941	5,412	75,038	9,682
62	40,946	5,283	45,497	5,871	81,384	10,501
63	44,220	5,706	49,111	6,337	88,645	11,438
64	47,761	6,163	53,068	6,847	94,887	12,243
65	51,569	6,654	57,453	7,413	102,712	13,253
66	55,030	7,101	61,144	7,890	110,080	14,204
67	58,146	7,503	64,612	8,337	116,292	15,005
68	62,481	8,062	69,412	8,956	124,840	16,108
69	66,894	8,631	74,323	9,590	132,971	17,158
70	71,108	9,175	79,006	10,194	142,211	18,350
71	75,488	9,740	84,627	10,920	152,474	19,674
72	79,404	10,246	87,099	11,239	156,910	20,246
73	83,629	10,791	90,806	11,717	162,274	20,939
74	86,342	11,141	94,742	12,225	168,925	21,797
75	90,678	11,700	99,490	12,837	177,892	22,954
76	94,593	12,206	103,801	13,394	186,082	24,011
77	99,309	12,814	109,036	14,069	192,755	24,872
78	103,805	13,394	113,948	14,703	201,514	26,002
79	109,527	14,133	120,220	15,512	206,050	26,587
80	113,094	14,593	124,120	16,015	209,457	27,027
81*	115,692	14,928	126,989	16,386	214,275	27,648
82*	118,354	15,271	129,913	16,763	219,204	28,284
83*	121,077	15,623	132,899	17,148	224,241	28,934
84*	123,861	15,982	135,957	17,543	229,401	29,600
85*	126,710	16,350	139,080	17,946	234,676	30,281
86*	129,627	16,726	142,282	18,359	240,075	30,977
87*	132,603	17,110	145,554	18,781	245,594	31,690
88*	135,657	17,504	148,902	19,213	251,247	32,419
89*	138,776	17,907	152,328	19,655	257,019	33,164
90*	141,969	18,319	155,830	20,107	262,936	33,927
91*	145,231	18,739	159,412	20,569	268,977	34,707
92*	148,575	19,171	163,082	21,043	275,172	35,506
93*	151,989	19,611	166,831	21,527	281,492	36,322
94*	155,482	20,062	170,668	22,022	287,972	37,158
95*	159,063	20,524	174,596	22,529	294,598	38,013
96*	162,721	20,996	178,608	23,046	301,374	38,887
97*	166,459	21,479	182,715	23,576	308,299	39,781
98*	170,290	21,973	186,919	24,119	315,393	40,696
99*	174,207	22,478	191,222	24,674	322,650	41,632

Age+ 年齡+	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,188	798	6,926	894	12,015	1,550
1	6,188	798	6,926	894	12,015	1,550
2	6,188	798	6,926	894	12,015	1,550
3	6,188	798	6,926	894	12,015	1,550
4	6,188	798	6,926	894	12,015	1,550
5	5,566	718	6,272	809	11,130	1,436
6	5,566	718	6,272	809	11,130	1,436
7	5,566	718	6,272	809	11,130	1,436
8	5,566	718	6,272	809	11,130	1,436
9	5,566	718	6,272	809	11,130	1,436
10	5,032	649	5,671	732	10,065	1,299
11	5,104	659	5,751	742	10,208	1,317
12	5,200	671	5,861	756	10,401	1,342
13	5,482	707	6,031	778	10,730	1,385
14	5,595	722	6,229	804	11,069	1,428
15	5,710	737	6,432	830	11,416	1,473
16	5,822	751	6,564	847	11,647	1,503
17	5,969	770	6,726	868	11,935	1,540
18	6,117	789	6,896	890	12,236	1,579
19	6,270	809	7,065	912	12,542	1,618
20	6,428	829	7,288	940	12,924	1,668
21	6,850	884	7,910	1,021	13,859	1,788
22	7,011	905	8,197	1,058	14,190	1,831
23	7,267	938	8,393	1,083	14,549	1,877
24	7,483	966	8,646	1,116	14,986	1,934
25	7,710	995	8,799	1,135	15,433	1,991
26	7,941	1,025	8,951	1,155	15,898	2,051
27	8,162	1,053	9,199	1,187	16,338	2,108
28	8,388	1,082	9,453	1,220	16,790	2,166
29	8,580	1,107	9,668	1,247	17,173	2,216
30	8,841	1,141	9,968	1,286	17,702	2,284
31	9,088	1,173	10,241	1,321	18,192	2,347
32	9,292	1,199	10,477	1,352	18,604	2,401
33	9,481	1,223	10,688	1,379	18,980	2,449
34	9,647	1,245	10,873	1,403	19,313	2,492
35	9,815	1,266	11,065	1,428	19,651	2,536
36	9,988	1,289	11,260	1,453	19,995	2,580
37	10,123	1,306	11,407	1,472	20,261	2,614
38	10,259	1,324	11,562	1,492	20,533	2,649
39	10,397	1,342	11,717	1,512	20,808	2,685
40	10,627	1,371	11,834	1,527	20,823	2,687
41	11,012	1,421	12,262	1,582	21,807	2,814
42	11,624	1,500	12,945	1,670	23,022	2,971
43	12,099	1,561	13,636	1,759	23,961	3,092
44	12,572	1,622	14,387	1,856	25,280	3,262
45	13,029	1,681	14,957	1,930	26,223	3,384
46	13,677	1,765	15,414	1,989	27,082	3,494
47	14,210	1,834	15,921	2,054	27,990	3,612
48	14,691	1,896	16,361	2,111	28,783	3,714
49	15,323	1,977	16,658	2,149	29,395	3,793
50	15,926	2,055	17,906	2,310	31,643	4,083
51	16,611	2,143	18,495	2,386	32,519	4,196
52	17,254	2,226	19,213	2,479	33,785	4,359
53	17,506	2,259	19,733	2,546	34,651	4,471
54	18,384	2,372	20,719	2,673	36,381	4,694
55	19,210	2,479	21,651	2,794	38,019	4,906
56	20,263	2,615	22,562	2,911	39,673	5,119
57	20,839	2,689	23,400	3,019	41,489	5,353

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級							Benefit Level 保障級別 Comprehensive 全面						
		Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球			Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,176	2,216	17,221	2,222	37,610	4,853	0	13,813	1,782	15,341	1,979	27,363	3,531
1	17,176	2,216	17,221	2,222	37,610	4,853	1	13,813	1,782	15,341	1,979	27,363	3,531
2	17,176	2,216	17,221	2,222	37,610	4,853	2	13,813	1,782	15,341	1,979	27,363	3,531
3	17,176	2,216	17,221	2,222	37,610	4,853	3	13,813	1,782	15,341	1,979	27,363	3,531
4	17,176	2,216	17,221	2,222	37,610	4,853	4	13,813	1,782	15,341	1,979	27,363	3,531
5	16,070	2,074	16,110	2,079	35,186	4,540	5	12,910	1,666	14,340	1,850	25,579	3,301
6	16,070	2,074	16,110	2,079	35,186	4,540	6	12,910	1,666	14,340	1,850	25,579	3,301
7	16,070	2,074	16,110	2,079	35,186	4,540	7	12,910	1,666	14,340	1,850	25,579	3,301
8	16,070	2,074	16,110	2,079	35,186	4,540	8	12,910	1,666	14,340	1,850	25,579	3,301
9	16,070	2,074	16,110	2,079	35,186	4,540	9	12,910	1,666	14,340	1,850	25,579	3,301
10	16,759	2,162	16,812	2,169	35,222	4,545	10	12,631	1,630	14,030	1,810	25,027	3,229
11	17,710	2,285	17,674	2,281	35,257	4,549	11	12,758	1,646	14,169	1,828	25,267	3,260
12	18,261	2,356	18,291	2,360	35,348	4,561	12	12,907	1,665	14,340	1,850	25,563	3,298
13	18,911	2,440	18,962	2,447	35,399	4,568	13	13,527	1,745	15,029	1,939	26,799	3,458
14	19,769	2,551	19,821	2,558	36,603	4,723	14	13,739	1,773	15,267	1,970	27,222	3,513
15	20,943	2,702	20,998	2,709	37,724	4,868	15	13,988	1,805	15,540	2,005	27,717	3,576
16	22,084	2,850	22,247	2,871	39,233	5,062	16	14,267	1,841	15,850	2,045	28,267	3,647
17	22,868	2,951	23,036	2,972	40,430	5,217	17	14,532	1,875	16,147	2,083	28,321	3,654
18	23,567	3,041	23,853	3,078	41,664	5,376	18	14,604	1,884	16,226	2,094	28,402	3,665
19	25,087	3,237	25,393	3,277	43,175	5,571	19	14,665	1,892	16,295	2,103	28,522	3,680
20	25,826	3,332	26,863	3,466	44,824	5,784	20	14,665	1,892	16,295	2,103	28,522	3,680
21	27,248	3,516	27,837	3,592	46,641	6,018	21	14,918	1,925	16,578	2,139	29,557	3,814
22	28,468	3,673	29,235	3,772	48,942	6,315	22	15,309	1,975	17,012	2,195	30,619	3,951
23	29,851	3,852	30,683	3,959	51,585	6,656	23	15,861	2,047	17,625	2,274	31,721	4,093
24	31,221	4,029	32,186	4,153	54,351	7,013	24	16,494	2,128	18,327	2,365	32,988	4,257
25	32,144	4,148	33,749	4,355	56,960	7,350	25	17,154	2,213	19,060	2,459	34,309	4,427
26	32,890	4,244	34,574	4,461	59,430	7,668	26	17,841	2,302	19,821	2,558	35,683	4,604
27	33,628	4,339	35,335	4,559	60,740	7,837	27	18,506	2,388	20,559	2,653	37,008	4,775
28	34,489	4,450	36,340	4,689	62,466	8,060	28	19,193	2,477	21,326	2,752	38,385	4,953
29	35,425	4,571	37,393	4,825	64,274	8,293	29	19,910	2,569	22,121	2,854	39,815	5,137
30	36,492	4,709	38,520	4,970	66,215	8,544	30	20,844	2,690	23,161	2,989	41,298	5,329
31	37,494	4,838	39,578	5,107	68,030	8,778	31	21,820	2,815	24,246	3,129	42,835	5,527
32	38,553	4,975	40,697	5,251	69,953	9,026	32	22,842	2,947	25,381	3,275	44,430	5,733
33	39,631	5,114	41,831	5,398	71,906	9,278	33	23,692	3,057	26,328	3,397	46,084	5,946
34	40,745	5,257	43,012	5,550	73,932	9,540	34	24,642	3,180	27,380	3,533	47,925	6,184
35	41,883	5,404	44,215	5,705	76,000	9,806	35	25,627	3,307	28,474	3,674	49,842	6,431
36	42,902	5,536	45,285	5,843	77,840	10,044	36	26,653	3,439	29,616	3,821	51,838	6,689
37	43,547	5,619	45,968	5,931	79,010	10,195	37	28,002	3,613	31,114	4,015	54,459	7,027
38	43,981	5,675	46,425	5,990	79,801	10,297	38	29,397	3,793	32,665	4,215	57,176	7,378
39	44,480	5,739	46,950	6,058	80,704	10,413	39	30,862	3,982	34,288	4,424	60,021	7,745
40	44,563	5,750	47,036	6,069	81,589	10,528	40	32,225	4,158	35,803	4,620	63,256	8,162
41	44,620	5,757	47,097	6,077	82,443	10,638	41	33,594	4,335	37,325	4,816	66,241	8,547
42	44,779	5,778	47,263	6,098	83,297	10,748	42	34,818	4,493	38,689	4,992	68,987	8,902
43	44,992	5,805	47,494	6,128	84,130	10,855	43	36,124	4,661	40,173	5,184	71,569	9,235
44	45,616	5,886	48,155	6,214	86,194	11,122	44	36,927	4,765	41,494	5,354	73,855	9,530
45	46,916	6,054	49,522	6,390	88,778	11,455	45	37,708	4,866	42,817	5,525	76,135	9,824
46	48,004	6,194	50,670	6,538	90,556	11,685	46	39,018	5,035	44,008	5,678	78,038	10,069
47	49,094	6,335	51,823	6,687	92,368	11,918	47	40,373	5,209	45,109	5,821	79,990	10,321
48	50,199	6,477	52,990	6,837	94,215	12,157	48	41,589	5,366	46,206	5,962	81,886	10,566
49	51,318	6,622	54,165	6,989	96,336	12,430	49	42,854	5,530	47,609	6,143	83,838	10,818
50	52,444	6,767	55,353	7,142	98,731	12,739	50	44,123	5,693	49,026	6,326	85,794	11,070
51	53,572	6,913	56,550	7,297	101,139	13,050	51	45,739	5,902	50,820	6,557	88,307	11,394
52	54,716	7,060	57,759	7,453	103,574	13,364	52	47,588	6,140	52,878	6,823	90,974	11,739
53	56,878	7,339	60,039	7,747	108,436	13,992	53	49,529	6,391	55,030	7,101	94,395	12,180
54	59,348	7,658	62,645	8,083	113,869	14,693	54	51,691	6,670	57,438	7,411	98,332	12,688
55	61,857	7,982	65,289	8,424	119,391	15,405	55	53,807	6,943	59,788	7,715	102,449	13,219
56	64,409	8,311	67,989	8,773	124,995	16,128	56	55,988	7,224	62,213	8,027	106,654	13,762
57	66,504	8,581	70,201	9,058	129,702	16,736	57	58,230	7,514	64,702	8,349	111,057	14,330
58	70,826	9,139	74,763	9,647	138,142	17,825	58	60,966	7,867	67,743	8,741	115,836	14,947
59	76,139	9,824	80,368	10,370	148,489	19,160	59	64,195	8,283	71,524	9,229	122,823	15,848
60	82,230	10,610	86,789	11,199	159,518	20,583	60	67,728	8,739	75,208	9,704	129,500	16,710
61	88,644	11,438	93,566	12,073	171,243	22,096	61	73,147	9,438	81,270	10,486	141,353	18,239
62	95,381	12,307	100,681	12,991	184,266	23,776	62	78,782	10,165	87,539	11,295	152,929	19,733
63	102,344	13,206	108,030	13,939	197,727	25,513	63	84,534	10,908	93,922	12,119	163,753	21,129
64	109,610	14,143	115,693	14,928	212,581	27,430	64	90,359	11,659	100,405	12,955	175,463	22,640
65	114,655	14,794	121,022	15,616	223,194	28,799	65	95,890	12,373	106,544	13,748	186,845	24,109
66	121,295	15,651	128,035	16,521	238,251	30,742	66	101,366	13,079	112,629	14,533	197,516	25,486
67	128,897	16,632	136,056	17,556	254,343	32,818	67	107,328	13,849	119,247	15,387	210,231	27,127
68	137,616	17,757	145,252	18,742	271,534	35,037	68	113,964	14,705	126,621	16,338	223,859	28,885
69	146,969	18,964	155,125	20,016	289,903	37,407	69	119,933	15,475	133,262	17,195	237,381	30,630
70	153,840	19,850	162,373	20,951	303,410	39,150	70	127,260	16,421	141,400	18,245	248,530	32,068
71	159,883	20,630	168,769	21,777	318,247	41,064	71	133,707	17,253	148,539	19,166	260,032	33,553
72	167,738	21,644	177,056	22,846	333,798	43,071	72	138,456	17,865	153,764	19,841	269,042	34,715
73	175,955	22,704	185,731	23,965	350,084	45,172	73	144,360	18,627	160,350	20,690	278,775	35,971
74	184,580	23,817	194,821	25,138	367,159	47,375	74	150,290	19,392	166,930	21,539	290,649	37,503
75	193,600	24,981	204,353	26,368	381,223	49,190	75	155,534	20,069	172,738	22,289	302,537	39,037
76	203,066	26,202	214,336	27,656	395,848	51,077	76	161,259	20,808	179,109	23,111	313,163	40,408
77	212,973	27,480	224,802	29,007	411,059	53,040	77	168,371	21,725	186,983	24,127	325,063	41,944
78	223,358	28,820	235,760	30,421	426,874	55,081	78	175,167	22,602	194,530	25,101	339,071	43,751
79	233,330	30,107	246,282	31,778	443,310	57,201	79	180,595					

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,705	736	6,337	818	11,410	1,472
1	5,705	736	6,337	818	11,410	1,472
2	5,705	736	6,337	818	11,410	1,472
3	5,705	736	6,337	818	11,410	1,472
4	5,705	736	6,337	818	11,410	1,472
5	5,405	697	6,005	775	10,808	1,395
6	5,405	697	6,005	775	10,808	1,395
7	5,405	697	6,005	775	10,808	1,395
8	5,405	697	6,005	775	10,808	1,395
9	5,405	697	6,005	775	10,808	1,395
10	4,886	630	5,429	701	9,772	1,261
11	4,957	640	5,508	711	9,912	1,279
12	5,051	652	5,611	724	10,100	1,303
13	5,325	687	5,805	749	10,448	1,348
14	5,433	701	5,980	772	10,761	1,389
15	5,543	715	6,160	795	11,086	1,430
16	5,655	730	6,282	811	11,307	1,459
17	5,794	748	6,441	831	11,592	1,496
18	5,939	766	6,600	852	11,879	1,533
19	6,090	786	6,764	873	12,177	1,571
20	6,239	805	6,965	899	12,541	1,618
21	6,711	866	7,597	980	13,546	1,748
22	6,870	886	7,849	1,013	13,869	1,790
23	7,122	919	8,062	1,040	14,239	1,837
24	7,332	946	8,303	1,071	14,669	1,893
25	7,554	975	8,473	1,093	15,107	1,949
26	7,781	1,004	8,644	1,115	15,561	2,008
27	7,997	1,032	8,884	1,146	15,993	2,064
28	8,219	1,061	9,130	1,178	16,438	2,121
29	8,407	1,085	9,338	1,205	16,808	2,169
30	8,666	1,118	9,628	1,242	17,326	2,236
31	8,905	1,149	9,893	1,277	17,807	2,298
32	9,104	1,175	10,117	1,305	18,214	2,350
33	9,289	1,199	10,324	1,332	18,580	2,397
34	9,452	1,220	10,501	1,355	18,903	2,439
35	9,617	1,241	10,687	1,379	19,235	2,482
36	9,786	1,263	10,873	1,403	19,572	2,525
37	9,918	1,280	11,018	1,422	19,836	2,559
38	10,049	1,297	11,166	1,441	20,101	2,594
39	10,187	1,314	11,316	1,460	20,370	2,628
40	10,410	1,343	11,463	1,479	20,440	2,637
41	10,791	1,392	11,876	1,532	21,379	2,759
42	11,390	1,470	12,539	1,618	22,570	2,912
43	11,856	1,530	13,174	1,700	23,490	3,031
44	12,320	1,590	13,896	1,793	24,775	3,197
45	12,763	1,647	14,386	1,856	25,651	3,310
46	13,401	1,729	14,889	1,921	26,550	3,426
47	13,921	1,796	15,399	1,987	27,456	3,543
48	14,394	1,857	15,846	2,045	28,254	3,646
49	15,015	1,937	16,227	2,094	28,938	3,734
50	15,604	2,013	17,303	2,233	31,005	4,001
51	16,256	2,098	17,893	2,309	31,908	4,117
52	16,887	2,179	18,588	2,398	33,148	4,277
53	17,133	2,211	19,038	2,457	33,949	4,381
54	17,990	2,321	19,989	2,579	35,646	4,599
55	18,802	2,426	20,888	2,695	37,248	4,806
56	19,827	2,558	21,827	2,816	38,926	5,023
57	20,802	2,684	23,007	2,969	41,028	5,294
58	21,658	2,795	23,843	3,077	42,516	5,486
59	23,172	2,990	25,729	3,320	46,089	5,947
60	24,904	3,213	27,829	3,591	50,157	6,472
61	27,330	3,526	30,375	3,919	54,349	7,013
62	29,658	3,827	32,957	4,253	58,957	7,607
63	32,120	4,145	35,671	4,603	64,386	8,308
64	34,689	4,476	38,548	4,974	68,921	8,893
65	37,453	4,833	41,728	5,384	74,604	9,626
66	39,970	5,157	44,412	5,731	79,957	10,317
67	42,048	5,426	46,722	6,029	84,095	10,851
68	45,180	5,830	50,196	6,477	90,278	11,649
69	48,373	6,242	53,747	6,935	96,158	12,407
70	51,422	6,635	57,133	7,372	102,842	13,270
71	54,586	7,043	61,198	7,897	110,262	14,227
72	57,418	7,409	62,986	8,127	113,466	14,641
73	60,479	7,804	65,665	8,473	117,352	15,142
74	62,435	8,056	68,513	8,840	122,154	15,762
75	65,571	8,461	71,943	9,283	128,640	16,599
76	68,403	8,826	75,063	9,686	134,564	17,363
77	71,812	9,266	78,846	10,174	139,391	17,986
78	75,063	9,686	82,398	10,632	145,722	18,803
79	79,202	10,220	86,936	11,218	149,001	19,226
80	81,782	10,553	89,757	11,582	151,459	19,543
81*	83,659	10,795	91,830	11,849	154,942	19,993
82*	85,582	11,043	93,941	12,121	158,505	20,452
83*	87,553	11,297	96,105	12,401	162,160	20,924
84*	89,565	11,557	98,311	12,685	165,886	21,405
85*	91,626	11,823	100,573	12,977	169,697	21,896
86*	93,734	12,095	102,887	13,276	173,602	22,400
87*	95,890	12,373	105,255	13,581	177,597	22,916
88*	98,096	12,658	107,676	13,894	181,685	23,443
89*	100,350	12,948	110,149	14,213	185,857	23,982
90*	102,660	13,246	112,686	14,540	190,136	24,534
91*	105,020	13,551	115,277	14,874	194,508	25,098
92*	107,438	13,863	117,926	15,216	198,981	25,675
93*	109,911	14,182	120,642	15,567	203,558	26,266
94*	112,436	14,508	123,416	15,925	208,241	26,870
95*	115,020	14,841	126,256	16,291	213,031	27,488
96*	117,666	15,183	129,158	16,666	217,931	28,120
97*	120,371	15,532	132,127	17,049	222,941	28,767
98*	123,141	15,889	135,166	17,441	228,069	29,428
99*	125,971	16,254	138,273	17,842	233,309	30,104

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,220	545	4,755	614	8,447	1,090
1	4,220	545	4,755	614	8,447	1,090
2	4,220	545	4,755	614	8,447	1,090
3	4,220	545	4,755	614	8,447	1,090
4	4,220	545	4,755	614	8,447	1,090
5	3,801	490	4,312	556	7,832	1,011
6	3,801	490	4,312	556	7,832	1,011
7	3,801	490	4,312	556	7,832	1,011
8	3,801	490	4,312	556	7,832	1,011
9	3,801	490	4,312	556	7,832	1,011
10	3,435	443	3,899	503	7,082	914
11	3,485	450	3,955	510	7,183	927
12	3,551	458	4,028	520	7,319	944
13	3,744	483	4,140	534	7,546	974
14	3,820	493	4,279	552	7,786	1,005
15	3,898	503	4,425	571	8,035	1,037
16	3,975	513	4,511	582	8,193	1,057
17	4,074	526	4,627	597	8,401	1,084
18	4,175	539	4,739	611	8,609	1,111
19	4,281	552	4,856	627	8,824	1,139
20	4,387	566	5,010	646	9,097	1,174
21	4,675	603	5,450	703	9,797	1,264
22	4,785	617	5,649	729	10,030	1,294
23	4,960	640	5,783	746	10,278	1,326
24	5,107	659	5,956	769	10,590	1,366
25	5,262	679	6,058	782	10,907	1,407
26	5,421	699	6,158	795	11,234	1,450
27	5,571	719	6,328	817	11,545	1,490
28	5,725	739	6,504	839	11,867	1,531
29	5,857	756	6,652	858	12,135	1,566
30	6,037	779	6,859	885	12,509	1,614
31	6,202	800	7,047	909	12,855	1,659
32	6,342	818	7,208	930	13,150	1,697
33	6,471	835	7,356	949	13,415	1,731
34	6,585	850	7,481	965	13,648	1,761
35	6,700	865	7,614	982	13,888	1,792
36	6,817	880	7,747	1,000	14,130	1,823
37	6,909	891	7,849	1,013	14,321	1,848
38	7,001	903	7,955	1,026	14,512	1,873
39	7,096	916	8,061	1,040	14,705	1,897
40	7,252	936	8,139	1,050	14,709	1,898
41	7,518	970	8,430	1,088	15,408	1,988
42	7,934	1,024	8,901	1,149	16,267	2,099
43	8,259	1,066	9,385	1,211	16,930	2,185
44	8,582	1,107	9,900	1,277	17,857	2,304
45	8,891	1,147	10,302	1,329	18,535	2,392
46	9,334	1,204	10,607	1,369	19,134	2,469
47	9,698	1,251	10,952	1,413	19,773	2,551
48	10,027	1,294	11,248	1,451	20,329	2,623
49	10,460	1,350	11,438	1,476	20,751	2,678
50	10,870	1,403	12,317	1,589	22,358	2,885
51	11,338	1,463	12,716	1,641	22,969	2,964
52	11,778	1,520	13,209	1,704	23,864	3,079
53	11,949	1,542	13,577	1,752	24,480	3,159
54	12,546	1,619	14,255	1,839	25,705	3,317
55	13,113	1,692	14,896	1,922	26,860	3,466
56	13,828	1,784	15,512	2,002	28,024	3,616
57	14,237	1,837	16,114	2,079	29,330	3,785
58	15,076	1,945	16,915	2,183	30,582	3,946
59	16,281	2,101	18,460	2,382	33,360	4,305
60	17,579	2,268	20,094	2,593	36,453	4,704
61	19,292	2,489	21,889	2,824	39,414	5,086
62	20,877	2,694	23,693	3,057	42,703	5,510
63	22,506	2,904	25,536	3,295	46,615	6,015
64	24,148	3,116	26,909	3,472	49,685	6,411
65	25,662	3,311	28,814	3,718	53,458	6,898
66	27,395	3,535	30,654	3,955	57,347	7,400
67	29,365	3,789	32,622	4,209	60,777	7,842
68	31,553	4,071	34,978	4,513	65,235	8,417
69	33,783	4,359	37,571	4,848	69,419	8,957
70	36,616	4,725	40,726	5,255	74,326	9,590
71	38,921	5,022	43,287	5,585	80,051	10,329
72	41,316	5,331	46,374	5,984	82,064	10,589
73	43,995	5,677	48,309	6,233	84,596	10,916
74	46,336	5,979	50,366	6,499	88,191	11,379
75	47,840	6,173	52,546	6,780	92,918	11,989
76	50,242	6,483	55,184	7,121	97,244	12,548
77	51,774	6,681	56,382	7,275	100,492	12,967
78	52,784	6,811	58,916	7,602	105,058	13,556
79	55,695	7,186	62,159	8,021	107,404	13,859
80	57,509	7,421	64,174	8,281	108,248	13,967
81*	58,830	7,591	65,661	8,472	110,735	14,288
82*	60,182	7,765	67,170	8,667	113,280	14,617
83*	61,568	7,944	68,717	8,867	115,893	14,954
84*	62,982	8,127	70,294	9,070	118,556	15,298
85*	64,432	8,314	71,911	9,279	121,279	15,649
86*	65,913	8,505	73,565	9,492	124,069	16,009
87*	67,430	8,701	75,259	9,711	126,925	16,377
88*	68,982	8,901	76,990	9,934	129,847	16,754
89*	70,566	9,105	78,758	10,162	132,828	17,139
90*	72,190	9,315	80,571	10,396	135,886	17,534
91*	73,850	9,529	82,425	10,635	139,011	17,937
92*	75,550	9,748	84,318	10,880	142,207	18,349
93*	77,289	9,973	86,261	11,130	145,478	18,771
94*	79,065	10,202	88,245	11,386	148,826	19,203
95*	80,882	10,436	90,276	11,649	152,250	19,645
96*	82,742	10,676	92,350	11,916	155,751	20,097
97*	84,645	10,922	94,473	12,190	159,331	20,559
98*	86,592	11,173	96,646	12,470	162,997	21,032
99*	88,583	11,430	98,868	12,757	166,741	21,515

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	48,915	6,312	49,111	6,337	107,260	13,840
1	48,915	6,312	49,111	6,337	107,260	13,840
2	48,915	6,312	49,111	6,337	107,260	13,840
3	48,915	6,312	49,111	6,337	107,260	13,840
4	48,915	6,312	49,111	6,337	107,260	13,840
5	45,796	5,909	45,980	5,933	100,422	12,958
6	45,796	5,909	45,980	5,933	100,422	12,958
7	45,796	5,909	45,980	5,933	100,422	12,958
8	45,796	5,909	45,980	5,933	100,422	12,958
9	45,796	5,909	45,980	5,933	100,422	12,958
10	47,755	6,162	47,978	6,191	100,522	12,971
11	49,389	6,373	49,388	6,373	100,627	12,984
12	50,129	6,468	50,359	6,498	100,955	13,026
13	52,821	6,816	53,043	6,844	101,458	13,091
14	54,405	7,020	54,623	7,048	104,872	13,532
15	56,969	7,351	57,201	7,381	105,846	13,658
16	60,075	7,752	60,601	7,819	106,872	13,790
17	62,205	8,026	62,754	8,097	110,137	14,211
18	64,100	8,271	64,975	8,384	113,493	14,644
19	68,244	8,806	69,176	8,926	117,616	15,176
20	70,254	9,065	73,176	9,442	122,106	15,756
21	72,030	9,294	75,825	9,784	127,050	16,394
22	75,258	9,711	79,640	10,276	133,325	17,203
23	78,910	10,182	83,574	10,784	140,519	18,131
24	82,531	10,649	87,677	11,313	148,049	19,103
25	84,973	10,964	91,933	11,862	155,164	20,021
26	86,943	11,218	94,179	12,152	161,888	20,889
27	88,898	11,471	96,257	12,420	165,457	21,349
28	91,170	11,764	98,988	12,773	170,157	21,956
29	93,639	12,082	101,855	13,143	175,082	22,591
30	96,468	12,447	104,933	13,540	180,370	23,274
31	99,116	12,789	107,809	13,911	185,315	23,912
32	101,917	13,151	110,857	14,304	190,554	24,588
33	104,763	13,518	113,952	14,703	195,874	25,274
34	107,714	13,899	117,162	15,118	201,391	25,986
35	110,721	14,287	120,437	15,540	207,022	26,713
36	113,409	14,633	123,359	15,917	212,043	27,360
37	115,117	14,854	125,211	16,156	215,230	27,772
38	116,262	15,002	126,460	16,317	217,379	28,049
39	117,577	15,171	127,893	16,502	219,836	28,366
40	117,796	15,199	128,131	16,533	222,250	28,677
41	117,948	15,219	128,295	16,554	224,572	28,977
42	118,367	15,273	128,744	16,612	226,904	29,278
43	118,945	15,348	129,374	16,693	229,171	29,570
44	120,590	15,560	131,174	16,926	234,794	30,296
45	124,023	16,003	134,900	17,406	241,838	31,205
46	126,890	16,373	138,019	17,809	246,674	31,829
47	129,777	16,745	141,162	18,214	251,610	32,466
48	132,709	17,124	144,353	18,626	256,640	33,115
49	135,654	17,504	147,547	19,038	262,424	33,861
50	138,628	17,887	150,778	19,455	268,950	34,703
51	141,614	18,273	154,043	19,877	275,507	35,549
52	144,640	18,663	157,337	20,302	282,139	36,405
53	150,365	19,402	163,550	21,103	295,383	38,114
54	156,885	20,243	170,644	22,019	310,184	40,024
55	163,520	21,099	177,849	22,948	325,221	41,964
56	170,268	21,970	185,208	23,898	340,491	43,934
57	177,551	22,910	193,131	24,920	356,811	46,040
58	187,847	24,238	204,331	26,365	377,547	48,716
59	199,769	25,777	217,296	28,038	401,476	51,803
60	213,656	27,569	232,377	29,984	427,108	55,111
61	225,111	29,047	244,850	31,594	448,109	57,821
62	238,416	30,763	259,335	33,463	474,634	61,243
63	252,550	32,587	274,707	35,446	502,802	64,878
64	267,547	34,522	291,011	37,550	534,713	68,995
65	284,527	36,713	309,487	39,934	570,764	73,647
66	301,002	38,839	327,417	42,247	609,267	78,615
67	319,875	41,274	347,932	44,894	650,414	83,924
68	341,513	44,066	371,452	47,929	694,384	89,598
69	364,714	47,060	396,686	51,185	741,363	95,660
70	381,774	49,261	415,229	53,578	775,888	100,115
71	396,768	51,196	431,587	55,689	813,833	105,011
72	416,261	53,711	452,780	58,423	853,603	110,142
73	436,653	56,342	474,954	61,284	895,249	115,516
74	458,054	59,104	498,204	64,284	938,917	121,151
75	480,443	61,993	522,580	67,430	974,880	125,791
76	503,933	65,024	548,111	70,724	1,012,290	130,618
77	528,524	68,197	574,870	74,177	1,051,180	135,636
78	554,296	71,522	602,899	77,793	1,091,620	140,854
79	579,036	74,714	629,808	81,266	1,133,654	146,278
80	594,875	76,758	647,059	83,491	1,153,815	148,879
81*	608,559	78,524	661,941	85,412	1,180,351	152,303
82*	622,557	80,330	677,170	87,377	1,207,089	155,753
83*	636,876	82,178	692,743	89,386	1,234,850	159,335
84*	651,523	84,067	708,674	91,442	1,262,930	162,959
85*	666,505	86,001	724,974	93,545	1,291,748	166,677
86*	681,841	87,979	741,652	95,697	1,321,696	170,541
87*	697,518	90,002	758,704	97,897	1,352,434	174,508
88*	713,565	92,073	776,159	100,150	1,384,021	178,583
89*	729,973	94,190	794,007	102,453	1,416,459	182,769
90*	746,764	96,357	812,269	104,809	1,449,036	186,972
91*	763,940	98,573	830,952	107,220	1,482,363	191,273
92*	781,512	100,840	850,065	109,686	1,516,463	195,673
93*	799,484	103,159	869,615	112,208	1,551,336	200,172
94*	817,875	105,532	889,618	114,789	1,587,021	204,777
95*	836,685	107,959	910,077	117,429	1,623,518	209,486
96*	855,927	110,442	931,011	120,130	1,660,862	214,305
97*	875,618	112,983	952,425	122,894	1,699,062	219,234
98*	895,753	115,581	974,325	125,719	1,738,139	224,276
99*	916,354	118,239	996,737	128,611	1,778,114	229,434

	Benefit Level 保障級別					
	Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	39,402	5,084	43,767	5,647	78,072	10,074
1	39,402	5,084	43,767	5,647	78,072	10,074
2	39,402	5,084	43,767	5,647	78,072	10,074
3	39,402	5,084	43,767	5,647	78,072	10,074
4	39,402	5,084	43,767	5,647	78,072	10,074
5	36,860	4,756	40,944	5,283	73,035	9,424
6	36,860	4,756	40,944	5,283	73,035	9,424
7	36,860	4,756	40,944	5,283	73,035	9,424
8	36,860	4,756	40,944	5,283	73,035	9,424
9	36,860	4,756	40,944	5,283	73,035	9,424
10	35,621	4,596	39,571	5,106	70,583	9,107
11	35,764	4,615	39,728	5,126	70,839	9,141
12	35,978	4,642	39,966	5,157	71,247	9,193
13	37,471	4,835	41,632	5,372	74,244	9,580
14	37,843	4,883	42,047	5,425	74,976	9,674
15	38,295	4,941	42,552	5,491	75,876	9,790
16	38,868	5,015	43,186	5,572	77,007	9,936
17	39,587	5,108	43,982	5,675	77,144	9,954
18	39,779	5,133	44,195	5,703	77,366	9,983
19	39,945	5,154	44,386	5,727	77,695	10,025
20	39,945	5,154	44,386	5,727	77,695	10,025
21	40,640	5,244	45,149	5,826	80,515	10,389
22	41,703	5,381	46,338	5,979	83,406	10,762
23	43,201	5,574	48,000	6,194	86,405	11,149
24	44,933	5,798	49,923	6,442	89,861	11,595
25	46,728	6,029	51,919	6,699	93,456	12,059
26	48,599	6,271	53,998	6,967	97,192	12,541
27	50,406	6,504	56,008	7,227	100,814	13,008
28	52,283	6,746	58,093	7,496	104,561	13,492
29	54,228	6,997	60,255	7,775	108,454	13,994
30	56,778	7,326	63,085	8,140	112,494	14,515
31	59,441	7,670	66,047	8,522	116,682	15,056
32	62,222	8,029	69,139	8,921	121,025	15,616
33	64,541	8,328	71,715	9,254	125,529	16,197
34	67,124	8,661	74,582	9,623	130,550	16,845
35	69,806	9,007	77,567	10,009	135,774	17,519
36	72,603	9,368	80,671	10,409	141,207	18,220
37	76,275	9,842	84,751	10,936	148,354	19,142
38	80,078	10,333	88,979	11,481	155,752	20,097
39	84,065	10,847	93,405	12,052	163,499	21,097
40	87,778	11,326	97,530	12,585	172,305	22,233
41	91,509	11,808	101,678	13,120	180,438	23,282
42	94,852	12,239	105,391	13,599	187,925	24,248
43	98,402	12,697	109,440	14,121	194,962	25,156
44	100,592	12,980	113,033	14,585	201,182	25,959
45	102,717	13,254	116,629	15,049	207,386	26,759
46	106,289	13,715	119,880	15,468	212,574	27,429
47	109,982	14,191	122,883	15,856	217,899	28,116
48	113,291	14,618	125,869	16,241	223,060	28,782
49	116,736	15,063	129,686	16,734	228,379	29,468
50	120,195	15,509	133,543	17,231	233,707	30,156
51	124,593	16,077	138,440	17,863	240,557	31,040
52	129,630	16,726	144,044	18,586	247,815	31,976
53	134,918	17,409	149,902	19,342	257,138	33,179
54	140,810	18,169	156,455	20,188	267,855	34,562
55	146,572	18,913	162,859	21,014	279,071	36,009
56	152,518	19,680	169,467	21,867	290,532	37,488
57	158,797	20,490	176,444	22,767	302,863	39,079
58	167,517	21,615	186,143	24,018	318,292	41,070
59	175,958	22,704	196,038	25,295	336,646	43,438
60	181,341	23,399	201,358	25,982	346,730	44,739
61	191,456	24,704	212,725	27,448	369,979	47,739
62	205,611	26,530	228,466	29,479	399,130	51,501
63	220,136	28,405	244,590	31,560	426,442	55,025
64	235,357	30,369	261,514	33,744	457,013	58,969
65	250,323	32,300	278,143	35,889	487,763	62,937
66	264,616	34,144	294,019	37,938	515,616	66,531
67	280,180	36,152	311,301	40,168	548,810	70,814
68	297,501	38,387	330,551	42,652	584,380	75,404
69	313,092	40,399	347,879	44,888	619,690	79,960
70	332,213	42,866	369,127	47,629	648,787	83,714
71	349,047	45,038	387,760	50,034	678,818	87,589
72	361,437	46,637	401,408	51,795	702,340	90,625
73	376,855	48,626	418,593	54,012	727,753	93,904
74	392,333	50,624	435,779	56,230	758,740	97,902
75	406,028	52,391	450,941	58,186	789,781	101,907
76	420,971	54,319	467,569	60,331	817,518	105,486
77	439,534	56,714	488,128	62,984	848,583	109,495
78	457,727	59,003	507,829	65,526	885,154	114,213
79	471,448	60,832	523,698	67,574	917,034	118,327
80	488,566	61,750	531,730	68,610	948,172	122,345
81*	489,570	63,170	543,959	70,188	969,974	125,158
82*	500,829	64,623	556,471	71,803	992,283	128,037
83*	512,351	66,110	569,269	73,454	1,015,108	130,982
84*	524,134	67,630	582,364	75,144	1,038,457	133,994
85*	536,191	69,186	595,758	76,872	1,062,343	137,077
86*	548,520	70,777	609,459	78,640	1,086,772	140,229
87*	561,139	72,405	623,480	80,449	1,111,775	143,455
88*	574,045	74,070	637,819	82,299	1,137,343	146,754
89*	587,246	75,774	652,487	84,192	1,163,497	150,129
90*	600,753	77,517	667,494	86,128	1,190,260	153,582
91*	614,571	79,299	682,847	88,109	1,217,637	157,114
92*	628,707	81,123	698,555	90,136	1,245,646	160,729
93*	643,165	82,989	714,618	92,209	1,274,290	164,425
94*	657,958	84,898	731,056	94,330	1,303,600	168,206
95*	673,092	86,851	747,870	96,499	1,333,583	172,075
96*	688,572	88,848	765,071	98,719	1,364,258	176,033
97*	704,412	90,892	782,668	100,989	1,395,632	180,082
98*	720,611	92,982	800,670	103,312	1,427,733	184,224
99*	737,185	95,121	819,084	105,688	1,460,570	188,461

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Standard 標準						
Age* 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,954	2,059	17,726	2,287	31,913	4,118
1	15,954	2,059	17,726	2,287	31,913	4,118
2	15,954	2,059	17,726	2,287	31,913	4,118
3	15,954	2,059	17,726	2,287	31,913	4,118
4	15,954	2,059	17,726	2,287	31,913	4,118
5	15,116	1,950	16,793	2,167	30,229	3,901
6	15,116	1,950	16,793	2,167	30,229	3,901
7	15,116	1,950	16,793	2,167	30,229	3,901
8	15,116	1,950	16,793	2,167	30,229	3,901
9	15,116	1,950	16,793	2,167	30,229	3,901
10	13,664	1,763	15,185	1,959	27,329	3,526
11	13,862	1,789	15,402	1,987	27,721	3,577
12	14,122	1,822	15,695	2,025	28,245	3,645
13	14,892	1,922	16,236	2,095	29,228	3,771
14	15,195	1,961	16,727	2,158	30,101	3,884
15	15,503	2,000	17,225	2,223	31,005	4,001
16	15,811	2,040	17,573	2,267	31,627	4,081
17	16,210	2,092	18,010	2,324	32,417	4,183
18	16,615	2,144	18,462	2,382	33,228	4,287
19	17,029	2,197	18,923	2,442	34,061	4,395
20	17,457	2,253	19,485	2,514	35,072	4,525
21	17,898	2,309	20,258	2,614	36,126	4,661
22	18,320	2,364	20,934	2,701	36,985	4,772
23	18,986	2,450	21,494	2,773	37,975	4,900
24	19,557	2,523	22,140	2,857	39,113	5,047
25	20,142	2,599	22,591	2,915	40,288	5,198
26	20,745	2,677	23,053	2,975	41,496	5,354
27	21,325	2,752	23,693	3,057	42,643	5,502
28	21,912	2,827	24,349	3,142	43,830	5,655
29	22,412	2,892	24,903	3,213	44,825	5,784
30	23,106	2,981	25,673	3,313	46,212	5,963
31	23,739	3,063	26,378	3,404	47,484	6,127
32	24,281	3,133	26,981	3,481	48,561	6,266
33	24,773	3,197	27,525	3,552	49,546	6,393
34	25,205	3,252	28,004	3,613	50,408	6,504
35	25,649	3,310	28,496	3,677	51,294	6,619
36	26,096	3,367	28,996	3,741	52,192	6,734
37	26,445	3,412	29,384	3,791	52,895	6,825
38	26,801	3,458	29,781	3,843	53,601	6,916
39	27,159	3,504	30,181	3,894	54,321	7,009
40	27,770	3,583	30,568	3,944	54,509	7,033
41	28,772	3,713	31,668	4,086	57,003	7,355
42	30,372	3,919	33,435	4,314	60,180	7,765
43	31,612	4,079	35,128	4,533	62,637	8,082
44	33,343	4,302	37,052	4,781	66,073	8,526
45	34,038	4,392	38,363	4,950	68,401	8,826
46	35,727	4,610	39,700	5,123	70,796	9,135
47	37,124	4,790	41,057	5,298	73,214	9,447
48	38,382	4,953	42,254	5,452	75,346	9,722
49	40,037	5,166	43,270	5,583	77,163	9,957
50	41,608	5,369	46,141	5,954	82,672	10,667
51	43,350	5,594	47,718	6,157	85,080	10,978
52	45,032	5,811	49,569	6,396	88,396	11,406
53	45,690	5,895	50,763	6,550	90,525	11,681
54	47,975	6,190	53,306	6,878	95,052	12,265
55	50,133	6,469	55,704	7,188	99,330	12,817
56	52,878	6,823	58,211	7,511	103,799	13,393
57	55,472	7,158	61,355	7,917	109,408	14,117
58	57,774	7,455	63,601	8,207	113,410	14,634
59	61,034	7,875	67,768	8,744	121,402	15,665
60	65,851	8,497	73,589	9,495	132,625	17,113
61	71,423	9,216	79,377	10,242	142,015	18,325
62	76,351	9,852	84,839	10,947	151,775	19,584
63	80,493	10,386	89,388	11,534	161,355	20,820
64	86,168	11,118	95,751	12,355	171,204	22,091
65	92,498	11,935	103,050	13,297	184,248	23,774
66	98,744	12,741	109,712	14,156	197,521	25,487
67	105,849	13,658	117,615	15,176	211,692	27,315
68	113,734	14,675	126,352	16,303	227,254	29,323
69	121,771	15,712	135,295	17,457	242,053	31,233
70	129,440	16,702	143,819	18,557	258,878	33,404
71	137,412	17,731	154,052	19,878	277,551	35,813
72	144,544	18,651	158,545	20,457	285,633	36,856
73	152,234	19,643	165,297	21,329	295,404	38,117
74	157,170	20,280	172,461	22,253	307,500	39,677
75	165,067	21,299	181,108	23,369	323,825	41,784
76	172,193	22,218	188,957	24,382	338,738	43,708
77	180,780	23,326	198,485	25,611	350,884	45,275
78	188,957	24,382	207,418	26,764	366,825	47,332
79	199,376	25,726	218,839	28,237	375,083	48,398
80	205,865	26,563	225,940	29,154	381,284	49,198
81*	210,602	27,174	231,169	29,828	390,055	50,330
82*	215,444	27,799	236,484	30,514	399,024	51,487
83*	220,399	28,439	241,923	31,216	408,203	52,671
84*	225,471	29,093	247,487	31,934	417,592	53,883
85*	230,656	29,762	253,179	32,668	427,193	55,122
86*	235,954	30,446	259,003	33,420	437,017	56,389
87*	241,384	31,164	264,959	34,188	447,069	57,686
88*	246,938	31,863	271,055	34,975	457,353	59,013
89*	252,617	32,596	277,289	35,779	467,873	60,371
90*	258,427	33,345	283,666	36,602	478,637	61,760
91*	264,370	34,112	290,187	37,443	489,642	63,180
92*	270,449	34,897	296,862	38,305	500,901	64,632
93*	276,671	35,699	303,694	39,186	512,430	66,120
94*	283,032	36,520	310,676	40,087	524,210	67,640
95*	289,548	37,361	317,825	41,010	536,272	69,196
96*	296,204	38,220	325,135	41,953	548,604	70,788
97*	303,015	39,099	332,611	42,918	561,219	72,415
98*	309,987	39,998	340,263	43,905	574,130	74,081
99*	317,117	40,918	348,085	44,914	587,331	75,785

	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,423	1,603	13,911	1,795	24,155	3,117
1	12,423	1,603	13,911	1,795	24,155	3,117
2	12,423	1,603	13,911	1,795	24,155	3,117
3	12,423	1,603	13,911	1,795	24,155	3,117
4	12,423	1,603	13,911	1,795	24,155	3,117
5	11,179	1,442	12,599	1,626	22,377	2,887
6	11,179	1,442	12,599	1,626	22,377	2,887
7	11,179	1,442	12,599	1,626	22,377	2,887
8	11,179	1,442	12,599	1,626	22,377	2,887
9	11,179	1,442	12,599	1,626	22,377	2,887
10	10,106	1,304	11,394	1,470	20,231	2,610
11	10,251	1,323	11,556	1,491	20,520	2,648
12	10,444	1,348	11,775	1,519	20,908	2,698
13	11,014	1,421	12,110	1,563	21,574	2,784
14	11,237	1,450	12,515	1,615	22,250	2,871
15	11,465	1,479	12,923	1,667	22,950	2,961
16	11,693	1,509	13,186	1,701	23,411	3,021
17	11,988	1,547	13,513	1,744	23,997	3,096
18	12,288	1,586	13,852	1,787	24,597	3,174
19	12,594	1,625	14,198	1,832	25,214	3,253
20	12,910	1,666	14,639	1,889	25,978	3,352
21	13,650	1,761	15,690	2,025	27,131	3,501
22	13,972	1,803	16,254	2,097	27,775	3,584
23	14,481	1,869	16,648	2,148	28,484	3,675
24	14,915	1,925	17,148	2,213	29,337	3,785
25	15,362	1,982	17,455	2,252	30,219	3,899
26	15,821	2,041	17,766	2,292	31,126	4,016
27	16,264	2,099	18,260	2,356	31,984	4,127
28	16,712	2,156	18,765	2,421	32,876	4,242
29	17,093	2,206	19,192	2,476	33,623	4,338
30	17,622	2,274	19,786	2,553	34,663	4,473
31	18,105	2,336	20,329	2,623	35,617	4,596
32	18,518	2,389	20,793	2,683	36,424	4,700
33	18,894	2,438	21,212	2,737	37,163	4,795
34	19,223	2,480	21,582	2,785	37,810	4,879
35	19,561	2,524	21,960	2,834	38,473	4,964
36	19,902	2,568	22,346	2,883	39,148	5,051
37	20,168	2,602	22,644	2,922	39,675	5,119
38	20,441	2,638	22,952	2,962	40,205	5,188
39	20,713	2,673	23,260	3,001	40,745	5,257
40	21,179	2,733	23,498	3,032	40,781	5,262
41	21,943	2,831	24,342	3,141	42,702	5,510
42	23,163	2,989	25,701	3,316	45,081	5,817
43	24,109	3,111	27,072	3,493	46,923	6,055
44	25,430	3,281	28,555	3,685	49,497	6,387
45	25,960	3,350	29,678	3,829	51,338	6,624
46	27,247	3,516	30,595	3,948	53,034	6,843
47	28,313	3,653	31,602	4,078	54,811	7,072
48	29,272	3,777	32,481	4,191	56,372	7,274
49	30,535	3,940	33,093	4,270	57,583	7,430
50	31,733	4,095	35,540	4,586	61,954	7,994
51	33,062	4,266	36,681	4,733	63,653	8,213
52	34,344	4,431	38,103	4,917	66,135	8,534
53	34,846	4,496	39,121	5,048	67,813	8,750
54	36,588	4,721	41,081	5,301	71,204	9,188
55	38,234	4,933	42,930	5,539	74,410	9,601
56	40,328	5,204	44,748	5,774	77,658	10,020
57	41,673	5,377	46,604	6,013	81,369	10,499
58	43,926	5,668	48,759	6,291	84,734	10,933
59	47,437	6,121	53,087	6,850	91,748	11,838
60	51,217	6,609	57,776	7,455	100,418	12,957
61	55,961	7,221	62,637	8,082	107,705	13,897
62	60,326	7,784	67,438	8,702	115,532	14,907
63	64,852	8,368	72,271	9,325	124,012	16,002
64	69,713	8,995	76,155	9,826	131,702	16,994
65	74,410	9,601	81,553	10,523	141,413	18,247
66	79,434	10,250	86,755	11,194	151,669	19,570
67	85,149	10,987	92,336	11,914	162,546	20,974
68	91,492	11,805	98,986	12,772	174,478	22,513
69	97,958	12,640	106,337	13,721	185,736	23,966
70	106,165	13,699	115,267	14,873	198,778	25,649
71	112,850	14,561	122,522	15,809	213,967	27,609
72	119,800	15,458	131,245	16,935	219,691	28,347
73	127,563	16,460	136,731	17,643	226,762	29,260
74	134,346	17,335	142,552	18,394	236,258	30,485
75	138,717	17,899	148,733	19,191	248,873	32,113
76	145,677	18,797	156,189	20,153	260,412	33,602
77	150,125	19,371	160,814	20,750	269,358	34,756
78	153,013	19,744	168,046	21,683	281,601	36,336
79	161,450	20,832	177,296	22,877	287,911	37,150
80	166,704	21,510	183,044	23,619	291,174	37,571
81*	170,541	22,005	187,285	24,166	297,867	38,434
82*	174,461	22,511	191,592	24,722	304,717	39,318
83*	178,474	23,029	195,998	25,290	311,727	40,223
84*	182,580	23,559	200,505	25,872	318,895	41,148
85*	186,780	24,101	205,117	26,467	326,227	42,094
86*	191,070	24,654	209,838	27,076	333,730	43,062
87*	195,468	25,222	214,662	27,698	341,406	44,052
88*	199,964	25,802	219,600	28,335	349,259	45,066
89*	204,564	26,395	224,651	28,987	357,293	46,102
90*	209,268	27,002	229,818	29,654	365,513	47,163
91*	214,081	27,623	235,100	30,335	373,918	48,247
92*	219,003	28,258	240,507	31,033	382,514	49,357
93*	224,043	28,909	246,045	31,748	391,321	50,493
94*	229,193	29,573	251,700	32,477	400,316	51,654
95*	234,469	30,254	257,490	33,225	409,526	52,842
96*	239,859	30,950	263,414	33,989	418,944	54,057
97*	245,375	31,661	269,472	34,771	428,577	55,300
98*	251,021	32,390	275,671	35,570	438,438	56,573
99*	256,795	33,135	282,007	36,388	448,518	57,873

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元 或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,654	3,568	27,766	3,583	60,646	7,825
1	27,654	3,568	27,766	3,583	60,646	7,825
2	27,654	3,568	27,766	3,583	60,646	7,825
3	27,654	3,568	27,766	3,583	60,646	7,825
4	27,654	3,568	27,766	3,583	60,646	7,825
5	25,829	3,333	25,933	3,346	56,636	7,308
6	25,829	3,333	25,933	3,346	56,636	7,308
7	25,829	3,333	25,933	3,346	56,636	7,308
8	25,829	3,333	25,933	3,346	56,636	7,308
9	25,829	3,333	25,933	3,346	56,636	7,308
10	26,935	3,475	27,063	3,492	56,698	7,316
11	27,890	3,599	27,892	3,599	56,752	7,323
12	28,677	3,700	28,809	3,717	56,938	7,347
13	30,559	3,943	30,687	3,960	57,282	7,391
14	32,267	4,163	32,396	4,180	59,827	7,720
15	34,181	4,410	34,319	4,428	61,658	7,956
16	36,046	4,651	36,359	4,691	64,123	8,274
17	37,324	4,816	37,653	4,858	66,084	8,527
18	38,459	4,962	38,986	5,030	68,096	8,787
19	40,948	5,284	41,505	5,355	70,569	9,106
20	42,152	5,439	43,906	5,665	73,262	9,453
21	43,215	5,576	45,493	5,870	76,232	9,836
22	45,156	5,827	47,784	6,166	79,995	10,322
23	47,348	6,109	50,147	6,471	84,310	10,879
24	49,517	6,389	52,607	6,788	88,831	11,462
25	50,981	6,578	55,159	7,117	93,098	12,013
26	52,166	6,731	56,508	7,291	97,134	12,533
27	53,337	6,882	57,754	7,452	99,274	12,810
28	54,702	7,058	59,392	7,663	102,095	13,174
29	56,185	7,250	61,111	7,885	105,049	13,555
30	57,882	7,469	62,961	8,124	108,220	13,964
31	59,669	7,673	64,686	8,347	111,191	14,347
32	61,152	7,891	66,517	8,583	114,334	14,753
33	62,857	8,111	68,373	8,822	117,525	15,165
34	64,629	8,339	70,298	9,071	120,837	15,592
35	66,431	8,572	72,264	9,324	124,213	16,027
36	68,044	8,780	74,016	9,550	127,226	16,416
37	69,070	8,912	75,128	9,694	129,138	16,663
38	69,760	9,001	75,876	9,790	130,427	16,829
39	70,548	9,103	76,736	9,901	131,904	17,020
40	70,677	9,120	76,879	9,920	133,349	17,206
41	70,769	9,131	76,975	9,932	134,745	17,386
42	71,018	9,164	77,246	9,967	136,143	17,567
43	71,365	9,208	77,624	10,016	137,501	17,742
44	72,355	9,336	78,703	10,155	140,878	18,178
45	74,413	9,602	80,941	10,444	145,102	18,723
46	76,135	9,824	82,810	10,685	148,004	19,097
47	77,867	10,047	84,698	10,929	150,967	19,480
48	79,625	10,274	86,610	11,175	153,984	19,869
49	81,393	10,502	88,529	11,423	157,453	20,317
50	83,176	10,732	90,467	11,673	161,370	20,822
51	84,968	10,964	92,425	11,926	165,305	21,330
52	86,782	11,198	94,402	12,181	169,284	21,843
53	90,219	11,641	98,130	12,662	177,227	22,868
54	94,130	12,146	102,385	13,211	186,111	24,014
55	98,109	12,659	106,709	13,769	195,132	25,178
56	102,160	13,182	111,123	14,338	204,294	26,361
57	105,557	13,620	114,820	14,815	212,131	27,372
58	112,417	14,505	122,282	15,778	225,945	29,154
59	120,624	15,564	131,208	16,930	242,423	31,280
60	129,913	16,763	141,294	18,231	259,696	33,509
61	138,618	17,886	150,771	19,454	275,934	35,604
62	147,625	19,048	160,579	20,720	293,886	37,921
63	156,927	20,249	170,695	22,025	312,425	40,313
64	166,344	21,464	180,931	23,346	332,446	42,896
65	175,289	22,618	190,669	24,602	351,632	45,372
66	185,439	23,928	201,711	26,027	375,351	48,432
67	197,065	25,428	214,352	27,658	400,704	51,704
68	210,397	27,148	228,840	29,528	427,791	55,199
69	224,689	28,992	244,386	31,534	456,730	58,933
70	235,199	30,348	255,812	33,008	478,002	61,678
71	244,440	31,541	265,890	34,308	501,379	64,694
72	256,446	33,090	278,943	35,993	525,882	67,856
73	269,009	34,711	292,604	37,755	551,539	71,166
74	282,192	36,412	306,928	39,604	578,440	74,637
75	295,987	38,192	321,946	41,541	600,596	77,496
76	310,460	40,059	337,675	43,571	623,646	80,470
77	325,609	42,014	354,159	45,698	647,603	83,562
78	341,485	44,063	371,429	47,926	672,518	86,777
79	356,728	46,029	388,008	50,066	698,410	90,117
80	366,487	47,289	398,634	51,437	710,831	91,720
81*	374,917	48,376	407,805	52,620	727,182	93,830
82*	383,537	49,489	417,183	53,830	743,647	95,954
83*	392,361	50,627	426,779	55,068	760,754	98,162
84*	401,386	51,792	436,594	56,335	778,055	100,394
85*	410,618	52,983	446,636	57,630	795,811	102,685
86*	420,060	54,201	456,905	58,955	814,251	105,065
87*	429,722	55,448	467,419	60,312	833,201	107,510
88*	439,605	56,723	478,168	61,699	852,651	110,019
89*	449,720	58,028	489,170	63,119	872,645	112,599
90*	460,062	59,363	500,418	64,570	892,712	115,189
91*	470,642	60,728	511,923	66,055	913,238	117,837
92*	481,465	62,125	523,702	67,574	934,244	120,548
93*	492,538	63,553	535,746	69,129	955,732	123,320
94*	503,870	65,015	548,067	70,718	977,713	126,157
95*	515,456	66,510	560,672	72,345	1,000,201	129,058
96*	527,310	68,040	573,569	74,009	1,023,204	132,026
97*	539,436	69,605	586,759	75,711	1,046,737	135,063
98*	551,848	71,206	600,258	77,453	1,070,818	138,170
99*	564,541	72,844	614,063	79,234	1,095,444	141,348

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,250	2,871	24,716	3,189	44,088	5,689
1	22,250	2,871	24,716	3,189	44,088	5,689
2	22,250	2,871	24,716	3,189	44,088	5,689
3	22,250	2,871	24,716	3,189	44,088	5,689
4	22,250	2,871	24,716	3,189	44,088	5,689
5	20,761	2,679	23,066	2,976	41,136	5,308
6	20,761	2,679	23,066	2,976	41,136	5,308
7	20,761	2,679	23,066	2,976	41,136	5,308
8	20,761	2,679	23,066	2,976	41,136	5,308
9	20,761	2,679	23,066	2,976	41,136	5,308
10	20,316	2,621	22,566	2,912	40,248	5,193
11	20,560	2,653	22,837	2,947	40,724	5,255
12	20,844	2,690	23,157	2,988	41,278	5,326
13	21,884	2,824	24,316	3,138	43,359	5,595
14	22,272	2,874	24,746	3,193	44,132	5,694
15	22,720	2,932	25,247	3,258	45,017	5,809
16	23,217	2,996	25,797	3,329	46,004	5,936
17	23,750	3,065	26,389	3,405	46,196	5,961
18	23,869	3,080	26,518	3,422	46,421	5,990
19	23,968	3,093	26,632	3,436	46,616	6,015
20	23,968	3,093	26,632	3,436	46,616	6,015
21	24,383	3,146	27,092	3,496	48,307	6,233
22	25,021	3,229	27,805	3,588	50,044	6,457
23	25,920	3,345	28,800	3,716	51,843	6,689
24	26,958	3,478	29,952	3,865	53,917	6,957
25	28,037	3,618	31,150	4,019	56,073	7,235
26	29,159	3,762	32,399	4,181	58,317	7,525
27	30,242	3,902	33,605	4,336	60,489	7,805
28	31,371	4,048	34,857	4,498	62,736	8,095
29	32,535	4,198	36,151	4,665	65,073	8,397
30	34,068	4,396	37,852	4,884	67,497	8,709
31	35,664	4,602	39,628	5,113	70,007	9,033
32	37,333	4,817	41,483	5,353	72,615	9,370
33	38,724	4,997	43,028	5,552	75,317	9,718
34	40,272	5,196	44,748	5,774	78,330	10,107
35	41,883	5,404	46,540	6,005	81,464	10,511
36	43,562	5,621	48,401	6,245	84,724	10,932
37	45,765	5,905	50,851	6,561	89,015	11,486
38	48,048	6,200	53,385	6,888	93,451	12,058
39	50,439	6,508	56,042	7,231	98,102	12,658
40	52,666	6,796	58,518	7,551	103,382	13,340
41	54,905	7,085	61,006	7,872	108,264	13,970
42	56,912	7,343	63,234	8,159	112,755	14,549
43	59,043	7,618	65,663	8,473	116,978	15,094
44	60,357	7,788	67,820	8,751	120,708	15,575
45	61,628	7,952	69,976	9,029	124,434	16,056
46	63,773	8,229	71,927	9,281	127,544	16,457
47	65,988	8,515	73,729	9,513	130,738	16,869
48	67,973	8,771	75,520	9,745	133,835	17,269
49	70,040	9,037	77,814	10,041	137,026	17,681
50	72,116	9,305	80,127	10,339	140,223	18,093
51	74,758	9,646	83,063	10,718	144,333	18,624
52	77,776	10,036	86,426	11,152	148,690	19,186
53	80,952	10,445	89,941	11,605	154,284	19,908
54	84,486	10,901	93,874	12,113	160,714	20,737
55	87,944	11,348	97,714	12,608	167,441	21,605
56	91,511	11,808	101,680	13,120	174,316	22,492
57	95,247	12,290	105,831	13,656	181,662	23,440
58	99,537	12,843	110,601	14,271	189,123	24,403
59	104,513	13,486	116,441	15,025	199,950	25,800
60	110,260	14,227	122,433	15,798	210,822	27,203
61	118,305	15,265	131,450	16,961	228,622	29,500
62	126,709	16,350	140,794	18,167	245,971	31,738
63	135,449	17,477	150,499	19,419	262,391	33,857
64	144,660	18,666	160,740	20,741	280,898	36,245
65	154,214	19,899	171,353	22,110	300,496	38,774
66	163,023	21,035	181,135	23,372	317,659	40,988
67	172,611	22,272	191,783	24,746	338,107	43,627
68	183,282	23,649	203,644	26,277	360,021	46,454
69	192,889	24,889	214,318	27,654	381,772	49,261
70	204,668	26,409	227,407	29,343	399,698	51,574
71	215,037	27,747	238,886	30,824	418,203	53,962
72	222,671	28,732	247,295	31,909	432,691	55,831
73	232,172	29,958	257,882	33,275	448,345	57,851
74	241,706	31,188	268,472	34,642	467,438	60,315
75	250,142	32,276	277,812	35,847	486,563	62,782
76	259,347	33,464	288,058	37,169	503,648	64,987
77	270,782	34,940	300,722	38,803	522,786	67,456
78	281,716	36,350	312,860	40,369	545,319	70,364
79	290,448	37,477	322,636	41,630	564,956	72,898
80	294,829	38,042	327,585	42,269	584,140	75,373
81*	301,613	38,918	335,119	43,241	597,577	77,107
82*	308,547	39,813	342,823	44,235	611,317	78,880
83*	315,643	40,728	350,707	45,253	625,377	80,694
84*	322,907	41,665	358,778	46,294	639,766	82,550
85*	330,329	42,623	367,026	47,358	654,475	84,448
86*	337,931	43,604	375,468	48,447	669,532	86,391
87*	345,700	44,606	384,105	49,562	684,928	88,378
88*	353,652	45,633	392,941	50,702	700,683	90,411
89*	361,786	46,682	401,981	51,869	716,801	92,490
90*	370,108	47,756	411,226	53,061	733,288	94,618
91*	378,619	48,854	420,683	54,282	750,150	96,794
92*	387,329	49,978	430,356	55,530	767,405	99,020
93*	396,238	51,127	440,256	56,807	785,057	101,298
94*	405,352	52,303	450,381	58,114	803,111	103,627
95*	414,677	53,507	460,741	59,450	821,582	106,011
96*	424,211	54,737	471,340	60,818	840,480	108,449
97*	433,970	55,996	482,178	62,217	859,813	110,944
98*	443,950	57,284	493,272	63,648	879,589	113,495
99*	454,162	58,602	504,615	65,112	899,816	116,105

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元 或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,319	1,202	10,353	1,336	18,634	2,404
1	9,319	1,202	10,353	1,336	18,634	2,404
2	9,319	1,202	10,353	1,336	18,634	2,404
3	9,319	1,202	10,353	1,336	18,634	2,404
4	9,319	1,202	10,353	1,336	18,634	2,404
5	8,827	1,139	9,807	1,265	17,654	2,278
6	8,827	1,139	9,807	1,265	17,654	2,278
7	8,827	1,139	9,807	1,265	17,654	2,278
8	8,827	1,139	9,807	1,265	17,654	2,278
9	8,827	1,139	9,807	1,265	17,654	2,278
10	7,981	1,030	8,867	1,144	15,959	2,059
11	8,092	1,044	8,993	1,160	16,191	2,089
12	8,245	1,064	9,164	1,182	16,495	2,128
13	8,697	1,122	9,485	1,224	17,070	2,203
14	8,874	1,145	9,769	1,261	17,579	2,268
15	9,054	1,168	10,060	1,298	18,108	2,337
16	9,234	1,191	10,264	1,324	18,471	2,383
17	9,466	1,221	10,519	1,357	18,932	2,443
18	9,703	1,252	10,782	1,391	19,408	2,504
19	9,945	1,283	11,051	1,426	19,893	2,567
20	10,196	1,316	11,378	1,468	20,480	2,643
21	10,881	1,404	12,317	1,589	21,966	2,834
22	11,137	1,437	12,728	1,642	22,487	2,902
23	11,545	1,490	13,069	1,686	23,088	2,979
24	11,889	1,534	13,463	1,737	23,779	3,068
25	12,247	1,580	13,739	1,773	24,494	3,161
26	12,614	1,628	14,016	1,809	25,229	3,255
27	12,965	1,673	14,407	1,859	25,928	3,346
28	13,324	1,719	14,806	1,910	26,647	3,438
29	13,627	1,758	15,142	1,954	27,255	3,517
30	14,048	1,813	15,609	2,014	28,097	3,625
31	14,433	1,862	16,039	2,070	28,869	3,725
32	14,763	1,905	16,402	2,116	29,526	3,810
33	15,063	1,944	16,735	2,159	30,122	3,887
34	15,325	1,977	17,027	2,197	30,649	3,955
35	15,593	2,012	17,325	2,235	31,191	4,025
36	15,866	2,047	17,630	2,275	31,731	4,094
37	16,077	2,074	17,866	2,305	32,158	4,149
38	16,294	2,102	18,105	2,336	32,591	4,205
39	16,514	2,131	18,348	2,367	33,025	4,261
40	16,886	2,179	18,585	2,398	33,142	4,276
41	17,497	2,258	19,259	2,485	34,658	4,472
42	18,467	2,383	20,327	2,623	36,590	4,721
43	19,221	2,480	21,358	2,756	38,082	4,914
44	20,273	2,616	22,526	2,907	40,174	5,184
45	20,695	2,670	23,324	3,010	41,588	5,366
46	21,722	2,803	24,139	3,115	43,046	5,554
47	22,570	2,912	24,964	3,221	44,517	5,744
48	23,338	3,011	25,690	3,315	45,811	5,911
49	24,343	3,141	26,309	3,395	46,915	6,054
50	25,296	3,264	28,053	3,620	50,264	6,486
51	26,356	3,401	29,013	3,744	51,731	6,675
52	27,377	3,533	30,138	3,889	53,745	6,935
53	27,779	3,584	30,862	3,982	55,038	7,102
54	29,168	3,764	32,408	4,182	57,793	7,457
55	30,481	3,933	33,868	4,370	60,391	7,792
56	32,148	4,148	35,391	4,567	63,110	8,143
57	33,726	4,352	37,304	4,813	66,520	8,583
58	35,127	4,533	38,667	4,989	68,952	8,897
59	37,582	4,849	41,728	5,384	74,754	9,646
60	40,388	5,211	45,133	5,824	81,343	10,496
61	44,333	5,720	49,273	6,358	88,155	11,375
62	48,103	6,207	53,452	6,897	95,617	12,338
63	51,951	6,703	57,694	7,444	104,142	13,438
64	56,108	7,240	62,346	8,045	111,473	14,384
65	60,469	7,802	67,365	8,692	120,445	15,541
66	64,235	8,288	71,370	9,209	128,489	16,579
67	68,309	8,814	75,900	9,794	136,612	17,627
68	73,398	9,471	81,538	10,521	146,654	18,923
69	78,584	10,140	87,308	11,266	156,205	20,155
70	83,532	10,778	92,810	11,975	167,064	21,557
71	88,676	11,442	99,416	12,828	179,114	23,111
72	93,279	12,036	102,316	13,202	184,329	23,784
73	98,241	12,676	106,671	13,764	190,633	24,598
74	101,427	13,087	111,295	14,361	198,439	25,605
75	106,521	13,745	116,875	15,081	208,976	26,965
76	111,119	14,338	121,937	15,734	218,597	28,206
77	116,664	15,053	128,089	16,528	226,437	29,218
78	121,941	15,734	133,853	17,271	236,725	30,545
79	128,664	16,602	141,223	18,222	242,054	31,233
80	132,852	17,142	145,806	18,814	246,060	31,750
81*	135,908	17,537	149,185	19,250	251,720	32,480
82*	139,033	17,940	152,613	19,692	257,507	33,227
83*	142,231	18,352	156,123	20,145	263,427	33,991
84*	145,502	18,774	159,714	20,608	269,487	34,773
85*	148,848	19,206	163,386	21,082	275,684	35,572
86*	152,272	19,648	167,143	21,567	282,025	36,390
87*	155,776	20,100	170,990	22,063	288,513	37,227
88*	159,360	20,563	174,922	22,571	295,152	38,084
89*	163,026	21,036	178,945	23,090	301,941	38,960
90*	166,770	21,519	183,059	23,621	308,879	39,855
91*	170,609	22,014	187,269	24,164	315,982	40,772
92*	174,537	22,521	191,580	24,720	323,256	41,710
93*	178,547	23,038	195,982	25,288	330,686	42,669
94*	182,653	23,568	200,491	25,870	338,293	43,651
95*	186,853	24,110	205,104	26,465	346,074	44,655
96*	191,155	24,665	209,825	27,074	354,038	45,682
97*	195,549	25,232	214,650	27,697	362,178	46,733
98*	200,049	25,813	219,585	28,334	370,510	47,808
99*	204,650	26,406	224,636	28,985	379,031	48,907

Benefit Level 保障級別						
Essential 精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,268	938	8,136	1,050	14,113	1,821
1	7,268	938	8,136	1,050	14,113	1,821
2	7,268	938	8,136	1,050	14,113	1,821
3	7,268	938	8,136	1,050	14,113	1,821
4	7,268	938	8,136	1,050	14,113	1,821
5	6,537	843	7,368	951	13,076	1,687
6	6,537	843	7,368	951	13,076	1,687
7	6,537	843	7,368	951	13,076	1,687
8	6,537	843	7,368	951	13,076	1,687
9	6,537	843	7,368	951	13,076	1,687
10	5,911	763	6,660	859	11,821	1,525
11	5,994	773	6,756	872	11,994	1,548
12	6,106	788	6,885	888	12,218	1,577
13	6,441	831	7,084	914	12,608	1,627
14	6,573	848	7,318	944	13,002	1,678
15	6,706	865	7,558	975	13,414	1,731
16	6,839	882	7,711	995	13,681	1,765
17	7,011	905	7,903	1,020	14,024	1,810
18	7,186	927	8,100	1,045	14,376	1,855
19	7,366	950	8,302	1,071	14,734	1,901
20	7,551	974	8,558	1,104	15,178	1,958
21	8,046	1,038	9,292	1,199	16,282	2,101
22	8,236	1,063	9,630	1,243	16,669	2,151
23	8,537	1,102	9,860	1,272	17,090	2,205
24	8,791	1,134	10,158	1,311	17,602	2,271
25	9,056	1,169	10,337	1,334	18,130	2,339
26	9,328	1,204	10,515	1,357	18,674	2,410
27	9,588	1,237	10,810	1,395	19,192	2,476
28	9,853	1,271	11,108	1,433	19,724	2,545
29	10,076	1,300	11,358	1,466	20,173	2,603
30	10,389	1,341	11,712	1,511	20,799	2,684
31	10,673	1,377	12,033	1,553	21,369	2,757
32	10,917	1,409	12,304	1,588	21,856	2,820
33	11,138	1,437	12,554	1,620	22,296	2,877
34	11,332	1,462	12,774	1,648	22,686	2,927
35	11,531	1,488	12,998	1,677	23,089	2,979
36	11,733	1,514	13,227	1,707	23,488	3,031
37	11,889	1,534	13,405	1,730	23,804	3,071
38	12,048	1,555	13,582	1,753	24,124	3,113
39	12,212	1,576	13,765	1,776	24,445	3,154
40	12,487	1,611	13,902	1,794	24,462	3,156
41	12,938	1,669	14,406	1,859	25,617	3,305
42	13,656	1,762	15,205	1,962	27,046	3,490
43	14,213	1,834	16,023	2,067	28,148	3,632
44	14,991	1,934	16,900	2,181	29,696	3,832
45	15,304	1,975	17,574	2,268	30,805	3,975
46	16,063	2,073	18,111	2,337	31,818	4,106
47	16,690	2,154	18,703	2,413	32,883	4,243
48	17,257	2,227	19,218	2,480	33,814	4,363
49	18,001	2,323	19,567	2,525	34,531	4,456
50	18,706	2,414	21,034	2,714	37,169	4,796
51	19,513	2,518	21,726	2,803	38,203	4,929
52	20,268	2,615	22,570	2,912	39,691	5,121
53	20,565	2,654	23,176	2,990	40,702	5,252
54	21,594	2,786	24,337	3,140	42,740	5,515
55	22,567	2,912	25,434	3,282	44,661	5,763
56	23,801	3,071	26,502	3,420	46,606	6,014
57	24,477	3,158	27,494	3,548	48,741	6,289
58	25,874	3,339	28,825	3,719	50,806	6,556
59	27,890	3,599	31,396	4,051	55,373	7,145
60	30,027	3,874	34,077	4,397	60,411	7,795
61	32,961	4,253	37,142	4,793	65,346	8,432
62	35,665	4,602	40,193	5,186	70,790	9,134
63	38,447	4,961	43,306	5,588	77,139	9,953
64	41,254	5,323	45,630	5,888	82,229	10,610
65	44,154	5,697	48,865	6,305	88,620	11,435
66	47,136	6,082	51,983	6,707	94,799	12,232
67	50,526	6,519	55,324	7,139	101,131	13,049
68	54,291	7,005	59,309	7,653	108,551	14,007
69	58,127	7,500	63,717	8,222	115,530	14,907
70	62,992	8,128	69,063	8,911	123,675	15,958
71	66,960	8,640	73,416	9,473	133,102	17,174
72	71,083	9,172	78,641	10,147	136,537	17,618
73	75,692	9,767	81,926	10,571	140,820	18,170
74	79,715	10,286	85,416	11,021	146,770	18,938
75	82,309	10,621	89,118	11,499	154,626	19,952
76	86,433	11,153	93,582	12,075	161,812	20,879
77	89,081	11,494	96,236	12,418	167,275	21,584
78	90,699	11,703	100,560	12,975	174,880	22,565
79	95,700	12,348	106,094	13,690	178,791	23,070
80	98,816	12,750	109,535	14,134	180,450	23,284
81*	101,089	13,044	112,078	14,462	184,597	23,819
82*	103,413	13,344	114,653	14,794	188,840	24,366
83*	105,791	13,650	117,290	15,134	193,181	24,927
84*	108,225	13,965	119,988	15,482	197,625	25,500
85*	110,713	14,286	122,746	15,838	202,170	26,086
86*	113,261	14,614	125,568	16,202	206,820	26,686
87*	115,867	14,951	128,460	16,575	211,578	27,300
88*	118,532	15,294	131,412	16,956	216,446	27,929
89*	121,259	15,646	134,435	17,346	221,425	28,571
90*	124,043	16,006	137,525	17,745	226,513	29,227
91*	126,899	16,374	140,688	18,153	231,722	29,900
92*	129,820	16,751	143,926	18,571	237,055	30,588
93*	132,803	17,136	147,234	18,998	242,504	31,291
94*	135,858	17,530	150,622	19,435	248,082	32,011
95*	138,982	17,933	154,088	19,882	253,790	32,747
96*	142,181	18,346	157,634	20,340	259,629	33,501
97*	145,450	18,768	161,260	20,808	265,599	34,271
98*	148,797	19,200	164,966	21,286	271,709	35,059
99*	152,220	19,641	168,761	21,776	277,959	35,866

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	23,045	2,974	23,137	2,985	50,538	6,521
1	23,045	2,974	23,137	2,985	50,538	6,521
2	23,045	2,974	23,137	2,985	50,538	6,521
3	23,045	2,974	23,137	2,985	50,538	6,521
4	23,045	2,974	23,137	2,985	50,538	6,521
5	21,523	2,777	21,612	2,789	47,199	6,090
6	21,523	2,777	21,612	2,789	47,199	6,090
7	21,523	2,777	21,612	2,789	47,199	6,090
8	21,523	2,777	21,612	2,789	47,199	6,090
9	21,523	2,777	21,612	2,789	47,199	6,090
10	22,443	2,896	22,551	2,910	47,246	6,096
11	23,241	2,999	23,243	2,999	47,298	6,103
12	23,900	3,084	24,008	3,098	47,448	6,122
13	25,466	3,286	25,573	3,300	47,733	6,159
14	26,888	3,469	26,997	3,483	49,855	6,433
15	28,483	3,675	28,604	3,691	51,380	6,630
16	30,039	3,876	30,304	3,910	53,437	6,895
17	31,104	4,013	31,376	4,049	55,070	7,106
18	32,052	4,136	32,489	4,192	56,748	7,322
19	34,124	4,403	34,587	4,463	58,808	7,588
20	35,126	4,532	36,589	4,721	61,051	7,878
21	36,016	4,647	37,911	4,892	63,528	8,197
22	37,630	4,855	39,819	5,138	66,662	8,602
23	39,455	5,091	41,790	5,392	70,259	9,066
24	41,266	5,325	43,838	5,657	74,025	9,552
25	42,488	5,482	45,967	5,931	77,580	10,010
26	43,474	5,610	47,091	6,076	80,946	10,445
27	44,450	5,735	48,129	6,210	82,729	10,675
28	45,589	5,882	49,496	6,387	85,078	10,978
29	46,821	6,041	50,926	6,571	87,540	11,295
30	48,235	6,224	52,466	6,770	90,185	11,637
31	49,556	6,394	53,906	6,956	92,659	11,956
32	50,961	6,576	55,430	7,152	95,278	12,294
33	52,382	6,759	56,976	7,352	97,939	12,637
34	53,857	6,949	58,579	7,559	100,696	12,993
35	55,363	7,144	60,221	7,770	103,512	13,356
36	56,702	7,316	61,679	7,959	106,021	13,680
37	57,558	7,427	62,607	8,078	107,616	13,886
38	58,132	7,501	63,232	8,159	108,690	14,025
39	58,790	7,586	63,948	8,251	109,919	14,183
40	58,900	7,600	64,066	8,267	111,124	14,339
41	58,972	7,609	64,147	8,277	112,288	14,489
42	59,182	7,636	64,372	8,306	113,454	14,639
43	59,471	7,674	64,684	8,346	114,586	14,785
44	60,295	7,780	65,586	8,463	117,399	15,148
45	62,013	8,002	67,451	8,703	120,919	15,602
46	63,447	8,187	69,010	8,905	123,338	15,915
47	64,886	8,372	70,581	9,107	125,805	16,233
48	66,354	8,562	72,174	9,313	128,319	16,557
49	67,829	8,752	73,776	9,519	131,212	16,931
50	69,312	8,943	75,390	9,728	134,476	17,352
51	70,808	9,137	77,021	9,938	137,754	17,775
52	72,321	9,332	78,670	10,151	141,067	18,202
53	75,183	9,701	81,775	10,552	147,690	19,057
54	78,443	10,122	85,323	11,009	155,093	20,012
55	81,759	10,550	88,925	11,474	162,612	20,982
56	85,135	10,985	92,604	11,949	170,247	21,967
57	87,963	11,350	95,680	12,346	176,777	22,810
58	93,682	12,088	101,904	13,149	188,287	24,295
59	100,518	12,970	109,339	14,108	202,010	26,066
60	108,260	13,969	117,748	15,193	216,415	27,925
61	115,515	14,905	125,644	16,212	229,944	29,670
62	123,021	15,874	133,815	17,266	244,905	31,601
63	130,773	16,874	142,247	18,354	260,359	33,595
64	138,620	17,886	150,777	19,455	277,036	35,747
65	146,075	18,848	158,890	20,502	293,028	37,810
66	154,535	19,940	168,092	21,689	312,795	40,361
67	164,220	21,190	178,627	23,049	333,919	43,086
68	175,330	22,623	190,703	24,607	356,494	45,999
69	187,243	24,160	203,657	26,278	380,613	49,111
70	195,998	25,290	213,177	27,507	398,335	51,398
71	203,697	26,283	221,576	28,590	417,817	53,912
72	213,706	27,575	232,454	29,994	438,235	56,546
73	224,173	28,926	243,838	31,463	459,617	59,305
74	235,162	30,343	255,777	33,003	482,036	62,198
75	246,659	31,827	268,288	34,618	500,499	64,581
76	258,715	33,383	281,398	36,309	519,702	67,058
77	271,341	35,012	295,138	38,082	539,668	69,635
78	284,572	36,719	309,523	39,938	560,429	72,313
79	297,275	38,358	323,340	41,721	582,010	75,098
80	305,408	39,407	332,196	42,864	592,358	76,433
81*	312,432	40,314	339,839	43,850	605,987	78,192
82*	319,616	41,241	347,650	44,858	619,708	79,962
83*	326,969	42,190	355,649	45,890	633,964	81,802
84*	334,489	43,160	363,829	46,946	648,376	83,661
85*	342,180	44,152	372,194	48,025	663,173	85,571
86*	350,053	45,168	380,756	49,130	678,545	87,554
87*	358,102	46,207	389,513	50,260	694,328	89,591
88*	366,338	47,269	398,474	51,416	710,541	91,683
89*	374,765	48,357	407,638	52,598	727,197	93,832
90*	383,383	49,469	417,013	53,808	743,922	95,990
91*	392,202	50,607	426,603	55,046	761,032	98,198
92*	401,223	51,771	436,417	56,312	778,537	100,456
93*	410,448	52,961	446,455	57,607	796,440	102,766
94*	419,889	54,179	456,721	58,932	814,757	105,130
95*	429,547	55,425	467,226	60,287	833,493	107,547
96*	439,426	56,700	477,975	61,674	852,670	110,022
97*	449,537	58,005	488,968	63,093	872,285	112,553
98*	459,873	59,338	500,212	64,543	892,346	115,141
99*	470,448	60,703	511,715	66,028	912,862	117,789

Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,544	2,393	20,596	2,658	36,742	4,741
1	18,544	2,393	20,596	2,658	36,742	4,741
2	18,544	2,393	20,596	2,658	36,742	4,741
3	18,544	2,393	20,596	2,658	36,742	4,741
4	18,544	2,393	20,596	2,658	36,742	4,741
5	17,302	2,233	19,218	2,480	34,285	4,424
6	17,302	2,233	19,218	2,480	34,285	4,424
7	17,302	2,233	19,218	2,480	34,285	4,424
8	17,302	2,233	19,218	2,480	34,285	4,424
9	17,302	2,233	19,218	2,480	34,285	4,424
10	16,929	2,184	18,805	2,426	33,542	4,328
11	17,131	2,210	19,031	2,456	33,928	4,378
12	17,372	2,242	19,296	2,490	34,399	4,439
13	18,233	2,353	20,260	2,614	36,129	4,662
14	18,562	2,395	20,620	2,661	36,772	4,745
15	18,932	2,443	21,038	2,715	37,511	4,840
16	19,353	2,497	21,503	2,775	38,339	4,947
17	19,794	2,554	21,993	2,838	38,498	4,967
18	19,889	2,566	22,101	2,852	38,685	4,992
19	19,972	2,577	22,194	2,864	38,847	5,013
20	19,972	2,577	22,194	2,864	38,847	5,013
21	20,319	2,622	22,575	2,913	40,257	5,194
22	20,849	2,690	23,171	2,990	41,703	5,381
23	21,601	2,787	24,002	3,097	43,202	5,574
24	22,465	2,899	24,962	3,221	44,934	5,798
25	23,364	3,015	25,960	3,350	46,729	6,030
26	24,299	3,135	27,000	3,484	48,597	6,271
27	25,203	3,252	28,004	3,613	50,407	6,504
28	26,141	3,373	29,047	3,748	52,281	6,746
29	27,114	3,499	30,128	3,887	54,229	6,997
30	28,392	3,663	31,544	4,070	56,246	7,258
31	29,719	3,835	33,022	4,261	58,342	7,528
32	31,114	4,015	34,569	4,461	60,513	7,808
33	32,270	4,164	35,856	4,627	62,766	8,099
34	33,562	4,331	37,289	4,811	65,275	8,423
35	34,901	4,503	38,784	5,004	67,888	8,760
36	36,300	4,684	40,336	5,205	70,606	9,110
37	38,136	4,921	42,374	5,468	74,175	9,571
38	40,042	5,167	44,490	5,741	77,874	10,048
39	42,033	5,424	46,700	6,026	81,751	10,549
40	43,890	5,663	48,765	6,292	86,154	11,117
41	45,756	5,904	50,837	6,560	90,220	11,641
42	47,427	6,120	52,698	6,800	93,962	12,124
43	49,203	6,349	54,718	7,060	97,482	12,578
44	50,297	6,490	56,516	7,292	100,592	12,980
45	51,357	6,627	58,316	7,525	103,695	13,380
46	53,142	6,857	59,942	7,734	106,287	13,714
47	54,990	7,095	61,441	7,928	108,947	14,058
48	56,647	7,309	62,933	8,120	111,532	14,391
49	58,366	7,531	64,845	8,367	114,189	14,734
50	60,098	7,755	66,772	8,616	116,855	15,078
51	62,297	8,038	69,220	8,932	120,279	15,520
52	64,814	8,363	72,021	9,293	123,906	15,988</

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,766	1,002	8,626	1,113	15,528	2,004
1	7,766	1,002	8,626	1,113	15,528	2,004
2	7,766	1,002	8,626	1,113	15,528	2,004
3	7,766	1,002	8,626	1,113	15,528	2,004
4	7,766	1,002	8,626	1,113	15,528	2,004
5	7,357	949	8,173	1,055	14,713	1,898
6	7,357	949	8,173	1,055	14,713	1,898
7	7,357	949	8,173	1,055	14,713	1,898
8	7,357	949	8,173	1,055	14,713	1,898
9	7,357	949	8,173	1,055	14,713	1,898
10	6,651	858	7,392	954	13,299	1,716
11	6,745	870	7,494	967	13,492	1,741
12	6,872	887	7,636	985	13,745	1,774
13	7,247	935	7,901	1,019	14,226	1,836
14	7,395	954	8,141	1,050	14,651	1,890
15	7,543	973	8,386	1,082	15,090	1,947
16	7,695	993	8,553	1,104	15,393	1,986
17	7,888	1,018	8,763	1,131	15,778	2,036
18	8,084	1,043	8,987	1,160	16,173	2,087
19	8,289	1,070	9,210	1,188	16,577	2,139
20	8,495	1,096	9,482	1,223	17,068	2,202
21	9,068	1,170	10,264	1,324	18,307	2,362
22	9,282	1,198	10,607	1,369	18,739	2,418
23	9,618	1,241	10,890	1,405	19,241	2,483
24	9,910	1,279	11,216	1,447	19,817	2,557
25	10,205	1,317	11,448	1,477	20,411	2,634
26	10,509	1,356	11,680	1,507	21,024	2,713
27	10,804	1,394	12,005	1,549	21,609	2,788
28	11,106	1,433	12,336	1,592	22,207	2,865
29	11,355	1,465	12,618	1,628	22,710	2,930
30	11,707	1,511	13,009	1,679	23,413	3,021
31	12,030	1,552	13,365	1,725	24,060	3,105
32	12,303	1,587	13,668	1,764	24,605	3,175
33	12,552	1,620	13,946	1,799	25,102	3,239
34	12,771	1,648	14,191	1,831	25,541	3,296
35	12,996	1,677	14,440	1,863	25,990	3,354
36	13,224	1,706	14,692	1,896	26,444	3,412
37	13,400	1,729	14,889	1,921	26,798	3,458
38	13,578	1,752	15,089	1,947	27,159	3,504
39	13,760	1,775	15,291	1,973	27,523	3,551
40	14,071	1,816	15,488	1,998	27,620	3,564
41	14,579	1,881	16,049	2,071	28,881	3,727
42	15,389	1,986	16,940	2,186	30,489	3,934
43	16,017	2,067	17,799	2,297	31,737	4,095
44	16,894	2,180	18,773	2,422	33,477	4,320
45	17,249	2,226	19,435	2,508	34,656	4,472
46	18,102	2,336	20,115	2,595	35,871	4,629
47	18,811	2,427	20,805	2,685	37,096	4,787
48	19,446	2,509	21,409	2,762	38,175	4,926
49	20,288	2,618	21,925	2,829	39,096	5,045
50	21,081	2,720	23,381	3,017	41,888	5,405
51	21,966	2,834	24,177	3,120	43,110	5,563
52	22,815	2,944	25,118	3,241	44,790	5,779
53	23,152	2,987	25,718	3,318	45,869	5,919
54	24,306	3,136	27,010	3,485	48,160	6,214
55	25,401	3,278	28,224	3,642	50,328	6,494
56	26,790	3,457	29,493	3,806	52,593	6,786
57	28,108	3,627	31,086	4,011	55,432	7,153
58	29,271	3,777	32,222	4,158	57,456	7,414
59	31,320	4,041	34,774	4,487	62,293	8,038
60	33,658	4,343	37,610	4,853	67,788	8,747
61	36,944	4,767	41,057	5,298	73,458	9,478
62	40,082	5,172	44,535	5,746	79,674	10,281
63	43,292	5,586	48,076	6,203	86,779	11,197
64	46,752	6,033	51,953	6,704	92,888	11,986
65	50,480	6,514	56,239	7,257	100,552	12,974
66	53,871	6,951	59,857	7,723	107,761	13,905
67	56,925	7,345	63,249	8,161	113,845	14,690
68	61,164	7,892	67,948	8,767	122,215	15,770
69	65,484	8,450	72,762	9,389	130,173	16,797
70	69,614	8,982	77,345	9,980	139,220	17,964
71	73,897	9,535	82,845	10,690	149,264	19,260
72	77,730	10,030	85,264	11,002	153,607	19,820
73	81,868	10,564	88,895	11,470	158,862	20,498
74	84,526	10,907	92,744	11,967	165,369	21,338
75	88,773	11,455	97,395	12,567	174,148	22,471
76	92,601	11,949	101,615	13,112	182,166	23,505
77	97,219	12,544	106,740	13,773	188,700	24,348
78	101,618	13,112	111,545	14,393	197,270	25,454
79	107,219	13,835	117,688	15,186	201,715	26,028
80	110,709	14,285	121,508	15,678	205,046	26,458
81*	113,256	14,614	124,319	16,041	209,761	27,066
82*	115,859	14,950	127,180	16,410	214,588	27,689
83*	118,526	15,294	130,102	16,787	219,521	28,325
84*	121,252	15,645	133,095	17,174	224,573	28,977
85*	124,040	16,005	136,157	17,569	229,735	29,643
86*	126,895	16,374	139,288	17,973	235,022	30,325
87*	129,810	16,750	142,490	18,386	240,423	31,022
88*	132,797	17,135	145,769	18,809	245,956	31,736
89*	135,851	17,529	149,119	19,241	251,611	32,466
90*	138,977	17,933	152,550	19,684	257,400	33,213
91*	142,172	18,345	156,057	20,136	263,314	33,976
92*	145,445	18,767	159,649	20,600	269,378	34,758
93*	148,786	19,198	163,314	21,073	275,565	35,557
94*	152,209	19,640	167,075	21,558	281,906	36,375
95*	155,711	20,092	170,919	22,054	288,397	37,213
96*	159,294	20,554	174,848	22,561	295,026	38,068
97*	162,955	21,026	178,870	23,080	301,807	38,943
98*	166,706	21,510	182,984	23,611	308,751	39,839
99*	170,538	22,005	187,195	24,154	315,857	40,756

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,058	782	6,779	875	11,761	1,518
1	6,058	782	6,779	875	11,761	1,518
2	6,058	782	6,779	875	11,761	1,518
3	6,058	782	6,779	875	11,761	1,518
4	6,058	782	6,779	875	11,761	1,518
5	5,449	703	6,140	792	10,897	1,406
6	5,449	703	6,140	792	10,897	1,406
7	5,449	703	6,140	792	10,897	1,406
8	5,449	703	6,140	792	10,897	1,406
9	5,449	703	6,140	792	10,897	1,406
10	4,926	636	5,553	717	9,851	1,271
11	4,995	645	5,630	726	9,994	1,290
12	5,090	657	5,737	740	10,181	1,314
13	5,368	693	5,901	761	10,507	1,356
14	5,477	707	6,099	787	10,837	1,398
15	5,587	721	6,302	813	11,178	1,442
16	5,699	735	6,426	829	11,402	1,471
17	5,842	754	6,583	849	11,686	1,508
18	5,988	773	6,752	871	11,980	1,546
19	6,139	792	6,918	893	12,279	1,584
20	6,292	812	7,133	920	12,651	1,632
21	6,706	865	7,745	999	13,570	1,751
22	6,863	886	8,024	1,035	13,890	1,792
23	7,113	918	8,217	1,060	14,243	1,838
24	7,328	946	8,461	1,092	14,667	1,893
25	7,547	974	8,614	1,111	15,109	1,950
26	7,772	1,003	8,763	1,131	15,563	2,008
27	7,989	1,031	9,006	1,162	15,994	2,064
28	8,212	1,060	9,253	1,194	16,438	2,121
29	8,397	1,083	9,466	1,221	16,810	2,169
30	8,657	1,117	9,760	1,259	17,331	2,236
31	8,896	1,148	10,027	1,294	17,809	2,298
32	9,098	1,174	10,254	1,323	18,212	2,350
33	9,282	1,198	10,462	1,350	18,580	2,397
34	9,444	1,219	10,647	1,374	18,905	2,439
35	9,610	1,240	10,832	1,398	19,238	2,482
36	9,778	1,262	11,022	1,422	19,573	2,526
37	9,908	1,278	11,169	1,441	19,835	2,559
38	10,041	1,296	11,321	1,461	20,103	2,594
39	10,175	1,313	11,471	1,480	20,372	2,629
40	10,406	1,343	11,586	1,495	20,387	2,631
41	10,781	1,391	12,005	1,549	21,347	2,754
42	11,380	1,468	12,673	1,635	22,536	2,908
43	11,844	1,528	13,354	1,723	23,459	3,027
44	12,493	1,612	14,084	1,817	24,745	3,193
45	12,755	1,646	14,642	1,889	25,671	3,312
46	13,387	1,727	15,092	1,947	26,515	3,421
47	13,910	1,795	15,585	2,011	27,400	3,535
48	14,380	1,855	16,015	2,066	28,177	3,636
49	15,002	1,936	16,307	2,104	28,774	3,713
50	15,589	2,011	17,532	2,262	30,975	3,997
51	16,263	2,098	18,104	2,336	31,835	4,108
52	16,891	2,179	18,810	2,427	33,077	4,268
53	17,141	2,212	19,313	2,492	33,922	4,377
54	17,995	2,322	20,285	2,617	35,616	4,596
55	18,806	2,427	21,196	2,735	37,220	4,803
56	19,834	2,559	22,086	2,850	38,840	5,012
57	20,399	2,632	22,909	2,956	40,616	5,241
58	21,560	2,782	24,020	3,099	42,336	5,463
59	23,243	2,999	26,163	3,376	46,141	5,954
60	25,025	3,229	28,396	3,664	50,344	6,496
61	27,467	3,544	30,948	3,993	54,453	7,026
62	29,717	3,834	33,486	4,321	58,986	7,611
63	32,038	4,134	36,086	4,656	64,277	8,294
64	34,374	4,435	38,028	4,907	68,518	8,841
65	36,793	4,747	40,719	5,254	73,928	9,539
66	39,277	5,068	43,316	5,589	79,291	10,231
67	42,105	5,433	46,102	5,949	84,277	10,874
68	45,241	5,838	49,424	6,377	90,462	11,673
69	48,436	6,250	53,098	6,851	96,278	12,423
70	52,496	6,774	57,555	7,426	103,061	13,298
71	55,801	7,200	61,176	7,894	110,920	14,312
72	59,235	7,643	65,534	8,456	113,781	14,681
73	63,076	8,139	68,273	8,809	117,351	15,142
74	66,435	8,572	71,175	9,184	122,309	15,782
75	68,594	8,851	74,259	9,582	128,855	16,626
76	72,031	9,294	77,986	10,063	134,843	17,399
77	74,232	9,578	80,196	10,348	139,398	17,987
78	75,584	9,753	83,799	10,813	145,732	18,804
79	79,749	10,290	88,413	11,408	148,995	19,225
80	82,345	10,625	91,281	11,778	150,371	19,403
81*	84,240	10,870	93,396	12,051	153,825	19,848
82*	86,176	11,119	95,548	12,329	157,367	20,305
83*	88,159	11,375	97,741	12,612	160,983	20,772
84*	90,188	11,637	99,991	12,902	164,688	21,250
85*	92,261	11,905	102,290	13,199	168,474	21,739
86*	94,384	12,179	104,642	13,502	172,351	22,239
87*	96,553	12,458	107,049	13,813	176,312	22,750
88*	98,775	12,745	109,512	14,131	180,370	23,274
89*	101,046	13,038	112,027	14,455	184,516	23,809
90*	103,371	13,338	114,605	14,788	188,761	24,356
91*	105,748	13,645	117,240	15,128	193,098	24,916
92*	108,181	13,959	119,938	15,476	197,544	25,490
93*	110,668	14,280	122,692	15,831	202,082	26,075
94*	113,213	14,608	125,518	16,196	206,733	26,675
95*	115,818	14,944	128,406	16,569	211,492	27,289
96*	118,482	15,288	131,356	16,949	216,353	27,917
97*	121,206	15,639	134,379	17,339	221,327	28,558
98*	123,996	15,999	137,469	17,738	226,419	29,215
99*	126,847	16,367	140,634	18,146	231,630	29,888

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	16,791	2,167	16,860	2,175	36,819	4,751
1	16,791	2,167	16,860	2,175	36,819	4,751
2	16,791	2,167	16,860	2,175	36,819	4,751
3	16,791	2,167	16,860	2,175	36,819	4,751
4	16,791	2,167	16,860	2,175	36,819	4,751
5	15,706	2,027	15,771	2,035	34,447	4,445
6	15,706	2,027	15,771	2,035	34,447	4,445
7	15,706	2,027	15,771	2,035	34,447	4,445
8	15,706	2,027	15,771	2,035	34,447	4,445
9	15,706	2,027	15,771	2,035	34,447	4,445
10	16,379	2,113	16,455	2,123	34,479	4,449
11	16,996	2,193	16,995	2,193	34,512	4,453
12	17,351	2,239	17,428	2,249	34,605	4,465
13	18,486	2,385	18,564	2,395	34,651	4,471
14	19,327	2,494	19,402	2,503	35,833	4,624
15	20,474	2,642	20,556	2,652	36,931	4,765
16	21,589	2,786	21,781	2,810	38,406	4,956
17	22,354	2,884	22,551	2,910	39,580	5,107
18	23,036	2,972	23,352	3,013	40,787	5,263
19	24,527	3,165	24,859	3,208	42,269	5,454
20	25,247	3,258	26,298	3,393	43,881	5,662
21	25,885	3,340	27,249	3,516	45,659	5,891
22	27,048	3,490	28,619	3,693	47,913	6,182
23	28,360	3,659	30,035	3,875	50,499	6,516
24	29,660	3,827	31,510	4,066	53,204	6,865
25	30,537	3,940	33,038	4,263	55,763	7,195
26	31,247	4,032	33,848	4,367	58,179	7,507
27	31,946	4,122	34,592	4,463	59,460	7,672
28	32,766	4,228	35,574	4,590	61,150	7,890
29	33,651	4,342	36,604	4,723	62,921	8,119
30	34,667	4,473	37,709	4,866	64,817	8,363
31	35,617	4,596	38,747	5,000	66,597	8,593
32	36,627	4,726	39,840	5,141	68,481	8,836
33	37,648	4,858	40,953	5,284	70,391	9,083
34	38,710	4,995	42,106	5,433	72,374	9,339
35	39,792	5,134	43,285	5,585	74,399	9,600
36	40,756	5,259	44,331	5,720	76,203	9,833
37	41,369	5,338	44,998	5,806	77,349	9,981
38	41,782	5,391	45,449	5,864	78,122	10,080
39	42,254	5,452	45,959	5,930	79,004	10,194
40	42,334	5,462	46,045	5,941	79,874	10,306
41	42,387	5,469	46,105	5,949	80,706	10,414
42	42,537	5,489	46,266	5,970	81,544	10,522
43	42,744	5,515	46,494	5,999	82,358	10,627
44	43,338	5,592	47,141	6,083	84,379	10,888
45	44,571	5,751	48,480	6,255	86,913	11,215
46	45,601	5,884	49,600	6,400	88,647	11,438
47	46,640	6,018	50,732	6,546	90,424	11,668
48	47,693	6,154	51,875	6,694	92,231	11,901
49	48,751	6,290	53,024	6,842	94,309	12,169
50	49,817	6,428	54,187	6,992	96,656	12,472
51	50,892	6,567	55,360	7,143	99,012	12,776
52	51,979	6,707	56,543	7,296	101,395	13,083
53	54,038	6,973	58,775	7,584	106,154	13,697
54	56,384	7,275	61,327	7,913	111,472	14,383
55	58,765	7,583	63,913	8,247	116,879	15,081
56	61,188	7,895	66,561	8,589	122,364	15,789
57	63,181	8,152	68,727	8,868	126,970	16,383
58	67,284	8,682	73,191	9,444	135,237	17,450
59	72,331	9,333	78,677	10,152	145,365	18,757
60	78,120	10,080	84,965	10,963	156,164	20,150
61	84,214	10,866	91,599	11,819	167,638	21,631
62	90,612	11,692	98,561	12,718	180,384	23,275
63	97,227	12,545	105,758	13,646	193,568	24,977
64	104,128	13,436	113,262	14,614	208,107	26,853
65	108,921	14,054	118,475	15,287	218,495	28,193
66	115,230	14,868	125,339	16,173	233,236	30,095
67	122,450	15,800	133,192	17,186	248,989	32,128
68	130,736	16,869	142,197	18,348	265,817	34,299
69	139,619	18,015	151,856	19,594	283,802	36,620
70	146,149	18,858	158,954	20,510	297,017	38,325
71	151,890	19,599	165,215	21,318	311,545	40,199
72	159,352	20,562	173,327	22,365	326,771	42,164
73	167,157	21,569	181,820	23,461	342,715	44,221
74	175,349	22,626	190,719	24,609	359,428	46,378
75	183,920	23,732	200,052	25,813	373,197	48,154
76	192,911	24,892	209,826	27,074	387,517	50,002
77	202,326	26,107	220,068	28,396	402,404	51,923
78	212,193	27,380	230,797	29,780	417,888	53,921
79	221,664	28,602	241,097	31,109	433,977	55,997
80	227,728	29,384	247,701	31,961	441,694	56,993
81*	232,965	30,060	253,400	32,697	451,851	58,303
82*	238,321	30,751	259,227	33,449	462,084	59,624
83*	243,805	31,459	265,189	34,218	472,716	60,996
84*	249,412	32,182	271,290	35,005	483,464	62,382
85*	255,148	32,922	277,529	35,810	494,496	63,806
86*	261,017	33,680	283,910	36,634	505,959	65,285
87*	267,019	34,454	290,439	37,476	517,727	66,803
88*	273,159	35,246	297,125	38,339	529,820	68,364
89*	279,440	36,057	303,955	39,220	542,235	69,966
90*	285,871	36,887	310,944	40,122	554,711	71,576
91*	292,446	37,735	318,995	41,045	567,461	73,221
92*	299,172	38,603	325,414	41,989	580,515	74,905
93*	306,050	39,490	332,896	42,954	593,866	76,628
94*	313,093	40,399	340,557	43,943	607,527	78,391
95*	320,295	41,328	348,390	44,954	621,500	80,194
96*	327,658	42,278	356,396	45,987	635,792	82,038
97*	335,196	43,251	364,600	47,045	650,426	83,926
98*	342,906	44,246	372,986	48,127	665,384	85,856
99*	350,787	45,263	381,562	49,234	680,681	87,830

Benefit Level 保障級別 Comprehensive 全面						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,521	1,745	15,018	1,938	26,789	3,457
1	13,521	1,745	15,018	1,938	26,789	3,457
2	13,521	1,745	15,018	1,938	26,789	3,457
3	13,521	1,745	15,018	1,938	26,789	3,457
4	13,521	1,745	15,018	1,938	26,789	3,457
5	12,637	1,631	14,038	1,811	25,041	3,231
6	12,637	1,631	14,038	1,811	25,041	3,231
7	12,637	1,631	14,038	1,811	25,041	3,231
8	12,637	1,631	14,038	1,811	25,041	3,231
9	12,637	1,631	14,038	1,811	25,041	3,231
10	12,364	1,595	13,735	1,772	24,501	3,161
11	12,487	1,611	13,872	1,790	24,736	3,192
12	12,638	1,631	14,039	1,811	25,024	3,229
13	13,242	1,709	14,712	1,898	26,236	3,385
14	13,450	1,735	14,945	1,928	26,650	3,439
15	13,693	1,767	15,216	1,963	27,133	3,501
16	13,967	1,802	15,519	2,002	27,672	3,571
17	14,230	1,836	15,808	2,040	27,724	3,577
18	14,296	1,845	15,882	2,049	27,804	3,588
19	14,356	1,852	15,953	2,058	27,922	3,603
20	14,356	1,852	15,953	2,058	27,922	3,603
21	14,605	1,885	16,227	2,094	28,935	3,734
22	14,987	1,934	16,653	2,149	29,975	3,868
23	15,525	2,003	17,252	2,226	31,051	4,007
24	16,146	2,083	17,941	2,315	32,295	4,167
25	16,794	2,167	18,660	2,408	33,586	4,334
26	17,465	2,254	19,407	2,504	34,930	4,507
27	18,114	2,337	20,127	2,597	36,230	4,675
28	18,792	2,425	20,876	2,694	37,576	4,849
29	19,488	2,515	21,653	2,794	38,977	5,029
30	20,403	2,633	22,670	2,925	40,428	5,217
31	21,361	2,756	23,736	3,063	41,931	5,410
32	22,361	2,885	24,845	3,206	43,495	5,612
33	23,194	2,993	25,770	3,325	45,113	5,821
34	24,122	3,113	26,803	3,458	46,917	6,054
35	25,086	3,237	27,874	3,597	48,794	6,296
36	26,092	3,367	28,990	3,741	50,747	6,548
37	27,411	3,537	30,456	3,930	53,316	6,879
38	28,778	3,713	31,977	4,126	55,971	7,222
39	30,212	3,898	33,567	4,331	58,757	7,582
40	31,546	4,070	35,052	4,523	61,921	7,990
41	32,885	4,243	36,541	4,715	64,845	8,367
42	34,088	4,398	37,875	4,887	67,535	8,714
43	35,364	4,563	39,331	5,075	70,065	9,041
44	36,151	4,665	40,622	5,242	72,298	9,329
45	36,915	4,763	41,914	5,408	74,530	9,617
46	38,199	4,929	43,083	5,559	76,393	9,857
47	39,526	5,100	44,162	5,698	78,305	10,104
48	40,714	5,253	45,235	5,837	80,162	10,343
49	41,953	5,413	46,607	6,014	82,072	10,590
50	43,195	5,574	47,992	6,193	83,991	10,838
51	44,776	5,778	49,753	6,420	86,450	11,155
52	46,586	6,011	51,765	6,679	89,057	11,491
53	48,486	6,256	53,870	6,951	92,410	11,924

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,583	720	6,204	801	11,167	1,441
1	5,583	720	6,204	801	11,167	1,441
2	5,583	720	6,204	801	11,167	1,441
3	5,583	720	6,204	801	11,167	1,441
4	5,583	720	6,204	801	11,167	1,441
5	5,288	682	5,877	758	10,582	1,365
6	5,288	682	5,877	758	10,582	1,365
7	5,288	682	5,877	758	10,582	1,365
8	5,288	682	5,877	758	10,582	1,365
9	5,288	682	5,877	758	10,582	1,365
10	4,782	617	5,314	686	9,566	1,234
11	4,851	626	5,392	696	9,703	1,252
12	4,941	638	5,493	709	9,886	1,276
13	5,211	672	5,683	733	10,229	1,320
14	5,317	686	5,855	755	10,536	1,359
15	5,427	700	6,026	778	10,854	1,401
16	5,534	714	6,150	794	11,069	1,428
17	5,673	732	6,304	813	11,346	1,464
18	5,814	750	6,463	834	11,631	1,501
19	5,961	769	6,625	855	11,920	1,538
20	6,110	788	6,820	880	12,275	1,584
21	6,569	848	7,437	960	13,262	1,711
22	6,726	868	7,686	992	13,577	1,752
23	6,968	899	7,894	1,019	13,941	1,799
24	7,180	926	8,126	1,049	14,360	1,853
25	7,396	954	8,293	1,070	14,790	1,908
26	7,617	983	8,463	1,092	15,231	1,965
27	7,829	1,010	8,698	1,122	15,655	2,020
28	8,045	1,038	8,940	1,154	16,090	2,076
29	8,226	1,061	9,145	1,180	16,454	2,123
30	8,482	1,094	9,425	1,216	16,965	2,189
31	8,716	1,125	9,683	1,249	17,431	2,249
32	8,914	1,150	9,905	1,278	17,829	2,301
33	9,096	1,174	10,104	1,304	18,189	2,347
34	9,255	1,194	10,282	1,327	18,507	2,388
35	9,415	1,215	10,462	1,350	18,830	2,430
36	9,581	1,236	10,647	1,374	19,159	2,472
37	9,708	1,253	10,788	1,392	19,418	2,506
38	9,840	1,270	10,932	1,411	19,677	2,539
39	9,971	1,287	11,079	1,430	19,942	2,573
40	10,195	1,315	11,220	1,448	20,010	2,582
41	10,562	1,363	11,626	1,500	20,926	2,700
42	11,150	1,439	12,272	1,583	22,095	2,851
43	11,607	1,498	12,898	1,664	22,995	2,967
44	12,242	1,580	13,603	1,755	24,255	3,130
45	12,497	1,613	14,083	1,817	25,111	3,240
46	13,114	1,692	14,574	1,881	25,990	3,354
47	13,629	1,759	15,072	1,945	26,877	3,468
48	14,091	1,818	15,513	2,002	27,659	3,569
49	14,697	1,896	15,886	2,050	28,326	3,655
50	15,273	1,971	16,940	2,186	30,350	3,916
51	15,914	2,053	17,517	2,260	31,233	4,030
52	16,533	2,133	18,198	2,348	32,453	4,187
53	16,773	2,164	18,635	2,405	33,233	4,288
54	17,613	2,273	19,569	2,525	34,895	4,503
55	18,403	2,375	20,449	2,639	36,467	4,705
56	19,412	2,505	21,369	2,757	38,106	4,917
57	20,367	2,628	22,523	2,906	40,165	5,183
58	21,205	2,736	23,341	3,012	41,621	5,370
59	22,684	2,927	25,188	3,250	45,119	5,822
60	24,380	3,146	27,245	3,515	49,099	6,335
61	26,758	3,453	29,738	3,837	53,203	6,865
62	29,034	3,746	32,261	4,163	57,714	7,447
63	31,443	4,057	34,921	4,506	63,032	8,133
64	33,955	4,381	37,736	4,869	67,468	8,706
65	36,666	4,731	40,850	5,271	73,034	9,424
66	39,131	5,049	43,476	5,610	78,272	10,100
67	41,163	5,311	45,738	5,902	82,326	10,623
68	44,229	5,707	49,136	6,340	88,380	11,404
69	47,356	6,110	52,613	6,789	94,132	12,146
70	50,340	6,495	55,929	7,217	100,675	12,990
71	53,437	6,895	59,909	7,730	107,938	13,927
72	56,212	7,253	61,657	7,956	111,081	14,333
73	59,203	7,639	64,282	8,294	114,880	14,823
74	61,123	7,887	67,069	8,654	119,583	15,430
75	64,191	8,283	70,430	9,088	125,933	16,249
76	66,966	8,641	73,482	9,482	131,731	16,998
77	70,304	9,071	77,189	9,960	136,453	17,607
78	73,486	9,482	80,663	10,408	142,655	18,407
79	77,534	10,004	85,107	10,982	145,868	18,822
80	80,058	10,330	87,867	11,338	148,272	19,132
81*	81,897	10,567	89,896	11,599	151,684	19,572
82*	83,778	10,810	91,961	11,866	155,172	20,022
83*	85,709	11,059	94,081	12,139	158,744	20,483
84*	87,681	11,314	96,242	12,418	162,393	20,954
85*	89,695	11,574	98,456	12,704	166,127	21,436
86*	91,758	11,840	100,722	12,996	169,949	21,929
87*	93,870	12,112	103,037	13,295	173,856	22,433
88*	96,031	12,391	105,409	13,601	177,860	22,950
89*	98,235	12,675	107,832	13,914	181,942	23,476
90*	100,498	12,967	110,311	14,234	186,134	24,017
91*	102,810	13,266	112,851	14,561	190,414	24,570
92*	105,174	13,571	115,443	14,896	194,792	25,134
93*	107,594	13,883	118,100	15,239	199,274	25,713
94*	110,069	14,202	120,816	15,589	203,856	26,304
95*	112,602	14,529	123,594	15,948	208,547	26,909
96*	115,188	14,863	126,438	16,315	213,342	27,528
97*	117,838	15,205	129,346	16,690	218,247	28,161
98*	120,547	15,554	132,321	17,074	223,266	28,809
99*	123,320	15,912	135,366	17,467	228,399	29,471

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,130	533	4,656	601	8,267	1,067
1	4,130	533	4,656	601	8,267	1,067
2	4,130	533	4,656	601	8,267	1,067
3	4,130	533	4,656	601	8,267	1,067
4	4,130	533	4,656	601	8,267	1,067
5	3,717	480	4,221	545	7,669	990
6	3,717	480	4,221	545	7,669	990
7	3,717	480	4,221	545	7,669	990
8	3,717	480	4,221	545	7,669	990
9	3,717	480	4,221	545	7,669	990
10	3,362	434	3,816	492	6,933	895
11	3,411	440	3,873	500	7,032	907
12	3,474	448	3,945	509	7,166	925
13	3,664	473	4,053	523	7,389	953
14	3,738	482	4,190	541	7,624	984
15	3,816	492	4,326	558	7,866	1,015
16	3,891	502	4,417	570	8,022	1,035
17	3,988	515	4,526	584	8,223	1,061
18	4,088	527	4,642	599	8,429	1,088
19	4,191	541	4,758	614	8,639	1,115
20	4,295	554	4,905	633	8,902	1,149
21	4,576	590	5,335	688	9,591	1,238
22	4,686	605	5,533	714	9,818	1,267
23	4,855	626	5,665	731	10,066	1,299
24	5,001	645	5,829	752	10,367	1,338
25	5,152	665	5,928	765	10,677	1,378
26	5,306	685	6,029	778	10,995	1,419
27	5,454	704	6,197	800	11,302	1,458
28	5,604	723	6,370	822	11,616	1,499
29	5,730	739	6,517	841	11,879	1,533
30	5,909	762	6,714	866	12,247	1,580
31	6,072	783	6,899	890	12,585	1,624
32	6,210	801	7,057	911	12,871	1,661
33	6,336	818	7,198	929	13,132	1,694
34	6,447	832	7,325	945	13,361	1,724
35	6,559	846	7,453	962	13,594	1,754
36	6,674	861	7,586	979	13,833	1,785
37	6,763	873	7,686	992	14,019	1,809
38	6,855	885	7,788	1,005	14,205	1,833
39	6,945	896	7,893	1,018	14,397	1,858
40	7,102	916	7,965	1,028	14,397	1,858
41	7,358	949	8,253	1,065	15,082	1,946
42	7,767	1,002	8,711	1,124	15,926	2,055
43	8,086	1,043	9,190	1,186	16,574	2,139
44	8,528	1,100	9,691	1,250	17,481	2,256
45	8,706	1,123	10,086	1,301	18,145	2,341
46	9,136	1,179	10,383	1,340	18,734	2,417
47	9,493	1,225	10,718	1,383	19,355	2,497
48	9,816	1,267	11,014	1,421	19,901	2,568
49	10,237	1,321	11,197	1,445	20,313	2,621
50	10,640	1,373	12,060	1,556	21,887	2,824
51	11,099	1,432	12,448	1,606	22,483	2,901
52	11,531	1,488	12,933	1,669	23,363	3,015
53	11,699	1,510	13,289	1,715	23,964	3,092
54	12,284	1,585	13,955	1,801	25,163	3,247
55	12,836	1,656	14,583	1,882	26,298	3,393
56	13,539	1,747	15,186	1,959	27,432	3,540
57	13,938	1,798	15,773	2,035	28,713	3,705
58	14,760	1,905	16,559	2,137	29,938	3,863
59	15,939	2,057	18,073	2,332	32,658	4,214
60	17,210	2,221	19,673	2,538	35,684	4,604
61	18,888	2,437	21,430	2,765	38,581	4,978
62	20,438	2,637	23,192	2,993	41,802	5,394
63	22,032	2,843	25,000	3,226	45,634	5,888
64	23,637	3,050	26,342	3,399	48,638	6,276
65	25,123	3,242	28,209	3,640	52,332	6,753
66	26,820	3,461	30,007	3,872	56,137	7,243
67	28,749	3,710	31,937	4,121	59,499	7,677
68	30,889	3,986	34,237	4,418	63,864	8,241
69	33,073	4,267	36,777	4,745	67,957	8,769
70	35,845	4,625	39,866	5,144	72,760	9,388
71	38,101	4,916	42,376	5,468	78,364	10,111
72	40,447	5,219	45,395	5,857	80,338	10,366
73	43,067	5,557	47,292	6,102	82,815	10,686
74	45,362	5,853	49,304	6,362	86,334	11,140
75	46,834	6,043	51,443	6,638	90,964	11,737
76	49,186	6,347	54,021	6,970	95,197	12,283
77	50,688	6,540	55,197	7,122	98,372	12,693
78	51,675	6,668	57,674	7,442	102,845	13,270
79	54,523	7,035	60,854	7,852	105,146	13,567
80	56,296	7,264	62,823	8,106	105,970	13,674
81*	57,590	7,431	64,276	8,294	108,405	13,988
82*	58,912	7,602	65,754	8,484	110,899	14,310
83*	60,270	7,777	67,270	8,680	113,452	14,639
84*	61,657	7,956	68,814	8,879	116,059	14,975
85*	63,073	8,138	70,398	9,084	118,728	15,320
86*	64,524	8,326	72,018	9,293	121,459	15,672
87*	66,010	8,517	73,673	9,506	124,252	16,033
88*	67,529	8,713	75,369	9,725	127,113	16,402
89*	69,079	8,913	77,102	9,949	130,031	16,778
90*	70,671	9,119	78,875	10,177	133,027	17,165
91*	72,296	9,329	80,691	10,412	136,085	17,559
92*	73,958	9,543	82,543	10,651	139,214	17,963
93*	75,660	9,763	84,443	10,896	142,417	18,376
94*	77,400	9,987	86,385	11,146	145,692	18,799
95*	79,181	10,217	88,370	11,403	149,043	19,231
96*	81,000	10,452	90,405	11,665	152,471	19,674
97*	82,863	10,692	92,484	11,933	155,977	20,126
98*	84,769	10,938	94,611	12,208	159,565	20,589
99*	86,719	11,190	96,790	12,489	163,232	21,062

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	40,235	5,192	40,396	5,212	88,235	11,385
1	40,235	5,192	40,396	5,212	88,235	11,385
2	40,235	5,192	40,396	5,212	88,235	11,385
3	40,235	5,192	40,396	5,212	88,235	11,385
4	40,235	5,192	40,396	5,212	88,235	11,385
5	37,670	4,861	37,821	4,880	82,604	10,659
6	37,670	4,861	37,821	4,880	82,604	10,659
7	37,670	4,861	37,821	4,880	82,604	10,659
8	37,670	4,861	37,821	4,880	82,604	10,659
9	37,670	4,861	37,821	4,880	82,604	10,659
10	39,282	5,069	39,468	5,093	82,689	10,670
11	41,096	5,303	41,032	5,294	82,772	10,680
12	41,716	5,383	41,838	5,398	83,044	10,715
13	43,444	5,606	43,632	5,630	83,456	10,769
14	44,750	5,774	44,931	5,798	86,266	11,131
15	46,856	6,046	47,051	6,071	87,065	11,234
16	49,414	6,376	49,850	6,432	87,914	11,344
17	51,165	6,602	51,620	6,661	90,596	11,690
18	53,336	6,882	53,445	6,896	93,353	12,046
19	56,784	7,327	56,902	7,342	96,746	12,483
20	58,457	7,543	60,192	7,767	100,440	12,960
21	59,932	7,733	62,373	8,048	104,509	13,485
22	62,623	8,080	65,508	8,453	109,668	14,151
23	65,662	8,473	68,747	8,871	115,587	14,914
24	68,678	8,862	72,121	9,306	121,783	15,714
25	70,708	9,124	75,628	9,758	127,633	16,469
26	72,347	9,335	77,472	9,996	133,167	17,183
27	73,969	9,544	79,179	10,217	136,101	17,561
28	75,865	9,789	81,427	10,507	139,970	18,061
29	77,920	10,054	83,789	10,811	144,017	18,583
30	80,274	10,358	86,316	11,138	148,367	19,144
31	82,472	10,642	88,684	11,443	152,437	19,669
32	84,804	10,942	91,188	11,766	156,747	20,225
33	87,172	11,248	93,734	12,095	161,125	20,790
34	89,630	11,565	96,375	12,435	165,661	21,376
35	92,135	11,888	99,068	12,783	170,292	21,973
36	94,371	12,177	101,471	13,093	174,422	22,506
37	95,790	12,360	102,995	13,290	177,042	22,844
38	96,742	12,483	104,026	13,423	178,809	23,072
39	97,840	12,625	105,205	13,575	180,837	23,334
40	98,018	12,647	105,400	13,600	182,815	23,589
41	98,147	12,664	105,533	13,617	184,732	23,836
42	98,491	12,709	105,899	13,664	186,645	24,083
43	98,972	12,771	106,417	13,731	188,514	24,324
44	100,343	12,947	107,903	13,923	193,140	24,921
45	103,199	13,316	110,964	14,318	198,932	25,669
46	105,586	13,624	113,535	14,650	202,909	26,182
47	107,987	13,934	116,119	14,983	206,966	26,705
48	110,428	14,249	118,740	15,321	211,108	27,240
49	112,876	14,565	121,369	15,661	215,867	27,854
50	115,352	14,884	124,028	16,004	221,232	28,546
51	117,838	15,205	126,714	16,350	226,627	29,242
52	120,356	15,530	129,423	16,700	232,083	29,946
53	125,117	16,144	134,533	17,359	242,977	31,352
54	130,544	16,844	140,370	18,112	255,151	32,923
55	136,066	17,557	146,298	18,877	267,519	34,519
56	141,677	18,281	152,346	19,658	280,082	36,140
57	147,736	19,063	158,860	20,498	293,505	37,872
58	156,307	20,169	168,081	21,688	310,566	40,073
59	166,229	21,449	178,742	23,063	330,247	42,613
60	177,785	22,940	191,148	24,664	351,329	45,333
61	187,315	24,170	201,407	25,988	368,606	47,562
62	198,393	25,599	213,327	27,526	390,428	50,378
63	210,147	27,116	225,966	29,157	413,595	53,367
64	222,628	28,726	239,382	30,888	439,843	56,754
65	236,757	30,549	254,578	32,849	469,500	60,581
66	250,466	32,318	269,327	34,752	501,172	64,667
67	266,170	34,345	286,202	36,929	535,019	69,035
68	284,175	36,668	305,549	39,426	571,186	73,701
69	303,480	39,159	326,308	42,104	609,831	78,688
70	317,674	40,990	341,560	44,072	638,231	82,352
71	330,154	42,601	355,014	45,808	669,442	86,380
72	346,371	44,693	372,447	48,058	702,160	90,601
73	363,343	46,883	390,689	50,411	736,416	95,021
74	381,151	49,181	409,815	52,879	772,334	99,656
75	399,780	51,585	429,865	55,466	801,921	103,474
76	419,327	54,107	450,865	58,176	832,689	107,444
77	439,790	56,747	472,879	61,017	864,683	111,572
78	461,233	59,514	495,935	63,992	897,945	115,864
79	481,820	62,170	518,072	66,848	932,522	120,325
80	494,997	63,871	532,257	68,678	949,105	122,465
81*	506,381	65,339	544,503	70,258	970,932	125,282
82*	518,032	66,843	557,026	71,874	992,926	128,119
83*	529,942	68,380	569,837	73,527	1,015,763	131,066
84*	542,132	69,953	582,943	75,218	1,038,858	134,046
85*	554,601	71,561	596,350	76,948	1,062,564	137,105
86*	567,359	73,208	610,068	78,718	1,087,198	140,284
87*	580,408	74,891	624,095	80,528	1,112,485	143,546
88*	593,758	76,614	638,452	82,381	1,138,466	146,899
89*	607,410	78,375	653,135	84,275	1,165,147	150,342
90*	621,382	80,178	668,156	86,214	1,191,945	153,799
91*	635,675	82,023	683,526	88,197	1,219,364	157,337
92*	650,296	83,909	699,248	90,226	1,247,409	160,956
93*	665,251	85,839	715,330	92,301	1,276,098	164,658
94*	680,554	87,813	731,784	94,424	1,305,450	168,445
95*	696,204	89,833	748,615	96,595	1,335,472	172,319
96*	712,219	91,899	765,833	98,817	1,366,190	176,283
97*	728,603	94,013	783,447	101,090	1,397,614	180,337
98*	745,358	96,175	801,465	103,415	1,429,759	184,485
99*	762,499	98,387	819,898	105,793	1,462,641	188,728

		Benefit Level 保障級別				
		Comprehensive 全面				
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	32,413	4,182	36,003	4,646	64,219	8,286
1	32,413	4,182	36,003	4,646	64,219	8,286
2	32,413	4,182	36,003	4,646	64,219	8,286
3	32,413	4,182	36,003	4,646	64,219	8,286
4	32,413	4,182	36,003	4,646	64,219	8,286
5	30,323	3,913	33,680	4,346	60,076	7,752
6	30,323	3,913	33,680	4,346	60,076	7,752
7	30,323	3,913	33,680	4,346	60,076	7,752
8	30,323	3,913	33,680	4,346	60,076	7,752
9	30,323	3,913	33,680	4,346	60,076	7,752
10	29,301	3,781	32,548	4,200	58,060	7,492
11	29,420	3,796	32,676	4,216	58,269	7,519
12	29,597	3,819	32,873	4,242	58,605	7,562
13	30,819	3,977	34,245	4,419	61,071	7,880
14	31,127	4,016	34,589	4,463	61,677	7,958
15	31,499	4,064	35,001	4,516	62,416	8,054
16	31,974	4,126	35,524	4,584	63,347	8,174
17	32,561	4,201	36,181	4,669	63,459	8,188
18	32,720	4,222	36,357	4,691	63,639	8,211
19	32,858	4,240	36,513	4,711	63,910	8,246
20	32,858	4,240	36,513	4,711	63,910	8,246
21	33,427	4,313	37,143	4,793	66,229	8,546
22	34,304	4,426	38,115	4,918	68,607	8,853
23	35,536	4,585	39,487	5,095	71,074	9,171
24	36,958	4,769	41,066	5,299	73,915	9,537
25	38,437	4,960	42,709	5,511	76,872	9,919
26	39,975	5,158	44,413	5,731	79,948	10,316
27	41,463	5,350	46,068	5,944	82,925	10,700
28	43,002	5,549	47,787	6,166	86,013	11,098
29	44,607	5,756	49,561	6,395	89,212	11,511
30	46,701	6,026	51,893	6,696	92,539	11,941
31	48,895	6,309	54,329	7,010	95,981	12,385
32	51,187	6,605	56,874	7,339	99,552	12,845
33	53,093	6,851	58,987	7,611	103,257	13,323
34	55,215	7,125	61,350	7,916	107,389	13,857
35	57,419	7,409	63,804	8,233	111,684	14,411
36	59,722	7,706	66,356	8,562	116,153	14,987
37	62,744	8,096	69,712	8,995	122,032	15,746
38	65,869	8,499	73,193	9,444	128,118	16,531
39	69,151	8,923	76,830	9,914	134,491	17,354
40	72,206	9,317	80,229	10,352	141,735	18,288
41	75,274	9,713	83,636	10,792	148,425	19,152
42	78,020	10,067	86,689	11,186	154,586	19,947
43	80,942	10,444	90,022	11,616	160,371	20,693
44	82,743	10,677	92,977	11,997	165,491	21,354
45	84,493	10,902	95,939	12,379	170,595	22,012
46	87,431	11,281	98,613	12,724	174,864	22,563
47	90,465	11,673	101,080	13,043	179,243	23,128
48	93,192	12,025	103,535	13,359	183,483	23,675
49	96,022	12,390	106,678	13,765	187,860	24,240
50	98,872	12,758	109,850	14,174	192,244	24,806
51	102,488	13,224	113,872	14,693	197,874	25,532
52	106,633	13,759	118,490	15,289	203,848	26,303
53	110,985	14,321	123,307	15,911	211,518	27,293
54	115,827	14,945	128,695	16,606	220,332	28,430
55	120,573	15,558	133,964	17,286	229,555	29,620
56	125,458	16,188	139,399	17,987	238,983	30,837
57	130,623	16,855	145,138	18,727	249,130	32,146
58	137,796	17,780	153,116	19,757	261,817	33,783
59	144,739	18,676	161,260	20,808	276,917	35,731
60	149,166	19,247	165,636	21,372	285,213	36,802
61	157,488	20,321	174,986	22,579	304,335	39,269
62	169,133	21,824	187,932	24,249	328,317	42,363
63	181,084	23,366	201,191	25,960	350,782	45,262
64	193,599	24,981	215,117	27,757	375,925	48,506
65	205,911	26,569	228,788	29,521	401,224	51,771
66	217,670	28,086	241,853	31,207	424,140	54,728
67	230,471	29,738	256,068	33,041	451,437	58,250
68	244,720	31,577	271,905	35,085	480,698	62,026
69	257,541	33,231	286,161	36,924	509,746	65,774
70	273,275	35,261	303,636	39,179	533,679	68,862
71	287,120	37,048	318,962	41,156	558,384	72,050
72	297,312	38,363	330,189	42,605	577,731	74,546
73	309,993	39,999	344,326	44,429	598,634	77,243
74	322,722	41,642	358,463	46,253	624,126	80,532
75	333,992	43,096	370,937	47,863	649,662	83,827
76	346,281	44,681	384,615	49,628	672,474	86,771
77	361,552	46,652	401,519	51,809	698,029	90,068
78	376,152	48,536	417,729	53,901	728,110	93,950
79	387,805	50,039	430,787	55,585	754,336	97,334
80	393,658	50,795	437,390	56,437	779,946	100,638
81*	402,709	51,962	447,449	57,735	797,882	102,953
82*	411,969	53,157	457,741	59,063	816,234	105,321
83*	421,448	54,380	468,270	60,422	835,007	107,743
84*	431,139	55,631	479,037	61,811	854,213	110,221
85*	441,058	56,911	490,058	63,233	873,859	112,756
86*	451,201	58,219	501,327	64,687	893,955	115,349
87*	461,580	59,559	512,860	66,175	914,521	118,003
88*	472,194	60,928	524,654	67,697	935,552	120,716
89*	483,055	62,330	536,721	69,254	957,068	123,493
90*	494,167	63,763	549,064	70,847	979,083	126,333
91*	505,531	65,230	561,694	72,477	1,001,600	129,239
92*	517,161	66,730	574,618	74,144	1,024,640	132,212
93*	529,053	68,265	587,828	75,849	1,048,204	135,252
94*	541,224	69,835	601,348	77,593	1,072,316	138,363
95*	553,668	71,441	615,181	79,378	1,096,975	141,545
96*	566,404	73,084	629,331	81,204	1,122,209	144,801
97*	579,431	74,765	643,805	83,072	1,148,018	148,131
98*	592,775	76,485	658,614	84,982	1,174,423	151,538
99*	606,392	78,244	673,759	86,937	1,201,434	155,024

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,124	1,693	14,581	1,881	26,247	3,387
1	13,124	1,693	14,581	1,881	26,247	3,387
2	13,124	1,693	14,581	1,881	26,247	3,387
3	13,124	1,693	14,581	1,881	26,247	3,387
4	13,124	1,693	14,581	1,881	26,247	3,387
5	12,434	1,604	13,813	1,782	24,869	3,209
6	12,434	1,604	13,813	1,782	24,869	3,209
7	12,434	1,604	13,813	1,782	24,869	3,209
8	12,434	1,604	13,813	1,782	24,869	3,209
9	12,434	1,604	13,813	1,782	24,869	3,209
10	11,243	1,451	12,489	1,611	22,479	2,901
11	11,404	1,471	12,667	1,634	22,802	2,942
12	11,618	1,499	12,908	1,666	23,230	2,997
13	12,247	1,580	13,357	1,723	24,043	3,102
14	12,499	1,613	13,756	1,775	24,763	3,195
15	12,750	1,645	14,172	1,829	25,505	3,291
16	13,009	1,679	14,451	1,865	26,016	3,357
17	13,334	1,721	14,813	1,911	26,667	3,441
18	13,664	1,763	15,186	1,959	27,332	3,527
19	14,008	1,807	15,565	2,008	28,016	3,615
20	14,362	1,853	16,028	2,068	28,850	3,723
21	14,724	1,900	16,661	2,150	29,715	3,834
22	15,071	1,945	17,216	2,221	30,423	3,926
23	15,619	2,015	17,680	2,281	31,234	4,030
24	16,089	2,076	18,212	2,350	32,172	4,151
25	16,570	2,138	18,585	2,398	33,137	4,276
26	17,066	2,202	18,964	2,447	34,132	4,404
27	17,541	2,263	19,489	2,515	35,076	4,526
28	18,026	2,326	20,030	2,585	36,053	4,652
29	18,437	2,379	20,485	2,643	36,876	4,758
30	19,004	2,452	21,117	2,725	38,011	4,905
31	19,530	2,520	21,698	2,800	39,060	5,040
32	19,975	2,577	22,192	2,863	39,947	5,154
33	20,376	2,629	22,640	2,921	40,754	5,259
34	20,733	2,675	23,039	2,973	41,468	5,351
35	21,098	2,722	23,441	3,025	42,193	5,444
36	21,467	2,770	23,852	3,078	42,931	5,539
37	21,752	2,807	24,171	3,119	43,509	5,614
38	22,044	2,844	24,493	3,160	44,091	5,689
39	22,342	2,883	24,823	3,203	44,682	5,765
40	22,840	2,947	25,146	3,245	44,839	5,786
41	23,669	3,054	26,050	3,361	46,890	6,050
42	24,986	3,224	27,501	3,549	49,504	6,388
43	26,002	3,355	28,896	3,729	51,526	6,649
44	27,429	3,539	30,474	3,932	54,352	7,013
45	28,000	3,613	31,552	4,071	56,265	7,260
46	29,392	3,793	32,659	4,214	58,235	7,514
47	30,538	3,940	33,774	4,358	60,224	7,771
48	31,574	4,074	34,757	4,485	61,982	7,998
49	32,930	4,249	35,596	4,593	63,474	8,190
50	34,226	4,416	37,956	4,898	68,008	8,775
51	35,656	4,601	39,252	5,065	69,989	9,031
52	37,041	4,779	40,778	5,262	72,714	9,382
53	37,583	4,849	41,758	5,388	74,463	9,608
54	39,463	5,092	43,848	5,658	78,189	10,089
55	41,238	5,321	45,818	5,912	81,706	10,543
56	43,495	5,612	47,883	6,178	85,382	11,017
57	45,628	5,887	50,468	6,512	89,997	11,613
58	47,524	6,132	52,314	6,750	93,290	12,037
59	50,206	6,478	55,745	7,193	99,862	12,885
60	54,168	6,989	60,532	7,811	109,096	14,077
61	58,749	7,581	65,295	8,425	116,820	15,074
62	62,804	8,104	69,787	9,005	124,845	16,109
63	66,213	8,544	73,533	9,488	132,729	17,126
64	70,879	9,146	78,764	10,163	140,831	18,172
65	76,087	9,818	84,770	10,938	151,560	19,556
66	81,226	10,481	90,249	11,645	162,481	20,965
67	87,069	11,235	96,750	12,484	174,135	22,469
68	93,558	12,072	103,933	13,411	186,934	24,121
69	100,164	12,924	111,290	14,360	199,111	25,692
70	106,475	13,739	118,301	15,265	212,949	27,477
71	113,032	14,585	126,719	16,351	228,307	29,459
72	118,898	15,342	130,415	16,828	234,954	30,317
73	125,224	16,158	135,972	17,545	242,992	31,354
74	129,289	16,682	141,862	18,305	252,946	32,638
75	135,778	17,520	148,977	19,223	266,373	34,371
76	141,641	18,276	155,433	20,056	278,636	35,953
77	148,704	19,188	163,268	21,067	288,628	37,242
78	155,431	20,056	170,615	22,015	301,744	38,935
79	164,003	21,162	180,014	23,228	308,535	39,811
80	169,342	21,851	185,856	23,981	313,635	40,469
81*	173,236	22,353	190,157	24,536	320,850	41,400
82*	177,222	22,867	194,531	25,101	328,229	42,352
83*	181,296	23,393	199,001	25,678	335,776	43,326
84*	185,466	23,931	203,580	26,268	343,503	44,323
85*	189,731	24,481	208,259	26,872	351,399	45,342
86*	194,094	25,044	213,051	27,490	359,481	46,385
87*	198,559	25,621	217,949	28,122	367,751	47,452
88*	203,129	26,210	222,967	28,770	376,210	48,543
89*	207,796	26,812	228,094	29,431	384,862	49,660
90*	212,576	27,429	233,338	30,108	393,715	50,802
91*	217,467	28,060	238,706	30,801	402,768	51,970
92*	222,466	28,705	244,194	31,509	412,031	53,165
93*	227,586	29,366	249,815	32,234	421,509	54,388
94*	232,821	30,041	255,558	32,975	431,202	55,639
95*	238,177	30,733	261,439	33,734	441,125	56,919
96*	243,653	31,439	267,449	34,510	451,270	58,228
97*	249,258	32,162	273,600	35,303	461,647	59,567
98*	254,991	32,902	279,893	36,115	472,267	60,938
99*	260,856	33,659	286,331	36,946	483,127	62,339

Benefit Level 保障級別						
Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,220	1,319	11,444	1,477	19,867	2,563
1	10,220	1,319	11,444	1,477	19,867	2,563
2	10,220	1,319	11,444	1,477	19,867	2,563
3	10,220	1,319	11,444	1,477	19,867	2,563
4	10,220	1,319	11,444	1,477	19,867	2,563
5	9,196	1,187	10,364	1,337	18,410	2,375
6	9,196	1,187	10,364	1,337	18,410	2,375
7	9,196	1,187	10,364	1,337	18,410	2,375
8	9,196	1,187	10,364	1,337	18,410	2,375
9	9,196	1,187	10,364	1,337	18,410	2,375
10	8,314	1,073	9,369	1,209	16,638	2,147
11	8,434	1,088	9,503	1,226	16,878	2,178
12	8,592	1,109	9,685	1,250	17,196	2,219
13	9,058	1,169	9,965	1,286	17,748	2,290
14	9,244	1,193	10,291	1,328	18,305	2,362
15	9,429	1,217	10,634	1,372	18,881	2,436
16	9,621	1,241	10,842	1,399	19,257	2,485
17	9,860	1,272	11,113	1,434	19,739	2,547
18	10,106	1,304	11,395	1,470	20,233	2,611
19	10,359	1,337	11,678	1,507	20,739	2,676
20	10,621	1,370	12,041	1,554	21,369	2,757
21	11,229	1,449	12,903	1,665	22,315	2,879
22	11,494	1,483	13,366	1,725	22,847	2,948
23	11,912	1,537	13,693	1,767	23,427	3,023
24	12,271	1,583	14,106	1,820	24,132	3,114
25	12,637	1,631	14,359	1,853	24,854	3,207
26	13,015	1,679	14,615	1,886	25,601	3,303
27	13,378	1,726	15,018	1,938	26,309	3,395
28	13,747	1,774	15,435	1,992	27,041	3,489
29	14,061	1,814	15,787	2,037	27,659	3,569
30	14,494	1,870	16,275	2,100	28,511	3,679
31	14,894	1,922	16,722	2,158	29,298	3,780
32	15,234	1,966	17,103	2,207	29,964	3,866
33	15,541	2,005	17,448	2,251	30,569	3,944
34	15,812	2,040	17,755	2,291	31,104	4,013
35	16,090	2,076	18,065	2,331	31,647	4,083
36	16,372	2,113	18,382	2,372	32,200	4,155
37	16,590	2,141	18,629	2,404	32,635	4,211
38	16,812	2,169	18,876	2,436	33,072	4,267
39	17,039	2,199	19,130	2,468	33,513	4,324
40	17,419	2,248	19,331	2,494	33,548	4,329
41	18,052	2,329	20,024	2,584	35,126	4,532
42	19,056	2,459	21,140	2,728	37,084	4,785
43	19,831	2,559	22,271	2,874	38,599	4,981
44	20,919	2,699	23,485	3,030	40,716	5,254
45	21,355	2,755	24,409	3,150	42,229	5,449
46	22,416	2,892	25,169	3,248	43,624	5,629
47	23,290	3,005	25,996	3,354	45,086	5,818
48	24,081	3,107	26,718	3,447	46,374	5,984
49	25,114	3,241	27,225	3,513	47,369	6,112
50	26,104	3,368	29,237	3,773	50,966	6,576
51	27,194	3,509	30,174	3,893	52,364	6,757
52	28,250	3,645	31,347	4,045	54,403	7,020
53	28,663	3,698	32,182	4,153	55,781	7,198
54	30,097	3,883	33,792	4,360	58,573	7,558
55	31,451	4,058	35,311	4,556	61,208	7,898
56	33,172	4,280	36,809	4,750	63,880	8,243
57	34,278	4,423	38,337	4,947	66,934	8,637
58	36,134	4,662	40,105	5,175	69,702	8,994
59	39,021	5,035	43,670	5,635	75,470	9,738
60	42,131	5,436	47,524	6,132	82,603	10,658
61	46,031	5,939	51,525	6,648	88,598	11,432
62	49,623	6,403	55,474	7,158	95,032	12,262
63	53,347	6,883	59,454	7,671	102,010	13,163
64	57,344	7,399	62,645	8,083	108,336	13,979
65	61,208	7,898	67,086	8,656	116,324	15,010
66	65,341	8,431	71,365	9,208	124,763	16,098
67	70,041	9,038	75,954	9,801	133,708	17,253
68	75,263	9,711	81,422	10,506	143,522	18,519
69	80,576	10,397	87,469	11,286	152,785	19,714
70	87,330	11,268	94,815	12,234	163,513	21,098
71	92,828	11,978	100,782	13,004	176,004	22,710
72	98,546	12,716	107,960	13,930	180,713	23,318
73	104,931	13,539	112,473	14,513	186,529	24,068
74	110,513	14,260	117,260	15,130	194,342	25,076
75	114,103	14,723	122,346	15,787	204,719	26,415
76	119,829	15,462	128,478	16,578	214,207	27,640
77	123,488	15,934	132,281	17,069	221,566	28,589
78	125,864	16,241	138,227	17,836	231,641	29,889
79	132,807	17,136	145,841	18,818	236,829	30,559
80	137,130	17,694	150,571	19,429	239,514	30,905
81*	140,283	18,101	154,060	19,879	245,019	31,615
82*	143,509	18,517	157,602	20,336	250,653	32,342
83*	146,810	18,943	161,223	20,803	256,417	33,086
84*	150,186	19,379	164,933	21,282	262,317	33,847
85*	153,640	19,825	168,724	21,771	268,347	34,625
86*	157,173	20,280	172,607	22,272	274,520	35,422
87*	160,789	20,747	176,576	22,784	280,835	36,237
88*	164,488	21,224	180,641	23,309	287,294	37,070
89*	168,269	21,712	184,796	23,845	293,903	37,923
90*	172,140	22,212	189,044	24,393	300,662	38,795
91*	176,099	22,722	193,392	24,954	307,574	39,687
92*	180,148	23,245	197,840	25,528	314,649	40,600
93*	184,294	23,780	202,393	26,115	321,886	41,534
94*	188,533	24,327	207,046	26,716	329,289	42,489
95*	192,871	24,887	211,811	27,330	336,867	43,467
96*	197,305	25,459	216,679	27,959	344,615	44,466
97*	201,843	26,044	221,661	28,601	352,539	45,489
98*	206,486	26,643	226,760	29,259	360,649	46,535
99*	211,235	27,256	231,975	29,932	368,942	47,605

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,749	2,935	22,839	2,947	49,885	6,437
1	22,749	2,935	22,839	2,947	49,885	6,437
2	22,749	2,935	22,839	2,947	49,885	6,437
3	22,749	2,935	22,839	2,947	49,885	6,437
4	22,749	2,935	22,839	2,947	49,885	6,437
5	21,246	2,741	21,328	2,752	46,590	6,012
6	21,246	2,741	21,328	2,752	46,590	6,012
7	21,246	2,741	21,328	2,752	46,590	6,012
8	21,246	2,741	21,328	2,752	46,590	6,012
9	21,246	2,741	21,328	2,752	46,590	6,012
10	22,154	2,859	22,262	2,873	46,635	6,017
11	23,205	2,994	23,170	2,990	46,685	6,024
12	23,867	3,080	23,932	3,088	46,834	6,043
13	25,134	3,243	25,243	3,257	47,116	6,079
14	26,538	3,424	26,649	3,439	49,211	6,350
15	28,113	3,627	28,232	3,643	50,717	6,544
16	29,648	3,826	29,910	3,859	52,748	6,806
17	30,698	3,961	30,973	3,997	54,354	7,013
18	32,003	4,129	32,068	4,138	56,012	7,227
19	34,071	4,396	34,143	4,406	58,048	7,490
20	35,072	4,525	36,118	4,660	60,264	7,776
21	35,959	4,640	37,425	4,829	62,706	8,091
22	37,572	4,848	39,306	5,072	65,801	8,490
23	39,396	5,083	41,251	5,323	69,351	8,949
24	41,206	5,317	43,271	5,583	73,071	9,429
25	42,425	5,474	45,378	5,855	76,580	9,881
26	43,407	5,601	46,485	5,998	79,901	10,310
27	44,382	5,727	47,506	6,130	81,660	10,537
28	45,518	5,873	48,856	6,304	83,983	10,837
29	46,752	6,033	50,269	6,486	86,410	11,150
30	48,165	6,215	51,790	6,683	89,019	11,486
31	49,485	6,385	53,208	6,866	91,464	11,802
32	50,883	6,566	54,715	7,060	94,046	12,135
33	52,303	6,749	56,239	7,257	96,675	12,474
34	53,776	6,939	57,822	7,461	99,397	12,825
35	55,282	7,133	59,442	7,670	102,177	13,184
36	56,621	7,306	60,884	7,856	104,654	13,504
37	57,407	7,415	61,798	7,974	106,224	13,706
38	58,047	7,490	62,414	8,053	107,285	13,843
39	58,704	7,575	63,123	8,145	108,500	14,000
40	58,815	7,589	63,240	8,160	109,690	14,154
41	58,888	7,598	63,320	8,170	110,840	14,302
42	59,097	7,625	63,541	8,199	111,988	14,450
43	59,387	7,663	63,851	8,239	113,108	14,595
44	60,207	7,769	64,742	8,354	115,882	14,953
45	61,920	7,990	66,578	8,591	119,359	15,401
46	63,353	8,175	68,123	8,790	121,747	15,709
47	64,791	8,360	69,673	8,990	124,182	16,023
48	66,256	8,549	71,242	9,193	126,666	16,344
49	67,725	8,739	72,820	9,396	129,520	16,712
50	69,211	8,930	74,420	9,603	132,740	17,128
51	70,701	9,123	76,028	9,810	135,977	17,545
52	72,214	9,318	77,652	10,020	139,249	17,968
53	75,073	9,687	80,720	10,415	145,786	18,811
54	78,326	10,107	84,223	10,867	153,092	19,754
55	81,637	10,534	87,777	11,326	160,513	20,711
56	85,006	10,969	91,408	11,795	168,047	21,683
57	87,832	11,333	94,446	12,187	174,492	22,515
58	93,543	12,070	100,589	12,979	185,858	23,982
59	100,374	12,951	107,930	13,926	199,412	25,731
60	108,100	13,948	116,224	14,997	213,619	27,564
61	115,342	14,883	124,017	16,002	226,978	29,287
62	122,841	15,850	132,090	17,044	241,746	31,193
63	130,580	16,849	140,410	18,117	256,995	33,161
64	138,414	17,860	148,832	19,204	273,464	35,286
65	145,859	18,821	156,838	20,237	289,246	37,322
66	154,305	19,910	165,925	21,410	308,759	39,840
67	163,977	21,158	176,321	22,751	329,611	42,530
68	175,071	22,590	188,241	24,289	351,893	45,406
69	186,967	24,125	201,027	25,939	375,700	48,477
70	195,709	25,253	210,425	27,152	393,195	50,735
71	203,400	26,245	218,715	28,221	412,425	53,216
72	213,390	27,534	229,450	29,606	432,579	55,817
73	223,844	28,883	240,693	31,057	453,687	58,540
74	234,816	30,299	252,474	32,577	475,813	61,395
75	246,295	31,780	264,828	34,171	494,037	63,747
76	258,335	33,334	277,764	35,841	512,998	66,193
77	270,940	34,960	291,326	37,590	532,707	68,736
78	284,153	36,665	305,534	39,424	553,201	71,381
79	296,838	38,302	319,169	41,183	574,501	74,129
80	304,954	39,349	327,911	42,311	584,715	75,447
81*	311,969	40,254	335,451	43,284	598,166	77,183
82*	319,142	41,180	343,165	44,279	611,710	78,930
83*	326,481	42,127	351,058	45,298	625,782	80,746
84*	333,994	43,096	359,135	46,340	640,013	82,582
85*	341,676	44,087	367,394	47,406	654,617	84,467
86*	349,532	45,101	375,842	48,496	669,789	86,424
87*	357,574	46,139	384,488	49,611	685,371	88,435
88*	365,794	47,199	393,333	50,753	701,375	90,500
89*	374,212	48,285	402,380	51,920	717,821	92,622
90*	382,817	49,396	411,634	53,114	734,330	94,752
91*	391,620	50,532	421,100	54,335	751,215	96,931
92*	400,629	51,694	430,785	55,585	768,491	99,160
93*	409,845	52,883	440,692	56,863	786,168	101,441
94*	419,271	54,099	450,829	58,171	804,250	103,774
95*	428,914	55,344	461,200	59,510	822,747	106,161
96*	438,777	56,616	471,807	60,878	841,671	108,603
97*	448,870	57,919	482,658	62,278	861,029	111,101
98*	459,194	59,251	493,760	63,711	880,837	113,656
99*	469,757	60,614	505,116	65,176	901,094	116,270

Benefit Level 保障級別 Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,302	2,362	20,329	2,623	36,267	4,680
1	18,302	2,362	20,329	2,623	36,267	4,680
2	18,302	2,362	20,329	2,623	36,267	4,680
3	18,302	2,362	20,329	2,623	36,267	4,680
4	18,302	2,362	20,329	2,623	36,267	4,680
5	17,081	2,204	18,969	2,448	33,839	4,366
6	17,081	2,204	18,969	2,448	33,839	4,366
7	17,081	2,204	18,969	2,448	33,839	4,366
8	17,081	2,204	18,969	2,448	33,839	4,366
9	17,081	2,204	18,969	2,448	33,839	4,366
10	16,711	2,156	18,559	2,395	33,108	4,272
11	16,912	2,182	18,784	2,424	33,496	4,322
12	17,147	2,213	19,047	2,458	33,954	4,381
13	17,998	2,322	19,998	2,580	35,667	4,602
14	18,319	2,364	20,358	2,627	36,300	4,684
15	18,689	2,411	20,764	2,679	37,031	4,778
16	19,099	2,464	21,224	2,739	37,840	4,883
17	19,539	2,521	21,708	2,801	38,001	4,903
18	19,630	2,533	21,815	2,815	38,184	4,927
19	19,714	2,544	21,910	2,827	38,348	4,948
20	19,714	2,544	21,910	2,827	38,348	4,948
21	20,056	2,588	22,286	2,876	39,735	5,127
22	20,583	2,656	22,869	2,951	41,165	5,312
23	21,324	2,751	23,692	3,057	42,643	5,502
24	22,175	2,861	24,638	3,179	44,351	5,723
25	23,061	2,976	25,623	3,306	46,126	5,952
26	23,982	3,094	26,649	3,439	47,969	6,190
27	24,879	3,210	27,643	3,567	49,755	6,420
28	25,803	3,329	28,672	3,700	51,608	6,659
29	26,765	3,454	29,735	3,837	53,527	6,907
30	28,021	3,616	31,139	4,018	55,523	7,164
31	29,335	3,785	32,598	4,206	57,589	7,431
32	30,711	3,963	34,124	4,403	59,732	7,707
33	31,856	4,110	35,393	4,567	61,953	7,994
34	33,129	4,275	36,806	4,749	64,433	8,314
35	34,454	4,446	38,284	4,940	67,013	8,647
36	35,833	4,624	39,814	5,137	69,691	8,992
37	37,649	4,858	41,829	5,397	73,221	9,448
38	39,520	5,099	43,916	5,667	76,869	9,919
39	41,490	5,354	46,100	5,948	80,694	10,412
40	43,324	5,590	48,136	6,211	85,041	10,973
41	45,161	5,827	50,181	6,475	89,056	11,491
42	46,813	6,040	52,013	6,711	92,750	11,968
43	48,564	6,266	54,012	6,969	96,224	12,416
44	49,644	6,406	55,786	7,198	99,291	12,812
45	50,694	6,541	57,563	7,427	102,356	13,207
46	52,457	6,769	59,168	7,635	104,920	13,538
47	54,280	7,004	60,650	7,826	107,544	13,877
48	55,916	7,215	62,123	8,016	110,090	14,205
49	57,614	7,434	64,007	8,259	112,716	14,544
50	59,322	7,654	65,910	8,505	115,347	14,883
51	61,494	7,935	68,325	8,816	118,723	15,319
52	63,979	8,255	71,093	9,173	122,310	15,782
53	66,591	8,592	73,984	9,546	126,911	16,376
54	69,498	8,967	77,221	9,964	132,200	17,058
55	72,343	9,335	80,377	10,371	137,733	17,772
56	75,274	9,713	83,640	10,792	143,388	18,502
57	78,348	10,109	87,058	11,233	149,431	19,281
58	81,876	10,565	90,978	11,739	155,566	20,073
59	85,968	11,093	95,781	12,359	164,475	21,223
60	90,698	11,703	100,712	12,995	173,419	22,377
61	97,316	12,557	108,126	13,952	188,057	24,265
62	104,228	13,449	115,816	14,944	202,330	26,107
63	111,418	14,377	123,794	15,973	215,834	27,850
64	118,997	15,354	132,222	17,061	231,062	29,814
65	126,855	16,368	140,952	18,187	247,183	31,895
66	134,097	17,303	148,998	19,226	261,302	33,716
67	141,988	18,321	157,758	20,356	278,119	35,886
68	150,768	19,454	167,511	21,614	296,146	38,212
69	158,664	20,473	176,296	22,748	314,041	40,521
70	168,356	21,723	187,062	24,137	328,785	42,424
71	176,887	22,824	196,503	25,355	344,004	44,388
72	183,167	23,634	203,421	26,248	355,923	45,926
73	190,980	24,643	212,130	27,372	368,802	47,587
74	198,820	25,654	220,837	28,495	384,505	49,614
75	205,764	26,550	228,523	29,487	400,236	51,643
76	213,335	27,527	236,950	30,574	414,292	53,457
77	222,741	28,741	247,366	31,918	430,035	55,488
78	231,733	29,901	257,352	33,207	448,568	57,880
79	238,917	30,828	265,396	34,245	464,722	59,964
80	242,522	31,293	269,464	34,770	480,503	62,000
81*	248,100	32,013	275,661	35,569	491,554	63,426
82*	253,803	32,749	282,002	36,387	502,856	64,885
83*	259,641	33,502	288,486	37,224	514,421	66,377
84*	265,614	34,273	295,123	38,080	526,257	67,904
85*	271,722	35,061	301,909	38,956	538,355	69,465
86*	277,973	35,867	308,857	39,853	550,741	71,063
87*	284,365	36,692	315,956	40,769	563,406	72,698
88*	290,907	37,536	323,226	41,707	576,369	74,370
89*	297,598	38,400	330,658	42,666	589,624	76,081
90*	304,442	39,283	338,265	43,647	603,186	77,830
91*	311,445	40,186	346,045	44,651	617,058	79,620
92*	318,606	41,110	354,003	45,678	631,250	81,452
93*	325,933	42,056	362,146	46,729	645,770	83,325
94*	333,432	43,023	370,476	47,803	660,622	85,242
95*	341,101	44,013	378,997	48,903	675,814	87,202
96*	348,945	45,025	387,712	50,027	691,362	89,208
97*	356,970	46,061	396,630	51,178	707,263	91,260
98*	365,183	47,120	405,754	52,355	723,532	93,359
99*	373,582	48,204	415,085	53,559	740,170	95,506

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,667	989	8,515	1,099	15,327	1,978
1	7,667	989	8,515	1,099	15,327	1,978
2	7,667	989	8,515	1,099	15,327	1,978
3	7,667	989	8,515	1,099	15,327	1,978
4	7,667	989	8,515	1,099	15,327	1,978
5	7,262	937	8,068	1,041	14,523	1,874
6	7,262	937	8,068	1,041	14,523	1,874
7	7,262	937	8,068	1,041	14,523	1,874
8	7,262	937	8,068	1,041	14,523	1,874
9	7,262	937	8,068	1,041	14,523	1,874
10	6,565	847	7,294	941	13,128	1,694
11	6,659	859	7,398	955	13,316	1,718
12	6,787	876	7,536	972	13,568	1,751
13	7,151	923	7,801	1,007	14,040	1,812
14	7,299	942	8,034	1,037	14,463	1,866
15	7,446	961	8,276	1,068	14,896	1,922
16	7,598	980	8,439	1,089	15,192	1,960
17	7,789	1,005	8,651	1,116	15,573	2,009
18	7,981	1,030	8,867	1,144	15,962	2,060
19	8,181	1,056	9,090	1,173	16,361	2,111
20	8,386	1,082	9,360	1,208	16,846	2,174
21	8,950	1,155	10,131	1,307	18,066	2,331
22	9,162	1,182	10,468	1,351	18,497	2,387
23	9,495	1,225	10,750	1,387	18,989	2,450
24	9,779	1,262	11,074	1,429	19,564	2,524
25	10,076	1,300	11,300	1,458	20,148	2,600
26	10,377	1,339	11,530	1,488	20,753	2,678
27	10,666	1,376	11,851	1,529	21,328	2,752
28	10,959	1,414	12,178	1,571	21,919	2,828
29	11,209	1,446	12,453	1,607	22,419	2,893
30	11,555	1,491	12,838	1,657	23,113	2,982
31	11,872	1,532	13,194	1,702	23,748	3,064
32	12,145	1,567	13,492	1,741	24,287	3,134
33	12,389	1,599	13,766	1,776	24,781	3,198
34	12,605	1,626	14,009	1,808	25,213	3,253
35	12,827	1,655	14,252	1,839	25,653	3,310
36	13,049	1,684	14,499	1,871	26,101	3,368
37	13,226	1,707	14,694	1,896	26,454	3,413
38	13,403	1,729	14,891	1,921	26,810	3,459
39	13,585	1,753	15,092	1,947	27,168	3,506
40	13,888	1,792	15,286	1,972	27,262	3,518
41	14,391	1,857	15,838	2,044	28,510	3,679
42	15,189	1,960	16,719	2,157	30,096	3,883
43	15,810	2,040	17,568	2,267	31,329	4,042
44	16,675	2,152	18,530	2,391	33,047	4,264
45	17,023	2,197	19,183	2,475	34,209	4,414
46	17,871	2,306	19,858	2,562	35,406	4,569
47	18,566	2,396	20,533	2,649	36,616	4,725
48	19,199	2,477	21,132	2,727	37,683	4,862
49	20,023	2,584	21,642	2,793	38,592	4,980
50	20,808	2,685	23,075	2,977	41,348	5,335
51	21,681	2,798	23,866	3,079	42,553	5,491
52	22,522	2,906	24,794	3,199	44,210	5,705
53	22,853	2,949	25,388	3,276	45,273	5,842
54	23,997	3,096	26,661	3,440	47,539	6,134
55	25,074	3,235	27,860	3,595	49,677	6,410
56	26,444	3,412	29,112	3,756	51,911	6,698
57	27,740	3,579	30,683	3,959	54,716	7,060
58	28,895	3,728	31,808	4,104	56,724	7,319
59	30,915	3,989	34,325	4,429	61,489	7,934
60	33,225	4,287	37,122	4,790	66,911	8,634
61	36,467	4,705	40,533	5,230	72,514	9,357
62	39,568	5,106	43,967	5,673	78,651	10,149
63	42,735	5,514	47,457	6,123	85,666	11,054
64	46,154	5,955	51,289	6,618	91,700	11,832
65	49,742	6,418	55,419	7,151	99,076	12,784
66	52,838	6,818	58,710	7,575	105,694	13,638
67	56,186	7,250	62,435	8,056	112,376	14,500
68	60,375	7,790	67,074	8,655	120,635	15,566
69	64,639	8,341	71,820	9,267	128,494	16,580
70	68,713	8,866	76,346	9,851	137,425	17,732
71	72,943	9,412	81,779	10,552	147,334	19,011
72	76,729	9,901	84,163	10,860	151,626	19,565
73	80,810	10,427	87,747	11,322	156,814	20,234
74	83,435	10,766	91,548	11,813	163,233	21,062
75	87,623	11,306	96,142	12,405	171,898	22,180
76	91,408	11,795	100,307	12,943	179,815	23,202
77	95,962	12,382	105,362	13,595	186,262	24,034
78	100,306	12,943	110,103	14,207	194,724	25,126
79	105,835	13,656	116,169	14,990	199,111	25,692
80	109,280	14,101	119,939	15,476	202,404	26,117
81*	111,801	14,426	122,716	15,834	207,061	26,718
82*	114,368	14,757	125,537	16,198	211,820	27,332
83*	116,997	15,096	128,423	16,571	216,688	27,960
84*	119,690	15,444	131,374	16,951	221,672	28,603
85*	122,441	15,799	134,398	17,342	226,771	29,261
86*	125,256	16,162	137,489	17,741	231,986	29,934
87*	128,139	16,534	140,653	18,149	237,322	30,622
88*	131,087	16,914	143,888	18,566	242,787	31,327
89*	134,104	17,304	147,201	18,994	248,370	32,048
90*	137,185	17,701	150,580	19,430	254,076	32,784
91*	140,341	18,109	154,044	19,877	259,920	33,538
92*	143,569	18,525	157,593	20,335	265,904	34,310
93*	146,870	18,951	161,213	20,802	272,017	35,099
94*	150,247	19,387	164,921	21,280	278,272	35,906
95*	153,707	19,833	168,715	21,770	284,673	36,732
96*	157,240	20,289	172,596	22,270	291,224	37,577
97*	160,856	20,756	176,563	22,782	297,921	38,441
98*	164,555	21,233	180,626	23,307	304,773	39,326
99*	168,341	21,721	184,782	23,843	311,781	40,230

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,980	772	6,692	863	11,609	1,498
1	5,980	772	6,692	863	11,609	1,498
2	5,980	772	6,692	863	11,609	1,498
3	5,980	772	6,692	863	11,609	1,498
4	5,980	772	6,692	863	11,609	1,498
5	5,378	694	6,060	782	10,757	1,388
6	5,378	694	6,060	782	10,757	1,388
7	5,378	694	6,060	782	10,757	1,388
8	5,378	694	6,060	782	10,757	1,388
9	5,378	694	6,060	782	10,757	1,388
10	4,863	627	5,480	707	9,724	1,255
11	4,932	636	5,558	717	9,864	1,273
12	5,026	649	5,660	730	10,049	1,297
13	5,296	683	5,828	752	10,371	1,338
14	5,405	697	6,018	777	10,698	1,380
15	5,514	711	6,219	802	11,034	1,424
16	5,628	726	6,340	818	11,254	1,452
17	5,768	744	6,497	838	11,533	1,488
18	5,911	763	6,660	859	11,823	1,526
19	6,059	782	6,829	881	12,118	1,564
20	6,211	801	7,042	909	12,486	1,611
21	6,618	854	7,644	986	13,391	1,728
22	6,775	874	7,920	1,022	13,711	1,769
23	7,021	906	8,111	1,047	14,055	1,814
24	7,232	933	8,356	1,078	14,482	1,869
25	7,451	961	8,501	1,097	14,914	1,924
26	7,673	990	8,651	1,116	15,362	1,982
27	7,887	1,018	8,891	1,147	15,786	2,037
28	8,104	1,046	9,137	1,179	16,225	2,094
29	8,289	1,070	9,342	1,205	16,594	2,141
30	8,545	1,103	9,631	1,243	17,109	2,208
31	8,779	1,133	9,899	1,277	17,579	2,268
32	8,980	1,159	10,122	1,306	17,977	2,320
33	9,161	1,182	10,327	1,333	18,343	2,367
34	9,321	1,203	10,511	1,356	18,663	2,408
35	9,485	1,224	10,691	1,379	18,987	2,450
36	9,649	1,245	10,877	1,403	19,320	2,493
37	9,780	1,262	11,025	1,423	19,581	2,527
38	9,911	1,279	11,172	1,442	19,845	2,561
39	10,046	1,296	11,322	1,461	20,110	2,595
40	10,270	1,325	11,435	1,475	20,123	2,597
41	10,642	1,373	11,848	1,529	21,073	2,719
42	11,232	1,449	12,507	1,614	22,246	2,870
43	11,691	1,509	13,180	1,701	23,157	2,988
44	12,331	1,591	13,902	1,794	24,429	3,152
45	12,587	1,624	14,453	1,865	25,339	3,270
46	13,215	1,705	14,898	1,922	26,169	3,377
47	13,729	1,771	15,381	1,985	27,046	3,490
48	14,198	1,832	15,808	2,040	27,814	3,589
49	14,807	1,911	16,097	2,077	28,404	3,665
50	15,388	1,986	17,302	2,233	30,576	3,945
51	16,052	2,071	17,872	2,306	31,425	4,055
52	16,674	2,151	18,566	2,396	32,648	4,213
53	16,918	2,183	19,064	2,460	33,479	4,320
54	17,766	2,292	20,022	2,583	35,156	4,536
55	18,564	2,395	20,923	2,700	36,737	4,740
56	19,577	2,526	21,801	2,813	38,336	4,947
57	20,133	2,598	22,615	2,918	40,093	5,173
58	21,284	2,746	23,712	3,060	41,797	5,393
59	22,942	2,960	25,825	3,332	45,546	5,877
60	24,702	3,187	28,026	3,616	49,692	6,412
61	27,112	3,498	30,555	3,943	53,753	6,936
62	29,337	3,785	33,061	4,266	58,230	7,514
63	31,626	4,081	35,622	4,596	63,452	8,187
64	33,935	4,379	37,539	4,844	67,643	8,728
65	36,320	4,686	40,200	5,187	72,898	9,406
66	38,772	5,003	42,763	5,518	77,981	10,062
67	41,559	5,362	45,510	5,872	83,191	10,734
68	44,658	5,762	48,790	6,295	89,292	11,522
69	47,812	6,169	52,415	6,763	95,036	12,263
70	51,817	6,686	56,812	7,331	101,733	13,127
71	55,080	7,107	60,391	7,792	109,485	14,127
72	58,472	7,545	64,690	8,347	112,314	14,492
73	62,262	8,034	67,392	8,696	115,839	14,947
74	65,573	8,461	70,259	9,066	120,729	15,578
75	67,705	8,736	73,309	9,459	127,191	16,412
76	71,101	9,174	76,982	9,933	133,102	17,174
77	73,275	9,455	79,161	10,214	137,597	17,754
78	74,607	9,627	82,716	10,673	143,852	18,562
79	78,720	10,157	87,274	11,261	147,072	18,977
80	81,283	10,488	90,103	11,626	148,435	19,153
81*	83,157	10,730	92,191	11,896	151,845	19,593
82*	85,066	10,976	94,311	12,169	155,335	20,043
83*	87,023	11,229	96,480	12,449	158,905	20,504
84*	89,025	11,487	98,696	12,735	162,559	20,975
85*	91,072	11,751	100,969	13,028	166,299	21,458
86*	93,165	12,021	103,290	13,328	170,124	21,951
87*	95,310	12,298	105,667	13,634	174,038	22,457
88*	97,502	12,581	108,097	13,948	178,044	22,973
89*	99,747	12,871	110,587	14,269	182,139	23,502
90*	102,038	13,166	113,125	14,597	186,324	24,042
91*	104,386	13,469	115,727	14,933	190,609	24,595
92*	106,787	13,779	118,395	15,277	194,997	25,161
93*	109,242	14,096	121,112	15,627	199,480	25,739
94*	111,754	14,420	123,900	15,987	204,067	26,331
95*	114,327	14,752	126,749	16,355	208,760	26,937
96*	116,955	15,091	129,665	16,731	213,566	27,557
97*	118,646	15,438	132,645	17,115	218,478	28,191
98*	122,396	15,793	135,698	17,509	223,502	28,839
99*	125,212	16,156	138,820	17,912	228,640	29,502

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,956	2,446	19,035	2,456	41,572	5,364
1	18,956	2,446	19,035	2,456	41,572	5,364
2	18,956	2,446	19,035	2,456	41,572	5,364
3	18,956	2,446	19,035	2,456	41,572	5,364
4	18,956	2,446	19,035	2,456	41,572	5,364
5	17,703	2,284	17,779	2,294	38,826	5,010
6	17,703	2,284	17,779	2,294	38,826	5,010
7	17,703	2,284	17,779	2,294	38,826	5,010
8	17,703	2,284	17,779	2,294	38,826	5,010
9	17,703	2,284	17,779	2,294	38,826	5,010
10	18,463	2,382	18,550	2,394	38,866	5,015
11	19,342	2,496	19,310	2,492	38,905	5,020
12	19,887	2,566	19,945	2,574	39,029	5,036
13	20,947	2,703	21,037	2,714	39,269	5,067
14	22,114	2,853	22,208	2,866	41,009	5,291
15	23,428	3,023	23,527	3,036	42,266	5,454
16	24,707	3,188	24,925	3,216	43,956	5,672
17	25,584	3,301	25,811	3,330	45,300	5,845
18	26,670	3,441	26,722	3,448	46,677	6,023
19	28,395	3,664	28,452	3,671	48,373	6,242
20	29,228	3,771	30,095	3,883	50,220	6,480
21	29,967	3,867	31,188	4,024	52,255	6,743
22	31,310	4,040	32,753	4,226	54,835	7,075
23	32,830	4,236	34,374	4,435	57,793	7,457
24	34,341	4,431	36,059	4,653	60,893	7,857
25	35,354	4,562	37,813	4,879	63,816	8,234
26	36,175	4,668	38,737	4,998	66,585	8,592
27	36,986	4,772	39,591	5,109	68,051	8,781
28	37,934	4,895	40,713	5,253	69,986	9,030
29	38,960	5,027	41,894	5,406	72,009	9,291
30	40,137	5,179	43,159	5,569	74,183	9,572
31	41,238	5,321	44,344	5,722	76,221	9,835
32	42,404	5,471	45,595	5,883	78,372	10,113
33	43,584	5,624	46,866	6,047	80,564	10,395
34	44,815	5,783	48,190	6,218	82,830	10,688
35	46,065	5,944	49,536	6,392	85,144	10,986
36	47,187	6,089	50,735	6,546	87,211	11,253
37	47,896	6,180	51,499	6,645	88,521	11,422
38	48,371	6,241	52,011	6,711	89,406	11,536
39	48,921	6,312	52,600	6,787	90,419	11,667
40	49,010	6,324	52,700	6,800	91,411	11,795
41	49,073	6,332	52,767	6,809	92,366	11,918
42	49,248	6,355	52,948	6,832	93,324	12,042
43	49,489	6,386	53,209	6,866	94,257	12,162
44	50,171	6,474	53,951	6,961	96,569	12,461
45	51,601	6,658	55,483	7,159	99,467	12,834
46	52,795	6,812	56,769	7,325	101,455	13,091
47	53,996	6,967	58,061	7,492	103,485	13,353
48	55,214	7,124	59,370	7,661	105,554	13,620
49	56,438	7,282	60,684	7,830	107,934	13,927
50	57,677	7,442	62,015	8,002	110,617	14,273
51	58,919	7,602	63,356	8,175	113,314	14,621
52	60,178	7,765	64,711	8,350	116,042	14,973
53	62,559	8,072	67,267	8,680	121,488	15,676
54	65,271	8,422	70,186	9,056	127,576	16,461
55	68,032	8,778	73,151	9,439	133,762	17,260
56	70,840	9,141	76,172	9,829	140,040	18,070
57	73,196	9,445	78,706	10,156	145,411	18,763
58	77,953	10,058	83,823	10,816	154,880	19,985
59	83,641	10,792	89,936	11,605	166,170	21,441
60	90,085	11,624	96,855	12,497	178,015	22,970
61	96,121	12,403	103,350	13,335	189,146	24,406
62	102,369	13,209	110,073	14,203	201,453	25,994
63	108,818	14,041	117,012	15,098	214,163	27,634
64	115,346	14,883	124,027	16,003	227,888	29,405
65	121,551	15,684	130,699	16,864	241,039	31,102
66	128,588	16,592	138,270	17,841	257,299	33,200
67	136,651	17,632	146,934	18,959	274,677	35,442
68	145,895	18,825	156,867	20,241	293,244	37,838
69	155,803	20,104	167,522	21,616	313,083	40,398
70	163,091	21,044	175,355	22,626	327,662	42,279
71	169,501	21,871	182,261	23,518	343,689	44,347
72	177,826	22,945	191,211	24,672	360,486	46,514
73	186,537	24,069	200,578	25,881	378,075	48,784
74	195,680	25,249	210,397	27,148	396,512	51,163
75	205,246	26,483	220,688	28,476	411,699	53,122
76	215,279	27,778	231,472	29,867	427,500	55,161
77	225,785	29,134	242,775	31,326	443,923	57,280
78	236,794	30,554	254,609	32,853	460,998	59,484
79	247,365	31,918	265,973	34,319	478,749	61,774
80	254,129	32,791	273,258	35,259	487,264	62,873
81*	259,974	33,545	279,545	36,070	498,474	64,319
82*	265,951	34,316	285,971	36,899	509,761	65,776
83*	272,070	35,106	292,549	37,748	521,488	67,289
84*	278,328	35,913	299,279	38,617	533,341	68,818
85*	284,724	36,739	306,157	39,504	545,514	70,389
86*	291,276	37,584	313,203	40,413	558,159	72,021
87*	297,975	38,448	320,408	41,343	571,142	73,696
88*	304,829	39,333	327,775	42,294	584,478	75,417
89*	311,840	40,237	335,315	43,266	598,179	77,184
90*	319,009	41,162	343,029	44,262	611,938	78,960
91*	326,349	42,110	350,918	45,280	626,009	80,775
92*	333,856	43,078	358,990	46,321	640,411	82,634
93*	341,535	44,069	367,243	47,386	655,138	84,534
94*	349,390	45,083	375,691	48,476	670,207	86,478
95*	357,424	46,119	384,331	49,591	685,620	88,467
96*	365,647	47,180	393,171	50,732	701,392	90,502
97*	374,057	48,265	402,216	51,899	717,524	92,584
98*	382,658	49,375	411,466	53,092	734,026	94,713
99*	391,458	50,511	420,929	54,313	750,905	96,891

	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,253	1,968	16,941	2,186	30,221	3,899
1	15,253	1,968	16,941	2,186	30,221	3,899
2	15,253	1,968	16,941	2,186	30,221	3,899
3	15,253	1,968	16,941	2,186	30,221	3,899
4	15,253	1,968	16,941	2,186	30,221	3,899
5	14,232	1,836	15,808	2,040	28,201	3,639
6	14,232	1,836	15,808	2,040	28,201	3,639
7	14,232	1,836	15,808	2,040	28,201	3,639
8	14,232	1,836	15,808	2,040	28,201	3,639
9	14,232	1,836	15,808	2,040	28,201	3,639
10	13,927	1,797	15,466	1,996	27,591	3,560
11	14,092	1,818	15,651	2,019	27,910	3,601
12	14,289	1,844	15,868	2,047	28,298	3,651
13	14,998	1,935	16,665	2,150	29,717	3,834
14	15,267	1,970	16,962	2,189	30,249	3,903
15	15,575	2,010	17,305	2,233	30,860	3,982
16	15,917	2,054	17,686	2,282	31,538	4,069
17	16,282	2,101	18,090	2,334	31,665	4,086
18	16,359	2,111	18,179	2,346	31,821	4,106
19	16,428	2,120	18,257	2,356	31,956	4,123
20	16,428	2,120	18,257	2,356	31,956	4,123
21	16,715	2,157	18,572	2,396	33,115	4,273
22	17,150	2,213	19,060	2,459	34,303	4,426
23	17,768	2,293	19,746	2,548	35,536	4,585
24	18,480	2,385	20,533	2,649	36,958	4,769
25	19,220	2,480	21,356	2,756	38,437	4,960
26	19,988	2,579	22,207	2,865	39,976	5,158
27	20,734	2,675	23,036	2,972	41,462	5,350
28	21,503	2,775	23,893	3,083	43,006	5,549
29	22,305	2,878	24,784	3,198	44,606	5,756
30	23,352	3,013	25,947	3,348	46,270	5,970
31	24,447	3,154	27,165	3,505	47,991	6,192
32	25,593	3,302	28,435	3,669	49,777	6,423
33	26,547	3,425	29,494	3,806	51,629	6,662
34	27,607	3,562	30,674	3,958	53,695	6,928
35	28,711	3,705	31,902	4,116	55,844	7,206
36	29,861	3,853	33,178	4,281	58,078	7,494
37	31,373	4,048	34,857	4,498	61,017	7,873
38	32,935	4,250	36,595	4,722	64,060	8,266
39	34,575	4,461	38,417	4,957	67,247	8,677
40	36,102	4,658	40,116	5,176	70,870	9,145
41	37,638	4,857	41,819	5,396	74,212	9,576
42	39,012	5,034	43,345	5,593	77,292	9,973
43	40,471	5,222	45,011	5,808	80,188	10,347
44	41,372	5,338	46,490	5,999	82,745	10,677
45	42,246	5,451	47,970	6,190	85,298	11,006
46	43,715	5,641	49,308	6,362	87,432	11,282
47	45,231	5,836	50,540	6,521	89,621	11,564
48	46,593	6,012	51,770	6,680	91,742	11,838
49	48,012	6,195	53,339	6,882	93,930	12,120
50	49,435	6,379	54,927	7,087	96,122	12,403
51	51,244	6,612	56,938	7,347	98,939	12,766
52	53,316	6,879	59,244	7,644	101,923	13,151
53	55,491	7,160	61,656	7,956	105,758	13,646
54	57,914	7,473	64,350	8,303	110,165	14,215
55	60,286	7,779	66,984	8,643	114,778	14,810
56	62,729	8,094	69,702	8,994	119,490	15,418
57	65,289	8,424	72,549	9,361	124,529	16,068
58	68,229	8,804	75,817	9,783	129,640	16,728
59	71,643	9,244	79,816	10,299	137,066	17,686
60	75,581	9,752	83,926	10,829	144,516	18,647
61	81,099	10,464	90,109	11,627	156,718	20,222
62	86,859	11,208	96,516	12,454	168,610	21,756
63	92,851	11,981	103,163	13,311	179,866	23,209
64	99,071	12,783	110,081	14,204	192,374	24,822
65	105,711	13,640	117,460	15,156	205,986	26,579
66	111,749	14,419	124,164	16,021	217,751	28,097
67	118,323	15,267	131,466	16,963	231,767	29,905
68	125,639	16,211	139,594	18,012	246,789	31,844
69	132,221	17,061	146,913	18,957	261,702	33,768
70	140,297	18,103	155,886	20,114	273,988	35,353
71	147,406	19,020	163,753	21,129	286,670	36,990
72	152,636	19,695	169,517	21,873	296,604	38,271
73	159,150	20,535	176,777	22,810	307,333	39,656
74	165,685	21,379	184,032	23,746	320,422	41,345
75	171,469	22,125	190,439	24,573	333,530	43,036
76	177,779	22,939	197,460	25,479	345,243	44,547
77	185,619	23,951	206,140	26,599	358,363	46,240
78	193,114	24,918	214,461	27,672	373,809	48,233
79	199,099	25,690	221,165	28,537	387,270	49,970
80	202,099	26,077	224,555	28,975	400,420	51,667
81*	206,749	26,677	229,719	29,641	409,632	52,856
82*	211,506	27,291	234,999	30,322	419,051	54,071
83*	216,369	27,919	240,409	31,021	428,692	55,315
84*	221,347	28,561	245,938	31,734	438,550	56,587
85*	226,438	29,218	251,594	32,464	448,637	57,889
86*	231,643	29,889	257,377	33,210	458,954	59,220
87*	236,971	30,577	263,301	33,974	469,511	60,582
88*	242,424	31,281	269,353	34,755	480,311	61,976
89*	247,999	32,000	275,549	35,555	491,357	63,401
90*	253,701	32,736	281,889	36,373	502,657	64,859
91*	259,537	33,489	288,371	37,209	514,218	66,351
92*	265,509	34,259	295,005	38,065	526,049	67,877
93*	271,614	35,047	301,790	38,941	538,143	69,438
94*	277,860	35,853	308,729	39,836	550,521	71,035
95*	284,252	36,678	315,831	40,752	563,182	72,669
96*	290,786	37,521	323,093	41,689	576,137	74,340
97*	297,480	38,385	330,525	42,648	589,388	76,050
98*	304,317	39,267	338,123	43,629	602,941	77,799
99*	311,319	40,170	345,905	44,633	616,810	79,588

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別						
	Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,389	824	7,099	916	12,774	1,648
1	6,389	824	7,099	916	12,774	1,648
2	6,389	824	7,099	916	12,774	1,648
3	6,389	824	7,099	916	12,774	1,648
4	6,389	824	7,099	916	12,774	1,648
5	6,052	781	6,724	868	12,102	1,562
6	6,052	781	6,724	868	12,102	1,562
7	6,052	781	6,724	868	12,102	1,562
8	6,052	781	6,724	868	12,102	1,562
9	6,052	781	6,724	868	12,102	1,562
10	5,473	706	6,078	784	10,939	1,411
11	5,550	716	6,166	796	11,096	1,432
12	5,654	730	6,279	810	11,307	1,459
13	5,959	769	6,501	839	11,702	1,510
14	6,084	785	6,694	864	12,052	1,555
15	6,205	801	6,897	890	12,411	1,601
16	6,333	817	7,035	908	12,662	1,634
17	6,485	837	7,212	931	12,979	1,675
18	6,651	858	7,392	954	13,303	1,717
19	6,817	880	7,574	977	13,634	1,759
20	6,988	902	7,801	1,007	14,042	1,812
21	7,458	962	8,443	1,089	15,056	1,943
22	7,635	985	8,724	1,126	15,415	1,989
23	7,914	1,021	8,958	1,156	15,827	2,042
24	8,150	1,052	9,228	1,191	16,304	2,104
25	8,395	1,083	9,418	1,215	16,790	2,166
26	8,645	1,115	9,610	1,240	17,296	2,232
27	8,888	1,147	9,876	1,274	17,774	2,293
28	9,136	1,179	10,151	1,310	18,267	2,357
29	9,343	1,206	10,379	1,339	18,682	2,411
30	9,630	1,243	10,700	1,381	19,260	2,485
31	9,894	1,277	10,997	1,419	19,790	2,554
32	10,120	1,306	11,247	1,451	20,241	2,612
33	10,326	1,332	11,474	1,481	20,649	2,664
34	10,506	1,356	11,673	1,506	21,010	2,711
35	10,688	1,379	11,878	1,533	21,380	2,759
36	10,876	1,403	12,084	1,559	21,754	2,807
37	11,022	1,422	12,245	1,580	22,044	2,844
38	11,172	1,442	12,409	1,601	22,340	2,883
39	11,321	1,461	12,576	1,623	22,640	2,921
40	11,573	1,493	12,742	1,644	22,718	2,931
41	11,994	1,548	13,199	1,703	23,759	3,066
42	12,661	1,634	13,933	1,798	25,082	3,236
43	13,176	1,700	14,639	1,889	26,105	3,368
44	13,899	1,793	15,442	1,993	27,541	3,554
45	14,185	1,830	15,988	2,063	28,510	3,679
46	14,891	1,921	16,548	2,135	29,506	3,807
47	15,472	1,996	17,113	2,208	30,514	3,937
48	15,999	2,064	17,608	2,272	31,404	4,052
49	16,686	2,153	18,036	2,327	32,161	4,150
50	17,343	2,238	19,230	2,481	34,457	4,446
51	18,066	2,331	19,891	2,567	35,462	4,576
52	18,768	2,422	20,664	2,666	36,842	4,754
53	19,046	2,458	21,159	2,730	37,728	4,868
54	19,995	2,580	22,218	2,867	39,615	5,112
55	20,894	2,696	23,216	2,996	41,396	5,341
56	22,041	2,844	24,262	3,131	43,258	5,582
57	23,120	2,983	25,573	3,300	45,598	5,884
58	24,078	3,107	26,506	3,420	47,263	6,098
59	25,762	3,324	28,604	3,691	51,241	6,612
60	27,687	3,573	30,937	3,992	55,760	7,195
61	30,389	3,921	33,775	4,358	60,428	7,797
62	32,971	4,254	36,637	4,727	65,538	8,457
63	35,611	4,595	39,546	5,103	71,384	9,211
64	38,458	4,962	42,736	5,514	76,409	9,859
65	41,526	5,358	46,264	5,970	82,712	10,673
66	44,316	5,718	49,238	6,353	88,643	11,438
67	46,826	6,042	52,029	6,713	93,646	12,083
68	50,314	6,492	55,894	7,212	100,531	12,972
69	53,867	6,951	59,849	7,722	107,078	13,817
70	57,263	7,389	63,622	8,209	114,519	14,777
71	60,782	7,843	68,150	8,794	122,781	15,843
72	63,944	8,251	70,134	9,050	126,354	16,304
73	67,343	8,689	73,125	9,435	130,679	16,862
74	69,528	8,971	76,292	9,844	136,027	17,552
75	73,021	9,422	80,115	10,337	143,249	18,484
76	76,172	9,829	83,588	10,786	149,845	19,335
77	79,971	10,319	87,801	11,329	155,219	20,028
78	83,587	10,785	91,756	11,839	162,271	20,938
79	88,201	11,381	96,809	12,491	165,924	21,410
80	91,068	11,751	99,951	12,897	168,668	21,764
81*	93,162	12,021	102,260	13,195	172,545	22,264
82*	95,307	12,298	104,614	13,499	176,514	22,776
83*	97,495	12,580	107,019	13,809	180,572	23,300
84*	99,739	12,870	109,482	14,127	184,726	23,836
85*	102,033	13,166	111,998	14,451	188,975	24,384
86*	104,382	13,469	114,576	14,784	193,323	24,945
87*	106,779	13,778	117,210	15,124	197,767	25,518
88*	109,237	14,095	119,907	15,472	202,317	26,105
89*	111,748	14,419	122,664	15,828	206,970	26,706
90*	114,322	14,751	125,487	16,192	211,732	27,320
91*	116,948	15,090	128,370	16,564	216,598	27,948
92*	119,638	15,437	131,325	16,945	221,581	28,591
93*	122,389	15,792	134,341	17,334	226,676	29,249
94*	125,204	16,155	137,434	17,733	231,889	29,921
95*	128,086	16,527	140,595	18,141	237,226	30,610
96*	131,029	16,907	143,830	18,559	242,679	31,313
97*	134,043	17,296	147,136	18,985	248,262	32,034
98*	137,129	17,694	150,521	19,422	253,973	32,771
99*	140,282	18,101	153,982	19,869	259,819	33,525

	Benefit Level 保障級別					
	Essential精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,984	643	5,580	720	9,676	1,249
1	4,984	643	5,580	720	9,676	1,249
2	4,984	643	5,580	720	9,676	1,249
3	4,984	643	5,580	720	9,676	1,249
4	4,984	643	5,580	720	9,676	1,249
5	4,483	578	5,052	652	8,964	1,157
6	4,483	578	5,052	652	8,964	1,157
7	4,483	578	5,052	652	8,964	1,157
8	4,483	578	5,052	652	8,964	1,157
9	4,483	578	5,052	652	8,964	1,157
10	4,053	523	4,565	589	8,101	1,045
11	4,110	530	4,631	598	8,218	1,060
12	4,187	540	4,716	609	8,374	1,081
13	4,414	570	4,856	627	8,643	1,115
14	4,506	581	5,013	647	8,914	1,150
15	4,595	593	5,182	669	9,193	1,186
16	4,690	605	5,284	682	9,378	1,210
17	4,804	620	5,421	699	9,615	1,241
18	4,926	636	5,553	717	9,854	1,271
19	5,049	651	5,689	734	10,099	1,303
20	5,175	668	5,869	757	10,408	1,343
21	5,516	712	6,371	822	11,161	1,440
22	5,645	728	6,600	852	11,426	1,474
23	5,853	755	6,758	872	11,716	1,512
24	6,026	778	6,962	898	12,068	1,557
25	6,208	801	7,086	914	12,428	1,604
26	6,394	825	7,211	930	12,803	1,652
27	6,573	848	7,409	956	13,155	1,697
28	6,755	872	7,615	983	13,521	1,745
29	6,910	892	7,787	1,005	13,828	1,784
30	7,122	919	8,027	1,036	14,256	1,839
31	7,316	944	8,250	1,065	14,648	1,890
32	7,483	966	8,439	1,089	14,983	1,933
33	7,636	985	8,608	1,111	15,283	1,972
34	7,768	1,002	8,757	1,130	15,551	2,007
35	7,903	1,020	8,912	1,150	15,826	2,042
36	8,042	1,038	9,066	1,170	16,103	2,078
37	8,151	1,052	9,185	1,185	16,317	2,105
38	8,261	1,066	9,309	1,201	16,536	2,134
39	8,371	1,080	9,434	1,217	16,758	2,162
40	8,558	1,104	9,532	1,230	16,768	2,164
41	8,870	1,145	9,872	1,274	17,561	2,266
42	9,363	1,208	10,422	1,345	18,539	2,392
43	9,744	1,257	10,983	1,417	19,295	2,490
44	10,278	1,326	11,585	1,495	20,358	2,627
45	10,489	1,353	12,046	1,554	21,118	2,725
46	11,012	1,421	12,415	1,602	21,810	2,814
47	11,442	1,476	12,821	1,654	22,540	2,908
48	11,831	1,527	13,172	1,700	23,180	2,991
49	12,339	1,592	13,416	1,731	23,671	3,054
50	12,824	1,655	14,418	1,860	25,479	3,288
51	13,376	1,726	14,898	1,922	26,189	3,379
52	13,895	1,793	15,475	1,997	27,207	3,511
53	14,100	1,819	15,890	2,050	27,900	3,600
54	14,804	1,910	16,686	2,153	29,297	3,780
55	15,469	1,996	17,436	2,250	30,614	3,950
56	16,318	2,106	18,169	2,344	31,945	4,122
57	16,779	2,165	18,848	2,432	33,410	4,311
58	17,735	2,288	19,761	2,550	34,826	4,494
59	19,118	2,467	21,520	2,777	37,954	4,897
60	20,585	2,656	23,358	3,014	41,412	5,343
61	22,594	2,915	25,460	3,285	44,794	5,780
62	24,446	3,154	27,549	3,555	48,521	6,261
63	26,354	3,401	29,684	3,830	52,874	6,822
64	28,275	3,648	31,280	4,036	56,363	7,273
65	30,267	3,905	33,497	4,322	60,810	7,846
66	32,310	4,169	35,631	4,598	65,223	8,416
67	34,636	4,469	37,924	4,893	69,324	8,945
68	37,216	4,802	40,657	5,246	74,411	9,601
69	39,844	5,141	43,675	5,635	79,195	10,219
70	43,182	5,572	47,343	6,109	84,776	10,939
71	45,898	5,922	50,326	6,494	91,242	11,773
72	48,729	6,288	53,903	6,955	93,593	12,077
73	51,885	6,695	56,162	7,247	96,533	12,456
74	54,648	7,051	58,551	7,555	100,608	12,982
75	56,424	7,281	61,085	7,882	105,992	13,676
76	59,251	7,645	64,150	8,277	110,918	14,312
77	61,060	7,879	65,965	8,512	114,664	14,795
78	62,172	8,022	68,934	8,895	119,878	15,468
79	65,605	8,465	72,728	9,384	122,557	15,814
80	67,737	8,740	75,087	9,689	123,693	15,960
81*	69,294	8,941	76,824	9,913	126,534	16,327
82*	70,889	9,147	78,593	10,141	129,443	16,702
83*	72,518	9,357	80,402	10,374	132,421	17,087
84*	74,186	9,572	82,251	10,613	135,467	17,480
85*	75,893	9,793	84,141	10,857	138,582	17,882
86*	77,640	10,018	86,077	11,107	141,772	18,293
87*	79,422	10,248	88,057	11,362	145,031	18,714
88*	81,251	10,484	90,083	11,624	148,367	19,144
89*	83,118	10,725	92,154	11,891	151,779	19,584
90*	85,034	10,972	94,275	12,165	155,271	20,035
91*	86,986	11,224	96,441	12,444	158,840	20,495
92*	88,987	11,482	98,660	12,730	162,494	20,967
93*	91,033	11,746	100,926	13,023	166,230	21,449
94*	93,127	12,016	103,250	13,323	170,052	21,942
95*	95,271	12,293	105,625	13,629	173,967	22,447
96*	97,459	12,575	108,055	13,943	177,966	22,963
97*	99,701	12,865	110,538	14,263	182,060	23,492
98*	101,996	13,161	113,080	14,591	186,247	24,032
99*	104,342	13,463	115,681	14,927	190,535	24,585

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別							Benefit Level 保障級別						
Prestige 特級							Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球			Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,813	1,782	13,868	1,789	30,289	3,908	0	11,123	1,435	12,353	1,594	22,035	2,843
1	13,813	1,782	13,868	1,789	30,289	3,908	1	11,123	1,435	12,353	1,594	22,035	2,843
2	13,813	1,782	13,868	1,789	30,289	3,908	2	11,123	1,435	12,353	1,594	22,035	2,843
3	13,813	1,782	13,868	1,789	30,289	3,908	3	11,123	1,435	12,353	1,594	22,035	2,843
4	13,813	1,782	13,868	1,789	30,289	3,908	4	11,123	1,435	12,353	1,594	22,035	2,843
5	12,920	1,667	12,973	1,674	28,334	3,656	5	10,396	1,341	11,546	1,490	20,598	2,658
6	12,920	1,667	12,973	1,674	28,334	3,656	6	10,396	1,341	11,546	1,490	20,598	2,658
7	12,920	1,667	12,973	1,674	28,334	3,656	7	10,396	1,341	11,546	1,490	20,598	2,658
8	12,920	1,667	12,973	1,674	28,334	3,656	8	10,396	1,341	11,546	1,490	20,598	2,658
9	12,920	1,667	12,973	1,674	28,334	3,656	9	10,396	1,341	11,546	1,490	20,598	2,658
10	13,472	1,738	13,538	1,747	28,361	3,659	10	10,169	1,312	11,299	1,458	20,154	2,601
11	14,144	1,825	14,120	1,822	28,389	3,663	11	10,274	1,326	11,411	1,472	20,346	2,625
12	14,435	1,863	14,480	1,868	28,466	3,673	12	10,395	1,341	11,547	1,490	20,586	2,656
13	15,205	1,962	15,271	1,970	28,503	3,678	13	10,890	1,405	12,100	1,561	21,582	2,785
14	15,897	2,051	15,962	2,060	29,476	3,803	14	11,065	1,428	12,291	1,586	21,922	2,829
15	16,839	2,173	16,908	2,182	30,378	3,920	15	11,263	1,453	12,516	1,615	22,319	2,880
16	17,757	2,291	17,913	2,311	31,593	4,077	16	11,489	1,482	12,767	1,647	22,764	2,937
17	18,389	2,373	18,550	2,394	32,558	4,201	17	11,702	1,510	13,001	1,678	22,805	2,943
18	19,169	2,473	19,210	2,479	33,549	4,329	18	11,758	1,517	13,066	1,686	22,872	2,951
19	20,408	2,633	20,450	2,639	34,768	4,486	19	11,809	1,524	13,123	1,693	22,967	2,963
20	21,006	2,710	21,630	2,791	36,098	4,658	20	11,809	1,524	13,123	1,693	22,967	2,963
21	21,538	2,779	22,415	2,892	37,558	4,846	21	12,013	1,550	13,350	1,723	23,802	3,071
22	22,505	2,904	23,543	3,038	39,410	5,085	22	12,328	1,591	13,697	1,767	24,659	3,182
23	23,598	3,045	24,705	3,188	41,541	5,360	23	12,771	1,648	14,190	1,831	25,542	3,296
24	24,681	3,185	25,919	3,344	43,766	5,647	24	13,281	1,714	14,758	1,904	26,564	3,428
25	25,409	3,279	27,178	3,507	45,869	5,919	25	13,814	1,782	15,348	1,980	27,629	3,565
26	26,002	3,355	27,840	3,592	47,856	6,175	26	14,366	1,854	15,961	2,059	28,731	3,707
27	26,581	3,430	28,456	3,672	48,911	6,311	27	14,903	1,923	16,556	2,136	29,798	3,845
28	27,265	3,518	29,260	3,775	50,302	6,491	28	15,454	1,994	17,174	2,216	30,912	3,989
29	28,003	3,613	30,113	3,886	51,757	6,678	29	16,029	2,068	17,811	2,298	32,060	4,137
30	28,849	3,722	31,018	4,002	53,321	6,880	30	16,783	2,166	18,648	2,406	33,254	4,291
31	29,640	3,825	31,871	4,112	54,782	7,069	31	17,572	2,267	19,524	2,519	34,493	4,451
32	30,478	3,933	32,770	4,228	56,332	7,269	32	18,395	2,374	20,437	2,637	35,778	4,617
33	31,329	4,042	33,686	4,347	57,905	7,472	33	19,083	2,462	21,198	2,735	37,109	4,788
34	32,211	4,156	34,636	4,469	59,534	7,682	34	19,842	2,560	22,048	2,845	38,593	4,980
35	33,112	4,273	35,603	4,594	61,197	7,896	35	20,636	2,663	22,929	2,959	40,138	5,179
36	33,913	4,376	36,466	4,705	62,681	8,088	36	21,462	2,769	23,846	3,077	41,745	5,386
37	34,425	4,442	37,017	4,776	63,626	8,210	37	22,549	2,910	25,053	3,233	43,857	5,659
38	34,768	4,486	37,384	4,824	64,259	8,291	38	23,674	3,055	26,304	3,394	46,043	5,941
39	35,163	4,537	37,808	4,878	64,989	8,386	39	24,853	3,207	27,612	3,563	48,333	6,237
40	35,224	4,545	37,878	4,887	65,696	8,477	40	25,951	3,349	28,833	3,720	50,936	6,572
41	35,271	4,551	37,925	4,894	66,390	8,566	41	27,051	3,490	30,059	3,879	53,340	6,883
42	35,396	4,567	38,057	4,911	67,076	8,655	42	28,037	3,618	31,155	4,020	55,552	7,168
43	35,568	4,589	38,244	4,935	67,746	8,741	43	29,089	3,753	32,355	4,175	57,632	7,436
44	36,061	4,653	38,776	5,003	69,409	8,956	44	29,737	3,837	33,413	4,311	59,475	7,674
45	37,087	4,785	39,878	5,146	71,492	9,225	45	30,364	3,918	34,478	4,449	61,307	7,911
46	37,946	4,896	40,801	5,265	72,921	9,409	46	31,422	4,054	35,439	4,573	62,842	8,109
47	38,810	5,008	41,730	5,385	74,379	9,597	47	32,512	4,195	36,327	4,687	64,416	8,312
48	39,686	5,121	42,673	5,506	75,865	9,789	48	33,491	4,321	37,208	4,801	65,942	8,509
49	40,564	5,234	43,617	5,628	77,577	10,010	49	34,508	4,453	38,337	4,947	67,510	8,711
50	41,453	5,349	44,572	5,751	79,505	10,259	50	35,531	4,585	39,474	5,093	69,090	8,915
51	42,347	5,464	45,539	5,876	81,443	10,509	51	36,831	4,752	40,924	5,281	71,110	9,175
52	43,253	5,581	46,511	6,001	83,404	10,762	52	38,319	4,944	42,582	5,494	73,255	9,452
53	44,964	5,802	48,346	6,238	87,319	11,267	53	39,885	5,146	44,313	5,718	76,016	9,809
54	46,915	6,054	50,447	6,509	91,694	11,831	54	41,623	5,371	46,250	5,968	79,180	10,217
55	48,898	6,309	52,578	6,784	96,141	12,405	55	43,331	5,591	48,143	6,212	82,496	10,645
56	50,916	6,570	54,748	7,064	100,653	12,987	56	45,090	5,818	50,096	6,464	85,885	11,082
57	52,574	6,784	56,530	7,294	104,442	13,476	57	46,887	6,050	52,100	6,723	89,432	11,540
58	55,987	7,224	60,207	7,769	111,241	14,354	58	49,092	6,334	54,551	7,039	93,281	12,036
59	60,187	7,766	64,717	8,351	119,572	15,429	59	51,694	6,670	57,597	7,432	98,903	12,762
60	65,003	8,387	69,887	9,018	128,454	16,575	60	54,538	7,037	60,561	7,814	104,283	13,456
61	70,073	9,042	75,344	9,722	137,893	17,793	61	58,900	7,600	65,447	8,445	113,824	14,687
62	75,398	9,729	81,075	10,461	148,381	19,146	62	63,438	8,186	70,492	9,096	123,146	15,890
63	80,902	10,439	86,993	11,225	159,227	20,545	63	68,073	8,784	75,630	9,759	131,865	17,015
64	86,647	11,180	93,164	12,021	171,185	22,088	64	72,765	9,389	80,852	10,433	141,295	18,232
65	90,633	11,695	97,456	12,575	179,730	23,191	65	7					

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,594	593	5,104	659	9,188	1,186
1	4,594	593	5,104	659	9,188	1,186
2	4,594	593	5,104	659	9,188	1,186
3	4,594	593	5,104	659	9,188	1,186
4	4,594	593	5,104	659	9,188	1,186
5	4,353	562	4,836	624	8,705	1,123
6	4,353	562	4,836	624	8,705	1,123
7	4,353	562	4,836	624	8,705	1,123
8	4,353	562	4,836	624	8,705	1,123
9	4,353	562	4,836	624	8,705	1,123
10	3,936	508	4,373	564	7,867	1,015
11	3,992	515	4,433	572	7,981	1,030
12	4,065	525	4,518	583	8,132	1,049
13	4,285	553	4,675	603	8,414	1,086
14	4,374	564	4,815	621	8,667	1,118
15	4,461	576	4,959	640	8,926	1,152
16	4,550	587	5,057	653	9,107	1,175
17	4,666	602	5,184	669	9,334	1,204
18	4,782	617	5,314	686	9,567	1,234
19	4,904	633	5,449	703	9,805	1,265
20	5,025	648	5,610	724	10,097	1,303
21	5,406	698	6,118	789	10,908	1,407
22	5,535	714	6,321	816	11,167	1,441
23	5,733	740	6,490	837	11,469	1,480
24	5,905	762	6,686	863	11,810	1,524
25	6,084	785	6,820	880	12,164	1,570
26	6,265	808	6,962	898	12,530	1,617
27	6,441	831	7,156	923	12,877	1,662
28	6,617	854	7,350	948	13,238	1,708
29	6,767	873	7,519	970	13,537	1,747
30	6,978	900	7,752	1,000	13,955	1,801
31	7,169	925	7,967	1,028	14,338	1,850
32	7,332	946	8,149	1,051	14,665	1,892
33	7,481	965	8,313	1,073	14,962	1,931
34	7,611	982	8,460	1,092	15,224	1,964
35	7,747	1,000	8,607	1,111	15,489	1,999
36	7,880	1,017	8,758	1,130	15,759	2,033
37	7,986	1,030	8,873	1,145	15,973	2,061
38	8,092	1,044	8,993	1,160	16,186	2,089
39	8,202	1,058	9,114	1,176	16,403	2,117
40	8,383	1,082	9,233	1,191	16,462	2,124
41	8,689	1,121	9,564	1,234	17,214	2,221
42	9,174	1,184	10,097	1,303	18,173	2,345
43	9,546	1,232	10,608	1,369	18,915	2,441
44	10,069	1,299	11,188	1,444	19,952	2,574
45	10,278	1,326	11,583	1,495	20,655	2,665
46	10,790	1,392	11,991	1,547	21,381	2,759
47	11,210	1,446	12,399	1,600	22,109	2,853
48	11,591	1,496	12,759	1,646	22,756	2,936
49	12,091	1,560	13,068	1,686	23,301	3,007
50	12,565	1,621	13,934	1,798	24,966	3,221
51	13,091	1,689	14,409	1,859	25,693	3,315
52	13,596	1,754	14,970	1,932	26,694	3,444
53	13,797	1,780	15,330	1,978	27,336	3,527
54	14,487	1,869	16,098	2,077	28,707	3,704
55	15,139	1,953	16,818	2,170	29,997	3,871
56	15,968	2,060	17,580	2,268	31,344	4,044
57	16,752	2,162	18,528	2,391	33,039	4,263
58	17,441	2,250	19,199	2,477	34,239	4,418
59	18,659	2,408	20,720	2,674	37,116	4,789
60	20,056	2,588	22,411	2,892	40,390	5,212
61	22,010	2,840	24,463	3,157	43,766	5,647
62	23,883	3,082	26,539	3,424	47,476	6,126
63	25,865	3,337	28,725	3,706	51,846	6,690
64	27,930	3,604	31,038	4,005	55,499	7,161
65	30,161	3,892	33,603	4,336	60,076	7,752
66	32,188	4,153	35,762	4,614	64,389	8,308
67	33,859	4,369	37,625	4,855	67,720	8,738
68	36,383	4,695	40,418	5,215	72,698	9,380
69	38,950	5,026	43,279	5,584	77,432	9,991
70	41,407	5,343	46,008	5,937	82,813	10,686
71	43,956	5,672	49,281	6,359	88,786	11,456
72	46,239	5,966	50,717	6,544	91,372	11,790
73	48,698	6,284	52,878	6,823	94,499	12,193
74	50,280	6,488	55,170	7,119	98,365	12,692
75	52,802	6,813	57,936	7,476	103,588	13,366
76	55,084	7,108	60,448	7,800	108,357	13,982
77	57,830	7,462	63,493	8,193	112,248	14,484
78	60,447	7,800	66,350	8,561	117,345	15,141
79	63,779	8,230	70,006	9,033	119,985	15,482
80	65,854	8,497	72,279	9,326	121,964	15,737
81*	67,369	8,693	73,949	9,542	124,771	16,099
82*	68,917	8,893	75,645	9,761	127,604	16,470
83*	70,503	9,097	77,387	9,985	130,582	16,849
84*	72,121	9,306	79,168	10,215	133,578	17,236
85*	73,781	9,520	80,988	10,450	136,650	17,632
86*	75,481	9,739	82,850	10,690	139,794	18,038
87*	77,218	9,964	84,758	10,937	143,013	18,453
88*	78,991	10,192	86,708	11,188	146,304	18,878
89*	80,808	10,427	88,703	11,446	149,662	19,311
90*	82,669	10,667	90,742	11,709	153,109	19,756
91*	84,569	10,912	92,828	11,978	156,631	20,210
92*	86,513	11,163	94,963	12,253	160,232	20,675
93*	88,502	11,420	97,148	12,535	163,917	21,151
94*	90,542	11,683	99,384	12,824	167,686	21,637
95*	92,625	11,952	101,670	13,119	171,546	22,135
96*	94,752	12,226	104,006	13,420	175,491	22,644
97*	96,931	12,507	106,398	13,729	179,527	23,165
98*	99,160	12,795	108,846	14,045	183,653	23,697
99*	101,441	13,089	111,349	14,368	187,876	24,242

Age+ 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,399	439	3,831	494	6,802	878
1	3,399	439	3,831	494	6,802	878
2	3,399	439	3,831	494	6,802	878
3	3,399	439	3,831	494	6,802	878
4	3,399	439	3,831	494	6,802	878
5	3,061	395	3,472	448	6,308	814
6	3,061	395	3,472	448	6,308	814
7	3,061	395	3,472	448	6,308	814
8	3,061	395	3,472	448	6,308	814
9	3,061	395	3,472	448	6,308	814
10	2,767	357	3,141	405	5,700	735
11	2,806	362	3,183	411	5,783	746
12	2,859	369	3,245	419	5,895	761
13	3,013	389	3,335	430	6,078	784
14	3,076	397	3,446	445	6,272	809
15	3,137	405	3,563	460	6,470	835
16	3,199	413	3,631	469	6,600	852
17	3,280	423	3,723	480	6,765	873
18	3,362	434	3,816	492	6,934	895
19	3,447	445	3,912	505	7,105	917
20	3,534	456	4,036	521	7,323	945
21	3,766	486	4,388	566	7,887	1,018
22	3,856	498	4,549	587	8,075	1,042
23	3,993	515	4,655	601	8,279	1,068
24	4,114	531	4,796	619	8,526	1,100
25	4,238	547	4,875	629	8,781	1,133
26	4,364	563	4,959	640	9,046	1,167
27	4,486	579	5,098	658	9,296	1,199
28	4,609	595	5,236	676	9,557	1,233
29	4,714	608	5,357	691	9,773	1,261
30	4,860	627	5,522	713	10,074	1,300
31	4,994	644	5,676	732	10,352	1,336
32	5,107	659	5,805	749	10,587	1,366
33	5,211	672	5,922	764	10,802	1,394
34	5,302	684	6,027	778	10,991	1,418
35	5,397	696	6,131	791	11,182	1,443
36	5,489	708	6,239	805	11,377	1,468
37	5,563	718	6,322	816	11,532	1,488
38	5,638	727	6,408	827	11,686	1,508
39	5,713	737	6,493	838	11,842	1,528
40	5,840	754	6,556	846	11,847	1,529
41	6,052	781	6,790	876	12,407	1,601
42	6,390	825	7,168	925	13,098	1,690
43	6,651	858	7,558	975	13,634	1,759
44	7,015	905	7,970	1,028	14,381	1,856
45	7,159	924	8,294	1,070	14,925	1,926
46	7,517	970	8,544	1,102	15,411	1,989
47	7,809	1,008	8,818	1,138	15,921	2,054
48	8,074	1,042	9,058	1,169	16,374	2,113
49	8,422	1,087	9,211	1,189	16,709	2,156
50	8,752	1,129	9,920	1,280	18,004	2,323
51	9,130	1,178	10,241	1,321	18,496	2,387
52	9,483	1,224	10,640	1,373	19,219	2,480
53	9,623	1,242	10,932	1,411	19,712	2,543
54	10,104	1,304	11,481	1,481	20,703	2,671
55	10,559	1,362	11,992	1,547	21,631	2,791
56	11,137	1,437	12,495	1,612	22,564	2,911
57	11,464	1,479	12,976	1,674	23,619	3,048
58	12,140	1,566	13,621	1,758	24,628	3,178
59	13,110	1,692	14,867	1,918	26,866	3,467
60	14,157	1,827	16,182	2,088	29,354	3,788
61	15,537	2,005	17,630	2,275	31,738	4,095
62	16,812	2,169	19,078	2,462	34,387	4,437
63	18,122	2,338	20,562	2,653	37,535	4,843

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	39,388	5,082	39,500	5,097	86,273	11,132
1	39,388	5,082	39,500	5,097	86,273	11,132
2	39,388	5,082	39,500	5,097	86,273	11,132
3	39,388	5,082	39,500	5,097	86,273	11,132
4	39,388	5,082	39,500	5,097	86,273	11,132
5	36,877	4,758	36,982	4,772	80,769	10,422
6	36,877	4,758	36,982	4,772	80,769	10,422
7	36,877	4,758	36,982	4,772	80,769	10,422
8	36,877	4,758	36,982	4,772	80,769	10,422
9	36,877	4,758	36,982	4,772	80,769	10,422
10	38,457	4,962	38,592	4,980	80,850	10,432
11	39,769	5,131	39,726	5,126	80,933	10,443
12	40,368	5,209	40,502	5,226	81,201	10,478
13	42,534	5,488	42,662	5,505	81,604	10,530
14	43,810	5,653	43,934	5,669	84,350	10,884
15	45,874	5,919	46,007	5,936	85,134	10,985
16	48,375	6,242	48,744	6,290	85,958	11,091
17	50,091	6,463	50,472	6,513	88,585	11,430
18	51,616	6,660	52,558	6,743	91,282	11,778
19	54,954	7,091	55,637	7,179	94,598	12,206
20	56,573	7,300	58,855	7,594	98,208	12,672
21	58,001	7,484	60,984	7,869	102,190	13,186
22	60,602	7,820	64,052	8,265	107,230	13,836
23	63,544	8,199	67,217	8,673	113,019	14,583
24	66,461	8,576	70,521	9,099	119,074	15,364
25	68,427	8,829	73,944	9,541	124,797	16,103
26	70,010	9,034	75,750	9,774	130,207	16,801
27	71,582	9,236	77,421	9,990	133,077	17,171
28	73,422	9,474	79,620	10,274	136,858	17,659
29	75,408	9,730	81,924	10,571	140,819	18,170
30	77,683	10,024	84,393	10,889	145,072	18,719
31	79,815	10,299	86,711	11,189	149,052	19,233
32	82,070	10,590	89,165	11,505	153,265	19,776
33	84,360	10,885	91,654	11,826	157,542	20,328
34	86,737	11,192	94,232	12,159	161,978	20,900
35	89,160	11,505	96,867	12,499	166,508	21,485
36	91,327	11,784	99,220	12,803	170,546	22,006
37	92,696	11,961	100,710	12,995	173,110	22,337
38	93,622	12,080	101,717	13,125	174,839	22,560
39	94,681	12,217	102,864	13,273	176,817	22,815
40	94,860	12,240	103,057	13,298	178,755	23,065
41	94,980	12,255	103,189	13,315	180,625	23,306
42	95,315	12,299	103,546	13,361	182,502	23,549
43	95,783	12,359	104,055	13,426	184,321	23,783
44	97,102	12,529	105,505	13,614	188,842	24,367
45	99,870	12,886	108,500	14,000	194,512	25,098
46	102,180	13,185	111,011	14,324	198,402	25,600
47	104,505	13,485	113,537	14,650	202,367	26,112
48	106,864	13,789	116,101	14,981	206,417	26,634
49	109,236	14,095	118,670	15,312	211,067	27,234
50	111,630	14,404	121,271	15,648	216,316	27,912
51	114,035	14,714	123,898	15,987	221,590	28,592
52	116,476	15,029	126,547	16,329	226,922	29,280
53	121,081	15,623	131,544	16,973	232,577	30,655
54	126,331	16,301	137,251	17,710	249,482	32,191
55	131,676	16,990	143,046	18,458	261,575	33,752
56	137,107	17,691	148,960	19,221	273,858	35,337
57	142,973	18,448	155,334	20,043	286,982	37,030
58	151,265	19,518	164,346	21,206	303,666	39,183
59	160,865	20,757	174,773	22,551	322,907	41,665
60	172,053	22,200	186,900	24,116	343,520	44,325
61	181,272	23,390	196,932	25,411	360,417	46,505
62	191,989	24,773	208,584	26,914	381,752	49,258
63	203,366	26,241	220,947	28,509	404,401	52,181
64	215,448	27,800	234,060	30,201	430,067	55,493
65	229,118	29,564	248,918	32,118	459,065	59,234
66	242,387	31,276	263,341	33,979	490,032	63,230
67	257,586	33,237	279,843	36,109	523,131	67,501
68	275,009	35,485	298,757	38,549	558,496	72,064
69	293,691	37,896	319,056	41,699	596,279	76,939
70	307,423	39,667	333,972	43,093	624,050	80,523
71	319,504	41,226	347,127	44,791	654,567	84,460
72	335,199	43,251	364,171	46,990	686,557	88,588
73	351,621	45,370	382,005	49,291	720,051	92,910
74	368,853	47,594	400,710	51,705	755,173	97,442
75	386,883	49,920	420,308	54,233	784,096	101,174
76	405,798	52,361	440,850	56,884	814,186	105,056
77	425,599	54,916	462,371	59,661	845,468	109,093
78	446,352	57,594	484,910	62,569	877,989	113,289
79	466,281	60,165	506,559	65,362	911,799	117,651
80	479,035	61,811	520,430	67,152	928,014	119,744
81*	490,050	63,232	532,397	68,696	949,358	122,498
82*	501,323	64,687	544,645	70,277	970,864	125,273
83*	512,852	66,174	557,173	71,893	993,192	128,154
84*	524,647	67,696	569,986	73,547	1,015,773	131,067
85*	536,714	69,253	583,094	75,238	1,038,952	134,058
86*	549,059	70,846	596,511	76,969	1,063,039	137,166
87*	561,685	72,475	610,228	78,739	1,087,763	140,357
88*	574,606	74,143	624,264	80,550	1,113,165	143,634
89*	587,821	75,848	638,620	82,403	1,139,257	147,001
90*	601,340	77,592	653,308	84,298	1,165,457	150,382
91*	615,173	79,377	668,335	86,237	1,192,266	153,841
92*	629,321	81,203	683,708	88,220	1,219,690	157,379
93*	643,794	83,070	699,432	90,249	1,247,741	160,999
94*	658,605	84,981	715,519	92,325	1,276,441	164,702
95*	673,750	86,935	731,975	94,448	1,305,795	168,490
96*	689,248	88,935	748,813	96,621	1,335,833	172,366
97*	705,100	90,981	766,034	98,843	1,366,556	176,330
98*	721,316	93,073	783,653	101,117	1,397,983	180,385
99*	737,907	95,214	801,676	103,442	1,430,137	184,534

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	31,690	4,089	35,203	4,542	62,792	8,102
1	31,690	4,089	35,203	4,542	62,792	8,102
2	31,690	4,089	35,203	4,542	62,792	8,102
3	31,690	4,089	35,203	4,542	62,792	8,102
4	31,690	4,089	35,203	4,542	62,792	8,102
5	29,646	3,825	32,932	4,249	58,741	7,579
6	29,646	3,825	32,932	4,249	58,741	7,579
7	29,646	3,825	32,932	4,249	58,741	7,579
8	29,646	3,825	32,932	4,249	58,741	7,579
9	29,646	3,825	32,932	4,249	58,741	7,579
10	28,651	3,697	31,824	4,106	56,770	7,325
11	28,765	3,712	31,953	4,123	56,976	7,352
12	28,938	3,734	32,145	4,148	57,305	7,394
13	30,135	3,888	33,483	4,320	59,711	7,705
14	30,438	3,927	33,820	4,364	60,304	7,781
15	30,802	3,974	34,224	4,416	61,028	7,875
16	31,264	4,034	34,735	4,482	61,937	7,992
17	31,838	4,108	35,376	4,565	62,048	8,006
18	31,992	4,128	35,549	4,587	62,227	8,029
19	32,129	4,146	35,697	4,606	62,490	8,063
20	32,129	4,146	35,697	4,606	62,490	8,063
21	32,686	4,218	36,316	4,686	64,758	8,356
22	33,540	4,328	37,269	4,809	67,084	8,656
23	34,748	4,484	38,608	4,982	69,498	8,967
24	36,139	4,663	40,151	5,181	72,725	9,326
25	37,580	4,849	41,758	5,388	75,168	9,699
26	39,086	5,043	43,431	5,604	78,173	10,087
27	40,541	5,231	45,044	5,812	81,081	10,462
28	42,052	5,426	46,725	6,029	84,100	10,852
29	43,618	5,628	48,462	6,253	87,233	11,256
30	45,669	5,893	50,741	6,547	90,477	11,674
31	47,812	6,169	53,122	6,854	93,846	12,109
32	50,047	6,458	55,607	7,175	97,341	12,560
33	51,913	6,698	57,678	7,442	100,967	13,028
34	53,987	6,966	59,985	7,740	105,002	13,549
35	56,146	7,245	62,386	8,050	109,205	14,091
36	58,395	7,535	64,882	8,372	113,571	14,654
37	61,349	7,916	68,164	8,795	119,318	15,396
38	64,408	8,311	71,566	9,234	125,270	16,164
39	67,609	8,724	75,124	9,693	131,504	16,968
40	70,599	9,110	78,446	10,122	138,586	17,882
41	73,601	9,497	81,780	10,552	145,126	18,726
42	76,286	9,843	84,763	10,937	151,148	19,503
43	79,146	10,212	88,020	11,357	156,808	20,233
44	80,906	10,439	90,912	11,731	161,810	20,879
45	82,614	10,660	93,807	12,104	166,804	21,523
46	85,486	11,030	96,421	12,441	170,977	22,062
47	88,454	11,413	98,836	12,753	175,257	22,614
48	91,121	11,758	101,236	13,063	179,407	23,149
49	93,893	12,115	104,309	13,459	183,685	23,701
50	96,673	12,474	107,411	13,859	187,972	24,254
51	100,209	12,930	111,345	14,367	193,478	24,965
52	104,261	13,453	115,858	14,949	199,315	25,718
53	108,519	14,002	120,567	15,557	206,815	26,686
54	113,251	14,613	125,835	16,237	215,436	27,798
55	117,888	15,211	130,989	16,902	224,454	28,962
56	122,670	15,828	136,300	17,587	233,673	30,151
57	127,721	16,480	141,915	18,312	243,594	31,431
58	134,735	17,385	149,714	19,318	255,999	33,032
59	141,522	18,261	157,671	20,345	270,762	34,937
60	145,854	18,820	161,954	20,897	278,874	35,984
61	153,990	19,870	171,097	22,077	297,573	38,397
62	165,374	21,339	183,757	23,711	321,020	41,422
63	177,055	22,846	196,723	25,384	342,986	44,256
64	189,299	24,426	210,335	27,140	367,576	47,429
65	201,337	25,979	223,707	28,865	392,305	50,620
66	212,832	27,462	236,479	30,513	414,716	53,512
67	225,347	29,077	250,377	32,307	441,410	56,956
68	239,282	30,875	265,863	34,305	470,020	60,648
69	251,817	32,493	279,799	36,103	498,417	64,312
70	267,198	34,477	296,888	38,308	521,820	67,332
71	280,740	36,225	311,876	40,242	545,976	70,449
72	290,707	37,511	322,852	41,658	564,890	72,889
73	303,107	39,111	336,675	43,442	585,334	75,527
74	315,555	40,717	350,496	45,225	610,254	78,742
75	326,570	42,138	362,694	46,799	635,221	81,964
76	338,586	43,689	376,065	48,525	657,530	84,843
77	353,515	45,615	392,602	50,658	682,517	88,067
78	367,790	47,457	408,445	52,703	711,931	91,862
79	379,187	48,927	421,213	54,350	737,568	95,170
80	384,912	49,666	427,674	55,184	762,615	98,402
81*	393,762	50,808	437,505	56,452	780,150	100,665
82*	402,817	51,976	447,569	57,751	798,093	102,980
83*	412,085	53,172	457,865	59,079	816,453	105,349
84*	421,563	54,395	468,395	60,438	835,231	107,772
85*	431,259	55,646	479,169	61,828	854,444	110,251
86*	441,175	56,926	490,185	63,250	874,092	112,786
87*	451,323	58,235	501,465	64,705	894,198	115,380
88*	461,704	59,575	512,997	66,193	914,765	118,034
89*	472,321	60,945	524,793	67,715	935,801	120,749
90*	483,187	62,347	536,867	69,273	957,326	123,526
91*	494,301	63,781	549,212	70,866	979,343	126,367
92*	505,669	65,248	561,847	72,496	1,001,873	129,274
93*	517,297	66,748	574,766	74,163	1,024,911	132,247
94*	529,197	68,283	587,989	75,870	1,048,487	135,289
95*	541,368	69,854	601,510	77,614	1,072,600	138,400
96*	553,820	71,461	615,348	79,400	1,097,269	141,583
97*	566,555	73,104	629,497	81,225	1,122,507	144,840
98*	579,590	74,786	643,977	83,094	1,148,326	148,171
99*	592,917	76,505	658,788	85,005	1,174,737	151,579

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別						
Standard 標準						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	12,831	1,656	14,259	1,840	25,668	3,312
1	12,831	1,656	14,259	1,840	25,668	3,312
2	12,831	1,656	14,259	1,840	25,668	3,312
3	12,831	1,656	14,259	1,840	25,668	3,312
4	12,831	1,656	14,259	1,840	25,668	3,312
5	12,155	1,568	13,510	1,743	24,318	3,138
6	12,155	1,568	13,510	1,743	24,318	3,138
7	12,155	1,568	13,510	1,743	24,318	3,138
8	12,155	1,568	13,510	1,743	24,318	3,138
9	12,155	1,568	13,510	1,743	24,318	3,138
10	10,989	1,418	12,214	1,576	21,983	2,837
11	11,148	1,438	12,387	1,598	22,301	2,878
12	11,356	1,465	12,624	1,629	22,721	2,932
13	11,975	1,545	13,057	1,685	23,506	3,033
14	12,220	1,577	13,448	1,735	24,211	3,124
15	12,469	1,609	13,856	1,788	24,938	3,218
16	12,719	1,641	14,134	1,824	25,436	3,282
17	13,038	1,682	14,484	1,869	26,072	3,364
18	13,362	1,724	14,846	1,916	26,727	3,449
19	13,695	1,767	15,217	1,963	27,394	3,535
20	14,038	1,811	15,670	2,022	28,207	3,640
21	14,392	1,857	16,292	2,102	29,058	3,749
22	14,737	1,902	16,834	2,172	29,746	3,838
23	15,270	1,970	17,288	2,231	30,541	3,941
24	15,728	2,029	17,808	2,298	31,460	4,059
25	16,200	2,090	18,172	2,345	32,402	4,181
26	16,687	2,153	18,543	2,393	33,374	4,306
27	17,147	2,213	19,054	2,459	34,302	4,426
28	17,626	2,274	19,584	2,527	35,252	4,549
29	18,027	2,326	20,031	2,585	36,051	4,652
30	18,584	2,398	20,646	2,664	37,168	4,796
31	19,093	2,464	21,218	2,738	38,189	4,928
32	19,529	2,520	21,697	2,800	39,061	5,040
33	19,926	2,571	22,139	2,857	39,849	5,142
34	20,272	2,616	22,524	2,906	40,548	5,232
35	20,627	2,662	22,919	2,957	41,255	5,323
36	20,988	2,708	23,320	3,009	41,977	5,416
37	21,273	2,745	23,636	3,050	42,542	5,489
38	21,556	2,781	23,951	3,090	43,110	5,563
39	21,847	2,819	24,272	3,132	43,690	5,637
40	22,334	2,882	24,584	3,172	43,840	5,657
41	23,141	2,986	25,472	3,287	45,848	5,916
42	24,427	3,152	26,889	3,470	48,403	6,246
43	25,425	3,281	28,250	3,645	50,377	6,500
44	26,816	3,460	29,799	3,845	53,145	6,857
45	27,377	3,533	30,851	3,981	55,015	7,099
46	28,739	3,708	31,931	4,120	56,940	7,347
47	29,857	3,853	33,021	4,261	58,885	7,598
48	30,871	3,983	33,987	4,385	60,601	7,819
49	32,201	4,155	34,805	4,491	62,063	8,008
50	33,465	4,318	37,112	4,789	66,495	8,580
51	34,866	4,499	38,380	4,952	68,431	8,830
52	36,219	4,673	39,870	5,145	71,099	9,174
53	36,745	4,741	40,832	5,269	72,809	9,395
54	38,582	4,978	42,873	5,532	76,450	9,865
55	40,322	5,203	44,802	5,781	79,890	10,308
56	42,528	5,487	46,817	6,041	83,485	10,772
57	44,616	5,757	49,348	6,367	87,998	11,355
58	46,468	5,996	51,154	6,601	91,218	11,770
59	49,092	6,334	54,508	7,033	97,643	12,599
60	52,962	6,834	59,186	7,637	106,673	13,764
61	57,446	7,412	63,841	8,238	114,225	14,739
62	61,409	7,924	68,235	8,805	122,066	15,750
63	64,738	8,353	71,899	9,277	129,779	16,746
64	69,304	8,942	77,014	9,937	137,701	17,768
65	74,396	9,599	82,886	10,695	148,191	19,121
66	79,420	10,248	88,245	11,386	158,866	20,499
67	85,133	10,985	94,597	12,206	170,265	21,970
68	91,477	11,803	101,628	13,113	182,782	23,585
69	97,938	12,637	108,814	14,041	194,685	25,121
70	104,111	13,434	115,678	14,926	208,218	26,867
71	110,519	14,261	123,903	15,987	223,239	28,805
72	116,254	15,001	127,517	16,454	229,733	29,643
73	122,443	15,799	132,949	17,155	237,592	30,657
74	126,415	16,312	138,712	17,898	247,323	31,913
75	132,759	17,130	145,665	18,795	260,453	33,607
76	138,496	17,870	151,978	19,610	272,447	35,154
77	145,398	18,761	159,640	20,599	282,214	36,415
78	151,979	19,610	166,827	21,526	295,039	38,070
79	160,354	20,691	176,017	22,712	301,680	38,926
80	165,577	21,365	181,727	23,449	306,668	39,570
81*	169,386	21,856	185,930	23,991	313,723	40,480
82*	173,281	22,359	190,206	24,543	320,936	41,411
83*	177,266	22,873	194,581	25,107	328,316	42,363
84*	181,344	23,399	199,058	25,685	335,869	43,338
85*	185,515	23,937	203,634	26,275	343,594	44,335
86*	189,779	24,488	208,317	26,880	351,495	45,354
87*	194,145	25,051	213,110	27,498	359,578	46,397
88*	198,612	25,627	218,013	28,131	367,851	47,465
89*	203,179	26,217	223,029	28,778	376,311	48,556
90*	207,850	26,819	228,154	29,439	384,965	49,673
91*	212,634	27,437	233,401	30,116	393,820	50,815
92*	217,523	28,067	238,769	30,809	402,877	51,984
93*	222,526	28,713	244,265	31,518	412,145	53,180
94*	227,646	29,374	249,880	32,243	421,622	54,403
95*	232,883	30,049	255,630	32,985	431,324	55,655
96*	238,236	30,740	261,508	33,743	441,242	56,934
97*	243,715	31,447	267,521	34,519	451,387	58,243
98*	249,322	32,171	273,677	35,313	461,775	59,584
99*	255,055	32,910	279,969	36,125	472,393	60,954

Benefit Level 保障級別						
Essential精選						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,991	1,289	11,191	1,444	19,428	2,507
1	9,991	1,289	11,191	1,444	19,428	2,507
2	9,991	1,289	11,191	1,444	19,428	2,507
3	9,991	1,289	11,191	1,444	19,428	2,507
4	9,991	1,289	11,191	1,444	19,428	2,507
5	8,989	1,160	10,136	1,308	18,001	2,323
6	8,989	1,160	10,136	1,308	18,001	2,323
7	8,989	1,160	10,136	1,308	18,001	2,323
8	8,989	1,160	10,136	1,308	18,001	2,323
9	8,989	1,160	10,136	1,308	18,001	2,323
10	8,127	1,049	9,165	1,183	16,273	2,100
11	8,245	1,064	9,293	1,199	16,509	2,130
12	8,399	1,084	9,474	1,222	16,820	2,170
13	8,856	1,143	9,739	1,257	17,351	2,239
14	9,037	1,166	10,060	1,298	17,897	2,309
15	9,221	1,190	10,397	1,342	18,460	2,382
16	9,406	1,214	10,605	1,368	18,828	2,429
17	9,642	1,244	10,867	1,402	19,300	2,490
18	9,882	1,275	11,139	1,437	19,785	2,553
19	10,128	1,307	11,417	1,473	20,278	2,617
20	10,382	1,340	11,774	1,519	20,895	2,696
21	10,976	1,416	12,619	1,628	21,824	2,816
22	11,240	1,450	13,070	1,686	22,340	2,883
23	11,646	1,503	13,390	1,728	22,908	2,956
24	11,996	1,548	13,794	1,780	23,598	3,045
25	12,355	1,594	14,041	1,812	24,304	3,136
26	12,727	1,642	14,291	1,844	25,033	3,230
27	13,078	1,687	14,686	1,895	25,730	3,320
28	13,443	1,735	15,093	1,947	26,442	3,412
29	13,748	1,774	15,436	1,992	27,040	3,489
30	14,173	1,829	15,911	2,053	27,879	3,597
31	14,562	1,879	16,352	2,110	28,645	3,696
32	14,894	1,922	16,722	2,158	29,299	3,781
33	15,197	1,961	17,062	2,202	29,889	3,857
34	15,460	1,995	17,359	2,240	30,414	3,924
35	15,731	2,030	17,662	2,279	30,944	3,993
36	16,007	2,065	17,972	2,319	31,486	4,063
37	16,224	2,093	18,215	2,350	31,910	4,117
38	16,440	2,121	18,458	2,382	32,335	4,172
39	16,662	2,150	18,706	2,414	32,770	4,228
40	17,034	2,198	18,898	2,438	32,800	4,232
41	17,648	2,277	19,579	2,526	34,345	4,432
42	18,630	2,404	20,669	2,667	36,260	4,679
43	19,391	2,502	21,772	2,809	37,738	4,869
44	20,452	2,639	22,966	2,963	39,813	5,137
45	20,879	2,694	23,866	3,079	41,291	5,328
46	21,918	2,828	24,608	3,175	42,654	5,504
47	22,771	2,938	25,417	3,280	44,085	5,688
48	23,544	3,038	26,126	3,371	45,339	5,850
49	24,559	3,169	26,620	3,435	46,316	5,976
50	25,523	3,293	28,587	3,689	49,831	6,430
51	26,591	3,431	29,503	3,807	51,196	6,606
52	27,623	3,564	30,649	3,955	53,194	6,864
53	28,024	3,616	31,468	4,060	54,543	7,038
54	29,426	3,797	33,043	4,264	57,271	7,390
55	30,752	3,968	34,528	4,455	59,847	7,722
56	32,436	4,185	35,990	4,644	62,462	8,060
57	33,518	4,325	37,486	4,837	65,447	8,445
58	35,330	4,559	39,216	5,060	68,153	8,794
59	38,155	4,923	42,699	5,510	73,792	9,522
60	41,192	5,315	46,468	5,996	80,769	10,422
61	45,010	5,808	50,377	6,500	86,629	11,178
62	48,519	6,261	54,239	6,999	92,916	11,989
63	52,159	6,730	58,133	7,501	99,744	12,870
64	56,069	7,235	61,253	7,904	105,930	13,668
65	59,847	7,722	65,594	8,464	113,738	14,676
66	63,888	8,244	69,781	9,004	121,987	15,740
67	68,485	8,837	74,265	9,583	130,738	16,869
68	73,588	9,495	79,618	10,273	140,335	18,108
69	78,785	10,166	85,523	11,035	149,389	19,276
70	85,391	11,018	92,714	11,963	159,880	20,630
71	90,764	11,711	98,544	12,715	172,099	22,206
72	96,353	12,433	105,559	13,621	176,698	22,800
73	102,600	13,239	109,973	14,190	182,384	23,533
74	108,056	13,943	114,656	14,794	190,022	24,519
75	111,566	14,396	119,626	15,436	200,169	25,828
76	117,167	15,118	125,620	16,209	209,449	27,026
77	120,743	15,580	129,342	16,689	216,643	27,954
78	123,068	15,880	135,158	17,440	226,492	29,225
79	129,852	16,755	142,604	18,401	231,568	29,880
80	134,080	17,301	147,226	18,997	234,193	30,218
81*	137,165	17,699	150,635	19,437	239,576	30,913
82*	140,319	18,106	154,100	19,884	245,084	31,624
83*	143,546	18,522	157,644	20,341	250,720	32,351
84*	146,849	18,948	161,272	20,808	256,488	33,095
85*	150,226	19,384	164,979	21,289	262,387	33,856
86*	153,679	19,830	168,773	21,777	268,421	34,635
87*	157,215	20,286	172,655	22,278	274,594	35,431
88*	160,831	20,752	176,628	22,791	280,911	36,247
89*	164,529	21,230	180,692	23,315	287,371	37,080
90*	168,313	21,718	184,844	23,851	293,980	37,933
91*	172,185	22,217	189,094	24,399	300,742	38,805
92*	176,146	22,729	193,444	24,961	307,660	39,698
93*	180,197	23,251	197,896	25,535	314,737	40,611
94*	184,342	23,786	202,445	26,122	321,973	41,545
95*	188,583	24,333	207,103	26,723	329,383	42,501
96*	192,918	24,893	211,866	27,338	336,957	43,478
97*	197,355	25,465	216,738	27,966	344,704	44,478
98*	201,895	26,051	221,725	28,610	352,636	45,501
99*	206,538	26,650	226,824	29,268	360,746	46,548

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,272	2,874	22,337	2,882	48,776	6,294
1	22,272	2,874	22,337	2,882	48,776	6,294
2	22,272	2,874	22,337	2,882	48,776	6,294
3	22,272	2,874	22,337	2,882	48,776	6,294
4	22,272	2,874	22,337	2,882	48,776	6,294
5	20,800	2,684	20,860	2,692	45,552	5,878
6	20,800	2,684	20,860	2,692	45,552	5,878
7	20,800	2,684	20,860	2,692	45,552	5,878
8	20,800	2,684	20,860	2,692	45,552	5,878
9	20,800	2,684	20,860	2,692	45,552	5,878
10	21,692	2,799	21,765	2,808	45,599	5,884
11	22,458	2,898	22,432	2,894	45,644	5,890
12	23,093	2,980	23,170	2,990	45,792	5,909
13	24,609	3,175	24,684	3,185	46,072	5,945
14	25,980	3,352	26,053	3,362	48,118	6,209
15	27,525	3,552	27,607	3,562	49,591	6,399
16	29,028	3,746	29,245	3,774	51,575	6,655
17	30,056	3,878	30,284	3,908	53,151	6,858
18	30,972	3,996	31,357	4,046	54,769	7,067
19	32,972	4,254	33,384	4,308	56,759	7,324
20	33,942	4,380	35,312	4,556	58,925	7,603
21	34,800	4,490	36,593	4,722	61,314	7,911
22	36,361	4,692	38,433	4,959	64,339	8,302
23	38,128	4,920	40,332	5,204	67,811	8,750
24	39,877	5,145	42,313	5,460	71,445	9,219
25	41,057	5,298	44,366	5,725	74,876	9,661
26	42,010	5,421	45,451	5,865	78,126	10,081
27	42,952	5,542	46,453	5,994	79,845	10,303
28	44,053	5,684	47,773	6,164	82,116	10,596
29	45,246	5,838	49,154	6,342	84,492	10,902
30	46,610	6,014	50,639	6,534	87,044	11,231
31	47,889	6,179	52,027	6,713	89,432	11,540
32	49,240	6,354	53,497	6,903	91,958	11,866
33	50,617	6,531	54,993	7,096	94,526	12,197
34	52,040	6,715	56,539	7,295	97,189	12,541
35	53,497	6,903	58,120	7,499	99,906	12,891
36	54,796	7,070	59,532	7,682	102,326	13,203
37	55,618	7,177	60,424	7,797	103,864	13,402
38	56,174	7,248	61,029	7,875	104,901	13,536
39	56,811	7,330	61,720	7,964	106,091	13,689
40	56,915	7,344	61,833	7,978	107,253	13,839
41	56,986	7,353	61,912	7,989	108,376	13,984
42	57,188	7,379	62,129	8,017	109,501	14,129
43	57,468	7,415	62,432	8,056	110,594	14,270
44	58,264	7,518	63,303	8,168	113,308	14,620
45	59,919	7,731	65,103	8,400	116,708	15,059
46	61,306	7,910	66,609	8,595	119,042	15,360
47	62,704	8,091	68,124	8,790	121,420	15,667
48	64,120	8,274	69,659	8,988	123,851	15,981
49	65,541	8,457	71,203	9,187	126,642	16,341
50	66,979	8,642	72,764	9,389	129,789	16,747
51	68,422	8,829	74,340	9,592	132,954	17,155
52	69,886	9,018	75,929	9,797	136,152	17,568
53	72,651	9,374	78,925	10,184	142,547	18,393
54	75,798	9,780	82,351	10,626	149,689	19,315
55	79,004	10,194	85,828	11,075	156,945	20,251
56	82,265	10,615	89,376	11,532	164,314	21,202
57	85,001	10,968	92,349	11,916	170,618	22,015
58	90,526	11,681	98,353	12,691	181,729	23,449
59	97,134	12,533	105,533	13,617	194,981	25,159
60	104,612	13,498	113,643	14,664	208,871	26,951
61	111,622	14,403	121,265	15,647	221,935	28,637
62	118,877	15,339	129,151	16,665	236,379	30,501
63	126,369	16,306	137,291	17,715	251,288	32,424
64	133,951	17,284	145,524	18,777	267,387	34,502
65	141,151	18,213	153,351	19,787	282,819	36,493
66	149,329	19,268	162,237	20,934	301,895	38,954
67	158,692	20,476	172,404	22,246	322,285	41,585
68	169,425	21,861	184,056	23,749	344,073	44,397
69	180,935	23,346	196,562	25,363	367,349	47,400
70	189,396	24,438	205,750	26,548	384,458	49,607
71	196,840	25,399	213,856	27,594	403,261	52,034
72	206,509	26,646	224,356	28,949	422,968	54,577
73	216,623	27,951	235,342	30,367	443,601	57,239
74	227,243	29,322	246,865	31,854	465,242	60,031
75	238,347	30,754	258,942	33,412	483,058	62,330
76	250,001	32,258	271,595	35,045	501,595	64,722
77	262,201	33,832	284,854	36,755	520,868	67,209
78	274,984	35,482	298,740	38,547	540,906	69,794
79	287,261	37,066	312,076	40,268	561,733	72,482
80	295,119	38,080	320,624	41,371	571,724	73,771
81*	301,906	38,956	327,998	42,322	584,872	75,467
82*	308,848	39,851	335,541	43,296	598,117	77,176
83*	315,954	40,768	343,260	44,292	611,875	78,952
84*	323,221	41,706	351,157	45,311	625,789	80,747
85*	330,654	42,665	359,231	46,352	640,070	82,590
86*	338,260	43,646	367,491	47,418	654,903	84,504
87*	346,043	44,651	375,945	48,509	670,141	86,470
88*	353,999	45,677	384,589	49,624	685,789	88,489
89*	362,142	46,728	393,440	50,766	701,868	90,564
90*	370,470	47,803	402,486	51,934	718,010	92,646
91*	378,991	48,902	411,741	53,128	734,517	94,776
92*	387,707	50,027	421,214	54,350	751,414	96,957
93*	396,625	51,177	430,901	55,600	768,694	99,186
94*	405,745	52,354	440,813	56,879	786,375	101,468
95*	415,076	53,558	450,950	58,187	804,461	103,801
96*	424,625	54,790	461,322	59,525	822,965	106,189
97*	434,389	56,050	471,929	60,894	841,892	108,631
98*	444,383	57,340	482,786	62,295	861,260	111,130
99*	454,605	58,659	493,893	63,728	881,068	113,686

	Benefit Level 保障級別					
	Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	17,893	2,309	19,878	2,565	35,460	4,575
1	17,893	2,309	19,878	2,565	35,460	4,575
2	17,893	2,309	19,878	2,565	35,460	4,575
3	17,893	2,309	19,878	2,565	35,460	4,575
4	17,893	2,309	19,878	2,565	35,460	4,575
5	16,701	2,155	18,550	2,394	33,087	4,269
6	16,701	2,155	18,550	2,394	33,087	4,269
7	16,701	2,155	18,550	2,394	33,087	4,269
8	16,701	2,155	18,550	2,394	33,087	4,269
9	16,701	2,155	18,550	2,394	33,087	4,269
10	16,337	2,108	18,148	2,342	32,373	4,177
11	16,537	2,134	18,368	2,370	32,753	4,226
12	16,766	2,163	18,625	2,403	33,201	4,284
13	17,602	2,271	19,553	2,523	34,871	4,499
14	17,913	2,311	19,904	2,568	35,492	4,580
15	18,275	2,358	20,306	2,620	36,207	4,672
16	18,673	2,409	20,751	2,678	37,001	4,774
17	19,102	2,465	21,226	2,739	37,155	4,794
18	19,194	2,477	21,329	2,752	37,337	4,818
19	19,275	2,487	21,420	2,764	37,494	4,838
20	19,275	2,487	21,420	2,764	37,494	4,838
21	19,610	2,530	21,786	2,811	38,855	5,014
22	20,126	2,597	22,360	2,885	40,249	5,193
23	20,847	2,690	23,166	2,989	41,697	5,380
24	21,684	2,798	24,092	3,109	43,365	5,595
25	22,550	2,910	25,055	3,233	45,101	5,819
26	23,453	3,026	26,058	3,362	46,903	6,052
27	24,324	3,139	27,027	3,487	48,650	6,277
28	25,230	3,255	28,034	3,617	50,460	6,511
29	26,171	3,377	29,078	3,752	52,338	6,753
30	27,402	3,536	30,445	3,928	54,284	7,004
31	28,687	3,702	31,873	4,113	56,309	7,266
32	30,028	3,875	33,363	4,305	58,404	7,536
33	31,147	4,019	34,608	4,466	60,579	7,817
34	32,394	4,180	35,992	4,644	63,002	8,129
35	33,687	4,347	37,433	4,830	65,524	8,455
36	35,036	4,521	38,928	5,023	68,140	8,792
37	36,806	4,749	40,899	5,277	71,590	9,237
38	38,646	4,987	42,938	5,540	75,163	9,698
39	40,568	5,235	45,076	5,816	78,903	10,181
40	42,362	5,466	47,065	6,073	83,151	10,729
41	44,161	5,698	49,067	6,331	87,075	11,235
42	45,774	5,906	50,856	6,562	90,688	11,702
43	47,488	6,127	52,812	6,814	94,086	12,140
44	48,542	6,263	54,545	7,038	97,089	12,528
45	49,571	6,396	56,284	7,262	100,081	12,914
46	51,290	6,618	57,853	7,465	102,586	13,237
47	53,070	6,848	59,302	7,652	105,153	13,568
48	54,672	7,054	60,740	7,837	107,645	13,890
49	56,337	7,269	62,585	8,075	110,211	14,221
50	58,004	7,484	64,448	8,316	112,784	14,553
51	60,127	7,758	66,807	8,620	116,087	14,979
52	62,557	8,072	69,514	8,970	119,591	15,431
53	65,109	8,401	72,342	9,334	124,089	16,011
54	67,951	8,768	75,498	9,742	129,263	16,679
55	70,735	9,127	78,592	10,141	134,673	17,377
56	73,602	9,497	81,780	10,552	140,203	18,091
57	76,609	9,885	85,122	10,983	146,110	18,853
58	80,055	10,330	88,957	11,478	152,110	19,627
59	84,057	10,846	93,650	12,084	160,823	20,751
60	88,685	11,443	98,471	12,706	169,566	21,879
61	95,153	12,278	105,726	13,642	183,881	23,727
62	101,913	13,150	113,242	14,612	197,832	25,527
63	108,945	14,057	121,043	15,618	211,040	27,231
64	116,351	15,013	129,281	16,681	225,927	29,152
65	124,037	16,005	137,821	17,783	241,690	31,186
66	131,120	16,919	145,689	18,799	255,493	32,967
67	138,832	17,914	154,251	19,903	271,941	35,089
68	147,417	19,022	163,788	21,134	289,563	37,363
69	155,141	20,018	172,376	22,242	307,060	39,621
70	164,614	21,241	182,903	23,600	321,479	41,481
71	172,956	22,317	192,136	24,792	336,361	43,401
72	179,095	23,109	198,903	25,665	348,014	44,905
73	186,738	24,095	207,417	26,763	360,606	46,530
74	194,405	25,085	215,932	27,862	375,960	48,511
75	201,190	25,960	223,447	28,832	391,342	50,496
76	208,596	26,916	231,683	29,895	405,087	52,269
77	217,791	28,102	241,869	31,209	420,477	54,255
78	226,587	29,237	251,630	32,468	438,601	56,594
79	233,606	30,143	259,497	33,483	454,395	58,632
80	237,133	30,598	263,477	33,997	469,825	60,623
81*	242,589	31,302	269,536	34,779	480,633	62,017
82*	248,162	32,021	275,734	35,579	491,683	63,443
83*	253,873	32,758	282,077	36,397	502,992	64,902
84*	259,712	33,511	288,564	37,234	514,566	66,396
85*	265,686	34,282	295,200	38,090	526,394	67,922
86*	271,798	35,071	301,991	38,967	538,504	69,484
87*	278,048	35,877	308,937	39,863	550,885	71,082
88*	284,444	36,702	316,041	40,779	563,562	72,718
89*	290,988	37,547	323,308	41,717	576,522	74,390
90*	297,679	38,410	330,748	42,677	589,784	76,101
91*	304,527	39,294	338,352	43,658	603,347	77,851
92*	311,530	40,197	346,134	44,662	617,221	79,641
93*	318,695	41,122	354,097	45,690	631,421	81,474
94*	326,023	42,067	362,242	46,741	645,943	83,347
95*	333,522	43,035	370,573	47,816	660,800	85,265
96*	341,194	44,025	379,098	48,916	675,998	87,226
97*	349,039	45,037	387,816	50,041	691,546	89,232
98*	357,072	46,074	396,735	51,192	707,453	91,284
99*	365,280	47,133	405,860	52,369	723,722	93,383

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,492	967	8,327	1,074	14,990	1,934
1	7,492	967	8,327	1,074	14,990	1,934
2	7,492	967	8,327	1,074	14,990	1,934
3	7,492	967	8,327	1,074	14,990	1,934
4	7,492	967	8,327	1,074	14,990	1,934
5	7,099	916	7,888	1,018	14,200	1,832
6	7,099	916	7,888	1,018	14,200	1,832
7	7,099	916	7,888	1,018	14,200	1,832
8	7,099	916	7,888	1,018	14,200	1,832
9	7,099	916	7,888	1,018	14,200	1,832
10	6,416	828	7,132	920	12,838	1,657
11	6,512	840	7,236	934	13,022	1,680
12	6,634	856	7,371	951	13,269	1,712
13	6,994	902	7,627	984	13,727	1,771
14	7,138	921	7,854	1,013	14,140	1,825
15	7,281	939	8,090	1,044	14,564	1,879
16	7,428	958	8,252	1,065	14,853	1,917
17	7,614	982	8,460	1,092	15,227	1,965
18	7,802	1,007	8,672	1,119	15,610	2,014
19	7,997	1,032	8,888	1,147	15,999	2,064
20	8,200	1,058	9,152	1,181	16,473	2,126
21	8,750	1,129	9,906	1,278	17,667	2,280
22	8,959	1,156	10,236	1,321	18,088	2,334
23	9,285	1,198	10,511	1,356	18,573	2,397
24	9,561	1,234	10,827	1,397	19,128	2,468
25	9,851	1,271	11,051	1,426	19,699	2,542
26	10,143	1,309	11,273	1,455	20,290	2,618
27	10,426	1,345	11,585	1,495	20,854	2,691
28	10,717	1,383	11,906	1,536	21,434	2,766
29	10,960	1,414	12,177	1,571	21,918	2,828
30	11,300	1,458	12,553	1,620	22,599	2,916
31	11,608	1,498	12,900	1,665	23,222	2,996
32	11,872	1,532	13,192	1,702	23,748	3,064
33	12,117	1,563	13,461	1,737	24,228	3,126
34	12,327	1,591	13,694	1,767	24,651	3,181
35	12,542	1,618	13,935	1,798	25,082	3,236
36	12,759	1,646	14,178	1,829	25,520	3,293
37	12,933	1,669	14,368	1,854	25,865	3,337
38	13,107	1,691	14,564	1,879	26,213	3,382
39	13,282	1,714	14,757	1,904	26,564	3,428
40	13,578	1,752	14,945	1,928	26,654	3,439
41	14,069	1,815	15,487	1,998	27,875	3,597
42	14,852	1,916	16,349	2,110	29,432	3,798
43	15,457	1,994	17,176	2,216	30,629	3,952
44	16,305	2,104	18,117	2,338	32,313	4,169
45	16,648	2,148	18,759	2,421	33,448	4,316
46	17,472	2,254	19,415	2,505	34,620	4,467
47	18,154	2,342	20,078	2,591	35,802	4,620
48	18,769	2,422	20,665	2,666	36,847	4,754
49	19,579	2,526	21,160	2,730	37,734	4,869
50	20,344	2,625	22,564	2,911	40,428	5,217
51	21,199	2,735	23,333	3,011	41,605	5,368
52	22,021	2,841	24,241	3,128	43,229	5,578
53	22,341	2,883	24,826	3,203	44,267	5,712
54	23,457	3,027	26,066	3,363	46,483	5,998
55	24,513	3,163	27,241	3,515	48,573	6,267
56	25,861	3,337	28,463	3,673	50,759	6,550
57	27,125	3,500	30,003	3,871	53,504	6,904
58	28,255	3,646	31,101	4,013	55,460	7,156
59	30,227	3,900	33,562	4,331	60,121	7,758
60	32,482	4,191	36,301	4,684	65,426	8,442
61	35,658	4,601	39,630	5,114	70,903	9,149
62	38,689	4,992	42,992	5,547	76,905	9,923
63	41,784	5,391	46,404	5,988	83,762	10,808
64	45,127	5,823	50,147	6,471	89,659	11,569
65	48,635	6,275	54,183	6,991	96,876	12,500
66	51,665	6,666	57,403	7,407	103,342	13,334
67	54,936	7,089	61,047	7,877	109,877	14,178
68	59,032	7,617	65,582	8,462	117,955	15,220
69	63,202	8,155	70,223	9,061	125,639	16,211
70	67,186	8,669	74,650	9,632	134,369	17,338
71	71,321	9,203	79,957	10,317	144,061	18,589
72	75,024	9,681	82,292	10,618	148,255	19,130
73	79,016	10,196	85,796	11,070	153,329	19,784
74	81,582	10,527	89,514	11,550	159,608	20,595
75	85,672	11,054	94,003	12,129	168,078	21,687
76	89,378	11,533	98,076	12,655	175,821	22,687
77	93,829	12,107	103,021	13,293	182,123	23,500
78	98,078	12,655	107,661	13,892	190,396	24,567
79	103,482	13,353	113,591	14,657	194,687	25,121
80	106,852	13,787	117,726	15,132	197,910	25,537
81*	109,313	14,105	119,991	15,483	202,460	26,124
82*	111,826	14,429	122,747	15,838	207,114	26,724
83*	114,397	14,761	125,572	16,203	211,879	27,339
84*	117,028	15,100	128,462	16,576	216,750	27,968
85*	119,719	15,448	131,414	16,957	221,735	28,611
86*	122,474	15,803	134,437	17,347	226,831	29,269
87*	125,290	16,166	137,528	17,746	232,053	29,942
88*	128,173	16,538	140,693	18,154	237,393	30,631
89*	131,121	16,919	143,933	18,572	242,852	31,336
90*	134,134	17,308	147,237	18,998	248,431	32,056
91*	137,220	17,706	150,623	19,435	254,147	32,793
92*	140,378	18,113	154,091	19,883	259,996	33,548
93*	143,609	18,530	157,634	20,340	265,976	34,319
94*	146,910	18,956	161,257	20,807	272,092	35,109
95*	150,288	19,392	164,967	21,286	278,352	35,916
96*	153,743	19,838	168,764	21,776	284,757	36,743
97*	157,280	20,294	172,643	22,277	291,301	37,587
98*	160,898	20,761	176,615	22,789	298,004	38,452
99*	164,597	21,238	180,679	23,313	304,855	39,336

	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	5,844	754	6,545	845	11,355	1,465
1	5,844	754	6,545	845	11,355	1,465
2	5,844	754	6,545	845	11,355	1,465
3	5,844	754	6,545	845	11,355	1,465
4	5,844	754	6,545	845	11,355	1,465
5	5,257	678	5,926	765	10,518	1,357
6	5,257	678	5,926	765	10,518	1,357
7	5,257	678	5,926	765	10,518	1,357
8	5,257	678	5,926	765	10,518	1,357
9	5,257	678	5,926	765	10,518	1,357
10	4,752	613	5,359	691	9,509	1,227
11	4,823	622	5,436	701	9,644	1,244
12	4,914	634	5,537	714	9,828	1,268
13	5,180	668	5,696	735	10,138	1,308
14	5,287	682	5,883	759	10,459	1,350
15	5,392	696	6,077	784	10,787	1,392
16	5,502	710	6,199	800	11,001	1,419
17	5,639	728	6,355	820	11,278	1,455
18	5,778	746	6,516	841	11,562	1,492
19	5,924	764	6,679	862	11,852	1,529
20	6,073	784	6,884	888	12,209	1,575
21	6,470	835	7,474	964	13,095	1,690
22	6,625	855	7,745	999	13,407	1,730
23	6,866	886	7,929	1,023	13,747	1,774
24	7,071	912	8,170	1,054	14,160	1,827
25	7,285	940	8,315	1,073	14,581	1,881
26	7,501	968	8,457	1,091	15,018	1,938
27	7,710	995	8,692	1,122	15,436	1,992
28	7,924	1,022	8,931	1,152	15,864	2,047
29	8,104	1,046	9,135	1,179	16,223	2,093
30	8,356	1,078	9,417	1,215	16,728	2,158
31	8,584	1,108	9,678	1,249	17,190	2,218
32	8,779	1,133	9,897	1,277	17,579	2,268
33	8,960	1,156	10,098	1,303	17,932	2,314
34	9,115	1,176	10,273	1,326	18,246	2,354
35	9,275	1,197	10,454	1,349	18,566	2,396
36	9,435	1,217	10,637	1,373	18,890	2,437
37	9,563	1,234	10,778	1,391	19,145	2,470
38	9,693	1,251	10,927	1,410	19,403	2,504
39	9,822	1,267	11,071	1,429	19,662	2,537
40	10,041	1,296	11,180	1,443	19,674	2,539
41	10,404	1,342	11,585	1,495	20,603	2,658
42	10,983	1,417	12,230	1,578	21,756	2,807
43	11,430	1,475	12,887	1,663	22,640	2,921
44	12,057	1,556	13,592	1,754	23,885	3,082
45	12,311	1,589	14,133	1,824	24,775	3,197
46	12,920	1,667	14,566	1,879	25,590	3,302
47	13,424	1,732	15,042	1,941	26,445	3,412
48	13,880	1,791	15,460	1,995	27,199	3,510
49	14,478	1,868	15,739	2,031	27,773	3,584
50	15,044	1,941	16,919	2,183	29,897	3,858
51	15,695	2,025	17,472	2,254	30,724	3,964
52	16,304	2,104	18,153	2,342	31,925	4,119
53	16,540	2,134	18,645	2,406	32,737	4,224
54	17,366	2,241	19,576	2,526	34,377	4,436
55	18,148	2,342	20,458	2,640	35,922	4,635
56	19,145	2,470	21,313	2,750	37,484	4,837
57	19,687	2,540	22,114	2,853	39,205	5,059
58	20,812	2,685	23,184	2,991	40,865	5,273
59	22,432	2,894	25,251	3,258	44,533	5,746
60	24,150	3,116	27,409	3,537	48,590	6,270
61	26,512	3,421	29,874	3,855	52,559	6,782
62	28,685	3,701	32,328	4,171	56,937	7,347
63	30,923	3,990	34,832	4,494	62,043	8,006
64	33,180	4,281	36,702	4,736	66,138	8,534
65	35,511	4,582	39,302	5,071	71,279	9,197
66	37,911	4,892	41,810	5,395	76,245	9,838
67	40,635	5,243	44,499	5,742	81,341	10,496
68	43,664	5,634	47,705	6,155	87,309	11,266
69	46,749	6,032	51,249	6,613	92,924	11,990
70	50,666	6,538	55,549	7,168	99,471	12,835
71	53,855	6,949	59,046	7,619	107,054	13,813
72	57,173	7,377	63,250	8,161	109,817	14,170
73	60,880	7,855	65,894	8,502	113,264	14,615
74	64,117	8,273	68,698	8,864	118,048	15,232
75	66,199	8,542	71,679	9,249	124,365	16,047
76	69,522	8,971	75,270	9,712	130,146	16,793
77	71,646	9,245	77,403	9,987	134,540	17,360
78	72,951	9,413	80,883	10,437	140,655	18,149
79	76,971	9,932	85,337	11,011	143,805	18,555
80	79,476	10,255	88,102	11,368	145,139	18,728
81*	81,308	10,491	90,147	11,632	148,472	19,158
82*	83,176	10,732	92,215	11,899	151,884	19,598
83*	85,089	10,979	94,338	12,173	155,380	20,049
84*	87,046	11,232	96,510	12,453	158,951	20,510
85*	89,047	11,490	98,727	12,739	162,607	20,982
86*	91,096	11,754	100,998	13,032	166,343	21,464
87*	93,191	12,025	103,321	13,332	170,175	21,958
88*	95,335	12,301	105,697	13,638	174,088	22,463
89*	97,527	12,584	108,133	13,953	178,092	22,980
90*	99,768	12,873	110,615	14,273	182,184	23,508
91*	102,064	13,170	113,158	14,601	186,375	24,048
92*	104,413	13,473	115,763	14,937	190,664	24,602
93*	106,816	13,783	118,424	15,281	195,050	25,168
94*	109,272	14,100	121,147	15,632	199,535	25,746
95*	111,784	14,424	123,933	15,991	204,125	26,339
96*	114,355	14,755	126,788	16,360	208,824	26,945
97*	116,986	15,095	129,702	16,736	213,622	27,564
98*	119,676	15,442	132,684	17,121	218,538	28,198
99*	122,428	15,797	135,739	17,515	223,562	28,847

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡+	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	18,561	2,395	18,612	2,402	40,647	5,245
1	18,561	2,395	18,612	2,402	40,647	5,245
2	18,561	2,395	18,612	2,402	40,647	5,245
3	18,561	2,395	18,612	2,402	40,647	5,245
4	18,561	2,395	18,612	2,402	40,647	5,245
5	17,333	2,237	17,383	2,243	37,962	4,898
6	17,333	2,237	17,383	2,243	37,962	4,898
7	17,333	2,237	17,383	2,243	37,962	4,898
8	17,333	2,237	17,383	2,243	37,962	4,898
9	17,333	2,237	17,383	2,243	37,962	4,898
10	18,076	2,332	18,136	2,340	38,000	4,903
11	18,715	2,415	18,693	2,412	38,038	4,908
12	19,243	2,483	19,306	2,491	38,164	4,924
13	20,506	2,646	20,571	2,654	38,394	4,954
14	21,652	2,794	21,713	2,802	40,098	5,174
15	22,939	2,960	23,004	2,968	41,327	5,333
16	24,188	3,121	24,371	3,145	42,981	5,546
17	25,047	3,232	25,239	3,257	44,291	5,715
18	25,806	3,330	26,130	3,372	45,640	5,889
19	27,480	3,546	27,821	3,590	47,300	6,103
20	28,286	3,650	29,427	3,797	49,103	6,336
21	29,000	3,742	30,493	3,935	51,095	6,593
22	30,303	3,910	32,026	4,132	53,617	6,918
23	31,774	4,100	33,610	4,337	56,511	7,292
24	33,232	4,288	35,259	4,550	59,538	7,682
25	34,213	4,415	36,973	4,771	62,399	8,051
26	35,008	4,517	37,873	4,887	65,105	8,401
27	35,792	4,618	38,714	4,995	66,539	8,586
28	36,711	4,737	39,812	5,137	68,429	8,830
29	37,706	4,865	40,961	5,285	70,410	9,085
30	38,839	5,011	42,197	5,445	72,536	9,359
31	39,908	5,149	43,357	5,594	74,525	9,616
32	41,036	5,295	44,583	5,753	76,631	9,888
33	42,182	5,443	45,825	5,913	78,772	10,164
34	43,367	5,596	47,116	6,079	80,990	10,450
35	44,581	5,752	48,435	6,250	83,254	10,742
36	45,662	5,892	49,611	6,401	85,275	11,003
37	46,348	5,980	50,356	6,498	86,557	11,169
38	46,812	6,040	50,857	6,562	87,420	11,280
39	47,342	6,109	51,435	6,637	88,410	11,408
40	47,430	6,120	51,530	6,649	89,378	11,533
41	47,491	6,128	51,594	6,657	90,314	11,653
42	47,657	6,149	51,774	6,681	91,250	11,774
43	47,892	6,180	52,030	6,714	92,162	11,892
44	48,552	6,265	52,752	6,807	94,422	12,183
45	49,936	6,443	54,252	7,000	97,255	12,549
46	51,092	6,593	55,508	7,162	99,199	12,800
47	52,254	6,742	56,771	7,325	101,184	13,056
48	53,433	6,895	58,051	7,490	103,208	13,317
49	54,621	7,048	59,335	7,656	105,537	13,618
50	55,814	7,202	60,636	7,824	108,160	13,956
51	57,020	7,357	61,949	7,993	110,796	14,296
52	58,239	7,515	63,274	8,164	113,462	14,640
53	60,544	7,812	65,771	8,487	118,787	15,327
54	63,167	8,151	68,624	8,855	124,740	16,095
55	65,839	8,495	71,525	9,229	130,789	16,876
56	68,554	8,846	74,479	9,610	136,928	17,668
57	70,833	9,140	76,955	9,930	142,178	18,346
58	75,440	9,734	81,960	10,575	151,441	19,541
59	80,944	10,444	87,940	11,347	162,477	20,965
60	87,178	11,249	94,703	12,220	174,063	22,460
61	93,019	12,002	101,057	13,040	184,944	23,864
62	99,064	12,782	107,625	13,887	196,977	25,416
63	105,304	13,588	114,411	14,763	209,406	27,020
64	111,628	14,404	121,269	15,648	222,822	28,751
65	117,630	15,178	127,792	16,489	235,681	30,410
66	124,443	16,057	135,199	17,445	251,580	32,462
67	132,242	17,063	143,669	18,538	268,572	34,654
68	141,187	18,218	153,379	19,791	286,728	36,997
69	150,778	19,455	163,801	21,136	306,127	39,500
70	157,831	20,365	171,459	22,124	320,385	41,340
71	164,033	21,166	178,213	22,995	336,051	43,361
72	172,090	22,205	186,963	24,124	352,471	45,480
73	180,520	23,293	196,122	25,306	369,670	47,699
74	189,366	24,434	205,722	26,545	387,701	50,026
75	198,622	25,629	215,784	27,843	402,548	51,942
76	208,333	26,882	226,331	29,204	418,000	53,935
77	218,500	28,194	237,379	30,630	434,057	56,007
78	229,154	29,568	248,949	32,122	450,754	58,162
79	239,383	30,888	260,063	33,557	468,111	60,401
80	245,931	31,733	267,187	34,476	476,434	61,475
81*	251,590	32,463	273,333	35,269	487,394	62,890
82*	257,374	33,210	279,616	36,079	498,430	64,314
83*	263,295	33,974	286,050	36,910	509,900	65,794
84*	269,351	34,755	292,627	37,758	521,491	67,289
85*	275,544	35,554	299,357	38,627	533,390	68,825
86*	281,883	36,372	306,243	39,515	545,755	70,420
87*	288,364	37,208	313,282	40,423	558,447	72,058
88*	295,000	38,065	320,491	41,354	571,491	73,741
89*	301,782	38,940	327,861	42,305	584,885	75,469
90*	308,724	39,835	335,403	43,278	598,338	77,205
91*	315,825	40,752	343,117	44,273	612,100	78,981
92*	323,091	41,689	351,010	45,292	626,178	80,797
93*	330,521	42,648	359,083	46,333	640,575	82,655
94*	338,121	43,629	367,341	47,399	655,309	84,556
95*	345,896	44,632	375,788	48,489	670,384	86,501
96*	353,853	45,658	384,430	49,604	685,801	88,490
97*	361,994	46,709	393,274	50,745	701,579	90,526
98*	370,320	47,783	402,321	51,912	717,715	92,608
99*	378,835	48,882	411,571	53,106	734,217	94,738

	Benefit Level 保障級別					
	Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	14,913	1,924	16,565	2,137	29,549	3,813
1	14,913	1,924	16,565	2,137	29,549	3,813
2	14,913	1,924	16,565	2,137	29,549	3,813
3	14,913	1,924	16,565	2,137	29,549	3,813
4	14,913	1,924	16,565	2,137	29,549	3,813
5	13,918	1,796	15,459	1,995	27,572	3,558
6	13,918	1,796	15,459	1,995	27,572	3,558
7	13,918	1,796	15,459	1,995	27,572	3,558
8	13,918	1,796	15,459	1,995	27,572	3,558
9	13,918	1,796	15,459	1,995	27,572	3,558
10	13,616	1,757	15,124	1,951	26,977	3,481
11	13,779	1,778	15,305	1,975	27,291	3,521
12	13,973	1,803	15,520	2,003	27,667	3,570
13	14,666	1,892	16,296	2,103	29,057	3,749
14	14,927	1,926	16,589	2,141	29,576	3,816
15	15,229	1,965	16,919	2,183	30,169	3,893
16	15,565	2,008	17,292	2,231	30,837	3,979
17	15,919	2,054	17,689	2,282	30,965	3,995
18	15,997	2,064	17,778	2,294	31,114	4,015
19	16,065	2,073	17,849	2,303	31,244	4,031
20	16,065	2,073	17,849	2,303	31,244	4,031
21	16,343	2,109	18,157	2,343	32,381	4,178
22	16,773	2,164	18,634	2,404	33,540	4,328
23	17,375	2,242	19,303	2,491	34,752	4,484
24	18,071	2,332	20,076	2,590	36,139	4,663
25	18,792	2,425	20,879	2,694	37,586	4,850
26	19,544	2,522	21,714	2,802	39,090	5,044
27	20,271	2,616	22,524	2,906	40,542	5,231
28	21,025	2,713	23,363	3,015	42,052	5,426
29	21,806	2,814	24,230	3,126	43,616	5,628
30	22,834	2,946	25,372	3,274	45,239	5,837
31	23,904	3,084	26,562	3,427	46,925	6,055
32	25,023	3,229	27,804	3,588	48,669	6,280
33	25,958	3,349	28,839	3,721	50,485	6,514
34	26,995	3,483	29,995	3,870	52,501	6,774
35	28,074	3,622	31,194	4,025	54,603	7,046
36	29,198	3,767	32,444	4,186	56,783	7,327
37	30,674	3,958	34,083	4,398	59,662	7,698
38	32,206	4,156	35,784	4,617	62,635	8,082
39	33,807	4,362	37,562	4,847	65,753	8,484
40	35,301	4,555	39,225	5,061	69,291	8,941
41	36,798	4,748	40,889	5,276	72,564	9,363
42	38,143	4,922	42,380	5,468	75,573	9,751
43	39,572	5,106	44,011	5,679	78,405	10,117
44	40,454	5,220	45,455	5,865	80,906	10,439
45	41,309	5,330	46,903	6,052	83,402	10,762
46	42,743	5,515	48,212	6,221	85,487	11,031
47	44,228	5,707	49,419	6,377	87,628	11,307
48	45,561	5,879	50,617	6,531	89,704	11,575
49	46,945	6,057	52,153	6,729	91,841	11,850
50	48,335	6,237	53,707	6,930	93,986	12,127
51	50,107	6,465	55,672	7,183	96,739	12,482
52	52,132	6,727	57,928	7,475	99,659	12,859
53	54,258	7,001	60,285	7,779	103,410	13,343
54	56,627	7,307	62,920	8,119	107,717	13,899
55	58,942	7,605	65,497	8,451	112,228	14,481
56	61,335	7,914	68,150	8,794	116,839	15,076
57	63,843	8,238	70,938	9,153	121,761	15,711
58	66,717	8,609	74,131	9,565	126,761	16,356
59	70,052	9,039	78,044	10,070	134,022	17,293
60	73,904	9,536	82,063	10,589	141,308	18,233
61	79,296	10,232	88,106	11,369	153,238	19,773
62	84,929	10,959	94,371	12,177	164,865	21,273
63	90,787	11,714	100,872	13,016	175,869	22,693
64	96,870	12,499	107,634	13,888	188,097	24,271
65	103,366	13,338	114,850	14,819	201,406	25,988
66	109,266	14,099	121,407	15,665	212,912	27,473
67	115,695	14,928	128,541	16,586	226,615	29,241
68	122,848	15,851	136,490	17,612	241,303	31,136
69	129,282	16,682	143,649	18,535	255,884	33,017
70	137,179	17,701	152,424	19,668	267,900	34,568
71	144,129	18,597	160,112	20,660	280,300	36,168
72	149,247	19,258	165,750	21,387	290,012	37,421
73	155,614	20,079	172,848	22,303	300,505	38,775
74	162,003	20,904	179,944	23,219	313,300	40,426
75	167,659	21,633	186,206	24,027	326,119	42,080
76	173,829	22,430	193,072	24,913	337,572	43,558
77	181,494	23,419	201,559	26,008	350,401	45,213
78	188,824	24,364	209,696	27,058	365,499	47,161
79	194,673	25,119	216,249	27,903	378,663	48,860
80	197,613	25,498	219,564	28,331	391,519	50,519
81*	202,158	26,085	224,616	28,983	400,530	51,681
82*	206,808	26,685	229,781	29,649	409,739	52,870
83*	211,563	27,298	235,066	30,331	419,163	54,086
84*	216,430	27,926	240,473	31,029	428,808	55,330
85*	221,406	28,569	246,005	31,743	438,666	56,602
86*	226,499	29,226	251,662	32,473	448,753	57,904
87*	231,709	29,898	257,449	33,219	459,078	59,236
88*	237,037	30,585	263,370	33,983	469,637	60,598
89*	242,490	31,289	269,430	34,765	480,438	61,992
90*	248,067	32,009	275,626	35,565	491,485	63,417
91*	253,772	32,745	281,964	36,382	502,789	64,876
92*	259,610	33,498	288,452	37,220	514,359	66,369
93*	265,580	34,268	295,084	38,075	526,187	67,895
94*	271,688	35,057	301,871	38,951	538,285	69,456
95*	277,940	35,863	308,815	39,847	550,669	71,054
96*	284,328	36,687	315,915	40,763	563,329	72,688
97*	290,869	37,531	323,182	41,701	576,290	74,360
98*	297,558	38,395	330,616	42,660	589,545	76,070
99*	304,403	39,278	338,219	43,641	603,102	77,820

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,246	806	6,941	896	12,491	1,612
1	6,246	806	6,941	896	12,491	1,612
2	6,246	806	6,941	896	12,491	1,612
3	6,246	806	6,941	896	12,491	1,612
4	6,246	806	6,941	896	12,491	1,612
5	5,916	763	6,576	849	11,834	1,527
6	5,916	763	6,576	849	11,834	1,527
7	5,916	763	6,576	849	11,834	1,527
8	5,916	763	6,576	849	11,834	1,527
9	5,916	763	6,576	849	11,834	1,527
10	5,349	690	5,943	767	10,697	1,380
11	5,426	700	6,029	778	10,854	1,401
12	5,529	713	6,142	793	11,058	1,427
13	5,828	752	6,358	820	11,440	1,476
14	5,950	768	6,546	845	11,784	1,521
15	6,070	783	6,744	870	12,136	1,566
16	6,189	799	6,879	888	12,379	1,597
17	6,344	819	7,050	910	12,689	1,637
18	6,502	839	7,225	932	13,008	1,678
19	6,667	860	7,406	956	13,332	1,720
20	6,833	882	7,626	984	13,728	1,771
21	7,293	941	8,256	1,065	14,721	1,899
22	7,467	963	8,529	1,101	15,075	1,945
23	7,738	998	8,760	1,130	15,475	1,997
24	7,968	1,028	9,024	1,164	15,941	2,057
25	8,208	1,059	9,207	1,188	16,417	2,118
26	8,453	1,091	9,394	1,212	16,910	2,182
27	8,689	1,121	9,655	1,246	17,383	2,243
28	8,928	1,152	9,923	1,280	17,862	2,305
29	9,136	1,179	10,149	1,310	18,267	2,357
30	9,413	1,215	10,460	1,350	18,831	2,430
31	9,676	1,249	10,750	1,387	19,350	2,497
32	9,894	1,277	10,997	1,419	19,790	2,554
33	10,096	1,303	11,216	1,447	20,192	2,605
34	10,272	1,325	11,412	1,473	20,544	2,651
35	10,451	1,349	11,611	1,498	20,902	2,697
36	10,634	1,372	11,817	1,525	21,270	2,745
37	10,776	1,390	11,975	1,545	21,557	2,782
38	10,923	1,409	12,136	1,566	21,843	2,818
39	11,070	1,428	12,298	1,587	22,137	2,856
40	11,316	1,460	12,453	1,607	22,213	2,866
41	11,724	1,513	12,905	1,665	23,231	2,998
42	12,379	1,597	13,624	1,758	24,526	3,165
43	12,884	1,662	14,313	1,847	25,527	3,294
44	13,589	1,753	15,097	1,948	26,928	3,475
45	13,872	1,790	15,634	2,017	27,875	3,597
46	14,559	1,879	16,178	2,087	28,851	3,723
47	15,128	1,952	16,732	2,159	29,834	3,850
48	15,643	2,018	17,218	2,222	30,703	3,962
49	16,317	2,105	17,637	2,276	31,446	4,058
50	16,955	2,188	18,804	2,426	33,692	4,347
51	17,667	2,280	19,448	2,509	34,672	4,474
52	18,350	2,368	20,200	2,606	36,021	4,648
53	18,619	2,402	20,691	2,670	36,888	4,760
54	19,550	2,523	21,722	2,803	38,737	4,998
55	20,429	2,636	22,699	2,929	40,479	5,223
56	21,546	2,780	23,720	3,061	42,300	5,458
57	22,607	2,917	25,002	3,226	44,583	5,753
58	23,541	3,038	25,916	3,344	46,214	5,963
59	25,188	3,250	27,970	3,609	50,102	6,465
60	27,070	3,493	30,250	3,903	54,523	7,035
61	29,715	3,834	33,019	4,261	59,082	7,623
62	32,239	4,160	35,821	4,622	64,081	8,269
63	34,816	4,492	38,669	4,990	69,795	9,006
64	37,603	4,852	41,783	5,391	74,713	9,640
65	40,603	5,239	45,235	5,837	80,874	10,435
66	43,331	5,591	48,144	6,212	86,672	11,183
67	45,781	5,907	50,876	6,565	91,566	11,815
68	49,193	6,347	54,653	7,052	98,296	12,683
69	52,671	6,796	58,520	7,551	104,698	13,509
70	55,988	7,224	62,209	8,027	111,972	14,448
71	59,437	7,669	66,634	8,598	120,051	15,490
72	62,519	8,067	68,577	8,849	123,544	15,941
73	65,847	8,496	71,499	9,226	127,774	16,487
74	67,984	8,772	74,595	9,625	133,006	17,162
75	71,397	9,213	78,338	10,108	140,066	18,073
76	74,481	9,610	81,732	10,546	146,517	18,905
77	78,195	10,090	85,852	11,078	151,770	19,583
78	81,732	10,546	89,713	11,576	158,668	20,473
79	86,236	11,127	94,660	12,214	162,237	20,934
80	89,044	11,490	97,731	12,610	164,920	21,280
81*	91,092	11,754	99,992	12,902	168,714	21,770
82*	93,187	12,024	102,290	13,199	172,594	22,270
83*	95,331	12,301	104,641	13,502	176,562	22,782
84*	97,523	12,584	107,049	13,813	180,625	23,306
85*	99,764	12,873	109,512	14,131	184,777	23,842
86*	102,062	13,169	112,033	14,456	189,029	24,391
87*	104,406	13,472	114,606	14,788	193,375	24,952
88*	106,809	13,782	117,244	15,128	197,826	25,526
89*	109,266	14,099	119,939	15,476	202,371	26,112
90*	111,779	14,423	122,699	15,832	207,031	26,714
91*	114,349	14,755	125,519	16,196	211,785	27,327
92*	116,980	15,094	128,407	16,569	216,662	27,956
93*	119,667	15,441	131,359	16,950	221,642	28,599
94*	122,421	15,796	134,382	17,340	226,740	29,257
95*	125,240	16,160	137,473	17,738	231,956	29,930
96*	128,118	16,531	140,637	18,147	237,289	30,618
97*	131,066	16,912	143,867	18,563	242,749	31,322
98*	134,081	17,301	147,178	18,991	248,332	32,043
99*	137,164	17,699	150,563	19,427	254,046	32,780

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,872	629	5,456	704	9,462	1,221
1	4,872	629	5,456	704	9,462	1,221
2	4,872	629	5,456	704	9,462	1,221
3	4,872	629	5,456	704	9,462	1,221
4	4,872	629	5,456	704	9,462	1,221
5	4,382	565	4,941	638	8,765	1,131
6	4,382	565	4,941	638	8,765	1,131
7	4,382	565	4,941	638	8,765	1,131
8	4,382	565	4,941	638	8,765	1,131
9	4,382	565	4,941	638	8,765	1,131
10	3,961	511	4,465	576	7,923	1,022
11	4,019	519	4,528	584	8,040	1,037
12	4,094	528	4,614	595	8,191	1,057
13	4,317	557	4,750	613	8,451	1,090
14	4,406	569	4,902	633	8,716	1,125
15	4,495	580	5,065	654	8,989	1,160
16	4,585	592	5,168	667	9,169	1,183
17	4,698	606	5,296	683	9,398	1,213
18	4,816	621	5,428	700	9,636	1,243
19	4,938	637	5,563	718	9,874	1,274
20	5,061	653	5,737	740	10,175	1,313
21	5,394	696	6,228	804	10,912	1,408
22	5,522	713	6,452	833	11,174	1,442
23	5,722	738	6,609	853	11,454	1,478
24	5,892	760	6,809	879	11,800	1,523
25	6,070	783	6,927	894	12,152	1,568
26	6,251	807	7,048	909	12,517	1,615
27	6,425	829	7,244	935	12,867	1,660
28	6,602	852	7,444	961	13,222	1,706
29	6,755	872	7,613	982	13,521	1,745
30	6,962	898	7,848	1,013	13,940	1,799
31	7,155	923	8,065	1,041	14,323	1,848
32	7,316	944	8,250	1,065	14,648	1,890
33	7,466	963	8,414	1,086	14,946	1,929
34	7,596	980	8,561	1,105	15,206	1,962
35	7,728	997	8,710	1,124	15,472	1,996
36	7,863	1,015	8,866	1,144	15,744	2,031
37	7,969	1,028	8,985	1,159	15,957	2,059
38	8,077	1,042	9,104	1,175	16,168	2,086
39	8,185	1,056	9,225	1,190	16,385	2,114
40	8,368	1,080	9,315	1,202	16,395	2,115
41	8,670	1,119	9,654	1,246	17,172	2,216
42	9,154	1,181	10,191	1,315	18,129	2,339
43	9,528	1,229	10,737	1,385	18,869	2,435
44	10,048	1,297	11,326	1,461	19,904	2,568
45	10,258	1,324	11,780	1,520	20,647	2,664
46	10,765	1,389	12,137	1,566	21,326	2,752
47	11,187	1,443	12,536	1,618	22,036	2,843
48	11,567	1,493	12,880	1,662	22,662	2,924
49	12,066	1,557	13,119	1,693	23,145	2,986
50	12,538	1,618	14,099	1,819	24,915	3,215
51	13,080	1,688	14,564	1,879	25,605	3,304
52	13,585	1,753	15,126	1,952	26,601	3,432
53	13,785	1,779	15,539	2,005	27,281	3,520
54	14,474	1,868	16,313	2,105	28,648	3,697
55	15,124	1,951	17,047	2,200	29,935	3,863
56	15,952	2,058	17,763	2,292	31,239	4,031
57	16,406	2,117	18,426	2,378	32,667	4,215
58	17,339	2,237	19,320	2,493	34,053	4,394
59	18,693	2,412	21,045	2,715	37,112	4,789
60	20,127	2,597	22,840	2,947	40,494	5,225
61	22,092	2,851	24,889	3,211	43,795	5,651
62	23,903	3,084	26,935	3,475	47,442	6,122
63	25,766	3,325	29,027	3,745	51,697	6,671
64	27,648	3,567	30,583	3,946	55,113	7,111
65	29,594	3,819	32,752	4,226	59,459	7,672
66	31,592	4,076	34,840	4,495	63,773	8,229
67	33,863	4,369	37,085	4,785	67,785	8,746
68	36,386	4,695	39,755	5,130	72,757	9,388
69	38,959	5,027	42,704	5,510	77,436	9,992
70	42,220	5,448	46,292	5,973	82,891	10,696
71	44,883	5,791	49,206	6,349	89,211	11,511
72	47,643	6,147	52,707	6,801	91,513	11,808
73	50,732	6,546	54,914	7,086	94,387	12,179
74	53,433	6,895	57,248	7,387	98,374	12,693
75	55,170	7,119	59,730	7,707	103,639	13,373
76	57,936	7,476	62,727	8,094	108,456	13,994
77	59,705	7,704	64,502	8,323	112,116	14,467
78	60,793	7,844	67,398	8,697	117,217	15,125
79	64,142	8,276	71,115	9,176	119,835	15,463
80	66,231	8,546	73,421	9,474	120,945	15,606
81*	67,754	8,742	75,120	9,693	123,725	15,965
82*	69,312	8,943	76,847	9,916	126,570	16,332
83*	70,907	9,149	78,613	10,144	129,480	16,707
84*	72,537	9,360	80,421	10,377	132,459	17,091
85*	74,205	9,575	82,273	10,616	135,504	17,484
86*	75,914	9,795	84,168	10,860	138,622	17,887
87*	77,657	10,020	86,101	11,110	141,810	18,298
88*	79,445	10,251	88,083	11,366	145,074	18,719
89*	81,272	10,487	90,107	11,627	148,407	19,149
90*	83,142	10,728	92,180	11,894	151,824	19,590
91*	85,053	10,975	94,298	12,167	155,309	20,040
92*	87,010	11,227	96,468	12,447	158,886	20,501
93*	89,008	11,485	98,686	12,734	162,539	20,973
94*	91,057	11,749	100,957	13,027	166,277	21,455
95*	93,153	12,020	103,278	13,326	170,101	21,949
96*	95,294	12,296	105,655	13,633	174,013	22,453
97*	97,486	12,579	108,082	13,946	178,017	22,970
98*	99,729	12,868	110,570	14,267	182,111	23,498
99*	102,023	13,164	113,114	14,595	186,302	24,039

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Age+ 年齡*	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	13,521	1,745	13,558	1,749	29,614	3,821
1	13,521	1,745	13,558	1,749	29,614	3,821
2	13,521	1,745	13,558	1,749	29,614	3,821
3	13,521	1,745	13,558	1,749	29,614	3,821
4	13,521	1,745	13,558	1,749	29,614	3,821
5	12,649	1,632	12,687	1,637	27,704	3,575
6	12,649	1,632	12,687	1,637	27,704	3,575
7	12,649	1,632	12,687	1,637	27,704	3,575
8	12,649	1,632	12,687	1,637	27,704	3,575
9	12,649	1,632	12,687	1,637	27,704	3,575
10	13,191	1,702	13,238	1,708	27,732	3,578
11	13,685	1,766	13,670	1,764	27,759	3,582
12	13,973	1,803	14,017	1,809	27,835	3,592
13	14,886	1,921	14,933	1,927	27,872	3,596
14	15,563	2,008	15,606	2,014	28,821	3,719
15	16,485	2,127	16,534	2,133	29,705	3,833
16	17,385	2,243	17,515	2,260	30,891	3,986
17	18,001	2,323	18,140	2,341	31,835	4,108
18	18,548	2,393	18,779	2,423	32,804	4,233
19	19,750	2,548	19,994	2,580	33,996	4,387
20	20,329	2,623	21,153	2,729	35,294	4,554
21	20,844	2,690	21,916	2,828	36,724	4,739
22	21,778	2,810	23,020	2,970	38,534	4,972
23	22,837	2,947	24,159	3,117	40,616	5,241
24	23,884	3,082	25,342	3,270	42,792	5,522
25	24,593	3,173	26,576	3,429	44,847	5,787
26	25,162	3,247	27,224	3,513	46,793	6,038
27	25,726	3,319	27,823	3,590	47,825	6,171
28	26,385	3,405	28,612	3,692	49,182	6,346
29	27,099	3,497	29,442	3,799	50,608	6,530
30	27,918	3,602	30,330	3,914	52,136	6,727
31	28,685	3,701	31,163	4,021	53,565	6,912
32	29,494	3,806	32,043	4,135	55,080	7,107
33	30,315	3,912	32,936	4,250	56,617	7,305
34	31,171	4,022	33,866	4,370	58,211	7,511
35	32,041	4,134	34,812	4,492	59,837	7,721
36	32,822	4,235	35,658	4,601	61,289	7,908
37	33,312	4,298	36,193	4,670	62,210	8,027
38	33,647	4,342	36,555	4,717	62,830	8,107
39	34,025	4,390	36,967	4,770	63,546	8,199
40	34,091	4,399	37,035	4,779	64,239	8,289
41	34,136	4,405	37,084	4,785	64,912	8,376
42	34,253	4,420	37,212	4,802	65,587	8,463
43	34,422	4,442	37,394	4,825	66,241	8,547
44	34,897	4,503	37,914	4,892	67,868	8,757
45	35,893	4,631	38,990	5,031	69,902	9,020
46	36,721	4,738	39,892	5,147	71,299	9,200
47	37,556	4,846	40,801	5,265	72,724	9,384
48	38,404	4,955	41,723	5,384	74,180	9,572
49	39,257	5,065	42,649	5,503	75,854	9,788
50	40,118	5,177	43,580	5,623	77,742	10,031
51	40,980	5,288	44,526	5,745	79,634	10,275
52	41,858	5,401	45,479	5,868	81,551	10,523
53	43,513	5,615	47,273	6,100	85,380	11,017
54	45,400	5,858	49,324	6,364	89,655	11,568
55	47,321	6,106	51,408	6,633	94,002	12,129
56	49,274	6,358	53,533	6,907	98,417	12,699
57	50,877	6,565	55,274	7,132	102,122	13,177
58	54,183	6,991	58,866	7,596	108,770	14,035
59	58,245	7,515	63,278	8,165	116,916	15,086
60	62,907	8,117	68,336	8,818	125,601	16,207
61	67,815	8,750	73,671	9,506	134,830	17,397
62	72,967	9,415	79,273	10,229	145,086	18,721
63	78,292	10,102	85,063	10,976	155,685	20,088
64	83,849	10,819	91,096	11,754	167,381	21,598
65	87,708	11,317	95,291	12,296	175,735	22,675
66	92,790	11,973	100,810	13,008	187,592	24,205
67	98,607	12,723	107,127	13,823	200,262	25,840
68	105,276	13,584	114,368	14,757	213,799	27,587
69	112,427	14,507	122,138	15,760	228,263	29,453
70	117,683	15,185	127,848	16,497	238,894	30,825
71	122,310	15,782	132,883	17,146	250,576	32,332
72	128,319	16,557	139,409	17,988	262,823	33,913
73	134,606	17,369	146,235	18,869	275,643	35,567
74	141,202	18,220	153,396	19,793	289,008	37,302
75	148,104	19,110	160,901	20,761	300,162	38,731
76	155,345	20,045	168,764	21,776	311,679	40,217
77	162,927	21,023	177,000	22,839	323,654	41,762
78	170,869	22,048	185,629	23,952	336,107	43,369
79	178,498	23,032	193,916	25,021	349,047	45,038
80	183,379	23,662	199,228	25,707	355,257	45,840
81*	187,598	24,206	203,809	26,298	363,425	46,894
82*	191,910	24,763	208,494	26,902	371,656	47,956
83*	196,326	25,332	213,291	27,521	380,206	49,059
84*	200,841	25,915	218,196	28,154	388,846	50,174
85*	205,461	26,511	223,214	28,802	397,725	51,319
86*	210,184	27,121	228,350	29,465	406,944	52,509
87*	215,023	27,745	233,600	30,142	416,407	53,730
88*	219,966	28,383	238,976	30,836	426,136	54,985
89*	225,024	29,035	244,468	31,544	436,118	56,273
90*	230,204	29,704	250,097	32,271	446,154	57,568
91*	235,493	30,386	255,844	33,012	456,410	58,892
92*	240,911	31,085	261,733	33,772	466,910	60,246
93*	246,451	31,800	267,750	34,548	477,647	61,632
94*	252,117	32,531	273,910	35,343	488,637	63,050
95*	257,920	33,280	280,208	36,156	499,873	64,500
96*	263,848	34,045	286,650	36,987	511,369	65,983
97*	269,923	34,829	293,250	37,839	523,137	67,502
98*	276,129	35,630	299,996	38,709	535,168	69,054
99*	282,476	36,449	306,887	39,598	547,470	70,641

	Benefit Level 保障級別 Comprehensive 全面					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	10,876	1,403	12,080	1,559	21,547	2,780
1	10,876	1,403	12,080	1,559	21,547	2,780
2	10,876	1,403	12,080	1,559	21,547	2,780
3	10,876	1,403	12,080	1,559	21,547	2,780
4	10,876	1,403	12,080	1,559	21,547	2,780
5	10,165	1,312	11,290	1,457	20,139	2,599
6	10,165	1,312	11,290	1,457	20,139	2,599
7	10,165	1,312	11,290	1,457	20,139	2,599
8	10,165	1,312	11,290	1,457	20,139	2,599
9	10,165	1,312	11,290	1,457	20,139	2,599
10	9,946	1,283	11,044	1,425	19,705	2,543
11	10,044	1,296	11,156	1,439	19,895	2,567
12	10,164	1,311	11,291	1,457	20,126	2,597
13	10,651	1,374	11,832	1,527	21,102	2,723
14	10,817	1,396	12,020	1,551	21,435	2,766
15	11,013	1,421	12,240	1,579	21,824	2,816
16	11,234	1,450	12,483	1,611	22,256	2,872
17	11,440	1,476	12,713	1,640	22,299	2,877
18	11,499	1,484	12,775	1,648	22,364	2,886
19	11,548	1,490	12,831	1,656	22,458	2,898
20	11,548	1,490	12,831	1,656	22,458	2,898
21	11,747	1,516	13,052	1,684	23,272	3,003
22	12,055	1,555	13,394	1,728	24,109	3,111
23	12,488	1,611	13,874	1,790	24,975	3,223
24	12,988	1,676	14,430	1,862	25,975	3,352
25	13,506	1,743	15,007	1,936	27,011	3,485
26	14,048	1,813	15,608	2,014	28,092	3,625
27	14,570	1,880	16,186	2,089	29,138	3,760
28	15,112	1,950	16,794	2,167	30,224	3,900
29	15,676	2,023	17,416	2,247	31,349	4,045
30	16,412	2,118	18,235	2,353	32,514	4,195
31	17,182	2,217	19,091	2,463	33,725	4,352
32	17,985	2,321	19,984	2,579	34,982	4,514
33	18,656	2,407	20,730	2,675	36,285	4,682
34	19,401	2,503	21,558	2,782	37,733	4,869
35	20,177	2,603	22,420	2,893	39,245	5,064
36	20,984	2,708	23,317	3,009	40,813	5,266
37	22,047	2,845	24,498	3,161	42,879	5,533
38	23,145	2,986	25,718	3,318	45,020	5,809
39	24,299	3,135	26,998	3,484	47,260	6,098
40	25,370	3,274	28,190	3,637	49,803	6,426
41	26,452	3,413	29,392	3,793	52,155	6,730
42	27,416	3,538	30,461	3,930	54,318	7,009
43	28,442	3,670	31,632	4,082	56,352	7,271
44	29,077	3,752	32,672	4,216	58,150	7,503
45	29,691	3,831	33,713	4,350	59,944	7,735
46	30,721	3,964	34,652	4,471	61,447	7,929
47	31,788	4,102	35,518	4,583	62,982	8,127
48	32,747	4,225	36,382	4,694	64,475	8,319
49	33,740	4,354	37,487	4,837	66,013	8,518
50	34,740	4,483	38,601	4,981	67,553	8,717
51	36,013	4,647	40,012	5,163	69,530	8,972
52	37,470	4,835	41,637	5,373	71,630	9,243
53	38,999	5,032	43,327	5,591	74,325	9,590
54	40,701	5,252	45,224	5,835	77,423	9,990
55	42,367	5,467	47,074	6,074	80,663	10,408
56	44,085	5,688	48,982	6,320	83,976	10,836
57	45,845	5,915	50,944	6,573	87,444	11,283
58	48,004	6,194	53,338	6,882	91,206	11,769
59	50,545	6,522	56,313	7,266	96,705	12,478
60	53,326	6,881	59,213	7,640	101,964	13,157
61	57,594	7,431	63,990	8,257	111,296	14,361
62	62,028	8,004	68,923	8,893	120,410	15,537
63	66,557	8,588	73,953	9,542	128,933	16,637
64	71,148	9,180	79,056	10,201	138,155	17,826
65	75,500	9,742	83,891	10,825	147,114	18,982
66	79,812	10,298	88,681	11,443	155,519	20,067
67	84,506	10,904	93,891	12,115	165,527	21,358
68	89,730	11,578	99,700	12,865	176,256	22,743
69	94,431	12,185	104,924	13,539	186,907	24,117
70	100,200	12,929	111,334	14,366	195,683	25,249
71	105,279	13,584	116,953	15,091	204,740	26,418
72	109,017	14,067	121,070	15,622	211,833	27,333
73	113,665	14,666	126,254	16,291	219,501	28,323
74	118,333	15,269	131,436	16,959	228,846	29,529
75	122,464	15,802	136,011	17,550	238,209	30,737
76	126,971	16,383	141,026	18,197	246,573	31,816
77	132,569	17,106	147,227	18,997	255,946	33,025
78	137,922	17,796	153,166	19,763	266,975	34,448
79	142,196	18,348	157,954	20,381	276,590	35,689
80	144,342	18,625	160,376	20,694	285,980	36,901
81*	147,662	19,053	164,067	21,170	292,559	37,750
82*	151,057	19,491	167,838	21,657	299,287	38,618
83*	154,535	19,940	171,701	22,155	306,176	39,507
84*	158,085	20,398	175,646	22,664	313,209	40,414
85*	161,719	20,867	179,686	23,185	320,414	41,344
86*	165,441	21,347	183,820	23,719	327,783	42,295
87*	169,246	21,838	188,050	24,265	335,323	43,267
88*	173,140	22,341	192,374	24,822	343,037	44,263
89*	177,122	22,854	196,797	25,393	350,923	45,280
90*	181,197	23,380	201,325	25,977	358,996	46,322
91*	185,363	23,918	205,952	26,574	367,256	47,388
92*	189,625	24,468	210,693	27,186	375,699	48,477
93*	193,985	25,030	215,536	27,811	384,341	49,592
94*	198,450	25,606	220,494	28,451	393,184	50,733
95*	203,011	26,195	225,562	29,105	402,222	51,900
96*	207,681	26,798	230,753	29,775	411,472	53,093
97*	212,461	27,414	236,065	30,460	420,941	54,315
98*	217,344	28,044	241,491	31,160	430,620	55,564
99*	222,346	28,690	247,047	31,877	440,530	56,843

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	4,493	580	4,990	644	8,985	1,159
1	4,493	580	4,990	644	8,985	1,159
2	4,493	580	4,990	644	8,985	1,159
3	4,493	580	4,990	644	8,985	1,159
4	4,493	580	4,990	644	8,985	1,159
5	4,253	549	4,727	610	8,511	1,098
6	4,253	549	4,727	610	8,511	1,098
7	4,253	549	4,727	610	8,511	1,098
8	4,253	549	4,727	610	8,511	1,098
9	4,253	549	4,727	610	8,511	1,098
10	3,848	497	4,275	552	7,694	993
11	3,903	504	4,334	559	7,806	1,007
12	3,974	513	4,419	570	7,953	1,026
13	4,193	541	4,569	590	8,226	1,061
14	4,279	552	4,708	607	8,476	1,094
15	4,365	563	4,848	626	8,730	1,126
16	4,452	574	4,946	638	8,902	1,149
17	4,564	589	5,070	654	9,125	1,177
18	4,675	603	5,198	671	9,356	1,207
19	4,794	619	5,327	687	9,589	1,237
20	4,914	634	5,484	708	9,872	1,274
21	5,283	682	5,983	772	10,667	1,376
22	5,408	698	6,180	797	10,922	1,409
23	5,607	723	6,348	819	11,210	1,446
24	5,773	745	6,537	843	11,550	1,490
25	5,949	768	6,671	861	11,895	1,535
26	6,125	790	6,808	878	12,250	1,581
27	6,295	812	6,995	903	12,594	1,625
28	6,470	835	7,188	927	12,942	1,670
29	6,618	854	7,352	949	13,233	1,707
30	6,820	880	7,582	978	13,644	1,761
31	7,009	904	7,788	1,005	14,019	1,809
32	7,169	925	7,966	1,028	14,341	1,850
33	7,315	944	8,125	1,048	14,626	1,887
34	7,442	960	8,270	1,067	14,885	1,921
35	7,571	977	8,412	1,085	15,145	1,954
36	7,706	994	8,561	1,105	15,412	1,989
37	7,808	1,007	8,678	1,120	15,618	2,015
38	7,913	1,021	8,793	1,135	15,826	2,042
39	8,021	1,035	8,909	1,150	16,038	2,069
40	8,199	1,058	9,026	1,165	16,093	2,077
41	8,496	1,096	9,353	1,207	16,830	2,172
42	8,968	1,157	9,872	1,274	17,768	2,293
43	9,332	1,204	10,372	1,338	18,495	2,386
44	9,845	1,270	10,940	1,412	19,508	2,517
45	10,052	1,297	11,326	1,461	20,198	2,606
46	10,552	1,362	11,722	1,513	20,904	2,697
47	10,961	1,414	12,123	1,564	21,616	2,789
48	11,335	1,463	12,476	1,610	22,246	2,870
49	11,822	1,525	12,777	1,649	22,783	2,940
50	12,284	1,585	13,623	1,758	24,411	3,150
51	12,799	1,651	14,090	1,818	25,122	3,242
52	13,297	1,716	14,637	1,889	26,099	3,368
53	13,488	1,740	14,990	1,934	26,729	3,449
54	14,164	1,828	15,739	2,031	28,065	3,621
55	14,804	1,910	16,446	2,122	29,331	3,785
56	15,610	2,014	17,188	2,218	30,648	3,955
57	16,380	2,114	18,116	2,338	32,307	4,169
58	17,055	2,201	18,774	2,422	33,477	4,320
59	18,243	2,354	20,259	2,614	36,291	4,683
60	19,608	2,530	21,913	2,827	39,495	5,096
61	21,522	2,777	23,916	3,086	42,794	5,522
62	23,351	3,013	25,947	3,348	46,421	5,990
63	25,289	3,263	28,085	3,624	50,695	6,541
64	27,310	3,524	30,350	3,916	54,264	7,002
65	29,489	3,805	32,857	4,240	58,742	7,580
66	31,472	4,061	34,968	4,512	62,954	8,123
67	33,107	4,272	36,786	4,747	66,214	8,544
68	35,574	4,590	39,523	5,100	71,081	9,172
69	38,086	4,914	42,314	5,460	75,712	9,769
70	40,487	5,224	44,986	5,805	80,974	10,448
71	42,980	5,546	48,185	6,217	86,816	11,202
72	45,208	5,833	49,589	6,399	89,342	11,528
73	47,617	6,144	51,703	6,671	92,398	11,922
74	49,161	6,343	53,942	6,960	96,183	12,411
75	51,628	6,662	56,650	7,310	101,286	13,069
76	53,861	6,950	59,102	7,626	105,952	13,671
77	56,543	7,296	62,082	8,011	109,750	14,161
78	59,102	7,626	64,877	8,371	114,734	14,804
79	62,362	8,047	68,450	8,832	117,319	15,138
80	64,391	8,309	70,671	9,119	119,255	15,388
81*	65,870	8,499	72,304	9,330	122,000	15,742
82*	67,383	8,695	73,965	9,544	124,802	16,103
83*	68,936	8,895	75,670	9,764	127,678	16,475
84*	70,522	9,100	77,407	9,988	130,612	16,853
85*	72,143	9,309	79,188	10,218	133,614	17,241
86*	73,802	9,523	81,012	10,453	136,689	17,637
87*	75,500	9,742	82,874	10,693	139,837	18,043
88*	77,239	9,966	84,782	10,940	143,052	18,458
89*	79,013	10,195	86,730	11,191	146,337	18,882
90*	80,832	10,430	88,726	11,449	149,710	19,317
91*	82,689	10,670	90,766	11,712	153,153	19,762
92*	84,590	10,915	92,854	11,981	156,670	20,215
93*	86,534	11,166	94,991	12,257	160,276	20,681
94*	88,529	11,423	97,174	12,539	163,962	21,156
95*	90,562	11,685	99,412	12,827	167,735	21,643
96*	92,647	11,954	101,698	13,122	171,593	22,141
97*	94,776	12,229	104,034	13,424	175,536	22,650
98*	96,957	12,511	106,428	13,733	179,572	23,171
99*	99,187	12,798	108,872	14,048	183,703	23,704

Age* 年齡*	Benefit Level 保障級別 Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	3,323	429	3,743	483	6,651	858
1	3,323	429	3,743	483	6,651	858
2	3,323	429	3,743	483	6,651	858
3	3,323	429	3,743	483	6,651	858
4	3,323	429	3,743	483	6,651	858
5	2,991	386	3,396	438	6,169	796
6	2,991	386	3,396	438	6,169	796
7	2,991	386	3,396	438	6,169	796
8	2,991	386	3,396	438	6,169	796
9	2,991	386	3,396	438	6,169	796
10	2,705	349	3,069	396	5,576	719
11	2,744	354	3,111	401	5,657	730
12	2,794	361	3,174	410	5,764	744
13	2,948	380	3,258	420	5,942	767
14	3,009	388	3,369	435	6,132	791
15	3,069	396	3,481	449	6,327	816
16	3,130	404	3,552	458	6,452	833
17	3,209	414	3,640	470	6,613	853
18	3,288	424	3,734	482	6,781	875
19	3,371	435	3,825	494	6,950	897
20	3,455	446	3,944	509	7,160	924
21	3,681	475	4,293	554	7,714	995
22	3,767	486	4,449	574	7,899	1,019
23	3,906	504	4,554	588	8,094	1,044
24	4,022	519	4,690	605	8,340	1,076
25	4,144	535	4,769	615	8,587	1,108
26	4,267	551	4,851	626	8,845	1,141
27	4,386	566	4,984	643	9,094	1,173
28	4,507	582	5,120	661	9,343	1,206
29	4,611	595	5,237	676	9,554	1,233
30	4,751	613	5,402	697	9,851	1,271
31	4,883	630	5,548	716	10,122	1,306
32	4,994	644	5,675	732	10,354	1,336
33	5,095	657	5,788	747	10,559	1,362
34	5,184	669	5,891	760	10,746	1,387
35	5,275	681	5,994	773	10,935	1,411
36	5,369	693	6,100	787	11,127	1,436
37	5,439	702	6,182	798	11,275	1,455
38	5,512	711	6,265	808	11,426	1,474
39	5,588	721	6,346	819	11,579	1,494
40	5,712	737	6,408	827	11,580	1,494
41	5,918	764	6,640	857	12,129	1,565
42	6,247	806	7,008	904	12,806	1,652
43	6,502	839	7,390	954	13,332	1,720
44	6,858	885	7,794	1,006	14,061	1,814
45	7,002	903	8,111	1,047	14,594	1,883
46	7,350	948	8,351	1,078	15,067	1,944
47	7,636	985	8,622	1,113	15,567	2,009
48	7,896	1,019	8,857	1,143	16,006	2,065
49	8,235	1,063	9,007	1,162	16,337	2,108
50	8,557	1,104	9,698	1,251	17,604	2,271
51	8,926	1,152	10,013	1,292	18,085	2,334
52	9,274	1,197	10,401	1,342	18,789	2,424
53	9,408	1,214	10,692	1,380	19,276	2,487
54	9,879	1,275	11,224	1,448	20,238	2,611
55	10,325	1,332	11,728	1,513	21,151	2,729
56	10,887	1,405	12,216	1,576	22,064	2,847
57	11,210	1,446	12,687	1,637	23,096	2,980
58	11,871	1,532	13,317	1,718	24,079	3,107
59	12,819	1,654	14,537	1,876	26,269	3,390
60	13,841	1,786	15,823	2,042	28,704	3,704
61	15,192	1,960	17,234	2,224	31,033	4,004
62	16,438	2,121	18,654	2,407	33,624	4,339
63	17,720	2,286	20,105	2,594	36,703	4,736
64	19,012	2,453	21,187	2,734	39,120	5,048
65	20,206	2,607	22,690	2,928	42,092	5,431
66	21,571	2,783	24,135	3,114	45,152	5,826
67	23,122	2,983	25,685	3,314	47,854	6,175
68	24,844	3,206	27,540	3,554	51,363	6,627
69	26,599	3,432	29,578	3,817	54,660	7,053
70	28,828	3,720	32,067	4,138	58,521	7,551
71	30,646	3,954	34,085	4,398	63,030	8,133
72	32,530	4,197	36,509	4,711	64,616	8,338
73	34,639	4,470	38,039	4,908	66,609	8,595
74	36,485	4,708	39,653	5,117	69,440	8,960
75	37,668	4,860	41,378	5,339	73,159	9,440
76	39,559	5,104	43,448	5,606	76,567	9,880
77	40,766	5,260	44,393	5,728	79,121	10,209
78	41,561	5,363	46,388	5,986	82,717	10,673
79	43,853	5,658	48,942	6,315	84,567	10,912
80	45,280	5,843	50,529	6,520	85,233	10,998
81*	46,320	5,977	51,699	6,671	87,192	11,251
82*	47,384	6,114	52,887	6,824	89,193	11,509
83*	48,476	6,255	54,106	6,981	91,248	11,774
84*	49,590	6,399	55,346	7,141	93,345	12,045
85*	50,731	6,546	56,620	7,306	95,491	12,321
86*	51,897	6,696	57,925	7,474	97,689	12,605
87*	53,091	6,850	59,255	7,646	99,939	12,895
88*	54,315	7,008	60,620	7,822	102,237	13,192
89*	55,562	7,169	62,014	8,002	104,584	13,495
90*	56,840	7,334	63,440	8,186	106,995	13,806
91*	58,147	7,503	64,900	8,374	109,456	14,123
92*	59,483	7,675	66,392	8,567	111,969	14,448
93*	60,850	7,852	67,922	8,764	114,547	14,780
94*	62,253	8,033	69,481	8,965	117,180	15,120
95*	63,683	8,217	71,082	9,172	119,877	15,468
96*	65,149	8,406	72,716	9,383	122,634	15,824
97*	66,647	8,600	74,386	9,598	125,452	16,187
98*	68,180	8,797	76,098	9,819	128,336	16,559
99*	69,749	9,000	77,844	10,044	131,288	16,940

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	58,506	7,549	60,004	7,742	131,055	16,910
1	58,506	7,549	60,004	7,742	131,055	16,910
2	58,506	7,549	60,004	7,742	131,055	16,910
3	58,506	7,549	60,004	7,742	131,055	16,910
4	58,506	7,549	60,004	7,742	131,055	16,910
5	54,777	7,068	56,177	7,249	122,703	15,833
6	54,777	7,068	56,177	7,249	122,703	15,833
7	54,777	7,068	56,177	7,249	122,703	15,833
8	54,777	7,068	56,177	7,249	122,703	15,833
9	54,777	7,068	56,177	7,249	122,703	15,833
10	57,122	7,371	58,626	7,565	122,824	15,848
11	59,076	7,623	60,350	7,787	122,948	15,864
12	59,962	7,737	61,532	7,940	123,359	15,917
13	61,164	7,892	62,739	8,095	123,970	15,996
14	62,997	8,129	64,608	8,337	124,043	16,006
15	65,964	8,511	67,656	8,730	125,193	16,154
16	69,558	8,975	71,677	9,249	126,410	16,311
17	72,027	9,294	74,228	9,578	130,267	16,809
18	75,047	9,683	76,956	9,930	134,239	17,321
19	79,018	10,196	81,822	10,558	139,112	17,950
20	81,345	10,496	86,549	11,168	144,422	18,635
21	83,401	10,761	89,685	11,572	150,274	19,390
22	87,142	11,244	94,195	12,154	157,693	20,347
23	91,371	11,790	98,853	12,755	166,202	21,445
24	95,567	12,331	103,703	13,381	175,112	22,595
25	98,389	12,695	108,742	14,031	183,525	23,681
26	100,670	12,990	111,396	14,374	191,481	24,707
27	102,933	13,282	113,849	14,690	195,704	25,252
28	105,570	13,622	117,085	15,108	201,260	25,969
29	108,429	13,991	120,476	15,545	207,087	26,721
30	111,699	14,413	124,115	16,015	213,340	27,528
31	114,764	14,808	127,521	16,544	219,191	28,283
32	118,011	15,227	131,123	16,919	225,387	29,082
33	121,306	15,652	134,781	17,391	231,682	29,894
34	124,718	16,093	138,577	17,881	238,205	30,736
35	128,208	16,543	142,453	18,381	244,865	31,595
36	131,316	16,944	145,907	18,827	250,804	32,362
37	133,288	17,198	148,099	19,110	254,573	32,848
38	134,621	17,370	149,579	19,301	257,113	33,176
39	136,144	17,567	151,273	19,519	260,025	33,552
40	136,400	17,600	151,555	19,555	262,874	33,919
41	136,571	17,622	151,745	19,580	265,622	34,274
42	137,056	17,685	152,276	19,649	268,383	34,630
43	137,722	17,771	153,022	19,745	271,064	34,976
44	139,626	18,016	155,152	20,020	277,713	35,834
45	143,605	18,530	159,595	20,588	286,047	36,909
46	146,928	18,958	163,254	21,065	291,765	37,647
47	150,266	19,389	166,969	21,544	297,603	38,400
48	153,660	19,827	170,737	22,031	303,553	39,168
49	157,075	20,268	174,517	22,518	310,394	40,051
50	160,515	20,712	178,341	23,012	318,113	41,047
51	163,975	21,158	182,204	23,510	325,869	42,048
52	167,482	21,611	186,101	24,013	333,710	43,059
53	174,108	22,466	193,445	24,961	349,377	45,081
54	181,654	23,439	201,841	26,044	366,882	47,340
55	189,336	24,430	210,360	27,143	384,673	49,635
56	197,152	25,439	219,063	28,266	402,730	51,965
57	205,584	26,527	228,430	29,475	422,034	54,456
58	217,510	28,066	241,685	31,185	446,563	57,621
59	231,313	29,847	257,017	33,163	474,866	61,273
60	247,391	31,921	274,854	35,465	505,179	65,184
61	260,653	33,633	289,605	37,368	530,020	68,390
62	276,067	35,622	306,743	39,580	561,401	72,439
63	292,423	37,732	324,922	41,925	594,711	76,737
64	309,795	39,974	344,206	44,414	632,456	81,607
65	329,451	42,510	366,062	47,234	675,099	87,110
66	348,530	44,972	387,263	49,969	720,638	92,986
67	370,386	47,792	411,534	53,101	769,308	99,266
68	395,439	51,024	439,349	56,690	821,315	105,976
69	422,299	54,490	469,202	60,542	876,880	113,146
70	442,055	57,039	491,131	63,372	917,716	118,415
71	459,416	59,279	510,481	65,869	962,598	124,206
72	481,986	62,192	535,544	69,102	1,009,641	130,276
73	505,599	65,239	561,773	72,487	1,058,901	136,632
74	530,380	68,436	589,277	76,036	1,110,545	143,296
75	556,305	71,781	618,102	79,755	1,153,089	148,786
76	583,501	75,290	648,305	83,652	1,197,333	154,935
77	611,976	78,965	679,954	87,736	1,243,336	160,430
78	641,816	82,815	713,107	92,014	1,291,164	166,602
79	670,468	86,512	744,936	96,121	1,340,879	173,017
80	688,800	88,877	765,340	98,754	1,364,727	176,094
81*	704,643	90,922	782,942	101,025	1,396,113	180,144
82*	720,851	93,013	800,952	103,349	1,427,742	184,225
83*	737,430	95,152	819,373	105,726	1,460,576	188,461
84*	754,391	97,341	838,218	108,157	1,493,786	192,747
85*	771,740	99,579	857,496	110,645	1,527,873	197,145
86*	789,495	101,870	877,224	113,190	1,563,295	201,715
87*	807,650	104,213	897,395	115,793	1,599,653	206,407
88*	826,227	106,610	918,036	118,456	1,637,014	211,228
89*	845,226	109,061	939,152	121,181	1,675,380	216,178
90*	864,670	111,570	960,749	123,968	1,713,911	221,150
91*	884,557	114,136	982,846	126,819	1,753,336	226,237
92*	904,903	116,762	1,005,455	129,736	1,793,666	231,441
93*	925,713	119,447	1,028,578	132,720	1,834,914	236,763
94*	947,007	122,194	1,052,240	135,773	1,877,121	242,209
95*	968,788	125,005	1,076,437	138,895	1,920,291	247,779
96*	991,068	127,880	1,101,198	142,090	1,964,461	253,479
97*	1,013,864	130,821	1,126,525	145,358	2,009,645	259,309
98*	1,037,182	133,830	1,152,435	148,701	2,055,860	265,272
99*	1,061,037	136,908	1,178,936	152,121	2,103,144	271,373

Benefit Level 保障級別 Comprehensive 全面						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	48,145	6,212	53,477	6,900	95,390	12,308
1	48,145	6,212	53,477	6,900	95,390	12,308
2	48,145	6,212	53,477	6,900	95,390	12,308
3	48,145	6,212	53,477	6,900	95,390	12,308
4	48,145	6,212	53,477	6,900	95,390	12,308
5	45,040	5,812	50,028	6,455	89,236	11,514
6	45,040	5,812	50,028	6,455	89,236	11,514
7	45,040	5,812	50,028	6,455	89,236	11,514
8	45,040	5,812	50,028	6,455	89,236	11,514
9	45,040	5,812	50,028	6,455	89,236	11,514
10	43,529	5,617	48,346	6,238	86,241	11,128
11	43,703	5,639	48,542	6,263	86,557	11,169
12	43,961	5,672	48,832	6,301	87,054	11,233
13	44,316	5,718	49,243	6,354	87,816	11,331
14	44,760	5,775	49,731	6,417	88,685	11,443
15	45,295	5,845	50,327	6,494	89,746	11,580
16	45,976	5,932	51,080	6,591	91,083	11,753
17	46,821	6,041	52,024	6,713	91,252	11,774
18	47,050	6,071	52,276	6,745	91,508	11,807
19	47,248	6,097	52,500	6,774	91,898	11,858
20	47,248	6,097	52,500	6,774	91,898	11,858
21	48,063	6,202	53,404	6,891	95,232	12,288
22	49,326	6,365	54,807	7,072	98,656	12,730
23	51,101	6,594	56,777	7,326	102,200	13,187
24	53,141	6,857	59,047	7,619	106,287	13,714
25	55,269	7,131	61,411	7,924	110,538	14,263
26	57,480	7,417	63,867	8,241	114,960	14,834
27	59,617	7,693	66,246	8,548	119,237	15,385
28	61,839	7,979	68,713	8,866	123,679	15,959
29	64,140	8,276	71,268	9,196	128,282	16,553
30	67,159	8,666	74,620	9,628	133,056	17,169
31	70,305	9,072	78,122	10,080	138,012	17,808
32	73,602	9,497	81,780	10,552	143,146	18,470
33	76,340	9,850	84,821	10,945	148,478	19,158
34	79,393	10,244	88,218	11,383	154,416	19,925
35	82,568	10,654	91,746	11,838	160,595	20,722
36	85,874	11,081	95,414	12,311	167,018	21,551
37	90,218	11,641	100,243	12,935	175,473	22,642
38	94,716	12,221	105,244	13,580	184,219	23,770
39	99,428	12,829	110,480	14,255	193,389	24,953
40	103,824	13,397	115,358	14,885	203,805	26,297
41	108,237	13,966	120,263	15,518	213,423	27,538
42	112,188	14,476	124,654	16,084	222,278	28,681
43	116,386	15,018	129,440	16,702	230,603	29,755
44	118,977	15,352	133,695	17,251	237,956	30,704
45	121,495	15,677	137,946	17,799	245,300	31,652
46	125,717	16,222	141,795	18,296	251,434	32,443
47	130,082	16,785	145,347	18,754	257,729	33,25

Annual Deductible: NIL
每年自付額：無

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港總發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	19,496	2,516	21,027	2,713	37,842	4,883
1	19,496	2,516	21,027	2,713	37,842	4,883
2	19,496	2,516	21,027	2,713	37,842	4,883
3	19,496	2,516	21,027	2,713	37,842	4,883
4	19,496	2,516	21,027	2,713	37,842	4,883
5	18,470	2,383	19,920	2,570	35,854	4,626
6	18,470	2,383	19,920	2,570	35,854	4,626
7	18,470	2,383	19,920	2,570	35,854	4,626
8	18,470	2,383	19,920	2,570	35,854	4,626
9	18,470	2,383	19,920	2,570	35,854	4,626
10	16,701	2,155	18,009	2,324	32,409	4,182
11	16,941	2,186	18,266	2,357	32,873	4,242
12	17,261	2,227	18,612	2,402	33,494	4,322
13	17,610	2,272	19,209	2,479	34,571	4,461
14	17,972	2,319	19,781	2,552	35,607	4,594
15	18,338	2,366	20,374	2,629	36,677	4,733
16	18,702	2,413	20,784	2,682	37,411	4,827
17	19,266	2,486	21,197	2,735	38,157	4,923
18	19,837	2,560	21,834	2,817	38,921	5,022
19	20,244	2,612	22,378	2,887	39,695	5,122
20	20,651	2,665	22,966	2,963	40,680	5,249
21	21,167	2,731	23,640	3,050	41,619	5,370
22	21,671	2,796	24,200	3,123	42,610	5,498
23	22,338	2,882	24,763	3,195	43,745	5,645
24	22,760	2,937	25,506	3,291	45,061	5,814
25	23,179	2,991	26,029	3,359	46,413	5,989
26	23,601	3,045	26,558	3,427	47,802	6,168
27	24,220	3,125	27,295	3,522	49,130	6,339
28	24,890	3,212	28,051	3,619	50,494	6,515
29	25,456	3,285	28,689	3,702	51,641	6,663
30	26,173	3,377	29,498	3,806	53,091	6,850
31	26,893	3,470	30,309	3,911	54,554	7,039
32	27,504	3,549	30,996	3,999	55,795	7,199
33	28,059	3,621	31,625	4,081	56,920	7,345
34	28,553	3,684	32,176	4,152	57,919	7,473
35	29,050	3,748	32,739	4,224	58,931	7,604
36	29,560	3,814	33,313	4,298	59,963	7,737
37	29,956	3,865	33,760	4,356	60,767	7,841
38	30,445	3,928	34,212	4,414	61,582	7,946
39	31,004	4,001	34,671	4,474	62,410	8,053
40	31,755	4,097	35,723	4,609	63,697	8,219
41	32,697	4,219	37,518	4,841	67,531	8,714
42	34,171	4,409	39,496	5,096	71,092	9,173
43	35,564	4,589	41,640	5,373	74,245	9,580
44	36,958	4,769	43,440	5,605	77,468	9,996
45	38,290	4,941	45,068	5,815	80,362	10,369
46	40,195	5,186	46,402	5,987	82,740	10,676
47	41,767	5,389	47,775	6,165	85,191	10,992
48	43,183	5,572	49,278	6,358	87,868	11,338
49	45,042	5,812	50,841	6,560	90,652	11,697
50	46,810	6,040	53,015	6,841	94,987	12,256
51	48,766	6,292	56,130	7,243	100,085	12,914
52	50,982	6,578	59,571	7,687	106,223	13,706
53	53,419	6,893	62,181	8,023	110,883	14,307
54	56,095	7,238	64,862	8,369	115,652	14,923
55	59,103	7,626	67,672	8,732	120,671	15,570
56	62,369	8,048	70,509	9,098	125,730	16,223
57	65,975	8,513	73,700	9,510	131,430	16,959
58	69,430	8,959	77,741	10,031	138,624	17,887
59	73,017	9,422	82,477	10,642	147,761	19,066
60	78,800	10,168	88,056	11,362	158,709	20,479
61	84,477	10,900	93,887	12,114	167,979	21,675
62	90,309	11,653	100,347	12,948	179,510	23,163
63	95,205	12,285	105,734	13,643	190,851	24,626
64	101,922	13,151	113,259	14,614	202,499	26,129
65	109,436	14,121	121,924	15,732	217,990	28,128
66	118,227	15,255	131,361	16,950	236,497	30,516
67	128,285	16,553	142,549	18,393	256,575	33,106
68	139,538	18,005	155,016	20,002	278,820	35,977
69	151,226	19,513	168,027	21,681	300,617	38,789
70	160,753	20,742	178,613	23,047	321,515	41,486
71	170,651	22,019	191,325	24,687	344,710	44,479
72	179,511	23,163	196,903	25,407	354,735	45,772
73	186,772	24,100	202,797	26,167	362,427	46,765
74	190,500	24,581	209,021	26,970	372,695	48,090
75	197,632	25,501	216,836	27,979	387,722	50,029
76	203,662	26,279	223,492	28,838	400,664	51,699
77	213,818	27,589	234,757	30,291	415,031	53,552
78	223,488	28,837	245,328	31,655	433,888	55,986
79	235,816	30,428	258,835	33,398	443,654	57,246
80	243,499	31,419	268,787	34,682	454,915	58,699
81*	249,098	32,142	275,006	35,485	465,378	60,049
82*	254,828	32,881	281,329	36,301	476,079	61,430
83*	260,689	33,637	287,799	37,135	487,028	62,842
84*	266,685	34,411	294,421	37,990	498,233	64,288
85*	272,818	35,202	301,195	38,864	509,689	65,766
86*	279,091	36,012	308,116	39,757	521,410	67,279
87*	285,512	36,840	315,207	40,672	533,404	68,829
88*	292,080	37,688	322,457	41,607	545,673	70,409
89*	298,796	38,554	329,871	42,564	558,225	72,029
90*	305,668	39,441	337,459	43,543	571,064	73,686
91*	312,699	40,348	345,222	44,545	584,197	75,380
92*	319,891	41,276	353,159	45,569	597,631	77,114
93*	327,251	42,226	361,284	46,617	611,383	78,888
94*	334,774	43,197	369,591	47,689	625,440	80,702
95*	342,479	44,191	378,095	48,786	639,833	82,559
96*	350,354	45,207	386,791	49,909	654,545	84,457
97*	358,407	46,246	395,685	51,056	669,595	86,399
98*	366,657	47,311	404,789	52,231	685,000	88,387
99*	375,084	48,398	414,097	53,432	700,752	90,420

Benefit Level 保障級別						
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	15,180	1,959	16,377	2,113	28,534	3,682
1	15,180	1,959	16,377	2,113	28,534	3,682
2	15,180	1,959	16,377	2,113	28,534	3,682
3	15,180	1,959	16,377	2,113	28,534	3,682
4	15,180	1,959	16,377	2,113	28,534	3,682
5	13,660	1,763	14,807	1,911	26,420	3,409
6	13,660	1,763	14,807	1,911	26,420	3,409
7	13,660	1,763	14,807	1,911	26,420	3,409
8	13,660	1,763	14,807	1,911	26,420	3,409
9	13,660	1,763	14,807	1,911	26,420	3,409
10	12,352	1,594	13,387	1,727	23,880	3,081
11	12,529	1,617	13,577	1,752	24,222	3,125
12	12,765	1,647	13,834	1,785	24,679	3,184
13	13,024	1,681	14,329	1,849	25,518	3,293
14	13,292	1,715	14,798	1,909	26,320	3,396
15	13,562	1,750	15,285	1,972	27,149	3,503
16	13,832	1,785	15,594	2,012	27,694	3,573
17	14,248	1,838	15,855	2,046	28,204	3,639
18	14,671	1,893	16,334	2,108	28,727	3,707
19	14,971	1,932	16,763	2,163	29,296	3,780
20	15,272	1,971	17,236	2,224	30,045	3,877
21	16,143	2,083	18,243	2,354	31,144	4,019
22	16,527	2,133	18,674	2,410	31,886	4,114
23	17,036	2,198	19,073	2,461	32,718	4,222
24	17,358	2,240	19,702	2,542	33,752	4,355
25	17,677	2,281	20,117	2,596	34,818	4,493
26	18,000	2,323	20,538	2,650	35,915	4,634
27	18,471	2,383	21,115	2,725	36,921	4,764
28	18,982	2,449	21,700	2,800	37,946	4,896
29	19,414	2,505	22,195	2,864	38,809	5,008
30	19,961	2,576	22,820	2,945	39,896	5,148
31	20,510	2,646	23,448	3,026	40,997	5,290
32	20,977	2,707	23,979	3,094	41,930	5,410
33	21,400	2,761	24,466	3,157	42,776	5,519
34	21,776	2,810	24,892	3,212	43,525	5,616
35	22,155	2,859	25,327	3,268	44,286	5,714
36	22,544	2,909	25,771	3,325	45,061	5,814
37	22,846	2,948	26,117	3,370	45,666	5,892
38	23,220	2,996	26,447	3,413	46,261	5,969
39	23,646	3,051	26,767	3,454	46,853	6,046
40	24,219	3,125	27,623	3,564	47,796	6,167
41	24,937	3,218	29,163	3,763	50,869	6,564
42	26,060	3,363	30,757	3,969	53,601	6,916
43	27,124	3,500	32,536	4,198	56,003	7,226
44	28,187	3,637	33,976	4,384	58,466	7,544
45	29,203	3,768	35,262	4,550	60,659	7,827
46	30,656	3,956	36,125	4,661	62,298	8,038
47	31,855	4,110	37,106	4,788	64,068	8,267
48	32,934	4,250	38,248	4,935	66,058	8,524
49	34,353	4,433	39,348	5,077	68,053	8,781
50	35,700	4,606	41,067	5,299	71,385	9,211
51	37,193	4,799	43,665	5,634	75,329	9,720
52	38,883	5,017	46,522	6,003	80,106	10,336
53	40,741	5,257	48,513	6,260	83,578	10,784
54	42,782	5,520	50,517	6,518	87,097	11,238
55	45,076	5,816	52,572	6,783	90,760	11,711
56	47,566	6,138	54,592	7,044	94,407	12,182
57	49,562	6,395	56,142	7,244	97,887	12,631
58	52,789	6,811	59,878	7,726	103,816	13,396
59	56,750	7,323	64,886	8,372	111,910	14,440
60	61,289	7,908	69,134	8,921	120,168	15,506
61	66,189	8,541	74,087	9,560	127,397	16,438
62	71,353	9,207	79,764	10,292	136,643	17,631
63	76,705	9,897	85,490	11,031	146,681	18,927
64	82,458	10,640	90,080	11,623	155,775	20,100
65	88,035	11,359	96,488	12,450	167,310	21,588
66	95,107	12,272	103,877	13,403	181,598	23,432
67	103,198	13,316	111,912	14,440	197,011	25,421
68	112,251	14,484	121,442	15,670	214,071	27,622
69	121,653	15,697	132,065	17,041	230,676	29,765
70	131,847	17,013	143,155	18,472	246,876	31,855
71	140,148	18,084	152,168	19,635	265,744	34,290
72	148,782	19,198	163,000	21,032	272,841	35,205
73	156,505	20,194	167,750	21,645	278,212	35,898
74	162,836	21,011	172,771	22,293	286,347	36,948
75	166,082	21,430	178,071	22,977	297,981	38,449
76	172,299	22,232	184,734	23,837	308,019	39,744
77	177,562	22,911	190,203	24,542	318,603	41,110
78	180,975	23,352	198,759	25,646	333,085	42,979
79	190,958	24,640	209,697	27,058	340,547	43,942
80	197,180	25,443	218,019	28,131	347,743	44,870
81*	201,714	26,028	223,070	28,783	355,740	45,902
82*	206,355	26,626	228,199	29,445	363,920	46,957
83*	211,100	27,239	233,446	30,122	372,288	48,037
84*	215,956	27,865	238,817	30,815	380,854	49,142
85*	220,922	28,506	244,312	31,524	389,611	50,272
86*	226,002	29,162	249,926	32,249	398,571	51,429
87*	231,201	29,832	255,678	32,991	407,739	52,611
88*	236,520	30,519	261,559	33,750	417,118	53,822
89*	241,958	31,220	267,572	34,525	426,712	55,060
90*	247,523	31,938	273,728	35,320	436,526	56,326
91*	253,217	32,673	280,026	36,132	446,566	57,621
92*	259,040	33,425	286,462	36,963	456,835	58,946
93*	265,001	34,194	293,053	37,813	467,347	60,303
94*	271,092	34,980	299,791	38,683	478,091	61,689
95*	277,331	35,785	306,689	39,573	489,094	63,109
96*	283,708	36,607	313,742	40,483	500,339	64,560
97*	290,229	37,449	320,958	41,414	511,844	66,044
98*	296,910	38,311	328,343	42,367	523,620	67,564
99*	303,735	39,192	335,893	43,341	535,662	69,118

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別						
Prestige 特級						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age+ 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	33,080	4,268	33,927	4,378	74,099	9,561
1	33,080	4,268	33,927	4,378	74,099	9,561
2	33,080	4,268	33,927	4,378	74,099	9,561
3	33,080	4,268	33,927	4,378	74,099	9,561
4	33,080	4,268	33,927	4,378	74,099	9,561
5	30,896	3,987	31,683	4,088	69,203	8,929
6	30,896	3,987	31,683	4,088	69,203	8,929
7	30,896	3,987	31,683	4,088	69,203	8,929
8	30,896	3,987	31,683	4,088	69,203	8,929
9	30,896	3,987	31,683	4,088	69,203	8,929
10	32,217	4,157	33,066	4,267	69,274	8,939
11	33,361	4,305	34,080	4,397	69,342	8,947
12	34,304	4,426	35,199	4,542	69,573	8,977
13	35,388	4,566	36,299	4,684	69,992	9,031
14	37,363	4,821	38,316	4,944	70,762	9,131
15	39,578	5,107	40,593	5,238	72,928	9,410
16	41,738	5,386	43,009	5,550	75,845	9,786
17	43,217	5,576	44,536	5,747	78,161	10,085
18	45,031	5,810	46,173	5,958	80,540	10,392
19	47,410	6,117	49,091	6,334	83,466	10,770
20	48,806	6,298	51,932	6,701	86,652	11,181
21	50,041	6,457	53,810	6,943	90,165	11,634
22	52,286	6,747	56,519	7,293	94,618	12,209
23	54,822	7,074	59,311	7,653	99,722	12,867
24	57,338	7,398	62,223	8,029	105,070	13,557
25	59,032	7,617	65,246	8,419	110,115	14,208
26	60,401	7,794	66,837	8,624	114,888	14,824
27	61,759	7,969	68,309	8,814	117,422	15,151
28	63,343	8,173	70,250	9,065	120,757	15,582
29	65,058	8,395	72,287	9,327	124,252	16,033
30	67,020	8,648	74,467	9,609	128,003	16,517
31	68,860	8,885	76,514	9,873	131,515	16,970
32	70,805	9,136	78,674	10,151	135,234	17,450
33	72,783	9,391	80,870	10,435	139,011	17,937
34	74,833	9,656	83,149	10,729	142,922	18,442
35	76,927	9,926	85,471	11,029	146,920	18,957
36	78,787	10,166	87,544	11,296	150,482	19,417
37	79,973	10,319	88,861	11,466	152,743	19,709
38	80,772	10,422	89,748	11,580	154,266	19,905
39	81,688	10,540	90,762	11,711	156,012	20,131
40	81,839	10,560	90,934	11,733	157,724	20,351
41	81,943	10,573	91,046	11,748	159,377	20,565
42	82,232	10,611	91,366	11,789	161,028	20,778
43	82,632	10,662	91,811	11,847	162,638	20,986
44	83,777	10,810	93,092	12,012	166,630	21,501
45	86,162	11,118	95,736	12,353	171,626	22,145
46	88,158	11,375	97,951	12,639	175,059	22,588
47	90,159	11,633	100,181	12,927	178,563	23,040
48	92,197	11,896	102,441	13,218	182,131	23,501
49	94,245	12,161	104,710	13,511	186,236	24,030
50	96,310	12,427	107,005	13,807	190,866	24,628
51	98,385	12,695	109,322	14,106	195,521	25,229
52	100,490	12,966	111,659	14,408	200,228	25,836
53	104,463	13,479	116,068	14,977	209,628	27,049
54	108,994	14,064	121,103	15,626	220,129	28,404
55	113,603	14,658	126,214	16,286	230,801	29,781
56	118,290	15,263	131,437	16,960	241,638	31,179
57	122,225	15,771	135,805	17,523	250,909	32,375
58	130,169	16,796	144,638	18,663	267,245	34,483
59	139,673	18,022	155,197	20,025	286,734	36,998
60	150,421	19,409	167,120	21,564	307,167	39,634
61	160,504	20,710	178,329	23,010	326,371	42,112
62	170,935	22,056	189,930	24,507	347,611	44,853
63	181,705	23,446	201,897	26,051	369,537	47,682
64	192,609	24,853	214,003	27,613	393,215	50,737
65	202,964	26,189	225,519	29,099	415,909	53,666
66	214,719	27,706	238,583	30,785	443,963	57,286
67	228,182	29,443	253,534	32,714	473,947	61,154
68	243,616	31,434	270,673	34,926	505,990	65,289
69	260,167	33,570	289,061	37,298	540,219	69,706
70	272,336	35,140	302,571	39,041	565,376	72,952
71	283,032	36,520	314,493	40,580	593,028	76,520
72	296,937	38,314	329,932	42,572	622,012	80,260
73	311,483	40,191	346,092	44,657	652,359	84,175
74	326,753	42,162	363,038	46,844	684,176	88,281
75	342,721	44,222	380,796	49,135	710,384	91,662
76	359,481	46,385	399,403	51,536	737,642	95,180
77	377,022	48,648	418,902	54,052	765,985	98,837
78	395,403	51,020	439,326	56,687	795,448	102,638
79	413,057	53,298	458,935	59,217	826,077	106,591
80	424,349	54,755	471,504	60,839	840,772	108,487
81*	434,111	56,014	482,350	62,239	860,110	110,982
82*	444,094	57,302	493,439	63,670	879,587	113,495
83*	454,311	58,621	504,792	65,134	899,818	116,106
84*	464,760	59,969	516,403	66,633	920,280	118,746
85*	475,451	61,349	528,279	68,165	941,283	121,456
86*	486,383	62,759	540,429	69,733	963,096	124,270
87*	497,571	64,203	552,858	71,337	985,504	127,162
88*	509,015	65,679	565,573	72,977	1,008,514	130,131
89*	520,728	67,191	578,589	74,657	1,032,164	133,182
90*	532,700	68,735	591,892	76,373	1,055,895	136,245
91*	544,950	70,316	605,502	78,129	1,080,178	139,378
92*	557,483	71,933	619,430	79,926	1,105,024	142,584
93*	570,305	73,588	633,676	81,765	1,130,440	145,863
94*	583,422	75,280	648,252	83,645	1,156,438	149,218
95*	596,841	77,012	663,160	85,569	1,183,036	152,650
96*	610,572	78,783	678,415	87,537	1,210,248	156,161
97*	624,609	80,595	694,017	89,551	1,238,083	159,753
98*	638,983	82,449	709,982	91,611	1,266,561	163,427
99*	653,676	84,345	726,310	93,717	1,295,691	167,186

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,189	3,508	30,197	3,896	53,868	6,951
1	27,189	3,508	30,197	3,896	53,868	6,951
2	27,189	3,508	30,197	3,896	53,868	6,951
3	27,189	3,508	30,197	3,896	53,868	6,951
4	27,189	3,508	30,197	3,896	53,868	6,951
5	25,369	3,273	28,178	3,636	50,265	6,486
6	25,369	3,273	28,178	3,636	50,265	6,486
7	25,369	3,273	28,178	3,636	50,265	6,486
8	25,369	3,273	28,178	3,636	50,265	6,486
9	25,369	3,273	28,178	3,636	50,265	6,486
10	24,821	3,203	27,570	3,557	49,180	6,346
11	25,122	3,242	27,904	3,601	49,758	6,420
12	25,470	3,286	28,294	3,651	50,438	6,508
13	25,881	3,339	28,757	3,711	51,287	6,618
14	26,343	3,399	29,271	3,777	52,196	6,735
15	26,873	3,467	29,861	3,853	53,247	6,871
16	27,464	3,544	30,515	3,937	54,410	7,021
17	28,096	3,625	31,215	4,028	54,642	7,051
18	28,228	3,642	31,369	4,048	54,904	7,084
19	28,349	3,658	31,500	4,065	55,139	7,115
20	28,349	3,658	31,500	4,065	55,139	7,115
21	28,839	3,721	32,044	4,135	57,140	7,373
22	29,596	3,819	32,885	4,243	59,194	7,638
23	30,660	3,956	34,064	4,395	61,320	7,912
24	31,886	4,114	35,429	4,571	63,773	8,229
25	33,162	4,279	36,844	4,754	66,324	8,558
26	34,488	4,450	38,321	4,945	68,977	8,900
27	35,770	4,615	39,747	5,129	71,541	9,231
28	37,103	4,787	41,227	5,320	74,208	9,575
29	38,486	4,966	42,763	5,518	76,971	9,932
30	40,296	5,199	44,771	5,777	79,834	10,301
31	42,184	5,443	46,873	6,048	82,807	10,685
32	44,159	5,698	49,067	6,331	85,890	11,083
33	45,804	5,910	50,894	6,567	89,087	11,495
34	47,636	6,147	52,930	6,830	92,651	11,955
35	49,542	6,393	55,048	7,103	96,357	12,433
36	51,525	6,648	57,248	7,387	100,209	12,930
37	54,131	6,985	60,147	7,761	105,283	13,585
38	56,830	7,333	63,145	8,148	110,529	14,262
39	59,656	7,698	66,287	8,553	116,034	14,972
40	62,294	8,038	69,218	8,931	122,281	15,778
41	64,943	8,380	72,159	9,311	128,053	16,523
42	67,315	8,686	74,792	9,651	133,368	17,209
43	69,835	9,011	77,664	10,021	138,362	17,853
44	71,387	9,211	80,217	10,351	142,775	18,423
45	72,897	9,406	82,768	10,680	147,180	18,991
46	75,430	9,733	85,076	10,978	150,863	19,466
47	78,052	10,071	87,206	11,252	154,638	19,953
48	80,400	10,374	89,322	11,525	158,299	20,426
49	82,844	10,690	92,037	11,876	162,072	20,913
50	85,299	11,006	94,774	12,229	165,856	21,401
51	88,421	11,409	98,243	12,677	170,715	22,028
52	91,998	11,871	102,224	13,190	175,867	22,693
53	95,750	12,355	106,385	13,727	182,485	23,346
54	99,926	12,894	111,034	14,327	190,089	24,528
55	104,021	13,422	115,576	14,913	198,050	25,555
56	108,239	13,966	120,264	15,518	206,181	26,604
57	112,659	14,537	125,181	16,152	214,870	27,725
58	117,730	15,191	130,819	16,880	223,693	28,864
59	123,617	15,951	137,724	17,771	236,502	30,516
60	130,414	16,828	144,817	18,686	249,363	32,176
61	139,930	18,055	155,479	20,062	270,411	34,892
62	149,873	19,338	166,533	21,488	290,931	37,539
63	160,210	20,672	178,006	22,969	310,352	40,045
64	171,105	22,078	190,120	24,532	332,250	42,871
65	182,407	23,536	202,677	26,152	355,427	45,862
66	192,822	24,880	214,246	27,645	375,727	48,481
67	204,168	26,344	226,841	29,270	399,914	51,602
68	216,785	27,972	240,870	31,080	425,835	54,946
69	228,146	29,438	253,999	32,710	451,563	58,266
70	242,079	31,236	268,477	34,707	472,762	61,002
71	254,344	32,819	282,555	36,459	494,646	63,825
72	263,376	33,984	292,500	37,742	511,785	66,037
73	274,609	35,433	305,024	39,358	530,330	68,426
74	285,887	36,889	317,545	40,974	552,883	71,340
75	295,867	38,176	328,598	42,400	575,502	74,258
76	306,758	39,582	340,712	43,963	595,715	76,866
77	320,280	41,326	355,687	45,895	618,350	79,787
78	333,213	42,995	370,047	47,748	644,999	83,226
79	343,537	44,327	381,616	49,241	668,231	86,223
80	348,726	44,997	387,464	49,995	690,918	89,151
81*	356,743	46,031	396,377	51,145	706,811	91,201
82*	364,947	47,090	405,490	52,321	723,062	93,298
83*	373,339	48,173	414,817	53,525	739,695	95,445
84*	381,930	49,281	424,360	54,756	756,710	97,640
85*	390,712	50,414	434,116	56,015	774,107	99,885
86*	399,699	51,574	444,105	57,304	791,916	102,183
87*	408,890	52,760	454,317	58,622	810,130	104,533
88*	418,297	53,974	464,768	59,970	828,765	106,937
89*	427,918	55,215	475,456	61,349	847,826	109,397
90*	437,761	56,485	486,394	62,761	867,326	111,913
91*	447,830	57,785	497,579	64,204	887,275	114,487
92*	458,130	59,114	509,022	65,680	907,681	117,120
93*	468,665	60,473	520,732	67,191	928,561	119,814
94*	479,444	61,864	532,708	68,737	949,914	122,570
95*	490,473	63,287	544,962	70,318	971,765	125,389
96*	501,752	64,742	557,494	71,935	994,114	128,273
97*	513,292	66,231	570,315	73,589	1,016,977	131,223
98*	525,100	67,755	583,435	75,282	1,040,370	134,241
99*	537,176	69,313	596,854	77,013	1,064,292	137,328

Annual Deductible: HKD25,000 or USD3,125
每年自付額：25,000港元或 3,125美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費生效日期：由2025年9月9日起

Benefit Level 保障級別						
Standard 標準						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	11,386	1,469	12,277	1,584	22,098	2,851
1	11,386	1,469	12,277	1,584	22,098	2,851
2	11,386	1,469	12,277	1,584	22,098	2,851
3	11,386	1,469	12,277	1,584	22,098	2,851
4	11,386	1,469	12,277	1,584	22,098	2,851
5	10,786	1,392	11,634	1,501	20,936	2,701
6	10,786	1,392	11,634	1,501	20,936	2,701
7	10,786	1,392	11,634	1,501	20,936	2,701
8	10,786	1,392	11,634	1,501	20,936	2,701
9	10,786	1,392	11,634	1,501	20,936	2,701
10	9,752	1,258	10,516	1,357	18,925	2,442
11	9,894	1,277	10,667	1,376	19,197	2,477
12	10,080	1,301	10,868	1,402	19,560	2,524
13	10,284	1,327	11,217	1,447	20,191	2,605
14	10,498	1,355	11,554	1,491	20,796	2,683
15	10,710	1,382	11,897	1,535	21,420	2,764
16	10,922	1,409	12,136	1,566	21,846	2,819
17	11,251	1,452	12,379	1,597	22,284	2,875
18	11,585	1,495	12,750	1,645	22,729	2,933
19	11,822	1,525	13,067	1,686	23,182	2,991
20	12,059	1,556	13,411	1,730	23,759	3,066
21	12,869	1,661	14,375	1,855	25,304	3,265
22	13,174	1,700	14,714	1,899	25,907	3,343
23	13,578	1,752	15,056	1,943	26,597	3,432
24	13,836	1,785	15,507	2,001	27,396	3,535
25	14,092	1,818	15,824	2,042	28,218	3,641
26	14,350	1,852	16,146	2,083	29,064	3,750
27	14,725	1,900	16,594	2,141	29,874	3,855
28	15,132	1,953	17,053	2,200	30,700	3,961
29	15,477	1,997	17,445	2,251	31,398	4,051
30	15,912	2,053	17,933	2,314	32,280	4,165
31	16,350	2,110	18,427	2,378	33,169	4,280
32	16,724	2,158	18,846	2,432	33,923	4,377
33	17,061	2,201	19,226	2,481	34,606	4,465
34	17,360	2,240	19,564	2,524	35,214	4,544
35	17,661	2,279	19,907	2,569	35,829	4,623
36	17,973	2,319	20,254	2,613	36,458	4,704
37	18,212	2,350	20,526	2,649	36,948	4,767
38	18,511	2,389	20,799	2,684	37,444	4,831
39	18,848	2,432	21,081	2,720	37,945	4,896
40	19,307	2,491	21,721	2,803	38,729	4,997
41	19,878	2,565	22,814	2,944	41,058	5,298
42	20,777	2,681	24,014	3,099	43,226	5,598
43	21,624	2,790	25,316	3,267	45,142	5,825
44	22,470	2,899	26,411	3,408	47,102	6,078
45	23,280	3,004	27,400	3,535	48,861	6,305
46	24,436	3,153	28,211	3,640	50,309	6,491
47	25,395	3,277	29,048	3,748	51,795	6,683
48	26,256	3,388	29,962	3,866	53,423	6,893
49	27,386	3,534	30,912	3,989	55,115	7,112
50	28,458	3,672	32,233	4,159	57,753	7,452
51	29,652	3,826	34,128	4,404	60,849	7,851
52	30,999	4,000	36,217	4,673	64,585	8,334
53	32,478	4,191	37,806	4,878	67,417	8,699
54	34,107	4,401	39,435	5,088	70,316	9,073
55	35,935	4,637	41,145	5,309	73,368	9,467
56	37,919	4,893	42,871	5,532	76,443	9,864
57	40,117	5,176	44,809	5,782	79,908	10,311
58	42,215	5,447	47,266	6,099	84,285	10,875
59	44,959	5,801	50,786	6,553	90,984	11,740
60	48,330	6,236	54,009	6,969	97,343	12,560
61	52,437	6,766	58,278	7,520	104,270	13,454
62	56,895	7,341	63,220	8,157	113,093	14,593
63	61,448	7,929	68,244	8,806	123,177	15,894
64	66,361	8,563	73,743	9,515	131,852	17,013
65	71,542	9,231	79,700	10,284	142,504	18,388
66	76,909	9,924	85,452	11,026	153,840	19,850
67	82,788	10,682	91,991	11,870	165,577	21,365
68	90,045	11,619	100,036	12,908	179,934	23,217
69	97,593	12,593	108,434	13,991	193,997	25,032
70	103,739	13,386	115,264	14,873	207,487	26,773
71	110,128	14,210	123,468	15,931	222,456	28,704
72	115,845	14,948	127,065	16,395	228,922	29,538
73	120,530	15,552	130,873	16,887	233,887	30,179
74	122,934	15,862	134,887	17,405	240,513	31,034
75	127,537	16,456	139,932	18,056	250,213	32,286
76	131,433	16,959	144,228	18,610	258,551	33,363
77	137,982	17,804	151,497	19,548	267,834	34,559
78	144,223	18,609	158,319	20,428	280,002	36,129
79	152,178	19,636	167,038	21,553	286,308	36,943
80	157,138	20,276	173,458	22,382	293,581	37,881
81*	160,757	20,743	177,477	22,900	300,334	38,753
82*	164,449	21,219	181,552	23,426	307,235	39,643
83*	168,232	21,707	185,730	23,965	314,302	40,555
84*	172,103	22,207	190,001	24,516	321,529	41,488
85*	176,061	22,718	194,372	25,080	328,923	42,442
86*	180,109	23,240	198,841	25,657	336,487	43,418
87*	184,256	23,775	203,416	26,247	344,228	44,417
88*	188,495	24,322	208,097	26,851	352,150	45,439
89*	192,829	24,881	212,883	27,469	360,250	46,484
90*	197,259	25,453	217,774	28,100	368,526	47,552
91*	201,795	26,038	222,785	28,746	377,005	48,646
92*	206,442	26,638	227,911	29,408	385,683	49,766
93*	211,186	27,250	233,153	30,084	394,550	50,910
94*	216,043	27,877	238,515	30,776	403,623	52,080
95*	221,016	28,518	243,999	31,484	412,909	53,279
96*	226,100	29,174	249,618	32,209	422,410	54,505
97*	231,296	29,845	255,354	32,949	432,120	55,757
98*	236,618	30,531	261,230	33,707	442,062	57,040
99*	242,060	31,234	267,233	34,482	452,224	58,351

Benefit Level 保障級別						
Essential 精選						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	8,881	1,146	9,576	1,236	16,674	2,151
1	8,881	1,146	9,576	1,236	16,674	2,151
2	8,881	1,146	9,576	1,236	16,674	2,151
3	8,881	1,146	9,576	1,236	16,674	2,151
4	8,881	1,146	9,576	1,236	16,674	2,151
5	7,989	1,031	8,659	1,117	15,438	1,992
6	7,989	1,031	8,659	1,117	15,438	1,992
7	7,989	1,031	8,659	1,117	15,438	1,992
8	7,989	1,031	8,659	1,117	15,438	1,992
9	7,989	1,031	8,659	1,117	15,438	1,992
10	7,223	932	7,827	1,010	13,954	1,801
11	7,328	946	7,939	1,024	14,154	1,826
12	7,465	963	8,088	1,044	14,421	1,861
13	7,616	983	8,379	1,081	14,914	1,924
14	7,775	1,003	8,654	1,117	15,382	1,985
15	7,933	1,024	8,937	1,153	15,865	2,047
16	8,089	1,044	9,117	1,176	16,182	2,088
17	8,333	1,075	9,272	1,196	16,481	2,127
18	8,581	1,107	9,552	1,233	16,786	2,166
19	8,756	1,130	9,801	1,265	17,120	2,209
20	8,932	1,153	10,079	1,301	17,559	2,266
21	9,517	1,228	10,802	1,394	18,683	2,411
22	9,742	1,257	11,056	1,427	19,128	2,468
23	10,041	1,296	11,289	1,457	19,626	2,532
24	10,232	1,320	11,665	1,505	20,249	2,613
25	10,421	1,345	11,910	1,537	20,892	2,696
26	10,611	1,369	12,159	1,569	21,554	2,781
27	10,889	1,405	12,503	1,613	22,159	2,859
28	11,189	1,444	12,848	1,658	22,772	2,938
29	11,445	1,477	13,145	1,696	23,289	3,005
30	11,767	1,518	13,513	1,744	23,945	3,090
31	12,091	1,560	13,884	1,791	24,603	3,175
32	12,366	1,596	14,199	1,832	25,162	3,247
33	12,615	1,628	14,485	1,869	25,669	3,312
34	12,837	1,656	14,740	1,902	26,121	3,370
35	13,060	1,685	15,000	1,935	26,578	3,429
36	13,290	1,715	15,260	1,969	27,042	3,489
37	13,468	1,738	15,467	1,996	27,407	3,536
38	13,689	1,766	15,657	2,020	27,762	3,582
39	13,937	1,798	15,847	2,045	28,113	3,627
40	14,278	1,842	16,358	2,111	28,680	3,701
41	14,700	1,897	17,282	2,230	30,536	3,940
42	15,364	1,982	18,229	2,352	32,181	4,152
43	15,990	2,063	19,290	2,489	33,625	4,339
44	16,617	2,144	20,146	2,599	35,105	4,530
45	17,215	2,221	20,908	2,698	36,422	4,700
46	18,069	2,331	21,407	2,762	37,397	4,825
47	18,779	2,423	21,983	2,837	38,450	4,961
48	19,415	2,505	22,659	2,924	39,645	5,115
49	20,251	2,613	23,302	3,007	40,834	5,269
50	21,044	2,715	24,322	3,138	42,841	5,528
51	21,953	2,833	25,901	3,342	45,234	5,837
52	22,950	2,961	27,604	3,562	48,115	6,208
53	24,045	3,103	28,786	3,714	50,199	6

Annual Deductible: HKD50,000 or USD6,250
每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	27,569	3,557	28,273	3,648	61,748	7,967
1	27,569	3,557	28,273	3,648	61,748	7,967
2	27,569	3,557	28,273	3,648	61,748	7,967
3	27,569	3,557	28,273	3,648	61,748	7,967
4	27,569	3,557	28,273	3,648	61,748	7,967
5	25,747	3,322	26,404	3,407	57,669	7,441
6	25,747	3,322	26,404	3,407	57,669	7,441
7	25,747	3,322	26,404	3,407	57,669	7,441
8	25,747	3,322	26,404	3,407	57,669	7,441
9	25,747	3,322	26,404	3,407	57,669	7,441
10	26,849	3,464	27,557	3,556	57,728	7,449
11	27,802	3,587	28,400	3,665	57,785	7,456
12	28,587	3,689	29,333	3,785	57,975	7,481
13	29,490	3,805	30,249	3,903	58,324	7,526
14	31,135	4,017	31,933	4,120	58,970	7,609
15	32,984	4,256	33,825	4,365	60,775	7,842
16	34,782	4,488	35,841	4,625	63,205	8,155
17	36,016	4,647	37,113	4,789	65,135	8,405
18	37,527	4,842	38,478	4,965	67,120	8,661
19	39,511	5,098	40,915	5,279	69,558	8,975
20	40,673	5,248	43,277	5,584	72,212	9,318
21	41,702	5,381	44,843	5,786	75,136	9,695
22	43,573	5,622	47,098	6,077	78,849	10,174
23	45,686	5,895	49,426	6,378	83,103	10,723
24	47,782	6,165	51,851	6,690	87,557	11,298
25	49,194	6,348	54,370	7,015	91,762	11,840
26	50,339	6,495	55,699	7,187	95,742	12,354
27	51,466	6,641	56,925	7,345	97,852	12,626
28	52,783	6,811	58,544	7,554	100,630	12,985
29	54,212	6,995	60,238	7,773	103,545	13,361
30	55,852	7,207	62,055	8,007	106,668	13,764
31	57,383	7,404	63,760	8,227	109,597	14,142
32	59,005	7,614	65,560	8,459	112,696	14,541
33	60,654	7,826	67,393	8,696	115,841	14,947
34	62,358	8,046	69,290	8,941	119,105	15,368
35	64,104	8,271	71,227	9,191	122,434	15,798
36	65,660	8,472	72,955	9,414	125,404	16,181
37	66,642	8,599	74,051	9,555	127,288	16,424
38	67,312	8,685	74,790	9,650	128,559	16,588
39	68,073	8,784	75,637	9,760	130,011	16,776
40	68,199	8,800	75,777	9,778	131,437	16,960
41	68,288	8,811	75,871	9,790	132,813	17,137
42	68,530	8,843	76,140	9,825	134,191	17,315
43	68,861	8,885	76,508	9,872	135,535	17,488
44	69,814	9,008	77,576	10,010	138,860	17,917
45	71,802	9,265	79,782	10,294	143,022	18,454
46	73,464	9,479	81,629	10,533	145,884	18,824
47	75,133	9,695	83,483	10,772	148,801	19,200
48	76,832	9,914	85,370	11,015	151,777	19,584
49	78,538	10,134	87,260	11,259	155,198	20,026
50	80,260	10,356	89,173	11,506	159,056	20,523
51	81,987	10,579	91,102	11,755	162,935	21,024
52	83,739	10,805	93,051	12,007	166,855	21,530
53	87,053	11,233	96,724	12,481	174,690	22,541
54	90,829	11,720	100,921	13,022	183,443	23,670
55	94,672	12,216	105,179	13,571	192,337	24,818
56	98,575	12,719	109,531	14,133	201,365	25,983
57	101,852	13,142	113,170	14,603	209,086	26,979
58	108,474	13,997	120,532	15,553	222,708	28,737
59	116,389	15,018	129,325	16,687	238,936	30,830
60	125,352	16,174	139,268	17,970	255,971	33,029
61	133,754	17,259	148,607	19,175	271,975	35,094
62	142,446	18,380	158,273	20,422	289,674	37,377
63	151,421	19,538	168,248	21,709	307,951	39,736
64	160,506	20,710	178,336	23,011	327,677	42,281
65	169,139	21,824	187,933	24,249	346,593	44,722
66	178,932	23,088	198,819	25,654	369,970	47,738
67	190,153	24,536	211,277	27,262	394,959	50,962
68	203,016	26,196	225,561	29,105	421,657	54,407
69	216,806	27,975	240,884	31,082	450,185	58,088
70	226,948	29,284	252,143	32,535	471,153	60,794
71	235,863	30,434	262,078	33,817	494,192	63,767
72	247,449	31,929	274,945	35,477	518,344	66,883
73	259,573	33,493	288,408	37,214	543,630	70,146
74	272,295	35,135	302,532	39,036	570,149	73,568
75	285,602	36,852	317,331	40,946	591,987	76,385
76	299,569	38,654	332,838	42,947	614,701	79,316
77	314,184	40,540	349,085	45,043	638,317	82,363
78	329,504	42,517	366,103	47,239	662,874	85,532
79	344,211	44,414	382,447	49,348	688,398	88,826
80	353,625	45,629	392,921	50,699	700,640	90,405
81*	361,761	46,679	401,962	51,866	716,759	92,485
82*	370,079	47,752	411,202	53,058	732,986	94,579
83*	378,592	48,851	420,662	54,279	749,850	96,755
84*	387,299	49,974	430,334	55,527	766,896	98,954
85*	396,206	51,123	440,231	56,804	784,396	101,212
86*	405,318	52,299	450,359	58,111	802,581	103,559
87*	414,639	53,502	460,716	59,447	821,249	105,968
88*	424,178	54,733	471,313	60,815	840,425	108,442
89*	433,934	55,991	482,153	62,213	860,123	110,984
90*	443,915	57,279	493,244	63,644	879,908	113,537
91*	454,127	58,597	504,589	65,108	900,147	116,148
92*	464,570	59,945	516,191	66,605	920,850	118,819
93*	475,254	61,323	528,062	68,137	942,026	121,552
94*	486,184	62,733	540,208	69,704	963,692	124,347
95*	497,363	64,176	552,633	71,307	985,859	127,208
96*	508,807	65,653	565,344	72,948	1,008,533	130,133
97*	520,511	67,163	578,349	74,626	1,031,732	133,127
98*	532,481	68,707	591,652	76,342	1,055,461	136,189
99*	544,723	70,287	605,254	78,097	1,079,732	139,320

Benefit Level 保障級別						
Comprehensive 全面						
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
Age* 年齡*	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	22,658	2,924	25,164	3,247	44,889	5,792
1	22,658	2,924	25,164	3,247	44,889	5,792
2	22,658	2,924	25,164	3,247	44,889	5,792
3	22,658	2,924	25,164	3,247	44,889	5,792
4	22,658	2,924	25,164	3,247	44,889	5,792
5	21,142	2,728	23,481	3,030	41,888	5,405
6	21,142	2,728	23,481	3,030	41,888	5,405
7	21,142	2,728	23,481	3,030	41,888	5,405
8	21,142	2,728	23,481	3,030	41,888	5,405
9	21,142	2,728	23,481	3,030	41,888	5,405
10	20,686	2,669	22,977	2,965	40,985	5,288
11	20,931	2,701	23,249	3,000	41,457	5,349
12	21,227	2,739	23,577	3,042	42,031	5,423
13	21,564	2,782	23,962	3,092	42,731	5,514
14	21,952	2,833	24,389	3,147	43,493	5,612
15	22,396	2,890	24,882	3,211	44,369	5,725
16	22,890	2,954	25,431	3,281	45,348	5,851
17	23,412	3,021	26,011	3,356	45,533	5,875
18	23,525	3,035	26,138	3,373	45,756	5,904
19	23,625	3,048	26,248	3,387	45,951	5,929
20	23,625	3,048	26,248	3,387	45,951	5,929
21	24,033	3,101	26,702	3,445	47,616	6,144
22	24,663	3,182	27,405	3,536	49,326	6,365
23	25,550	3,297	28,388	3,663	51,101	6,594
24	26,571	3,429	29,524	3,810	53,142	6,857
25	27,635	3,566	30,707	3,962	55,269	7,131
26	28,740	3,708	31,933	4,120	57,482	7,417
27	29,813	3,847	33,123	4,274	59,617	7,693
28	30,918	3,989	34,356	4,433	61,840	7,979
29	32,073	4,138	35,634	4,598	64,140	8,276
30	33,579	4,333	37,309	4,814	66,530	8,585
31	35,153	4,536	39,060	5,040	69,008	8,904
32	36,802	4,749	40,887	5,276	71,575	9,235
33	38,172	4,925	42,408	5,472	74,239	9,579
34	39,698	5,122	44,108	5,691	77,207	9,962
35	41,285	5,327	45,871	5,919	80,296	10,361
36	42,936	5,540	47,706	6,156	83,510	10,775
37	45,109	5,821	50,120	6,467	87,735	11,321
38	47,358	6,111	52,621	6,790	92,110	11,885
39	49,715	6,415	55,242	7,128	96,698	12,477
40	51,913	6,698	57,681	7,443	101,901	13,149
41	54,119	6,983	60,129	7,759	106,713	13,769
42	56,095	7,238	62,328	8,042	111,141	14,341
43	58,195	7,509	64,718	8,351	115,301	14,878
44	59,491	7,676	66,849	8,626	118,977	15,352
45	60,746	7,838	68,974	8,900	122,652	15,826
46	62,858	8,111	70,896	9,148	125,718	16,222
47	65,042	8,393	72,676	9,378	128,867	16,628
48	67,001	8,645	74,440	9,605	131,918	17,022
49	69,037	8,908	76,698	9,897	135,062	17,427
50	71,083	9,172	78,980	10,191	138,213	17,834
51	73,685	9,508	81,872	10,564	142,263	18,357
52	76,663	9,892	85,188	10,992	146,557	18,911
53	79,794	10,296	88,655	11,439	152,070	19,622
54	83,274	10,745	92,527	11,939	158,410	20,440
55	86,685	11,185	96,314	12,428	165,042	21,296
56	90,199	11,639	100,219	12,931	171,819	22,170
57	93,884	12,114	104,318	13,460	179,064	23,105
58	98,109	12,659	109,017	14,067	186,411	24,053
59	103,011	13,292	114,772	14,809	197,085	25,430
60	108,679	14,023	120,680	15,572	207,803	26,813
61	116,613	15,047	129,567	16,718	225,348	29,077
62	124,898	16,116	138,780	17,907	242,446	31,283
63	133,511	17,227	148,342	19,141	258,632	33,372
64	142,454	18,381	158,286	20,424	276,617	35,693
65	152,007	19,614	168,897	21,793	296,186	38,218
66	160,688	20,734	178,540	23,037	313,105	40,401
67	170,137	21,953	189,033	24,391	333,264	43,002
68	180,655	23,310	200,722	25,900	354,863	45,789
69	190,123	24,532	211,247	27,258	376,301	48,555
70	201,732	26,030	224,145	28,922	393,969	50,835
71	211,952	27,349	235,466	30,383	412,205	53,188
72	219,478	28,320	243,753	31,452	426,488	55,031
73	228,844	29,528	254,188	32,798	441,921	57,022
74	238,242	30,741	264,624	34,145	460,738	59,450
75	246,560	31,814	273,830	35,333	479,586	61,882
76	255,632	32,985	283,928	36,636	496,430	64,055
77	266,903	34,439	296,407	38,246	515,295	66,490
78	277,679	35,830	308,372	39,790	537,501	69,355
79	286,284	36,940	318,011	41,034	556,857	71,853
80	290,603	37,497	322,888	41,663	575,766	74,292
81*	297,289	38,360	330,317	42,622	589,013	76,002
82*	304,125	39,242	337,911	43,601	602,557	77,749
83*	311,119	40,144	345,683	44,604	616,420	79,538
84*	318,278	41,068	353,634	45,630	630,596	81,367
85*	325,595	42,012	361,765	46,679	645,099	83,239
86*	333,084	42,979	370,088	47,753	659,933	85,153
87*	340,746	43,967	378,604	48,852	675,113	87,111
88*	348,581	44,978	387,307	49,975	690,643	89,115
89*	356,600	46,013	396,216	51,125	706,525	91,165
90*	364,801	47,071	405,329	52,301	722,776	93,261
91*	373,193	48,154	414,653	53,504	739,399	95,406
92*	381,779	49,262	424,191	54,734	756,411	97,601
93*	390,558	50,395	433,947	55,993	773,805	99,846
94*	399,541	51,554	443,924	57,281	791,599	102,142
95*	408,729	52,739	454,138	58,598	809,807	104,491
96*	418,127	53,952	464,580	59,946	828,430	106,894
97*	427,746	55,193	475,267	61,325	847,487	109,353
98*	437,585	56,463	486,198	62,735	866,975	111,868
99*	447,648	57,761	497,378	64,178	886,915	114,441

Annual Deductible: HKD50,000 or USD6,250
 每年自付額：50,000港元或 6,250美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
 在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡+	Benefit Level 保障級別					
	Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	9,489	1,224	10,232	1,320	18,418	2,377
1	9,489	1,224	10,232	1,320	18,418	2,377
2	9,489	1,224	10,232	1,320	18,418	2,377
3	9,489	1,224	10,232	1,320	18,418	2,377
4	9,489	1,224	10,232	1,320	18,418	2,377
5	8,989	1,160	9,694	1,251	17,447	2,251
6	8,989	1,160	9,694	1,251	17,447	2,251
7	8,989	1,160	9,694	1,251	17,447	2,251
8	8,989	1,160	9,694	1,251	17,447	2,251
9	8,989	1,160	9,694	1,251	17,447	2,251
10	8,128	1,049	8,763	1,131	15,774	2,035
11	8,245	1,064	8,891	1,147	15,999	2,064
12	8,400	1,084	9,058	1,169	16,298	2,103
13	8,573	1,106	9,350	1,206	16,823	2,171
14	8,747	1,129	9,628	1,242	17,329	2,236
15	8,925	1,152	9,918	1,280	17,850	2,303
16	9,104	1,175	10,115	1,305	18,207	2,349
17	9,378	1,210	10,316	1,331	18,570	2,396
18	9,655	1,246	10,628	1,371	18,944	2,444
19	9,852	1,271	10,892	1,405	19,320	2,493
20	10,048	1,297	11,179	1,442	19,796	2,554
21	10,727	1,384	11,977	1,545	21,088	2,721
22	10,980	1,417	12,261	1,582	21,588	2,786
23	11,318	1,460	12,549	1,619	22,167	2,860
24	11,531	1,488	12,924	1,668	22,832	2,946
25	11,744	1,515	13,188	1,702	23,515	3,034
26	11,958	1,543	13,456	1,736	24,220	3,125
27	12,271	1,583	13,828	1,784	24,894	3,212
28	12,611	1,627	14,214	1,834	25,583	3,301
29	12,900	1,665	14,538	1,876	26,165	3,376
30	13,260	1,711	14,944	1,928	26,900	3,471
31	13,627	1,758	15,357	1,982	27,642	3,567
32	13,935	1,798	15,706	2,027	28,268	3,647
33	14,218	1,835	16,024	2,068	28,841	3,721
34	14,466	1,867	16,304	2,104	29,347	3,787
35	14,721	1,899	16,589	2,141	29,858	3,853
36	14,976	1,932	16,879	2,178	30,381	3,920
37	15,178	1,958	17,105	2,207	30,788	3,973
38	15,427	1,991	17,335	2,237	31,202	4,026
39	15,709	2,027	17,569	2,267	31,619	4,080
40	16,090	2,076	18,101	2,336	32,275	4,165
41	16,567	2,138	19,012	2,453	34,218	4,415
42	17,315	2,234	20,012	2,582	36,020	4,648
43	18,020	2,325	21,097	2,722	37,619	4,854
44	18,725	2,416	22,013	2,840	39,252	5,065
45	19,403	2,504	22,832	2,946	40,718	5,254
46	20,366	2,628	23,509	3,033	41,923	5,409
47	21,162	2,731	24,208	3,124	43,162	5,569
48	21,879	2,823	24,966	3,221	44,522	5,745
49	22,823	2,945	25,759	3,324	45,931	5,927
50	23,717	3,060	26,863	3,466	48,129	6,210
51	24,709	3,188	28,439	3,670	50,710	6,543
52	25,831	3,333	30,182	3,894	53,820	6,945
53	27,066	3,492	31,504	4,065	56,182	7,249
54	28,423	3,667	32,861	4,240	58,596	7,561
55	29,945	3,864	34,288	4,424	61,139	7,889
56	31,601	4,078	35,724	4,610	63,705	8,220
57	33,429	4,313	37,342	4,818	66,592	8,593
58	35,175	4,539	39,385	5,082	70,232	9,062
59	37,467	4,834	42,323	5,461	75,820	9,783
60	40,273	5,197	45,008	5,807	81,119	10,467
61	43,697	5,638	48,562	6,266	86,887	11,211
62	47,407	6,117	52,679	6,797	94,236	12,159
63	51,203	6,607	56,866	7,338	102,640	13,244
64	55,298	7,135	61,450	7,929	109,871	14,177
65	59,724	7,706	66,538	8,586	118,965	15,350
66	64,504	8,323	71,667	9,247	129,028	16,649
67	68,990	8,902	76,662	9,892	137,982	17,804
68	75,041	9,683	83,367	10,757	149,945	19,348
69	81,327	10,494	90,364	11,660	161,664	20,860
70	86,449	11,155	96,054	12,394	172,904	22,310
71	91,773	11,842	102,893	13,277	185,379	23,920
72	96,537	12,456	105,892	13,663	190,769	24,615
73	100,441	12,960	109,059	14,072	194,905	25,149
74	102,444	13,219	112,409	14,504	200,426	25,861
75	106,282	13,714	116,612	15,047	208,511	26,905
76	109,523	14,132	120,188	15,508	215,469	27,802
77	114,985	14,837	126,249	16,290	223,194	28,799
78	120,189	15,508	131,935	17,024	233,336	30,108
79	126,816	16,363	139,197	17,961	238,591	30,786
80	130,950	16,897	144,552	18,652	244,642	31,567
81*	133,959	17,285	147,893	19,083	250,268	32,293
82*	137,041	17,683	151,296	19,522	256,027	33,036
83*	140,193	18,089	154,773	19,971	261,913	33,795
84*	143,416	18,505	158,334	20,430	267,939	34,573
85*	146,713	18,931	161,973	20,900	274,096	35,367
86*	150,090	19,366	165,702	21,381	280,405	36,181
87*	153,539	19,811	169,510	21,872	286,851	37,013
88*	157,073	20,267	173,411	22,376	293,454	37,865
89*	160,687	20,734	177,399	22,890	300,198	38,735
90*	164,384	21,211	181,482	23,417	307,107	39,627
91*	168,160	21,698	185,650	23,955	314,166	40,538
92*	172,033	22,198	189,922	24,506	321,398	41,471
93*	175,983	22,707	194,288	25,069	328,782	42,423
94*	180,032	23,230	198,759	25,646	336,348	43,400
95*	184,178	23,765	203,334	26,237	344,086	44,398
96*	188,410	24,311	208,009	26,840	351,997	45,419
97*	192,743	24,870	212,792	27,457	360,094	46,464
98*	197,178	25,442	217,688	28,089	368,375	47,532
99*	201,715	26,028	222,696	28,735	376,852	48,626

Age+ 年齡+	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	7,401	955	7,981	1,030	13,899	1,793
1	7,401	955	7,981	1,030	13,899	1,793
2	7,401	955	7,981	1,030	13,899	1,793
3	7,401	955	7,981	1,030	13,899	1,793
4	7,401	955	7,981	1,030	13,899	1,793
5	6,657	859	7,215	931	12,864	1,660
6	6,657	859	7,215	931	12,864	1,660
7	6,657	859	7,215	931	12,864	1,660
8	6,657	859	7,215	931	12,864	1,660
9	6,657	859	7,215	931	12,864	1,660
10	6,020	777	6,522	842	11,631	1,501
11	6,106	788	6,617	854	11,797	1,522
12	6,222	803	6,742	870	12,017	1,551
13	6,349	819	6,983	901	12,425	1,603
14	6,478	836	7,212	931	12,816	1,654
15	6,611	853	7,451	961	13,222	1,706
16	6,744	870	7,599	981	13,486	1,740
17	6,945	896	7,726	997	13,734	1,772
18	7,151	923	7,962	1,027	13,991	1,805
19	7,296	941	8,170	1,054	14,268	1,841
20	7,442	960	8,401	1,084	14,630	1,888
21	7,932	1,023	8,999	1,161	15,568	2,009
22	8,119	1,048	9,212	1,189	15,938	2,057
23	8,370	1,080	9,408	1,214	16,357	2,111
24	8,528	1,100	9,722	1,254	16,876	2,178
25	8,684	1,121	9,925	1,281	17,409	2,246
26	8,842	1,141	10,134	1,308	17,961	2,318
27	9,074	1,171	10,419	1,344	18,466	2,383
28	9,326	1,203	10,710	1,382	18,977	2,449
29	9,539	1,231	10,953	1,413	19,408	2,504
30	9,805	1,265	11,259	1,453	19,953	2,575
31	10,076	1,300	11,569	1,493	20,503	2,646
32	10,304	1,330	11,834	1,527	20,967	2,705
33	10,514	1,357	12,073	1,558	21,394	2,761
34	10,696	1,380	12,284	1,585	21,768	2,809
35	10,886	1,405	12,499	1,613	22,146	2,858
36	11,074	1,429	12,718	1,641	22,535	2,908
37	11,224	1,448	12,888	1,663	22,838	2,947
38	11,408	1,472	13,050	1,684	23,135	2,985
39	11,616	1,499	13,207	1,704	23,427	3,023
40	11,897	1,535	13,630	1,759	23,899	3,084
41	12,250	1,581	14,402	1,858	25,448	3,284
42	12,803	1,652	15,191	1,960	26,816	3,460
43	13,325	1,719	16,074	2,074	28,021	3,616
44	13,847	1,787	16,792	2,167	29,254	3,775
45	14,349	1,851	17,423	2,248	30,352	3,916
46	15,060	1,943	17,839	2,302	31,163	4,021
47	15,648	2,019	18,321	2,364	32,041	4,134
48	16,178	2,087	18,881	2,436	33,039	4,263
49	16,877	2,178	19,417	2,505	34,031	4,391
50	17,538	2,263	20,271	2,616	35,703	4,607
51	18,293	2,360	21,582	2,785	37,697	4,864
52	19,125	2,468	23,005	2,968	40,096	5,174
53	20,038	2,586	23,987	3,095	41,833	5,398
54	21,044	2,715	24,972	3,222	43,589	5,624
55	22,170	2,861	25,983	3,353	45,416	5,860
56	23,396	3,019	26,969	3,480	47,234	6,095
57	24,261	3,130	27,610	3,563	48,871	6,306
58	25,908	3,343	29,516	3,809	51,886	6,695
59	27,805	3,588	32,007	4,130	56,305	7,265
60	29,942	3,863	33,983	4,385	60,245	7,774
61	32,487	4,192	36,606	4,723	64,407	8,311
62	35,149	4,535	39,612	5,111	69,769	9,002
63	37,893	4,889	42,685	5,508	76,026	9,810
64	40,658	5,246	44,979	5,804	81,046	10,458
65	43,532	5,617	48,177	6,216	87,466	11,286
66	47,030	6,068	51,861	6,692	94,938	12,250
67	51,030	6,585	55,879	7,210	102,146	13,180
68	55,506	7,162	60,641	7,825	110,987	14,321
69	60,155	7,762	65,943	8,509	119,568	15,428
70	65,191	8,412	71,478	9,223	127,998	16,516
71	69,299	8,942	75,981	9,804	137,758	17,775
72	73,567	9,493	81,389	10,502	141,308	18,233
73	77,385	9,985	83,759	10,808	143,976	18,578
74	80,518	10,389	86,268	11,131	148,239	19,128
75	82,124	10,597	88,912	11,473	154,282	19,907
76	85,193	10,993	92,241	11,902	159,498	20,580
77	87,795	11,328	94,854	12,239	164,880	21,275
78	89,397	11,535	99,120	12,790	172,378	22,242
79	94,326	12,171	104,573	13,493	176,234	22,740
80	97,401	12,568	108,782	14,036	179,653	23,181
81*	99,639	12,857	111,302	14,362	183,786	23,714
82*	101,931	13,152	113,862	14,692	188,015	24,260
83*	104,275	13,455	116,478	15,029	192,336	24,818
84*	106,673	13,764	119,159	15,375	196,762	25,389
85*	109,125	14,081	121,899	15,729	201,284	25,972
86*	111,637	14,405	124,705	16,091	205,917	26,570
87*	114,202	14,736	127,570	16,461	210,651	27,181
88*	116,831	15,075	130,506	16,839	215,500	27,806
89*	119,519	15,422	133,506	17,227	220,452	28,445
90*	122,269	15,777	136,580	17,623	225,526	29,100
91*	125,078	16,139	139,716	18,028	230,710	29,769
92*	127,958	16,511	142,930	18,443	236,020	30,454
93*	130,897	16,890	146,218	18,867	241,444	31,154
94*	133,908	17,278	149,582	19,301	246,999	31,871
95*	136,992	17,676	153,024	19,745	252,680	32,604
96*	140,140	18,083	156,544	20,199	258,490	33,354
97*	143,362	18,498	160,143	20,664	264,437	34,121
98*	146,661	18,924	163,827	21,139	270,517	34,905
99*	150,036	19,359	167,597	21,625	276,742	35,709

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Benefit Level 保障級別 Prestige 特級						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	20,083	2,591	20,599	2,658	44,988	5,805
1	20,083	2,591	20,599	2,658	44,988	5,805
2	20,083	2,591	20,599	2,658	44,988	5,805
3	20,083	2,591	20,599	2,658	44,988	5,805
4	20,083	2,591	20,599	2,658	44,988	5,805
5	18,788	2,424	19,269	2,486	42,088	5,431
6	18,788	2,424	19,269	2,486	42,088	5,431
7	18,788	2,424	19,269	2,486	42,088	5,431
8	18,788	2,424	19,269	2,486	42,088	5,431
9	18,788	2,424	19,269	2,486	42,088	5,431
10	19,593	2,528	20,111	2,595	42,130	5,436
11	20,330	2,623	20,767	2,680	42,170	5,441
12	20,749	2,677	21,292	2,747	42,281	5,456
13	21,407	2,762	21,959	2,833	42,339	5,463
14	22,379	2,888	22,950	2,961	42,385	5,469
15	23,706	3,059	24,315	3,137	43,683	5,637
16	24,998	3,226	25,759	3,324	45,431	5,862
17	25,883	3,340	26,676	3,442	46,816	6,041
18	26,969	3,480	27,658	3,569	48,241	6,225
19	28,398	3,664	29,405	3,794	49,994	6,451
20	29,236	3,772	31,105	4,014	51,900	6,697
21	29,972	3,867	32,230	4,159	54,004	6,968
22	31,316	4,041	33,850	4,368	56,670	7,312
23	32,835	4,237	35,524	4,584	59,728	7,707
24	34,345	4,432	37,269	4,809	62,933	8,120
25	35,358	4,562	39,079	5,042	65,956	8,510
26	36,180	4,668	40,033	5,166	68,812	8,879
27	36,992	4,773	40,914	5,279	70,331	9,075
28	37,939	4,895	42,078	5,429	72,328	9,333
29	38,966	5,028	43,296	5,587	74,423	9,603
30	40,143	5,180	44,604	5,755	76,666	9,892
31	41,243	5,322	45,829	5,913	78,771	10,164
32	42,408	5,472	47,120	6,080	81,000	10,452
33	43,593	5,625	48,438	6,250	83,263	10,744
34	44,819	5,783	49,801	6,426	85,605	11,046
35	46,075	5,945	51,193	6,606	87,998	11,355
36	47,188	6,089	52,435	6,766	90,132	11,630
37	47,901	6,181	53,223	6,867	91,487	11,805
38	48,379	6,242	53,755	6,936	92,398	11,922
39	48,927	6,313	54,366	7,015	93,447	12,058
40	49,017	6,325	54,463	7,027	94,470	12,190
41	49,081	6,333	54,532	7,036	95,458	12,317
42	49,257	6,356	54,725	7,061	96,450	12,445
43	49,944	6,386	54,993	7,096	97,414	12,570
44	50,177	6,474	55,759	7,195	99,804	12,878
45	51,609	6,659	57,344	7,399	102,798	13,264
46	52,802	6,813	58,670	7,570	104,855	13,530
47	54,003	6,968	60,005	7,743	106,952	13,800
48	55,220	7,125	61,357	7,917	109,089	14,076
49	56,449	7,284	62,719	8,093	111,548	14,393
50	57,684	7,443	64,094	8,270	114,322	14,751
51	58,929	7,604	65,479	8,449	117,109	15,111
52	60,189	7,766	66,880	8,630	119,928	15,475
53	62,571	8,074	69,520	8,970	125,556	16,201
54	65,283	8,424	72,536	9,359	131,851	17,013
55	68,044	8,780	75,599	9,755	138,242	17,838
56	70,852	9,142	78,726	10,158	144,733	18,675
57	73,155	9,439	81,285	10,488	150,178	19,378
58	77,910	10,053	86,570	11,170	159,956	20,639
59	83,752	10,807	93,060	12,008	171,935	22,185
60	90,452	11,671	100,494	12,967	184,704	23,833
61	97,509	12,582	108,338	13,979	198,279	25,584
62	104,919	13,538	116,577	15,042	213,362	27,531
63	112,577	14,526	125,089	16,141	228,950	29,542
64	120,570	15,557	133,964	17,286	246,148	31,761
65	126,116	16,273	140,131	18,081	258,435	33,346
66	133,421	17,216	148,251	19,129	275,871	35,596
67	141,790	18,295	157,541	20,328	294,501	38,000
68	151,379	19,533	168,189	21,702	314,410	40,569
69	161,660	20,859	179,617	23,176	335,682	43,314
70	169,224	21,835	188,009	24,259	351,314	45,331
71	175,870	22,693	195,417	25,215	368,495	47,548
72	184,510	23,808	205,012	26,453	386,505	49,872
73	193,548	24,974	215,053	27,749	405,360	52,305
74	203,038	26,198	225,581	29,107	425,131	54,856
75	212,961	27,479	236,617	30,531	441,417	56,957
76	223,373	28,822	248,179	32,023	458,353	59,142
77	234,271	30,229	260,295	33,586	475,962	61,414
78	245,697	31,703	272,988	35,224	494,274	63,777
79	256,662	33,118	285,173	36,797	513,306	66,233
80	263,681	34,023	292,982	37,804	522,433	67,411
81*	269,746	34,806	299,719	38,673	534,451	68,961
82*	275,949	35,606	306,613	39,563	546,552	70,523
83*	282,296	36,425	313,665	40,473	559,125	72,145
84*	288,790	37,263	320,880	41,404	571,836	73,785
85*	295,432	38,120	328,258	42,356	584,887	75,469
86*	302,228	38,997	335,810	43,330	598,444	77,219
87*	309,176	39,894	343,535	44,327	612,368	79,015
88*	316,288	40,811	351,433	45,346	626,669	80,861
89*	323,562	41,750	359,515	46,389	641,349	82,755
90*	331,009	42,711	367,786	47,456	656,108	84,659
91*	338,616	43,692	376,245	48,548	671,195	86,606
92*	346,406	44,698	384,900	49,665	686,633	88,598
93*	354,372	45,725	393,749	50,806	702,423	90,635
94*	362,521	46,777	402,809	51,975	718,583	92,720
95*	370,863	47,853	412,075	53,171	735,110	94,853
96*	379,389	48,953	421,549	54,393	752,014	97,034
97*	388,122	50,080	431,248	55,645	769,317	99,267
98*	397,049	51,232	441,170	56,925	787,012	101,550
99*	406,175	52,410	451,309	58,233	805,103	103,884

Benefit Level 保障級別 Comprehensive 全面						
Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球		
Age+ 年齡+	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	16,519	2,131	18,350	2,368	32,733	4,224
1	16,519	2,131	18,350	2,368	32,733	4,224
2	16,519	2,131	18,350	2,368	32,733	4,224
3	16,519	2,131	18,350	2,368	32,733	4,224
4	16,519	2,131	18,350	2,368	32,733	4,224
5	15,444	1,993	17,151	2,213	30,594	3,948
6	15,444	1,993	17,151	2,213	30,594	3,948
7	15,444	1,993	17,151	2,213	30,594	3,948
8	15,444	1,993	17,151	2,213	30,594	3,948
9	15,444	1,993	17,151	2,213	30,594	3,948
10	15,109	1,950	16,779	2,165	29,937	3,863
11	15,258	1,969	16,950	2,187	30,222	3,900
12	15,441	1,992	17,151	2,213	30,577	3,945
13	15,659	2,021	17,401	2,245	31,035	4,005
14	15,911	2,053	17,677	2,281	31,522	4,067
15	16,198	2,090	17,996	2,322	32,093	4,141
16	16,519	2,131	18,355	2,368	32,728	4,223
17	16,827	2,171	18,696	2,412	32,794	4,231
18	16,907	2,182	18,789	2,424	32,886	4,243
19	16,980	2,191	18,864	2,434	33,027	4,262
20	16,980	2,191	18,864	2,434	33,027	4,262
21	17,272	2,229	19,193	2,477	34,223	4,416
22	17,727	2,287	19,696	2,541	35,456	4,575
23	18,364	2,370	20,402	2,633	36,728	4,739
24	19,097	2,464	21,222	2,738	38,199	4,929
25	19,863	2,563	22,071	2,848	39,722	5,125
26	20,656	2,665	22,953	2,962	41,314	5,331
27	21,426	2,765	23,808	3,072	42,850	5,529
28	22,223	2,867	24,693	3,186	44,447	5,735
29	23,052	2,974	25,615	3,305	46,100	5,948
30	24,135	3,114	26,817	3,460	47,818	6,170
31	25,264	3,260	28,075	3,623	49,599	6,400
32	26,451	3,413	29,389	3,792	51,444	6,638
33	27,434	3,540	30,481	3,933	53,358	6,885
34	28,533	3,682	31,702	4,091	55,493	7,160
35	29,674	3,829	32,970	4,254	57,716	7,447
36	30,862	3,982	34,288	4,424	60,023	7,745
37	32,423	4,184	36,027	4,649	63,060	8,137
38	34,038	4,392	37,821	4,880	66,204	8,542
39	35,733	4,611	39,703	5,123	69,499	8,968
40	37,311	4,814	41,458	5,349	73,242	9,451
41	38,897	5,019	43,222	5,577	76,699	9,897
42	40,317	5,202	44,799	5,781	79,882	10,307
43	41,828	5,397	46,518	6,002	82,869	10,693
44	42,757	5,517	48,044	6,199	85,515	11,034
45	43,661	5,634	49,574	6,397	88,157	11,375
46	45,182	5,830	50,955	6,575	90,359	11,659
47	46,748	6,032	52,235	6,740	92,622	11,951
48	48,157	6,214	53,503	6,904	94,815	12,234
49	49,620	6,403	55,126	7,113	97,077	12,526
50	51,090	6,592	56,768	7,325	99,341	12,818
51	52,961	6,834	58,845	7,593	102,251	13,194
52	55,102	7,110	61,230	7,901	105,336	13,592
53	57,349	7,400	63,720	8,222	109,299	14

Annual Deductible: HKD100,000 or USD12,500
每年自付額：100,000港元或 12,500美元

Effective date of premium rates for those policies issued in Hong Kong: From 9 September 2025
在香港續發的保單之保費率生效日期：由2025年9月9日起

Age+ 年齡*	Benefit Level 保障級別 Standard 標準					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
0	6,825	881	7,361	950	13,246	1,709
1	6,825	881	7,361	950	13,246	1,709
2	6,825	881	7,361	950	13,246	1,709
3	6,825	881	7,361	950	13,246	1,709
4	6,825	881	7,361	950	13,246	1,709
5	6,464	834	6,972	900	12,547	1,619
6	6,464	834	6,972	900	12,547	1,619
7	6,464	834	6,972	900	12,547	1,619
8	6,464	834	6,972	900	12,547	1,619
9	6,464	834	6,972	900	12,547	1,619
10	5,845	754	6,304	813	11,344	1,464
11	5,930	765	6,395	825	11,504	1,484
12	6,042	780	6,513	840	11,723	1,513
13	6,164	795	6,724	868	12,098	1,561
14	6,292	812	6,924	893	12,463	1,608
15	6,417	828	7,133	920	12,837	1,656
16	6,545	845	7,276	939	13,094	1,690
17	6,744	870	7,419	957	13,354	1,723
18	6,945	896	7,642	986	13,621	1,758
19	7,085	914	7,834	1,011	13,892	1,793
20	7,228	933	8,040	1,037	14,240	1,837
21	7,772	1,003	8,679	1,120	15,280	1,972
22	7,955	1,026	8,883	1,146	15,641	2,018
23	8,199	1,058	9,090	1,173	16,059	2,072
24	8,356	1,078	9,363	1,208	16,545	2,135
25	8,507	1,098	9,553	1,233	17,039	2,199
26	8,665	1,118	9,750	1,258	17,550	2,265
27	8,892	1,147	10,020	1,293	18,037	2,327
28	9,135	1,179	10,300	1,329	18,535	2,392
29	9,345	1,206	10,533	1,359	18,959	2,446
30	9,608	1,240	10,827	1,397	19,491	2,515
31	9,872	1,274	11,128	1,436	20,028	2,584
32	10,098	1,303	11,382	1,469	20,483	2,643
33	10,302	1,329	11,609	1,498	20,898	2,697
34	10,482	1,353	11,812	1,524	21,262	2,743
35	10,665	1,376	12,019	1,551	21,636	2,792
36	10,852	1,400	12,232	1,578	22,014	2,841
37	10,998	1,419	12,395	1,599	22,311	2,879
38	11,179	1,442	12,560	1,621	22,607	2,917
39	11,383	1,469	12,728	1,642	22,911	2,956
40	11,659	1,504	13,113	1,692	23,384	3,017
41	12,005	1,549	13,773	1,777	24,792	3,199
42	12,544	1,619	14,500	1,871	26,098	3,367
43	13,056	1,685	15,283	1,972	27,257	3,517
44	13,567	1,751	15,946	2,058	28,440	3,670
45	14,056	1,814	16,545	2,135	29,502	3,807
46	14,756	1,904	17,036	2,198	30,376	3,919
47	15,333	1,978	17,538	2,263	31,274	4,035
48	15,851	2,045	18,091	2,334	32,259	4,162
49	16,536	2,134	18,663	2,408	33,280	4,294
50	17,185	2,217	19,463	2,511	34,874	4,500
51	17,903	2,310	20,609	2,659	36,744	4,741
52	18,715	2,415	21,870	2,822	38,997	5,032
53	19,610	2,530	22,827	2,945	40,705	5,252
54	20,596	2,658	23,810	3,072	42,457	5,478
55	21,697	2,800	24,844	3,206	44,298	5,716
56	22,895	2,954	25,883	3,340	46,157	5,956
57	24,219	3,125	27,058	3,491	48,249	6,226
58	25,482	3,288	28,531	3,681	50,876	6,565
59	27,137	3,502	30,654	3,955	54,917	7,086
60	29,173	3,764	32,601	4,207	58,760	7,582
61	31,648	4,084	35,172	4,538	62,931	8,120
62	34,342	4,431	38,161	4,924	68,262	8,808
63	37,191	4,799	41,306	5,330	74,556	9,620
64	40,166	5,183	44,631	5,759	79,802	10,297
65	43,380	5,597	48,329	6,236	86,406	11,149
66	46,850	6,045	52,055	6,717	93,719	12,093
67	49,890	6,437	55,437	7,153	99,779	12,875
68	54,265	7,002	60,285	7,779	108,431	13,991
69	58,812	7,589	65,344	8,431	116,906	15,085
70	62,514	8,066	69,459	8,962	125,033	16,133
71	66,366	8,563	74,404	9,601	134,054	17,297
72	69,810	9,008	76,573	9,880	137,954	17,801
73	72,631	9,372	78,866	10,176	140,945	18,186
74	74,083	9,559	81,285	10,488	144,934	18,701
75	76,858	9,917	84,325	10,881	150,782	19,456
76	79,203	10,220	86,914	11,215	155,813	20,105
77	83,150	10,729	91,296	11,780	161,401	20,826
78	86,914	11,215	95,403	12,310	168,734	21,772
79	91,708	11,833	100,659	12,988	172,533	22,262
80	94,692	12,218	104,529	13,488	176,906	22,827
81*	96,868	12,499	106,943	13,799	180,976	23,352
82*	99,095	12,786	109,402	14,116	185,135	23,888
83*	101,377	13,081	111,923	14,442	189,401	24,439
84*	103,708	13,382	114,493	14,773	193,752	25,000
85*	106,093	13,689	117,127	15,113	198,206	25,575
86*	108,535	14,005	119,821	15,461	202,767	26,163
87*	111,030	14,326	122,578	15,817	207,433	26,766
88*	113,585	14,656	125,397	16,180	212,204	27,381
89*	116,195	14,993	128,280	16,552	217,078	28,010
90*	118,870	15,338	131,231	16,933	222,076	28,655
91*	121,604	15,691	134,253	17,323	227,182	29,314
92*	124,401	16,052	137,338	17,721	232,411	29,989
93*	127,261	16,421	140,496	18,129	237,754	30,678
94*	130,189	16,799	143,730	18,546	243,224	31,384
95*	133,185	17,185	147,037	18,973	248,821	32,106
96*	136,245	17,580	150,418	19,409	254,539	32,844
97*	139,380	17,985	153,874	19,855	260,392	33,599
98*	142,584	18,398	157,412	20,311	266,381	34,372
99*	145,862	18,821	161,033	20,778	272,507	35,162

Age* 年齡*	Benefit Level 保障級別					
	Essential 精選					
	Asia 亞洲		Worldwide ex USA 全球 (不包括美國)		Worldwide 全球	
HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	
0	5,048	651	5,473	706	9,761	1,259
1	5,048	651	5,473	706	9,761	1,259
2	5,048	651	5,473	706	9,761	1,259
3	5,048	651	5,473	706	9,761	1,259
4	5,048	651	5,473	706	9,761	1,259
5	4,545	586	4,952	639	9,045	1,167
6	4,545	586	4,952	639	9,045	1,167
7	4,545	586	4,952	639	9,045	1,167
8	4,545	586	4,952	639	9,045	1,167
9	4,545	586	4,952	639	9,045	1,167
10	4,110	530	4,478	578	8,179	1,055
11	4,170	538	4,541	586	8,292	1,070
12	4,248	548	4,626	597	8,451	1,090
13	4,334	559	4,796	619	8,739	1,128
14	4,425	571	4,955	639	9,018	1,164
15	4,512	582	5,124	661	9,303	1,200
16	4,602	594	5,226	674	9,490	1,225
17	4,741	612	5,308	685	9,662	1,247
18	4,883	630	5,468	706	9,837	1,269
19	4,981	643	5,616	725	10,032	1,294
20	5,082	656	5,776	745	10,292	1,328
21	5,414	699	6,195	799	10,998	1,419
22	5,541	715	6,340	818	11,257	1,453
23	5,712	737	6,471	835	11,550	1,490
24	5,821	751	6,692	863	11,923	1,538
25	5,926	765	6,832	882	12,304	1,588
26	6,036	779	6,979	901	12,699	1,639
27	6,194	799	7,176	926	13,055	1,685
28	6,363	821	7,379	952	13,416	1,731
29	6,510	840	7,544	973	13,722	1,771
30	6,693	864	7,753	1,000	14,107	1,820
31	6,877	887	7,970	1,028	14,496	1,870
32	7,035	908	8,153	1,052	14,826	1,913
33	7,177	926	8,314	1,073	15,125	1,952
34	7,302	942	8,459	1,091	15,389	1,986
35	7,429	959	8,608	1,111	15,660	2,021
36	7,559	975	8,760	1,130	15,932	2,056
37	7,662	989	8,878	1,146	16,148	2,084
38	7,788	1,005	8,986	1,159	16,353	2,110
39	7,929	1,023	9,088	1,173	16,560	2,137
40	8,122	1,048	9,385	1,211	16,891	2,179
41	8,362	1,079	9,927	1,281	17,999	2,322
42	8,738	1,127	10,480	1,352	18,972	2,448
43	9,095	1,174	11,095	1,432	19,826	2,558
44	9,451	1,219	11,594	1,496	20,701	2,671
45	9,792	1,263	12,036	1,553	21,480	2,772
46	10,279	1,326	12,308	1,588	22,042	2,844
47	10,680	1,378	12,627	1,629	22,656	2,923
48	11,042	1,425	13,016	1,679	23,361	3,014
49	11,518	1,486	13,373	1,726	24,053	3,104
50	11,972	1,545	13,964	1,802	25,244	3,257
51	12,487	1,611	14,889	1,921	26,662	3,440
52	13,054	1,684	15,885	2,050	28,371	3,661
53	13,677	1,765	16,556	2,136	29,594	3,819
54	14,365	1,854	17,227	2,223	30,831	3,978
55	15,133	1,953	17,914	2,311	32,114	4,144
56	15,968	2,060	18,577	2,397	33,387	4,308
57	16,575	2,139	19,025	2,455	34,557	4,459
58	17,737	2,289	20,371	2,629	36,707	4,736
59	19,066	2,460	22,131	2,856	39,869	5,144
60	20,592	2,657	23,540	3,037	42,705	5,510
61	22,340	2,883	25,347	3,271	45,635	5,888
62	24,175	3,119	27,434	3,540	49,442	6,380
63	26,058	3,362	29,569	3,815	53,977	6,965
64	27,961	3,608	31,155	4,020	57,529	7,423
65	29,724	3,835	33,373	4,306	61,915	7,989
66	32,112	4,143	35,929	4,636	67,217	8,673
67	34,843	4,496	38,709	4,995	72,113	9,305
68	37,898	4,890	42,007	5,420	78,353	10,110
69	41,075	5,300	45,678	5,894	84,398	10,890
70	44,513	5,744	49,512	6,389	90,365	11,660
71	47,321	6,106	52,631	6,791	97,325	12,558
72	50,232	6,482	56,376	7,274	99,774	12,874
73	52,835	6,817	58,024	7,487	101,607	13,111
74	54,981	7,094	59,752	7,710	104,635	13,501
75	56,075	7,235	61,589	7,947	108,910	14,053
76	58,173	7,506	63,896	8,245	112,601	14,529
77	59,949	7,735	65,284	8,424	116,359	15,014
78	61,118	7,886	68,215	8,802	121,649	15,697
79	64,489	8,321	71,971	9,287	124,366	16,047
80	66,587	8,592	74,896	9,664	126,640	16,341
81*	68,118	8,789	76,628	9,887	129,554	16,717
82*	69,684	8,991	78,391	10,115	132,530	17,101
83*	71,289	9,199	80,198	10,348	135,584	17,495
84*	72,927	9,410	82,038	10,586	138,699	17,897
85*	74,604	9,626	83,926	10,829	141,887	18,308
86*	76,321	9,848	85,856	11,078	145,152	18,729
87*	78,076	10,074	87,831	11,333	148,494	19,161
88*	79,872	10,306	89,851	11,594	151,907	19,601
89*	81,708	10,543	91,918	11,860	155,397	20,051
90*	83,590	10,786	94,031	12,133	158,975	20,513
91*	85,511	11,034	96,197	12,413	162,630	20,985
92*	87,479	11,288	98,407	12,698	166,373	21,467
93*	89,490	11,547	100,671	12,990	170,198	21,961
94*	91,548	11,813	102,988	13,289	174,113	22,466
95*	93,655	12,085	105,357	13,594	178,121	22,983
96*	95,808	12,362	107,781	13,907	182,214	23,511
97*	98,012	12,647	110,256	14,227	186,404	24,052
98*	100,265	12,937	112,792	14,554	190,691	24,605
99*	102,570	13,235	115,387	14,889	195,076	25,171

The initial premium is based on the age of the insured at the time of policy issuance and other factors including but not limited to principal country of residence of the insured and the benefit level of your policy. Premium rates are not guaranteed and may be adjusted by the Company at any of the policy anniversaries if necessary. We consider factors including but not limited to (i) the Company's claims and policy persistency experience and (ii) expected claim outgo from all policies under this plan in future years, reflecting the impact of medical trend, medical cost inflation and product feature revisions.

^ This premium table does not include levy which is collected by the Insurance Authority. Levy collected by the Insurance Authority through the Company will be imposed on this policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

+ Age refers to the age of the insured on his or her last birthday.

* The premiums are for renewal only.

首次保費將根據被保人於保單繕發時的年齡及其他因素（包括但不限於被保人之「主要居留地」，以及保單之保障級別）計算。保費率並非保證不變，本公司可在任何一個保單週年日調整保費率。我們考慮的因素包括但不限於 (i) 本公司的索償及保單續保率及 (ii) 預期於此計劃下未來的理賠支出，反映所有保單因醫療趨勢、醫療成本通脹及產品內容改動所帶來的影響。

^ 此保費表並未包括保險業監管局收取的保費徵費。保險業監管局將按照適用之徵費率透過本公司對保單收取徵費。保單持有人須支付徵費以避免任何法律後果。

+ 年齡指被保人上次生日時的年齡。

* 此保費只適用於續保。

Notes:

- This premium table should be read in conjunction with the product brochure of **GlobalReach Medical Insurance Plan** which contains major features of the plan.
- The above is the standard premium table.

附註：

- 本保費表須與「**臻尚環球醫療保障**」的產品說明書一併閱讀，「**臻尚環球醫療保障**」的產品說明書載有計劃的主要特點。
- 上表乃是標準保費表。

GlobalReach Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA", the "Company", or "we").

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GlobalReach Medical Insurance Plan Premium Table
臻尚環球醫療保障保費表

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